The Human Cost of Adaptability: Interaction Between Job Stress and Organizational Plasticity in Honduran Banking

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***Abstract*— This study sought to understand how job stress and organizational plasticity are manifested in the adaptation experiences of banking workers in northern and central Honduras. A qualitative study with a phenomenological-hermeneutic design was conducted with ten banking workers selected through purposive sampling. Data were collected through in-depth semi-structured interviews and non-participant observation and were analyzed using Interpretative Phenomenological Analysis (IPA). The findings show that participants' work experience was shaped by high psychological demands and constant adaptation pressures, and that organizational flexibility was perceived both as a functional resource for sustaining operations and as a source of tension when it lacked sufficient organizational support. The study concludes that institutional adaptability, beyond being a competitive advantage, carries a human cost expressed in fatigue, tension, and uncertainty.**

***Keywords*— job stress, organizational plasticity, effort–reward imbalance, banking sector, interpretative phenomenological analysis.**

I. Introduction

In the contemporary work context, job stress has moved beyond classic strain symptomatology and has become a multidimensional phenomenon [1]. Recent regional occupational-health reports indicate that more than four in ten workers in Latin America report critical levels of daily stress, a figure above the global average [2].

In the banking sector, this phenomenon takes on a particular form: simultaneous customer service, pressure on response times, commercial targets, responsibility for financial operations, and accelerated digitalization create an environment in which errors carry operational, relational, and reputational consequences. Recent studies have documented associations between occupational stress, burnout, decreased performance, and absenteeism [3]. In the Honduran context, these demands are intensified by the technification of the financial system, pressure for regulatory compliance, and the need to respond to market changes [4].

This imbalance intensifies when adaptive effort is not matched by tangible rewards or professional recognition, a central tenet of the effort–reward imbalance model [5]. The resulting dissonance generates persistent cognitive friction[1], which undermines operational efficiency and erodes the wellbeing of human capital. Consequently, adaptability is no longer perceived merely as a soft skill but as a mental burden that requires more flexible institutional structures [7].

Under this premise, the concept of organizational plasticity emerges, defined as an institution's dynamic capacity to reconfigure its internal processes in response to volatile environments [8]. For the worker, however, this plasticity demands continuous mental "rewiring"[2] that can lead to symptoms of burnout when adequate organizational support is absent [9]. To avoid treating plasticity as an undifferentiated construct, this study examines it through three organizational dimensions (structural flexibility, response agility, and organizational learning capacity) and through the individual-level cognitive adjustment that these dimensions demand (Section II-C). This research is justified by the need to explore how employees in northern and central Honduras make sense of these transitions in a country that faces particular challenges regarding working conditions and social security [10].

The aim of the study is to understand how job stress and organizational plasticity are manifested in the adaptation experiences of banking-sector workers; specifically, (a) to identify experiences associated with psychological demands and the effort–reward imbalance at work; (b) to describe how structural flexibility and organizational response agility are perceived in contexts of change; and (c) to interpret the relationship between institutional adaptation and workers' subjective distress. Consistent with the study's interpretive design, this aim is guided by the following general interpretive proposition (IP), which is not a statistical hypothesis:

> *IP: Job stress tends to intensify when organizational plasticity is implemented through rapid changes, constant adaptive demands, insufficient training, and limited feedback.*

II. Theoretical Framework

A. Job Demand–Control–Support Model

Job stress among banking-sector workers can be understood as a phenomenon arising from the interaction between high psychological task demands and the degree of autonomy available to meet them. According to the Job Demand–Control–Support Model, risk increases when demands are high, perceived control is limited, and social support is insufficient, creating "high-strain" conditions associated with distress and diminished wellbeing [11], [12]. Empirical evidence confirms that high demands combined with low control are consistently associated with strain indicators across occupations [13]–[15]. Peer and supervisor support, in turn, functions as a buffering

[1] Cognitive friction: a term describing the psychological cost of constant adaptation. It represents the gap between the demand for organizational change and the cognitive processing capacity of human capital, generating failed attunements and stress [6].

