

Resilience in Uncertainty: Examining the Role of COVID-19-Induced Stress on Job Performance and Organizational Commitment in Pakistan's Banking Sector

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Abstract

This study aims to investigate the impact of COVID-19-induced stress on job performance and organizational commitment among frontline employees in Pakistan's banking sector during the second wave of the pandemic. Methods: We conducted a cross-sectional survey using focused convenience sampling, collecting data from 100 customer-facing banking employees across major cities in Pakistan in the last quarter of 2020. Results: The analysis revealed that COVID-19-related stress was significantly and positively associated with both job performance and organizational commitment. These findings suggest that, in this context, stress may have served as a motivating factor, enhancing both performance and commitment. Implications: The study highlights the importance of supporting employee well-being during crises and offers practical recommendations for bank management and policymakers to foster resilience and productivity in frontline staff.

Keywords: Job performance, Organizational commitment, Stress, COVID-19 Parameters, Commercial banks

The COVID-19 pandemic has had a profound impact on societies and economies globally. By November 2020, confirmed cases worldwide exceeded 50 million, with over 1.2 million deaths (WHO, 2020; Worldometers, 2020). Pakistan also faced significant disruption, reporting 343,189 confirmed cases and 6,968 deaths by the same period. These statistics underscore the severity and reach of the crisis. The mental health impacts of the pandemic have been well-documented, with increased stress and anxiety observed across populations (Torales et al., 2020; Sood & Sharma, 2020). In Pakistan, banking sector employees were particularly vulnerable due to their frontline roles and continued public interaction, leading to temporary branch closures and heightened job-related stress. It had affected the social life of ordinary people because the disease was classified as highly contagious. Similarly, in the corporate world, many organizations and businesses have faced unexpected implications of the pandemic, including disruptions to their operations (Muhamad, et al., 2022). Significant problems for these companies, especially small and medium-sized firms, include decreased demand for specific products or services, supply chain disruptions, cancellations of export or local orders, payment delays, raw material shortages, and restricted staff mobility (Cui, 2025). Business sectors were undoubtedly dealing with highly uncertain situations due to disruptions in their daily operations and supply chain channels. Numerous business segments experienced layoffs, salary cuts, or reductions in operational activities (Surico & Galeotti, 2020).

Many organizations devised makeshift arrangements to continue their business operations. These developments led to specific changes in business activities, including the provision of working-from-home arrangements, the use of online platforms (such as Zoom and Skype) for conducting meetings, and the automation of processes and procedures, among others.

Like other industries, the banking sector in Pakistan is also affected by these changes. Due to the nature of this sector, similar to medical care, law enforcement, and other public-facing offices, the banking sector is highly vulnerable to the COVID-19 pandemic. Bankers must inevitably deal with customers, handle day-to-day tasks, and execute cash and other financial transactions. Since they cannot eliminate public-facing roles, flexible options such as 'work from home' are not feasible for most banking employees. The unfavorable work environment negatively impacted employees' performance, particularly those who interacted with customers or engaged in public interactions, due to a fear of contracting the infection. The 'new normal' has negatively affected employees' work concentration, communication style, and job performance. The organization faced a significant challenge in assessing the impact of the COVID-19 outbreak on its employees (Carnevale et al., 2020).

This study specifically examines the relationship between COVID-19-related parameters and its effects on job performance and organizational commitment among junior and mid-level banking officers directly involved in customer dealings. Data were gathered through a structured survey in the last quarter of 2020, when Pakistan's banking sector was grappling with the pandemic's peak and strict safety protocols. By addressing an underexplored context, this research aims to provide actionable insights for HR professionals, business leaders, and policymakers in the banking industry.

The COVID-19 pandemic generated a global crisis. Most organizations temporarily suspend their regular business operations and activities to introduce a new mechanism for communicating and conducting their daily work. These testing times often require critical decisions from managers, decision-makers within organizations, and their employees (Van et al., 2020). Under the new normal regime, it has become highly

challenging for organizations to introduce new safety rules and procedures for their employees. With the help of technology, organizations introduced new communication methods to conduct their business activities. However, only white-collar and professional employees can adapt to new technologies (cf. Hamid et al., 2020). On the other hand, employees in banks or customer service, or any position where face-to-face communication is integral to their job responsibilities, were confronted with unfamiliar and uncertain situations due to the COVID-19 outbreak (Wang & Zhao, 2020). Due to the nature of their job, they must attend their offices and interact with customers.

The media worldwide reported on the position of infected cases and death tolls daily to keep the public informed about the gravity of the situation. The health and advisory bodies operating in all affected countries issued precautionary measures through various communication channels. All these developments raised concerns and apprehensions among the masses, causing heightened anxiety levels and other psychological problems (Ince, 2020). Bank employees in Pakistan, particularly those involved in public dealings, faced severe challenges due to their vulnerability to these adverse condition, especially those working in branches located in densely populated areas. All these factors contributed to job stress among the bank staff, which could eventually lead to burnout (Wanninayake & Razik, 2023).

