

PSYCHOLOGICAL WELL-BEING AND ITS ASSOCIATED FACTORS IN BANKING EMPLOYEES OF PAKISTAN: A SYSTEMATIC REVIEW

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ABSTRACT

Purpose: The present paper reviews the existing literature in the field of psychological well-being (PWB) while presenting a comprehensible vision of existing dynamics and exploring the diversity of the notion. This systematic literature review reflects on a number of accessible research papers from ten years (i.e., 2012 to 2021) contributing to the factors associated to psychological well-being in organizational setup of Pakistani banking sector employees.

Methodology: The research was designed to choose literature from various data sources wherein the systematic review follows the guidelines of the most recent method i.e., Preferred Reporting Items for Systematic Reviews and Meta Analysis (PRISMA). A total of 264 papers were identified of which 19 (7%) were from Pakistan. Adopting a strict inclusion and exclusion criteria, ten articles (52%) were chosen. In total, 3019 participants had taken part in these research studies. The participants were aged between 25 to 45 years.

Findings: Major findings suggest that mainly four emerging factors including social, psychological, personal and risk are associated with psychological well-being of banking sector employees whether public or private.

Implications: Practical and managerial implications furnish a better chance to improve employee well-being among banking structure organizational environment.

Originality: This review paper is unique and the first of its kind in the field of psychological wellbeing in banking sector employees. It also provides feasible and executable approaches for future researchers.

Keywords: *Systematic review, psychological wellbeing, banking sector employee, organizational workplace well-being.*

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INTRODUCTION

Well-being encompasses seven dimensions, namely psychological, social, intellectual, physical, spiritual, occupational and environmental well-being (Biddle, et al., 2000). Psychological well-being is a healthy feeling that reflects a good impression of ethics of a person (Johnson, 2011). Satisfaction with relationships, profession and fiscal matters collectively develops a feeling that is called psychological well-being (Keyes, et al., 2002).

Psychological well-being refers to an applicable expression of a person's mirror of private operating point or capacity to realize a person's authority which is reflected by his or her satisfaction levels in life in general. Carol Ryff (1989; 2014) observes that there is a varied model of PWB including six factors (e.g., personal growth, purpose in life, self-acceptance, environmental mastery, autonomy, and positive relations with others).

Theoretically, the affective event theory by Weiss et al., (1996) may lay a foundation for an employee's psychological well-being related factors. According to the theory, positive emotions can produce positive employee outcome in which psychological well-being is a directly related to an individual's positive emotions (Fredrickson, 2001). The framework of Ryff's theory (1989) suggests that relationship with others can be important in increasing human psychological well-being. It also proposes that positive relation with others influences psychological well-being positively. Satisfied coworkers at workplace will have improved wellbeing and quality of life (Biggio et al., 2013). Similarly, self-determination theory (Deci et al., 2000) also indicates that positive relations with others can anticipate flourishing nature and psychological well-being.

Over the years, Pakistani economy has been supported by the banking industry (Gulzar, 2018). The financial sector of Pakistan contributes 5.7% to the overall service structure and 3.37 % in GDP (Yusufzai, 2017). Multifarious researches identify that turn-over rate of the industry is high because of many job-related factors (Khan et al., 2014; Pahi et al., 2019; Hassan et al., 2019). In Pakistan, there are many commercial private sector banks which lack organizational research on employee well-being in general and related psychological variables. This is particularly the case in top new generation banks involved in commercial and financial services.

A systematic literature review can provide an overview of banking related studies. A review of Pakistani literature found that although working environment has a positive impact on employee productivity in banks (Awan et al., 2015) yet job stress reduces job performance of bank employees (Bashir et al., 2010; Shahid et al., 2011) and promotive voice behaviors of managers predict psychological well-being (Hassan, et al., 2020). In another study, stress predicts burn out and change in work

pattern creates stress in bankers (Khattak et al., 2011). Thus, employee psychological well-being needs to be studied in order to address the underlying gap which starts with the exploration of available Pakistani banking literature to identify potential factors and psychological triggers related to the psychological well-being of banking industry employees whether personal or social.

