

“Improving employee performance by building stress management among banking employees”

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IMPROVING EMPLOYEE PERFORMANCE BY BUILDING STRESS MANAGEMENT AMONG BANKING EMPLOYEES

Abstract

Stress is a significant issue affecting employee productivity worldwide. This is especially true for banking employees who are famous for their high workload and pressure. The study seeks to determine how stress management initiatives influence work-life balance and self-efficacy, and how these elements jointly drive employee performance. The research was conducted between December 2024 and January 2025, employing a quantitative research design. The population consisted of employees working in Indonesian State-Owned Enterprise banks. Data for this study were obtained using interval-scale questionnaires and processed through Structural Equation Modeling (SEM) with the assistance of SmartPLS 4. The results demonstrated that both work-life balance and self-efficacy exerted a positive and statistically significant impact on employee performance ($p < 0.05$). Moreover, a significant positive association was found between work-life balance and self-efficacy ($p < 0.05$), emphasizing its role in cultivating employees' confidence and competence. Self-efficacy also acted as a mediating variable linking work-life balance to performance ($p < 0.05$). Collectively, these findings highlight that effective stress management contributes to improved employee outcomes. Within the banking sector, fostering work-life balance is a vital strategy to minimize stress and enhance performance, while strengthening self-efficacy amplifies these benefits. The mediating role of self-efficacy highlights its contribution in translating balanced work-life conditions into higher performance. Therefore, organizations experiencing high stress and turnover rates are encouraged to integrate work-life balance programs and self-efficacy development into their employee management strategies.

Keywords

stress management, work-life balance, self-efficacy, employee performance, banking

JEL Classification

G21, J28, M54

INTRODUCTION

Job stress levels experienced by employees in the banking sector have been the focus of significant research studies, highlighting various factors contributing to this phenomenon. One of the state-owned banks in Indonesia experienced an increase in employee turnover of 2048 employees in 2023 due to demanding work environments, role ambiguity, and excessive workload. Research highlights that environmental factors significantly contribute to employee stress, with 83.3% of surveyed employees reporting moderate stress levels (Kasumawati et al., 2023). There is research that states how the pressures of customer interactions and job load can cause significant stress among employees in the banking sector (Devi & Winston, 2022). According to another research, role ambiguity plays a major part in occupational stress among banking professionals since workers frequently lack clarity regarding their duties and expectations, which leads to feelings of helplessness and ultimately higher stress levels (Megaputri & Suharti, 2022; Majid et al., 2023). Furthermore, excessive workloads are a prev-

alent issue, with studies showing that high demands and time pressures exacerbate stress, ultimately affecting the physical condition of employees and mental well-being (Elsafty & Shafik, 2022; Saedpanah et al., 2022). The distinct difficulties encountered by banking professionals, like the need to meet tight deadlines and manage complex tasks, further intensify these stressors (Lukić & Mirkovic, 2023). The correlation between job stress and poor health outcomes is a continuous one, as previous studies have shown that prolonged exposure to stress can cause burnout and reduced job satisfaction (Tehrani et al., 2021). Therefore, banking institutions must know these stressors then implement strategies to minimize their impact, thereby promoting a healthier work environment for employees (Ehsan, 2019).

1. LITERATURE REVIEW AND HYPOTHESES

The main objective of stress management is to convert potentially harmful stress (distress) into positive and constructive stress (eustress), ultimately enhancing both performance and overall health outcomes (Akintunde-Adeyi et al., 2023). Within organizations, an effective stress management program plays a dual role in improving employee well-being and boosting organizational performance (Awino et al., 2018). For instance, implementing stress management strategies can help minimize job burnout and elevate job satisfaction, both are equally important for sustaining a productive workforce (Akintunde-Adeyi et al., 2023). This study focuses on enhancing employee stress management by fostering self-efficacy and strengthening work-life balance initiatives. Grounded in the Job Demands–Resources (JD-R) framework, the research underscores that achieving harmony between organizational demands and employee resources is essential for promoting optimal performance outcomes (Rohita et al., 2024). Consequently, implementing effective stress management strategies that enhance both work-life balance and self-efficacy contributes to creating a work environment that is more productive, meaningful, and conducive to employee well-being.

