



RESEARCH PAPER

The Impact of Work Settings on Job Performance in Banking Sector of AJ&K

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ABSTRACT

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The primary objective of this study is to highlight the causes of employee's low performance due to substandard working environment. How this inadequate work settings environment can affect the physical health of employees which ultimately lead to low job performance. In this cross-sectional study, a questionnaire survey was conducted among workers in banking sector of AJ&K. A cross-sectional survey method is used to collect data from the workers and staff managers of public and private banks in AJ&K. There are more than 200 (Two hundred) banks in this region. This study has taken the banks of AJ&K as its sampling frame and collected data by two methods. A comprehensive questionnaire whose reliability and validity were tested earlier by picking the already used instruments and then through expert opinion and finally by doing a pilot testing as described in the above section. The results suggest that there is a significant relationship between work settings dimensions (mental environment and physical environment) and job performance. The results also suggest that these two dimensions of work settings (mental environment and physical environment) decreasing the performance of the employees if they are not properly address. The results pointed out that bad working environment lead to decrease of the moral of the employees and as a result this badly impact on job performance.

Introduction

In modern globalization knowledge management is getting core attention to make organization more competitive. This can be achieve through proper management of available knowledge in organizations, particularly banking sector organizations, Human Resource play vital role in the success or failure of the organization. A worker or an employee cannot perform every task of the organization. He or She needs assistance, support, or guidance of other workers or employees. This creates a need for establishing the Work Settings in the organization.

Work Settings tells how a particular task is to be executed by employees with or without using Information Technology resources. For instance, a client has visited the Bank for the opening of his or her bank account. There may be different work settings to execute this task. One setting is that client visits only the Bank Manager and the Bank Manager collect all the information and required documents from the client and fill the required bank forms and then the client bank account is opened. Second setting is that a client visited various desks (like Information officer desk who guide the customer that there are different kinds of bank accounts available and guide him that a particular account is suitable for the client, then client visited CNIC verification and biometric verification desk, then visited the bank manager) in the banks for providing the required information and documents. Another latest setting is that client visited the bank website, and provide basic information and then a chatbot guided him to complete the bank account opening task. There may be other settings - in Pakistan these days mobile banking and mobile Apps are available, Easy Paisa, Jazz Cash, UPaisa that minimizes the role of physical visits of bank. All these work settings mentioned above have their own pros and cons. However in this work, we only study the conventional work settings of Banks that do their most of their work in physical premises. In the scenario of Pakistan and Azad Jammu & Kashmir service industry we have a very good private sector as compare to public sector. Private sector is putting good efforts and investment on working environment so that it not only playing a key role to achievement of organizational goals by motivating their employees but also causes to attract the customers. It is not only helpful in gaining the new customers but also retaining the existing customers. The physical workplace may have a direct impact on the performance, employee's health also on their concentration, job satisfaction and morale of the work force. (Sarode & Shirsath, 2014) On other hand in our public sector no one is considering the improvement of the working environment. Neither government allocate budget for this nor the Govt. employees bother to improve their work setting. It not only reduces the performance of employees but also give bad impact on stakeholders that are why public sector is always a loss making sector. Whenever you visit any public sector office you will face dirty environment, poor lighting, and lack of facilities for visitors and not proper setting for employees. (Shaikh, Tunio, & Shah, 2017)

The Organizations have appropriate work setting is vital to achieve organizational goals. This study focus the work setting behaviour of the organization. The organizations which are not intended to provide suitable environment to their workers facing lot of consequences. As a result the retention rate is decreasing day by day. This kind of situations make organization ineffective day by day. Specially in third world countries the organizations are found not serious regarding working environment whether it is physical or mental. This study focus on this issue. This investigation focus on the banking sector in AJ&K to know about their performance and factors affecting them. Job performance at work place may be effect by physical and mental environment at offices . it may include setting capacity , seating position , seating arrangement , proper climate for working i.e proper heating and colling similarly mental environment such as boss /manger attitude, culture of organization , personal problems of employees ,and job at ease and financial benefits. This is the reason to know about the importance to understand the barriers that decrease work capacity at workplace. This study focuses those factors which effect the job performance. As per researchers the employees high level of job

performance directly reflect the organizational performance. (Vargas Valdiviezo & Guevara, 2022).

