

The Effect of Job Stress on Employee Performance in the case of Dashen Bank S.C North Addis Ababa District Offices

***“A THESIS SUBMITTED TO ST. MARY UNIVERSITY, SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS ADMINISTRATION (MBA)’’***

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**DECLARATION**

I, Meron Kindie, hereby declare that the thesis work entitled, ‘‘***the effect of job stress on employees’ job performance in the case of Dashen Bank S.C, North Addis Ababa district office***” is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestions of the research advisor.

This study submitted by me for the award of the degree of Master of Business Administration (MBA) in St. Mary University at Addis Ababa Ethiopia, is original work and it hasn’t been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other university or institution.

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St. Marry University

School Of Graduate Study

This is to certify that the thesis prepared by Meron Kindie on, ‘‘the effect of job stress on employees’ job performance in the case of Dashen Bank S.C, North Addis Ababa District office’’ and submitted in partial fulfillment of the requirement for the Degree of Master of Business Administration (MBA) complies with the regulations of the university and meets the accepted standard with respect to originality and quality.

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**3. List of Abbreviations:**

**ANOVA**-----------------------------------Analysis of Variance

**BLUE**--------------------------------------Best Linear Unbiased Estimator

**CLRM**-------------------------------------Classical Linear Regression Model

**CB**------------------------------------------Commercial Banks

**DB**------------------------------------------Dashen Bank

**EU**------------------------------------------European Union

**GNP**---------------------------------------Gross National Product

**HRM**---------------------------------------Human Resource Management

**JP**-------------------------------------------Job Performance

**OLS**----------------------------------------Ordinary Least Square

**RA**------------------------------------------Role Ambiguity

**RC**-------------------------------------------Role Conflict

**S.C**------------------------------------------Share Company

**TP**-------------------------------------------Time Pressure

**SPSS**----------------------------------------Statistical package for and Social Sciences

**VIF**------------------------------------------Variance Inflation Factor

**WHO**---------------------------------------World Health Organizations

**WO**-----------------------------------------Work Overload

***Abstract***

*This study aims to assess the effect of job stress on job performance of employees of Dashen Bank S.C, North Addis Ababa district office. The research objectives are formulated in order to understand the relationship between job performance and set of independent variables namely time pressure, work overload, role ambiguity and role conflict which are factors of job stress. A total of 227employees are selected based on stratified random sampling technique and 220 questionnaires are responded correctly by employees of 45 different branches of the district. To attain the objective both descriptive and regression analysis were made by using SPSS version 25.The main findings of the study shows that except work over load, the other job stress factors (time pressure, role ambiguity and role conflict) have a significant positive effect on employees’ job performance of Dashen bank North Addis Ababa district office. Time pressure has a significant positive relationship with the employee’s job performance due to the reason that lesser amounts of time allow for the achievement of multiple goals and when staffs have a shorten time to complete the daily work, they will produce a high quality result and increase their job performance. Thus, employees who have unpressured work situation, it allows them for relaxation, socialization and distraction. As a result, it might decrease their effectiveness or job performance. From the analysis conducted, it is also found that role ambiguity has a positive significant role in influencing employees’ job performance. Most Studies have shown that role ambiguity has a negative effect on job performance. However, the reverse is also accepted as the role ambiguity is high; employees will have greater capacity to develop interpretations and adapt job roles to their abilities. In this case it is likely that employees who are highly committed to their work define their role more broadly than others and more effectively integrate their personal capability to the work place. The other job stress factor, role conflict, also has a positive significant role in influencing employees’ job performance due to the fact that when employees have conflicting roles, they intended to know and experience more than those with no role conflict. In addition the researcher suggests some recommendation for future further studies.*

***Key Words****: Job Performance, Time Pressure, Work Overload, Role Ambiguity, Role Conflict*

# CHAPTER ONE

## Introduction

### Background of the Study

The workplace of the 21stcentury is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers, medical workers etc. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences (Issa, et al. 2009; Al-khasawneh and Futa, 2013; Santiago, 2003) .The banking sector has become more competitive due to the increasing number of banks and the rising need for customers. These conditions necessitate a bank to provide quality services and it’s expected to execute well in serving the various needs of the customers which are changing frequently by offering to them quick, appropriate, and comfortable services. For this to be achievable, a bank relies on the inputs of the employees who are often referred to as the lifeblood of every institution. So, for the business operations to be conducted efficiently, the employees must perform at their very best to attain goals. Therefore, the institution needs to make a serious effort to devise robust strategies to keep their employees satisfied and stress-free.

Stress is a Common element in any kind of job and persons have to face it in almost every walk of life. Stress has been defined in different ways over the years. According to Cartwright and Cooper (1997) defines stress as any force that pushes a psychological or physical function beyond its range of stability, producing a tension within the individual. Brown and Harvey (2006), also refer stress is the interaction between the individual and the environment which as a result may affect his mental and physical conditions.

According to the Oxford Advanced Learner’s Dictionary 6th Edition, stress could among other things, refer to pressure, tension or worries arising from problematic situations in an individual’s life. Where the incidence of such stress is traceable to a job or work situation, it is known as job stress (Narayanan et al 1999). According to Irene (2005) job stress is a pattern of reactions that occurs when workers are presented with work demands that are not matched to their knowledge, skills or abilities, and which challenge their ability to cope. Stress is an increasing challenge in organizations and often causes adverse effects one employee performance. Job stress is considered as harmful factor of the work environment.

Job stress as the adverse psychological and physical reactions occur in an individual as a result of their being unable to cope with the demands being made on them in the working environment (Omolara 2008). Nowadays, according to Ahmad and Ahmad (1992), occupational stress has been increased globally and affects all irrespective of the work category and professions and society.

The nature of the jobs has shown changes over the last decade and it is still changing rapidly (Goswam,2015***)***. Subha and Shakil (2010) argue that it has become a major risk for employers especially in developing nations where employers take little notice of the impact of stress on employee performance.

Researchers agree that occupational stress is a serious problem in organizations (Khamisa, 2015; Tsai, 2017). The International Labor Organization (ILO) estimated the cost of occupational stress. It is estimated that inefficiencies arising from occupational stress may amount to 10 percent of a country’s Gross national product (GNP) (Mills, 2017). According to Mwangi (2015), indication occupational stress impacts the performance of individuals and result in undesirable behaviors such as smoking and drinking. Besides, it may cause depression and anxieties since the employees are not able to meet the demands and responsibilities of their jobs.

