

# The Impact of Perceived Stress on Individual Performance of Bank Branch Personnel in Digital Transformation

Xiaotun Chen, Yuxin Cao

School of Economics and Management, Shaanxi University of Science and Technology, Xi'an, China  
Email: 220722070@sust.edu.cn

**How to cite this paper:** Chen, X. T., & Cao, Y. X. (2023). The Impact of Perceived Stress on Individual Performance of Bank Branch Personnel in Digital Transformation. *Journal of Human Resource and Sustainability Studies*, 11, 759-768.  
<https://doi.org/10.4236/jhrss.2023.114042>

**Received:** August 23, 2023

**Accepted:** October 21, 2023

**Published:** October 24, 2023

Copyright © 2023 by author(s) and Scientific Research Publishing Inc. This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

## Abstract

With the rise of a new round of industrial revolution, the shape of the global economy is gradually transforming into digitalization. As an important part of the modern financial industry, the banking industry is facing profound changes. We conducted in-depth interviews with various types of staff in bank branches to analyze the impact of perceived stress on individual performance of bank branch staff in digital transformation. The study found that different roles in bank branches face different work pressures, and different stress perceptions have different impacts on their individual performance. This paper analyzes the impact of stress perception on individual performance in digital transformation by classifying bank branch staff into branch managers, operation supervisors, branch service staffs and account managers, and puts forward targeted management suggestions accordingly.

## Keywords

Bank Branches, Digital Transformation, Perceived Stress, Individual Performance

## 1. Introduction

Commercial banks are an integral part of China's economic structure. In recent years, digital transformation has become an important strategic tool for them to gain a competitive advantage, attract customers to conduct business and enhance consumer satisfaction. In terms of digital adoption, data shows that the number of customers using bank mobile apps surged during the outbreak control period compared to the period before COVID-19, which is now more than 50%. And this trend will continue, meaning that the utilization rate of traditional

business outlets will further decline (Dong, 2018).

It can be seen that digital transformation has become the main task of China's commercial banks. The current situation has posed a challenge to commercial bank branch staff. On the one hand, the reduction of offline traffic will inevitably impact the performance of traditional halls, which will lead the branch from the original "waiting for customers to come" to "go out". On the other hand, due to the improvement of digital technology, customers increasingly communicate with branch staff through online channels, prompting them to learn new marketing tools and marketing methods. This is not only the requirement of the national "digital economy" policy, but also the result of the increasingly fierce market competition among commercial banks. Under the joint influence of a variety of factors, bank branch personnel will face more diverse pressures, which will inevitably have an impact on employee performance.

Based on the social background of digital transformation of banks and in-depth interviews with bank branch employees, the study found that different job roles in bank branches have different stress perceptions. Employees with different levels of stress perception also have different impacts on their personal performance. This study focuses on bank branches, specifically analyzes the mechanism of the impact of stress perception on the personal performance of different job roles, and puts forward management suggestions in this way, aiming to help bank branches improve their own performance management system and realize the common growth of employees and organizations.

## 2. Literature Review

Liu & Wang (2019) pointed out that the overall development of financial technology and the performance of China's commercial banks has an obvious "inverted U-shaped" relationship between the first rise and then decline, we should pay attention to avoid the adverse impact of emerging technologies, prevent and resolve potential risks, and effectively improve their competitiveness and performance level. Wang et al. (2022) pointed out that commercial banks need to recognize the situation, actively innovate and improve the service mode and content, and actively promote the in-depth integration of fintech and commercial banks' own business, operational risk management and innovation capacity development, and promote their business model and business transformation. Chen et al. (2022) proposed that in terms of performance management, digital performance management will achieve data-driven target performance management, real-time communication or coaching, and integration of employee motivation and performance management. Chen et al. (2023) empirical analysis concludes that digital transformation, as an important strategic change behavior of enterprises, essentially reshapes the value creation paradigm of enterprises.

Through literature review, most of the past studies are based on financial enterprises to explore the impact of digital transformation on performance management. Some scholars have suggested that digital transformation has a

“double-edged sword effect” on performance management. However, few studies have explored the role played by individual employees. This paper will be based on bank branch employees, from the perspective of different job roles, to explore the impact of different roles of stress perception on their personal performance, from different perspectives to examine the impact of digital transformation on the performance management of banks.

