

Effort Reward Imbalance and its Impact on Employee General Health: An Evidence from Banking Industry

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Abstract: This study examined the predictive capability of the Effort-Reward imbalance on Employee general health through the mediating mechanism of stress. Drawing upon the postulation of social exchange theory the research studies the imbalance caused due to failed reciprocity between the effort exerted but not reciprocated in the form of rewards. Population of the study is banking sector of Pakistan. The paper also emphasizes the role of Perceived Organization support as a moderator, that can diffuse the stressful environment. Data were collected from 227 employees working in of different banks of Private sector. Results indicated that effort reward imbalance does not have a direct impact on employee general health but has a significant role in triggering stress. Stress associated with unfavorable conditions at work is related to negative effect on employee's health. The moderating role Perceived organization support the relationship stress and employee general health was also established.

Keywords: Effort reward imbalance, Job stress, Employee general health, Perceived organization support, Social exchange theory, ERI.

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INTRODUCTION

Economic globalization, technological advancement and competition for survival brings along opportunities of growth and development, but everything comes with a cost. With all these advancements emerges a philosophy that emphasizes the right of working people to healthy, stimulating and meaningful job (O'Connor, Thayer, & Vedhara, 2021). The health and wellbeing of workers has now become a rising concern for researchers and practioners equally. The importance of health for work goes beyond traditional diseases caused by physical and chemical hazards (Rosemberg & Li, 2018; Cho, Chen, Toh, & Ang, 2021). There is a growing awareness of the financial burden a distressed employee can become high cost become to industry and society (Griep et al., 2021; Montano & Peter, 2021; Zada et al., 2022). There are many factors which contribute to the manifestation of work-related stress. Kang and Sohn (2020) suggest that psychosocial characteristics of workplace influence individuals' mental health and over all behaviour. Psycho social characteristics are the interaction of individual psychological state with social and cultural environment of the workplace. Which includes peer support, workload, psychological demands and inadequate working conditions (Ravalier, 2019; Montano & Peter, 2021; Rugulies, 2019).

Weale, Wells and Oakman, (2019) attributes work stress as a contributor to employee illness. Distinct service occupations, such as those working in the banking industry, may be particularly vulnerable to stressful work (Swanton & Gainsbury, 2020; Saeed et al., 2022). To study the impact of work-related stress on health a theoretical model is needed that reduces the complexity of modern working conditions to meaningful and generalizable components (Bauer & Hämmig, 2014; Allisey, Rodwell, & Noblet, 2016). Several such models have been proposed (Siegrist & Li, 2016), but few only underwent rigorous empirical testing in occupational health research. Effort Reward Imbalance model is one such model that has been widely tested in different socio-cultural contexts (Siegrist,

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2017). The ERI model has been applied to a broad range of occupational settings and has been studied to investigate its impact on a variety of physical health outcomes. However, to our knowledge, its impact on Employee General Health in the Banking sector has not been given attention.

This model identifies the conditions of failed reciprocity in work contexts. The instances of failed reciprocity in social contracts has the potential to reduce well-being and increases the vulnerability of being unwell due to exposure. Since reciprocal exchange underlies all transactions in society, any deviation from reciprocal relationship will produce a state of stress (Kuper, Singh-Manoux, Siegrist, & Marmot, 2002; Siegrist & Li, 2016). As a result of this failed reciprocity, the risk of stress related mental and physical illness would increase. Côté, Lauzier, & Stinglhamber, (2021) explains that improving support at work could reduce the health risk associated with effort–reward imbalance at work (Smith, Han, Dupré, & Sears, 2021). The imbalance of effort and reward is caused by having a demanding, but unstable job, without being offered any promotion aspects (Landsbergis, Grzywacz, & LaMontagne, 2014).

If employees believe the favorable actions of an organization is voluntary, it will contribute more to the perception of organizational support. Promotions, job enrichment, acknowledgement, and growth opportunity are considered as favorable job conditions such as pay, promotions, (Cheng & Yi, 2018; Khan et al., 2022). The support received at workplace may relieve the strain and allow people to restore their energy losses because of adverse work characteristics (Wen, Huang, & Hou, 2019).

