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**Assessment of Work Stress and Its Effects on Employee
Performance in Bank of Abyssinia.**

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Assessment of Work Stress and Its Effects on Employee Performance in Bank of Abyssinia.

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Declaration by candidate:

I Wondmagegn Birhanu declare that, thesis is my original work and has not been presented for a degree in any other University for a similar or any other master degree award.

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Dedication

I dedicate this research to my lovely family, especially to my mother and my sister and my friends. I would like to thank them for their strong support throughout my studies.

Acknowledgement

First of all I would like thank to the Almighty God and virgin St. Mary halped me to do this research. I want to thank my Mom and my famiy and all those parties who supported me, encouraged me both by morally and materially to complete this study successfully.

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ABSTRACT

The aim of this study was assessing the effects of job stress on employees' performance at bank of Abyssinia. The study specifically identified the factors causing stress among BoA employees. The study examined the relationship between job stress and employees' performance and it identified strategies to be used to reduce stress among BoA employees. The study employed a case study design and adopted a simple random and purposive sampling to generate a sample of 305 respondents from a population of 1297 staff. Questionnaires and interviews were the main data collection instruments used. Data were analysed using descriptive statistics with the aid of SPSS programme (Version 27). The study found out that job stress affect employees' performance in the BoA. Individuals experiencing stress tend to focus on the unpleasant feelings and emotions rather than on the task at hand and this affects their performance. The findings further explained that a major source of stress is the working for long hours and excessive works being performed by employees in the organization. BoA needs to make sure that accountability, recognition, opportunity for achievement and advancement, or improving core job characteristics, such skill variety, task identity, task significance and feedback may lead to motivation, feeling sense of responsibility, and utilizing maximum capability are in place so as to reduce work stress.

Keywords: work stress, employee performance, organization, Bank of Abyssinia

CHAPTER ONE

1 INTRODUCTION

This chapter deals about background of the study; statement of the problem; objectives of the study; significance of the study; scope of the study; operational definition of key terms, and organization of the study.

1.1 Background of the study

Nowadays pressure at the work especially in the banking organizations in Ethiopia is increasing due to the high competition. Even if pressure at the work place is unavoidable but when it becomes excessive or unmanageable it leads to stress.

Occupational stress may be stated as the harmful emotional and physical reactions that occur when the worker cannot qualify the requirements (National Institutes for Occupational Safety and Health, 1999). Erkutlu and Chafra (2006) conceptualized that the meaning of stress similar with (Cox, 1992), which is the response of individual to demands forced them, which is individual fail to cope the demands of the environment.

In particular, occupational stress is that inability to deal with pressures in workplace (Ree, 1997), because of the person without the ability to fulfill working requirements and working conditions (Holmlund- Rytönen and Strandvik, 2005).

In the last decades the world of work has passed through a number of significant changes that have caused new risks related to the workers' safety and health at work, social and economic costs at the organization and society at large level, the most important emerging risks being the psychosocial risk factors / stress at work factors, depending on the task design and work management and also the economic and social general work context which can lead to psychological, social or physical injuries (Viorica Petreanu et al., 2013).

The health of every organization depends on the ability of its employees to work efficiently and effectively in stress free and conducive work environment to achieve organizational goal. Everyone encounters stress at the workplace. This is said to be inevitable among people who work in an organization. Employers see stress to be something that emanates from the employee's personal life than from the work they do (Priscilla Bempah Botwe et al., 2017)

Work stress has a negative effect both on individual person and the organization and even go beyond up to the society level. At the individual level, stress can have negative effects on the workers' health state (Cohen, Kessler & Gordon, 1997; Cox, Griffiths & Rial-Gonzalez, 2000; Cox & Griffiths, 2010), as well as reduced performance (Cox & Griffiths, 2010; Stajkovic & Luthans, 1998), lack of career opportunities and even danger of losing the job (Cox & Griffiths, 2010). In more severe cases, stress can lead to depression disorders (Tennant, 2001; Netterstrøm *et al*, 2008). For the company or organization, the costs of stress can have various forms, such as: absenteeism (Houtman, Kornitzer *et al*, 1999), expenses with workers' health and personnel turnover (Griffeth, Hom & Gaertner, 2000) that is, costs with recruiting and training the workforce, risky behaviors (Siegrist & Rödel, 2006) etc. Furthermore, in recent years an alarm has been drawn on the productivity and efficiency loss generated by work stress (Cooper, Dewe & O'Driscoll, 2001). For the society, work stress can lead to higher pressure on society and social security services, especially if the problems are getting worse and result in a job loss and unemployment or retirement for health reasons.

Stress that makes the employee under pressure to the point that the employee won't be able to deal with the situation affects both the employee and the company in a negative way. (CIPD, 2008, p. 2) Stress has serious consequences for the performance of an organization. Some of the impacts that stress has on an organization are increased employee turnover, employee absence and reduced productivity. Stress Affects organizations in terms of cost as well, for example sickness absence tends to be the most obvious and most easily calculated cost. (CIPD, 2008, p. 5).

According to Jitendar et al (2016) Stress may be defined as an adaptive response, to an external situation that results in physical, psychological and behavioral deviations. Occupational stress can be explained as the physiological and emotional responses that originate when workers feel an imbalance between their work demands and their capability and/or resources to meet these demands. Worker's responses to stressors may be positive or negative which is dependent on the type of demands placed on them, the amount of control they exercise over the situation, the amount of support they get and also the individual response of the person.

Occupational stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the resources, capabilities and needs of the worker (Alves, 2010).

The International Labor Organization (ILO) asserts that all countries, professions and all categories of workers, families and societies are affected by occupational stress. From the 2005-2014, 40% of all American workers perceive their jobs as being extremely stressful (International Labor Organization Report, 2015). Similar findings are noted in the United Kingdom and Canada is where occupational stress is estimated to be the largest occupational health problem (Donat, 2010). Similarly in Africa, occupational stress has become a major concern of employees has demonstrated that as workload and work-associated stress increase, turnover rates of workers are also noted to increase. Thus, occupational stress results in considerable costs to organizations in terms of absenteeism, loss of productivity, and psychological tortures, (Peterson, 2002).

In regards to occupational stress and employee performance many researchers have attempted to study the variables by relating them to other factors. Empirical studies for example Oudo (2008) studied the work place stress and employee turnover among employees in health sector, while Evans (2010) studied Perceived stress and customers care in hotel sector, Additionally, Mugisha (2011), studied occupational stress, commitment and customer service quality among employees in Stanbic Bank.

1.2 Statement of the Problem

In today's world, stress has become a worldwide phenomenon and a major concern among employees in every workplace (Brony, 2008). Occupational stress has been concerns for employees and employers because of the influence on employee performance. Many employees are suffering from occupational stress as a result of working under tensions, working for longer hours and other ~work rerated demand (Chandan, 2012).

Employees of banks are made to work for long hours without mechanisms to check the negative effect of workplace stress on their well-being. Instead, most banks place much emphasis on profitability at the expense of the health of the individual working to ensure that profit is realized.

Several studies have been done to assess the effects of employee stress on organizational performance. Some of the existing works including a work by Cooper and Michael, (2014) who found that work stress had an impact on individuals' performance and organization efficiency.

This is similar to the findings generated by ILO (2016) which reported that 58000 workers in 200 organizations in the world showed that stress at work was linked to poor work performance.

There are various job stressors in the workplace like workload, job security, role conflicts, autonomy, shift work, low salaries, technological changes (Coleman, 2010; Sarantakos, 2006; Gharib, 2016). According to Gaumail (2013) who believes that stress affects the organizational outcomes such as decrease in performance, increase in absenteeism and dissatisfaction. Also the consequences of organizational stress are far attainment leading to decline in the quality and quantity of job performance Desseller (2014), Townley (2010). According to Suandiand and Othman (2014) states that fear of redundancy, obsolescence and numerous performance appraisals can cause tremendous pressure and strain.

An individual health also can be affected by the positive and negative. There are some observations by the researcher. Informal discussion was held with the staffs and some staffs also talk informally that there are stress problems in the bank. These include, work load; lack of autonomy on deciding about own job; under promotion; lack of career development opportunities; working for extra hours that is over stretched; riskiness of the work and lack of protection from the bank; staff conflict due to different reasons; role ambiguity (unclear and undefined responsibility and expectations); office politics; poor leadership style of some managers and lack of participation in decision making (Naomi, 2020).

To the best of researchers' knowledge, there are limited studies that have addressed the effects of job stress on employee performance in the context of banking industry in Ethiopia specifically at bank of Abyssinia. Therefore, this study intends to bridge this knowledge gap.

1.3 Objectives of the Study

1.3.1 General objective

The main objective of this study is to assess the work stress and its effect on the employee performance of BoA (Bank of Abyssinia).