The causes of stress are numerous including workload, time pressure, and change at work, Workload, and lack of supervision, inadequate training, poor working conditions, and conflict with colleagues at the workplace (Manu 2016). McGann (2016) anticipated that stress related to work should be regularly controlled because of its effect on both group and individual performance. McGann, White, & Moss (2016) suggested that Occupational stress can result in a gap between demands on individuals and teams at the workplace and the ability of the person or the team to give off his/her or their combined best for the improvement of the organization. If the employees are unable to balance between family life and work-life, it may result in work to family conflicts and cause stress finally reduce employee performance. Occupational stress has become a challenge for the organizations since it leads to low productivity, increased absenteeism, and aggravated the employee health problems like alcoholism, high blood pressure, and heart problems (Meneze, 2005).

According to Sharma (2010), banking is a characteristically stressful profession due to long working hours, regulatory bottlenecks, and high demanded customers. Employees spend much of their time in intense involvement with customers’ problems. If they are not solved the problem immediately, the situation may become more frustrating. Therefore, employees of the banking sector around the globe, stress on the occupation can be a challenge.

As Jamshed, et al. (2011), tries to categorize bank employees spent their large time in work, therefore, the workplace is a major source of stress, and as result stress may decrease their performance. As described by Subha and Shakil (2009), in the banking sector, the effect of stress on the employee performance did not get enough attention especially by the executive as a result it grew as a serious problem.

### Statement of the Problem

According to WHO (2007), due to globalization and acquisition and merger, employees in developing countries have to deal with increasing work-related stress. In industrialized countries, employers, as well as employees, are familiar with what work-related stress is and how to manage it (WHO, 2005; WHO, 2003). Competition, restructuring, and expansion are an inevitable part of the ever-growing industry. The banking sector is no exception. The banking sector has to change its existing pattern due to the introduction of technology, time pressure, workload, work-life balance, and relationship with customers that has resulted in stress among the bank employees. According to Manjunatha (2017), stress in the workplace has become a serious challenge for the present century. Employee performance is the most important factor in the success of the banking industry. This, in turn, is dependent on the well-being of the employees. As a result, job stress is regarded as a challenge since the high altitude of stress results in decreased output and increases other employee problems. It is indispensable that employers find a solution to the issue of occupational stress. According to Usman and Ismail (2010), among other things, stress affects job performance.

Currently, there are 18 commercial banks and one developmental bank operating in Ethiopia. Most of the commercial banks share the same market and compete for the same resources. Thus, this condition has raised the level of competition in some areas. Nowadays, the Ethiopian banking sector is becoming the sector of profit-oriented and target-oriented. Besides, bankers are under severe pressure of competition, achieving targets. Since banking services are involved in more interaction with customers, employees, especially at the branch level, are facing more pressure and problems of the banks. Branch employees have to answer for the customers' inquiry and they are accountable for their branch performance and superiors in the higher offices. Hence, naturally, the stress and strain of branch employees are increasing.

According to the banks’ Clinic data source from the year 2017-19, on average 51 branch managers' visit the clinic. Most of the problems are related to a common cold, headache, gastrointestinal, blood pressure, and diabetics. Besides, the researcher designs a preliminary study to understand the overall state of job stress in the bank through an interview with some branch employees. From their response, the researcher observed that many employees were exposed to stressful situations such as sleep disturbances, dizziness, fatigue, appetite loss.

Dashen bank’s vision is to be best in class bank in Africa by 2025. To achieve this vision, the bank should have highly motivated, skilled, and healthy employees. Therefore, employees’ performance is a major and essential element for DB’s success. This performance is hindered by excessive stress encountered in the working environment. Failure to know the factors leading to job stress and its effect on employee performance has a negative consequence on the bank's success and achieving its vision. Researches have been undertaken on job stress, and its effect on employee performance; on this regard, several studies concluded that job stress negatively affect employee performance considering the various factors involved and especially employee job satisfaction. This has been confirmed by recent studies (Ahmed &Ramzan, 2013) shows that, there exists a negative correlation between job stress and employee performance.

(Fried, Ben-David, Tiegs, Avital, &Yeverechyahu, 1998) discovered that those employees with high level of role ambiguity were linked with poor performance effectiveness. Role ambiguity is damaging to employee performance and has been strongly indicated by (Bauer and Green, 1994;

Szilagyi, 1977 Williams, Podsakoff& Huber, 1992; Sluss, van Dick, and Thompson, 2011)

Kocher et al. (2013) clearly showed that the effects of time pressure on employee performance, which leads the attitude of an employee towards risk. However, all the previous studies focus on a single variable like: (Fried, Ben-David, Tiegs, Avital, &Yeverechyahu, 1998), by (Bauer and Green, 1994; Szilagyi, 1977 Williams, Podsakoff& Huber, 1992; Sluss, van Dick, and Thompson, 2011) and Kocher et al. (2013), on role ambiguity and time pressure respectively. Therefore, this study is responsible to give more emphasis on the stated variable (time pressure and role ambiguity and address the effect of additional important variables like workload, and role conflict on employees performance.

### Research Questions

Given the above background of the study and statement of the problem main research questions for this study will be:

* What is the effect of time pressure on employee's performance?
* What is the effect of Work overload on employee's performance?
* What is the effect of role ambiguity effect on employee's performance?
* What is the effect of Role Conflict on employee's performance?

### Objectives of the Research

#### General Objective

The main objective of this study is to assess job stress and its effect on employee performance at Dashen Bank S.C under North Addis Ababa districts branches.

#### Specific Objective

The specific objective of the study will be as follows:

* To examine the effect of time pressure on job performance of Dashen Bank S.C North Addis Ababa District office employees.
* To assess workload effects on the job performance of Dashen Bank S.C North Addis Ababa District office employees.
* To investigate the effect of role ambiguity on the job performance of Dashen Bank S.C North Addis Ababa District office employees.
* To assess the effect of role conflict on job the performance of Dashen Bank S.C North Addis Ababa District office employees.