Literature Review

Job Performance

Job performance is affected by various factors. In a research study conducted by (Raziq & Wiesner, 2016), authors concluded that there always exist a relationship between Job Performance and Management Practices. Management practices include the working methods that managers used to improve the effectiveness of the organization.

The term work efficiency is also used in place of Job Performance. Work efficiency is measured as to what extent it leads to the achievement of the corporate's goals. Work efficiency is how individuals in an organization do their work for achieving organizational goals. (Aguinis, Gottfredson, & Joo, 2012) described performance as a multidimensional concept in which different types of behavior must be considered to understand it. (Jayaweera, 2015) stated that labor productivity is essential to increase the profitability of an organization. (Muchhal, 2014) has established that productivity of organizations is one of the main objectives of every business organizations; organizational productivity is based on employee performance in the organization. The employee performance leads to the success of the business as employees are the main resource in the fulfillment of activities of the organization. According to (Wu & Griffin, 2012) "Performance" refers to the act of attaining or performing a specific task. Profitability is characterized as the accomplishment of planned tasks assigned to the employees; (Saeed et al., 2013) concluded that intense job satisfaction is often observed where there is healthy job environment and fulfills the creative requirement of the defined job. Creative performance of the working of individuals in an environment setting depends on dynamic job opportunities and it further enhances the overall innovative enhancement of organization. (Saeed et al., 2013) defined controls on instincts, desires, capabilities and overall performance of the employees to utilize their full potential and their career growth. Research on strategic HRM has already determined a significant relation between HR practices and market outcomes. However, there are very limited researcher studies that give importance to the role of employees in the result of extraordinary HR practices that can perform a bridging roles in the HR practices and performance attachments (Kehoe & Wright, 2013)

Work Setting

Work setting is the environment in which an employee performs his work. This work setting is both physical work setting and mental work setting. The physical work environment may include lighting and temperature. (Lu, L. Cooper, & Yen Lin, 2013) communicated that the physical working environment may make an individual sensible or unsuitable for the work environment. The physical workplace can likewise be characterized as an ergonomic working environment. Having this physical, ergonomic work environment will keep the employees away from nerve wounds. (Vischer, 2008) expressed that the components of the physical workplace must be revised to ensure that employees don't feel worry of their work environment setting (at his office and city) while performing their job activities. (Brenner, 2004)

communicated that Knowledge sharing ability depends upon the working environment. It enables associations to improve proficiency and enables representatives to profit by aggregate learning.(Gyekye & Salminen, 2006) has contended that ecological conditions of employees has a positive impact on employees' security, which then influences worker commitment towards his job responsibilities.

At work place some factors are important to keep in mind the result is to enhance productivity of employees.it has been observed that monetary benefits enhances overall productivity of employees The study indicates that financial benefits are helpful in boosting performance of employees(Long, Bendersky, & Morrill, 2011). The study classify Work-Setting into two main groups i.e., Physical work environment and mental environment (Agbozo, Owusu, Hoedofia, & Atakorah, 2017).

Mental Environment

If a person is mentally disturbed, he cannot perform his task in a good manner. Peace of Mind is essential for human being in performing his tasks. A person who is mentally disturbed cannot concentrate on his work. Herzberg Two factor theory about employee satisfaction consider hygiene important factor along with Motivation. Poor Hygiene causes Mental distress for the employee and negatively impacts the job performance. Psychological condition in factors that impacts worker's inspiration and motivation(Raziq & Wiesner, 2016). The psychological work environment, according to (Raziq & Wiesner, 2016), is represented in the interaction with colleagues, execution of the job without any error, and a healthy state of collaboration, have caused work stress. They concluded that the better the workplace, the less stress employees will face. As researchers discovered that employees' work stress is influenced by their psychological work environment. (Raziq & Wiesner, 2016)