The targeted sector for this Research is Banks. Growth rate of banking sector of Pakistan in 2016 was 16.8% as reported by state bank of Pakistan. The Public finances have improved considerably, external reserve buffers have been rebuilt, and growth has been gradually strengthening (IMF, 2016).80 percent of the banking assets are held by the private sector banks and the privatization of nationalized commercial banks has brought about a culture of professionalism and service orientation in place of bureaucracy and apathy (Ishrat, 2016; Saeed et al., 2022). In Pakistan too the heavy influence of multinational banks and recent acts of mergers and acquisitions have made employees more vulnerable to stressful work life (Khan, Shahid, Nawab, & Sikander Wali, 2013) leading to job insecurity which has been clearly identified as a serious health risk. In view of the complexity and diversity of modern work environments, banking sector organizations in Pakistan are characterized by long working hours, heavy workload, pressure to meet financial objectives, unmatchable and less reward against it. The impact of the imbalance between effort and reward on Bankers' health has not been studied yet.

THEORETICAL FRAMEWORK

Effort Reward Imbalance and Employee General Health

The research idea revolves around a model named as "Effort Reward Imbalance (ERI) model". This model was given by Siegrist (1996). His work was based on equity of efforts exerted and the rewards received against them by the employer. The model captures the effect of stress that is experienced due to the job demands. But it is pertinent to understand that stress experienced at work is not only invariably different but also complex in its degree and extent (Cho, Chen, Toh, & Ang, 2021).

A variety of theoretical model have been developed as a diagnostic effort to find out the antecedents of stress and its possible detrimental effects on employee wellbeing. A theoretical frame work termed by Karasek (1979; 1998) and; Karasek and Theorell (1990), has been developed focusing on low job control in combination with high work demand, named as "Job-demand control". The model given by Seigrist and the Job demand control both complement each other. As both have the common notion of studying its significance on workers health. But the model of ERI by Siegrist (1996; 2004) is more comprehensive and has a broader range of Job stressors including forced mobility, fragmented job careers, underemployment, job insecurity and unrealistic targets etc (Mittal & Bhakar, 2018). These factors have effect the overall wellbeing of employees, as these all contribute to stress (Ganster & Rosen, 2013; Wang & Xu, 2019).

Employees expect value recognition and motivation from their managers, they hold expectations from social system of the organization. Different factors contribute to the imbalance of effort exerted by employees and reward expectations. When employees are not recognized for their work by managers, they feel devalued and demotivated. Any neglect on part of the employer by ignoring workers through their reward system will bring distress to employees (Karani, Deshpande, & Jayswal, 2021). The neglect can be understood by considering the

factors that highly prevalent in todays' banking Industry such as lack of promotion aspects job instability, or fear of losing the job (Cho, Chen, Toh, & Ang, 2021). Yukongdi and Shrestha (2020) explains that all the work stressors negatively affect the mental well being of employees.

Psychological distress is believed to be associated with lack of reciprocity. Occupational well being will be compromised if there is lack of reciprocity at work (Siegrist et al., 2014; Piccoli & De Witte, 2015; Kang & Sohn, 2020). The Effort-Reward Imbalance (ERI) (Siegrist, 1996; 1998) has its focus on the failed reciprocity of the efforts and rewards. This failed reciprocity creates an overall uncomfortable feeling for employees. Today's organizations understands the need of work culture that promotes health in all aspect of work life. Employee health and wellbeing is important pillar for organizational success (Rosemberg & Li, 2018; Ullah et al., 2021). Any deviation from normal state of mental. Physical and social wellbeing is an "adverse health condition" (Rugulies et al., 2009). Thus, it is hypothesized that those who go through failed reciprocity may have suggested that relatively higher risks of reduced health conditions.

H1: Effort reward imbalance has positive and significant relationship with employee general health.

Role of Stress as a Mediator between Effort Reward imbalance and Employee General Health

Stress has been an inevitable part of work life (Côté, Lauzier, & Stinglhamber, 2021; Khan, Usman, Saeed, Ali, & Nisar, 2022). The understanding of ERI model and its impact on employee general health has been investigated through underlying mechanism of stress. Siegrist (2011), he highlighted that almost 10 to 40 percent of the personnel go through some level of effort-reward imbalance at some stage of their career. Job stress has been defined as a state of dysfunction (Park et al., 2020), which occurs as a response to an incident in the environment. Stress is experienced when the employee cannot match the job demands because the resources and capabilities are not equal to the job demands. The definition given by Margolis and Kroes (1974) is comprehensive ranging from minor psychological states to long term physical responses. They allowed any maladaptive state accompanied by performance decrement to be called as stress. Psychological distress is believed to be associated with lack of reciprocity.

