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The role of human resources re-engineering in alleviating the pressures of banking: Analytical research of the opinions of a sample of workers in commercial banks in Basra

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Abstract

The goal of the study is to clarify and put into practice the re-engineering of human resources, which took into account organizational, human, and technological aspects, in order to lessen the pressures of working in banking (occupational risks, legal concerns, and the nature of the work) for employees of commercial banks, to present and analyze the responses of the sample members and their perceptions of the study variables and its sub-dimensions, in addition to testing the research hypotheses using descriptive and inferential statistics methods, the researchers used the questionnaire as a basic tool for collecting data by selecting a random sample consisting of (155) individuals, in addition to using personal interviews and field observations as tools to help in collecting data were used using statistical software (SPSS V.25; Excel V.16). Re-engineering human resources influences and correlates with the pressures of banking work, according to the statistical analysis's findings, based on the researchers' conclusions, this relationship eventually leads to a reduction in the pressures of banking work in the banks under study. Regarding the recommendations, it is necessary to remove obstacles from particular tasks to attempt to lessen the burden on workers who multitask by doing more than one task at a time.

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Introduction

The banking industry is a significant one that is undergoing serious attempts to modernize and grow in order to provide high-quality services to residents from all demographics, but it faces a number of challenges that have a detrimental impact on the productivity of bank personnel, she urged researchers to select it as an independent variable to lessen the stress that workers in such commercial banks experience while at work (Al-Abadi, 2011) ^[1]. Tackling these challenges by tackling the issue of re-engineering human resources is one of the main themes, which play a significant and significant role in enhancing the work environment to achieve employee satisfaction and to completely rethink the arrangement of human resources work related to the organization to improve related tasks (Al-Jubouri, 2018) ^[2]. This led to addressing administrative issues, streamlining work processes on the one hand, and reducing employee effort on the other, which in turn led to creating value for customers (Al-Jubouri & Al-Turk, 2020) ^[3]. The present research's objective was broken down into four axes for the purpose of achieving it. The first axis includes the research methodology, the second axis was devoted to the theoretical aspect of (Re-engineering human resources, banking pressures), the third axis has been allocated to the practical aspect of the study, encompassing descriptive analysis of the data of the commercial banking organizations investigated, and testing the impact between the research variables, and finally, the fourth axis is devoted to conclusions and recommendations.

The First Section/ Methodological Aspect of The Research

First: The Research Problem

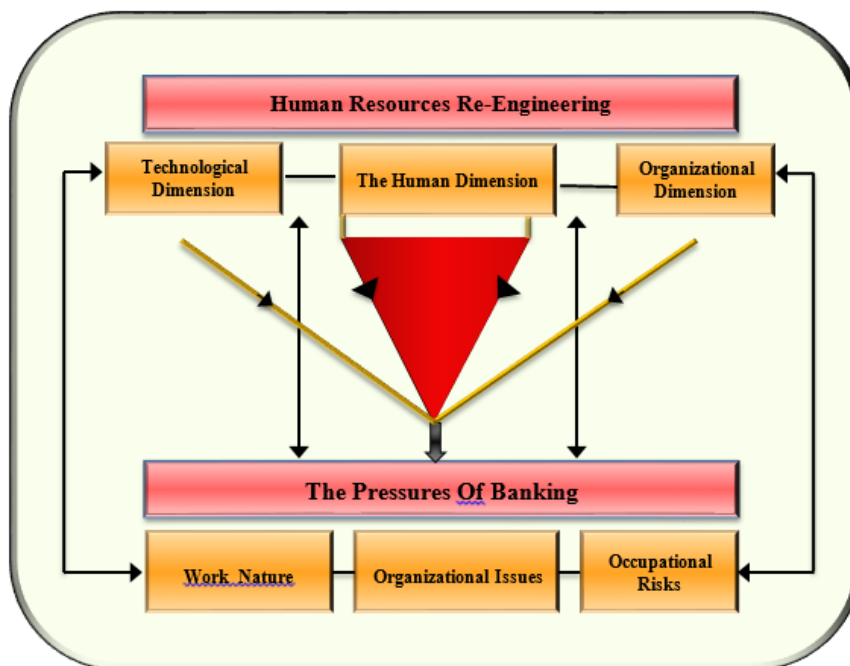
Redesigning human resources, changing the organizational structure, using technology to complete the work, and paying attention to the human element, which is one of the most important resources that the organization owns it, are some of the methods that have a significant and direct impact on workers by reducing the pressures that fall on them and achieving their goals. Following the problem's presentation, the following questions that stem from the research challenge might be posed:

