

Unmasking Illegitimate Tasks in Banking: A Qualitative Exploration of Types, Contributing Factors, Impact, and Potential Mitigating Strategies in the Pakistani Context

Ms. Nausheen Shakeel

School of Business Administration, Zhejiang Gongshang University, Hangzhou, China

ABSTRACT

The banking sector of Pakistan is in extreme crisis. There is a need for a deeper understanding of the problems surrounding poor service standards and performance in this sector. Employees and their work experiences are crucial to the performance of this industry. The aim of this study was to shed light on the experiences of bank employees with regard to illegitimate tasks. The study specifically aimed to identify the types of illegitimate tasks experienced by employees working in this sector, the contributing factors to this experience, the consequences thereof, and the mitigating factors that can reduce the adverse impacts of these tasks. The study used an exploratory qualitative research design and directed content analysis to transcribe and organize the data from 17 semi-structured interviews with bank employees in Lahore, Pakistan. The data was recorded verbatim and was not edited in any way. Findings identified the multiple unreasonable and unnecessary tasks experienced by the participants, the organizational and psychological factors that contributed to the experience of these tasks, the resource-depleting characteristics of these tasks, and the adverse psychological, emotional, physical, and behavioral consequences of these tasks. Most importantly, the findings identified mechanisms to mitigate the adverse effects of illegitimate tasks. These findings will have practical implications for informing human resource practices and interventions to enhance the work experiences of bank employees and, consequently, the performance of the overall banking sector. Qualitative studies regarding bank employees' experience of illegitimate tasks in the Pakistani context are lacking. Potential interventions and recommendations for future research are made.

KEYWORDS: *Types of Illegitimate tasks; Mitigating factors; JD-R model; Contributing factors; Consequences of illegitimate tasks; Banking sector of Pakistan*

INTRODUCTION

In contemporary times, banks are assuming a pivotal role in facilitating the sustainable development of nations. This phenomenon holds utmost significance for countries heavily dependent on the banking sector. These countries rely heavily on them as their main source of finance due to the fact that their capital markets are still in the early stages of development (Moradi et al., 2016; Ntarmah et al., 2019). Various indicators indicate the Pakistani banking sector is undergoing an extreme crisis (Javaria & Masood, 2020; Khan et al., 2020). The annual efficiency and total factor

productivity growth of the banking sector in Pakistan have declined over the years (Shair et al., 2021). The Economic Survey of Pakistan (2022–2023) identified that the net foreign assets of the banking system of Pakistan have decreased by Rs 2,072.3 billion, representing an even higher decrease than the previous year. Banks operating within the Pakistani financial sector are currently experiencing significant challenges in managing non-performing loans (NPLs). According to the statistics of the State Bank of Pakistan (SBP), there is a notable upward trend in the NPL ratio (Shah et

How to cite this paper: Ms. Nausheen Shakeel "Unmasking Illegitimate Tasks in Banking: A Qualitative Exploration of Types, Contributing Factors, Impact, and Potential Mitigating Strategies in the Pakistani Context" Published in International

Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-7 | Issue-6, December 2023, pp.303-327,

URL: www.ijtsrd.com/papers/ijtsrd60166.pdf

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IJTSRD60166



al., 2022). The average quarterly measurement between September 2003 and December 2022 amounted to USD 5.25 billion (Chaudhury, 2023). As the economic crisis in Pakistan progressed, the banking sector of the country experienced increased vulnerability.

All public, private, Islamic, and conventional banks are struggling with these problems. According to SBP, Islamic Bank Bulletin 2018, a study encompassing the observed time span of twelve years (2007–2018) exhibits a progressive decrease in the overall number of banks in the country, accompanied by a gradual deterioration in their profitability (Javaria & Masood, 2020). The Klynveld Peat Marwick Goerdeler (KPMG) report stated that the overall net markup income of the banks in Pakistan has decreased by 1.6% compared to the year 2020 (KPMG, 2022). Both the Islamic and conventional banks of Pakistan are in financial distress (Khawaja et al., 2023). The observed downward trend in the banking industry may have several consequences, including reduced dividend payments, elevated interest rates, and diminished levels of investment, ultimately leading to a downturn in the country's economic development.

Other than economic challenges, the banking sector of Pakistan is facing other challenges that result in stressful job demands on employees, leading to many negative consequences for employees and the organization. There is high employee turnover and low employee productivity in this sector (Azeem et al., 2020; Ehsan & Ali, 2019; Pahi et al., 2016). Due to the high turnover rate, banks are facing staff shortages, and the work quality of banking staff is reduced (Iqbal, 2016). Employees who are regularly exposed to client demands tend to have a sense of dissatisfaction and express a desire to leave their current organizations (Khan, 2014; Shahzad et al., 2020). Many banks are facing shortages of staff due to turnover rates, and those who stay and are embedded in the organization have a high degree of role conflict in banks (Awan et al., 2021; Iqbal, 2016) and increased unethical behavior among bank employees (Shah et al., 2022; Tseng, 2019). The banking sector in Pakistan has long been grappling with issues such as decreased organizational citizenship behavior, employee turnover, absenteeism, and decreased organizational commitment (Islam & Ahmed, 2018; Islam & Tariq, 2018). A significant reason for that is the job demands that lead to stress (Nordin et al., 2020). The jobs in the banking industry are often acknowledged as being stressful and challenging, characterized by high workloads,

frequent deadlines, extensive customer interactions, time constraints, contradictory demands, substantial paperwork, and qualitative pressures. Employees in the banking sector are suffering from highly stressful job demands, which is a real challenge (Ehsan & Ali, 2019; Pahi et al., 2016). Bank employees don't get regular and constructive feedback on their work. This has increased role ambiguity among employees and decreased productivity (Ehsan & Ali, 2019). Commercial banking employees have to sit long because of task variety, and most Pakistani banks work with their employees' job rotation (Islam et al., 2018). Other problems like absenteeism and poor productivity are major concerns for the employees of the banking sector in Pakistan (Ehsan & Ali, 2019; Imran et al., 2022).

A high turnover rate, job dissatisfaction, poor performance, absenteeism, and the multiple aforementioned issues among the employees in the banking sector could be the symptoms of reduced employee engagement due to job demands. Numerous employees exhibit withdrawal behavior, whether it be physical or psychological, as a means of coping with the workplace demands that are linked to their responsibilities, tasks, working environment, and overall work experiences. In the context of a qualitative study, it was seen through in-depth interviews that participants revealed a significant element contributing to these reservations was the excessive workload they were saddled with. Based on the accounts of bank staff, they are assigned tasks that are beyond the scope of their designated job descriptions. The workload experiences an increase during the last days of the fiscal year, requiring individuals to work longer than ten hours a day in order to complete the tasks at hand (Khan et al., 2011). Bank employees in Pakistan perform various responsibilities. Many of these responsibilities and tasks may be similar or may differ from bank to bank, between commercial or Islamic banks, for instance. These tasks may also be similar or different based on their job rank, position, seniority, department, and size of the branch (Shahzad et al., 2021). The multitude of responsibilities that employees are required to fulfill, regardless of their perceived significance or insignificance, should not be dismissed as trivial, as they demand substantial exertion from employees in their execution. Given the constraints of the shortage of staff, long working hours, and work overload, it is not uncommon for bankers to encounter situations where they are required to undertake tasks and duties that they may consider that they should not be expected to perform. These

tasks are commonly perceived and categorized as illegitimate tasks. Illegitimate tasks are defined as tasks that employees are not expected to perform within their professional role boundaries, yet they are demanded or pressured to do so (N. Semmer et al., 2007; N. K. Semmer et al., 2021).

Illegitimate tasks, a concept emerging from the job demands-resources (JD-R) paradigm in the realm of industrial and organizational psychology, have gained recognition as a relatively recent construct (Mäkikangas et al., 2023; N. K. Semmer et al., 2015). Several studies have elucidated the adverse impacts that these tasks can exert on the overall well-being of employees. The consequences encompass job strain (Ding & Kuvaas, 2022), counterproductive work behavior (N. K. Semmer et al., 2010), fluctuations in employee well-being and conduct (Jiang & Wang, 2023; Kottwitz et al., 2013), reduced self-esteem (Schulte-Braucks et al., 2019), a strong inclination to leave the organization (Apostel et al., 2018; Zeng et al., 2021), undesirable employee states, and a disengagement from work (Zhao, Lam, et al., 2022; Zhou et al., 2018). Illegitimate tasks might potentially exert a multitude of adverse consequences on the work experiences, well-being, and performance of banking personnel in Pakistan. Consequently, such tasks may exert an adverse influence on the overall operational efficiency of banks, precipitating a cascading impact that might potentially undermine the entire national economy.