Determining the factors that influenced psychological well-being of banking employees can help formulate a worthy source of knowledge to make action plans, interventions and targeted policies for banking sector. Research shows that one of the crucial predictors of mental health is the extent to which a person finds himself linked with the environment. For employees, how they experience coworkers, staff and organizational environment can be the determinant of their well-being. The main objective of this study is to observe factors associated with employee psychological well-being among bankers and more specifically to review relevant published literature in banking sector employees in Pakistani context. This study provides basis for the conclusion which elaborates that positive factors bring positive outcomes. Hence, employee psychological well-being can produce better organizational performance.

METHODS

Research Design

A systematic review was taken as a research design. The latest guideline of Preferred Reporting Items for Systematic Reviews and Meta Analysis (2020) was complied with as a method of analysis.

Eligibility criteria

All studies related to psychological well-being included and entitled for eligibility. To evaluate the most recent scenario, the inclusion criteria were (1) date of publication i.e., from 2012 to 2022 (2) English language (3) subtraction of review-papers (4) printed full text scholar papers (5) cross sectional and survey methodology and (6) constituents related with PWB of banking industry employee. Working and in-service employees, their age limit is specified and it is assured that they are not taking any medicine that can affect their well-being. Due to these reasons, we can find the real factors associated with employee psychological well-being. Unpublished theses and review articles were excluded from the present study.

Search Sources Strategy

Literature search was conducted with the help of four major databases (Science Direct, PubMed, Elsevier and Google Scholar). Various searches were carried out during December 2021. Major keywords search of title, abstract and full articles were

“Psychological Well-being”* AND “Banking sector” OR “Bank employees”* AND “Pakistan”.

Study Selection Process

When initial searches were performed, every article was analyzed especially by its title and abstract. Then applicable article was further checked for its selection. Details are mentioned in PRISMA flow chart, i.e., Fig. No. 1.

Table 1. Particular criteria for literature review

Criteria	Inclusion	Exclusion
Document Type	Research Articles	Presentations, Abstracts and Review articles
Publication Date	≥ 2012 to 2021	< 2012
Language	English	Non-English
Participant's type	1). Professionals 2). Banking Employees	Non-professional

Data Extraction and Participants

Data were extracted from different databases comprised more than 260 papers. Among those, 19 were Pakistan-based researches. By strictly following the criteria as established in Table No. 1, these 19 papers were found accurate to be added in the present systematic review. All these selected research studies included employees from banking sector which was the main objective of the study.

Table 2. Sources of Articles

Databases	Articles
EBSCO	Iqbal et al., (2020); Haider, et al., (2018)
Google Scholar	Sarwat, et al., (2021); Khokar, et al., (2019); Ali, et al., (2018); Anwar, et al., (2016)
ProQuest	Gulzar, et al., (2021); Hussain, et al., (2020); Naeem, et al., (2020); Yan, et al., (2020)