1. What aspects of the reengineering of human resources in banks are studied?
2. How stressed out are the employees of the banks under study?
3. To what extent do job stress and the study factors that human resources re-engineering represent correlate and impact one other?

Third: Research Objectives: The Research Aims To The Following

1. Establish the research sample's levels of HR re-engineering.
2. Assessing the degree of workplace stress in the banks

Hypothesis Research Scheme



Source: Preparation researcher

Fig 1: Hypothetical Diagram

Fifth: Research Hypotheses

Examining the subjects highlighted, such as banking restrictions and reengineering human resources The two main hypotheses of the study are as follows:

1. The first hypothesis is that there is a statistically significant connection between work stress and the reengineering of human resources.
2. The second premise is that there is a strong connection between re-engineering of human resources and job stress.

under investigation.

3. Describe the link between the demands of banking and the reengineering of human resources, including any effects.
4. By re-engineering human resources, it aims to lessen the work and time that employees must spend on account of the numerous jobs.

Fourth: The importance of the research: the importance of the research stems from the following

1. Studying the topics covered, such as reengineering human resources and banking restrictions in commercial banks, is crucial.
2. The research focuses on human resources, which are one of the fundamental building blocks of every business. Employee empowerment, providing them the right authority, and re-engineering their core duties are key components of this research.
3. It improves administrative tasks, raises performance levels, and shortens the time and effort required to deliver the finest client services.
4. By employing the dimensions of the banking work stress variable (occupational hazards, regulatory concerns, and type of work), it may be reduced by identifying the sources of work stress.

The theoretical aspect of research

First: The concept of human resources re-engineering

Since there are numerous concepts and terms that writers and researchers have addressed to express this field of knowledge, the term human resources engineering has many synonyms to express it, such as human resources and environmental engineering work. The topic of human resources engineering is one of the topics that has an important and major role in improving the work environment climate to achieve employee satisfaction, engineering in

human performance, engineering in human resources, and engineering in human resources psychology (Al-Naimi, 2010) ^[10]. The goal of this strategy is to lessen psychological pressures on employees by reorganizing the workplace to achieve comfort. Human resources engineering is defined as the science that is concerned with matching the common features between the psychological characteristics of individuals and the physical work environment (Al-Tai, 2012) ^[18]. He defined it (Al-Obaidi, 2014) ^[15] as the science that works to adapt the conditions of the external environment to the requirements of the job in light of the capabilities, abilities and skills of the employees. Both Thomas and Al-Amiri (Al-Abadi, A. M., 2011) ^[1] consider that human engineering represents a methodology to work design, which is and that this methodology helps with coordination and linking to match work needs with the physical capabilities of the employees in order to achieve work completion without risks to employees in various work environments, this approach focuses on reducing the physical work requirements and reducing work risks. By utilizing contemporary information technology and consulting with human resources specialists who may have an impact on the role, actions, and status of the human element, poor value-added services are eliminated (Jawad, 2015) ^[21]. As for (Al-Zobaie, 2021) ^[20], He views it as a complete rethinking and restructuring of the human resources work related to the company to enhance the pertinent tasks that would add value for customers to achieve a significant increase in work productivity and simplify its processes to reduce costs, shorten time, increase work accuracy, manage information effectively, and reduce activities that do not add value to the company, create awareness for new customers and final customers, and increases customer satisfaction.