1.3.2 Specific objectives of the study are

1. To assess effects long working hours and excessive work pressure on BoA's employee productivity
2. To assess the effects of job insecurity and poor leadership on the employees work moral
3. To examine the effects of harassment and unfair treatment at work on employees work relation
4. To find out family problem relation with stress.

1.4 Research Questions

- 1, what are the major cause's stresses and its pressure on employee productivity?
- 2, what are the effects of job insecurity with poor leadership on the employees work moral?
- 3, what are relationship between work stress and employee performance?
- 4, what are the effects of stress on family relationship?

1.5 Significance of the Study

In many organizations workplace stress is one of the most challenging issues. Currently due to the competitive nature of the business for many organizations in the world as well as locally, employers have placed more demands on employees work especially in the banking sector. This has brought excessive pressure which is beyond employees' abilities and their capacity hence inhibiting individual functioning, productivity and performance. The increase level of this stress has led to a change in the behavior of employees and their attachment with the work. Stress is therefore seen to be detrimental to the health of employees, health of organization and its performance.

1.6 Scope of the Study

The study was undertaken to assess the work stress and employee performance at Bank of Abyssinia. It was conducted at Addis Ababa at central Addis district branches and head office, which is one of the three districts found in Addis Ababa. The bank has 802 branches country wide and out of these 99 of them is found in the central Addis district which has 1297 staffs.

Methodologically, this study was used non probability convenience (purposive) sampling techniques. In this type of sampling, items for the sample are selected deliberately by the researcher; his choice concerning the items remains supreme to contact the respondents. And regarding the source of data the study was used both primary and secondary data sources. This study was conducted based on the data collected from February 2023 to June 2023.

1.7 Limitations of the Study

Because there is a limited time and money to undertake the study and due to the uniformity of jobs among all branches, the researcher used purposive method to distribute questionnaires to Addis Ababa area bank staffs only and group questionnaire administration method will be used for employees. Since, in its nature the bank job is very busy, interview conducted with branch managers only.

1.9 Operational Definition of the key terms

Job stress

According to National Institute of Occupational Safety and Health (1999; as cited in Ermias, 2020), is defined as the undesirable physical and emotional response of the worker's when his/ her resources, ability do not meet with the job requirements.

It refers to the response people may have when presented with work demands and pressures that do not align with a person's knowledge, capabilities, and affect to manage challenges (World Health Organization (2007).

Employee performance

According to Donhoe (2019), employee performance refers to how employees perform in the place of work and how healthy they execute the job duties compelled to them. Organization normally sets performance targets for individual employees and the organization as a whole in hopes to

increase value to customers, minimizes cost and operates efficiently. Also according to Pradhan, (2016) employees' performance signifies individual's work achievement after exerting effort on the job which is associated through getting a meaningful work. This definition is also similar to that of Aganga, (2011).

1.8 Organization of the Study

This research have five chapters. The first chapter contains introduction. The second chapter deals with a review of related literature. Chapter three comprise of research design and methodology that is used for the study. The fourth Chapter comprises data presentation, analysis, and interpretation. Finally, Chapter five of the study comprises a summary, conclusions, and recommendations.

CHAPTER TWO

2 LITERATURE REVIEW

This chapter deals with the theoretical and empirical literatures review. The chapter also presents previous studies that address the relationship between stress and employee performance. It also presents the conceptual framework guiding this.

2.1 Theoretical Review

2.1.1 Stress concept

Stress is emotional strain caused by different stressors. As per the WHO's health series document, workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers can not usually protect workers from stress arising outside of work but they can protect them from stress that arises through work.

Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. If employees are already stressed, their managers should be aware of it and know how to help (WHO, 2004).

Work related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Stress occurs in a wide range of work circumstances but it often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures (WHO, 2004).

Stress is common in the workplace. It is noticed in all employees who are working in an organization. It is pressure to complete work within stipulated time. Employees are unable to either complete or delay in a project. Stress is increasing for everyone who is working with a particular project. This type of stress is known as work stress. It is stress or pressure to everyone who are responding it due to busy schedule, organizational commitment to complete the project proposal. Work stress happens due to pressure from job and its responsibilities. Work stress can lead to

major problems of physical and mental health. It adversely affects work performance of the employee in terms of unhealthy, poorly motivated, less productive and less safe at work. These things result to arise to stress (Hiriyappa, 2014).

The term stress has been defined by many scholars. One of the definitions was given by Fletcher as a “continuous process that involves individual transacting with their environments, making appraisals of the situations they find themselves in, and endeavoring to cope with any issues that may arise (Fletcher (2006) cited Rumbold et al, 2012, p. 173)”. Stress represents a situation where a person is under pressure and does not have sufficient ability to cope with it. Stress also indicates a direct negative reaction both, for individual and organization by undermining the original of goals attainment. Despite causing problems to employee’s health and wellbeing, stress also affects the organization’s reputation as well as its productivity. The negative aspect of stress can be noted like job dissatisfaction and employee’s unwillingness to their works, Decrease in the level of production and turnover and weakness in quality of work would be the demerits for the company.

2.1.2 Types of stress

There are three types of stress namely, eustress and distress, hypo-stress and hyper-stress. One can consider a stress as eustress base on how the person feels about it and is able to manage it to achieve a positive useful outcome.

Eustress: From Shamshul (2014), his view on eustress is the stress that results from a “positive” view of an event or situation, which is why it is also called “good stress.

Distress/dysfunctional: type of stress on the other hand, is being overwhelmed with stressors in certain situation which negatively leads to distress, unpleasant feeling and as a result affect ones attitude towards a stimuli hence low performance.

Hyper-Stress: If the person pushed beyond what one can handle, which turns in to Hyper-stress. More times it occurs due to workload. This type of stress occurs when constant heavy financial difficulties, work both at home and office, Continuous tension.

2.1.3 Types of stressors

The following stressors below are stressors that affect an employee at the workplace.

1, Job role: - this exists when the employee is confused as to what task he/she should be doing or when the employee has overwhelming amount of work to be done with so little time. Stress could also arise as a result of ambiguity. This situation is likely to happen at any type of occupation.

2, Underutilization: - This means that the worker has insufficient work to encourage his/her motivation.

3, Responsibility for others: - This increases stress level, if employees face high responsibility for others. Those who are in charge of others at the workplace and people higher up the organizational hierarchy are often prone to more stress because of expectations from their coworkers.

4, Poor working conditions: - these conditions are also major contributors to stress, these include extreme heat, cold, noise and overcrowded. (Bloisi et al., 2007, p.318-319).

2.1.4 Employees Performance

According to Donhoe (2019), employee performance refers to how employees perform in the place of work and how healthy they execute the job duties compelled to them. Organization normally sets performance targets for individual employees and the organization as a whole in hopes to increase value to customers, minimizes cost and operates efficiently. For an individual employee, performance may refer to work effectiveness, quality and efficiency at the task level. Also according to Pradhan, (2016) employees' performance signifies individual's work achievement after exerting effort on the job which is associated through getting a meaningful work. This definition is also similar to that of Aganga, (2011).

2.1.5 Causes of stress

Poor work organization that is the way we design jobs and work, and the way we manage them, can cause work stress. Because these aspects of work have the potential for causing harm, they are

called ‘Stress-related hazards’ (WHO, 2004). As further asserted by WHO, excessive and otherwise unmanageable demands and pressures can be caused by poor work design, poor management and unsatisfactory working conditions. Similarly, these things can result in workers not receiving sufficient support from others or not having enough control over their work and its pressures.

Research findings show that the most stressful type of work is that which values excessive demands and pressures that are not matched to workers’ knowledge and abilities, where there is little opportunity to exercise any choice or control, and where there is little support from others. Stress may also result from poor work conditions, particularly lack of control, poor social relations and lack of social support, lack of rewards, work overload (particularly too many administrative tasks), or reutilization (Nina, 2005).

According to Selamawit and Goitom (2013), the following are the commonly known reasons for stress to happen:

1. ***Employees’ roles undefined clearly-*** If the employee is not aware about the nature of his work and his role in the organization he/she will be certainly exposed to stress. An organization must define the role of all employees at the time of employment, in order to reduce the stress level of employees at different levels.
2. ***Improper responsibility-*** Stresses accumulated due to improper responsibilities, which are assigned to the job incumbent. It leads to stress to employees and employers.
3. ***Conflicting workplace-*** Conflict leads to generate stress to all workers who are in different positions and work in several problems.
4. ***Self-interest-*** It is the goal of an individual employee and employer of an enterprise. It leads to conflicts, quarrels, and politics to get positions, management and administration. It affects to an organization’s performance.
5. ***Lack of knowledge-*** It led to delays in project, failure of the project and unable to complete the project. It leads huge stress to owners and workers as the owner may be losing clients, and workers will lose their job. It creates stress, depression, anxiety and anger.
6. ***Lack of power and position-*** It is very prominent at the monitor, implement and control the particular task of the workplace. Influencing power and position at work place will create stress on the position holder.