[2] Cognitive rewiring: the dismantling of previously held mental schemas to integrate the new protocols required by organizational plasticity; this process consumes substantial psychological resources and drives cognitive friction [6].

resource; its insufficiency aggravates the impact of high demands and low autonomy [16].

When these conditions persist over time, emotional exhaustion may emerge, understood as a progressive expression of burnout stemming from the continuous loss of energy, time, control, and support, consistent with Conservation of Resources theory [17], [18]. In the banking sector, evidence shows consistent associations between occupational stress and burnout [3].

B. Effort–Reward Imbalance

The Effort–Reward Imbalance (ERI) model posits that stress intensifies when the effort invested is not proportionally compensated through recognition, stability, or development [5]. In contexts that demand continuous adaptation and emotional support for the team, the perception of insufficient recognition can deepen burnout and undermine work motivation [19]–[21].

C. Organizational Plasticity and Dynamic Capabilities

Organizational plasticity is understood as an institution's capacity to integrate, build, and reconfigure internal competencies in highly uncertain environments without compromising organizational functioning. This approach is linked to Dynamic Capabilities theory, which holds that organizations sustain performance when they can reconfigure their competencies in response to environmental change [8], [22]. Three analytical components derive from it: structural flexibility, as a condition for responding to dynamic competitive environments [23]; response agility, defined as the capacity to react rapidly to demands or crises with the support of digital tools and articulated around the "sensing" and "responding" components [22]; and organizational learning capacity, understood as the ability to acquire, share, and apply knowledge, including treating errors as opportunities for improvement, according to the 4I framework[3] [25], [26]. In parallel, psychological safety favors learning behaviors by reducing fear of disproportionate sanctions [27]. Complementarily, Job Demands–Resources (JD-R) theory explains that emotional exhaustion occurs when demands systematically exceed available resources, including training and leadership support [28].

To avoid treating plasticity as a general, undifferentiated term, this study distinguishes its types according to the level at which they operate. At the organizational level, plasticity is examined through the three dimensions described above: (a) structural plasticity, expressed as structural flexibility, that is, the capacity to readjust processes, procedures, and structures [23]; (b) responsive plasticity, expressed as response agility, that is, the capacity to sense and respond rapidly to environmental and customer demands [22], [29]; and (c) learning plasticity, expressed as organizational learning capacity, that is, the capacity to acquire, share, and apply new knowledge while changes are being implemented [25], [26]. At the individual level, plasticity takes the form of the cognitive adjustment that members must undergo for the organization to become plastic [6], [7], which is examined in Section II-D. This distinction guides the analysis: Section IV-D addresses plasticity as a whole, Section IV-E addresses structural flexibility, and Section IV-F addresses response agility and organizational learning, while the individual level frames the interpretation of their human cost (Section IV-G).

D. Cognitive Attunement Theory

While financial institutions' responses to market volatility have been theorized primarily through the Dynamic Capabilities lens [8], this study draws more deeply on Cognitive Attunement Theory [6], which brings a human perspective to structural plasticity. According to this theory, for an organization to be "plastic," its members must undergo constant mental rewiring. This adjustment process is not innocuous: it generates cognitive friction, a state of fatigue arising from the need to abandon learned schemas in order to cyclically adopt new protocols. Thus, plasticity, a competitive advantage for the bank, can become a stressor for the employee when the response agility demanded exceeds the staff's psychological adaptation threshold [29].

E. Integrative Synthesis and Research Gap

At an integrative level, the study assumes that job stress intensifies when psychological demands increase under conditions of low control, limited support, and rewards perceived as insufficient. Simultaneously, organizational plasticity can operate ambivalently: either as an institutional resource for sustaining operational continuity or as a source of subjective pressure when it requires constant readjustment without sufficient support. Prior research has documented a positive correlation between banking digital transformation and increased stress [4], [30], and in Latin American contexts it has been observed that two out of three workers link their anxiety crises to pressure to meet financial targets [2]. Evidence on plasticity, however, is ambivalent: while some findings suggest that structural flexibility mitigates the impact of change [31], others indicate that, in the absence of moderating leadership, poorly managed plasticity accelerates burnout among front-line teams [32].