### Significance of the Study

The discovery of the research will be valuable beyond the academic requirement of the researcher; the result will have the following benefits: -for the bank administration of Dashen Bank SC, employees of Dashen Bank S.C, further researchers, Other Companies and organizations. Firstly, it will provide valuable information for the bank administration to adopt appropriate strategies to reduce job stress thereby improving the employees’ performance. Secondly, the studies will aware employees to take appropriate measures to reduce their stress and saving themselves from a variety of health issues. Thirdly, this study will also serve as a source document or reference material for anyone who wants to undertake a further study on the same or related topic. Finally, this study should put forth recommendations that will see management teams of organizations (HRM) take keen interest in cultivating conducive environment for employees to use the knowledge and skills of them to perform well.

### Scope of the Study

This research aims to assess the effects of job stress on employee job performance in one of private commercial banks in Ethiopia, Dashen Bank SC North Addis Ababa District office. Even though, the bank currently has many outlined branches, the scope of the study is limited only to employees of selected branches under North Addis Ababa District Office.

### Organization of the Study

The paper incorporates five chapters. Chapter one contains and gives general information about the thesis through background of the study, statement of the problem, basic research questions, and objectives of the study, significance of the study and limitation of the study. In chapter two and three of this study there is the literature review and research methodology respectively. Chapter four of this study incorporates findings from the respondents and discussions of the study are presented in graphs and tables. Chapter five of the study has outlined the conclusion of the findings and recommendations for the bank as well as stakeholders ‘on the effects of job stress on employee performance.

# CHAPTER TWO

## Review of Related Literature

This chapter deals with the assessment of literature which relates to the topic of the assessment of occupational stress and its effect on employee performance. The chapter is structured based on the research hypothesis.

### Theoretical review

#### The Concept of Employee Performance

Karaas (2010) employee performance signifies when an individual’s getting meaningful work achievement after exerted the required effort. Employee performance as an individual-level variable or something a single person does (Rizwan, et al, 2014).Bhatii(2006) states that employee performance is how a person does a pieceof work. Employee performance is a combination of, knowledge, skills, attitude, ability, effort, and results. It involves quality and quantity of productivity, attendance at work, and timeliness of output (AL-Homayan, et al., 2013). Mathis & Jackson, (2009) argue that performance is associated with the quantity of output, quality of output, efficiency, and effectiveness of the work completed, timeliness of output, attendance on the job.

#### Dimensions of Employee Performance

The researchers Borman, &Motowidlo (1993); Campbell et al (1999) suggested that Performance is a multi-component concept, it consists of both behavioral as well as the expected outcome. The behavior part represents the action people display to accomplish a work, whereas the outcome part states the consequence of an individual’s job behavior. Actually, in a workplace, the behavioral engagement and expected outcome are connected but the comprehensive overlap between both the hypotheses is not obvious yet, as the expected outcome is inclined by factors such as motivation and reasoning abilities than the behavioral aspect (Borman, &Motowidlo, 1993). Borman and Motowidlo (1993), employee performance is one of the dependent variables mostly studied (Borman and Motowidlo 1993). They identified three types of employee behavior that are necessary for organizational success: task, adaptive and contextual performances.

##### Task Performance

As per Werner (2000), task performance is behaviors that are directly involved in the production of goods and services or tasks that involve indirectly or support the organization’s main processes. Performance in the form of task performance includes job stated which includes important job responsibilities allocated as a part of the job description. Task performance requires knowledge, skill, and habit tasks. Task knowledge refers to the application of technical knowledge to accomplish the task without much supervision. Task skill refers to a requisite technical knowledge or principles to ensure job performance and having an ability to handle multiple assignments and Habit tasks is an innate ability to respond to assigned jobs that either ease or hinder the performance Conway, 1999). Therefore, the main antecedents of task performance are the ability to do the job and previous experience. In an organizational context, task performance is a contractual agreement between a supervisor and a subordinate to complete an assigned task.

##### Adaptive performance

An individual’s ability to acclimatize and provide the necessary support to the job profile in a dynamic work situation is referred to as adaptive performance (Hesketh, & Neal, 1999). Huang et al (2014); Pulakos et al (2000) found that once the employees develop a certain amount of perfection in their assigned tasks, they try to adapt their approach and behavior to the diverse requests of their job roles. According to Baard, Rench, & Kozlowski, (2014) an effective adaptive performance needs employees’ ability to competently deal with unstable work situations, for example, technological changes, variations in one’s core job assignment, the transformation of the organization and so on. The researchers' Griffin, Parker, & Mason (2010); Hollenbeck, LePine, &Ilgen, (1996) suggested that developments in various new occupations as a branch of technological innovation need employees to engage in fresh learning and get oneself adaptable with changes in an efficient manner. The employees are also expected to modify their relational behavior in such changed situations to work successfully with a large number of peers and subordinates. Griffin, Neal, and Parker (2007) cited work skill may aid for task performance, but adaptability and pro-activeness to one’s job role is important to address uncertain business environments.

##### Contextual performance

As per Werner (2000), contextual performance is defined as individual efforts that are not directly connected to their core task functions. However, these behaviors are important because they form the organizational, psychological, and social settings serving as the main facilitator for task activities and processes.

Contextual performance is a kind of expected behavior demonstrated by employees in a work area. Such behaviors are expected of an employee but they are not mentioned in the job description. This kind of tacit expectation is called extra-role behavior. (Brief, and Motowidlo 1986). Kahn, (1990) explained that an engaged employee works with a sense of passion which leads to employees not only high performance but extra-role behavior as well. According to Jaworski&Kohli (1993), a kind of colleague feeling gets strengthened through team spirit, wherein employees can share their issues and problems freely and easily with each other within the organization. Contextual performance is a kind of attitude like volunteering for extra work, helping others in solving difficult task, upholding enthusiasm at work, cooperating with others at the time of need, sharing critical resources and information for organizational development, abiding by the prescribed rules and regulations, and supporting organizational decisions for a better change (Coleman, &Borman, 2000; Motowidlo, &Schmit, 1997).

