Impact of Work Overload and Fear of Negative Evaluation on Employees Performance: Analyzing the Role of Frustration at Work Place

Abstract
The study focused on the most critical issues like work overload and the fear of negative evaluation, and here we measured the impact of work overload and the fear of negative evaluation in addition resultantly occur the role of frustration on employees’ performance in Commercial Banks of Islamabad, Pakistan. An online and by hand floated questionnaires were distributed to the employees to obtain feedback. The target population for this study were Banks’ managerial and administrative employees. Based on the convenience sampling design, 240 employees from 35 banks were approached. 199 completely filled questionnaires were received out of 240 employees. The collected data was analyzed using Smart Partial Least Squares (PLS) Path Modelling Method and Statistical Package for Social Sciences (SPSS) version 22 for analysis and the reliability test, for all items of each scale and satisfactory results were obtained. Results show that work overloads negatively influence employee performance. Similarly, fear of negative evaluation also creates an adverse impact on performance.

Key Words: Work Overload, Fear of Negative Evaluation, Employee Performance, Frustration, Banks

Introduction
Employees’ performance is one of the most strategic resources that are the focus of many researchers because employee performance is a key predictor of organizational performance. Dozens of studies on what affects employee performance have been conducted; maximum of the studies studied factors affecting employee performance positively. However, scantily research has been done on what factors decrease employee performance. Therefore, the purpose of this study is to examine the key role of that factors on employee performance. Particularly the employees’ performance is affected by work overload, fear of negative evaluation and frustration. This study explains the impact of these variables on employees’ performance in the organization. The study further elaborating the substantial relationship between work overload, the fear of negative evaluation, frustration and employees’ performance.

In this study, we are focusing on analyzing employee performance in the banking sector of Pakistan. This helps to identify strengths, vulnerabilities and managerial gaps in the business organization. Achieving organizational goals is also one of the important factors of employee performance. Effective workforces meet the targets, provide services and shape the brand through interactions of the positive customer. If workers are not effective, clients feel that the company is not entrusted to their requirements, and they will go to seek help somewhere else. The effective performance of employees helps the organization by getting things done timely and properly. When the employees perform efficiently and effectively, morale takes a hit in the organization. Workforces, who are not motivated to carry out the job as instructed, may bring a whole department down.

Literature Review
The Concept of Work Overload
Whenever a workload is greater than normal, load can be defined as work overload. Whenever someone has so much work to do, work overload is created. It can be temporary or permanent and can have a number of causes. Rizzo (1970) defined work overload as “a mismatch among the
requirements, time constraints and resources related to work existing to comply with these requirements.” Jex (1989) defines work overload as “employee’s insight that they had to work extra than the work should be completed within given time period”. Previous researches have only focused on the time dimension as a significant base for work overload (Newton and Keenan, 1987). Work overload historically is treated as a component of role conflict. This is because different definitions of role conflict consisted of time and resource constraints and capability, neglecting between job’s quality, quantity and time (Conley and Woolsey, 2000) but today, work overload as a variable is differentiated from role conflict. Work overload involves unrealistic work expectations from employees, bullying of employees or abusive supervision. Unrealistic work expectations include excessive pressure on employees, giving impossible deadlines or excessive needless interference (Derek et al., 2009).

Fear of Negative Evaluation
It was Friend and Watson who define the term Fear of Negative Evaluation (FNE) in 1969. He says the FNE is an “apprehension about other’s evaluations, distress over their negative evaluations, and the expectation that others would evaluate oneself negatively.” The Fear of Negative Evaluation (FNE) is a kind of psychological apprehension that is caused by other evaluations. It is a fear that the individual experiences when others evaluate his capabilities negatively. It was David Watson and Ronald Friend who defined the term the Fear of Negative Evaluation (FNE) in 1969. The Fear of Negative Evaluation is directly related to personality traits such as fear, social avoidance, submissiveness, etc. Those people who are having a high score on FNE anxiously want to have social approval in society instead of disapproval. They want others to evaluate them positively. When people negatively evaluate someone, the fear caused by it is called the Fear of Negative Evaluation (FNE).