The Pakistani banking industry is an intriguing study opportunity due to its unique characteristics influenced by geographical, political, and economic factors. It is important to investigate this phenomenon in Pakistan, as the theories produced in advanced economies may have different outcomes in the Pakistani context (Shair et al., 2019). Illegitimate tasks may have a different impact in this context. Researchers have increasingly reached a consensus regarding the significance of context in shaping employees' perspectives toward work and their overall outcomes (Abid et al., 2019; Cai et al., 2019; Losonci et al., 2011; Siegall & Gardner, 2000; Xiao & Cooke, 2022). Consequently, it becomes crucial to expand the existing body of knowledge on illegitimate tasks by examining this phenomenon within Asian contexts. The banking sector in Pakistan is a subject of notable significance due to the intensifying job demands for employees, requiring them to deal with the competition for service quality and customer satisfaction (Abbasi et al., 2019; Li et al., 2021;

Zafar et al., 2012). Moreover, this frequently necessitates organizations to reassess their prior commitments to employees (Porter, 1996; Robinson & Wolfe Morrison, 2000). So, task allocations to employees may also be changing frequently. It is worth noting that Pakistan's political, economic, socio-cultural, and institutional frameworks exhibit notable distinctions when compared to those seen in Western nations (Azeem et al., 2020; Barkema et al., 2015). Hence, despite theoretical support and empirical evidence from Western countries, it is worthwhile to study illegitimate tasks in Pakistan (Azeem et al., 2020).

Purpose of the Study

The aim of this study was to examine the work experiences, particularly in relation to illegitimate tasks, of bank employees in a Pakistani setting. The purpose was also to shed light on the organizational and psychological factors that influence bank employees' encounters with illegitimate tasks and the resulting consequences. Furthermore, this study aimed to offer valuable insights into the resource-depleting characteristic of illegitimate tasks and identify mechanisms to alleviate the adverse impacts experienced by bank employees as a result of engaging in illegitimate tasks.

Literature Review

Illegitimate tasks are tasks that the employees think they are not expected to perform within their professional role boundaries, yet they are demanded or pressured to do so (N. Semmer et al., 2007; N. K. Semmer et al., 2021). These tasks have two types. Unnecessary tasks and unreasonable tasks which collectively amount to illegitimate tasks (Kilponen et al., 2021). Unnecessary tasks, for example, are job tasks where employees are required to perform tasks that have no specific purpose and should not exist at all. No employee should be expected to perform them. E.g., creating minutes of the meetings every time that serve no purpose and no one reads afterward (N. K. Semmer et al., 2019; Zhou et al., 2018). These tasks are meaningless and lack legitimacy in the employee's perception. Employees think that these tasks are just the supervisor's unnecessary demands and could be avoided by organizing the organizational systems in a better way. These tasks do not make any sense to employees. One reason for their existence could be that the other employees did not perform their jobs properly (Pindek et al., 2019; Sonnentag & Lischetzke, 2018). The second type, unreasonable tasks, are those that violate the expected work roles of employees. Mostly, they are

perceived by employees as someone else's responsibility. For example, requiring a marketing employee to perform a human resources department's tasks is unreasonable, as is asking a management information system officer to open customer accounts in the bank (Omansky et al., 2016). Employees consider these responsibilities unfair, and they also put them in an awkward situation (Pindek et al., 2019; Schulte-Braucks et al., 2019).

It is crucial to acknowledge that it is the employee's subjective perception rather than the objective assessment of these tasks that leads to strain. Different employees may perceive illegitimate tasks differently. The way employees perceive these tasks may significantly depend on personal and environmental factors. For instance, one employee may experience a sense of diminished resources and self-worth in response to a particular task, while another individual may derive pleasure from engaging in the same job task. Hence, it is imperative to take into account the subjective perceptions of individuals regarding their work tasks in order to identify tasks that may be deemed illegitimate (Fila & Eatough, 2020). Qualitative research methods are considered to be more effective in delving deeply into the perceptions of employees.

Illegitimate tasks have adverse consequences for employees as well as organizations. They can hinder individual performance by imposing unattainable, ambiguous, or contradictory demands (Ding & Kuvaas, 2022). This can negatively impact the overall performance of the organization. The inability to meet performance expectations poses a threat to employees' capacity to uphold a favorable self-perception (Schulte-Braucks et al., 2019). Furthermore, tasks that are considered illegitimate also convey specific social messages of disrespect. In this way, tasks that are considered illegitimate present a risk to the positive self-perception of employees (E. Eatough, 2013). The presence of these tasks in the workplace can potentially result in job strain (N. K. Semmer et al., 2015) and a decline in employees' psychological well-being (Fila et al., 2023; Madsen et al., 2014). Studies also provided empirical evidence to support the notion that these tasks might serve as a significant source of work-related stress (Ding & Kuvaas, 2022). Empirical analysis revealed that the presence of these tasks was associated with a decrease in employees' overall well-being and an increase in job strain (Kilponen et al., 2021). Another study revealed that these

tasks were associated with negative outcomes such as reduced levels of employee job satisfaction as well as heightened feelings of rage and distressed moods (E. M. Eatough et al., 2016). Furthermore, previous research has identified noteworthy correlations between illegitimate tasks and adverse employee outcomes, namely moral disengagement, psychological detachment, and work-to-family conflict (Zhao, Lam, et al., 2022; Zhou et al., 2020). These tasks have been found to contribute to counterproductive work behavior and an increased likelihood of turnover intentions (Ding & Kuvaas, 2022). These studies provide evidence that illegitimate tasks may pose detrimental consequences for the well-being of the employee as well as the organization. The present article posits that tasks that are considered illegitimate could indicate job demand as defined by the JD-R model (Demerouti et al., 2001; Mäkikangas et al., 2023).

The Job Demands-Resource Model

The JD-R model (Bakker & Demerouti, 2007) categorizes working conditions into two overarching groups, namely job demands and job resources. It places significant focus on the interplay between job demands, job resources, and personal resources. This interaction influences job burnout and employee engagement. An undesirable interaction of these factors can result in employee burnout. Specifically, job demands that create stress can increase job burnout (Ouyang et al., 2022). Such job demands may result in a health impairment process or reduced employee engagement, which is characterized as a motivational process. Job demands encompass several components of a job, like job stress, role conflict and overload, and workplace bullying. They also include any component of job demand that necessitates consistent psychological and/or physical exertion and expertise. The aforementioned demands are accompanied by specific physiological and psychological costs that necessitate both physical and mental exertion on the part of employees. Within the realm of scholarly literature, a clear distinction is made between job demands that are considered challenges and those that are perceived as hindrances (Lepine et al., 2005). Illegitimate tasks have been recognized as stress-inducing hindrances for being the professional expectations that impede employee well-being, ultimately resulting in burnout (Ouyang et al., 2022). These tasks become a hindrance to an employee's capacity to accomplish professional goals and deplete their physical and mental resources (Ding & Kuvaas,

2022). In contrast, job resources serve a utilitarian purpose by facilitating the attainment of work-related goals, mitigating the pressures of work demands, and fostering opportunities for knowledge acquisition, skill enhancement, and individual advancement. Job resources can be identified at both the organizational level, such as benefits and job security, as well as the interpersonal and social level, including social support and team climate. They may also manifest in a particular position in the organization (e.g., role clarity) or within the context of a specific task (Demerouti et al., 2001; Schaufeli, 2017). The availability of job resources is crucial for effectively managing the demands of one's job. The presence of job resources and personal resources can mitigate the negative effects of job demands on the well-being of employees. Additionally, these resources can also enhance the employee's engagement and motivation level (Schaufeli, 2017).

Illegitimate tasks can be categorized as job demands within the context of the Job Demands-Resources (JD-R) model (Ouyang et al., 2022). This classification is based on the fact that illegitimate tasks necessitate emotional and cognitive demands, resulting in adverse affective responses, emotional weariness, job burnout, irritation, and diminished self-esteem (Ding & Kuvaas, 2022). Given the inherent characteristics of these tasks, it is postulated that these tasks possess the capacity to exert an adverse influence on employee engagement and various other outcomes within the banking sector of Pakistan. Hence, in order to enhance comprehension regarding these demanding tasks and their impact on employee well-being and behavior, it is imperative to conduct an in-depth investigation into illegitimate tasks within the banking sector in Pakistan.

Methodology

The research methodology employed in this study was qualitative in nature, aligning with the interpretivist research paradigm. This paradigm is grounded in the ontological position of relativism. The interpretivist paradigm acknowledges the inherent subjectivity in individuals' perceptions of the world and emphasizes the contextual nature of meaning. Therefore, it encompasses a subjective and relativistic perspective on the world. The aforementioned methodology was employed in order to obtain a deeper understanding of the subjective experiences of bank employees within their professional settings (van Niekerk et al.,

2021; Willis, 2007). A cross-sectional qualitative research design was utilized in this investigation. The design employed in this study effectively aligned with the principles of interpretivism, as it facilitated the exploration of the phenomenon of illegitimate tasks from the perspective of bank employees who were actively involved in the study. This approach embraced the concept of relativism (Clark et al., 2021; Willis, 2007).