Reciprocity is the foundation in all of our major exchanges of social life. Our work life is also based on a trustful exchange (Birtch, Chiang, & Van Esch, 2016; Yukongdi & Shrestha, 2020). It's a relationship of give and take, but this relationship has its essence in the balance of what we invest as an effort and what is returned as a gain (Weale, Wells, & Oakman, 2019; Swanton & Gainsbury, 2020). It is not only the excess amount of effort that brings stress to workers, but it is the imbalance that produces strain (Karani, Deshpande, & Jayswal, 2021; Khan, Saeed, Ali, & Nisar, 2021). Few researchers believe that changes in either side has to be made. Either expectations of rewards should be altered or changes in efforts should be increased or decreased. So, it the the employee who will reframe their efforts and adjust expectation of rewards (Feldt et al., 2016; Kinman, 2019).

Cooper, Bartram, and Cooke (2019) states that our psychological, social and emotional wellbeing constitute mental health of a person. Different psychosocial risk factors have been created due to new dimensions of occupational requirements (Fisher et al., 2014; Burki, Khan, & Saeed, 2020). Some typical outcomes of work related stress are seen as poor health behaviors, sickness absenteeism, mental breakdown and lost productivity (Beck & Lenhardt, 2019). All these effects are strongly related to the effort–reward imbalance (Meese et al., 2021; Montano & Peter, 2021).

The emergence of stress events is not the only reason for stress, the individuals will cognitively appraise the situation and respond accordingly. Stress like a boundary spanner has now become a topic beyond work domain (Ravalier, 2019). Yukongdi and Shrestha (2020) has added that the effect of stress on human health can be long enduring and sometimes be fatal. The cost of human health can be in terms of physical, emotional and mental well being (Swanton & Gainsbury, 2020). So, the ongoing stress will lead to failing individual health and illness. So we hypothesize that

H2: Stress Mediates the relationship between Effort Reward imbalance and Employee General Health.

Perceived Organization support as a Moderator between Stress and Employee general health

To remain competitive organization place demands on employees beyond their control. The pressure related from work roles, leads to greater level of stress. There are different contingency factors that can influence the stress relationship such as individual dispositions, supervisor personality and organizational support (Brown & Roloff,

2016; Khan, Kaewsaeng-on, & Saeed, 2019). The nature and degree of the stress is variable depending upon variety of factors and situations prevailing in the particular work environment. An employee's sense of personal control at work tasks can lessen the experience of stress. In same manner if social support is given to employees it can weaken the stress effect (Eisenberger, Rockstuhl, & Shoss, 2016; Karani, Deshpande, & Jayswal, 2021). Today's worker should not let organization undermine their right to meaningful work and need for overall conducive work environment. Employees should be aware of how reciprocity functions, whether organization acknowledges and values the contribution of employees and reciprocate by taking care of their well being (Kim, Eisenberger & Baik, 2016).

We attempt to understand the deleterious effect of ERI leading to stress, that consequently costs employee's health (Eisenberger, Rhoades, & Wen, 2020). According O'Connor, Thayer, & Vedhara, (2021) the cognitive process of understanding the exposure to stress factors and our response to it should not be ignored. Which contends that employees will trade off their effort against the rewards expected, but incase of failure to do so organization support can have a buffer effect to break the stress cycle (Ali, Saeed, Khan, 2018; Cooper, Bartram, & Cooke, 2019).

Employees who perceive that the organization is supportive, will experience less symptoms of stress. Organizations that cares for employees will take initiatives that considers the overall wellbeing of workers and will reduce work complications. They become a viable source for their employees. This perception breaks down the deteriorating effect of stress (Sun, 2019; Notelaers, Törnroos, & Salin, 2019).

In other words, the provision of organization support could protect the worker from the negative effects of stress on his health. The physical manifestation of stress on health can be in the form of headache, fatigue and anxiety (Zia, Saeed, Khan, 2018). On the other hand, an organization which assures the keeping of the employee's future membership secured is expected to provide a strong indication of POS, which has become much more significant under the impending downsizing and right sizing practices (Chen & Eyoun, 2021). Taking support from social exchange theory, it is seen as a reciprocal mechanism. The employees will be more receptive who are believed to be cared for (Larocco, House, & French, 1980). Thus, on the basis of literature studies the following hypothesis is proposed.