### **3. Sources of Stress in Different Roles in Bank Branches**

#### **3.1. Branch Managers**

The digital transformation of bank outlets is mainly carried out by the branch manager, whose work covers the updating of the financial product marketing tools of the outlets, the salary reform of the employees of the outlets, the adjustment of the positions of the outlets and other aspects closely related to the daily business activities of the outlets. If the policies and requirements of the higher-ups are compared to “a thousand threads”, then each bank branch is “a needle”, and the branch manager is the person who “threads the needle”. Branch managers play an essential implementation role in the digital transformation efforts of bank branches, and their sources of stress are mainly:

First, the pressure of branch operations. As managers of the bank’s grass-roots organizations, they bear the responsibility of achieving operational goals and performance targets to ensure that the performance of the branch can meet or exceed expectations. Their daily work involves formulating marketing strategies, managing teams and monitoring sales data to ensure steady growth in branch performance. Digital transformation has refined the business objectives of traditional banks to cover all aspects of their daily work. As the first person responsible for branch operations, branch managers bear the brunt of the pressure.

Second, organizational management and communication pressure. As the head of the branch, they need to communicate and coordinate effectively with middle managers, specific departments or team members frequently in their daily work. The endless replies received in work group chats, internal email reports that require immediate viewing, and online meetings that must be held every day, digital transformation has greatly improved their work efficiency, but it has also taken up more breaks, and even required employees to be ready to respond at all times around the clock. The main job of a branch manager is to organize work and tasks based on the various resources of the branch and ensure effective collaboration among team members. With such a frequency of communication, they are often required to handle multiple tasks and projects at the same time, which requires balancing various tasks and priorities to ensure that work is completed in an efficient and on-time manner.

#### **3.2. Operation Supervisors**

The digital transformation of bank outlets is most typically reflected in the financial business, which moves away from the traditional manual counter model.

Commercial banks have launched various digital tools such as super counter, digital credit center, mobile marketing pad and so on. And achieving sound operation on the basis of compliance is the first priority of the work of operation supervisors.

Operation supervisors are under pressure for business compliance and risk control. The most common daily work in a bank branch is to handle a variety of financial services for customers. Operational supervisors first need to ensure that their employees are in compliance, and supervise them not to step on the “red line”. Various digital systems have improved work efficiency, but also brought about regulatory loopholes and risks. Under such circumstances, operation supervisors should always pay attention to improving their own business ability and risk identification ability, and need to learn and convey the latest regulatory policies in a timely manner, so as to ensure that branches provide financial services to customers without violating the law.

Operation supervisors are under pressure for customer satisfaction and service quality. Supervising operational work and providing high quality services to meet customers’ needs and expectations are major components of the work of operation supervisors. With the increasing social influence of Internet media in today’s society, most commercial banks are very concerned about the risk of public opinion. In order to avoid negative public opinion, it is necessary for branch staff to continuously improve their service capabilities. Although operation supervisors do not directly face customers, as indispensable internal staff of the branch, they are under pressure from customer complaints, service quality supervision and improvement.

### **3.3. Branch Service Staff**

The branch service staff is mainly categorized into lobby service staff and counter service staff, and these two roles can be interchanged according to daily needs. The main sources of stress for bank branch staff are as follows:

Customer service pressure. Digital transformation of banks is about providing effective financial services to customers in order to capture more market share. Branch service staff are directly in front of customers and need to provide quality service to avoid negative public opinion. In a busy banking environment, customers have different needs. Facing all kinds of customers every day, branch service staff need to be on the efficient side at all times in order to fulfill customers’ needs and expectations. In this high-intensity work, the branch service staff is more likely to be burned out, which is one of the reasons why the departure rate of grass-roots bank employees has remained high in recent years.