Work-life balance (WLB) is defined as an employee's capacity to fulfill job-related duties while effectively managing family obligations and personal activities, thus creating harmony across different life domains (Talukder, 2019). This balance is important in improving job satisfaction, fostering organizational commitment, and finally promoting overall well-being (Allen et al., 2021). Work-life balance represents an employee's capacity to harmonize professional obligations with personal life demands, thereby fostering greater

satisfaction and improved performance at work. Numerous studies have underscored that maintaining such a balance plays a crucial role in reducing work-related stress, which consequently promotes higher levels of productivity and overall well-being. Empirical evidence from the Central Reserve Police Force indicates that an improved work-life balance (WLB) is strongly associated with reduced job-related stress among employees (Singh et al., 2023). Consistent with this, several studies have demonstrated that cultivating WLB can substantially decrease absenteeism and turnover rates, both commonly regarded as key manifestations of elevated stress levels (Hilman et al., 2022). These findings corroborate the work of Supriyadi and Hidayat (2023), who highlighted that achieving WLB significantly enhances job satisfaction, which in turn functions as a critical mechanism for managing occupational stress.

From an organizational standpoint, strengthening employee performance can be effectively pursued through robust stress management strategies grounded in the WLB framework. Previous research underscores that a well-established balance between professional and personal life fosters employee morale and mitigates work-induced strain, thereby improving performance outcomes (Mundung et al., 2022; Haeruddin et al., 2022; Indirasari & Mardiana, 2022). Moreover, WLB is frequently conceptualized as having an indirect yet influential role in enhancing employee productivity. Empirical studies further suggest that organizations implementing WLB initiatives tend to achieve higher levels of job satisfaction and organizational commitment factors that collectively sustain superior performance (Ardiansyah & Surjanti, 2020).

When employees are capable of allocating time and energy effectively across both professional and personal domains, they exhibit greater en-

agement, motivation, and productivity in their respective roles (Beis & Ferinia, 2023; Azizah & Supriyanto, 2023). Additionally, maintaining an optimal WLB is positively linked with improved work discipline, which further strengthens overall organizational performance (Rosalina & Wati, 2020; Timbuleng et al., 2023). Conversely, the absence of such equilibrium can yield detrimental outcomes, including heightened psychological strain, emotional exhaustion, and declining job satisfaction (Liu et al., 2019; Becker et al., 2022). Organizations that fail to support work-life balance risk fostering a toxic environment, which can elevate stress levels and diminish employee productivity (Gibran et al., 2024; Yahya, 2021). This issue is especially relevant now, as technology and changing workplace expectations are making it harder to separate work from personal time (Becker et al., 2022; Allen et al., 2021).

Self-efficacy represents one's confidence in their ability to mobilize motivation and resources necessary for achieving intended goals and maintaining consistent performance. The construct was originally formulated by Albert Bandura in 1977 as a central component of his Social Cognitive Theory. Within this framework, Bandura posited that self-efficacy reflects the degree of confidence individuals possess in their ability to influence their own behavior and control the circumstances that affect their performance and goal attainment. Research by Mujanah (2020) highlights that self-efficacy significantly influences employees' thought processes, self-motivation, and actions, which in turn impact their performance outcomes. In alignment with this perspective, Cui (2023) posits that self-efficacy serves as a psychological conduit linking external environmental conditions with individual behavioral responses, thereby influencing levels of work engagement and performance outcomes. Empirical findings consistently underscore the pivotal role of self-efficacy in shaping job satisfaction, which constitutes a key determinant of enhanced employee outcomes. Hermawati et al. (2023), for instance, found that self-efficacy exerts a positive influence on job satisfaction, subsequently fostering organizational citizenship behavior and improving overall performance. Similarly,