Nonetheless, a critical gap persists regarding how organizational plasticity operates as a mediating variable in Central America: most studies on plasticity have been conducted in developed economies (e.g., the United Kingdom and Germany), overlooking the particularities of emerging markets, where job precarity and the digital divide intensify cognitive load [10]. An unresolved tension in the literature is also apparent: plasticity is presented as a facilitator of organizational survival, yet recent qualitative evidence suggests that it may simultaneously act as a facilitator of individual burnout [33]. This research seeks to address that tension by analyzing whether organizational learning capacity buffers stress or, conversely, exacerbates it by demanding permanent, unremunerated training. The study's relevance rests on three grounds: its significance for the mental health of the working population, given that 40% of employees

[3] The 4I framework, proposed by Crossan, Lane, and White [24], describes organizational learning as a multilevel process comprising four stages: intuiting, interpreting, integrating, and institutionalizing.

worldwide reported high stress levels on the day prior to the reference survey [2]; the institutional need to sustain retention and wellbeing strategies in the Honduran banking sector [34]; and its theoretical contribution of applying Cognitive Attunement Theory [6] to the Honduran context for the first time.

III. Methodology

A. Design and Approach

The study followed a qualitative approach, appropriate for understanding human phenomena from the perspectives, meanings, and experiences of participants within their natural context [35]. A phenomenological-hermeneutic design was adopted to study how banking-sector workers experience and interpret job stress and organizational plasticity in their adaptation processes: phenomenology allowed the researchers to approach lived experience as perceived by the subject, while hermeneutics guided the interpretation of the narratives through the relationship between the parts of the discourse and the overall meaning of each experience [36].

B. Participants and Sampling

Ten adults actively employed at banking institutions in northern and central Honduras participated, selected through non-probabilistic purposive sampling. In qualitative research, this type of selection aims not at statistical representativeness but at informational richness and depth of understanding of the experience under study [37]–[39]; accordingly, the findings are not statistically generalizable to the Honduran banking workforce but are analytically transferable to contexts with similar conditions (see Section III-F). The inclusion criteria were: being over 18 years of age, working in the banking sector, actively performing operational or customer-facing functions, having experience with recent institutional transformation or adjustment processes, and agreeing to participate through informed consent. Participants' identities were protected through generic identifiers (Participants 1 to 10) throughout the analytic process.

C. Field Access and Ethical Considerations

Field access was managed through formal communication with institutional representatives and key informants who acted as gatekeepers[4], to whom the study's purpose, scope, and ethical considerations were explained. Before each interview, informed consent was explained, emphasizing the voluntary nature of participation, data confidentiality, the exclusively academic use of the information, and the possibility of withdrawing at any time without consequences. Participants' review of their verbatim quotations was also incorporated as a member-checking procedure, which strengthens the credibility and transferability of the findings [37].

Prior to formal data collection, a progressive field entry was used to build rapport[5], clarify doubts, reduce resistance, and adapt the language of the instruments to the particularities of the organizational context, which improved the quality of the discourse obtained during the interviews [40].

D. Data Collection Techniques

Data were obtained through in-depth semi-structured interviews and non-participant observation.[6] The interview guide was organized around the study's categories and the axes of the theoretical analysis, allowing the exploration of experiences linked to psychological demands, the effort–reward imbalance, structural flexibility, and response agility [6], [32], [33], [42]. Interviews were individual, conducted with prior consent, and transcribed verbatim, including pauses, emotional nuances, and relevant expressions; each session lasted approximately 60 to 90 minutes. As complementary support, field notes were produced to document behaviors, the work environment, and contextual elements, which allowed participants' accounts to be contrasted with dynamics visible in the workplace and strengthened methodological triangulation [35].