Similarly, due to the COVID-19 pandemic, industries worldwide have faced extraordinary situations for which they were unprepared. Banks adhered to the Standard Operating Procedures (SOPs) as per the directives of the Ministry of Health and National Command and Control (NCOC). In addition to this, the State Bank of Pakistan, the central bank, introduced new prudential and banking regulations to support and stabilize the local business industry. The bank employees made efforts to fulfill their job requirements while fearing infection under these harsh conditions. They must grapple with the diverging views about the disease on one side or deal with the sudden consequences of the disease in the form of the death of their coworker or loved ones, raising infected cases in their closed social circle, among other issues. Such an uncertain situation requires organizations to take protective measures to ensure their employees' well-being. Banks were advised to meticulously comply with the NCOC-issued SOPs, including restrictions on the number of staff and customers in branches. Under the SBP's advisory, banks have reduced their official staff presence by 50%, instructed the remaining staff to work from home (WFH), and permitted limited customers to enter branches – to avoid large gatherings and maintain social distancing. Despite all precautionary measures, banks and their employees face severe repercussions for contracting infections, leading to branch closures in certain areas and cities amid an increase in infection cases.

The precautionary measures, such as reduced banking hours, mask-wearing, temperature checks, and frequent hand sanitizing, as well as temperature checks at the entrance during office hours, adopted to prevent the spread of COVID-19, have inevitably increased the workload for bank employees. The parameters to avoid contracting the virus were triggering problems like social exclusion due to isolation or work-from-home or lockdown situations, financial loss, and job insecurity, further causing stress and anxiety, thereby impacting performance at the workplace. The organization needs to take necessary steps to ensure the safety, mental health, and financial and job security of its employees, thereby enhancing and maintaining their performance standards and reducing stress levels. Concerning several exploratory studies related to our area of research, conducted either in the recent past or before that, for measuring the impact

of COVID-19 (parameters), which led to articulating the following research questions for this study:

The measures adopted to prevent the spread of Covid-19 have unavoidably increased the workload for bank employees. For instance, Working from Home (WFH) can reduce employee performance due to work-family conflict and digital inequalities, resulting from a lack of equipment, tools, and resources, which in turn increases employee frustration (cf. Hamid et al., 2020). In addition to these issues, cybercrime, including hacking into home networks and identity theft, was a significant concern for both employers and employees (Ahmad et al., 2020). The parameters to avoid contracting the virus were triggering problems like social exclusion due to isolation or work-from-home or lockdown situations, financial loss, and job insecurity, further causing stress and anxiety, thereby impacting performance at the workplace. The organization needs to take necessary steps to ensure the safety, mental health, and financial and job security of its employees, thereby enhancing and maintaining their performance standards and reducing stress levels (Sasaki et al., 2020). Little and Little (2006) defined organizational commitment as the degree to which an individual is committed to the organization's goals. In contrast, employee engagement refers to an employee's loyalty and commitment to their work. Agyemang and Ofei (2013) regarded organizational commitment as vital to individual performance in modern organizations, which demand better self-management from employees, unlike those of an earlier time that was constantly supervised.

According to the Job Demand-Resources (JD-R) theory (Maslach & Jackson, 1986) and social exchange theories (Blau, 1964), the relationship between employee engagement and organizational commitment has been emphasized. JD-R theory posits that each job is associated with specific physiological or psychological costs or demands, and job resources encompass the physical, psychological, and organizational aspects of a job that enable employees to complete tasks successfully and achieve their assigned goals. These resources meet an employee's basic needs and provide opportunities for learning and development (Houkes et al., 2001). In light of this theory, the COVID-19 pandemic is hindering employees' basic physiological and psychological needs, specifically their sense of safety, thereby straining their performance and commitment levels. The ongoing pandemic has affected bank employees in various ways, for different reasons, not only due to the nature of their jobs but also the environment and working conditions under which they operate, which have had negative repercussions on them.

Ismail and Hong (2011) describe how employees in the services sector or service-oriented organizations are prone to higher work-related stress, which is a primary reason for substandard employee performance. Most employees in the banking sector of Pakistan consider their jobs stressful, which negatively impacts their performance (Ehsan & Ali, 2019). Concerning several exploratory studies related to measuring the impact of Covid-19 (parameters), We have structured our research work into three broad propositions to articulate our analysis more logically and reliably. First, emergent changes in work practices have been necessary in response to the pandemic, including new regulations for banking employees that have caused work overload. Second, the influence on employee performance and organizational commitment in the wake of COVID-19 parameters, which cause fear of contracting infection due to job nature, such as public dealings or vulnerable working conditions; and Third, the importance of mediating factors, such as stress, which COVID-19 parameters may cause.

These propositions led to the articulation of the following research hypotheses for the study:

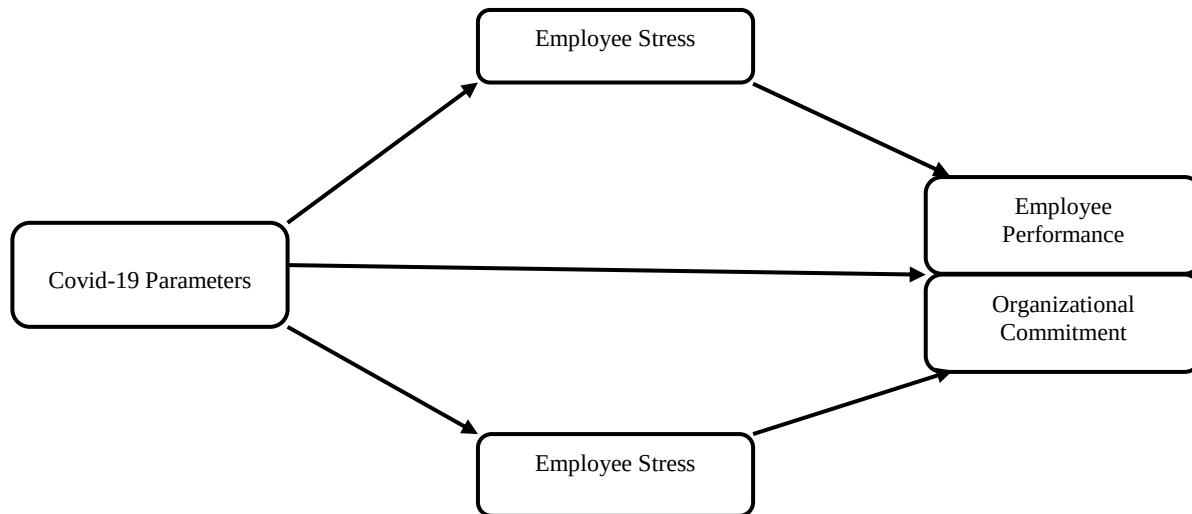
H1: COVID-19-related parameters are positively associated with job performance among banking employees involved in public dealings during the COVID-19 pandemic.

H2: COVID-19-related parameters are positively associated with organizational commitment among banking employees involved in public dealings during the COVID-19 pandemic.

The pictorial representation of these hypotheses is given below in Figure 1:

Figure 1.

Conceptual Map of the Study



Arnold and Feldman (1986) defined stress as an employee's response or reaction to a new, changed, hostile, or adverse situation in the workplace (Walonick, 1993). Occupational stress is defined by Colligan and Higgins (2005) as a complex psychological state of mystery (Akanji, 2013). COVID-19 is a new disease declared contagious by WHO. It has unexpectedly restricted our movements and the practice of free interactions, severely affecting our daily lives due to the very nature of this pandemic. Hence, stress is considered a normal response to such extreme conditions. Our stress systems have evolved to respond in highly adaptive ways, enabling humans to deal with such challenges (de Kloet et al., 2005). While many of us were concerned about the prevailing circumstances, we all were striving to cope. However, not everyone can deal with such a stressful environment amicably, and it certainly requires attention, counseling, training, or continuous engagement.

Scientists and clinical experts working in the field of stress resilience can develop a research agenda to examine stress resilience in the general population and patient cohorts across cultures during the current global pandemic. In addition, they must share what is already known about stress resilience and provide evidence-based recommendations for boosting mental resilience to help successfully deal with the coronavirus pandemic (Holmes et al., 2020). Factors influencing our lives these days entail restricted living conditions, limited access to health care services owing to the large influx of patients, inadequate health care facilities in deprived areas, illiteracy in developing countries, uncertainty about the future (i.e., risk of unemployment or losing income), previous life experiences and social support (Southwick & Charney, 2012).

The implications of COVID-19 included loss of social connectivity due to lockdowns, the work-from-home strategy, or being in isolation (quarantine) due to infection. However, high-

H3: Employee stress significantly mediates the relationship between COVID-19-related parameters and job performance among banking employees.

H4: Employee stress significantly mediates the relationship between COVID-19-related parameters and organizational commitment among banking employees.

quality social interactions, including informal chats with coworkers, were essential for both mental and physical health (Mogilner et al., 2018). Various research studies have highlighted (Malek, 2010; Medi et al., 2008) that job stress is an unpleasant emotional state experienced by an individual when job requirements exceed their ability to cope with the situation. It is a well-known phenomenon that expresses itself differently in various work situations and affects the workers differently. Jamshed et al. (2011) suggested that an individual working in a bank may face stress, as the workplace can be a significant source of stress for bankers due to long working hours, which could also deteriorate their performance. Different factors were associated with job stress; work overload occurs when employees' role expectations exceed the resources or timelines available to perform the assigned responsibilities (Bacharach et al., 1991).

The underlying factors during the COVID-19 pandemic encompass a limited number of working hours, additional workload because of a restricted number of staff in the branches, change in local regulations with intensified duties, long customer queues, compliance with preventive measures, and unfavorable circumstances, were the primary reasons for job stress for these banking staff. In research, it has been observed that the pandemic can cause occupational stress and negatively impact job performance, necessitating its effective management for sustainable performance (Shoaib et al., 2022).

Hasin et al. (2023) highlighted the exact causes of stress, including work overload, reduction in several staff, variation in job duties, long working hours, inadequate training, inappropriate working conditions, increased responsibilities, and poor working relationships. Employees experienced stress due to excessive workload, technological problems, long working hours, inadequate salaries, and insufficient time for family and job-related worries at home (Pfeifer-Buczek et al., 2023). The

economic crisis during and after the pandemic also caused stress and negatively impacted job performance (Hurley et al., 2021).