(Al-Tai, 2020) ^[19] The use of modern information technology by employees to provide integrated services to customers and introduce fundamental improvements and changes of high quality and productivity demonstrates that human re-engineering takes place from the top of the organization to the bottom, that is, a change in a complete and comprehensive manner, that is, a radical change to all operations, including human resources. And he knows her (Al-Dulaimi, 2017) ^[12] It is a process of redesigning all administrative systems with the aim of developing the mental capabilities of senior management and its ability to invest in the employees available to it. (Al-Abdali, 2019) ^[11] Referred to as "human resources re-engineering" refers to a thorough examination of all human resources policies and practices that improves the efficacy of the organization's operations and strengthens its capacity to deliver high-quality services with more efficiency. (Al-Shammari, 2016) ^[17] believes that human resources re-engineering is the science that investigates the relationship between an employee's capabilities, capabilities, and abilities as well as his level of ability to complete the tasks assigned to him, the extent of his adaptation to the internal work environment, which includes the machines, equipment, and techniques used, the extent of including a sound and safe work environment, and the availability of the appropriate work climate.

Second: Dimensions of human resources re-engineering

The researchers agree with the study (Al-Haddad, 2015) ^[13] on three dimensions that have a major role in influencing the re-engineering of human resources, which are:

1. **The Organizational Dimension:** Organizational structure is the arrangement of all the various parts of the organization through coordination between the elements of the organizational structure framework and their relationships with the elements used in the organization as a whole, unifying them through the regular flow of work, and planning the communication channels that link the different groups in the organization to one another; this arrangement is considered formal for the purposes of legality, The reorganization of jobs, tasks, and responsibilities, distribution of positions, incentive and reward systems, and performance evaluation are all examples of structural changes that can be seen in the organizational structure because it is formal for the organization and for human resources management. Thus, one of the most important elements affecting an organization's capacity to undertake the process of reengineering its human resources is the organizational needs.
2. **The Technological Dimension:** Due to its crucial role in the speed at which work is completed and because organizations have increasingly come to rely on their need for information and the ability to quickly access it in order to compete in the business world and generate sustainable added value, information has now become an integral part of human life and needs. acquiring communication tools and methods has evolved into Information technology is a crucial and necessary topic, and new methods for task and personnel management can be used to reflect technological development in human resources management, The most significant observation of the use of technology in the workplace following re-engineering is the automation of general operations and the shift to electronic human resources management, both of which will result in cost reduction.
3. **The Human Dimension:** Focus must be placed on the human resources management segment because it is the way that global organizations have approved for selecting, developing, training, and qualifying workers to achieve the organization's goals, taking into account the achievement of their goals. Customers and employees are among the most important resources of all, which in turn completes re-engineering, as a result, it must The organization must concentrate on the proper training of the people in charge of re-engineering in order to drastically alter concepts and tasks, as well as develop an organizational culture that can adapt to re-engineering. For the re-engineering process to be successful, there must be human resources that are proficient in using technology and have received extensive training in order to deal with change.

Third: The concept of work pressure

Since the beginning of the twentieth century, job stress has been a topic of study for academics and researchers in a variety of fields related to medicine, psychology, and management sciences, in the 1990s of the previous century, the general public and authors began to pay attention to this idea (Al-Zobaie, 2021) ^[20], The word stress is commonly used in our scientific, practical, and everyday life, so it can be Defining stress as (a complex state of emotions, conscience, and physiological reactions in response to a group of internal and external pressures) (Al-Tai, 2012) ^[18]

and it is a state that creates an imbalance at work that causes tensions for employees, which makes their loyalty to their role at work difficult to achieve (Al-Dulaimi, 2017) ^[12]. It is described as a collection of pressures and circumstances that an employee encounters while performing his job and that result in numerous psychological and physical issues for him, including stress, anxiety, fatigue, and exhaustion; their origins may be the workplace or the employee's personality due to the pressures it places on the employee (Al-Obaidi, 2014) ^[15].