In psychology, “frustration is a common emotional response to opposition, related to anger, annoyance and disappointment, frustration arises from the perceived resistance to the fulfillment of an individual’s will or goal and is likely to increase when a will or goal is denied or blocked” (Alain, 2011). Frustration is of two kinds, i.e. internal and external. Internal frustration occurs from “challenges in fulfilling personal goals, desires, instinctual drives and needs, or dealing with perceived deficiencies, such as a lack of confidence or fear of social situations”. Another source of internal frustration which can create cognitive dissonance is conflict, in which one’s competing goals interfere with each other. External frustration includes “situation outside an individual’s control, such as a physical roadblock, a difficult task, or the perception of wasting time”.

In order to cope with frustration, there are a number of ways which individuals use such as aggressive behaviour, violence or anger (Jeronimus; et al., 2018). All of these personal outcomes make it difficult to identify the real causes of frustration. The scientific definition of frustration by Dollard et al. (1939), “frustration is an unexpected obstacle blocking the attainment of an anticipated gratification”. Term frustration in learning psychology is slightly different and is used in the context of “unexpected reward omission” (Alain, 2011). This suggests that an “appetitive reinforce is not presented (or is reduced in magnitude or quality) even though there are signals for its impending presentation” (Papini & Dudley, 1997, p. 175). While previous definitions focus on components of the situation, according to Amsel (1992), defines frustration is a “temporary state that results when a response is non-reinforced (or non-rewarded in more natural language in the appetitive case) in the presence of a reward expectancy.” Summarizing the term frustration, it can either be used to describe an internal state or label a situation (Berkowitz, 1989).

Employee Performance
Almost every organization strives to improve the performance of its employees for meeting its goals and objectives. Organizational success is dependent on employee’s performance. Performance is a by-product of the quality and quantity of work achieved by an employee while performing duty according to the responsibilities given (Mangkunegara, 2005). Still, one of the biggest challenges for the management is performance. For this purpose, management always needs to identify the factors which affect the performance of employees. One way of measuring the performance of employees is
their intellectual ability which includes the ability to self-management and building relationships with others (Martin, 2000).

For improving the performance of employees, indicators are organizational commitment and employee performance. Whenever an employee has the organizational commitment, the first aspect to it is his performance. According to Davis, Wexley and Yukl in Mangkunegara (2005), “employees’ performance is a feeling that supports or does not support the employee is associated with his work or with his condition”. According to Gunlu et al. (2010), organizational commitment is significantly affected by employee performance. This means that both of these concepts theoretically have a vital relationship with each other.

The Concept of Employee Performance
The term performance can be defined as “the total expectation of organization from separate behaviour samples of each person during a specific period of time” (Motowidlo, 2003). According to Rashidpoor, (2000), Employee Performance is the series of behaviour which a person shows relative to their job.

Work Overload and Employees’ Performance
According to social and organizational psychologists, mental health is affected negatively by work overload as they described that work overload could have strong reactions towards an individual’s mental and social health, which can result in tension, low Employee Performance, low self-esteem and poor interpersonal relations (Kraut, 1965; Kahn et al., 1964; Mueller, 1965). Additionally, an employee’s satisfaction related to their personal life (social life and leisure) tends to decrease with the working hours affecting their emotional and mental health negatively (Galinsky et al., 2005). A significant predictor of emotional exhaustion (frustration) is high demands or work overload. Moreover, burnout is categorized as a response to work overload (Maslach, Schaufeli and Leiter, 2001). According to a study, 21% of overworked employees have high levels of depressive symptoms as compared to only 8% of low overworked levels (Galinsky et al., 2005). It has been found that there is an association among unintentional physiological response which affect Employee Performance and work overload (Spector, Dwyer, and Jex, 1988). Similarly, the effects of subjective and objective overload and emotional and physical burnout were studied on levels of cholesterol and triglycerides (Shirom, Westman, Shamai, and Carel, 1997). In the case of women, emotional burnout affects serum lipids, and for men, physical and emotional burnout affects total cholesterol. In addition, certain medical researches show that high workloads can increase serum cholesterol levels and are an important factor in causing heart diseases. There has always been an important topic of debate related to sudden death due to cardiovascular and cerebrovascular disease among employees. Nishiyama and Johnson (1997) have suggested that work and management methods in an organization can affect the health and employees, and work overload, if combined with high demand, low control, and poor social support, can kill the employees as seen in China and Japan (they use a term “Karoshi” which means death from overwork).