Sample and Data Collection

This research was carried out among the selected bank employees in the metropolitan city of Lahore. It is also the provincial capital of Pakistan, and almost all the banks have a large number of branches in this city. The selected banks were a mix of private, public, Islamic, and conventional banks in Pakistan. It makes the study generalizable to a larger level.

The recruitment of participants was conducted following the necessary approval from both the Ethics Committee of the university where the study took place and the senior management of the chosen banks. The primary researcher initiated the communication with the human resource managers from the four participating banks, which varied in terms of their public or private status, conventional or Islamic nature, and the extent of their branch networks across the country.

A non-probability purposive sampling method was utilized to select a sample of 17 employees ($n = 17$) from four different banks. To ensure anonymity, the banks were designated as Banks A, B, C, and D by coding. All participants included in this study satisfied the predetermined selection criteria, which required them to have permanent positions as bank employees and possess a minimum of two years of formal banking job experience. The employees were provided with information regarding the voluntary nature of their involvement in this study, the assurance of confidentiality, and adherence to the general data protection standards in utilizing their personal data.

Given the total of 17 participants, 7 were from 2 private conventional banks, 6 from a private Islamic bank, and 4 from a public sector conventional bank. There were 9 (53%) male and 8 (47%) female respondents. The participants ranged in age from 24 to 46 years old. The age group depicts representation from various age groups. According to the level of education of the participants, 1 (5.9%) had a PhD, 10 (58.8%) had a master's degree, and 6 (35.3%) had a bachelor's degree. The educational distribution suggests that all the participants had obtained formal education

in one way or another. Highlighting the organizational tenure of participants, 6 (35.3%), 5 (29.4%), 4 (23.6%), and 2 (11.7%) have been with their firms for 2–5 years, 6–10 years, 11–15 years, and 16 and above, respectively.

Contents of the Interview Guide

The lead researcher gathered data by using semi-structured interviews. The utilization of semi-structured interviews facilitated intersubjective comparison (Phillips, 2016). Additionally, it allowed for flexibility in formulating questions and provided the option to delve deeper into specific situations (Clark et al., 2021). This facilitated the generation of further questions, when deemed suitable, over the course of interviews (Willis, 2007).

The interview guide utilized in this study was developed through a comprehensive examination of pertinent scholarly sources and similar research investigations (van Niekerk et al., 2021) and was tailored to align with the specific research aims (see Appendix 1). Qualitative data gathering involved the utilization of a semi-structured interview guide, including thirteen open-ended questions. The first question was to inquire whether they faced illegitimate tasks or not. This question asked, “Have you ever been asked to perform a task at work where you thought that I should not have to do this?”. The interview was supposed to be stopped if the participant said no. It means that the employee did not face any illegitimate tasks, but the situation of illegitimate tasks in the banking sector of Pakistan is so critical that no participant said no to this question. After that, two questions addressed the bank employees’ experience of having illegitimate tasks. One of them was probing about unnecessary tasks, and the other was probing about unreasonable tasks. The one related to unnecessary tasks reads, “Do you have any work-related tasks that you have already stated or that are currently coming to your mind that have prompted you to think about whether:”, It has sub-parts like “a) they have to be done at all?” and others (see Appendix). The question related to unreasonable tasks stated, “Do you have any work-related tasks that you have already stated or that are currently coming to your mind that have prompted you to think about whether:”, leading to the extended parts of this question like “a) they should be done by someone else?” and others (see Appendix). Subsequently, the employees were requested to provide descriptions of the task situations, followed by additional probing questions relating to the contributing factors for

perceiving these tasks as illegitimate and the possible mitigating factors that have or could improve the situation. Demographic information was gathered immediately after each interview. The interviews were conducted in private settings, such as vacant conference rooms, staff rooms, or offices, as chosen by the participants (van Niekerk et al., 2021). Each interview had a duration of around 60 minutes.

Data Protection, Quality and Credibility

The primary researcher electronically recorded the interviews, ensuring that they were transcribed verbatim (Clark et al., 2021; Willis, 2007). Providing the names was optional for the participants. In the process of transcribing the recorded interviews, the identities of individuals who disclosed their names were substituted with false names. The physical documents of the transcriptions were stored securely. The voice recordings and other electronic data documents were securely saved on a device that requires a password for access. These files are restricted to the researchers involved in the study and cannot be accessed by unauthorized individuals (van Niekerk et al., 2021).

In order to make sure that the research findings are credible, the study incorporated various forms of data triangulation. This strategy is considered a qualitative research approach that can be used to confirm the validity by bringing together material from a variety of sources. Specifically, data triangulation, theoretical triangulation, research triangulation, and methodological triangulation (Carter et al., 2014). The process of data triangulation was implemented by gathering data from diverse research participants affiliated with various banking institutions. Additionally, the process of theoretical triangulation involved seeking input from academics who had diverse theoretical perspectives. This was done to confirm the validity of the methodologies employed and the conclusions derived throughout the data collection and analysis stage of the research, namely through the utilization of consensus coding. Furthermore, the attainment of researcher triangulation was accomplished through the incorporation of diverse researchers’ opinions, viewpoints, and concerns throughout the study, along with the implementation of member checking (Carter et al., 2014; van Niekerk et al., 2021). Methodological triangulation was successfully accomplished by integrating data acquired during data collection with researcher field notes collected from observations conducted during individual

interviews. The implementation of these validation techniques has effectively enhanced the rigor, diversity, and depth of the research study.

Analysis of Data

We utilized the directed content analysis method for the interpretation, analysis, and reporting of the collected data (Hsieh & Shannon, 2005; van Niekerk et al., 2021). The primary objective of content analysis is to provide detailed knowledge and in-depth comprehension of the topic being investigated. This methodology is commonly employed for the subjective analysis and interpretation of textual material. The systematic categorization procedure incorporates coding and the identification of themes or patterns. This approach enables the achievement of the desired outcome. The selection of content analysis was considered the most suitable for the study's objective, as the method aims to provide conceptual validation and expansion upon a theoretical framework or existing theory related to the topic under study that might gain from additional explanation. In the course of employing deductive category application, the researchers utilized the theory of illegitimate tasks to set the research objectives, develop the interview guide format, and establish the initial coding scheme. This was done by drawing upon the classification framework for illegitimate tasks (N. K. Semmer et al., 2015).

The process of coding the data commenced by defining fundamental concepts taken from established theoretical frameworks in order to establish initial coding categories, which encompassed tasks that were deemed unnecessary and unreasonable, the organizational and psychological elements that have contributed to the occurrence of illegitimate tasks, the resource-depleting characteristic of these tasks, the subsequent outcomes associated with these activities, and the factors that mitigate the adverse impacts of these tasks. Following a thorough data immersion process, the interview transcripts were carefully examined, and all textual segments corresponding to the different coding categories were duly highlighted in the passages (van Niekerk et al., 2021). Subsequently, a consensus coding process was undertaken in collaboration with a peer researcher to assign preset codes to all highlighted paragraphs and sentences systematically (Richards & Hemphill, 2018). Text that could not be classified by the first coding scheme was subsequently assigned a new code. Ultimately, after further examination, further

subcategories were established to classify preexisting codes related to unnecessary and unreasonable tasks, consequences stemming from these tasks, the depleting impact of illegitimate tasks on resources, and mechanisms that can mitigate the impact of these tasks. The results were not only corroborated by the theory under consideration but also offered additional evidence to enhance the current comprehension of illegitimate tasks. The subsequent section will describe the five primary codes and their respective subcategories, along with exemplars and descriptive evidence.

Results

The major five codes derived from the content analysis conducted in the present study included: first, types of illegitimate tasks faced by bank employees. These include unnecessary tasks and unreasonable tasks. Second, factors that contribute to illegitimate tasks. These include organizational and psychological factors. Third, the consequences of illegitimate tasks. These include the impact of illegitimate tasks on employees' physical, psychological, and behavioral outcomes. Fourth, resource depletion by illegitimate tasks; and last, factors that can mitigate the negative impact of illegitimate tasks.

Types of Illegitimate Tasks Perceived by Employees

Overall, the study found that all participants encountered illegitimate tasks as part of their regular banking tasks, to varying degrees. The overarching theme was divided into sub-themes that pertain to tasks seen as either unnecessary or unreasonable. These include needless paperwork, job tasks of other employees, supervisor's personal tasks, training new employees, managerial duties, repetitive useless trainings and seminars, tasks against employee expertise and customers' personal tasks.