These are the unfavorable reactions of workers brought on by a set of challenges, demands, internal psychological pressures, external pressures, and uncomfortable workplace conditions, or by demands or circumstances that are more difficult for the person to handle (Jawad, 2015) ^[21]. Some people believe that when an employee is exposed to a threat or conflict with a certain circumstance, clients, or coworkers, it causes physiological and emotional impacts (Al-Abdali, 2019) ^[11]. It also implies that the employee's reaction to the aspects of the workplace that put him exposed psychologically and physically due to a lack of compatibility with its demands, or that the employee is ill-equipped to handle them, leads to excessive demands being placed on the employee, which in turn causes pressures to increase as the level of incompatibility increases (Al-Haddad, 2015) ^[13]. It describes a stressful psychological state that develops when it is determined that the resources needed to successfully meet the demands of the workplace outweigh the demands themselves, this interaction between the demands and the individual results in a variety of emotional, social, cognitive, and motivational effects, some of which contribute to stress (Al-Shammari, 2016) ^[17]. An employee experiences a range of behavioral, cognitive, emotional, and physiological responses when confronted with perceived threats and difficulties (Al-Saadi, 2018) ^[16].

Fourth: The concept and definition of work stress

Work stress has been extensively studied in several studies at both the theoretical and practical levels. It is a key concept in the administrative and organizational domains and one of the subjects that many academics are interested in (Al-Naimi, 2010) ^[10]. Many ideas, hypotheses, and strategies relating to job stress have been produced during the past 40 years, these ideas, theories, and strategies include: many field studies (Al-Tai, 2012) ^[18], Consequently, scientific interest in stress has increased and evolved across a wide range of disciplines, including engineering, physical, medical, psychological, administrative, and organizational sciences, these disciplines have provided concepts and approaches that are crucial to the development of the notion (Al-Zobaie, 2021) ^[20], which makes the concept more complex and multi-faceted scientifically, as (Al-Obaidi, 2014) ^[15] any stimulus coming from the internal or external environment that exceeds the sources of compatibility for the person or the social system, leading to physical, psychological, and social risks at work, is defined on the basis of the surrounding environment and the individual (Al-Dulaimi, 2017) ^[12]. He characterized it according to the degree of the body's reaction to stress-inducing external influences and forces (emotional, cognitive, behavioral, and physiological), while (Jawad, 2015) ^[21] Given that it is the consequence of interactions, he described it as the emotional and physical responses that arise from interactions between employees and their workplace when they go beyond the necessary skills and resources.

Fifth: Dimensions of work stress

1. Occupational Risks

Chemical, biological, psychological, and physical dangers are all included in occupational risks. Examples of such threats are X-ray risks, hazardous chemicals, cold, noise, safety risks, inadequate illumination, and others. Among the most significant occupational dangers to which employees in various firms are exposed are chemical risks, particularly in healthcare organizations chemical hazards are dangers that can arise from interacting with chemicals in any of their forms (solid, liquid, or gaseous). Chemical dangers include being exposed to substances such as chemicals and petroleum liquids, whether they are in a liquid or gaseous condition. This includes breathing in their fumes (Al-Abdali, 2019) ^[11]. Biological hazards are defined as "microorganisms and other vectors of plant or animal origin that can have a negative impact on workers' health." (Al-Haddad, 2015) ^[13].

These dangers are brought on by the transfer of microbes, infectious and poisonous chemicals, parasites, viruses, and bacteria through contaminated food or the workplace, the spread of infection from infectious illnesses, or by sharp objects like needles and tools, or by exposure to the air and breathing All workplaces have a chance of exposure to different types of infection, including biological hazards, particularly through the transfer of infectious illnesses from one person to another. Biological risks are among the most frequent dangers faced by hospital workers and pose a threat to human health (Al-Shammari, 2016) ^[17].