### Nature of Stress

One believes that stress is a complex phenomenon because it is not tangible so it cannot be overtly touches. According to Bowing and Harvey,(2001), stress occurs with the interaction between individual and the environment, which produces emotional strain affecting a person’s physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress in individuals, organizations, and society is high so that it requires an attention from all. So that according to the above authors critical attention should be given for stress. Moreover in stress is not acquiring the necessary attention from the society and individual level so that more studies should be conducted in the developing countries so that the society will have the knowhow.

Stress is an adaptive response to a situation that is perceived as challenging or threatening to a person’s well-being Steven & Mary Ann, (2008). Excessive stress will lead to adapting to situations which are challenging for once person’s wellbeing and also health. Stress has to do with what occur when pressures and demands on a person do not match his/her abilities or knowledge Leka et al, (2003). Inability to manage the pressure and ability leads to stress. Naqvi et al, (2013, pp. 1) also defines “stress as a condition of physical and psychological mental disorder which occurs in a situation of pressure, when resources are unable to fulfill the demands of an individual.” Stress results from a mismatch between the demands and pressures on the person, on the one hand, and their knowledge and abilities, on the other.

There is no single level of stress that is optimal for all people. Positive stress adds anticipation and excitement to life, and we all thrive under a certain amount of stress. Our goal is not to eliminate stress, but to learn how to manage it and how to use it to help us. Therefore it is very important for both individual and organization to manage the stress to its optimal level.

Stress is a combination of physical and psychological reactions to events that challenge or threaten us. In normal circumstances, the stress response is a powerful protective mechanism that allows us to deal with sudden changes, dangers or immediate demands. In abnormal circumstances, stress overwhelms our protective mechanisms, leading to serious negative health outcomes CUPE, (2003). This statement tries to differentiate between the two basic types of stress which are eustress and distress. Many scholars defined eustress as a good stress which initiate the person to do more and also are found at every person life. Whereas distress is a negative and harmful stress which leads to serious burnout and health problem. The important aspect of every organization is, Stress. Stress has become the most common cause of employees in all the industries. Stress can make an individual productive and constructive when it is identified and well managed. As the world is changing rapidly peoples are more exposed to stress and stress is becoming a common issue in the whole universe both positively and negatively.

The Negative stress or Distress kills the employees’ positive attitude and it turns to absent, turnover, immoral, anxiety, depression, aggressive and so on. Hence, we will be successful if we make distress into eustress, our healthy lifestyle as well as organizational wellbeing will change.

### Types of Stress

Basically stress can be classified in to two types which are Eustress and Distress. Eustress is a stress type which is useful and motivating. Stress is not always negative or harmful and indeed, the absence of stress is death*.* Arabisarjou et al, (2013). This statement shows the positive stress which is found on everyone or eustress is necessary for peoples to perform their tasks more responsibly. Luthans (1989) asserts that we all need some degree of stress to function normally however the question is to what degree (level of the stress) is needed to enhance once job performance and weather it is applicable at different types of organizations or not.

Job (2014) argues that chronic distress would reduce a person’s overall physical, mental and spiritual well-being. It is normal for a person, who is stressed, to experience a loss of appetite, disturbed sleep patterns, excessive and disturbed feelings of anxiety, fear, negativity and even deep depression as well as being subject to a variety of physical symptoms. An overload of stress reduces effectiveness and is highly immune suppressive.

#### Acute Stress

Of all forms of stress acute stress is the most widely experienced one, since it typically is caused by the daily demands and pressures encountered by each one of us. While the word “stress” connotes a negative impression, acute stress is what actually brings about excitement, joy and thrill in our lives. Manjunatha et.al, (2017) Episodic acute stress is the stress which affects those who suffer from acute stress and tend to suffer always seem to be in a rush, they take too much on and tend not to be able to organize themselves to deal with demands and pressures. According to APA (2014) acute stress comes from demands and pressures of the recent past and anticipated demands and pressure of the future.

#### Chronic Stress

Chronic stress is the total opposite of acute stress it’s not exciting and thrilling, but dangerous and unhealthy. Manjunatha et.al, (2017) Chronic Stress is a stress from repeated exposure to situations that lead to the release of stress hormones. This stress can cause wear and tear on mind and body. This type of stress is brought about by long-term exposure to stressors, such as unhappy marriage, traumatic experiences, unwanted career or job, stress of poverty, chronic illnesses, relationship conflicts, political problems, and dysfunctional families. These stressful situations seem to be unending, and the accumulated stress that results from exposure to them can be life-threatening, and can even lead a person to resort to violence, suicide and self-harm.

### Job Stress and Banking Sector

As Jamshed, (2011) tries to state the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks, and that stress often decreases their performance. Therefore, occupation of individuals could be a major source of stress in the given circumstances. This statement implies that job stress is likely to happen in the banking sector, it's obvious that peoples spend more of their time in the work place so that in the banking sector the related risks, strict codes and the interactive nature of the job leads to stress. As banking job is more exposed to risk, long working hours, and ethical codes the job by its nature force employees to experience stress.

The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Banking is a stressful field of occupation with high risk and work overload related to other fields. The authors also points out that management should take the corrective action in order to help their employees towards stressful events.

A study on the effect of stress on performance of employees in Commercial bank of Ceylon concluded that stress is having an impact on bank employee’s performance at the same the influence of organizational related stress is higher than the individual related stress Karunanithy and Ponnampalam, (2013). This study reveals that organizational stress has more effect than the individual level which points out the necessity of stress management program in the organizations.

### Awareness of Stress among Employees

The word stress is being daily used by most of the people but the meaning of stress is not clear to them. All the current definitions of stress state that people experience stress because of the demands or pressure, it is an individual experience and ability of the individual to manage things is effected by the stress. Job stress arises when there is imbalance between the job demands and abilities and skills of an employee to deal with these job demands Blaug et.al, (2007). As the authors clearly indicate in their work stress is a common word which is known for long however many people's don’t have the knowhow on the real incident and symptoms of the incident. We can raise many ideas on this issue in the context of our country Ethiopia in which there is a low understanding of stress and other related psychological issues.

### Job Related Stress

According to EU frame work agreement on work related stress, (2004), stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them. So if peoples feeling should go with his or her expectations. In this study job stress, work related stress and occupational stress have been used but they talk about the same idea.