Although the level of satisfaction of employees depends on certain characteristics of employees performance, for instance, working conditions, salary, policies, administration, supervision, promotion opportunities, administration, recognition, work, responsibility and relations with co-workers increases

H1: There is a relationship between work overload and employee performance.

Work Overload and Frustration
Selye (1956) notes that the frustration of workers is not necessarily bad. For evaluation of the performance of employees at the workplace, frustration is good “It called good frustration”, many researchers supported the “good frustration (Munir, 2011; Parker & DeCotiis, 1983). As well as evident by Weiss (1983), occupational frustration has not always negatively affected the performance of an employee at the organization. Weiss (1983) further elaborate that sometimes frustration at work is advantageous for the performance, whereas occasionally, too much frustration may impairment the
performance of an employee or employees. Frustration occurs, subject to the time period of stress continuing, which affect the power of recovery of the employees. This may be for a short-term, long term or permanent, both severe or mild (Schermer horn & Chappell 2004). Identified by Saks and Ashforth (1996) in their research the negative relation of frustration, work overload and fear of negative evaluation and employee performance. It was investigated that work overload and frustration could have remarkable effects that lead to negative responses. There is a significant negative relation between employee frustration, employee performance and the productivity of an organization (Butcher, Coleman & Carson 1988).

Most of the previous studied supports that work overload, frustration and the fear of negative evaluation have a significant negative affiliation with employee performance (Bashir & Ramay 2010; Naseem Akmal, Dar, & Khan, din, 2011; Kazme et al., 2008) but evidence from certain studies conducted in Pakistan found that confirmed, that there is a significant positive relationship of work overload, fear of negative evaluation, frustration with the employee performance in organizations service concerned. These studies viewed that workers should have multi-talents and have the courage to achieve organizational goals; then, these elements can make betterment their performance (Parker & De-Cotiis: Munir: 2011, 1983). Extensive studies have been established in relation to the work overload and fear of negative assessment, which shown dissatisfaction of employee in results; therefore, there is a gap explored in the current research.

H3: There is a Relationship among Work Overload and Frustration

Frustration and Employees Performance

Frustration is a result of obstacles in achieving the goals, which lead to defensive behaviours by an individual or group (Ogungbamila, 2013). According to Ceaparu, Lazar & Bessiere (2004), these obstacles can be internal or external before accomplishing the goals. External hindrances are dangerous for the organization, and internal take place from inside the organization. Frustration in employees takes place if they are unable to accomplish their goals, and it affects their Employee Performance as well. Frustration can come in the forms of many sources such as job insecurity, non-participation in key decision-making activities, lack of motivation and poor communication between employee and supervisor and conflict in the role (Reio, 2011; Van der Elst, Van den Broeck, De Witte & De Cuyper, 2012). All these sources need to be dealt with in an effective manner for avoiding poor performance, frustration and avoiding demotivation (Heacox & Sorenson, 2007).

Certain employees with high motivation levels are able to find solutions to accomplish their goals and objectives. On the other hand, frustrated employees, after a certain time period, stop putting in efforts and quit. Most of the times whenever these motivated employees who become frustrated tend to look for new jobs and leave the organization. Organizations lose good employees by not taking preventive actions, which creates a gap in the organization. In organizations, whenever employees are surveyed regarding performance, frustrated employees do not provide honest data for avoiding ill-treatment (Jones & McIntosh, 2010).