Magaze-Mokhethi and Adekanmbi (2024) contend that the presence of self-efficacy strengthens employees' task competence and work capabilities. Complementary research further suggests that individuals exhibiting higher levels of self-efficacy are better equipped to manage occupational stressors and adapt to workplace challenges, which in turn contributes to superior performance outcomes (Rohita et al., 2024; Ismanto et al., 2024). Nevertheless, the association between self-efficacy and performance is not universally linear, as several studies acknowledge that its magnitude and direction may vary across situational and contextual dimensions. For example, Annisa et al. (2024) found that self-efficacy in employees can not affect their performance and is not able to be a mediating variable, reinforcing the notion that its influence may be contingent on specific circumstances or contexts. So, in this study, as a new thing from the past study, self-efficacy is used as an independent variable, and the work-life balance variable can add a psychological factor to improve employee performance to improve performance and reduce stress levels in banking employees.

Within this framework, managerial understanding and application of approaches that foster work-life balance and enhance employee self-efficacy are of critical importance. This can be done through training programs, social support, and flexible policies that allow employees to better manage their time (Prasetyo, 2022; Hidayatullah, 2022). Thus, organizations will not only improve employee performance but also make a healthier then sustainable work environment. In conclusion, the banking sector is often marked by elevated occupational stress resulting from demanding work conditions, role ambiguity, and organizational pressures. To mitigate these challenges, this study introduces work-life balance and self-efficacy as key variables aimed at enhancing employee performance.

The conceptual framework is developed by examining how various factors affect the performance of bank employees. Factors studied were work-life balance and self-efficacy as independent variables. These two factors are categorized

as stress management for employees. And self-efficacy was retested as a mediating variable.

This study aims to investigate how self-efficacy and work-life balance jointly influence employee performance, offering practical insights to strengthen performance strategies within the banking sector. This study posits that stress management, reflected in work-life balance and self-efficacy, exerts a significant effect on employee performance in the banking sector. These hypotheses are designed to address the study's aims and test the validity of the proposed model:

- H1: Work-life balance can improve employee performance positively and significantly.*
- H2: Self-efficacy can increase employee performance positively and significantly.*
- H3: Work-life balance can increase self-efficacy positively and significantly.*
- H4: Self-efficacy is capable of mediating the effect of work-life balance on employee performance.*

2. METHOD

A quantitative methodology was utilized, relying on numerical data and statistical analysis to test the validity of the proposed model. The research was carried out between December 2024 and January 2025. The population of this study is employees at one of the State-Owned Banks (BUMN) in Indonesia. Because employees in banking have various positions and duties. Sample respondents were selected for primary data collection using quota sampling, where employees in the population were selected equally from each division (Sudaryono, 2023). The criteria established by the researcher are employees with the order of attendance 1-10 in each division. One of Indonesia's State-Owned Banks (BUMN) has employed 72.816 people in 2023, which is the population in this study. Utilizing the Slovin formula with a significant level of 0,1 (10%), 100 samples were used in this study. A total of 100 employees from a state-owned bank were selected based on specific research criteria and invited to complete the questionnaire.

Table 1. Demographic profile

Characteristics	Respondents	
	Proportion	Frequency
Gender		
Female	72	72%
Male	28	28%
Age		
20-25	24	24%
26-30	49	49%
Above 30	27	27%
Tenure		
1-10 years	82	82%
> 10 years	18	18%

The statistics related to the demographic characteristics of the respondents are presented in Table 1. With dominated by Female employees as much as 72%. According to the researcher's observations, the banking industry is considered a stable work environment and offers clear career opportunities, attracting many women who are looking for jobs with guarantees. Then, for data collection, employees are given a questionnaire with an interval calculation scale, which has 5 points, starting from point 1, which means implemented poorly. Up to point 5 means very well implemented (Sudaryono, 2023). The study applied Structural Equation Modeling (SEM) through SmartPLS 4 to analyze the relationships between work-life balance, self-efficacy, and employee performance. Instrument reliability and validity were thoroughly evaluated, and descriptive statistics were used to interpret the overall results.

3. RESULTS

This study employed the Partial Least Squares (PLS) approach using SmartPLS 4 software to evaluate both measurement and structural components within the proposed model. All constructs were modeled reflectively, and the robustness of their measurement was examined through multiple statistical indicators, including internal consistency, convergent and discriminant validity, as well as item reliability. Furthermore, the structural assessment incorporated tests for potential multicollinearity, and the significance of the path relationships and hypotheses was systematically evaluated to ensure analytical precision.