Needless Paperwork

Many participants reported that they had to perform tasks that should not be done at all. These tasks should not even exist in the organization. 14 participants out of 17 mentioned various tasks as needless paperwork that should be completely omitted from organizations. Participants consider them completely unnecessary. Participants described, for example

"I often have to do paperwork, the need for which I think should be reevaluated. Paperwork related to customers is important, but much of the paperwork I do while opening and maintaining accounts

seems excessive, and multiple forms seem unnecessary with all the development of technology that we have.” (Participant 9, Bank A)

“In my job at work, I have to create various statistical reports like regulatory compliance related that I feel are not required at all. I notice that anyone barely reads them. No one uses them later. It really feels like a task that should not be done at all because it has no impact. It is not helping anyone in the company.” (Participant 13, Bank B)

Overall, the participants emphasized that the persistent requirement to handle needless paperwork regularly increases their stress and burdens them, as it detracts time, energy and other resources away from significant job tasks and can be exhausting.

Manager’s Responsibilities

Some tasks that employees had to perform on behalf of managers were meetings with rich customers, monitoring the performance of junior employees, visits to the offices of large deposit holders, and moderating roles between the top management and lower-level employees. These tasks emerged as unreasonable tasks, as the participants reported that they were required to execute tasks that were the responsibility of the branch manager. Most of these tasks were assigned to more experienced and senior employees. The employees considered these illegitimate tasks. A participant mentioned the following statement:

“I am asked to take on the manager’s role in important bank meetings with customers or top management. Even sometimes at the customer’s office. It frustrates me because I have my own job tasks to perform, and this is not my job.” (Participant 10, Bank C)

Job Tasks of Other Employees

This subtheme emerged as an unreasonable task. The tasks that the participants were asked to perform, which they mentioned as other people’s responsibilities, include replacing them during their lunch break, doing work on their position when the concerned employee is absent, being asked to count a large amount of cash at the end of the day, which is not their job, being asked to work in other departments for a few days, and being asked by the credit officer to work on opening accounts. These tasks are the responsibility of other employees, and they should be expected to perform them. About 70% of the participants reported being assigned

someone else’s responsibilities. The participants explained that these tasks should be allocated to employees who are well-trained in their jobs to perform them. Some of the study’s participants made the following statements:

“I remember that I am very often required to cover for the employee during their lunchtime or if someone is absent. Even on the seats that I am not trained for. This is not my job. I find myself stressed because I find it very unreasonable to do what is not my job”. (Participant 11, Company C)

Supervisor’s Personal Tasks

This sub-theme focuses on the participants' thinking that these tasks are unreasonable. They are the supervisor’s personal tasks, and the employee shouldn’t have been asked to perform them. The unreasonable supervisor’s personal tasks reported by the participants included picking up their kids from school and dropping them at their place, filling up the detailed forms that they had to submit somewhere, picking up their laundry, making coffee for the supervisor, arranging their office cabinet and racks, and going to get their car’s fuel tank refilled and his car washed. Participants cited these tasks as a critical problem. The following comments provide evidence of this perception among participants.

“My team leader asked me to pick up his kids from school and drop off his laundry at his home while I was going for an important official task. This is so unfair. I think this injustice shouldn’t happen.” (Participant 1, Bank B)

Training New Employees

Tasks like guiding a new employee with using the cash counting machine, resolving errors while working on the bank software, finding supplies and equipment in the office, answering queries of new employees if the customer’s request falls under the policy of the bank, and guiding about better sales techniques were highlighted by the participants as unreasonable tasks that they had to perform. Participants believed that this was the responsibility of the human resources department. It is unreasonable to expect such tasks from them. It affects their own daily tasks negatively. The participant said:

“Many times, I am asked to guide the new employees to get on board with the software or the systems of the branch. It’s not my responsibility to let him know where the new writing pads are available or tell him the

better techniques to convince the customer....” (Participant 2, Bank A)

Repetitive Trainings and Seminars

The participants mentioned that the repetitive training and seminars about compliance procedures, the redundancy of the bank software training, repetitive training for fundamental customer service behaviors, and sales training that do not show any new methods are very unnecessary. The participants insisted that most of these trainings and seminars were nothing new. They are repeating and emphasising the same old techniques and methods. They mentioned that they have learned much more than that already. The following is an example of the participants' comments:

“The software use training that I was sent to in the previous week was just a repetition of what I am already aware of. In fact, I know better than that. It was completely unnecessary. I shouldn't have been sent there....” (Participant 3, Bank D)

Tasks Against Employee Expertise

The participants encountered some tasks that they believed to be outside of their expertise. The tasks were from the same department but were beyond the expertise that the assigned employee possessed. The participants considered it highly unreasonable that they had to do those tasks. A cashier asked to perform account opening tasks; a credit employee asked to handle a big loan that he didn't know how to process; develop a personalized strategy for the wealth management of a high-profile client; lead a big project team; and conduct a fraud investigation were the tasks mentioned by the participants. One participant said:

“I am well aware of the fundamentals of financial investment. They asked me to make an investment portfolio for the big-shot customer. I don't know it in that depth. It was beyond my expertise.” (Participant 4, Bank D)

Customer's Personal Tasks

Participants explained that customers are very important to the bank, but performing their personal tasks to please them is highly unnecessary for the bank and for any employees. Still, they mentioned that tasks like picking up the cheque from the customer's house, picking up and dropping back from the house of an important customer, making the customer's travel arrangements, and assisting the clients with the troubleshooting of the laptop or mobile app

problems were the tasks mentioned by various participants as unnecessary tasks expected from them. Employees think that no employee should be asked to perform these. Customers should handle these by themselves. Participants commented:

“ ... prioritizing customer needs is important, but giving them pick-up and drop-off service from their home or office is a bit over the top. I shouldn't have to do it.” (Participant 2, Bank A)

Factors Contributing to Illegitimate Tasks

This theme of the research focuses on the participants' perspectives concerning the numerous factors that played a role in their engagement in tasks deemed illegitimate. The sub-themes associated with the factors that influenced the occurrence of illegitimate tasks encompassed various organizational factors like organizational structure, shortage of staff, high workload, pressure on managers to meet targets, unrealistic customer expectations, weak planning by management, limited resources, and communication gaps. Other psychological elements contributing to the perception of task illegitimacy are employee silence, personality traits of employees, intrinsic motivation, and perceived role identity.

Organizational Factors

The findings indicate that the organizational structures have problems, like a top-down decision-making approach. This results in giving tasks to employees without consideration of their perceptions in this regard. This results in employees ending up considering tasks as illegitimate.

“They decide and just tell us to follow. I don't know why I have to do a task and not my colleague.” (Participant 8, Bank A)

Organizational culture also results in illegitimate tasks:

“The culture of trying to toss around your tasks to others with one or other logic is persistent.” (Participant 6, Bank B)

The organizational culture that existed within the framework of each organization's structure, as well as the activities that organizations engaged in, both influenced people's experiences with illegitimate tasks. In addition, several participants shed light on the fact that the shortage of available staff is very much responsible for their involvement in tasks that are considered illegitimate by them.

"Who else will do? We are only a few people in this branch, so we have to get everything done." (Participant 12, Bank C)

Specifically, due to technological advancement and financial troubles faced by banks, they are trying to save on human resource costs. A high workload and pressure on managers to meet deposit targets are also reasons why managerial work gets allocated to non-managerial employees. Similarly, when employees with higher workloads are unlikely to complete their tasks on time. Those tasks are given to others, resulting in illegitimate tasks.

Customers' unrealistic expectations influence employees to perform illegitimate personal tasks for them.

"The big deposit customer casually called the bank to send someone to pick up a cheque from him as he had to go for a flight, so I was sent there." (Participant 14, Bank A)

Employees pointed out that many illegitimate tasks emerge due to a lack of appropriate planning from the respective body. Sending the same employees to redundant training and seminars and telling two people to generate the same reports and enter the same data into two systems can be avoided with good planning.

"Management should know who has already taken this training and who actually needs it. If they had planned well...I wouldn't have to be there again and again." (Participant 17, Bank C)

Participants mentioned the shortage of resources and the communication gap between management and employees as another reason for illegitimate tasks. The organization does not offer all of the resources required for increased customer satisfaction and sales. The employee has to take money from their pocket, which results in a perception of illegitimacy. Further, about communication, the employee mentioned:

"I did it, but the supervisor didn't give feedback or any reason for why he asked me to do it and not the other guy." (Participant 2, Bank A)

Psychological Factors

There are four interrelated categories of important psychological factors that played a role in the prevalence of illegitimate tasks among the participants. Firstly, many employees stay silent on the allocation of these tasks and do not verbally

object to or respond to the allocator. This leads to more illegitimate tasks, according to the participants:

"...I need this job. I can't say that it's not my job. I won't do it." (Participant 6, Bank B)

Secondly, the personality traits of employees, like agreeableness, contribute to increasing this issue. If one employee agrees to do something, then the agreeable nature of the employee results in more illegitimate tasks being assigned. Other employees also cannot report it as illegitimate because the boss thinks it's okay.