Work stress arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction heighten dysfunctional competition between individuals and increase stress Ivancevich et al. (2006). The strong desire of organization on excellences leads to high organizational politics, and unhealthy competition among employees which leads to stress. So organizations should create a healthy workplace environment by exercising the necessary leadership styles. Job stress is a phenomenon that every employee or employer faces at job and handles it differently according to own way.

Job stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal wellbeing and productivity Quick et,al,(1992). Job stress is not only about the wellbeing of the individual. Job stress could cause a serious economic loss for organizations. As the authors indicate in the above paragraph job stress and productivity has a direct relationship so that as the individual productivity decreases due to stress company productivity also decreases.

A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem Jick and Payne, (1980). Jick further explained the outcomes of stress on the job itself and also the individual life.

Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations Green and Walkey, (1988). Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased and accidents.

### Theories of Occupational or job Stress

There are a variety of occupational stress theories. Cooper, Dewe&O’Driscoll (2001) have been categorized as occupational stress either interactional or cognitive-transactional.

#### Cognitive - transactional theory of stress

The cognitive - transactional theory of stress defined by Lazarus et al. (2001) as a particular relationship between the person and the environment that is evaluated by the person as challenging or exceeding his or her resources and endangering his or her well - being. Yet a more recent version of this theoretical model suggests that it is the appraisal of this transaction that offers a causal pathway that may better express the nature of the underlying psychological and physiological mechanisms which underpin the overall process and experience of stress. In this sense, any aspect of the work environment can be perceived as a stressor by the appraising individual. Yet the individual appraisal of demands and capabilities can be influenced by several factors, including personality, situational demands, coping skills, pervious experiences, time-lapse, and any current stress state already experienced (Prem et al. 2017). According to Ganster and Rosen (2013) provides a broad consensus that stressors only exert their effects through how an individual perceives and evaluates them. According to Aspinwall and Taylor (1997) the transactional theory the experience of workplace stress is associated with exposure to particular workplace situations, and a person’s assessment of difficulty in managing. This experience is usually accompanied by attempts to handle the problem and by changes in psychological functioning, behavior, and function.

#### Interactional Theory of stress

As per Cooper et.al (2001), the interactional theories of stress focal point is on the structural features of the person’s interface with their work environment. Jones &Kinman,(2004) used fundamental input-output or stimulus-response approaches, whereby the scale to which major life events or features of work design predicted a negative outcome-be it, psychological, physiological, or behavioral. The environmental-stimulus-individual response definition causes what is known as the stressors and strain approach which is found in the occupational stress literature. The relationship between stressors and strain is considered to be pivotal. Hence, most research focuses on sensing various occupational stressors and examining their relationship to varied indices of nervous tension, including measuring individual and organizational factors that might restrain this relationship (Hart & Cooper, 2001).

### Models of Occupational Stress

Employers and governments around the world have had an interest in developing models for occupational stress for the last twenty years and, a lot of researches has been undertaken in this field (Huang, Feuerstein and Sauter, 2002).

#### Person-Environment Fit Model:

This model is proposed by French and Caplan and his colleagues in 1972. According to this model, Stress and strain in the workplace are caused by the interaction of an employee with his or her environment. It suggested that occupational stress occurs if an individual lacks the abilities, skill, or resources that are necessary to fulfill the demands of her or his work and organization. If job demands and pressures in the workplace exceed the skills and capabilities of an employee’s goals and values, conflict with these work demands, a misfit between the characteristics of an individual and his or her work environment occurs (Wong &Tetrick 2017). The larger discrepancies in the fit between the individual and the environment, the more severe the occupational stress will be, and the higher the probability that the individual will experience negative consequences in his or her job performance.

#### Beehr and Newman’s Facet Model:

As per Beehr and Newman’s Facet model (1978), occupational stress could be broken down into several features that stand for categories of variables to be studied. Personal facet refers to every characteristic that employees bring with them to the workplace, the time feature, which reveals that the process of an individual’s insight of stressor in the environment is inserting with of time situation.

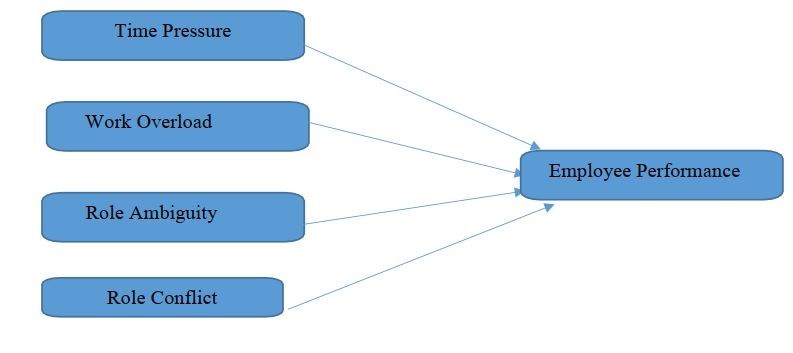
#### Dynamic Equilibrium Model:

This model proposed by Hart and Cooper (2001) deals with the concern of the role personality plays in the stress process. According to this theory, Stress happens when disequilibrium exists that affects the individual’s normal level of psychological well-being not conceptualized as a demand, a response, or process. Stress results from a variety of variables including personality characteristics, handling process, work experience that can be positive or negative.

#### Demand-control models:

The demand-control model is developed by Karasek (1979). It proposed that when employees are under high work-demand and but with low work-control, the psychological and biological problems will happen. Karasek (1979) stated that a more positive job performance level can be achieved when working under high work control and high work demand.

The relationship between stress and employee performance is explained by the “Inverted-U” (Gillespie et al., 2011).



**The inverted U relationship between pressure and performance**

Source: (Gillespie et al., 2011).

### Empirical Literature on Employees Performance

Job stress has a direct impact on the performance of employees on different levels which is related to employee motivation and performance (Ostroff, 1992). Palmer et. al. (2004) estimated that occupational stress costs the national economy a huge amount of money in sick pay, lost productivity, medical cost, and litigation costs.

Generally, many empirical studies have indicated mixed results regarding how job stress affects employee performance. The findings showed that workload, time pressure, role conflict, role ambiguity, and many other factors affect employee performance (Health Security Executive (HSE), 2014).