Keeping employees committed to the organization is a top priority for many contemporary organizations (Hausknecht et al., 2009; Hunziger & Biele, 2002). Especially in times of crises and job cuts, committing top performers to the organization becomes a challenge. Organizations that fail to retain their top performers encounter challenges that diminish their ability to compete in the market (Rappaport et al., 2003), as top-performing employees are often spread across all levels in a hierarchical management structure. Another study asserts that organizational commitment is critical for retaining top-performing employees. Meyer and Allen, as cited in Biggs and David (2006), state that organizational commitment is a multidimensional work attitude that concerns the bond between the employee and their employing organization (Neininger et al., 2010).

Ehsan and Ali (2019) note that stress refers to a situation in which people feel pressure, which can be due to a workload leading to reluctance to perform assigned tasks. Moreover, stress results from the gap between the demand or pressure of work responsibilities and employees' knowledge and ability to cope with the assigned responsibilities. The pandemic affected bank employees in various ways, for different reasons, not only due to the nature of their jobs but also the environment and working conditions under which they operated, which had negative repercussions on them.

Method

Researcher conducted field investigations to collect data using research instruments, including interviews with senior managers and 200 questionnaires were distributed and finally received 100 valid questionnaires from frontline officers working in various branches of a local bank. These respondents were directly involved in public dealing or customer services departments. The titles of the respondents were customer services officer, assistant manager, relationship manager, and regional sales manager. The interviews were conducted with senior management, who highlighted the challenges of COVID-19-induced stress and its effects on performance and organizational commitment. These interviews help us to understand the context of the study. The first author was part of the bank's senior management; therefore, the bank's management facilitated the data collection process. The Questionnaire was developed on Google Forms and distributed to all front-end employees through regional managers and HR teams. The form was also circulated on LinkedIn to bank employees.

The present study examines the impact of COVID-19-related parameters on the job performance and organizational commitment of frontline and public-facing employees working in commercial banks in Pakistan. This study was conducted during the second COVID-19 peak (starting in October 2020), when no vaccine was available in Pakistan. During the study, the first author held a senior management position at the same bank and was therefore able to facilitate employee collection of data. He also got the virus during the data collection phase.

Research Design

This study employed a cross-sectional, correlational research design to investigate the relationships among COVID-19-induced stress, job performance, and organizational commitment among frontline banking employees. Data were collected at a single point in time using structured questionnaires. The design further incorporated mediation analysis to assess the role of stress in the relationship between COVID-19-related parameters and the two outcome variables.

Sample

The study population comprises first-level supervisors, assistant managers, and end officers of the Bank Alfalah. Bank Alfalah is one of the largest commercial banks in Pakistan, with a network of over 850 branches across more than 200 cities and an international presence in Afghanistan, Bangladesh, Bahrain, and the UAE. Bank Alfalah commenced its operation as a public limited company in 1992. This study focuses on the major cities that reported a significant number of deaths and patients, particularly during the second wave of COVID-19, when the pandemic workload was at its highest. The data collection instrument (Questionnaire) was uploaded to Google Forms and distributed to various Regional Managers, who then shared it with their respective branches. Various follow-up calls were made to regional managers and HR teams to fill out this online form. Since employees were not allowed to use the Internet during banking hours, they filled out these forms on their personal devices after office hours. The forms were distributed to front-end employees (200), and one hundred valid responses were selected and assessed.

Sampling Plan

The sample consisted of 100 junior and mid-level frontline officers at Bank Alfalah branches in major cities of Pakistan, reflecting the accessible population of public-facing banking staff during the second wave of the pandemic. The total number of questionnaires distributed were 200. Initially, the strategy was to collect the data through a Google Form, but due to low response rates, bank managers at the respective branches were engaged to facilitate completion of the self-administered questionnaire. Finally, after many follow-ups, the number reached 100 under these unprecedented times, where employees were passing through COVID-19. Consistent with guidance from survey methodology literature (Fowler, 2008), the sample size of 100 respondents is sufficient to yield reliable estimates within an acceptable margin of error for studies of this nature, particularly given the practical constraints and the targeted population of frontline banking employees. For subgroup studies, a sample of 100–200 is commonly sufficient, and increasing the sample size beyond 150–200 provides only modest gains in precision (Fowler, 2008, p. 39).

Front-end employees (selected as a sample) work in customer service departments such as house finance, car finance, account opening, commercial remittances, and cash operations. These departments are typically the first point of contact for customers who utilize banking services or products. All these employees completed the Google form and responded to each question. Moreover, interviews were conducted with senior management to understand the challenges faced during the COVID-19 pandemic. Secondary data were collected from various research journals, articles, books, company websites, and the Internet.

Data Collection Instrument

This Questionnaire was developed by researchers using available scales for these constructs, and their references are listed below (see the appendix for the questionnaire). The Questionnaire was pilot-tested in two branches to check the content validity. There were five items assessing COVID-19-related parameters (Procházka et al., 2020). The Job Performance Scale has three dimensions: Task Performance (five items, Hamid et al., 2020), Citizenship Behavior (five items), and Counterproductive Behavior (three items) (Ahmed et al., 2020). The stress scale comprises six items (Kuo et al., 2020). Organizational commitment has three dimensions: Affective Commitment (3 items), Continuance Commitment (4 items), and Normative Commitment (3 items) (Keller, 2012). (see table 1.0 for reliability coefficients).