As shown in Table 2, reliability and validity were evaluated using Cronbach's Alpha, Composite

Table 2. Construct validity

Variable	CA	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
EP	0.936	0.943	0.944	0.584
SE	0.912	0.936	0.926	0.581
WLB	0.927	0.954	0.938	0.627

Reliability, and AVE. Both CA and CR values exceeded 0.7, indicating that the measurement indicators possessed satisfactory internal consistency (Sudaryono, 2023). This rigorous methodological approach underscores the dependability of the measurement instruments and supports the overall validity of the research model.

The AVE values in Table 2 exceed the 0.5 benchmark, confirming adequate construct validity (Sudaryono, 2023). This indicates that the latent constructs are well represented by their indicators, ensuring strong reliability and theoretical robustness. Additionally, the structural model's validity was verified through multicollinearity testing and path coefficient evaluation.

Table 3. Multicollinearity results

Exogenous Construct	VIF
Self-Efficacy → Employee Performance	1.058
Work Life Balance → Employee Performance	1.058
Work Life Balance → Self-Efficacy	1.000

Table 3 highlights the results of the collinearity analysis, showing a highest value of 1.058. Since all VIF (Variance Inflation Factor) values are below 5, this demonstrates that multicollinearity is either minimal or entirely absent. This finding confirms that no multicollinearity issues are present, because the VIF value is below the limit of five (Sudaryono, 2023). Next, the path coefficient represents the degree to which a one-unit change in an exogenous construct (predictor variable) produces a corresponding change in the endogenous construct (dependent variable). This relationship is quantified through latent variable analysis, commonly expressed as a beta value. A higher beta value signifies a stronger influence of the predictor variable on the dependent variable (Sudaryono, 2023). Figure 1 provides a comprehensive view of the path coefficients for all variables analyzed in this study. Figure 1 shows that the strongest relationship is observed between self-efficacy and employee performance, as indicated by the highest path coefficient. This finding shows how important self-efficacy is in influencing employee per-