H3: There is a relationship between Frustration and Employee Performance

Frustration as Mediator between Work Overload and Employee Performance

The job position of employees is to be understood for accomplishments of successful Employee Performance. Frustration mediating among the Work Overload and Employees performance, work overload leads to raise frustration in the employees and decrease the performance. Therefore, it has important responsiveness in the literature. Kroker and Murphy define Employee performance as “the function of the organizational performance on the particular tasks that involve standard job descriptions, and proclaim that it is also affected by variables such as keep up good interpersonal relations, non-attendance, and withdrawal behaviors, violence and other behaviors that increase risks at the workplace, which indicated that the essence of employee performance relies on the requirements of the job, the objective of the organization and the beliefs of the organization about which performance are typically appreciated”. The various studies of frustration at the workplace
found that there are some variables that can contribute the frustration at the workplace. Frustrations at the workplace encompass monetary status, socio-economic, individual and family dynamics, as well as ample health issues.

H4: Frustration mediates the relationship between Work overload and Employee Performance

Fear of Negative Evaluation (FNE) and Employees Performance

Performance appraisal is important and has been practised by several organizations for years globally. It has been debated a lot of times, but it can be concluded that is it inseparable from the organization's system. There are several reasons behind this bond which includes easiness in justifying pay raises, promotions, demotions, terminations etc. (Longenecker and Fink, 1999). It is also useful for determining what kind of trainings employees require. A study conducted on high-performance organization suggested that they apply performance appraisals in their organizations which comes under the top 10 sources for the creation of competitive advantage. Although, some precautions need to be taken while the implementation of the appraisal system as ineffective appraisal system may cause problems such as less employee productivity, low morale, lesser enthusiasm and support for the organization (Somerick, 1993).

Ceaparu, Lazar, Bessiere(2004) state that hindrances could be internal and external before a person achieve his goals. It is widely believed that external hindrances are very harmful to the organization. These employees, who are frustrated and disappointed, will not make efforts after a while. When motivated employees become with FNE, they start searching for other opportunities and ultimately leave the organization. Thus, the organization lose better employees due to not taking actions on time.

H5: There is a relationship between Fear of Negative Evaluation and Employee Performance

Fear of Negative Evaluation and Frustration

A general consideration is given to the concept of fear of negative evaluation as it relates directly to employee performance. The performance of the employees is based on activities or tasks performed by employees or supervisors (top government). When an individual is frustrated for some tasks assigned to him/her, or simply when he/she won't know what should be done, then he/she is unable to perform well at her/his/ job (Rizzo-et_al., 1970). Many experts believe that if workers are not conscious and unsure of their performance, responsibilities and duties, it will cause frustration and reduce the level of employee performance. Fear of negative evaluation is generally considered the main cause of frustration and has a significant negative effect on the employee's performance, and previous scholars found this very important relation (Schuler & Jackson 1985). Similarly, according to Boles and Babin (1996), there exists a significant negative relationship between work overload, frustration and Employee Performance. He conducted his research on banking employees and exposed that if bankers have a fear of negative evaluation and have inadequate expertise to achieve their objectives, so they cannot perform well because of frustration that occurs due to FNE.

The results of the above Studies shown that at present, the employees are multi-tasking and are more ready to do at the same time one or two tasks, so assigning them multiple tasking will definitely create fear of negative evaluation, which is lead towards frustration because of incompleteness of the assign tasks within time so it will negatively affect their performance of the employees too. According to the relation; the hypotheses are;

H6: There is a relationship between the Fear of Negative Evaluation and Frustration

Frustration as Mediator between Fear of Negative Evaluation and Employee Performance

The effect of this area of research depends on the information on distinctive job-related. Frustration and psychosocial factors of the job, i.e. one of these is fear of negative evaluation. Frustration related research on a higher limit provides a detailed change of 10-15% in individual frustration, and this indication measures on the basis of psychosocial job conditions. As a consequence, the outcome can
also be increased by reducing the frustration, there is the positive linear relationship among these two variable i.e. fear of negative evaluation and employees’ performance is essential. Thirdly, there should be a relationship of U-shaped in which, by soft frustration lift the output first up to the height and then finally falloffs as the person fall down into a state of suffering the performance. However, there is a quantifiable need to be a relationship among these variables to accomplish the organization goal.