Data Analysis

The text discusses the use of the mean and standard deviation for descriptive statistics, as well as correlation and regression tests to examine relationships between independent and dependent variables. Additionally, mediation analysis using the Hayes process was conducted to investigate stress mediation between the variables. SPSS 27.0 was used for calculating descriptive and inferential statistics. The Cronbach's alpha values for each construct were greater than 0.70, indicating that the instrument used in the study is reliable. Furthermore, the composite reliability of each construct was greater than 0.70, confirming the instrument's established composite reliability.

Results

The results of data analysis have been presented in this section.

Demographic Analysis

The majority of employees are aged 31-40 (43.75%), followed by those aged 41-50 (30%), indicating a mid-career dominant workforce. Geographically, Lahore (56.25%) and Karachi (30%) are the primary employment hubs, with minimal representation from smaller cities like Multan, Islamabad, and Sargodha. Most employees are aged 31-40 (43.75%), followed by those aged 41-50 (30%). Few are under 30 or over 50 years old. Lahore (56.25%) and Karachi (30%) dominate as the primary work locations, whereas Multan, Sargodha, and Islamabad have the workforce primarily composed

of mid-career employees, with 43.75% aged between 31 and 40 years, followed by 30% aged 41 to 50 years. This demographic indicates a strong representation of established professionals. Geographically, Lahore and Karachi serve as the main employment hubs, with 56.25% and 30% of the workforce, respectively. In contrast, smaller cities such as Multan, Islamabad, and Sargodha have minimal representation. In terms of salary distribution, the most common earning range for employees is between 50,000 and 100,000 (Pak Rs.), comprising 42.5% of the workforce. Additionally, 31.25% of employees earn over Rs. 200,000 (Pak Rs.) likely reflecting those in senior roles, particularly Regional Managers, who represent the most frequent job title at 35%. The second most common position is that of Customer Service Supervisor, accounting for 20% of the roles.

Educational qualifications reveal that a majority of the workforce holds a Master's degree (68.75%), while 31.25% possess a Bachelor's degree. The sample population is predominantly male, with 86.25% male representation compared to 13.75% female. This overview provides a clear snapshot of the current employment landscape within the organization little representation. The most common salary is 50,000 - 100,000 (42.5%). 31.25% earn Rs. 200,000+, likely in senior roles (e.g., Regional Managers). Regional Manager is the most frequent role (35%). The Customer Service Supervisor is the second most common role (20%). A majority (68.75%) hold a Master's degree, while 31.25% hold a Bachelor's degree. The sample was predominantly male (86.25%), with females representing only 13.75%. The demographics of the study mentioned in Table 1.

Table 1
Demographics

Variable	Levels	N	%
Gender	Male	84	84
	Female	16	16
Education	Bachelors	29	29
	Masters	71	71
Designation	Area Manager	11	11
	Branch Manager	9	9
	Customer Service Manager	24	24
	Operation Manager	19	19
	Regional Manager	37	37
Salary (in Pak Rupees)	50,000-100,000	36	36
	101,000-150,000	14	14
	151,000-200,000	8	8
	200,000+	42	42
Experience	1-5 years	7	7
	6-15 years	45	45
	16-25 years	35	35
	More than 25 years	13	13
Age	20-30	18	18
	31-40	48	48
	41-50	23	23
	51-60	11	11

Goodness of Measures

Table 2 exhibits that the Cronbach alpha values of each construct were greater than 0.70, which implies that the instrument used in this study is reliable. Moreover the composite reliability of each construct is also greater than 0.70, which

further confirms that the composite reliability of the instrument is established. The Likert scoring technique, consisting of five categories ranging from "strongly agree" to "disagree strongly," was applied to the items. A score of 1 was given to the response to disagree strongly, 2 to disagree, 3 to neutral, 4 to agree, and 5

to agree strongly. The researchers assessed the instrument's reliability using two measures: internal consistency and composite reliability. Internal consistency was measured using Cronbach's alpha, which ranges from 0 to 1. For an instrument to be internally consistent and reliable, its Cronbach's alpha value should be greater than 0.70. Convergent validity of the instrument confirms the relevance of the constructs to their theoretical

Table 2

Construct Reliability and Validity

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Total Correlation	Item-Squared Correlation	Multiple Cronbach's Alpha if Item Deleted
COVID19_Parameters	102.77	231.06	.70	.63	.76
Stress	116.10	304.45	.73	.65	.79
Employee_Performance	92.34	216.34	.76	.60	.73
Org_Commitment	101.56	266.75	.53	.35	.84

Descriptive Statistics and Correlation Analysis

The mean value of COVID-19 parameters was 34.82, indicating a predominantly positive response from employees. Stress had a mean value of 21.49, reflecting neutral to positive responses. Employee performance had a mean value of 45.25, predicting an overall positive response. Organizational commitment had a mean value of 36.03, indicating a positive response from employee.

Standard deviation values for COVID-19 parameters, employee performance, and organizational commitment were 6.95, 7.13, and 6.71, respectively, indicating slight to moderate deviation from their mean values. Stress exhibited substantial deviation. Prerequisite analysis before conducting correlations involved observing scatter plots to identify relationships and

background. The Average Variance Extracted (AVE) value measures convergent validity, and its threshold is 0.40. Discriminant validity refers to the extent to which each construct of the instrument differs from other constructs. Measures of various constructs must be both reliable and valid to ensure accurate results. The statistical measures of the instrument's goodness are presented below in Table 2.

assessing the nature and degree of association. The data were confirmed to be outlier-free, as outliers can distort results. Each variable used in the study had a scale ranging from 1 to 5.