Daily marketing pressure. The main marketing content of the branch service staff is the bank’s routine performance indicators, such as palm banking, credit cards, three-party card binding and so on. This kind of index marketing is not difficult to accomplish, but it requires long-term persistence to accumulate a certain amount. Once employees slack off in the middle, they can easily be pulled apart. The construction of the bank’s digital marketing system realizes the

real-time extraction of indicators. Branch employees can see the progress of their tasks every day, such pressure from the daily supervision will also increase the marketing pressure of the staff, which in turn triggers the burnout of the branch service staff.

### **3.4. Account Manager**

Bank account managers do not have the management pressure of branch managers, nor do they have the pressure of branch service staff facing many customers daily. They mainly serve high net worth customers in the branch, and can be specifically categorized into personal account managers, public account managers and integrated account managers who take both into account. Their pressure is stronger than that of operational supervisors and branch service staff, and slightly lower than that of branch managers.

Pressure to maintain customers. In the digital transformation, banks are increasingly encouraging account managers to go out of the branch and actively market customers. The fundamental reason is that the financial products of major commercial banks tend to be homogenized. Seizing customers first is equivalent to seizing the market. As an Account Manager, you need to constantly learn and adapt to the latest trends and changes in the industry, and compete with your peers to retain existing customers and attract new ones. This pressure of market competition and industry changes will bring certain challenges to the work of account managers.

Pressure on business performance. Unlike the daily small indicators for which branch service staff are responsible, account managers are more burdened with the operational indicators of branch loans, wealth management, insurance, etc., which account for a large portion of the intermediate business income. This kind of performance requires account managers to constantly maintain customers to achieve. While maintaining customer relationships, they also need to actively seek new potential customers, maintain high work efficiency and constantly look for business opportunities in the market.

## **4. The Impact of Stress Perception on Individual Performance in Different Roles in the Branch**

Nowadays, commercial banks generally accept the objective fact that the banking industry is a service industry. The service industry, as an industry that needs to maintain a high level of emotion, puts high demands on the psychological capital of employees and requires them to do their best to improve their psychological capital in order to continue to provide high quality services (Wen et al., 2020). Different stress perceptions have different impacts on the psychological capital of employees, which in turn affects their personal performance. In a bank branch, a grassroots organization of the banking system, each individual has his or her own corresponding job role. Different roles lead to different individual stress perceptions, which in turn have different impacts on individual perfor-

mance.

#### **4.1. Branch Manager**

As the manager of a bank branch, the branch manager not only has to fulfill the tasks assigned by the superior, but also has to arrange the daily work of the branch. It can be said that whether the performance of the branch is accomplished or not depends on how the branch manager exercises his/her management function. Digital transformation has led to easier and more accurate extraction of daily indicators, as well as the ability of superiors to supervise the work of the branch at any time. This causes them to be in a permanent high stress working mood, whose stress perception tends to be the most sensitive among all members of the outlet. Their psychological capital does not take a hit from high-pressure policies or they will maintain their psychological capital by deflecting stress. Under the dual influence of high stress perception and managerial responsibility, the performance they accomplish is positively correlated with the stress they experience. Regardless of the type of stress, branch managers are motivated to do their best to accomplish more in terms of personal performance.

#### **4.2. Operation Supervisors**

As the risk management personnel of bank branches, operation supervisors play a very important role in the daily business activities of bank branches, whose main job is to deal with daily internal supervision and external supervision. Their work ensures to a certain extent the compliant operation of the business activities of bank branches. However, the operation work has been in the auxiliary position in the daily work of the branch, and it needs the members to cooperate with each other to achieve better results. On the other hand, operation work is born in response to regulations and regulatory policies, which is quite complicated and trivial. When they perceive pressure, they will still maintain a steady work pattern due to the nature of operational work, and their personal performance will grow steadily in the long run and will not experience short-term surges.

#### **4.3. Branch Service Staff**

The branch service staff is the largest proportion of employees in the branch, need to balance the completion of the target and the quality of service. They are more likely to be made up of employees who have been employed for three years or less. When employees perceive it as challenging pressure, with the expansion of their scope of duties and job responsibilities, it will give them a sense of affirmation and they will put more energy into improving their personal performance. In particular, employees' self-efficacy is significantly improved after accomplishing the set goals, their future work selves will be clearer, and their psychological capital will be further enhanced. On the contrary, obstructive pres-

sure, as a job requirement, continuously drains employees' energy and reduces the level of their psychological capital. Worse still, when encountering unmitigated obstructive pressure, employees will fall into persistent self-denial, leading to emotional exhaustion and ultimately displaying a tendency to leave the job (Li et al., 2022).