#### Time Pressure and Employee Performance

According to DeZoort& Lord, (1997), time pressure is a person’s belief concerning his/her ability to complete a task based on a time limitation. It also explains that a timely task completion reveals the effectiveness and efficiency in job performance. Time pressure motivates people to seek closure more quickly, constrains the choice of possible decision strategies), and limits the search for potential solutions (Beach & Mitchell, 1978). According to Parlow (1999), Time pressure has become a prominent issue in most organizations. Kocher and Sutter (2006) clearly showed that the effects of time pressure resulted in high-efficiency costs due to being led significantly on high rejection rates of offers which affect employee performance. Bollard et al. (2007) and Kocher at al. (2013), revealed that with time pressure it certainly changes the attitude of an employee towards risk. Besides, Starcke et al., (2008) discovered that time pressure increases the physiological stress of an employee that eventually would increase in risk-taking. According to Buckert et al. (2014), it prevents from thinking strategically. Kelly & Loving, (2004) clearly showed that when time pressure increases it pressure employees to focus on the main tasks and emphasizes in completing the task as fast as possible, even though it impacts on job performance and quality of work is being sacrificed. When employees’ performance is impacted by time pressure they are prone to making more mistakes (Johnson et al., 1993 cited in Moore et al, 2012). *H1: Time Pressure has a negative effect on Employee Performance*

#### Work Overload and Employee Performance

Rizzo (1970) defined work overload as a mismatch among the requirements, time constraints, and resources related to work existing to comply with these requirements. It is clear that workload and stress at job seemed to be rising day-to-day and literally, every employee looked exposed to this workload issue regardless of their background or businesses (Shah et al.2009).

In today’s market, organizations do not have much of a choice but to chase on complex aims or objectives that are often challenging to reconcile, either to succeed in becoming more productive, profitable, or more competitive. What seemed to ‘push to shaft’ towards these directions; are globalization, economic liberalization, and ICT advancement (Vinet, Bourbonnais, &Brisson, 2003). For one to operate systematically and efficiently workload needs to be defined properly and when a workload is either too low or too high it could backfire either way on the overall employees’ performance (Dasgupta, 2013). Employees’ are demanded to possess the versatility, being flexible, and required to be available when duty calls. Due to these factors, employees’ seemed to be overwhelmed and seemed to find it straining in carrying out their tasks within the limited timeline given (De Coninck&Gollac, 2006).

Workload connects to the force of a task or job, it produces mental stress and when in stress employee loses interest to complete their task or they try to avoid the consequences of not accomplishing them (Fournier et al. 2011). In a positive end, the workload is not always negative, but it also provides opportunities for employees’ to gain experience faster and increase their productivity, but at the same time, massive work overload could also result in less productivity and incompetence (Shah et al.2009).

*H2: Work Overload has a negative effect on Employee Employees* P*erformance*

#### RoleAmbiguity and Employee Performance

Rizzo et al(1970) well-defined role ambiguity as a mirror of certainty on relationships, time allocation, power, tasks, clear guidance, policies, and the aptitude to envisage authorizations as a result of attitude or performance (Tang & Chang, 2010). Kahn et al. (1964) mentioned that ambiguity originates from complexities exceeding an individual’s degree of comprehension and from the outcomes of changes associated with increased demands. Therefore, it is quite understandable that individuals experiencing role ambiguity will also face challenges in meeting performance expectations. Williams et.al (2011) stated that role ambiguity is detrimental to employee performance. Rizzo et al. (1970) posit that role ambiguity should increase anxiety and dissatisfaction with one’s role and ultimately lead to diminished performance. Similarly, Fried, et al (1998) found that role ambiguity influenced supervisor rated performance and that those employees with high levels of role ambiguity were associated with lower levels of performance effectiveness. Fisher (2001) found that role ambiguity was negatively related to auditors’ job performance, while Burney and Widener (2007) found that role ambiguity was negatively related to managerial performance in strategic planning and decision making areas.

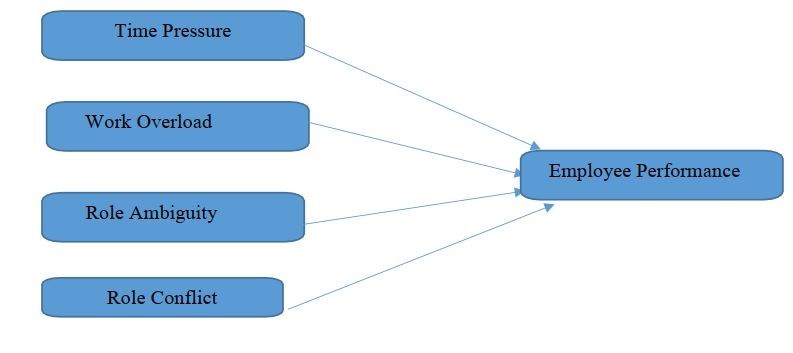
*H3: Role Ambiguity has a negative effect on Employee Performance*:

#### Role Conflict and Employee Performance

Role conflict is defined as facing a person with conflicting expectations. These conflicting and usually unreasonable expectations are generated because of intra-role and extra-role conflict. Intra-role conflict is a state that the person should sometimes do conflicting tasks in similar situations, and extra-role conflict also called inter-role conflict, is a state that the person suspects he/she should do a special task while the supervisor or co-workers expect his/her to do a different task (Wallace, 2005). Celik (2013) found that role conflict has a negative effect on job performance of Vice principals. The study conducted on employees in the Greek Banking Organization shown that Role conflict is negatively correlated with job performance DimitriosBelias et al (2015). There is a negative and significant association between role ambiguity and job satisfaction that ultimately leads to poor job performance. Nasir et al (2017). *H4. Role Conflict has a negative effect on Employee Performance*

### Conceptual Frame Work

According to the above literature review and to achieve the research objectives the following conceptualized research model is developed. As described below the research model contain independent variables of causes of occupational stress and the dependent variable of employee performance. Independent variables of causes of occupational stress include work overload, role ambiguity, time pressure, and working conditions. To investigate the effect of occupational stress on employees’ performance, the following conceptual framework is developed.



The above picture depicts the conceptual framework of how occupational stress can affect Employees’ performance.

Source: (Gillespie et al., 2011).

* 1. **Summary of Research Hypothesis**

The main objective of this study is to find out the effect of occupational stress on employees’ performance of Dashen Bank S.C at North Addis Ababa district office. It is usually believed that the causes of occupational stress should be understood and managed by employers to enhance the employees’ productivity.