Physical Environment

In a research article (Al Mamun & Hasan, 2017), authors described that Stress caused by the physical environment affects social relationships, since its negative effects reduce "cooperative behavior, such as social support, altruistic behavior and teamwork". If the physical environment of the job is congested, polluted with noise, dust, and chemicals then human mind is badly affected and this causes decrease in job performance; for example, worker inspiration is badly affected with bad physical work settings. An appropriate physical work setting always brings motivation and inner security in employees of any organization. Physical Work setting or working environment is vital to enhance the working capabilities with respect to performing of their routine work and daily tasks. When we talk about service industry, good physical environment consists of facilities including chair seating and proper lighting for work.(Saeed et al., 2013)

Link between Work settings and job performance

In 21st century, there is a tough competition among organizations. To survive in the competing world, it is needed to put more efforts regarding employee's retention because modern organizations believe that human resource the most

important asset of any organization. In a research study conducted by (Imran, Fatima, Zaheer, Yousaf, & Batool, 2012), authors concluded that the work environment can lead to productivity levels which means can increase job satisfaction level. Since past few years, world is greatly impacted by climate change and pandemic (CoVid-19).. This compels the organizations to change their work settings in such a way to keep the organizations functional and operational and also take care the physical wellbeing of the employees. Almost all Organizations have introduced new ways of working such as work from Home and Virtual Presence in the office. Even the pandemic is over, still many organizations prefer to continue with new work settings such as Work from Home. (Susilo, 2020). This study fix the hypothesis on the basis of above literature:

H₁ How Work Setting affects the Job Performance of an Employee?

Relationship between Mental Environment and Job Performance

As already we have discussed that the working environment has a great influence on implicating the social relation at workplace and important in developing and maintaining the healthy relationship between co-workers, supervisor, managers and the particular organization. A satisfied, happy employee at work place is vital in improving performance (Jain & Kaur, 2014). The job satisfaction is partially achieved by Employee's peace of mind at the workplace.

Trauma is a negative reaction that people may have due to extreme work pressure or inappropriate workplace settings. Work settings includes work atmosphere, top management support, and job stress (Logan & Ganster, 2005). According to (Vischer, 2007), there is a relationship between employees attitude and actual physical conditions at the work environment. The work environment plays a vibrant role in controlling and reducing stress at work place. In a job stress environment, there is less job productivity. Work related pressure is considered harmful for the organizations and employees (Raziq & Wiesner, 2016). Even though work pressure was seen distinctively as an ecological impetus for employee, however stress is a human response to the stimuli of the environment. Employees personal life issues also causes the stress. However, most of the personal life problems occurred due to the Workplace settings. Families try to bring economic stability for their children. Researchers concluded that family problems occurs mostly due to workplace settings (McCubbin & Figley, 1983) (Agbozo et al., 2017). In a study conducted by (Nadinloyi, Sadeghi, & Hajloo, 2013), authors noted that the job stress occurs due to work load on them or unexpected extensive work requirements. If the deadline of the workload and extensive work requirements is longer then employees can complete this work load without any physical or mental problems. Stress occurs in every organization, no matter whether the organization is large or small. Despite the fact that job and family related issues causes stress, there is very little research conducted on this topic (Anderson & Reeb, 2003). On the basis of above literature this study fix the sub hypothesis as per follow:

H₁ (a). How Physical Work Setting affects the Job Performance of an Employee?