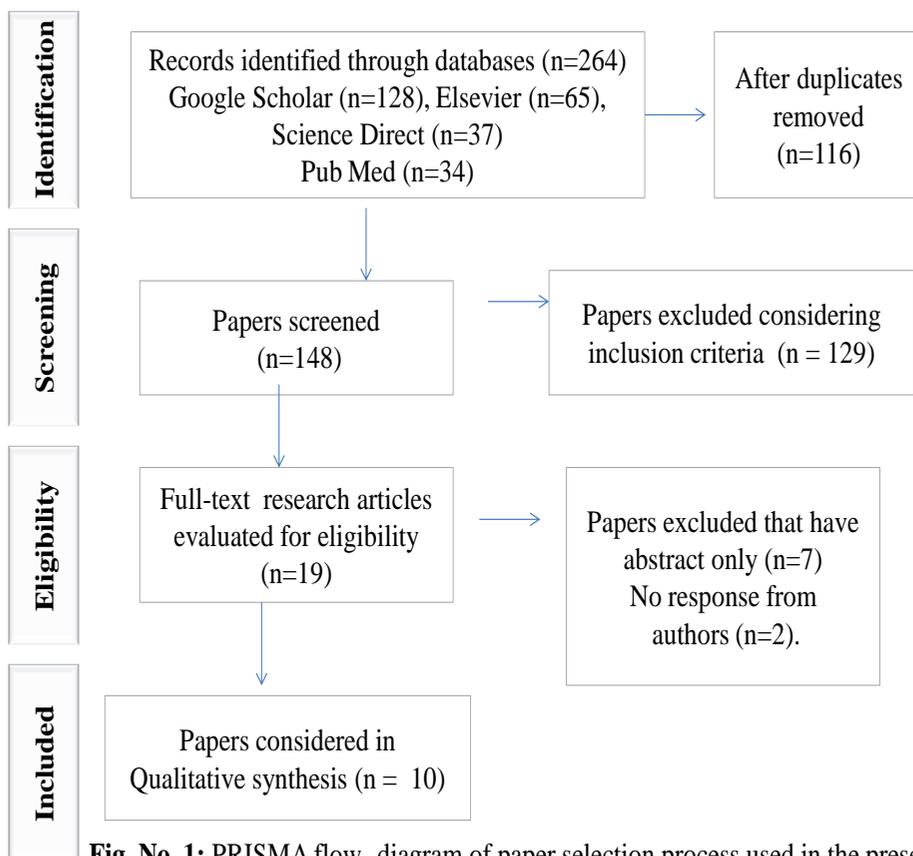


Fig. No. 1: PRISMA flow- diagram of paper selection process used in the present study

RESULTS

Study Selection Procedure

Through an earlier searching process, total (n=264) records were identified via four databases. These comprised Google Scholar (n=128), Elsevier (n=65), Science Direct (n=37), Pub Med (n=34). In screening phase, papers (n=148) were sorted out. Following the strict inclusion criteria, a number of papers were excluded (n=129). Thereafter, duplicates were removed (n=116) and papers (n=19) were assessed for eligibility. Finally, studies (n=10) for qualitative synthesis were included.

Table 3. Summary of Articles Included in the present review

No	Author, Year	Study Design	Population And Sample size	Statistical Method	Key Findings
1	Gulzar, Ayub & Abbas (2021)	Quantitative research approach with survey method	208 bank employees of Pakistan	SmartPLS 3.0 SEM	Employee well-being and abusive supervision are related.
2	Sarwat, Ali & Khan (2021)	Survey method self-reported, time lag with two waves	211 fulltime employees of commercial banks.	Bootstrapping mediation analysis.	Stress-related presenteeism mediates the relationship of job demands with psychological well-being.
3	Hussain, Abbas, Gulzar, Jibril & Hussain (2020)	Quantitative research approach and survey method	225 employees	PLS-SEM SmartPLS 3.0	Psychological well-being is associated with abusive supervision positively. This relationship is mediated by intrinsic motivation.
4	Naeem & Khurram (2020)	Cross sectional quantitative research design with random sampling	393 employees of six conventional private and public banks	PLS-SEM SmartPLS 3.0.	Toxic leadership in banking has a significant negative influence on psychological well-being. Psychological wellbeing partially intervened the relationship between toxic leadership and employee turn-over intention.
5	Iqbal & Khan (2020)	Cross-sectional survey method	Purposive sample of 286 employees. 120 males and 166 females	PLS-SEM	Spirituality is positively related to psychological well-being.
6	Yan, Basheer, Irfan & Rana (2020)	Cross-sectional survey method	345 employees of Pakistani banking industry.	PLS-SEM SmartPLS version 3.2.6.	Psychological ownership cannot determine employee well-being and performance.
7	Khokar & Ayub (2019)	quantitative research	A total of 449 (373 males, and 76 females).	Linear Regression and t-test.	Work engagement provides increased levels of mental well-being of employees, to become an effective workforce.
8	Ali, Naveed, Hameed & Rizvi (2018)	quantitative research	242 from banking sector with simple random sampling technique.	SPSS version 20	Illegitimate task relates negatively with psychological well-being named self esteem, sleep quality, job satisfaction and fatigue.

9	Haider, Jabeen & Ahmad (2018)	Quantitative cross sectional survey research	N = 284 bank employees of Vehari, Punjab.	PLS-SEM Smart PLS3	Moderated mediation by satisfaction by co-workers, between psychological well-being, employee job performance and work life balance.
10	Anwar & Sidin (2016)	Stratified sampling technique	376 respondents	SEM	Social undermining increase stress and it reduces well-being of employees.