COVID-19 parameters showed a significant correlation at the 1% level with all variables. The highest positive and significant association was observed at .63 between COVID-19 parameters and stress. Organizational commitment, as an independent variable, had a low to moderate correlation of .42 at the 1% level with COVID-19 parameters. Employee performance demonstrated a significant positive correlation coefficient with COVID-19 parameters. All variables had statistically significant relationships ($p < 0.01$), and the direction of association was positive among them (see Table 3).

Table 3

Descriptive Statistics and Correlations for Study Variables

Variable	n	M	SD	1	2	3	4
1. Covid19_parameters	100	34.8	6.95	—			
2. Stress	100	21.4	4.18	.722	—		
3. Employee performance	100	45.2	7.13	.66	.68	—	
4. Org commitment	100	36.03	6.71	.42	.38	.59	—

$p < .05$.

Multiple Regression Analysis

Before conducting the multiple regression analysis, the assumptions of normality, linearity, and multicollinearity were assessed. Six outlier cases identified during data screening were removed. No violations of assumptions were observed, and the variance inflation factor (VIF) for all predictors was 1.00, indicating no multicollinearity concerns.

A standard multiple regression was conducted to examine whether COVID-19 parameters predicted employee performance and organizational commitment. The regression model was statistically significant, $F(1, 98) = 57.73$, $p < .001$, and explained 37% of the variance in employee performance and organizational

commitment, $R^2 = .37$, adjusted $R^2 = .36$. The overall correlation between the predictor and the outcome variable was strong ($R = .61$).

COVID-19 parameters emerged as a significant positive predictor of employee performance and organizational commitment, $\beta = .61$, $t(98) = 7.60$, $p < .001$. The unstandardized coefficient (B) was 1.08 (SE = 0.14), indicating that for each one-unit increase in COVID-19 parameters, employee performance and organizational commitment increased by 1.08 units. The regression coefficients and model summary are presented in Table 4.

Table 4*Multiple Regression Predicting Employee Performance and Organizational Commitment from COVID-19 Parameters*

Predictor	B	SE	β	t	p	VIF
COVID-19 Parameters	1.08	0.14	.61	7.60	<.001	1.00

Note. $N = 100$. $R = .61$, $R^2 = .37$, $Adjusted\ R^2 = .36$, $F(1, 98) = 57.73$, $p < .001$. B = unstandardized coefficient; SE = standard error; β = standardized coefficient; VIF = variance inflation factor. Dependent variable: Employee Performance and Organizational Commitment.

Mediation analysis using the Hayes process.

Mediation analysis using the Hayes process confirmed that stress mediates the relationships between COVID-19 parameters and organizational commitment, as well as between COVID-19 parameters and employee performance.

The mediation model was fitted using the Process macro version 4.2 (Hayes, 2022) in IBM SPSS Statistics 23 (IBM Corp., 2015). There was a significant indirect effect of COVID-19 parameters on employee performance through employee stress, with a coefficient of $b = 0.33$ and a 95% BCa CI of [0.15, 0.53]. This effect was large, $B=0.33$. Covid-19 parameters significantly predict employee stress, $b=0.78$, 95% CI [0.64,0.90], $t=11.38$, $p=0.00$. The R-value indicates that the model accounts for 60% of the variance in employee stress.

COVID-19 parameters significantly predict organizational commitment, with employee stress included in the model ($b = 0.33$, 95% CI [0.06, 0.60], $t = 2.39$, $p = 0.02$). Stress does not significantly predict organizational commitment: $b = 0.1264$, 95% CI = [-0.14, 0.4], $t = 0.95$, $p = 0.35$. The R-value indicates that the model accounts for 43% of the variance in organizational commitment. The standardized Beta shows a larger relationship between COVID-19 parameters and organizational commitment ($B = 0.33$) and a small relationship between stress and organizational commitment ($B = 0.13$). The mediation model was fitted using the Process macro version 4.2 (Hayes, 2022) in IBM SPSS Statistics 23 (IBM Corp., 2015). There was no significant indirect effect of COVID-19 parameters on organizational commitment through employee stress, $b = 0.098$, 95% BCa CI [0.10, 0.31] (see Table 5)

Table 5*Mediation Analysis: Employee Stress, COVID-19 Parameters and Employee Outcomes*

Path	b	SE	95% CI	t	p	β
Employee Performance Model						
COVID-19 → Performance (Direct)	0.31	0.11	[0.10, 0.53]	2.95	.004	0.31
Stress → Performance	0.43	0.12	[0.20, 0.67]	3.66	< .001	0.43
COVID-19 → Stress → Performance (Indirect)	0.33	0.10	[0.15, 0.53]	–	–	0.33
Total Effect (COVID-19 → Performance)	0.64	0.09	[0.46, 0.82]	7.11	< .001	0.64
Organizational Commitment Model						
COVID-19 → Commitment (Direct)	0.33	0.14	[0.06, 0.60]	2.39	.020	0.33
Stress → Commitment	0.13	0.14	[-0.14, 0.40]	0.95	.345	0.13
COVID-19 → Stress → Commitment (Indirect)	0.10	0.08	[-0.10, 0.31]	–	–	0.10
Total Effect (COVID-19 → Commitment)	0.43	0.11	[0.21, 0.65]	3.91	< .001	0.43

Note. $N = 100$. Bootstrapped 95% CIs based on 5,000 samples (Hayes PROCESS Macro v4.2).

b = Unstandardized coefficient; β = Standardized coefficient. Significant paths in bold.