#### **4.4. Account Managers**

Account managers specialize in marketing in bank branches and bear performance pressure second only to the branch manager, who is primarily responsible for the tasks of the branch. Task performance is a kind of personal work result related to the completion of tasks set by the organization, and is closely related to the content of the employee's work (Wang et al., 2021). Challenging pressure stimulates employees' autonomy. Account managers with a sense of challenging pressure are more active and enthusiastic in their work, and are more likely to devote themselves to their work, in which they will also gain a sense of fulfillment and satisfaction, and achieve higher levels of performance by overcoming all kinds of difficulties. Accordingly, account managers with obstructive pressure perception will have a sense of being forced and controlled, and their emotions will be more negative. When the task is given, they will prefer to retreat, unwilling to try new things, prone to anxiety and burnout, and work performance and job satisfaction will be reduced accordingly.

### **5. Conclusion and Recommendations**

#### **5.1. Recommendations for Branch Managers**

As the grassroots implementers of the bank's digital transformation strategy, branch managers are the cornerstone of grassroots stability. Not only do they need to be able to perform their duties excellently, but they also need to have a certain view of the big picture. Branch managers should have a detailed understanding of the goals, strategies and plans for digital transformation, and organize the necessary training for branch members, which will reduce uncertainty and stress and make the transformation process smoother. They can work with upper management to define the goals and expectations of digital transformation and ensure that the goals are feasible, also taking care to make reasonable adjustments during the transformation process. Moreover, they have to provide positive feedback and recognition to branch employees and encourage them to adapt to the needs of digital transformation, so that excessive pressure can be avoided to negatively affect performance.

#### **5.2. Recommendations for Operation Supervisors**

As the stewards of the entire branch, operation supervisors are primarily responsible for ensuring the compliance of bank branches and achieving sound performance growth. Therefore, they should always pay attention to the performance of their employees, and if necessary, they can provide mental health sup-



port and counseling services to help employees cope with work pressure and provide emotional support, enhance employees' work skills by organizing regular employee learning so that they are more confident and capable of meeting challenges. Digital transformation may be accompanied by certain risks. Operation managers should consciously manage risks and develop corresponding risk response strategies to solve problems through teamwork. Operations managers can also adopt some positive self-management strategies, such as time management, rational planning, and regular exercise, to improve personal resilience and reduce the negative impact on performance.

### **5.3. Recommendations for Branch Service Staff**

Digital transformation usually involves the application of new technologies and systems. First of all, branch service personnel should actively participate in relevant training to enhance their skills and improve their ability to cope with digital tools and platforms. They also do a good job of time management and rationally plan their workflow to ensure that they can complete their work efficiently. Secondly, they can also set priorities and rationalize their working hours to avoid excessive stress and workload. Third, branch service staff needs to maintain an open and studious mindset, actively adapt to the changes brought about by digital transformation, and avoid falling into self-denial due to a lack of adaptability to their work. When necessary, they can communicate with their superiors and colleagues to seek support and feedback, share difficulties and challenges at work, and seek solutions and suggestions. Fourthly, they should make good use of their career planning, continue to learn and develop their skills, and enhance their self-confidence and professional competence, so as to reduce the pressure on digital transformation and improve their personal performance.

### **5.4. Recommendations for Account Managers**

Digital transformation has driven the migration of banking to digital channels. Account managers should be familiar with and master the bank's digital channels and systems, such as mobile banking, Internet banking, and mobile payment. Mastering these tools can improve the efficiency of account managers and build their professional image. However, despite the fact that digital transformation encourages customers to use self-service channels, account managers still play an important role and still have to take the initiative to communicate with customers, build good relationships, understand their needs, and provide personalized services and advice. Account managers need to learn to plan their time wisely and set priorities in order to cope with tasks and ensure that they are completed on time. Account managers need to actively learn new business to meet the ever-changing financial needs of customers, which is the foundation of an account manager, and only through continuous learning can they adapt to the pressures brought by digital transformation.