E. Interpretative Phenomenological Analysis

The analysis was conducted through Interpretative Phenomenological Analysis (IPA), an approach oriented toward understanding how people ascribe meaning to relevant experiences in their everyday lives [43], [44], which is appropriate for examining how banking workers interpret job stress and the adaptation demands arising from changing organizational contexts. The procedure followed five stages: (1) reading and rereading each transcript, producing initial comments on content, emotional tone, and salient expressions; (2) identifying emergent themes or units of meaning, assigning conceptual labels to relevant excerpts; (3) clustering codes into broader themes or subcategories and into superordinate themes or core categories, through constant comparison across interviews; (4) supporting each theme with textual excerpts and line numbers to ensure analytic traceability; and (5) the interpretive write-up of the results, integrating the findings with the specialized literature and the Honduran context of the study. This procedure was documented individually for each of the ten participants in independent analytic matrices (initial comments, emergent themes, and superordinate themes), which constitute the primary coding record and support the traceability of the analysis.

F. Rigor and Trustworthiness of the Qualitative Analysis

Following the criteria of Lincoln and Guba [37], the study addressed four dimensions of rigor. Credibility was supported through progressive field entry, in-depth interviews, and member checking of verbatim quotations with participants. Transferability rests on a thick description of the Honduran banking

[4] Gatekeepers: key informants or contacts who allow the researcher to enter the field, reach participants, and manage access to the context in which the study is conducted [40].

[5] Rapport: an interpersonal bond of trust, respect, and empathy built between researcher and participant that fosters a more fluid and in-depth interaction during data collection [40], [41].

[6] Interviews were conducted in Spanish, the participants' native language. All excerpts quoted in this article were translated into English by the research team for publication; the original transcripts were retained for audit and member-checking purposes.

context and of the participant selection criteria, allowing readers to judge the applicability of the findings to similar contexts, without implying statistical generalization. Dependability (consistency) was safeguarded through a standardized five-stage analytic procedure, applied uniformly across the ten transcripts and documented in individual coding matrices. Confirmability was supported by triangulation across interviews, non-participant observation, and field notes [45], as well as by constant comparison across cases during coding. As a transparency limitation, the study does not explicitly report the number of independent coders or a formal inter-rater verification procedure (external audit or second coder), which is flagged as an area for improvement in future replications of the design.

IV. Results and Discussion

A. Living Under Constant Pressure: Job Stress as an Everyday Experience

From the perspective of the Demand–Control–Support model, the narratives analyzed reveal a high-psychological-demand environment in which speed does not replace the requirement for accuracy but adds to it [11]. The problem is not merely workload volume but the simultaneity of pressures: serving quickly, meeting indicators, avoiding errors, and sustaining adequate attention toward anxious customers or complex processes. All ten IPA matrices concur that operational pressure is experienced as permanent surveillance of time and error, turning the workday into a space of sustained alertness.

> *"Continuous lines, many transactions, and internal targets at the same time" (Participant 1); pressure that coincides with "month-end closing, internal audits, and high customer volume" (Participant 2); a service-time indicator of under ten minutes even with twenty or thirty customers waiting (Participant 4); and the need to serve with agility "without making mistakes," given that money is being handled directly (Participant 10).*

The findings show that job stress manifests as an everyday experience, particularly when high customer volume, month-end closing, audits, commercial targets, and demands for accuracy under time pressure converge.

B. Restricted Autonomy and Ambivalent Support

Restricted autonomy not only reduces day-to-day decision-making capacity but also limits the ability to regulate pace, prioritize flexibly, and cope autonomously with unforeseen events, increasing subjective tension. Recent evidence agrees that when high demands combine with low perceived control, mental overload and sustained pressure increase [14], [15]. Most participants indicated that, although they can partially organize their work sequence, decision-making remains heavily regulated by protocols and authorizations.

> *A "slim margin" for decisions due to dependence on defined procedures (Participant 1); a margin described as "very limited" at the teller counter owing to the obligation to follow strict rules (Participants 5 and 6); and the need to work beyond closing hours when tasks accumulate, extending pressure into family life (Participant 4).*
>
> *In cases of financial errors, support from coworkers and supervisors coexists with urgency for resolution and fear of consequences, including the risk of personal financial liability for a cash-handling error (Participant 4).*

This finding suggests that support does not always reduce distress: in certain contexts, it accompanies problem resolution but does not eliminate the experience of threat.