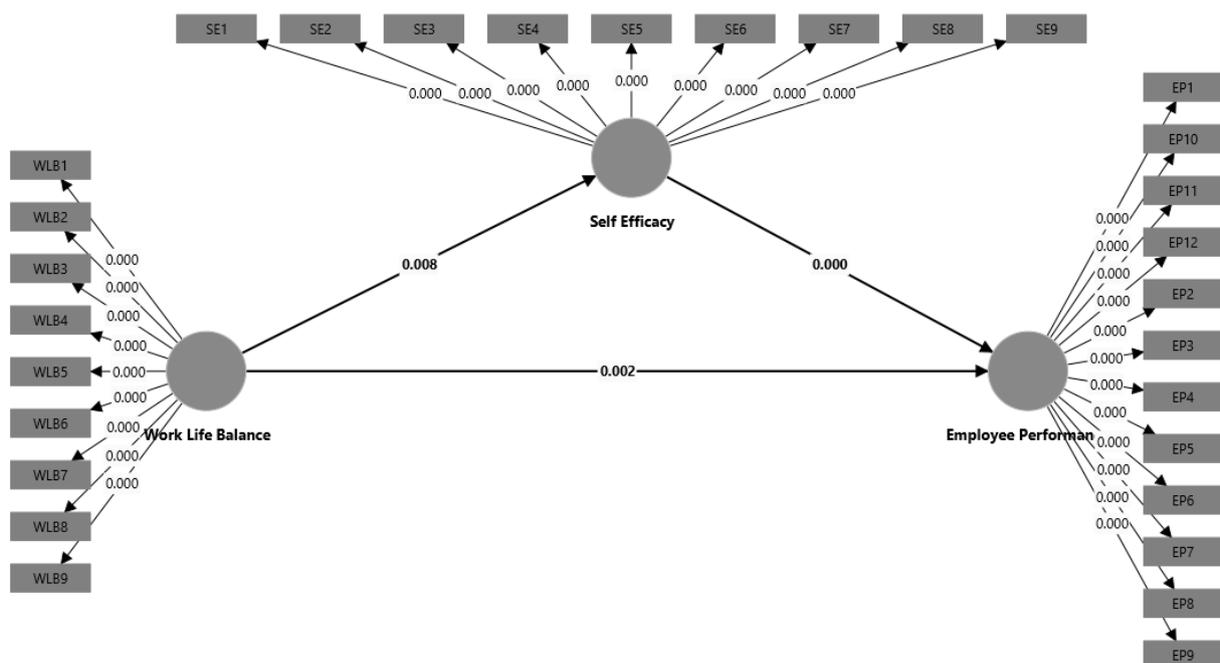


Figure 1. Path coefficient

Table 4. Hypothesis test results

Hypothesis	O	P-Values	Result
H1: Work Life Balance → Employee Performance	0.270	0.002	Effect
H2: Self Efficacy → Employee Performance	0.387	0.000	Effect
H3: Work Life Balance → Self-Efficacy	0.233	0.008	Effect
Mediating Effects			
H4: Work Life Balance → Self-Efficacy → Employee performance	0.090	0.022	Effect

formance and highlights its significance as a key predictor in the model.

Figure 1 and Table 4 provide a summary of the results from the direct effects analyzed in this research. The evaluation of direct effects depends on the sign of the path coefficient that determines the type of relationship between variables. Positive path coefficients indicate a one-way relationship. In other words, an increase in exogenous variables leads to a corresponding increase in endogenous variables and vice versa. On the other hand, negative path coefficients reflect the inverse relationship in which an increase in exogenous variables leads to a decrease in endogenous variables (Sudaryono, 2023). Additionally, Table 4 shows the original sample values for each hypothesis tested, providing detailed insight into the strength and orientation of these relationships. This comprehensive presentation will help you understand the findings and their effectiveness.

The level of importance, often referred to as probability values, is assessed based on defined criteria for the assessment of direct effects. P values below 0.05 ($p \text{ value} < 0 > 0.05$) are not statistically significant. This implies inadequate evidence of acceptance of the hypothesis, leading to its rejection (Sudaryono, 2023). These criteria establish a rigorous foundation for assessing the reliability and validity of the study's results, ensuring that all interpretations are grounded in statistical precision.

The first hypothesis posited that sustaining an equilibrium between professional and personal domains would exert a significant positive effect on employee performance. The empirical evidence lends strong support to this proposition, as reflected by a path coefficient of 0.270 and a p-value of 0.002, thereby meeting the established significance threshold of 0.05. The second hypothesis anticipated a favorable influence of self-efficacy on employee performance. The analytical results

corroborate this expectation, yielding a path coefficient of 0.387 and a p-value of 0.000, which provides compelling evidence for the validation of Hypothesis 2. Furthermore, the third hypothesis proposed a positive association between work-life balance and self-efficacy. This relationship was empirically confirmed through a path coefficient of 0.233 with a corresponding p-value of 0.008, thus reinforcing the acceptance of Hypothesis 3 within the model framework.

For the assessment of indirect effects, the same significance criterion was applied: a p-value below 0.05 indicates that the mediating variable exerts a meaningful impact on the relationship between the exogenous and endogenous constructs, leading to the acceptance of the hypothesis. In contrast, when the p-value exceeds 0.05, the mediation effect is deemed insignificant, implying that the mediator does not contribute to the relationship, and the hypothesis is rejected (Sudaryono, 2023). Based on this benchmark, Hypothesis 4 was confirmed. The findings demonstrate that employee self-efficacy acts as a mediating mechanism linking work-life balance to performance outcomes. The indirect effect, reflected by a p-value of 0.022, is statistically significant, emphasizing the critical function of self-efficacy in reinforcing the positive impact of work-life balance on employee performance.