Research Timeline and Participants

Psychological well-being is widely searched topic for many decades. However, in order to address the knowledge gap, it is imperative to focus on the recent research work published on psychological well-being generally and in Pakistani organizational literature specifically. Hence, papers published during last 10 years were included (from 2012 to 2021) for the current review. A total of 264 papers were searched in which only 19 studies were found to have been conducted in Pakistani banking employees. Finally, focusing on Pakistani banking industry 10 out of 19 (52%) studies were selected. Details of the main characteristics of the study and methodologies of all systematically reviewed 10 papers have been furnished as Table 1, 2, 3, and 4.

Personal Factors

Self-efficacy emerges to be a strong determining factor of employee well-being and job performance (Yan et al., 2020). Another personal factor, spirituality was described as a subjective prominent attribute that is positively related with psychological well-being (Iqbal et al., 2020). Similarly, work engagement and work life balance both increase psychological well-being of banking employees which results in better employee job performance (Gulzar et al., 2021; Haider et al., 2018).

Psychological Factors

Stress-related presenteeism and psychological ownership have a negative relationship with psychological well-being (Sarwat, et al., 2021; Yan, et al., 2020). In contrast, psychological climate and intrinsic motivation increase psychological well-being (Hussain et al., 2020; Yan, et al., 2020).

Social Factors

Social undermining increases stress and reduces employee well-being in accordance with affective event theory (Anwar, et al., 2016). In contrast, employee's satisfaction with co-workers strengthens their well-being (Haider, et al., 2018).

Risk Factors

Job demands can be divided into challenge demands and hindering stressful demands. Workload as a challenge job demand has a positive relationship with an individual's well-being and hindering job demands have negative effects on employee psychological well-being (Sarwat, et al., 2021). Abusive supervision of subordinates can damage an employee's well-being in an organization (Hussain, et al., 2020). In the Pakistani banking sector, organizational performance is based on the negative behavior of managers (Gulzar, et al., 2021).

DISCUSSION

The banking industry of Pakistan seemed to be a suitable research setting given the prevalence of factors such as job pressure, employees dealing with stress, work related pressures and their effects on well-being. Studies also recognized stress-related presenteeism in banking sector of Pakistan (Sarwat et al., 2017) and a negative association found between stress-related presenteeism and psychological well-being. Similarly, psychological ownership negatively impacts on employee well-being and performance whereas psychological climate increases employee job performance and improves employee well-being (Yan, et al., 2020).

Employees with higher self-efficacy become better performers and achieve more success in their careers as Bum (2018) supported a data-based proof which is an effective association of self-efficacy, problem-solving and resilience in breach, self-control and better task-performance. Similarly, highly ranked and well-educated employees tend to have better perceived social support (Rashid et al., 2013). Another construct is that an employee's desire to utilize his or her strength into the work just for zestfulness or pleasure is called intrinsic motivation. And intrinsic motivation can be defined as self-enthusiasm and personal interest of a person to do more work (Ryan et al., 2000). Intrinsic motivation heightens psychological well-being (Hussain et al., 2020). Employee's intrinsic motivation can be damaged by unfavorable social environment (Amabile et al., 1996). Moreover, another variable-emotional intelligence-impacts positively on employee psychological wellbeing in banking industry (Ahmadi, et al., 2014).

Table 4. Factors affecting employee's psychological well-being

Factors	Constructs	No. of papers	Authors & Year
Personal	Self-efficacy	1	Yan, Basheer, Irfan and Rana (2020)
	Spirituality	1	Iqbal & Khan (2020)
	Work engagement	2	Gulzar, Ayub & Abbas (2021)
	Work life balance	2	Haider, Jabeen, and Ahmad (2018); Gulzar, et al., (2021)
Psychological	Stress-related presenteeism	1	Sarwat, Ali & Khan (2021)
	Psychological climate		Yan, et al., (2020)
	Intrinsic motivation	1	Hussain, Abbas, Gulzar, Jibril and Hussain, (2020)
	Psychological ownership	1	Yan, et al., (2020)
Social	Social undermining and Stress	1	Anwar & Sidin, (2016)
	Satisfaction with co-workers	1	Haider, et al., (2018)
Risk	Toxic leadership	1	Naeem and Khurram (2020)
	Illegitimate tasks	1	Ali, Naveed, Hameed & Rizvi (2018)
	Workload & job demands	1	Sarwat, et al., (2021)
	Abusive supervision on subordinate	2	Hussain, et al., (2020); Gulzar, et al., (2021)
	Turnover intention	1	Gulzar, et al., (2021)

In Pakistani banks, there is a power-distance culture which is generally why managers influence their employee's well-being negatively (Gulzar, et al., 2021). As Irshad, et al., (2021) found in a recent study, employee's positive behavior can increase overall organizational development and performance while negative behavior tends to decrease organizational performance.