Discussion

The COVID-19 pandemic introduced unprecedented challenges for organizations worldwide, leading many companies to implement layoffs, salary reductions, and other austerity measures to remain financially viable (Kniffin et al., 2021). In Pakistan, the banking sector experienced similar hardships, with frontline employees facing heightened workplace uncertainty and

operational changes. Like their global counterparts, Pakistani banks were largely unprepared for such a crisis, making it difficult for management to maintain both employee safety and service standards while adhering to evolving SOPs (State Bank of Pakistan, 2020; Wolor et al., 2020).

Prior research emphasizes that organizational support and fair treatment are crucial for sustaining employee engagement and commitment, particularly during periods of stress or crisis (Agyemang, 2013; Eisenberger et al., 2001). Engaged employees

are typically resilient, devoted, and motivated to exceed organizational expectations, but in Pakistan, persistent economic instability and the sudden transition to alternative work arrangements have challenged these attributes (Vance, 2006; Chhabra, 2022; Agyemang & Ofei, 2013). Consistent with Ehsan and Ali (2019), our findings indicate that bank employees in Pakistan encountered multiple sources of job stress during the pandemic, including role ambiguity, work-home interface challenges, and limited management support. However, in contrast to much of the international literature, which often finds that pandemic-related stress negatively affects job performance and organizational commitment, our results demonstrate a positive relationship between COVID-19-induced stress and both job performance and commitment among Pakistani bank employees (cf. Roy et al., 2023).

During the COVID-19 pandemic, when the continuity of business operations became a challenge, factors such as fear of job loss, changes in responsibilities, high performance expectations, uncertain environmental conditions, and work overload affected employee performance. At this time, bank employees faced the same dilemma due to an intensified workload, unfavorable working conditions, and changes in task performance techniques. Salami et al. (2010) state that stress directly influences employees' performance and that the two are mutually related. Vance (2006) argued that employer practices affect employee engagement and commitment levels. For instance, cutting prices or costs and changing business processes can lead to reduced employee engagement and, consequently, organizational commitment, which may also result in unethical organizational behavior (cf. Chhabra, 2022; Agyemang & Ofei, 2013). Although there was a variety of reasons that may instigate job stress, given the pandemic situation, employees, particularly bank staff, may come across such obvious reasons more frequently, such as role ambiguity due to staff restriction in the branches, work-home interface, working relationships, and lack of management support/engagement, especially in these testing times (cf. Nikmah et al., 2021).

These key sources trigger job stress, leading to decreased employee engagement and commitment to work, consequently deteriorating employee performance (Ehsan & Ali, 2019). Stress significantly impacts employee performance, as they struggle to meet organizational goals and expectations due to physical, psychological, and organizational burnout (Üngüren et al., 2024). Since bank employees are responsible for providing quality services to the organization, their jobs become more cumbersome due to the demands of their roles and the nature of their responsibilities.

The results of the study indicate that stress positively mediates the relationships between COVID-19-related parameters and job performance, as well as between COVID-19-related parameters and organizational commitment. Bank employees perceived that COVID-19 had a positive impact on their job performance and organizational commitment (cf. Roy et al. 2023). These results differed from the previous literature on COVID-19, which suggests that COVID-19 has a positive relationship with occupational stress and a negative impact on job performance and organizational commitment. However, some studies found that during the pandemic, safety measures and workplace culture helped reduce stress and enhance employee adaptive performance (cf. Saleem et al., 2021; To et al., 2024). This study argued that COVID-19-related parameters provided a safe work environment for employees which positively impacted their job performance and increased their commitment to the bank (Jannat et al. 2024).

COVID-19-related parameters put Bank employees on Challenge stressors. As a result, bank employees make an effort to keep their jobs in unprecedented situations. There are multiple reasons shared by Senior Managers of Banks and observed by the researcher. First, there is a strong religious orientation among employees, which leads them to believe that the time of death is predetermined, so it cannot come early due to any virus. Therefore, one can take precautions against COVID-19 and do their work. Hence, COVID-19-related parameters, such as the use of sanitizers, wearing masks, and maintaining social distancing, have become routine for many respondents. Second, the workload of bank employees is reduced due to fewer customer visits to banks. The bank's management offers flexibility to work from home. There is job security, the flexibility of working from home, flexible timing, and fewer physical interactions with clients. The State Bank announced several support schemes for its customers, which enhanced its lending portfolio and attracted incremental business from other banks.

Additionally, the state banks instructed all banks to shut down those branches for a few days when positive COVID-19 cases were found. Thus, employees relaxed during these shutdowns. Bank employees in Pakistan often work late, but flexible working hours offered by management provide convenience. These multiple factors enhance job performance and organizational commitment despite the stress of managing COVID-19-related parameters.