7. **Noncooperation**- Noncooperation leads to negative stress depression, anger, anxiety in the workplace.
8. **Autocratic leadership**-Boss makes policy and takes decisions autocratically leads to negative stress to all workers in an organization.
9. **Poor communication**- not understanding instructions and guidance from superiors will lead to stress and unable to complete work at the workplace.
10. **Workload**-Stress arises due to unmanageable heavy workload.
11. **Bad management practice**- Management that negligent to the welfare of the workers leads to stress, depression, anger, anxiety and phobias, etc.
12. **Organizational change policies**-It may lead to positive or negative stress depending on the impact on staff survival in the organization.
13. **Office politics**-The result of office politics either ruins or continued with progress in an organization. Office politics are required for development; welfare of activities towards a worker is welcoming. Office politics is not good for creating problems in office, lockout, and strike.
14. **Worker amenities**-workers expect remuneration for their work. The worker will not get the right compensation for their work, promotions, incentives and punishment lead to stress and affect the welfare of workers at the workplace.
15. **Unrealistic demand**-Workers put unrealistic demands of management and it causes of stress, anger, anxiety and depression to manage people.

2.1.6 Model of Occupational Stress

There are a lot of work stress models to reflect the work stress complexity. According to Joly (2020), there are five popular models have been applied to measure the work stress: cognitive-behavioral, person environment fit, emotional overload, equity theory and demand-support-control.

2.1.6.1 The cognitive-behavioral

According to Lazarus & Folkman (1984; cited in Devereux, 2009) stress experience is an individual phenomenon and a cognitive process. The cognitive-behavioral model proposed a „transaction“ concept where stress comes from the relationship between the inherent aspects of a

person and the environment. There is nothing as stressor by itself, but if a stimulus is perceived as stressor then there is a stressor. This theory explains the varying stress responses of people when they faced with similar scenarios and similar scenarios at different situations.

2.1.6.2 Person–environment theory

According to the person–environment fit theory, where the poor person–environment fit occurs, there the person experience role ambiguity; role conflict and work overload (Spielberger et al. 2001). According to Cooper et al. (2001) stress results from the level of fit among the person and the environment. There are three distinctions related to person– environment fit. The first distinction is between the person and the environment. It is the precondition of the person–environment fit conceptualization. The next distinction is among the subjective and objective illustration of the person and the environment. It is the subjective fit concept, where the perception of themselves and the perception of the environment may vary from person to person. This perception causes work stress (Edwards et al. 1999). The last distinction focuses on two elements of fit. Firstly, their needs were needs-supplies element. Here the needs are explained as the natural psychological and biological needs of the person. The supplies are explained as the job rewards that meet the needs of the person.

The supplies could be social, financial or the opportunity to achieve. Secondly, there is the abilities- demands element. This element describes the fit between the job demands and the person“ abilities to meet those demands (Edwards et al. 1999). Demands consist of qualitative and quantitative features of the work. Ability refers to the energy, skills and time required in order to achieve the demands.

2.1.6.3 The emotional overload

The model of emotional overload explained three aspects of burnout: reduced personal accomplishment, depersonalization and emotional exhaustion. The stress component of emotional exhaustion refers to being exhausted of emotional resources. Interpersonal relations correlated to depersonalization and personal achievement with self-evaluation. Burnout is supposed to happen in human service professions such as health care and education. The studies have identified that burnout can be occurred in a range of work scenarios, especially in the nursing profession as emotional aspects are involved (Maslach 1999).

2.1.6.4 Equity theory

Equity theory of work stress is a popular social exchange theory. The model believes that the people have a tendency to assess their relationships. According to the theory the person intends to seek equity when he/she is in another relationship. The theory assumes that the person will feel that a relationship is equitable when the person perceives the similar ratio of inputs and outcomes from different relationships. The theory is appropriate to interpersonal relationships and to employee-employer relationships as well. If there is an unbalanced relationship, the distress will be happening. This distress will be comparable to the perceived inequity degree (Van Dierendonck et al. 2001).

2.1.6.5 The demand–control–support theory

The demand–control–support model proposes that the interaction between the work demand perception, perceived degree of support from workers and the perception of control influence the development of work stress. The concept of control is referred as the degree of control of workers over their work. Support is categorized as social-emotional support and instrumental support. The degree of social-emotional integration and mutual reliance between employees, supervisors, and others are accounted in social-emotional support. The extra assistance or resources given by the colleagues and supervisors is accounted as Instrumental support. Support at work place can promote general wellbeing, quality of work life and active coping and act as a buffer. The high risk of work stress will be carried by high demand, low control and low support. The demand–control–support model has suggestions for job design in order to develop support and control with a vision to increase worker productivity and engagement (Theorell 2001).

2.2 Empirical Literature Review

2.2.1 Factors Causing Stress among Employees

There are several studies that reports factors which cause stress among employees in the organization. However, recent years have been called as the age of anxiety and stress (Coleman, 2010). The stress itself will be affected by number of stressors. Family and work are inter- related and interdependent to the extent that experiences in one area affect the quality of life in the other (Sarantakos, 2006).Homework interface can be known as the overlap between work and home; the two way relationship involves the causes of stress at work affecting home life and vice versa effects of seafaring on home life, demands from work at home, no support from home, absent of stability

in home life. It asks about whether home problems are brought to work and work has a negative impact on home life (Alexandros et al, 2009). Ashfaq and Muhammad (2013), in their hypothesis work; argued that stress has a negative impact on employee performance when it reaches a certain undesired point.

According to Vijayan (2018), there are different causes of job stress prevailing in an employee's Everyday life like work load, job security, autonomy, role conflicts, and low salaries. In the present paper, the major factors considered are workload, and job security. The paper investigates the causes of job stress related factors, workload, job security, and work shift on employees' job performance. An attempt was made to bring out the job stress mitigating strategies that can be followed by employees and the employers to overcome their job stress and to improve their performance. The management can take necessary steps to control the job stress levels of employees hence increase their job performance. They may provide counseling, meditation programmed, and incentives, which improve the performance of the employees in the long run.

According to Khuong and Tanashi (2016) working factors had significant and positive influence on job stress and in contrast, job stress had negative influence on employee job performance. In addition, their research also found that career development did not directly affect employee job performance, but indirectly through job stress. In their works, summarized factors leading to stress in the work place which are little control of the work environment, ambiguity in duties, conflict with other people and lack of participation in decision making.

It is also reported that other studies have highlighted the deleterious causes of stress, including high workloads or work overload. According to Wilkes et al, (2008) work overloads and time constraints were significant contributors to work stress among community nurses. Workload stress can be defined as reluctance to come to work and a feeling of constant pressure (no effort is enough) accompanied by the general physiological, psychological, and behavioral stress symptoms (Cahn et al, 2014).

A study in UK indicated that majority of the workers were unhappy with the current culture where they were required to work extended hours and cope with large workloads while simultaneously

meeting production targets and deadlines (Townley, 2010). Also Role ambiguity is another aspect that causes job stress in the workplace. According to Beehr et al. (2006), Cordes and Dougherty (2003), Cooper (2001), Dyer and Quine (2008) and Ursprung (2009) responsibility vagueness exists when an person lacks information about the necessities of his or her role, how those role requirements are to be met, and the evaluative measures offered to make certain that the role is performed productively (Pradhan, 2016).

Also, Levin (2013) noted that the most common indicators of stress is feeling overwhelming and burn out. Emotional and physical exhaustion often accompany such feelings, he further emphasized that employers as implementers of stress policies and procedures, should help employees manage their stress if it affect their performance.

2.2.2 Relationship between Job Stress and Employees' Performance

Shahid and Alwi (2016) reported that there is a need to scrutinize the relationship between job stress and job performance amongst front liners in a shared service center in Malaysia. The conceptual framework of the study was based on the model of Job Stress (role ambiguity, role conflict, inadequate resources, and workload) and the concept of job performance. A total of 113 front liners from various departments in a shared service center were selected as respondents through convenience sampling technique. Findings of the study revealed that job stress was significantly related to job performance.

Wallace et al (2009) proposed differential relationship between challenge stressors, hindrance stressors and role- based performance. Those relationships were expected offices of a state agency, the authors found out a positive relationship between challenge stressors and role-based performance and a negative relationship between hindrance stressors and role based performance. Organizational support moderated moderate the relationship between hindrance stressors and role based performance.

Bashir and Ramay (2010) in their study examined the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The results of their study showed that job stress significantly reduced the performance of an individual and also suggested that organizations should facilitate a supportive culture within the working atmosphere of the organization. Stress contributes to decreased organizational performance, decreased employee

overall performance, high error rate and poor quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, emotional disorder, work life imbalance; depression and other forms of ailments such as frequent headache; obesity and cardiac arrests (Musyoka, 2017).