The term "occupational diseases" refers to a group of diseases that are caused by the employees' jobs, and physical hazards encompass all the physical variables that are present in a workplace and their effects on workers' productivity and efficiency, Because they are known, specific, quantitative, and observable, these risks are real workplace hazards that may be reduced via a variety of preventative measures and practices (Al-Saadi, 2018) ^[16]. These dangers include those related to heat, humidity, ventilation, lighting, noise, and machine radiation (Al-Shammari, 2016) ^[17].

2. Regulatory Issues

Human society depends on organizations, which must be flexible and adaptable to the changing environment. Organizations are also prone to a variety of internal and external problems; some of these problems are straightforward, while others are complex and call for immediate action; these problems are referred to as organizational problems (Al-Naimi, 2010) ^[10]. Poor organizational policies, strict rules, problems with workload and role conflict, excessive monotony at work, organizational structure problems, and poor communication between different levels of a group are all factors that contribute to workplace stress, which is especially common in the health sector (Al-Tai, 2012) ^[18].

3. The Nature Of The Work Or Work Demands

By their sheer nature, all jobs produce various types of stress. Some professions, like those of firemen and physicians, by their very nature are stressful, while others are not (Al-Zobaie, 2021) ^[20].

Sixth: Types of work stress

There are primarily two kind of job pressure. The first kind, positive pressure, benefits the employee by giving them the confidence to feel capable of completing their task and generating more. Positive psychological effects are also present, as shown by a joy and contentment feeling,

damaging negative pressure is the second type, which has a bad effect on an employee's physical and mental health before

lowering their productivity and performance. Following are comparisons between the two types

Table 1: Types of work stress

Negative Pressure	Positive Pressure
1. It has a role in lowering employee morale, which causes confusion in his work.	1. It gives the employee motivation and helps him think and look at work with a challenge.
2. It reminds the employee of the effort made and makes him feel that the work is accumulating.	2. It gives the employee the ability to focus on the results of his work
3. The employee feels that everything can cause insomnia, stress, and confusion in his work.	3. It gives the employee a sense of the joy of achievement and provides him with strength and self-confidence.
4. It causes the employee to feel a sense of failure, lack of knowledge of the future, and pessimism about it.	4. Giving the individual an incentive For optimism In the future.

Prepared By: Researcher

The Third Axis (Practical Aspect)

First: Statistical Description: Presentation And Analysis Of The Research Results (Initial Diagnosis Of The Results)

1. Dimensions Of Human Resources Re-Engineering

The statistical study of the reengineering of human resources

features in the presentation suggests that all of their levels were high. The levels of the various dimensions can be summed up in light of the following table (2):

Table 2: Shows the statistical processes for the basic dimensions of the human resources reengineering variable (n=155)

Main Dimension	Arithmetic Mean	Standard Deviation	Answer Score	Relative Importance
The Human Dimension	3.95	0.81	High	First
Organizational Dimension	3.82	0.87	High	Third
The Dimension Technological	3.96	0.95	High	Second
The General Rate Of The Variable Dimensions Of Human Resources Reengineering	3.91	0.0573	High	-

The data in the table above illustrate that the organizational dimension received the lowest ranking in terms of relative importance from the responses of the research sample, while the human dimension received the highest ranking. The general arithmetic mean and standard deviation of the human resources reengineering variable were each (3.91) and (0.0573), respectively.

2. Dimensions Of Banking Work Pressures

All of the presentation's aspects of banking work stress showed levels between moderate and high, according to the statistical analysis of the data. We may add up the levels of these dimensions using the following table (3).

Table 3: Shows the statistical processes for the basic dimensions of the banking work stress variable (N=155)

Main Dimension	Arithmetic Mean	Standard Deviation	Answer Score	Relative Importance
Work Nature	4.21	0.82	Moderate	First
Occupational Risks	3.82	0.86	High	Third
Organizational Issues	4.06	0.71	Moderate	Second
The General Rate Of The Banking Work Stress Variable	4.03	0.063	High	-

The data in the table above illustrate that the occupational risks dimension received the lowest ranking in terms of relative importance from the responses of the research sample, while the nature of work dimension received the highest ranking. The general arithmetic mean and standard deviation of the human resources reengineering variable were each (4.03) and (0.063), respectively.