H3: Perceived Organization support moderates the relationship between job stress and employee general health in such a way that it will weaken the relationship.

METHODOLOGY

Population and Sample

The target population for this study included employees working in banks of Pakistan. Data was collected through survey. 350 questionnaires were distributed. Questionnaires with incomplete data were not included to avoid issues related to missing values. So after excluding incomplete questionnaires 227 usable responses were made part of the study corresponding to 67% response rate.

Data Collection

To avoid common method biasness data was collected in time lag (i.e., at 5-6 weeks intervals). Firstly, data on effort reward imbalance were obtained (T1) and then after 1 month data were collected from same employees regarding their stress experience (T2), in the last phase data for employee general health was collected at (T3).

Measures

Pre developed instruments on five point likert scale was used to measure the variables. Details of the measurement of each variable are described below in Table 1.

Effort Reward Ratio: to determine the ratio of effort and reward the formula given by Siegrist et al., (2004) is used. Applying the formula. E/(R*c), the ratio is multiplied by a correction score to adjust the unequal number of items. In our case effort had five items so the correction factor of 0.4545 was used (Bakar et al.,2000). Value of 1.0 indicates a balance between effort and reward, ratios > 1.0 indicate a stress-related imbalance (Siegrist, 2008). In our case, we found a high mean ratio, thus indicating a high level of work-related stress .

	Table 1. We	asures and Th	e			
Variable	Instrument	No of	Reliability	Time 1	Time 2	Time 3
		Items				
Effort	(Siegrist et al., 2004)	5	.72	Х		
Reward		11	.75			
Stress	Parker and DeCotiis (1983)	14	.74		Х	
POS	Eisenberger, Cummings,	8	.680		Х	
	Armeli and Lynch's (1997)					
Employee general	Goldberg Williams (1988)	12	.740			Х
health						

Table 1: Measures and Time lag

RESULTS

The demographic variables consisted of age, gender, and work experience. Results were considered significant at $p \le .05$. Effort Reward Imbalance was insignificantly negatively correlated with Employee General Health (r = .048, p < 0.05). General Health was a significantly negatively corelated with stress (r = .198, p < 0.05) and positively and significantly corelated with POS (r = .580, p < 0.05) and ERI (r = .203). The moderator Perceived Organization support was significantly and negatively corelated with ERI (r = .208, p < 0.05)and stress (r = .561, p < 0.05)

Table 2: Bivariate Correlations for All Study Variables

S.no	Variable	Gender	Age	Education	Experience	ERI	Stress	POS	GH
1	Gender	1							
2	Age	.291**	1						
3	Education	.786**	.334**	1					
4	Experience	.315**	.593**	.350**	1				
5	ERI	.022	.116	090	.080	1			
6	Stress	.099	.144*	.071	.265**	.203**	1		
7	POS	.066	.095	.103	.032	208**	183*	1	
8	GH	009	.146*	050	.286**	048	198*	.580**	1

*p < .05.**p < .01.

The demographic variables included in the study are age, gender, education and work experience. The analyses are controlled for the effect of demographics. The direct effect of the effort reward imbalance on stress has negative but insignificant relationship ($\beta = -.012$, t = -.180 and $\Delta R^2 = .000$). Thus Hypothesis 1 is not supported. ERI is positively associated with stress. ($\beta = .168$, t = 2.484 and $\Delta R^2 = .029$) and stress has negative and significant relationship with Employee General Health ($\beta = -.167$, t = -2.199 and $\Delta R^2 = .027$). Thus supporting the direct hypothesis.

Mediating Role of Stress

Table 3: Effects of Stress as a Mediator (M) between the Effot Reward Imbalnce (IVs) and Employee General Health (DV)

	Predic	tor		
Predictor	Dependent variable: GH			
	β	R^2	ΔR^2	
Main Effect: ERI				
Step 1				
Control Variables	.166			
Step 2				
Stress	167*	.193	.027*	
Step3				
ERI	016	.193	.000	
*** 0.01 , ** $p < 0.05$				

The results of the analysis indicates that impact of ERI becomes insignificant when the mediating role of stress is tested ($\beta = -.160$, $\Delta R^2 = .000$). Therefore, supporting the mediating role.