2.3 Conceptual Framework

The conceptual frame work on the below diagram explains the correlation between the dependent variables (employee performance) which are Low productivity, low work moral, Absenteeism from work, Loss of interest in work and Poor work relations and the independent variable (job stress) depends on the dependent variables which are work pressure, harassment, job security, poor leadership, personal behavior and long working hours, and how they contribute to the effects of job stress on the employees performance in the organization.

Conceptual Frame Work

Independent variables and Dependent variables

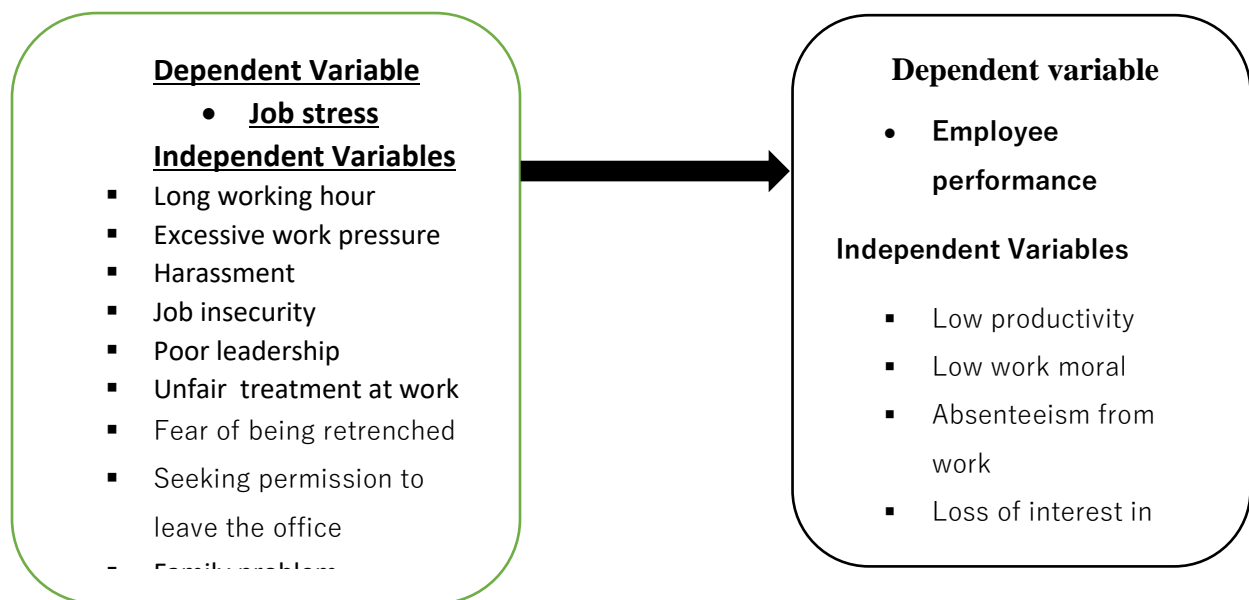


Figure 2.1 conceptual problem

Source: Cooper and Marschall (1976) and Lazarus (1976)

CHAPTER THREE

3 RESEARCH METHODOLOGIES

This chapter deals with the research methodology guiding this study. It presents the research design, population, sample size, sampling techniques, data collections methods, as well as data analysis methods. The chapter also presents validity and reliability of research instruments and it highlights the scale and measurement of variables.

3.2 Research Design

Based on the research objectives, the study used descriptive and explanatory research. The major purpose of descriptive research is description of the state of affairs as it exists at present. In social science and business research we quite often use the term Ex post facto research for descriptive research studies. The main characteristic of this method is that the researcher has no control over the variables; he can only report what has happened or what is happening C.R. Kothari (2004). Therefore, this descriptive study was also employed to describe the cause and effect relationship between job stress dimensions and employee performance. And the purpose of using explanatory research is to gain familiarity with a phenomenon or to achieve new insights into it. It is aimed to identify any causal links between the factors or variables that pertain to the research problem. The research is a cross-sectional type; in a sense that data was collected at one point in time.

3.3 Research Approach

According to Saunders et al (2009), it enables to decide which research approach should be adopted by the researcher and why, which is delivered from research questions. This study follows Pragmatism research philosophy because it combines both qualitative and quantitative views from respondents. Qualitative approach to research is concerned with subjective assessment of attitudes, opinions and behavior and the quantitative approach involves the generation of data in quantitative form which can be subjected to rigorous quantitative analysis in a formal and rigid fashion C.R. Kothari (2004).

3.4 Population or Universe

Due to the large number of the staffs in the bank, the similarity of the work be performed through the bank, the study restricted the population at central Addis district only. The study identifies the population from the Addis Ababa central Addis district branches which includes head office. Under this district there are total 99 branches and 1,297 staffs found according to 2023 data. The research includes of managerial and non-managerial staffs in Addis Ababa central Addis District branches. Therefore, in this study target populations are Branch or Department Managers and other clerical and non-clerical employees of Bank of Abyssinia located at central Addis Ababa District.

3.4 Source of Data

Sources of data include both primary and secondary data sources Primary data Observation Interview- personal, telephone Focus Group Discussion (FGD) Questionnaire- in person or via mail. Secondary data: Published data: journals, books, magazines, newspaper, reports, statistical records, publications, etc).

3.5 instrument of data collection

The data was collected for the study includes both primary and secondary data. Structured questionnaire were used to collect data for this study. The advantages of using this method of data collection are the affordability in gathering qualitative data. It makes it quick and easy to collect and administer the data collected. The questionnaire had four sections including structured interview. In the questionnaire the respondents were asked to rate their level of agreement or disagreement regarding issues related to employee performance in a 5 point likert's scale ranging from 1(strongly disagree) to 5(strongly agree).

The secondary data was obtained from different policies and procedural manuals of the bank, journals, annual reports, and periodic progress reports of the bank Ethiopia publications.

3.6 sampling and sampling technique

Sampling is the process of selecting a number of individuals from a population such that the selected group contains elements representative of the characteristics found in the entire group (Orodho and Kombo, 2002). This study applied random sampling technique: simple random sampling techniques and purposive used to chosen elements from the target population. The

researcher purposively choose particular units of the universe for constituting a sample it offers advantage of time and money.

3.6 sample size determination

Kothari, (2006) Sample size is the number of items to be selected from the universe to constitute a sample. The size of a sample should neither be excessively large nor too small. It used to collect the required data that would lead to information. To determine the sample size the researcher used Solvn's formula (1960).

$$n = N / (1 + e^2)$$

Where; n=Sample size, N=Total population, e= Sampling error 5% or 0.05 at 95% confidence level.

$$N = 1297 \quad e = 5\% \text{ or } 0.05$$

$$n = 1297 / (1 + 1297 * 0.05^2) = \underline{\underline{305}}$$

3.7 Measurements of variables

In research there are four measurement scale variables, which are Nominal, Ordinal, Interval and Ratio scale measurement. In this study job stress measured by items such as long working hours, excessive work pressure, time management, career progress, harassment, job security, personal behavior and poor leadership. While employees performances were measured by items such as low productivity, low morale, absenteeism and loss of work.

3.8 Data Analysis

After the collection of the necessary data through questioner, the researcher was coded and edited the data to have the required quality, accuracy, consistency, and completeness at the data processing stage. After the data is coded and edited it was fed into Statistical Package for Social Science (SPSS) software to analyze data and present the finding via descriptive and inferential statistics.

In this study, the researcher used data cleaning process that is repeated cycles of screening, diagnosing, and editing of suspected data abnormalities so that to check data structure, missing of information as well as vague (unclear data) in effective and efficiency way.

Descriptive analysis was used to analyze the objectives of this study, in some cases however quantitative data were organized and presented in tabular forms, and percentages.

3.9 Reliability and Validity

Validity

Validity refers to whether an instrument measures what it is supposed to measure, given the context in which it is applied (Babbie and Mouton, 2013). A cautious effort used for the validity of the instruments. A questionnaire is designed carefully containing different items. The measurements have been adopted from professionals, literature related to the study. Besides, the instrument was given to the advisor to received comments.

Reliability

Accordingly, following the researcher's advisor's approval, the questionnaires will distribute to the respondents. One common way to compute the internal consistency of a scale is Cronbach's alpha (α), which computes the correlation between responses to all of the items in a scale. For a scale to be considered internally consistent, an alpha of .70 or higher is desired, although slightly below that is usually considered acceptable Adams and Lawrence, (2019). Bakon and Hassan (2013) suggested that certain case 0.6 is also acceptable.