4. DISCUSSION

The overall results of this study reveal that the stress management mechanisms identified by the researchers, specifically work-life balance and self-efficacy, serve as critical determinants in improving the performance of employees within the banking sector. This aligns with Akintunde-Adeyi et al. (2023), who highlight that stress management approaches are effective in reducing job fatigue and increasing job satisfaction, ultimately supporting the sustainability of a productive work-

force. These results carry practical implications for banking managers in shaping human resource policies, such as offering counseling programs to help employees manage their time effectively and foster work-life balance. Regarding self-efficacy, managers can reinforce employee confidence by providing recognition for achievements and constructive feedback for those who have yet to reach their full potential. Furthermore, the findings reinforce the relevance of the Job Demands-Resources (JD-R) paradigm, which underscores the necessity of maintaining equilibrium between job demands and available resources in evaluating work performance (Rohita et al., 2024). Thus, the stress management strategies implemented not only help bank employees manage work pressure but also strengthen their psychological resources so that performance can be maintained even in a dynamic and demanding work environment.

The first hypothesis asserts that attaining a balanced integration between occupational demands and personal life is fundamental to enhancing employee performance. The empirical analysis corroborates this assertion, demonstrating that work-life balance significantly and positively contributes to employees' productivity levels and overall performance effectiveness (Singh et al., 2023; Hilman et al., 2022; Supriyadi & Hidayat, 2023). Specifically, employees in the banking industry who effectively maintain this balance tend to experience reduced stress levels (Singh et al., 2023). Maintaining such a balance not only alleviates stress but also supports overall physical and psychological well-being among employees. When employees have sufficient time for rest, physical activities, or meaningful interactions with family and friends, they are better able to reduce stress and fatigue. This stress reduction enhances their focus and energy levels at work, enabling employees to perform better (Liu et al., 2019; Becker et al., 2022). Furthermore, employees who feel empowered to manage their time efficiently often exhibit greater job satisfaction, a sense of being valued, and increased loyalty to their organization. This sense of satisfaction and appreciation fosters a positive work relationship, motivating employees to excel in their roles (Supriyadi & Hidayat, 2023). Work-life balance not only helps reduce stress but also fosters an environment that enables employees to flourish both personally and professionally.

Self-efficacy has also been identified as a critical factor in this context. Research indicates that self-efficacy substantially enhances employee performance (Mujanah, 2020; Rohita et al., 2024; Ismanto et al., 2024), contrasting with earlier studies that found its effect on performance to be insignificant (Annisa et al., 2024). Employees with high self-efficacy are better equipped to apply effective strategies, exercise self-regulation, and maintain motivation when facing challenging tasks. Their belief in the value of their efforts enhances their persistence and resilience, helping them overcome obstacles without succumbing to frustration (Rohita et al., 2024). Confidence in one's abilities also enables employees to handle pressure and stress effectively. When employees trust in their capacity to solve problems, they can maintain clarity of thought and make sound decisions, even in high-pressure situations (Ismanto et al., 2024). Organizations that prioritize fostering self-efficacy through supportive policies and practices can help employees manage stress more effectively, which, in turn, enhances their overall performance. Employees with high self-efficacy are likely to feel more empowered and motivated, leading to improved adaptability, task completion, and goal achievement.

Burnout is a prevalent issue among employees who feel stuck in demanding work routines without sufficient personal time. The findings also suggest that work-life balance contributes to reinforcing employees' self-efficacy. Individuals who successfully maintain equilibrium between their professional and personal domains are less likely to experience feelings of exhaustion or underappreciation (Badri & Panatik, 2020). Such a balance fosters a sustained sense of confidence in their capacity to perform efficiently and attain organizational objectives without undue psychological strain. Employees who can rest and recharge adequately are less fatigued, which bolsters their confidence in handling workplace challenges, finally improving their self-efficacy (Lange & Kayser, 2022).

Moreover, self-efficacy functions as an intervening mechanism that links work-life balance with employee performance. When employees achieve a harmonious integration between professional and personal domains, they are better able to restore

their physical and psychological resources, thereby mitigating stress. This renewal fosters greater overall life satisfaction, which subsequently enhances their effectiveness and productivity at work. This satisfaction reinforces their confidence in managing tasks and responsibilities effectively (Mujanah & Utami, 2023). Employees with stronger self-efficacy are better positioned to adjust to changes, overcome difficulties, and perform their duties proficiently. Thus, self-

efficacy acts as a crucial mechanism through which work-life balance enhances employee performance (Hermawati et al., 2023). Promoting both work-life balance and self-efficacy is a key strategy for organizations seeking to maximize employee performance. By helping employees manage their personal and professional responsibilities while building confidence in their capabilities, organizations can foster a healthier and more productive workforce.