More pressure breeds more motivation. Appropriate pressure can motivate



employees to work and promote performance improvement. That is to say, the results produced by work pressure will vary depending on the individual's different perception of pressure. Therefore, paying attention to employees' work stress can bring the positive effects of moderate stress into full play. Helping employees to cope with negative stress is a part that managers need to pay attention to. The daily management of an enterprise needs to be embedded in a matching corporate culture, which empowers the enhancement of work toughness and work resilience under work pressure, and reshapes the multidirectional balance between work and management behaviors with the infusion of corporate values (Li & Jia, 2021). Research shows that excessive work pressure can lead to emotional stress and work fatigue among employees, affecting their performance and the quality of their work. Regardless of the position of the employee, the bank's management should encourage employees to take breaks and vacations on time, and ensure that employees are able to take appropriate rest periods to maintain their physical and mental health. Humanized bank management can help employees achieve work-family balance through flexible work arrangements, a healthy work culture and support for their family and personal needs. Focusing on employees' personal development and proactively increasing communication helps employees better adapt to the digital work environment and improve their personal performance.

## Fund

1) Shaanxi Province Philosophy and Social Science Major Theory and Reality Research Project, "Research on the Construction of Employee-Enterprise Community of Interest and Social Responsibility Fulfillment Based on the Paradigm of 'Xiu, Qi, Zhi and Ping' in the Digitalization Scenario", Project No. 2023QN1149.

2) Shaanxi Provincial Department of Education 2022 Key Research Program Project, "Research on Opportunities, Challenges and Countermeasures of Human Resource Management in Light Industry Enterprises under Digitalization Scenario", Project No.: 22JZ021.

## Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

## References

- Chen, T. Y., He, W. J., & Li, W. Q. (2022). Analysis on Human Resources Management and digital Human Resources Management System in the Digital Era. *Science and Technology Management Research*, 42, 130-136.
- Chen, X., Jiang, Y., & Xiong, Y. (2023). Research on the Impact Mechanism and Path of Digital Transformation on Enterprise Performance. *Reform of Economic System*, No. 2, 112-120.
- Dong, Q. (2018). The Impact of Science and Technology Finance on Total Factor Produc-

- tivity of Urban Commercial Banks: Based on the Perspective of Moderating Effect and Mediating Effect. *Finance Theory and Practice*, No. 9, 38-44.
- Li, X., Liu, P., Li, A. M., Wang, X. T., & Zhang, J. W. (2022). A Multipath Model of Leader's Non-Working Time Electronic Communication Expectations Affecting Subordinates' Job Performance. *Journal of Psychology*, 54, 964-978.  
<https://doi.org/10.3724/SP.J.1041.2022.00964>
- Li, Z. D., & Jia, L. J. (2021). The Effects of Employment Relationship and Work Stress on Organizational Cynicism: A Study Based on Corporate Culture Perspective. *Economic Management*, 43, 122-138.
- Liu, M. F., & Wang, Q. (2019). The Impact of Financial Technology on Commercial Bank's Performance: A Theoretical and Empirical Study. *Financial Forum*, 26, 60-70.
- Wang, X. H., Deng, X. W., & Zhou, H. Y. (2022). The Impact of Financial Technology on the Operating Performance of Commercial Banks: Promotion or Inhibition. *Reform*, No. 8, 141-155.
- Wang, Z. J., Jing, C., & Sun, J. M. (2021). The Effects of Overtime Behavior on Task Performance: A Moderated Multiple Mediation Model. *Human Resource Development in China*, 38, 22-36.
- Wen, B. Y., Zhao, Y. X., Zhou, X. M., & Liu, B. (2020). Learning from Teachers: A Study of the Relationship between Mentor-Apprentice Relationship, Perceived Challenging-Hindering Stress, and Psychological Capital Based on the Moderation of Feedback-Seeking Behavior. *Tourism Science*, 34, 63-77.