Cronbach's alpha work stress

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.871	10

Cronbach's Alpha for Employees Performance

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.996	.997	5

To check the reliability among variables, SPSS output of Cronbach's alpha was resulted 0.883 for **work stress** and 0.996 for **employee performance**. By Nunnally criteria this is sufficiently large one.

3.10 Ethical Considerations

Study respondents' willingness to participate in the study was respected and verbal consent was taken. Concerning Ethical considerations, the researcher was take into account the Ethics of the organization by keeping the secret of the organization as well as keep the confidentiality of the respondents. Any information is to be collected was never been used for any other purpose other than this academic purpose. Confidential information of the organization was not disclosed. Hence the researcher duly acknowledged all the authors, further, the researcher gave due respect for the culture and values of respondents and non-personal predisposition while collecting, analyzing, and interpreting the data.

CHAPTER FOUR

4 RESULTS AND DISCUSSIONS

This chapter presents research findings regarding on the effects of job stress on employee's performance at Bank of Abyssinia (BoA). For data analysis and data cleaning, descriptive analysis and Pearson Correlation were used. Mainly, this chapter presents respondents' response rate, demographic information, and information regarding data cleaning, the information relating to reliability results and validity results, the descriptive analysis results for the objective. The results was presented systematically to address the research problem, objectives and answer the research questions.

Table 4.1Response Rate

Items	Frequencies	Percent
Returned Questioners	280	92
Non returned	25	8
Total	305	100

Source: Field surveys, 2023

The result from the above table shows that of 92% or 280 respondents returned the questioner and 8% or 25 respondents of the total 305 respondents not returned the questioner. So, the respondent rate good to represent the study.

Table 4.2: Respondents Demographic Information

No.	Variables	Sub-profile	Frequency	Percentage
	Age	below 25	73	26
		26-35	168	60
		36-45	29	10
		46- 55	10	4
		Above 55	0	0
	Education Level	12 complete	0	
		Diploma	18	6
		BA/BSC	209	75
		Master Degree	53	19
		PHD	0	0
	Sex	Male	138	49
		Female	142	51
	Work Experience	below 1	46	16
		1-5	172	61
		5-10	52	19
		10 and Above	10	4

Source: Field survey (2023)

Age

The study sought to determine the age profile of employees of BoA. The findings show that 26% of employees were between 26-35 age group compared to 60% of employees of the BoA who were below 25, 36-45 and 46-55 age groups and no one of the respondents were above 55 years. These findings suggest that the effect of job stress on employee's performance diminishes with age. That means the likelihood of employees diminishes with advancement of age.

Education Level

On the other hand, the study findings shows that 75% of employees of the respondents had achieved Bachelor Degrees, followed by 19% of employees of the respondents who had Masters Degrees, 20% of employees of the respondents indicated that they attained Diplomas and There were no employees with primary school. These findings suggest that employees with degrees are more likely to have enough knowledge about the effects of job stress on employee's performance. The researcher observed that since all the respondents were educated, their responses were considered reliable. According to the study, results shows that majority of the respondents had studied up to university level.

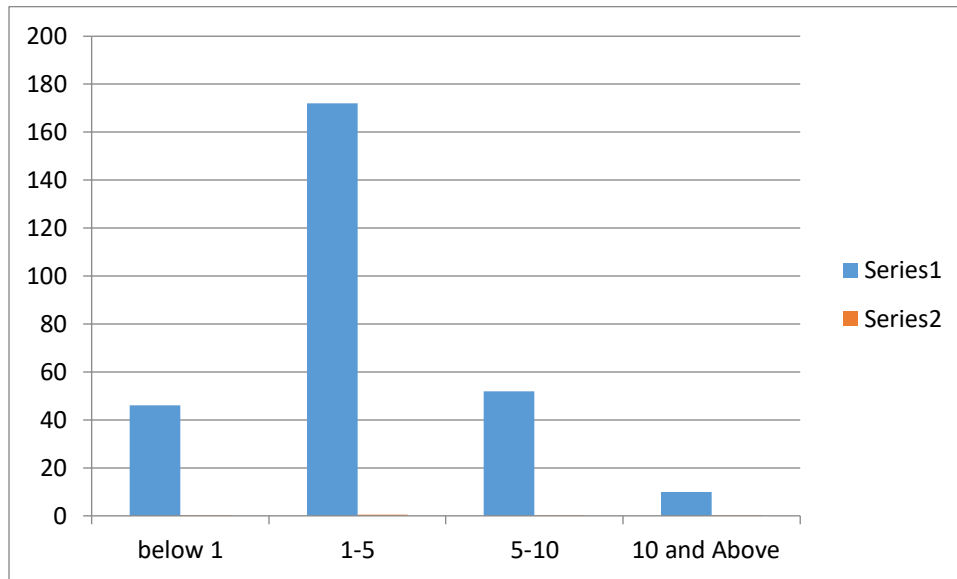
Gender

Sex distribution of the respondents indicates that 138 were males and 142 females, representing 49% and 51% respectively. The result shows that males are 20% more than female respondents. The researcher observed that those female employees are more likely to have enough knowledge on the effects of job stress on employee's performance, probably because they are more likely to have more experience, better pay, and are more satisfied with their jobs compared to males.

Experiences

The researcher also analyzed the level of work experience of employees in order to determine whether the effects of job stress on employee's performance among employees of BoA was determined by their level of work experience. The findings shown that 61% of employees had work experience of 1-5 years, 19% of employees of BoA had work experience of 5-10 years and 16% of employees of BoA had work experience of less than 1 year, 4% had more than 10 years. These findings show that the effects of job stress on employee's performance among employees of BoA diminishes as their level of work experience increases. The analysis indicate that majority of the respondents have adequate experience in the organization. This means that they understands the work conditions of the organization and thus are suitable for the study.

Fig. 4.1



4.1 Variables Data Analysis

In order approach to investigate the problem, many issues which considered as variables were used. In investigation there were two major issues, which compromised others issues considered as independent variables. They were the factors which causes job stress at work and its impact on the performance of employees in Abyssinia Bank, of Central Addis District. To guides on researchable way, it have to needed to form as measurable Variables. Likert's scale measuring method used in order to determine the variables relationships. SPSS Software also applied, test the significance of variables. To comfortable the software, variables were coded, to avoid greater 8 characters as below.

Codes Variables

Coding is the process of converting verbatim answers into numerical code. The process might be called 'post coding' or may even be referred to as 'content analysis', although the latter term tends to be restricted to the processes that are used to analyze the content of printed or broadcast communication, particularly advertising copy. See Kolbe and Burnett (1991) for an excellent summary of content analysis.

Table 4.3 Coded variables of Causes Job Stress at Work

s. no.	Codes	Descriptions
1	Var0001	working long hours
2	Var0002	conflicting with other people at work
3	Var0003	treated unfairly at work by the supervisor
4	Var0004	working under excessive work pressure
5	Var0005	harassed at work
6	Var0006	job insecurity
7	Var0007	thinking of being retrenched from my job
8	Var0008	permission to leave during working hours for personal matters
9	Var0009	problem with my family
10	Var0010	poor leadership I have been working poorly

Variables mentioned under the dependent variables on employees performances, also coded as followed.

Table 4.4 Coded Variables of Employees Performance

1	Var0011	Stress has contributed to low productivity
2	Var0012	Stress has caused low working morale
3	Var0013	Stress has caused the level of absenteeism to be high
4	Var0014	Stress has caused loss of interest in work
5	Var0015	Stress has caused poor work relations

Table 4.5 Cause of job stress at work

Issues	1	percent	2	percent	3	percent	4	percent	5	percent	Total %
working long hours	28	10	35	13	53	19	97	35	67	24	100
conflicting with other people at work	102	36	70	25	55	20	28	10	25	9	100
treated unfairly at work by the supervisor	61	22	117	42	53	19	23	8	26	9	100
working under excessive work pressure	32	11	99	35	55	31	60	21	34	12	100
harassed at work	70	26	97	35	50	19	32	12	31	12	100
job insecurity	38	14	121	43	55	20	47	17	19	7	100
thinking of being retrenched from my job	28	10	79	28	50	19	99	35	24	9	100
I have a problem with my family	36	13	83	30	40	14	94	34	27	10	100
permission to leave during working hours for	49	17	121	43	42	15	38	14	27	30	100

personal matters											
poor leadership I have been working poorly	40	14	120	43	49	18	33	14	38	14	100

Source field survey, 2023

The results in Table 4.5 reports that 35% as well as as 24% (58%) of the respondents agreed and strong agree that among of the factors causing job stress among BoA employees was the tendency of working long hours, meanwhile 10% and 13% (22.0%) strongly disagreed and disagreed respectively and 19% took a neutral stand. In line with this, answers were sought to evaluate factors causing stress among BoA employees. Responses on some clearly defined statements were gathered to demonstrate the findings; 10% agree and 9% strongly agree totally 19% responded and 25% disagree, 36% strongly disagree total 61% that getting into conflict with other people at work is the factor causing them job stress and 19% of the respondents are neutral. In unfairly treatment case most (64%) respondents disagreed that they are not being treated unfairly at work by the supervisor to the factors causing job stress, 17% agreed and 19% neutral. In case working under excessive work pressure 33% responded that they are working under excessive work presser which makes to the stress and 46% disagree followed by 31% neutral. 24% said that have been harassed at work. 24% stated that lack of job security was the factor for stress; 44% of the respondents have admitted that they have been thinking of being retrenched from their job; 44% stated that seeking permission to leave during working hours for personal matters caused stress; 44% also responded that they have a problem with their family and 28% stated that they were facing stress due to the fact that they had poor leadership which affected their performance.