H7: Frustration mediates the relationship between Fear of Negative Evaluation and Employee Performance

The Conceptual Framework of the Study is Shown Below

**Conceptual Model**

Hypotheses are Postulated as follows

H1: There is a relationship between work overload and employee performance.

H2: There is a relationship between work overload and frustration

H3: There is a relationship between frustration and employee performance.

H4: Frustration mediates the relationship between work overload and Employee Performance.

H5: There is a relationship between Fear of Negative Evaluation and Employee Performance

H6: There is a relationship between Fear of Negative Evaluation & Frustration

H7: Frustration mediates the relationship between Fear of Negative Evaluation & Employee Performance

**Sampling Design and Data Collection Strategy**

Bryman & Bell (2011) said the research design is a data collection and analysis system for answering questions about research in a research study. For this analysis, the banking sector was chosen. Banks’ Managers, supportive staff and administrative employees of this sector were the target populations for this study. Based on the convenience sampling design, 240 employees from 35 banking sectors of Islamabad were approached. Questionnaires were floated by hand and through email. Out of 240 employees who were sent questionnaires, 199 completely filled questionnaires were received; hence, the effective response rate was 82.9 percent. The items for work overload (WO), fear of negative evaluation (FNE), frustration (Frustrn) and employee performance (EP) measured by “5 points Likert scale” mentioning “strongly disagree to strongly agree” The selected sample size is sufficient for the study based on the following reason: According to Nunnally (1987), as a rule of thumb for sample size, some researchers suggest that against one item researcher should have 10 observations and others suggest having 15 observations against one item. According to the study, the survey consists of 43 items and 43*10=430. Hence, determining sample size for the study is 430. Secondly, similar sample size has been used in previous studies regarding these variables.
Research Instrument

A technique that has been applied by the researcher for obtaining data and the scales for the study has been adapted as a questionnaire survey. The details of the scales adapted are presented in tables 5 to 8, and the questionnaire is attached in the appendices. This study includes two independent variables, Work Overload (WO) IV-I, Fear of Negative Evaluation, IV-II one mediating (Frustration (Frustn)) and one dependent variable, Employees’ Performance (EP). All of the variables are measured by using five points Likert scale ranging from 1-5. The ranges were from strongly disagree to strongly agree (1=strongly disagree), (2=disagree), (3=neutral), (4=agree) and (5=strongly agree). The survey questionnaire is divided into four parts. The first part consists of 07 items that include respondents’ thoughts on the WO of various banks in Islamabad. FNE of the employees’ has been examined through 12 items. The third part consists of 3 items that will measure participants’ thoughts on brand image. The third part consists of 3 items that measure Frustration (Frustn). The last part consists of 20 statements regarding the employees’ performance. Respondents' demographic characteristics have been measured through closed-ended statements.

The scale for this study has been adapted from various researchers. In order to ensure the reliability of the scale which is being used in the study, the internal consistency from previous researchers regarding the same scale was checked. According to Nunnally and Bernstein (1994), the value of Cronbach alpha lies in the acceptable range if it is greater than 0.60. All the values of Cronbach’s alpha for the above variable are greater the 0.60, which proves the scale to be reliable.