"The other employees were okay with doing the chores for the supervisor, so I had to do them too." (Participant 3, bank D)

An employee's intrinsic motivation to do the tasks and give their best is a reason due to which some employees mentioned that they don't say no to any task. As a result, more illegitimate tasks come their way. Lastly, the experience of engaging in these tasks was found to be influenced by a well-defined and clear understanding of one's professional role:

"I think this is unreasonable to make me do that because I think that it is clearly not part of my job role." (Participant 5, Bank D)

Emotional and psychological consequences of Illegitimate Tasks

The psychological consequences identified because of the experience of illegitimate tasks identified by the participants included decreased vitality, increased job dissatisfaction and the intention to quit, and a decrease in self-esteem and motivation. One participant expressed the following description of decreased vitality:

"Doing this, I don't feel the energy to get other things done at work. In fact, internally, I couldn't feel up for other tasks, even if the next task was from my job description." (Participant 15, Bank D)

Another employee mentioned regarding job dissatisfaction and intention to quit:

"This makes me think that I should leave this job because I am dissatisfied with all this I have to go through." (participant 16, Bank C)

As a consequence of taking part in these tasks, the participants reported experiencing adverse emotional conditions. One of the aspects they

discussed was how emotionally exhausted they became as a result of these tasks:

"I feel mentally tired dealing with these tasks and don't feel good". (Participant 5, Bank D)

Fear and anxiety:

"I do it because I am afraid of saying no. I worry that it will make my boss angry." (Participant 7, Bank C)

Feeling stressed, distressed, depressed, and angry,

"Doing it makes me stressed and raises the emotional expenditure on me. I feel fear of many things, like missing my actual work on which I'll be evaluated. Fear makes me feel more stressed." (Participant 2, Bank A)

Physical Consequences

This subtheme addresses the physical repercussions that these tasks have on one's body. The participant employees reported experiencing adverse physical consequences as a result of their involvement in illegitimate tasks within the banking sector. These outcomes included physical illnesses such as high blood pressure and cardiac issues.

"I fell ill due to the burden of doing my own tasks and these unnecessary ones... I was admitted to a hospital." (Participant 6, Bank B)

Physical exhaustion was another consequence of these tasks:

"My head hurts and my body too..." (Participant 10, Bank C)

and difficulty sleeping as well,

"Many times I keep turning around and can't sleep at night." (Participant 8, Bank A)

Behavioural Consequences

The next set of outcomes from the research exemplifies two forms of the theme of behavioural effects as a result of these tasks. The first aspect deals with the participants' actions and behaviors at home. The participants admitted that they frequently put their own responsibilities at home on the back burner in order to get the supervisors' or the customers' personal tasks done. This converted into aggressive behavior towards the genuine needs of the family that they asked for:

"I shout at home when they need me to do a task because I am done for the day...that's also my job, but I can't do more." (Participant 14, Bank A)

Irritated responses:

"My wife tells me that I am always showing irritated answers to kids, but I know this is the reason (illegitimate tasks), and she doesn't." (Participant 4, Bank D)

and not agreeing to go out for fun with family

"At reaching home, the kids want to get out and have fun, but these tasks (illegitimate tasks) don't leave anything in me, and I often say no to them." (Participant 1, Bank B)

The second category is the negative influence on the participants' behavior at work. Involvement in these tasks has increased the interpersonal conflict with colleagues in the banks:

"...I cannot say no to the boss, but I do argue with the one that I think should have done it (illegitimate tasks)." (Participant 10, Bank C)

Employees said that they indulge in counterproductive work behaviors due to illegitimate tasks like speaking badly to others about the organisation, intentionally working slowly, hiding knowledge from colleagues, and stealing work time on the computer for personal online tasks. Negative behaviour towards customers:

"I lied to the customer to get rid of him as I didn't want to do that stupid task". (Participant 6, Bank B)

The Resource Depleting Characteristic of Illegitimate Tasks

The majority of participants acknowledged that performing the illegitimate tasks mentioned by them results in the loss of various resources. Both the physical resources of the employee and the psychological resources. Participants reported the loss of various useful resources like time, self-esteem, feelings of energy, motivation, strength, and knowledge. They clearly mentioned in several instances that their resources used to perform the illegitimate tasks mentioned by them could have been used for the actual valuable job tasks that could benefit the participant's and organisation's success. Given this fact, it is not surprising that study participants said things like:

".... therefore, I believe that working on it wasted my time and energy. I had to postpone the actual task that was actually my job". (Participant 16, Bank C)

The nature of these tasks was emphasized to be connected with various resource-depleting tasks

like redundant paperwork, unnecessary training, seminars, other employees' responsibilities, and personal tasks of customers and supervisors.

Factors that Mitigate the Influence of Illegitimate Tasks

The study's findings provide insight into various mechanisms that participants have recognized (e.g., interpersonal factors, individual factors, job-related factors, etc.) as having the capacity to mitigate the adverse impacts of these tasks. The mechanisms identified by the participants' encompassed appreciation by the supervisor:

"I feel less stressed when the boss says that I have done it well, even if the task was irrelevant to me." (Participant 4, Bank D)

Transformational leadership:

"If the leader assigning the tasks is caring for my individual needs and has an influential personality, then I feel less angry at these tasks". (Participant 16, Bank C)

Interpersonal communication:

"If it is explained to me by the boss why I have to do it, then it feels less disturbing." (Participant 1, Bank B)

Employee engagement,

"I can't stay angry much. I am just so involved and associated with this job, my

work, and this organization." (Participant 14, Bank A)

and the family to work satisfaction,

"it is so stressful, but the happiness, cooperation, and support I have from my family keeps me going...". (Participant 12, Bank C)

A majority of the employees who participated reported experiencing these mechanisms.

In sum, the findings of this research (Figure 1) revealed that specific organizational and psychological variables played a role in the occurrence of illegitimate tasks among the bank employees who took part in the study. These variables contribute to the occurrence of illegitimate tasks, which are characterized by being unnecessary and unreasonable. Furthermore, tasks that were deemed illegitimate were also recognized as having a depleting effect on resources. The findings also identified that the engagement in these tasks affected the participants emotionally, psychologically, physically, and behaviorally. Ultimately, this study successfully found distinct factors that could function as mitigating factors, leading to a reduction in the adverse consequences of these tasks on those working in the banking industry.