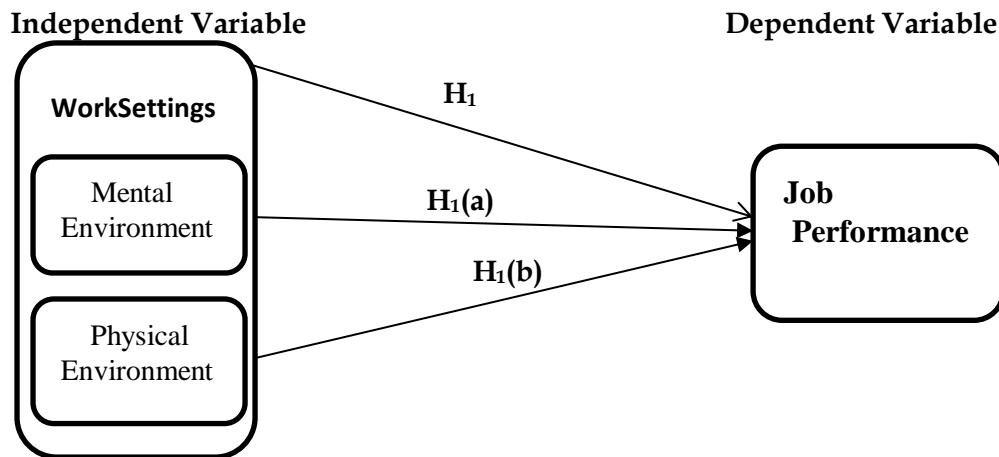
The Effect of Physical Environment on Employee Productivity

The expression "ecological pressure" frequently causes harmful impact on living species. External surrounding has a direct impact on human behavior. If external surrounding is pleasant, then there is a positive effect on human. The expression "workplace" is utilized in pressure research to incorporate psychosocial perspectives, for example, the connection between the worker and the business, inspiration and advancement, in the work environment. (Cooper & Dewe, 2004) characterize an "intuitive model" of work stress and describe that objective environment, psychological environment, response, and mental and physical health have an impact on work stress. This varies from the "value-based" model, in which stress is characterized as far as the intuitive procedures that associate an individual to his condition (Lindebaum, 2013).

Ahmed and Ramzan, 2013 described the idea of "day by day inconveniences" as a class of likely explanations of stress, which must be recognized from the daily life incidents, because they are "closer to ordinary human experience". In "day by day inconveniences," stress is brought about by steady, repeating, or incessant conditions that "bother" all the time. The idea of upsetting issues has demonstrated helpful in contemplating the physical condition of human conduct. In a research study conducted by (Lazarus & Cohen, 1977) , authors developed an "inconvenience scale," which, in used for measuring day to day person's stress. On the basis of above literature the study fix the third sub hypothesis:

H₁ (b). How Mental Work Setting affects the Job Performance of an Employee?

Conceptual Model



Theoretical Support

Social Exchange Theory

Social Analytic theory (R. Hogan, 1995) is rooted in interpersonal psychology and is proposed to clarify singular contrasts in profession success., The hypothesis depends on two speculations: person's own view about himself and observer view about the person. Social Exchange theory is based on sociological and psychological theory and it describe that the social behavior of two parties during interaction implements a cost-benefit analysis to determine risks and benefits. These theories confirm that personality of individual is determined not only by the individual himself, but also by some observer, i.e., external environment is affecting the

personality of the individual. Human being is a social being i.e., they interact with each other. This interaction according to Social Exchange theory is based on cost-benefit analysis, i.e., human being is impacted by the external environment. Notoriety portrays human conduct; the character makes this obvious. From a lexical perspective, the Big Five character components described by (Thurstone, 1934) is a scientific classification of notoriety. Factor I, Extraversion or Surgency; Factor II, Agreeableness; Factor III, Conscientiousness; Factor IV, Emotional Stability; and Factor V, acknowledgment and status. Big-Five elements are additionally assessments of acknowledgment and status of an individual (Digman, 1997). The Big-Five model is organized by two higher elements, such as social interests vs supremacy, fellowship versus autonomy (Rank, 1945) status versus popularity (J. Hogan, Hogan, & Busch, 1984) and intimacy versus power (Borman & Motowidlo, 1993) Professional life is made up of events (Borman & Motowidlo, 1993). Throughout these life events, people try to get together and move ahead. Even though the majority are attempting to get together and get forward while functioning, there are highly significant and positive disparities in how others perceive their attempts. Individuals must comply and appear obedient, nice, and upbeat to get along with others. Others evaluate them as strong team players and organizational citizens when they are effective (Barrick, Stewart, Neubert, & Mount, 1998). When people are productive, they are portrayed by others as attaining outcomes, which gives organizations the ability to pass on a vision and move others along their goals. The Big-Five parts can be interpreted to the extent tries to pick up endorsement and status (Digman, 1997); (Wiggins, 1996). The Social Exchange theory and Big Five parts theory confirms that job performance of individuals is affected by the External Environment.