CONCLUSION

This research explores how employee stress management, achieved through work-life balance and self-efficacy, influences overall job performance. The findings reveal that maintaining a sound equilibrium between professional and personal spheres not only enhances performance but also reinforces employees' belief in their capabilities. In this regard, self-efficacy serves as a key determinant of performance, mediating the link between work-life balance and employee outcomes. These findings underscore the importance of fostering organizational practices that strengthen both self-efficacy and work-life balance to reduce stress, enhance performance, and lower turnover intentions.

This study has examined how different factors affect the performance of banking employees using a quantitative method. However, the study has some limitations in fully understanding the underlying mechanisms and interactions between the variables. Therefore, it is suggested that future studies adopt a qualitative approach. A qualitative method can offer a more detailed exploration of work-life balance and self-efficacy. Moreover, it can investigate aspects like organizational culture, workplace environment, and interpersonal interactions that quantitative methods may not capture. Combining both quantitative and qualitative approaches is likely to provide a more complete and detailed understanding, which can help in promoting long-term improvements in employee performance.

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APPENDIX A

RESEARCH QUESTIONNAIRE

Improving employee performance by building stress management in banking employees

Yours sincerely,

Introducing myself Sri Annisa, a Doctoral Student at Universitas Sumatera Utara. On this occasion, I would like to ask for permission from the banking employees of state-owned enterprises (BUMN) to assist in the smooth running of the research I am compiling.

The description of this questionnaire is as follows, and please mark it with a checklist (✓).

- 1 = Implemented not well
- 2 = Implemented less well
- 3 = Implemented fairly well
- 4 = Implemented well
- 5 = Implemented very well

General Personnel Information

Full name:

Gender:

Age:

Length of work:

Research Questionnaire

No.	Variable X1 (Work Life Balance)	1	2	3	4	5
1.	I can manage my time well between work and personal life.					
2.	I have enough time to rest and do personal activities outside of work.					
3.	I do not feel overwhelmed dividing my time between work and family responsibilities.					
4.	I remain fully engaged at work without sacrificing time for family and friends.					
5.	I feel energized and enthusiastic about my roles at work and home.					
6.	I can give balanced attention to work and personal needs.					
7.	I am satisfied with the balance among my work and personal life.					
8.	I feel that work does not interfere with the quality of my relationships with those closest to me.					
9.	I feel I can enjoy the fruits of my labor without neglecting my personal needs.					
No.	Variable X2 (Self-efficacy)	1	2	3	4	5
1.	I am confident in being able to complete tasks despite facing difficulties or pressure.					
2.	I can calm and control when facing stressful work situations.					
3.	I am confident that I can complete complex tasks without the help of others.					
4.	I feel able to learn and use new technology.					
5.	I see failure as a learning opportunity, not as the end of my efforts.					
6.	I keep trying even when I fail at something.					
7.	I believe I can manage my time and priorities effectively to achieve my goals.					
8.	I do not wait for orders to act; I take the initiative immediately.					
9.	I believe that I can succeed in my field.					

No.	Variable Y (Employee Performance)	1	2	3	4	5
1.	I can complete work according to predetermined targets.					
2.	I ensure that every work output is of high quality and up to standard.					
3.	I complete tasks on time without sacrificing quality.					
4.	I am committed to completing the task.					
5.	I can adapt quickly to changes or new challenges.					
6.	I work well in a team.					
7.	I often take initiatives to improve work processes.					
8.	I am able to solve problems with effective and appropriate solutions.					
9.	I provide satisfactory service to customers.					
10.	I always arrive on time and maintain consistent attendance.					
11.	I stay motivated to deliver the best results in my work.					
12.	I can be relied upon to get the job done, even in difficult situations.					