Tests for Data Analysis

Once the data is gathered through survey questionnaires, the researcher is interested in generating important data, and then research prefers to use statistical tools for the generation of significant results. Smart PLS-3 & SPSS (Standard Package Statistical Software) Version 21 was used for the application of various statistical tests. According to Brace et al. (2006), Smart PLS & SPSS is a widely used statistical software that aids the statistical analysis of the data collected for the research. For this research study, these are helpful in performing certain tests, which include frequency tabulations, mean, standard deviation, linear regression and process model 1. Furthermore, certain responses from the survey were presented in the form of tables and charts. Following is a list of tests conducted by the researcher to analyze the data for the study:

Data Analysis

The data were analyzed via Smart Partial Least Square Equation Modeling (Smart PLS-SEM). Data for the current study was conveniently collected through 199 respondents via self-administered questionnaires from the banking sector. Further, the hypothesized relationship was tested. The majority of the hypotheses are supported. However, one hypothesis was rejected in the context of the banking sector. Discussions and implications of the findings presented in this chapter are covered in the next chapter.

Table 1. Gender Distribution of the Respondents (N = 199)

|               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| Male          | 99        | 49.7    | 49.7          | 49.7               |
| Female        | 100       | 50.3    | 50.3          | 100.0              |
| Total         | 199       | 100.0   | 100.0         |                    |

Table demonstrated that a total of 199 people participated in the study, of which 100 females (50.3%) and 99 (49.7%) were male. As compare to male, females show interest in filling the questionnaires.

Table 2. Age Distribution of the Respondents (N = 199)

|         | Frequency | %age | Valid Percent | Cumulative Percent |
|---------|-----------|------|---------------|--------------------|
| Valid   | Below 30  | 75   | 37.7          | 37.7               |

Global Social Sciences Review (GSSR)
The table showed respondents in four main categories, 75 of the respondents were below 30 years category, 90 of them were found to be in the category of 31 to 40 years of age, 24 of them were found to be in the category of 41 to 50 years of age, and 10 of the respondents were found to be in the category of 51 and above years, making them 37.7%, 45.2%, 12.1% and 5.0% of the sample size respectively. The largest percentage of respondents lies between 31-40 years of age and the lowest in the 50 and above category.

Table 3. Distribution of Respondents with Respect to Length of Job Experience (N = 199)

| Experience       | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------|-----------|---------|---------------|--------------------|
| less than 1 year | 23        | 11.6    | 11.6          | 11.6               |
| 1-5 years        | 66        | 33.2    | 33.2          | 44.7               |
| 6-10 years       | 52        | 26.1    | 26.1          | 70.9               |
| 11-15 years      | 50        | 25.1    | 25.1          | 96.0               |
| 16 and above     | 8         | 4.0     | 4.0           | 100.0              |
| Total            | 199       | 100.0   | 100.0         |                    |

The table showed the distribution of respondents on the basis of the number of years of their Job experience. Twenty-three of the respondents were those whose experience was less than one year, making their contribution in the survey 11.6%. Respondents are having 1-5 years of experience were 66, and their percentage of contribution in the survey comes to 33.2%, which is the highest number of respondents in this survey. The total number of respondents having 6-10 years of experience were 52, which makes a contribution rate of 26.1% in this questionnaire survey. There were 50 respondents whose experience was 11-15 years in service; percentage rate of them is 25.1. The lowest number of respondents has a work experience of 16 and above years were eight only, which become 4.0% in this survey.

Table 4. Distribution of Respondents with Respect to Education (N = 199)

| Education     | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| High School   | 13        | 6.5     | 6.5           | 6.5                |
| Bachelor's    | 45        | 22.6    | 22.6          | 29.1               |
| Master        | 83        | 41.7    | 41.7          | 70.9               |
| MPhil/PhD     | 58        | 29.1    | 29.1          | 100.0              |
| Total         | 199       | 100.0   | 100.0         |                    |