Second: Testing the research model and statistical measurement of hypotheses

In order to assess the nature of the link and the impact of the research variables on the banks under study, as well as to test the validity of the hypotheses, the following criteria were employed to determine the analysis's scope in this axis:

First - Testing the first main hypothesis

According to the first hypothesis, there is a considerable relationship between the stress working in banking and the dimensions of human resources reengineering.

Table 4: Correlations between human resources reengineering and banking work pressures taken together (correlations)

		RHR	BWP
RHR	Pearson Correlation	1	896**
	Sig. (2-tailed)		.000
	N	100	100
BWP	Pearson Correlation	896**	1
	Sig. (2-tailed)	.000	
	N	100	100

**Correlation is significant at the 0.01 level (2-tailed).

The banking work pressures (BWP) variable and its combined dimensions, as well as the human resources reengineering (RHR) variable and its combined dimensions, exhibit a strong and significant correlation at the level of (1%), with a correlation coefficient of (0.896), according to Table (4) correlation matrix. This result shows that the banks in the research sample have a clear understanding of the extent to which the components of human resources re-engineering help meet the demands of the banking industry and, as a result, set competitive precedents. It also confirms (the credibility of the first main hypothesis).

Table 5: Simple regression analysis between human resources reengineering and banking work pressures combined

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.321	0.367		3.201	0.000
	RHR	1.730	0.061	0.863	26.89	0.000

a. Dependent Variable: BWP

b. R Square = 0.774, F = 285.275**

Given that the unstandardized beta coefficient between them reached (1.70) and the calculated (t) value was (26.890), which shows the significance of the beta coefficient non-standard at level (1), the previous table (4) demonstrates the existence of a significant influence relationship between human resources re-engineering and banking work pressures. The (F) test value reached (285.275), which is significant at level (1) and shows the test model's statistical power, and the (R^2) interpretation factor reached (0.774).

Section Four: Conclusions and Recommendations

First: Conclusions

1. Reengineering human resources emphasizes treating patients as long-term customers in the banks under study, which helps to increase the effective impact and eventually reach the stage of helping to reduce work pressures.
2. Human resources re-engineering has certain useful uses, but they are not as advanced as they should be in the divisions and departments of commercial banks.
3. The numerous tasks and responsibilities given to employees at the commercial banks under investigation are evidently the cause of work stress.
4. The numerous tasks and obligations associated with employment, as well as the variety of circles they are connected to, can occasionally cause overlap in job powers and responsibilities.
5. There is a correlation and influence between human resources re-engineering and work stress.

Second: Recommendations

1. In order to complete tasks and obligations properly and swiftly, it is necessary for several divisions and units of the Personnel and Information Department to use contemporary and innovative technology.
2. To reduce work pressure and employee unhappiness, refrain from allocating tasks and responsibilities for particular occupations based on the notion of favoritism and instead distribute them in accordance with the competencies and abilities required for the position.
3. genuine communication, expressing gratitude and cooperation among coworkers, and reducing work

Second - The Second Main Hypothesis

The second hypothesis argued that there is a substantial relationship between stresses at work in the banking industry and re-engineering of human resources. The researcher used simple regression analysis to examine the combined impact of banking pressures and reengineering of human resources. The findings of the basic regression analysis test are presented in Table (5) together with the estimated and significant (.Sig) t value and non-standardized beta coefficient. Also included is the interpretation coefficient (R^2).

demands that lead to generosity and the best outcomes via collaboration with one another.

4. The most time-consuming tasks are divided among the workers to speed up completion and execution, and specific employees from the departments involved are employed.
5. Because some employees struggle to complete their work owing to the ambiguity of the job position, job authority, responsibilities, tasks, and obligations must be made clear.
6. It is necessary to solve some tasks' problems in order to reduce the workload on workers who multitask.

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