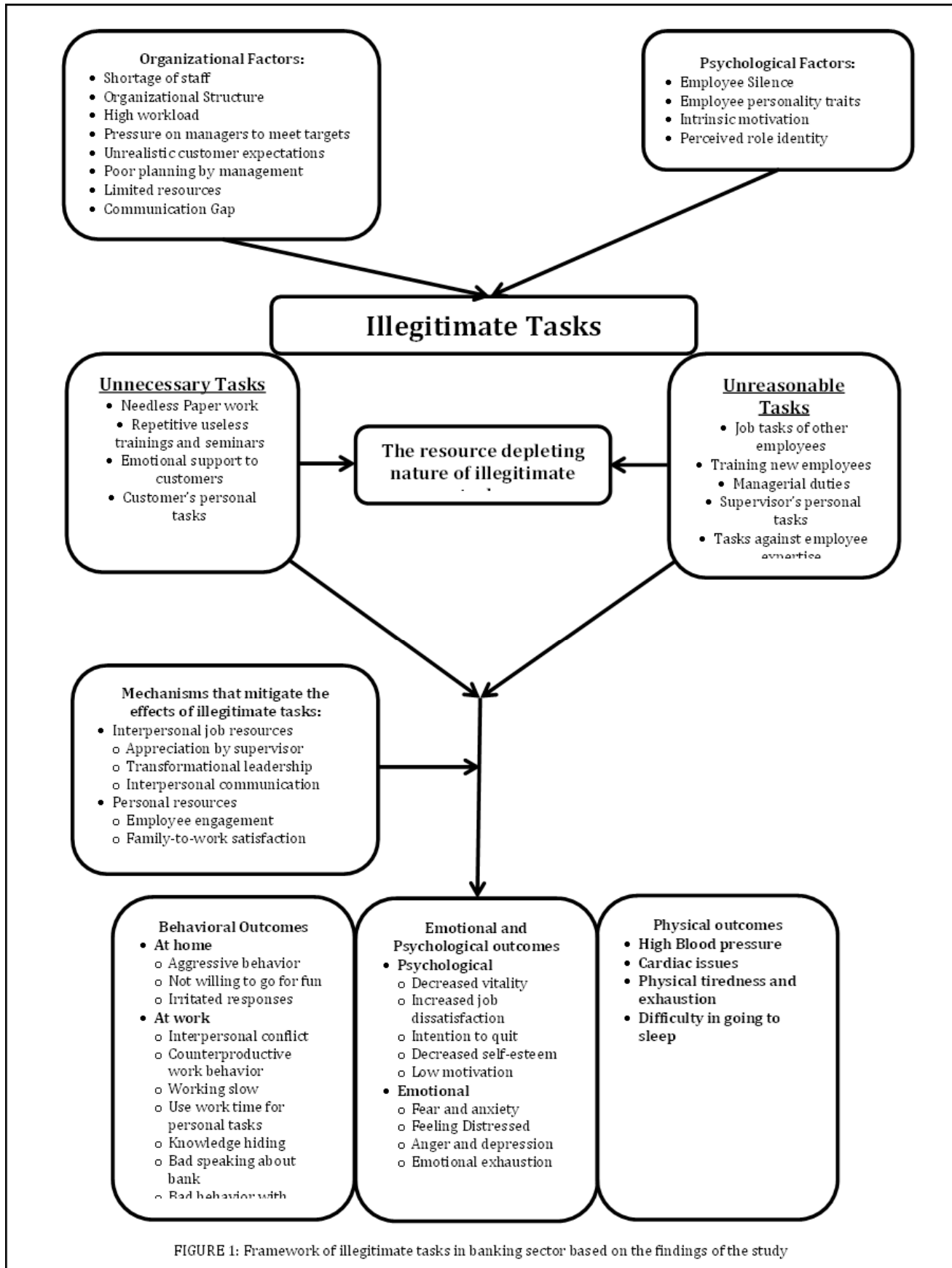


FIGURE 1: Framework of illegitimate tasks in banking sector based on the findings of the study

Discussion

The main purpose of this study was to acquire an in-depth comprehension related to the work experiences of bank employees in Pakistan, with a

specific focus on their encounters with illegitimate tasks. The tasks considered illegitimate by the participating bank employees were identified. The study also aimed to explore the organizational and

psychological factors that influence bank employees' encounters with illegitimate tasks and the resulting consequences. Additionally, the findings offer valuable insights into the resource-draining characteristic of these tasks, shedding light on potential strategies to alleviate the adverse impacts encountered by bank employees in relation to such tasks.

Our study results confirm existing research concerning the types of tasks considered illegitimate and their dimensions. The types of tasks in the banking sector that fall under the unreasonable tasks dimension (i.e., job tasks of other employees, training new employees, managerial duties, tasks against employee expertise) and that fall under the unnecessary tasks' dimension that should not exist and no one should have to do that (i.e., needless paperwork, supervisor's personal tasks, repetitive useless trainings and seminars, customer's personal tasks) were considered by the participants as illegitimate tasks in the contextual circumstances of the banking sector of Pakistan. It is consistent with the studies performed in the service industry in other countries. School teachers in Africa reported that they have to perform tasks falling within their workload and also those not falling within their workload that were illegitimate tasks having similar characteristics to our results (van Niekerk et al., 2021). Frontline hospitality employees in China also reported the severe problem of illegitimate tasks (Zhao, Jolly, et al., 2022). It is noteworthy that the issue of illegitimacy was not specifically mentioned in relation to these tasks themselves but in relation to the context and ways in which these tasks were assigned. There were very few tasks that were reported as illegitimate by some participants but were not considered illegitimate by others. For example, many employees reported that being expected to perform managerial duties is highly unreasonable for a non-managerial employee, but a few of them said while responding to the probing questions that it was part of the job for our development and growth. Therefore, it's striking to know that more than the task itself, it's the way the task is communicated and explained by the management and the supervisor that makes the employee consider it illegitimate or not. This is in line with the existing research that found that the explanations related to a task and its allocation to a particular person can reduce the perception of a task being considered illegitimate and also its negative influence (Sias & Duncan, 2019). Our findings back up earlier research that said illegitimacy mostly shows up in the situation, how

people see it, and how the task was assigned, not in the task itself (N. K. Semmer et al., 2015).

Comparing our results with sectors other than the banking industry, we do find some similarities and differences in the categories and sub-themes identified. The categorizations within the banking industry exhibit certain distinctions when compared to the illegitimate task categories identified by Pindek et al. (2019) in the profession of engineering. Pindek et al. (2019) identified three distinct categories of unreasonable activities, namely non-demoting tasks that involve performing someone else's job, demoting tasks that involve performing jobs below one's job level, and poor work by others that results in additional work for oneself. Additionally, they identified one category of unnecessary tasks that are deemed not needed to be performed at all. In contrast, our categorization provides a more comprehensive and nuanced classification of these tasks. Moreover, there were variations in the coding categorization of comparable themes. Pindek et al. (2019) classified instances of substandard work performed by colleagues as falling under the category of unreasonable tasks, which subsequently led to an increased workload for the affected employee. However, in our own code allocation system, such tasks were not described by participants due to the incompetence of other employees. Participants reported that they have to perform other employees' tasks due to reasons like their lunch break, absence, or high workload on another employee, etc. Therefore, due to their difference from Pindek et al.'s (2019) study, we deemed it appropriate to categorize them in the unreasonable tasks' subtheme. The different approaches used in the content analysis of the two studies can explain the observed differences (Kilponen et al., 2021). In their study, Pindek et al. (2019) employed a data-driven methodology to compare two primary categories of illegitimate tasks, namely unreasonable tasks and unnecessary tasks, in relation to negative affect. In contrast, our approach utilized a more theory-driven framework to comprehensively capture all reported types of these tasks from the respondents. Furthermore, it can be expected that the categories of these tasks that receive emphasis in employees' reports will exhibit significant variations among two distinct professional contexts.

Nevertheless, it is worth noting that there are certain parallels among the aforementioned studies in two different sectors. The two kinds of tasks that were identified as unreasonable by Pindek et al.

(2019) and pertain to another person's job, namely degrading and non-degrading tasks, were found to be similar to the category of unreasonable tasks that are other employees' responsibilities in our study. Furthermore, the category of unnecessary tasks, which did not need to be done at all, identified by the participants in Pindek et al.'s (2019) study aligned with our own category of unnecessary, needless paperwork. The presence of commonalities among categories indicates that certain forms of these tasks might manifest in disparate domains, such as engineering and banking. Some significant differences were also seen in the perceived categories pertaining to these tasks. Bankers, in comparison to engineering professionals, reported a higher frequency of encountering unreasonable duties associated with the tasks that were the responsibilities of their colleagues. Surprisingly, our findings revealed that bankers reported a higher incidence of unnecessary tasks associated with the personal matters of supervisors and clients, a phenomenon that was not observed in the study conducted by Pindek et al. (2019) and Niekerk et al. (2021). Therefore, there are some similarities in the categorization of our results and other similar studies in service sector organizations, yet there are unique categories of illegitimate tasks identified, particularly in the banking sector, in our study.

The study results revealed several organizational aspects that were shown to contribute to shaping the experiences of bank employees regarding illegitimate tasks (i.e., organizational structure, shortage of staff, high workload, pressure on managers to meet targets, unrealistic customer expectations, weak planning by management, limited resources, and communication gaps). Other more psychological elements contributing to the perception of task illegitimacy are employee silence, personality traits of employees, intrinsic motivation, and perceived role identity. According to the JD-R model, occupational demands encompass various dimensions of a job, including physical, psychological, social, and organizational factors. Employees must expend physical, mental, or psychological energy in response to these demands, which come with specific physiological and psychological costs (Bakker & Demerouti, 2007; Schaufeli, 2017). Therefore, the factors contributing to these tasks related to the organization can be categorized as job demands that are rooted in the organization. The psychological factors that influenced the bankers' perception of these tasks, such as employee silence, employee personality traits, intrinsic motivation,

and perceived role identity, can be considered the psychological job demands encountered by bankers (Demerouti et al., 2001; Schaufeli, 2017). Our findings support the existing research based on the JD-R model, which provides evidence that illegitimate tasks are job demands that reduce work engagement and increase burnout (Koçak & Ünal, 2022; Ouyang et al., 2022). In line with our study, there also exists empirical evidence that employees' psychological aspects pose demands, such as requirements of feelings of justice and hostile attribution bias, that are related to how sensitive an employee is to perceive a task as illegitimate (Pindek et al., 2019; Schulte-Braucks et al., 2019). Similar to our psychological contributing factors, another study gave evidence that the perceived role identity is identified as a catalyst in the perception of tasks as illegitimate tasks (Ma & Peng, 2019). Evidence about the organizational contributing factors of the illegitimate tasks in our study is given by other studies where leadership (Stein et al., 2020), span of control, job dissatisfaction, and shortage of organizational resources were the organizational factors contributing to illegitimate tasks (Björk et al., 2013; Sias & Duncan, 2019; Stein et al., 2020).