According to the used rating scale of 1 to 5, it was then found that the means for all factors tested under working for a long hours (57%), thinking of being retrenched form the job, seeking permission during working hour for personal reason and family problem were above indicating

that most of respondents concurred that all determinants (factors) aforementioned were causing job stress in the organization.

Table 4.6 work stress strongly disagree and disagree results

Issues	Strongly Disagree	percent	Disagree	percent	Remark %
working long hours	28	10	35	13	23
conflicting with other people at work	102	36	70	25	61
treated unfairly at work by the supervisor	61	22	117	42	64
working under excessive work pressure	32	11	99	35	46
harassed at work	70	26	97	35	61
job insecurity	38	14	121	43	57
thinking of being retrenched from my job	28	10	79	28	38
Stress has caused loss of interest in work	36	13	83	30	43
permission to leave during working hours for personal matters	49	17	121	43	60
poor leadership I have been working poorly	40	14	120	43	57

This study was conducted to explore the strain related issues in the banking industry of Ethiopia and examine the factors that play a crucial role in creating stress among the staff of banks similarly as the effect of such stress in their performance. The study result discloses that employment overload was the most important reason behind stress among the staff, which was followed by a lack of job security, poor communication, and work type. It'd be so because employees in banks have such a form of culture where they take work as a burden, not as a chance to learn. This finding corroborated with the study findings of Vijayan (2018) who found that job insecurity, role conflict, and low pay are the most important contributors to labor stress and work stress has direct and negative relations with employee performance.

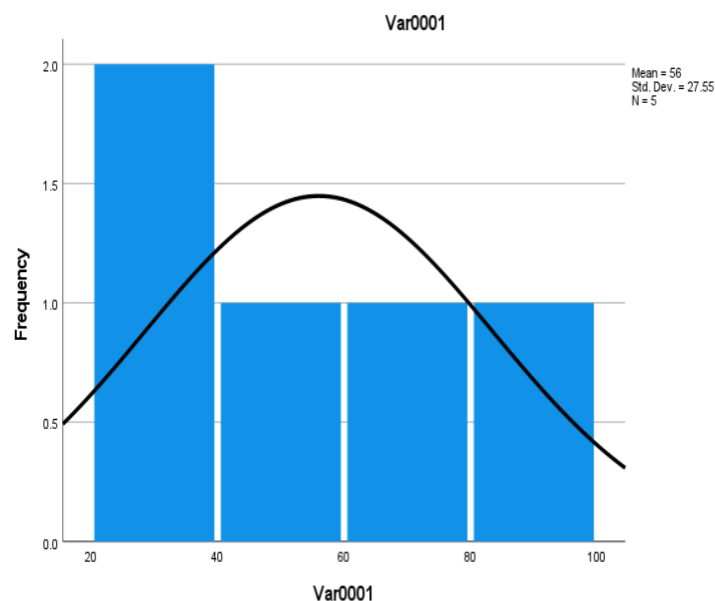
Most of the respondents felt their stress level was severe and extremely few felt that their stress was extreme. Employees who felt an extreme level of stress might leave the banking sector and people who responded to the moderate and severe level of stress might need higher stress tolerance

capacity, or they may not have found the alternate job. These findings are according to the findings of Collins (2008) Dar et al., (2011). It may be so because the strain level within the banking sector is high. The financial sector has fierce competition nowadays that the employees of the banking sector have to provide service to the customer longer to avoid losing their customer base, and that they need to come up with the new services for gaining sustained competitive advantages. Thus the banking sector has more stress levels across the globe than in other sectors.

The impact of stress Cause of job stress at work on Abyssinia Bank resulted in the investigation, based on the most sensitive issues of independent variables. Treated unfairly at work by the supervisor contributed 64 percent as enabled from data distributed for respondents. The other conflicting with other people at work was by 61 percent affected in Abyssinia Bank. Respondents replied by ignoring positive questions by selected disagree and strongly disagree, explained the impact followed by stress.

Working long hours

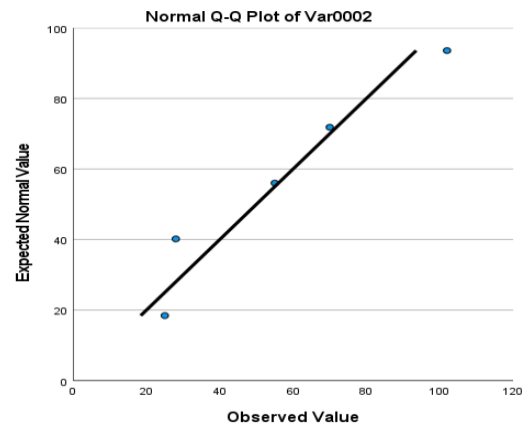
Since Var0001 belongs to employees working hour, the below histogram with normality line indicated that best distribution the variable around it mean.



Working long hours

Since Var0001 belongs to employees working hour, the below histogram with normality line indicated that best distribution the variable around it mean.

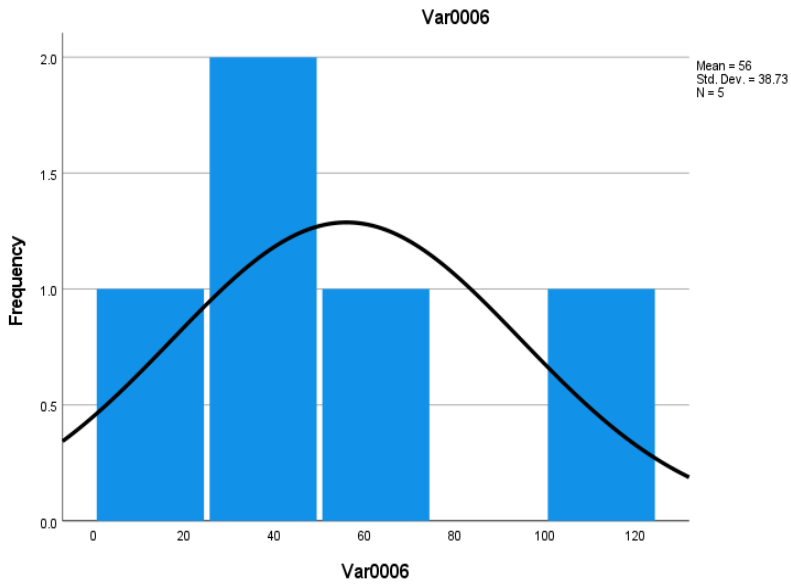
The dot indicated on below on Q-Q normality line represents the sample distribution around to the fitted line.



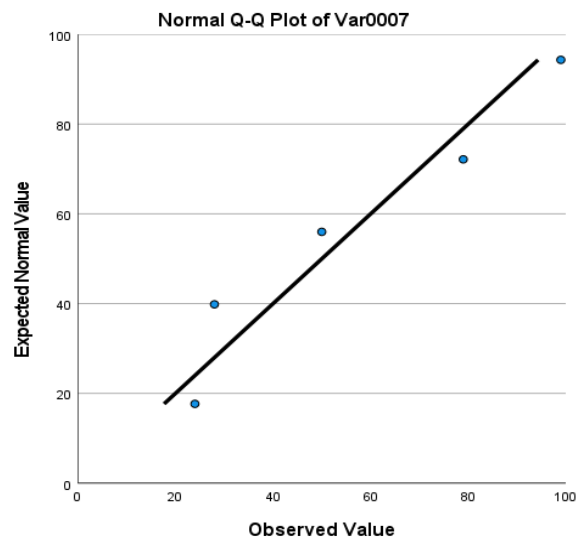
Conflicting with other people at work

From expected normal value, it enabled to understood, the normality distribution of conflict with other peoples at work have indicated positive relationship on approach of fit line.

As mentioned in table 4.1 Job insecurity normally distributed



Normality graph



Thinking of being retrenched from my job by normal pilot of Q-Q, the variable were normality distributed around its mean.