From the above conclusion, it will be hypothesized that:

H01: Time Pressure has a negative effect on Employee Performance.

H02: Work Overload has a negative effect on Employee's Performance.

H03: Role Ambiguity has a negative effect on Employee’s Performance.

H04: Role Conflict has a negative effect on Employee's Performance.

# CHAPTER THREE

## 3. Research Methodology

### 3.1. Introduction

While the main objective of this study is to assess the job stress and its effect on employee’s

performance at Dashen Bank S.C under North Addis Ababa district branches, the methodology section of the study describes clearly: the research design, the sample size, sampling techniques, data sources and instruments that will be used in collecting data, the procedure of data collection, and the method of data analysis, statistical tools and model specifications , and the ethical considerations.

### 3.2. Research Design

Research design is a framework for the collection and analysis of data to answer research question and meet research objectives providing reasoned justification for choice of data sources, collection methods and analysis techniques (Saunders, Lewis &Thornhill, 2016). This uses as the guide for the collection and analysis of data, based on the research questions. According to Cooper and Schindler (2003), cross-sectional descriptive survey as one which is concerned with finding out what, when, and how much of phenomena are there and all relevant data is collectd at single point in time from cross section of population. And descriptive research approach uses to answer the question, what is happening? How it is happening? Why it is happening? (Sekaranuma and Bougieroger, 2013). Based on the research objectives, the study uses explanatory research. The emphasis here is on studying a problem to explain the relationships between variables (Saunders, Lewis &Thornhill, 2009). And explanatory study design is also use to analyze the data collected from employees to explain, understand and predict the cause and effects relationship between the dependent and independent variables. The study will try to obtain the views of the respondents from Dashen Bank SC who works only at branches which are found in North Addis Ababa district offices.

### 3.3. Population

Population can be defined as the total collection of individuals whom researchers seek to make inference on (Cooper& Schindler, 2014) and the target population for this study will be employees who work in Dashen Bank SC North Addis Abeba District office. Since population is normally a collection of all the concerned units that researchers like to study within a particular problem, this study determine 525 employees who works at Addis Ababa branches of North Addis Ababa district office as the study population. These comprise of employees that include branch managers, customer service managers and customer service officers, auditors and credit department at branch level and cashers.

### 3.4. Sources of Data

In order to achieve the objective of the study, I designed to use appropriate data sources, both Primary and secondary. This study focuses on the primary sources of data which is collected by questionnaires and interviews and also additional secondary sources. The questions have a structure of the Likert scale format. In this technique, the degree of agreement or disagreement gives a numerical value ranging from one to five and easily construct and take less time for respondent. Semi-structured interview will be used to the high level management bodies.

### 3.5. Sampling Techniques

This study applies one of the probability sampling technique which is a stratified random sampling since it results in more reliable and detailed information. The rationale for using stratified random sampling techniques is to obtain a representative and reliable data about job stress and employee performance from each employees by dividing into different strata’s like: Managers, Customer service managers, Relationship manager, Senior customer service officer (accounts & cashier) and Customer service officers. Therefore, stratified sampling technique is generally applied in order to obtain a representative sample from each branch.

### 3.6. Sample Size

Sampling is the way of drawing an inference based on about a population without studying the entire population under study. To conduct the research in an effective and efficient manner, sampling is needed to save time and cost (Creswel, 2009).

According to Asika (2006), it is practically impossible to take a complete and comprehensive study of the entire population going by nature and pattern of distribution. Hence, a representative sample is used from the entire population.

Muganda (2010) describe the sample size as a smaller set of the larger population. The total population for the study will be 525. To determine the sample size, the researcher use Taro Yamane (1967) sample selection method with a probability of 95% free error. Based on this method, a total of 227 samples which is 50% drawn from the total population. Sample size determination formula, the total sample size is:

**n =N/1+ (e) 2**

Where:

**n₌ Sample size**

**N= Population**

**e₌ Level of precision or sampling error (5%)**

**𝑛=525/1+525(0.05)2 = 227**

**The respondents from each branch will be selected by using a simple random sampling technique.**

### 3.7. Data Collection Methods

This study will use close-ended questionnaires which are developed by the researcher to the respondents as a data collection tool; this is effective in collecting large amounts of information from huge respondents in a limited period of time. In addition, the method is also cost effective. The study utilizes a five-point Likert scale to ask respondents to express their opinion on given statements, and they expected to agree, strongly agree, remain neutral, disagree, or strongly disagree.

### 3.8. Methods of Data Analysis

To ensure easy analysis, the questionnaire has formulated according to each variable of the study and descriptive statistics is used. According to Cooper and Schindler (2014), descriptive analysis involves a process of transforming a mass of raw data into tables, charts, with frequency distribution and percentages, which are a vital part of making sense of the data. Quantitative data would analyze by using descriptive statistics which included frequencies and percentages for categorical variables and, mean and standard deviation for continuous variables.

The analysis process starts with by transforming a mass of raw data in to tables, charts, with frequency distribution and percentage to provide key answers to the research questions. The data will be analyzed using statistical package for social science (SPSS) program and presented using descriptive statistics especially frequency, tables and figures.

The equations of multiple regressions on this study have generally built around two sets of variables, namely dependent and independent variables. The basic objectives of using regression equation is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

### 3.9. Model Specification

The nature of data in this research is the cross-sectional data set because a cross-sectional data consists of a sample of individuals, households, firms, cities, states countries, or a variety of other units, taken at a given point in time. The purpose of this study is to assess job stress and its effect on employee performance at Dashen Bank S.C under North Addis Ababa district branches.

Employee performance is the dependent variable in this study. And the independent variables are time pressure, work overload, role ambiguity and role conflict which are assumed to be causes of job stress. And their relation is expressed by the multiple regression models.

Because of the quantitative nature of the data, it has been explained through multiple regressions. And to predict the impacts of the explanatory variables on the dependent variable multiple regression model used to analysis. And the multiple regression models have one dependent variable, more than one explanatory variables, stochastic error term and constant term.