The present study's results provide insights into the various psychological, emotional, physical, and behavioral consequences associated with tasks that are deemed illegitimate. Compared to earlier studies by Kilponen et al. (2021) and Zhao et al. (2022), which only gave limited outcomes, this study, which focused on bank employees in Pakistan, who have not been studied much in this area, gives us more information about the effects of these tasks. The participants in the study reported several psychological outcomes resulting from these tasks. These consequences included decreased vitality, increased job dissatisfaction, and the intention to quit, as well as a decrease in self-esteem and motivation. The emotional consequences of illegitimate tasks included fear, anxiety, distress, anger, depression, and emotional exhaustion. This is also substantiated by the principles outlined in the JD-R model, which elaborates that stressful and resource-depleting job demands present adverse psychological consequences for employees (Bakker & Demerouti, 2007; Schaufeli, 2017). Various authors have argued using the JD-R model that these illegitimate tasks are job demands that can contribute to outcomes that could adversely impact the mental health of employees, like burnout, exhaustion, cynicism, and decreased work engagement (Jiang & Wang, 2023; Kilponen et al.,

2021). The various negative physical outcomes included physical illness like high blood pressure and cardiac issues, physical exhaustion, and difficulty going to sleep. These results are also in line with the existing studies based on the JD-R model that illegitimate tasks are job demands detrimental to the physical health of employees (Ouyang et al., 2022; Thun et al., 2018). Illegitimate tasks resulted in sleep fragmentation in employees of different service jobs in data collected over two weeks (Pereira et al., 2014). Other studies reported the association of illegitimate tasks with increased depression (Graf-Vlachy et al., 2020) and cortisol levels (Kottwitz et al., 2013). The behavioral outcomes were segregated into outcomes at home and at work. Aggressive behavior towards family members, irritated responses, and unwillingness to go for fun with them were the outcomes at home, while at work, the behavioral outcomes of illegitimate tasks included interpersonal conflict with colleagues, counterproductive work behaviors, stealing work time, negative behavior towards customers, knowledge hiding, intentionally working slowly, and speaking negatively about the organization to deteriorate the organizational image. These outcomes are also aligned with the JD-R model that job demands like illegitimate tasks increase work-to-family conflict (Ahmed et al., 2018), burnout, and CWBs (Ouyang et al., 2022; Schulte-Braucks et al., 2019). Overall, our results regarding the outcomes of illegitimate tasks are in line with the previous studies that pointed out the negative effects of illegitimate tasks on employees' health and behaviour (Kilponen et al., 2021), various unfavorable employee states like depressive mood (E. M. Eatough et al., 2016), anger (Zhou et al., 2018), moral disengagement (Zhao, Lam, et al., 2022), turnover intention (Zeng et al., 2021), and deviant behavior at the workplace (Ding & Kuvaas, 2022; Wan et al., 2021).

The results of this study show that the illegitimate tasks consume various employee resources. Participants mentioned various resources depleted due to illegitimate tasks in Pakistan. It includes time, energy, knowledge, skills, aliveness and creativity majorly. These results are in line with the previous studies conducted on the impact of illegitimate tasks in various other contexts. To confirm this, latest studies have referred to illegitimate tasks as stressful job demands presented in the JD-R model that result in the loss of valued physical and psychological resources of employee (Ding & Kuvaas, 2022). Resources encompass anything that employees deem

important for goal achievement (Halbesleben & Buckley, 2004; Hirschi et al., 2019; Hobfoll, 2001). These tasks are a threat towards the resource of individual's role identity because the task being perceived as unreasonable or unnecessary (Björk et al., 2013). As the participants have emphasized, the prior research has confirmed that also. Illegitimate tasks are resource threatening and resource depleting for several reasons. These tasks constitute a negative workplace job demand that acts as a stressor (Schmitt et al., 2015), which implies that illegitimate tasks can serve as a resource-draining factor. According to Semmer et al. (2019), illegitimate tasks threaten positive self-regard and thus are resource depleting. Work tasks form an integral part of personal identity resource, the design and features of these tasks convey critical messages about employee's self-concept (Zhao, Lam, et al., 2022). When employees are asked to perform illegitimate tasks, their self-esteem is decreased. Which is also an important resource. (E. M. Eatough et al., 2016; N. K. Semmer et al., 2019) These tasks send signals of disrespect and conveys low social standing of the person to his or her workgroup, thereby threatening the person's resource of positive self-view (Pindek et al., 2019; Schulte-Braucks et al., 2019; N. Semmer et al., 2007). Illegitimate tasks are also found to reduce the in-role performance of employees by depleting the volatile resource of thriving at work (Zhao, Jolly, et al., 2022). These tasks not only exhaust these crucial resources but also avert the time and energy resources that can be used for actual, significant, legitimate tasks at work (Zhou et al., 2020). The employee's professional role identity, knowledge, and vitality are significant resources that hold eminence for the individual. Illegitimate tasks are role-identity based stressful job demands (Akyurek et al., 2020; Schmitt et al., 2015). Employee feels a threat to loss of the resource of professional role identity (Calandri et al., 2020; N. Semmer et al., 2007; N. K. Semmer et al., 2010).

Drawing from the comprehensive findings of this study, it can be inferred that illegitimate tasks, which are classified as hindrance-based job demand, triggered the process of health impairment among the bankers who took part in this study. The depletion of employee resources, both physical and mental, has led to adverse sentiments directed towards the bank itself, undesirable mental states among employees, health issues, and negative behavioural consequences. These outcomes can be linked to the phenomenon of job burnout in light of the JD-R model and disengagement (Bakker &

Demerouti, 2007; Ouyang et al., 2022). Illegitimate tasks are found to adversely influence the physical health and cortisol levels in other studies that support our results as well (Kilponen et al., 2021; Kottwitz et al., 2013). The psychological consequences identified because of the experience of illegitimate tasks identified by the participants included decreased vitality, increased job dissatisfaction and the intention to quit, and a decrease in self-esteem and motivation. Emotionally the participants suffered fear, anxiety, distress, depression, emotional exhaustion, and anger. All these results are in line with previous studies based on the JD-R model, where illegitimate tasks are found to create negative emotional and psychological consequences like burnout (Ouyang et al., 2022) and reduced work engagement (Langseth-Eide, 2019). Similarly, the behavioral consequences identified in our study, both at home and at work, are in line with the other studies based on the JD-R model. Illegitimate tasks adversely impacted extra-role behaviors, job crafting, work-to-family outcomes, and increased CWB (Ahmed et al., 2018; Ding & Kuvaas, 2022; Ouyang et al., 2022; Sias & Duncan, 2019).

In contrast to previous research (Pindek et al., 2019; Schulte-Braucks et al., 2019), the present study contributes to the understanding of the factors that serve as protective factors against the potential adverse consequences of illegitimate tasks within the banking industry. Several bankers have elucidated that, while frequently being required to carry out tasks they consider illegitimate, they rely on different mechanisms to effectively cope with the demanding nature of illegitimate job tasks. The mechanisms identified in this study include appreciation by the supervisor, employee engagement, transformational leadership, interpersonal communication, and family-to-work satisfaction. The aforementioned mechanisms might be conceptualized as factors that enhance the overall joy of bankers. Within the context of the Job Demands-Resources (JD-R) model, the aforementioned mechanisms can be classified as job resources, such as organizational resources, supervisory appreciation, transformational leadership, and interpersonal communication. Some can also be categorized as personal resources, including employee engagement and family-to-work satisfaction (Bakker & Demerouti, 2007). These resources serve as protective factors against the adverse impacts of illegitimate tasks, which are considered job demands. Consequently, they play a functional role in attaining work objectives and fostering higher levels of employee

engagement. Furthermore, they serve to enhance the process of acquiring knowledge, foster growth, and facilitate individual development.

Strengths, Limitations and Future Research Directions:

Several notable strengths of the current study are there. First, the utilization of interviews and content analysis proved to be robust methodologies that facilitated an impartial and comprehensive acquisition and analysis of data within the banking sector. Second, illegitimate tasks are a very specific notion, facilitating discussions regarding relevant scenarios. It is comparatively simpler to contemplate past unreasonable and unnecessary tasks than to engage in discourse regarding a somewhat intangible concept such as the absence of appreciation. The proposed methodology enables the identification of this kind of construct very well. Third, by clarifying the specific types of tasks that Pakistani banking industry employees perceive as illegitimate, this study contributes to the practical application of the current theory of illegitimate tasks. This study contributes insights based on evidence that has the potential to enhance job design and work allocation within the banking industry. Furthermore, our classification of illegitimate task types within the banking industry serves as a valuable framework for conceptualizing and gaining a deeper understanding of these tasks.