C. Giving More Than Is Received: Effort–Reward Imbalance

The third relevant finding within job stress was the effort–reward imbalance, experienced by participants as a persistent sense of exhaustion, over-exertion, and insufficient recognition, consistent with the ERI model [5], [42].

> *Staff are expected to "adapt without it always being recognized" (Participant 1); an "invisible effort" exists, particularly when emotionally sustaining the team during critical moments (Participant 2); and recognition tends to be given verbally or through training opportunities, but not always directly (Participant 7). Even when incentives and training were valued (Participants 3, 9, and 10), the perception persisted that the extra effort associated with continuous change is not always proportionally returned.*

This finding shows that job stress in banking is not reducible to work intensity but is also constructed from a lived sense of inequity: giving much, sustaining much, and receiving less than expected.

D. Adapting Without Breaking: Organizational Plasticity

Cognitive Attunement Theory [6] is especially relevant here, as it clarifies that an institution's adaptive capacity rests, to a large extent, on individuals' subjective effort to sustain change without halting operations. This capacity was not described as homogeneous or free of costs.

> *Changes "arrive all at once" and are then adjusted along the way (Participant 1); the bank reacts relatively quickly, but the challenge lies in implementing adjustments uniformly across areas (Participant 2); and modifications are analyzed beforehand through risk assessment, not applied "overnight" (Participants 9 and 10). When asked about the organizational structure's elasticity in the face of radical change, the idea clearly emerged that the limit is not only technical, but human: the organization is fairly elastic "at the process level," but "the limit is human" absent training and clear communication (Participant 2); the bank can withstand change "at the cost of significant pressure on staff" (Participant 1).*

These narratives allow organizational plasticity to be interpreted as an ambivalent capacity: useful for sustaining operations, yet potentially stress-inducing when the cost of adaptation falls disproportionately on those who carry out the work.

E. Fast Changes, Uneven Landings: Structural Flexibility

Participants perceive the organization as relatively capable of reacting to economic, technological, and operational change, though not always homogeneously or with adequate support,

which is consistent with the literature on digital transformation and stress in the financial sector [30]. The institution moves, adjusts, and changes, but the way these changes reach the worker can generate uncertainty and a sense of improvisation.

> *Changes "arrive all at once" and are then gradually adjusted, generating initial confusion (Participant 1); the bank adjusts processes with relative speed, though the main challenge is implementing them uniformly across areas and branches (Participant 2); and their rollout depends on risk assessment and institutional timelines (Participant 9).*

When change occurs without sufficient clarity, support, or gradualness, institutional adaptation is experienced more as pressure than as opportunity; organizational plasticity does not appear solely as the bank's capacity to survive change, but also as a demand that falls directly on staff.

F. Learning While Everything Changes: Response Agility and Organizational Learning

Participants recognized that banks must respond quickly to digitalization and service adjustments; however, they also noted that this speed is not always accompanied by sufficient training or progressive incorporation processes. Learning amid change was not described as a linear experience but as forced adaptation, frequently effective yet exhausting, which is consistent with the demand for constant cognitive attunement [6].

> *Training was fast-paced and offered limited practice (Participant 1); tools existed, but change management with greater support was lacking (Participant 2); in addition to learning the new systems, staff often had to teach customers how to use them (Participant 3); and a notable contradiction persists between promoting digital banking while still requiring placement targets that depend on in-person interaction (Participant 4). Regarding feedback, staff report failures and propose improvements, but implementation is not always immediate: at times staff are told to "keep trying without anything changing" (Participant 1), while in other cases front-line staff opinions are valued because they detect customer-facing problems more quickly (Participants 9 and 10).*

In interpretive terms, institutional response agility is not always matched by an equivalent pedagogy: the organization learns, but unevenly, without always sustaining the pace of understanding and practice that workers need to adapt without burnout.