The table shown the distribution of respondents on the basis of qualification. 13 of the respondents were those whose education was a high school which is the lowest contribution of respondents in this survey according to qualification; their percentage rate is 6.5%. Bachelor qualified respondents were 45, and their percentage of contribution in the survey comes to 22.6%. The total respondents having Master Degree were 83 which is the highest rate of contribution according to qualification, it’s making 41.7% rate of respondents. The respondents of MPhil/PhD Degree holder was 58, whose percentage rate is 29.1.
Table 5. Factor Loading Validity and Reliability

| Constructs under study                  | Loading | alpha | CR    | AVE  |
|----------------------------------------|---------|-------|-------|------|
| **Employee performance**               |         |       |       |      |
| EP1                                    | 0.806   |       |       |      |
| EP14                                   | 0.855   |       |       |      |
| EP15                                   | 0.882   |       |       |      |
| EP17                                   | 0.884   | 0.940 | 0.951 | 0.734|
| EP19                                   | 0.886   |       |       |      |
| EP20                                   | 0.836   |       |       |      |
| EP3                                    | 0.845   |       |       |      |
| **Frustration**                        |         |       |       |      |
| F1                                     | 0.819   |       |       |      |
| F2                                     | 0.851   | 0.797 | 0.880 | 0.711|
| F3                                     | 0.859   |       |       |      |
| **Fear of Negative Evaluation**        |         |       |       |      |
| FNE 11                                 | 0.744   |       |       |      |
| FNE 12                                 | 0.751   |       |       |      |
| FNE 3                                  | 0.672   |       |       |      |
| FNE 5                                  | 0.749   | 0.848 | 0.884 | 0.523|
| FNE 6                                  | 0.708   |       |       |      |
| FNE 8                                  | 0.657   |       |       |      |
| FNE 9                                  | 0.774   |       |       |      |
| **Work Overload**                      |         |       |       |      |
| WO2                                    | 0.684   |       |       |      |
| WO4                                    | 0.701   | 0.792 | 0.857 | 0.547|
| WO5                                    | 0.782   |       |       |      |
| WO6                                    | 0.812   |       |       |      |
| WO7                                    | 0.711   |       |       |      |

The reliability analysis (Cronbach alpha) of each factor shows satisfactory results. According to George and Mallery (2003) the rules of thumb for Cronbach alphas are: “_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor, and _ < .5 – Unacceptable” (p. 231). An acceptable criterion for Cronbach alpha was 0.7.

The Cronbach alpha of all factors of interest was greater than 0.7 in this study; therefore, the scales used in the study is considered to be reliable. The Cronbach alpha of Employee performance has 0.940, frustration has 0.797, Fear of Negative Evaluation (FNE) has 0.848, and Work overload has 0.957. The summary is presenting in Table 4.5. This was further supported by CR as the values of CR for Employee performance, Frustration, Fear of Negative Evaluation, and Work overload are 0.951, 0.880, 0.884 and 0.857, respectively. The value of AVE for all constructs are also above the threshold of 0.5, indicating that all constructs used in the study are valid in term of convergent validity.

**Discriminant Validity**

Discriminant validity is achieved if all square roots of the AVE (diagonal values) surpass the inter-construct correlation. Table 4.7 shows that for each individual construct, the square root of the AVE is greater than its correlations with other constructs. Like for EP = .857, for FNE = .723, Frustrtn = .843, WO = .740. It also shows that discriminant validity is ensured for this research because the square roots of AVE for perceived value, Employee Performance, and Fear of Negative Evaluation are higher than corresponding latent variable correlations (LVC).
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Table 6. Discriminant Validity

|       | EP   | FNE  | Frustrtn | WO   |
|-------|------|------|----------|------|
| EP    | 0.857| --   | --       | --   |
| FNE   | -0.193| 0.723| --       | --   |
| Frustrtn | 0.024| 0.505| 0.843    | --   |
| WO    | -0.048| 0.424| 0.330    | 0.740|

Table 7. Direct Effect without Mediator

| Path      | Effects | SE  | T value | P value | Outcomes                          |
|-----------|---------|-----|---------|---------|-----------------------------------|
| WO → EP   | -0.037  | 0.15| -0.248  | 0.841   | Not Accept in the presence of FNE |
| FNE → EP  | -0.216  | 0.071| -3.091  | 0.024   | Accepted                          |