Humans tend to focus on that challenge and make it seem normal to them. Initially, it creates stress, but later it becomes routine due to adaptation. This developed resilience among employees, enabling them to cope with the stress of COVID-19, and they remained optimistic that the situation would improve. This orientation psychologically empowered employees to deal with this challenge. Moreover, employer support induces positive emotions among employees, which, in turn, positively affects their performance and commitment. Pakistan is a developing country with a high unemployment rate, which was exacerbated by COVID-19 and has continued to rise since the pandemic. Many employees exerted themselves to keep their jobs, which would be a much more significant stressor than stressors related to the COVID-19 pandemic. Therefore, it did not create that kind of stress, as they could keep their livelihood. Moreover, regular work has been reduced due to COVID-19, which decreases their work-related stressors.

The State Bank of Pakistan's regulatory authority has softened its banking regulations. Therefore, most Banks retain their employees. Importantly, employees perceived their employer support positively during COVID-19, which increased job satisfaction and organizational commitment. Despite all challenges, the bank management did not lay off, delay, or reduce employees' salaries. These employees did not have the regular stressors of frequent client dealing. Therefore, they effectively managed the stress related to COVID-19.

The collectivist culture prevalent in Pakistan, which emphasizes community support and mutual aid, likely helped employees cope with pandemic-induced stress. Support from colleagues and management fostered positive emotions and reinforced engagement, echoing research on workplace relationships in Pakistan (Colbert et al., 2015).

The study suggest that, in the Pakistani context, well-implemented safety protocols, flexible work policies, and visible organizational support can not only mitigate the negative effects of pandemic-induced stress but also catalyze higher employee commitment and performance. Employees' adaptation to new routines and the normalization of safety measures contributed to the development of resilience as they adjusted to the "new

normal.” In summary, our results underscore the importance of considering local socio-cultural and economic factors when interpreting employee responses to organizational crises. While the pandemic presented significant stressors, the interplay of religious beliefs, job security concerns, organizational support, and cultural collectivism helped Pakistani bank employees transform stress into a source of motivation and resilience.

Conclusion

This study employed a cross sectional design to examine the relationship between the independent variables, specifically COVID-related parameters, and the dependent variables of job performance, organizational commitment, and stress, which serve as mediating variables. Job performance and organizational commitment are crucial constructs for addressing the challenges faced by the banking sector during the COVID-19 pandemic. Stress related to COVID-19 parameters is positively associated with job performance and commitment. This implies that the stress caused by COVID-19 parameters has been perceived as a challenge, and employees have adapted and coped with these stressors. Therefore, Banks need supportive policies for their employees' health and overall well-being, as this positively influences employees' performance and commitment to the bank.

This study found that COVID-19 significantly affected job performance and organizational commitment. Work stress has substantially mediated these relationships. In other words, the stress associated with COVID-19-related parameters enhances the overall performance and organizational commitment of bank employees. COVID-19 effects on job performance and organizational commitment were positively mediated by stress. This indicates that employees perceived COVID-19 as a challenging stressor and coped with it effectively, thereby improving their job performance and commitment to the bank. This acceptance and adaptability help them perform better, and the employer's commitment enhances their commitment to their work. Moreover, employees want to keep their jobs in these unprecedented times, so they exert effort, as many assume that the survival of the fittest underlies the corporate world. Since the bank has provided job security and adequate health support, it has had a positive impact on employees' ability to cope with stress related to COVID-19. The bank's precautionary measures were perceived positively by employees. Employees perceived that their employer was taking care of them and making efforts to provide a safe, secure environment. Due to COVID-19, people are becoming increasingly concerned about their own and others' health and are more willing to help those facing financial and health challenges. This increases interpersonal and organizational citizenship behavior, thereby positively impacting job performance. The caring behavior of employers and colleagues affects all dimensions of commitment, and employees tend to be committed to work.

The study revealed that COVID-19-related parameters have a positive effect on job satisfaction and organizational commitment, contrary to the prevailing literature, which highlights the adverse impact of COVID-19. The study was unique in that it was conducted during the second peak of the COVID-19 pandemic, and employees shared their ongoing experiences. The study has important practical implications. Managers need to understand that the fast-paced banking industry already has a high level of stress; therefore, they should support employees in mitigating some of the adverse effects of COVID-19-related stressors. The Bank Managers continue with supportive policies for employee well-being, which positively

correlates with their job performance and organizational commitment.

Limitations and Suggestions

First, the study is limited as it addressed only one bank; it can be extended to include Government Banks and a comparative study of employee performance in private and public banks can be carried out. The study can be extended to other industries as well. Senior leadership behavior and support towards employees may also affect stress, job performance, and commitment. Therefore, a qualitative case study can be conducted to understand the leadership behaviors. The second limitation of our study is that data were collected through self-reported measures and cross-sectional sampling design.

Implications

This study offers significant practical implications for managers in the banking sector. It underscores the need to recognize the effects of post-COVID-19 and related stress on employees, especially given the already high-stress environment of banking. Continued implementation of supportive policies for employee well-being is essential, as these are positively linked to job performance and organizational commitment. Frontline bank employees are vital assets, as their performance directly impacts client satisfaction. While many previous studies have reported negative effects of COVID-19 related stress on job performance and organizational commitment, this study found a positive relationship between these variables. The stress induced by COVID-19-related factors actually enhanced employees' performance and commitment, suggesting that, under certain conditions, challenges can foster resilience and engagement.

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