G. The Human Cost of Adaptability: An Integrative Reading

Read together, the findings in Sections IV-A to IV-F suggest that the human cost of adaptability is not located in a single dimension of plasticity but emerges where organizational-level plasticity is translated into individual-level adjustment. Structural flexibility (Section IV-E) and response agility (Section IV-F) enabled banks to readjust processes and incorporate new platforms; however, participants experienced these capacities through the demands described in Sections IV-A to IV-C: time pressure, restricted autonomy, and effort perceived as insufficiently recognized. This convergence is consistent with JD-R theory, which explains exhaustion as the result of demands that systematically exceed available resources [28], and with Cognitive Attunement Theory, which locates the cost of plasticity in the continuous rewiring required of organizational members [6].

The narratives also align with prior evidence that plasticity managed without supportive leadership may accelerate burnout [32] and that it can simultaneously facilitate organizational survival and individual strain [33]. In this sense, the worker appears as the point at which the costs of organizational adaptability are absorbed, particularly when training, communication, and recognition do not keep pace with change, as reflected in the observation that the limit of the organization's elasticity "is human" (Participant 2).

V. Conclusions

The findings show that job stress in Honduran banking is configured as a sustained experience of operational pressure, linked to task simultaneity, the demand for accuracy, response speed, and limited possibility of regulating one's own work pace. In the narratives analyzed, moments of greatest demand were associated with month-end closings, audits, high customer volume, and target compliance, confirming that distress does not stem from a single isolated factor but from the convergence of multiple demands within the same work setting.

The study also showed that a significant part of the burnout relates to the perception of insufficient recognition for everyday effort, which allowed the effort–reward imbalance to be identified as a central component of the lived distress. Organizational plasticity, in turn, was understood as an ambivalent capacity: banks show aptitude for readjusting processes and incorporating platforms, yet from workers' experience this plasticity also entails relearning procedures, adapting quickly, and sustaining performance amid continuous transformation. In this sense, institutional adaptation was not neutral but was accompanied by a subjective burden that falls directly on staff.

Taken together, the findings support the study's interpretive proposition: job stress tends to intensify when organizational plasticity is implemented through rapid changes, constant adaptive demands, insufficient training, and limited feedback; conversely, when change is accompanied by clear communication, team support, relevant training, and space for adjustment, adaptation can be experienced with a lighter burden of distress. The study's main contribution is to show that the relationship between job stress and organizational plasticity must be understood from a human and situated logic: institutional adaptability, far from being merely a competitive advantage, also carries a subjective cost expressed in fatigue, tension, and uncertainty.

VI. Limitations and Future Work

The study presents limitations that should be considered when interpreting its findings. First, purposive sampling with ten participants from a single sector and country offers depth of understanding but does not allow statistical generalization; its

findings are analytically transferable, not probabilistically representative. Second, the cross-sectional design captures participants' experience at a single point in time, without accounting for how distress or adaptation evolves over time. Third, the data derive from verbal self-report, which may introduce social-desirability or retrospective-memory biases, partially mitigated, though not eliminated, through non-participant observation and field notes. Fourth, the study does not report a formal multi-analyst coding procedure, which limits external assessment of the reliability of the interpretive process. Fifth, the analysis focused on psychological demands, the effort–reward imbalance, structural flexibility, and response agility (Section III-D); the strategies that employees use to cope with stressful situations were not an object of analysis and are therefore not documented in the findings.

Building on these findings and limitations, new lines of inquiry emerge for deepening the relationship between job stress and organizational plasticity in the Honduran financial sector. It would be pertinent to expand the sample to other regions of the country, compare occupational profiles within banking, incorporate a second coder or an external audit procedure into the analysis, and develop mixed-methods or longitudinal studies that allow qualitative evidence to be contrasted with indicators of occupational health, turnover, absenteeism, organizational climate, leadership, psychological safety, and digitalization processes. Future studies should also explore the individual and collective strategies that employees use to cope with stressful situations, since identifying which of these strategies are accessible and effective could guide organizations in designing feasible support measures, complementary to the training, communication, and recognition mechanisms whose absence participants associated with greater distress.

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