Material and Methods

Design

This study targeted to analyze the impact of work settings on Job Performance. This study collected data from 100 respondent from various employees of banking sector of AJ&K randomly. It is exploratory research because this study focuses on the study that impact of two variables (Physical Environment and Mental Environment) on dependent variable (Job Performance). It explains the relationship between independent variables and dependent variable whether they are positively related, negatively related or no relation exists between variables. This study involves testing hypothesis. A proper and valid structure was adopt to gather information from respondents (Hakim, 2000).

Measurement and Instruments

Questioner Structure

This study has used already developed, validated and tested scales by prominent researchers. All the scales for different constructs were chosen and finalized after detailed review of the literature and different available measures. Only highly cited papers from top journals were considered while looking for the suitable scales for this study, as it will increase the validity and credibility of the overall instrument. Minor changes were made to contextualize certain items according to the culture and working environment condition of Pakistan. A pilot study was

conducted by collection data from 8 Banks out of which 1 was public and remaining seven were private banks in AJ&K. A 5 point Likert type scale is used to measure all the items as they were originally used in their respective research studies. Scale was 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

Research Technology

The statistical software has been used for the quantitative analyses. Statistical analysis has been performed by SPSS. MS excel has been used when it was required. As quantitative analysis like reliability tests, co relations analysis.

Data Collection

Sampling Techniques

The questionnaire was finalized by keeping all concerned constructs in mind and by using the existing tested and validated questionnaires related to those constructs. (Holland et al.) Sampling is the process of selecting a representative group from the population under study. The target population is the total group of individuals from which the sample might be drawn. A sample is the group of people who take part in the investigation. The people who take part are referred to as "participants". Generalizability refers to the extent to which we can apply the findings of our research to the target population we are interested in.

Reliability Statistics

The reliability of an instrument is the degree of consistency which measure the attributes ; it's supposed to be measuring. The reliability can be equated with the stability, consistent, or dependability of measuring tools. Cronbach's Alpha method is used to measure the reliability of questionnaire between each field and the mean of whole field of questionnaire. It is calculated to estimate the reliability of the instrument. This the most effective method of measuring the internal consistency of the instrument. Cronbach's (1951) suggested if the alpha coefficient < 50 the factors involve it are not reliable. The Standard Alpha will consider if the values will be between .70 and .90. If the Alpha will equal to 1 then the result will extremely believable.

Table 1
Reliability Statistics

Variables	Cronbach's Alpha	No of Items
Work Settings	0.784	05
Mental Environment	0.725	05
Physical Environment Result	0.708	05
Job Performance	0.808	04

In this study we found the result which is come under the standard values. In our questionnaire we test three variables. Among these there were two independent and one was dependent variable. With the reference to table # 01, the result were we received 0.784, 0.725, 0.708 and 0.808. The internal consistency of each construct is measured from Cronbach's alpha reliability were found standard. The question mentioned against viable were significance. The values stated in this table represent

that the first independent variable that was "Work Settings" and The value 0.784 indicates that there is significant internal consistency in questions mentioned against this variable. The second independent variable "Mental Environment" The values against this variable was 0.725. This value indicates that there is an internal consistence. Same time the third variable was "Physical Environment" The study found significant value that is 0.708. And the lastly this study found the significant value against independent variable. The value **0.808** shows that there is strong internal consistency as compare to independent variables.