Table 4: Effects of Perceived Organization Support as a Moderator for Stress and Employee General Health

Predictor	Dependent variable: Employee General Health			
	β	R^2	ΔR^2	
Main Effect: ERI				
Step 1				
Control Variables		.108		
Step 2				
Stress	.685***	.543	.434**	
POS				
Step3				
Stress*POS	.471 ***	.621	.078**	
*** p 0.01, ** p < 0.05.				

The interaction effect of Perceived organization support and stress for employee general health was established (Beta value as .471 and $\Delta R^2 = .078$). Hence H3 is also supported.

DISCUSSION

As per formula given by Siegrist and Peter (1999) the ratio of effort reward was found greater than 1. Which is depictive of high efforts and low rewards condition. This condition explains that those who are high on ERI level are more vulnerable to distress leading to compromised wellbeing. ERI is postulated in this work to be predictive of poor general health of employees, but our results suggest otherwise. Two reasons can be attributed to this finding. We seek support from cognitive dissonance theory which suggest that individuals cannot live in this imbalance for long, they will try to move out from this disequilibrium either by lowering their efforts or by increasing demand for rewards. Infact they will try to behaviorally and cognitively maximize their rewards and reduce their efforts as explained in Lazarus (1991; 2013) cognitive theory of emotion and expectance theory of motivation (Batman, 1989). The other reason attributed is the cultural dominance. The ERI has been studied in a cultural setting. The environment of banking sector is very volatile characterized by high job insecurity and unemployment, cost cutting and policy changes (Ramaci, Faraci, Santisi, & Valenti, 2021). This is also justified by Chen and Eyoun (2021) suggesting that job insecurity is capable of instigating psychological stress and strain. Although ERI may prevail they may still not address it immediately, due to fear of losing whatever they have. Employees are content with the fact that they have a job and are not jobless. One of the factors can be perception of politics. Employees may channelize their efforts through politics to gain reward rather than hardwork (Khattak & Bashir, 2018). Employees use political tactics rather than fair means. The influence of politics on the disequilibrium cannot be ruled out. ERI and stress has positive and significant relationship. This finding is in line with the recent work of researchers (Rosemberg & Li, 2018; Cho, Chen, Toh, & Ang, 2021). The results augments the fact that the recent changes in the work environment of banking sector has created a stressful employee today (Smith, Han, Dupré, & Sears, 2021; Kang & Sohn, 2020).

The indirect effect of stress between Effort Reward imbalance and Employee General Health was found significant. Glancing from the perception of inequity, unmet reward expectation against efforts exerted can be a stressful experience. Despite that, employees fail to withdraw from work conditions and exert higher efforts believing in the norms of reciprocity. Consequently, creating stress when efforts are not compensated in terms of promotions, job security and financial rewards Therefore, the excessive mental demands, exert human mind and becomes vulnerable to illness, thus affecting overall well-being of the worker.

CONCLUSION AND IMPLICATIONS

In the current study high efforts were manifestations of the demand expectations of the work structure. The high efforts were made in response to rewards expectations in terms of financial rewards, social status and socio emotional support. But the High efforts and low rewards independently did not predict poor health outcomes. But it plays a pivotal role in triggering stress among employees. Perceived organizational support extends the socio emotional requirements of the employees and diffuses the stressful environment created due to the imbalance of non-reciprocity of rewards against the efforts exerted. This research is highly suggestive of how job related characteristics plays a significant role in Employees health.

LIMITATIONS AND FUTURE DIRECTIONS

The study despite its significance for banking sector, holds certain limitations. Data has been collected for banking industry only, which limits its application to other sectors. Results may also vary depending upon the cultural context. The definition of health in work context is still needs to be refined so that it becomes applicable to work context. Employee health should also be given importance like other job attitudes and behaviors, because employee well-being also influences job outcomes. In the Banking sector, the effort reward imbalance could be restored by reducing extrinsic efforts and or enhancing rewards such as esteem, promotion prospects and job security. The model can be studied with interaction effect of different personality traits. The spectrum of occupational health is now extended from ergonomics to the factors that surrounds our cognitions, emotions, motivations and our perceptions.

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