The relationship between work overload and employee performance is negative and insignificant, indicates that workload in Pakistani commercial banks doesn’t predict employee performance in the presence of FNE; from a simple regression analysis, it was found to be significant but omitting the explanatory power of other variables, i.e. FNE in hypothesized model strongly restricted by Halcousis (2005). However, the presence of this surprising result might be because of their psychological attachment with their organization, as recently found by ZohaibTahir (2019) in the banking sector of Pakistan. It is clear from the above table that the path emanating from Fear of Negative Evaluation (FNE) to Employee performance (EP) is significant, indicating that a 100 points change in Fear of Negative Evaluation (FNE) will bring about 21 points to change in Employee Performance (EP). Since the direction of the relationship is negative therefore it is said that an increase in fear of negative evaluation will decrease employee performance. This result is consistent with previous past studies (SJ Motowidlo, JS Packard). In the context of Pakistani commercial banks, findings suggest that fear of negative evaluation will negatively affect employee performance; therefore, managers of such banks need to adopt a supportive and democratic style while evaluating their employees.

Structural Model
Table 8. Direct Effect with Mediator

| Path          | Effects | SE  | T value | P value | Outcome          |
|---------------|---------|-----|---------|---------|------------------|
| FNE → EP      | -0.282  | 0.083 | -3.399  | 0.001   | Accepted         |
| FNE → Frustrtn| 0.445   | 0.067 | 6.620   | 0.000   | Marginally accepted |
| Frustrtn → EP | 0.160   | 0.085 | 1.897   | 0.058   | Accepted         |
| WO → EP       | 0.019   | 0.092 | 0.206   | 0.837   | Not accepted     |
| WO → Frustrtn | 0.142   | 0.076 | 1.873   | 0.061   | Marginally accepted |
| $R^2 = 27\%$  |         |      |         |         |                  |

The relationship between Fear of Negative Evaluation (FNE) and employee performance (EP) is negative and significant, which shows the effect of fear of negative evaluation on employee performance. The path results indicate that when Fear of Negative Evaluations increases, Employee Performance will decrease. The higher the fear of negative evaluation of the employee, the higher will frustration and will lead to the worse performance of the employee. This is inline with (Khair, Qurat-ul-aain and Tasneem Fatima, 2017). The Path result of fear of negative evaluation (FNE) on frustration shows that the result is significant $\beta = 0.44$, $t = 6.6$, $p = 0.00$. The relationship between frustration and employee performance is also significant at 10% level $p = 0.058$. The relationship between work overload and employee performance is 0.019, which is insignificant; it is shown that work overload will not affect employee performance in the banking sector in Pakistan. This surprising result might be because of their psychological attachment with their organization, as recently found by Zohaib Tahir (2019) in the banking sector of Pakistan. Similarly, the relationship among work overload and frustration is significant at 10% level, which clarifies that work overload will create frustration in employee in the banking sector in Pakistan. Resultantly, we may say that as the employee faced with the fear of negative evaluation, he/she will become unsatisfied, which will create frustration among them and it will affect employee performance.

For the overall success of the company, employee performance plays a critical role. The leaders of the business need to understand the key benefits of employee performance so that they can develop consistent and objective methods for evaluating employees. (“Kimberlee Leonard; Reviewed by Jayne Thompson, LLB, LLM; Updated March 06, 2019”) Poor employee performance can result in wasted resources and higher business operating costs. The value of $R^2$ indicates the amount of variance in dependent variables, which is explained by the independent variables. Thus, the predictive ability of the structural model increases by a larger $R^2$ value. In this study, the value of $R^2$ is 27%, indicating that all of the predictors are explaining 27% of the variance in Employee Performance.

Conclusion

Though, the effect of work overload on personality and behaviour responses is resolutely predicted in theory. However, the literature about the exact association of work overload, “fear of negative evaluation”, and employees’ performance with the mediating role of frustration is immensely scattered. Furthermore, the existing literature refers primarily to western cultures, which, without empirical research confirmation, cannot be generalized reasonably well to Asian contexts. Focused upon the government, semi-government and private banks of Pakistan, This research was intended to study the relationship between work overload and fear of negative evaluation and frustration on employees performance.
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