Permission to leave during working hours for personal matters

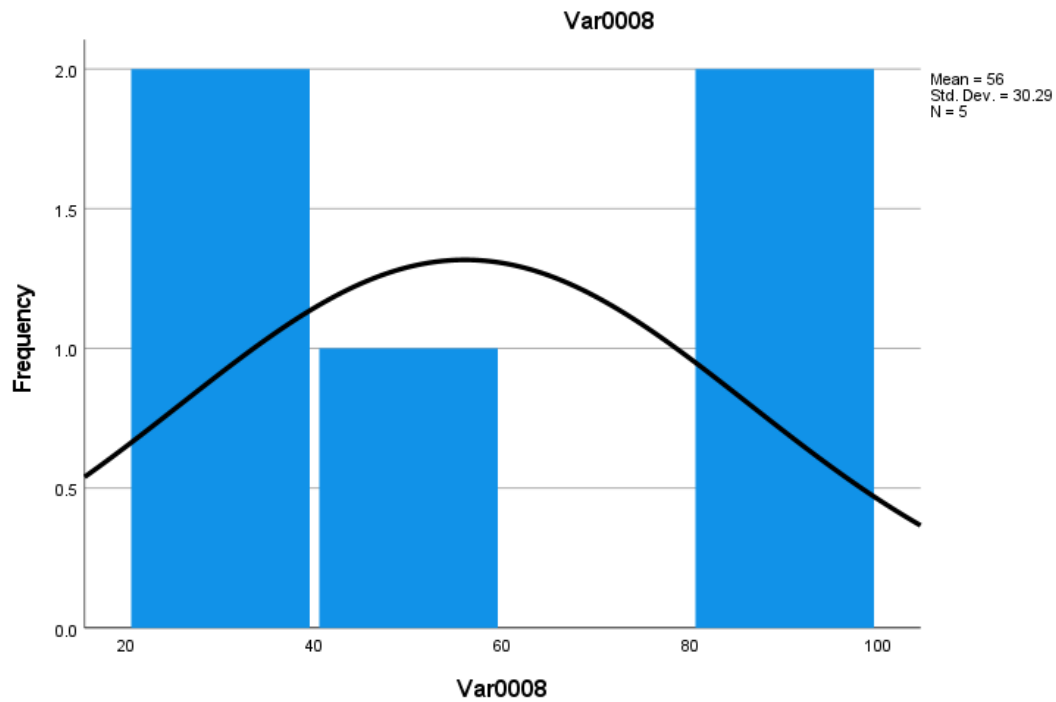


Table 4.7 Employees Performance

Items	1	Percent	2	Percent	3	percent t	4	percent	5	Percent	Total %
Stress has contributed to low productivity	25	9	28	10	43	15	119	43	65	23	100
Stress has caused low working morale	25	8	37	15	42	14	112	39	65	22	100

Stress has caused the level of absenteeism to be high	21	8	28	10	44	16	115	41	72	26	100
Stress has caused loss of interest in work	22	8	27	10	41	15	111	40	79	28	100
Stress has caused poor work relations	21	8	23	8	43	15	116	40	77	28	100

Source field survey, 2023

The results from the above table shows that stress has negative effect on employee's performance. As we see from the above table response, 66% of respondents agreed Stress has contributed to low productivity, 61% of responded that Stress has caused low working morale, 67% said that Stress has caused the level of absenteeism to be high, 68% responded Stress has caused loss of interest in work, and on 68% Stress has caused poor work relations.

Poor performance evaluation and appraisal systems, Salary pay scale, Lack of Motivation, Job Insecurity and Work Type affect the employees' performance adversely. If the employees think that the pay and the work parity has not been made, proper evaluation is lacking and good performers has not been recognized, more work and time is demanded and risky and nature of job is risky and challenging job then they feel more stressed and their performance gradually decreases.

This study finding is supported by the studies of Cincotta (2005), Nabirya et al. (2011), Johnson et al., (2013), Kazi & Haslam (2013). They confirmed that employment stress is the important predictor of employee performance. It means the performance of the staff will be estimated considering the extent of stress management within the organization. These are the studies

conducted in various countries of various status and environment. Thus these factors are the foremost prominent factors all around the world to create work stress.

Independent t-test shows there's no association between gender, and therefore, the level of stress, which suggests that moderating variable gender doesn't influence the extent of stress.

This study finding isn't according to the findings of Vijayan (2018). As he found there's significant difference between age, gender and designation and stress-related factors like work load, job security, and shift work. It may be so because the study was conducted in a developing country where job avenues are more but job avenues within the least developed countries like Nepal is less. Thus the findings of the study were contradicting with each other.

The stress factors taken into consideration in our research had co relational statistics with employees' performance, which suggests an increase in those factors increase the prospect of a decrease in employees' performance. All the stress factors significantly but negatively associated with the employee performance. This research also showed that overall stress level decreased the employees' performance. The results of this study is according to the result as concluded by Rao & Borkar (2012), Imtiaz & Ahmad (2009), Varca (2009), Kazmi et al., (2008) and Joy & Radhakrishnan (2013). This may be due to similarities in working practices in banking sectors over the countries and therefore, the pressure of the external environment to the banking employees to figure more and more service to survive within the market.

Descriptive Statistics

	N Statistic	Mean		Std. Deviation Statistic	Variance Statistic	Skewness	
		Statistic	Std. Error			Statistic	Std. Error
Var0001	5	56.00	12.321	27.550	759.000	.777	.913
Var0002	5	56.00	14.244	31.851	1014.500	.623	.913
Var0003	5	56.00	16.947	37.895	1436.000	1.257	.913
Var0004	5	56.00	12.095	27.046	731.500	1.160	.913
Var0005	5	56.00	12.478	27.902	778.500	.806	.913
Var0006	5	56.00	17.321	38.730	1500.000	1.559	.913
Var0007	5	56.00	14.529	32.488	1055.500	.446	.913
Var0008	5	56.00	13.546	30.290	917.500	.571	.913
Var0009	5	56.00	16.538	36.980	1367.500	2.044	.913
Var0010	5	56.00	16.208	36.242	1313.500	2.098	.913
Valid N (listwise)	5						

Table 4.8 Employee's Performances valid data result discussion

Issues	Agree	Percent	Strongly agree	Percent	Remark %
Stress has contributed to low productivity	119	43	65	23	66
Stress has caused low working morale	112	39	65	22	61
Stress has caused the level of absenteeism to be high	115	41	72	26	67
Stress has caused loss of interest in work	111	40	79	28	68
Stress has caused poor work relations	116	40	77	28	68

Own survey 2023

The impact of stress on performance of employees resulted in the investigation, based on the most sensitive issues of independent variables. The respondents replied by selected agree and strongly agree by 68%, which was similar values for those issue, Stress cause loss of interest in work and stress causes poor work relation. Stress causes levels of absenteeism followed it precedes by 67%. And stress causes low productivity, resulted 66%. From total results, Abyssinia Bank's employees believed that stress had negative impact in their daily activities.

SPSS output of Employee's Performances Test.

		Statistics				
		Var0011	Var0012	Var0013	Var0014	Var0015
N	Valid	5	5	5	5	5
	Missing	0	0	0	0	0
Mean		56.00	56.00	56.00	56.00	56.00
Std. Error of Mean		17.268	15.195	17.161	16.994	18.061
Std. Deviation		38.613	33.978	38.373	38.000	40.386
Variance		1491.000	1154.500	1472.500	1444.000	1631.000
Skewness		1.425	1.470	1.054	.846	.912
Std. Error of Skewness		.913	.913	.913	.913	.913

Stress has contributed to low productivity

The employee's productivity were decreased by the cause of job stress, especially 43% alone preferred agree on the issue. Including strongly agree which were 23%, the total 66% indicated as greater numbers of respondents witnessed relied on agree ideas whole.

Stress has contributed to low productivity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25	1	20.0	20.0	20.0
	28	1	20.0	20.0	40.0
	43	1	20.0	20.0	60.0
	65	1	20.0	20.0	80.0
	119	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Stress has caused low working morale

The employees morale had highly injured by working stress, as enabled from the respondents replied. 61 % of respondents believed on agree on work stress effect of life.

Var0012					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25	1	20.0	20.0	20.0
	39	1	20.0	20.0	40.0
	42	1	20.0	20.0	60.0
	62	1	20.0	20.0	80.0
	112	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Stress has caused the level of absenteeism to be high

Employee absentees also increased by causes of work stresses on their performance. 41% agreed as work stress caused their absenteeism from the organization work

Var0013					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21	1	20.0	20.0	20.0
	28	1	20.0	20.0	40.0
	44	1	20.0	20.0	60.0
	72	1	20.0	20.0	80.0
	115	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Stress has caused loss of interest in work

The employee's interest to work were decreased because of job stress on their performance. About 67% replied questionnaires, informed that as respondents agreed on the issue.