Our findings identified that bank employees experience negative outcomes and stress, based on such statements as: "Many times I feel stressed and depressed to the extent that I may have a mental breakdown doing these tasks (illegitimate tasks)". Longitudinal research designs are essential in order to investigate the causal relationship between these tasks and the resulting emotions and outcomes. In order to examine the potential relationship between the occurrence of illegitimate tasks and subsequent declines in employees' psychological and physical health, it is recommended that future studies employ a longitudinal, full-panel approach. We did not explicitly inquire about the associations between these tasks and job demands or job resources. Future research is encouraged to include questions that address these difficulties since they would provide a stronger connection to the theoretical framework of the JD-R model that underlies this study. However, it is worth noting that employees expressed feelings of stress and mentioned resource depletion as a result of unnecessary and unreasonable job demands. Although we did not specifically inquire about these aspects of the JD-R model during our

interviews, this finding can be seen as a strength, providing further evidence supporting the proposed associations.

This research was carried out using a sample of employees from specific banks located in a particular city in Pakistan. In order to enhance the comprehensiveness and generalizability, it is recommended to incorporate personnel from diverse cities and regions within Pakistan. The generalizability of our study is somewhat applicable due to the regulation and standardization of the banking sector across the country by the State Bank of Pakistan. In order to enhance the credibility of the categories identified in our study, it is imperative to subject the categorization of illegitimate tasks identified in this study to testing in additional financial sector organizations inside Pakistan as well as in the banking sector of other countries. This will enable us to determine whether the findings obtained are consistent or divergent across different contexts. The concept of illegitimate tasks is multifaceted, and the sense of illegitimacy is heavily influenced by subjective assessments. Hence, it would be intriguing to explore the incorporation of diverse viewpoints, such as those of top management, leaders, and customers, in order to gain a comprehensive understanding of the emergence and perpetuation of these tasks within the banking industry. The results produced from this study will lay the groundwork for future quantitative investigations in this emerging field of inquiry. The study's findings may be applicable in similar settings but this determination should be made by the reader. Due to ethical considerations and the limited number of participants, the researchers were precluded from providing or analyzing further details regarding the socioeconomic status, public versus private status, and the Islamic versus conventional bank stance of the participating banks. Additionally, specific identifying criteria, such as educational background and gender, were not disclosed. The researchers appreciate the potential contribution of this information to the depth of the study's findings and propose that future investigations should incorporate these elements for further exploration.

The scope of this study was limited to the examination of illegitimate tasks within the framework of the JD-R model. Future studies should also apply other theoretical frameworks like the group value model (Smith & Tyler, 1997) that contain the need for belonging and appreciation in the work context or the justice theories, which

include respectful interactions with authorities (Ding & Kuvaas, 2022; Schulte-Braucks et al., 2019), to identify the differences and similarities of illegitimate tasks with other constructs. Additionally, future research endeavors may be directed towards the development and assessment of interventions that aim to effectively tackle the adverse influences arising from the presence of these tasks in the banking sector. In conjunction with our findings, these suggestions would contribute to the establishment of improved working conditions that prioritize the promotion of employee well-being rather than its deterioration.

Implications

While several findings from this study pertain especially to the banking industry, others have broader implications and are likely applicable to other professions. This opens up new avenues for investigating illegitimate work as a universal concept. Various stakeholders may benefit from the findings pertaining to illegitimate tasks inside the banking industry. The initial step involves identifying these tasks, which will facilitate the creation of appropriate solutions aimed at mitigating the adverse experiences encountered by bank personnel due to these tasks. Additionally, it is possible to develop and implement interventions that target the organizational and psychological elements that lead to the occurrence of these tasks. For instance, a comprehensive analysis of the structural and functional dimensions of banks, along with a review of the role and impact of leadership and workplace culture, will help. Similarly, strategies for mitigating the limitations imposed on employees due to high job demands and limited resources and the implementation of employee training and support initiatives aimed at improving their ability to handle diverse customer demands and varying levels of supervisor support should be developed. Additionally, it is possible to implement interventions that specifically target the emotional, psychological, physical, and behavioral consequences associated with these tasks. Stress management programs and proactive vitality management trainings should be initiated that aim to reduce and recover from the adverse physical and psychological consequences of these tasks on employee health (Nordin et al., 2020; Op den Kamp et al., 2020).

Being aware of the stress and ambiguity that employees face in the banking industry is a critical step in reducing task illegitimacy. It is important for customers, mentors in human resources, managers, and employees to discuss the duties of

employees. Additionally, make clear the demands they have on their staff regarding their jobs. Supervisors may initially find this puzzling because, to them, the assigned duty is only one among several tasks. However, enlightening the supervisors and employees more clearly about the nature of the job descriptions and the specific duties involved may be a first step towards perceived legitimacy. Employees and supervisors could, for instance, decide on job duties and responsibilities collectively in order to achieve better alignment with the requirements and capabilities of a certain job. It is possible that a major improvement towards less illegitimacy in banks could arise from increasing communication at work and offering more information as a symbol of admiration. In addition, admiration could be shown by at least providing an explanation of the circumstances in the event that it is impossible to avoid allocating an illegitimate task for some reason (Muntz et al., 2019). Supervisors were held accountable for these tasks by many participants, and they were also expected to provide more social assistance. They are a big source of recognition at work, both directly and indirectly, and they are among the ones who allocate tasks. Supervisors can therefore positively impact bank employees' views of a task, in addition to enhancing task designs and organizational conditions. They should provide social assistance as a tool to foster employee development. The JD-R model's resource provider role for supervisors, the value of appreciative task design, and interventions in providing social support are all considered important and necessary steps towards improving employee health, behavior, performance, and general well-being. These interventions also show promise for reducing illegitimacy.

Conclusion

This study examined the phenomenon of illegitimate tasks within the framework of the Job Demands-Resources (JD-R) paradigm, specifically focusing on Pakistani bank employees. The study's results revealed the categories of tasks that employees perceive as illegitimate, the factors that contribute to the presence of these tasks, the resource-depleting nature of these tasks, the resulting outcomes, and the factors that can alleviate the negative effects of these tasks within the banking sector of Pakistan. Our study has effectively demonstrated the significant impact of these tasks on a wide range of outcomes, highlighting the crucial role of fair and practical job demands in promoting employee well-being, behavior, and performance within the banking

sector of the country. This finding provides empirical evidence in favor of the JD-R theory and illegitimate tasks theory that these tasks can be seen as job demands that function as occupational stressors, leading to adverse consequences for the health, behavior, and performance of bank employees. We believe that a bank employee who is actively involved and driven will exhibit a higher probability of fostering and stimulating optimal performance, enhancing customer happiness, and attaining a competitive edge. It is imperative to establish motivation and inspiration within the banks by prioritizing the enhancement of bank employees' work experiences rather than solely focusing on client requirements in isolation. There is a possibility for a significant impact on the overall success of the banking business and the quality of fundamental bank services in the country.

Appendix 1: Interview Guide

1. Have you ever been asked to perform a task at work where you thought that I should not have to do this?

Types of Illegitimate Tasks Performed:

2. Do you have any work-related tasks that you have already stated or that are currently coming to your mind that have prompted you to think about whether:
 - a. They have to be done at all?
 - b. They should have been completed by someone else?
 - c. They wouldn't exist at all if work aspects were better organized?
 - d. They would take less effort in performing them if the work aspects were better organized?
 - e. They need to be performed due to the requirements of some special people in the organization only?

Probing Question:

Would it be possible for there to be circumstances at work that cause you to think things like, "This is not necessary" or "Why do I have to do this?" What kinds of circumstances or activities are known to bring about these thoughts?

3. Do you have any work-related tasks that you have already stated or that are currently coming to your mind that have prompted you to think about whether:
 - a. They should be done by someone else?
 - b. They shouldn't be expected from you, which are reaching too far?
 - c. They are putting you into an awkward situation?

- d. They were not the tasks that you should have been bothered with?
- e. It was not fair that you had to deal with them?

Contributing Factors, Outcomes and Mitigating Mechanism

1. Which aspects of the organization are responsible for your experience with the tasks that you outlined earlier?
2. Which psychological aspects (or sentiments) do you believe contribute to your participation in the tasks that you described earlier?
3. What kinds of consequences do these tasks have for you on an emotional, physical and psychological level?
4. What kind of effects do these tasks have on your behaviors within the workplace and at home?

Biographic Information:

1. Name (Optional)
2. Age
3. Gender
4. Highest level of education (Bachelor's degree, Post-graduate Diploma, Other)
5. Job title
6. Tenure (Years and Months)

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