Table 02
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Work Setting	70	3.00	4.00	3.5571	.50031
Mental Environment	70	3.00	4.00	3.6143	.49028
Physical Environment	70	3.00	4.00	3.6143	.49028
Job performance	70	3.00	4.00	3.6857	.46758
Valid N (list wise)	70				

Descriptive statistics describes the main feature of a collection of data Mean value show that central tendency of a variable From output of above table show the mean value of independent variables work setting mental and physical environment dependent variables job performance are respectively **3.5571, 3.6143, 3.6143, 3.6857** with the standard deviation values are **.50031, .49028, .49028, .46758** respectively in the sample giving a total of 70 respondents.

Table 03
Correlations

		ME	PE	JP
ME	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	70		
PE	Pearson Correlation	.884**	1	
	Sig. (2-tailed)	.000		
	N	70	70	
JP	Pearson Correlation	.802**	.808**	1
	Sig. (2-tailed)	.000	.000	
	N	70	70	70

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

The correlation analysis define the linear relationship between two variable to explain the strength and the direction variable either it is positive correlated or negative correlated e.g. one variable that are positive related with another variable called highly positively significant relationship with variable. The range of correlation is +1 and -1. The above table # 03 shows that all the variables are significant correlated with one another. The relationship between mental environment and job performance is **0.802**** having significant correlation. Similarly

physical environment is **0.808**** having significant correlation.

Regression Analysis

**Table 4
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.688	.680	.08710

a. Predictors: (Constant), ME, PE

**Table 5
Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.086	.283		3.845	.000
	ME	.405	.138	.402	2.947	.004
	PE	.336	.101	.453	3.318	.001

In the above table 4.8 shows the regression analysis. Regression comparison suggest they have an impact on two or greater on one installed variable. In table R exhibit fee of correlation of work settings and job performance (**R is 0.829^a**), R square shows the coefficient of determinant that vary is 50% and above and in this learn about the cost of R square is 0.688 or. P is zero that is statistically significance result and additionally influences “T” and value is 3.845. Acceptance of “T” fee is 1.677; so the hypothesis is accepted.

Discussion

In nut shell the significant findings of this study conducted in banking sector of AJ&K can be highlighted as below: a) Work settings significantly affected job performance. The results are also consistent with previous studies that showing an association between work settings and job performance (Jayaweera, 2015). It implies managers and workers must considered improving workplace environment while considering both dimensions of work settings that is mental environment and physical environment to make better the job performance of workers. (b) Mental environment has significate impact on job performance and findings are very consistent with previous researcher’s findings (Cerasoli, Nicklin, & Nassrelgrgawi, 2016). It reveals that employees perform better when they are motivated. It shows that the banking managers must take initiative to promote motivations among employees and subordinate by keeping them in confident that they are performing their best. This act of managers will keep employees to feel free to share all griefs which they are facing to execute day to day activities. When they feel that their performance is acknowledge by their head will feel mentally refresh. (c) Better work settings mediate a roll between working conditions and job performance. This study suggest that poor work settings perceive poor and unsatisfactory performance. This study focus on work settings effects on job performance at all level. It means good and tension free environment is equally importance at all level.

Conclusion

Due to fast communication and tough competing organizations need the higher level of performance from their employees. So in high technological era is the organizations fail to provide better environment at workplace in term of organizational culture which cover all aspects of model environment, the employees never cop up with standers. Today, executives need to have proper work settings at their workplace that can increase job performance across the enterprise. As a result, the organizations will grow.

Recommendation

As per findings of this study it is recommended that the organizations must improve the work settings to properly engage the workers if organization wants to provide a standard services to their customers. This study findings also provide guidelines to policy makers that they should made policies employees oriented to focus a professional environment at workplace. Most important thing is that due to modern globalizations and induction of high level of technologies to execute the activities the nature and dimensions of work settings also changed. One of this is change in workplace.

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