Var0014					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	22	1	20.0	20.0	20.0
	27	1	20.0	20.0	40.0
	41	1	20.0	20.0	60.0
	79	1	20.0	20.0	80.0
	111	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Stress has caused poor work relations

Poor work relation happened in Abyssinia Banks Addis central by 68%. It was sufficient large number to indicated agreed solutions of respondents.

Var0015					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21	1	20.0	20.0	20.0
	23	1	20.0	20.0	40.0
	43	1	20.0	20.0	60.0
	77	1	20.0	20.0	80.0
	116	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

4.2 The Relationships between Job Stress and Employees' Performance

One of our the objective of this study was planned to examine the relationship between job stress and employees' performance and it was found out that there is strong relationship between job stress and employee performance hence the higher rate of stress level the lower rate of performance at work. Job Stress happens when an individual recognizes that the conditions that are facing them maybe more than their endurance. It results from an imbalance between demand and resources. Job stress has become a frequent problem across occupations as many organizations nowadays demand a lot from their employees to outrun their competitors.

This study has found that there is negative relationship between work stress and employee performance which is when there is high work stress, the employee performance was decreased and stress has also affect employee performance negatively.

4.3 Strategies to Handle Job Stress in Organization

According to the findings from selected personnel especially mangers revealed that boa does some strategies to handle stress among employees like giving planed training in the need areas, motivating the employee, giving reward and promotion opportunities and rearranging budget plane to be performed etc.

But some managers like business and operation managers have no idea if the management use strategies to handle work stress of employees, one of the respondent responded that “ I don't know the bank have strategies to reduce stress or not”. Some of respondents also don't think the bank has strategies to handle job stress of employees but they just put their comments or suggestions what the bank should do to handle the work stress like some of the suggestions responded by the respondents are like , minimize work load, make regular meeting and discussion about the work with employees.

CHAPTER FIVE

5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY

This chapter presents the conclusion and recommendations delivered from the study after having discussed the findings in chapter four. The study examined the effects of job stress on employees' performance at Bank of Abyssinia (BoA).

5.2 Conclusion

The main objective of the study was to determine the effects of job stress on employees' performance of Abyssinia Bank in Central Addis District. The investigation concludes that job stress arising from long working hours and work under excessive work pressure have significant effect on employees' work performance, and therefore employees stress during the work time will affect their performance in work. The result of the study reveals that both the male and female employees were experiencing stress in their work place. Irrespective of the age, majority of employees agree that job stress affects their job performance.

Time pressure is one of the main factors that hinder performance due to the fact employees reach a burnout level that they can no longer produce effectively. This study concludes those long working hours, limited time allocated to accomplish duties, lack of access to flexible work arrangements, lack of job autonomy over work hours and limited time for spending time with family and friends reduced the employee performance at bank of Abyssinia. Also, this study concludes that allocation of excessive tasks, wide job focuses and raise of doubts about how to achieve their performance objectives as well as creation of uncertainty about how performance will be assessed reduced employee performance. It is therefore important for the bank to make sure employees are more focused on their jobs after their role expectations have been clarified.

When employees are clear about their expected roles and objectives, they tend to put more efforts on their jobs and this excels an outstanding performance. Moreover, this study concludes that the workload causes the employee performance to decline. The higher the workload, especially when

the employee working under excessive work with wide range of job targets as the study findings revealed creates difficulties for employees which lead employees' performance decline. Future research should be conducted to determine what other stressors contribute to either decreasing or increasing employee performance in the banking sector in Ethiopia. Also, comparable research may be conducted in other organizations in other sectors such as the hotel industry, education sector, and service industry. Furthermore, the analysis for this study employed questionnaire as primary data collection tool. Therefore, it is advised that other studies can use interviews, group discussion and observations in data collection and see whether similar findings can be generated.

5.2 Recommendations

The study recommends BoA to put their best effort to improve its job stress management programmed practices. This will help the organization to save money, time, and effort. The researcher recommends the following measures to be taken by the management of BoA to improve job stress management programmed practices;

The management of the BoA should look again at the job stress management programmers' policy of the organization. Initiate and making evaluating on all issues relating to job stress management programmed so that to make updated practices of job stress management programmed in the organization.

In examining the workers attitudes and perceptions towards the current job stress management programmed in BoA, the organization should make sure that all problems relating to the job stress management programmed are solved so that to bring about the effective and efficient of the organization performance.

Moreover, in determining whether BoA consider the use of job stress management programmed to execute its functions, BoA should make follow up on all matters which are relating to job stress

management programmed so that to issue the conducive working environment in the Banking organization.

The final recommendable organization was Labor Union of Abyssinia banks which had accountable for employee's rights. The union can be influences those considered as the sources for the causes to the tresses of employees in Abyssinia bank. It is useful in order to building the workers morale, interest and increases their personnel as well organizational productivity.

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APPENDIX

Appendix I: Questionnaire

Dear respondents,

I'm a student from St. Mary's University, pursuing Master Degree in business administration. The aim of this questionnaire is to identifying the Effects of Job Stress on employee performance in bank of Abyssinia. Your kind and objective responses will significantly contribute towards reducing this challenge. I kindly request you to answer the questions below by filling the necessary information in the blanks provided. I assure you all the information will be kept with high degree of confidentiality as your opinion are so important in accomplishment of my research.

Instructions on filling the questionnaire

Please answer all the questions by ticking on the most appropriate answer. Do not write your name.

PART ONE: Demographic Information

3. Gender

A, Male ☐

(b) Female ☐

1. Age

A, 18-25 ☐ B, 26-33 ☐ C, 34-41 ☐ D, 42- 49 ☐ E, Above 50 ☐

2. What is your level of education? (Please tick (√) as appropriate)

3 Education Level

A, Primary education ☐ B, Secondary education ☐

E, Diploma ☐ E, Bachelor degree ☐ , Master Degree ☐

4. Work experience (please tick (√) as appropriate)

A, 0 – 3 ☐

B, 4 – 7 ☐

C, 8 – 11 ☐

D, Above 12 ☐

5. Please specify your Position Branch grad.....

PART B: CAUSES OF JOB STRESS AT WORK

The following statements identified the main causes of job stress at workplace, please indicate your level of agreement/disagreement by ticking the most appropriate answer that applies to you in a 5 point likert scale ranges from 5 (Strongly Agree) to 1(Strongly Disagree).Please choose only one option from the list given by ticking where appropriate.

ITEM		OPINION				
	OPINION	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
6	I am working long hours					
8	I get conflicting with other people at work					
9	I have been treated unfairly at work by the supervisor					
10	I am working under excessive work pressure					
11	I have been harassed at work					
12	I don't have job security					
13	I have been thinking of being retrenched from my job					
14	I seek permission to leave during working hours for personal matters					

15	I have a problem with my family					
16	Because of poor leadership I have been working poorly					

SECTION C: EMPLOYEES PERFORMANCE

The following statements cover information regarding employee's performance. Please, indicate your level of agreement/disagreement by ticking the most appropriate answer that applies to you in a 5 point likert scale ranges from 5

(Strongly Agree) to 1(Strongly Disagree).

ITEM		Ratings				
	OPINION	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
17	Stress has contributed to low productivity					
18	Stress has caused low working morale					
19	Stress has caused the level of absenteeism to be high					
20	Stress has caused loss of interest in work					
21	Stress has caused poor work relations					

Appendix II: Interview Guideline

1. Can you explain what causes stress when you are at work?
2. In your opinion, what do you think is the connection between job stress and Employees' performance?
3. To what extent do you think stress affect your performance in this organization?
4. What do you think should be done to alleviate this problem?
5. What are the strategies that can be used to reduce stress among BoA employees?

Appendix D Statistical analysis By Using SPSS

Descriptive Statistics							
	N	Mean		Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error
Var0001	5	56.00	12.321	27.550	759.000	.777	.913
Var0002	5	56.00	14.244	31.851	1014.500	.623	.913
Var0003	5	56.00	16.947	37.895	1436.000	1.257	.913
Var0004	5	56.00	12.095	27.046	731.500	1.160	.913
Var0005	5	56.00	12.478	27.902	778.500	.806	.913
Var0006	5	56.00	17.321	38.730	1500.000	1.559	.913
Var0007	5	56.00	14.529	32.488	1055.500	.446	.913
Var0008	5	56.00	13.546	30.290	917.500	.571	.913
Var0009	5	56.00	16.538	36.980	1367.500	2.044	.913
Var0010	5	56.00	16.208	36.242	1313.500	2.098	.913
Var0011	5	56.00	17.268	38.613	1491.000	1.425	.913
Var0012	5	56.00	15.195	33.978	1154.500	1.470	.913
Var0013	5	56.00	17.161	38.373	1472.500	1.054	.913
Var0014	5	56.00	16.994	38.000	1444.000	.846	.913
Var0015	5	56.00	18.061	40.386	1631.000	.912	.913
Valid N (listwise)	5						