Hussain et. al., (2020) also discovered that abusive supervision is definitely associated with psychological well-being. Abusive supervision may affect employee behavior to reduce job performance and well-being at workplace. Supervisors' negative attitude impacts the whole workplace environment and subordinate productivity (Hussain, et. al., 2020).

An employee's constructive social relationship with other co-workers can improve his or her subjective well-being that inclines job performance (Bryson et al., 2014). Similarly, another study found a strong positive association of perceived social

support and employee job satisfaction (Sultan, et al., 2015). Self-determination theory (Deci et al., 2000) also describes that positive relationships with others can have a positive impact on psychological well-being. Haider et al., (2018) found that satisfying co-workers can enhance well-being of banking sector employees. Employee well-being gained from work-life balance can be magnified as satisfaction with coworkers that results in terms of higher employee job performance (Bryson, et al., 2014). On the other hand, social undermining is a kind of mis-treatment which decreases employee well-being at workplace in a manner conforming to affective event theory (Anwar, et al., 2016).

The workload as a challenging job demand positively affect; however, cognitive demands as a hindering factor lead to stressful feelings that can negatively affect employee performance and well-being (Sarwat, et al., 2021). In another study, challenge demands had a positive effect on well-being while hindering job demands damage well-being (Tadic, et al., 2015). The Job Demands and Resources (JDR) theory states that challenging demands of job encourage employees to struggle that can produce a positive impact on psychological well-being while higher job demands and few resources can hurt individual's well-being (Bakker et al., 2014). This theory has also been proved by other studies that high cognitive demands with low resources have a negative relationship with an individual's wellbeing (Bakker, 2011; Tadic et al., 2015).

Theoretical and Practical Implications

The present study contributes to organizational behaviour and human resource management. It is also effective in developing a better understanding of employee psychological well-being in banking service sector at micro level especially in an under developed country i.e., Pakistan. The study proposes that the positive emotions bring positive outcomes which in-turn contributes to employee psychological well-being thereby increasing employee productivity which is also complemented by affective event theory. Similarly, enhancing employee psychological well-being would encourage a productive employee to stay in an organization as also suggested by social exchange theory. The present study is also helpful for managers to ensure organizational success and healthy measures while interacting with employees.

The review looked into various problems that employees go through, such as workload, stress, personal troubles and relationship with coworkers or supervisor. These problems and organizational routines have a great impact on an employee's physical and mental health. On the basis of this systematic review, some logical or practical implications were identified. Firstly, managers and executives at organizational level may make such policies for employees that facilitate their psychological well-being. Secondly, the study also provides grounds for an action plan or a workable strategy which Pakistani banks can use to follow and assist their employees' well-being. Thirdly, the review results suggest that the managers create a better workplace environment in an organization to develop their employees as better performers.

CONCLUSION

This systematic review concluded that employee psychological well-being can be affected by a number of factors as stated. Controlling these factors can not only improve the psychological well-being but also enhance employee productivity. This study is helpful for policymakers in the banking industry, globally in general and locally in particular, to make employee-oriented policies.

Limitations and Future Directions

Despite evident strengths, this systematic review has some limitations which can be addressed in future studies. Primarily, the studies included in this review have been conducted recently during last ten years i.e., 2012 to 2021. Moreover, this review is related to the banking sector of Pakistan only. Similar studies on other sectors and/ or other countries can also be reviewed for inferring more extensive results for better understanding and drawing of relevant conclusions. Future studies can extend the time period of the studies to cover more than ten years of published peer reviewed journal articles. Future researchers can also include similar research from different countries of corresponding economies as well to expand the database which in-turn may offer more extensive results, if deemed necessary. Follow-up studies may also be carried out to explore the impacts of psychological well-being in organizational setups.

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