An ordinary least square (OLS) is used for the estimation technique for this study. The OLS is based on the assumptions of classical linear regression model (CLRM).This is because OLSis assumed to be considered the best estimator available for regression models. Estimators of the model have to satisfy Ordinary Least Square (OLS) assumptions before the estimation is done.

If the estimators of the model satisfy the OLS assumptions, it is possible to say the estimators are BLUE (Best Linear Unbiased Estimates) (brooks, 2008). The regression starts with the Ordinary Least Square (OLS) analysis which shows the coefficients of the variables and the fitness of the model. OLS used for analyzing cross-sectional data. OLS is work if one or more of the Gauss-Markov assumptions, not violated.

The OLS technique of estimation is based on the following assumptions:

* The regression model is linear, is correctly specified, and has an additive error term.
* The error term has a zero population mean.
* Observations of the error term are uncorrelated with each other (no serial correlation).
* All explanatory variables are uncorrelated with the error term.
* The error term has a constant variance (no heteroskedasticity).
* No explanatory variable is a perfect linear function of any other explanatory variables (no perfect multicollinearity)

So the relation of the dependent and the independent variables is expressed by the multiple regression models. Based on the theoretical concepts, the researcher has estimates the linear regression model as the following equation:

**Y=B0+B1X1+B2X2+B3X3+B4X4+..........BKXK+ εi**

Where,

Y is the dependent variable

B0 is an intercept

Xs are independent (explanatory) variables

Bks are the parameter with their respective Xks

εi is the error term which contains factors other than X1,X2,X3....Xk that affect the dependent variable (Y). Even though the researcher included the variables on the study, there may be other factors (variables) that are not included and this is generally expressed by the error term. For this study the model is expressed by substitute the variables on the above equation as follows:

**JP=*B0*+*B1*TP+*B2*WO+*B3*RA+*B4*RC+ εi**

Where,

JS: is Job Performance

TP: is Time Pressure

WO: is Work Overload

RA: is Role Ambiguity

RC: is Role Conflict

B0: is the intercept of the dependent variable

εi: is the stochastic error term ,the source of this may be omitted influences, measurement error,incorrect functional form, or purely random and totally unpredictable occurrences.

### 3.10. Diagnostic Test Procedure

The statistical tools which have been used to analyze the data were tested in various ways. To test the relationship between explanatory variable s, correlation matrix was used to test the relationship status (relation strength and weakness among variables).

And also before carried out regression, the data has been tested for multicollinerity, by using correlation matrix. To test the existence of multicollinerity, a correlation matrix is used which includes all variables. This matrix shows the correlations and their corresponding significance between the variables.

And this correlation matrix shows the direction and the strength of the relationships between the variables. When there is (very) high correlation between two explanatory variables, a problem of multicollinearity happens. And this is the indication to review the model and then either excluding the variable or taking another alternatives to overcome the problem (Wooldridge, 2000).

With the problem of multicollinearity, the outcome of the analyses becomes inaccurate and it forces to wrong conclusion; the coefficients may have very high standard errors and perhaps even incorrect signs and magnitudes. And this leads a misgiving outcome.

Similarly to detect multicollinearity, it is recommended to calculate the variance inflation factors (VIF) for each independent variable. And for this study the variance inflation factor (VIF) and the tolerance value have been tested. When there is a VIF value greater than ten (10), the problem of multicollinearity exists. Furthermore, the critical value can be calculated by 1/VIF. If the critical value is less 0.1, this would mean that more than 90% of the variation in the variable is explained by the other variables and this leads to for the inaccuracy of the model and it should be adjusted. The variable(s) with VIF values larger than 10 or 1/VIF values below 0.1 should be excluded from the analyses (Brooks, 2008).

In connection with the correlation matrix there are different arguments about multicollinarity. If correlation coefficient between the explanatory variables becomes greater than 0.75, the incident of multilicollianrity exist. Similarly as (Brooks, 2008) a correlation above 0.8 between independent variables tells about the existence of multicollinearity and it must be adjusted by either excluding the variable or by using another alternative.

Furthermore, according to (Wooldridge, 2000) correlation coefficient above 0.9 cause serious multicollinary problem. Therefore, a correlation matrix was used in this study to ensure the relationship (level of strength and weakness among independent variables and their impact on the dependent variable) between explanatory variables. And also test of linearity and normality has been done for the study.

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# CHAPTER FOUR

## Data Presentation and Analysis

After data collection from the respondents, the researcher has emphasized on this chapter by presenting, analyzing and interpreting the results. And the collective quantitative data has been analyzing by using statistical software package, SPSS version 25. The analysis includes descriptive and inferential statistics. The personal information of the respondents as well as the statistical analysis like descriptive analysis, test o hypothesis, test of normality, test of linearity, correlation analysis and regression analysis has been discussed by using the SPSS results of the questionnaire.

### The Respondents’ Response Rate

Due to various reasons, all questionnaires could not be returned from the respondents. However, from the total number of 227 sample size, 220 questionnaires have been filled and returned without any ambiguity, unclear response and missing questions. Hence, to get the response rate, the returned questionnaire is divided by the total distributed questionnaire and any response rate more than half of the total sample size is acceptable for analysis (Kotler,1997). And the response rate for this study is 96.92%. So, based on the above criteria, 96.92% response rate is highly reliable and reasonable for analysis.

### Descriptive Analysis of Personal information

The respondent’s gender, age, marital status, educational background, number of years the respondent has been serving the bank and the grade of the branch he/she is working included in the personal information of the respondents. Based on the questionnaire outcome, the personal information of the respondents has been discussed by using frequency and percentage of the following table.

Table 4.1. Personal information of the respondents.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Personal Information** | | **Frequency** | **Percentage** |
| 1 | Gender | Female | 90 | 40.91% |
| Male | 130 | 59.09% |
| **Total** | **220** | **100%** |
| 2 | Age(in years) | 20 to 29 years | 120 | 54.5% |
| 30 to 39 years | 75 | 34.1% |
| 40 to 49 years | 15 | 6.8% |
| 50 and above | 10 | 4.5% |
| **Total** | 220 | **100%** |
| 3 | Educational Background | 12th Grade and below | 5 | 2.27% |
| Diploma | 10 | 4.55% |
| Degree | 140 | 63.64% |
| Master’s Degree and Above | 65 | 29.55% |
| **Total** | 220 | **100%** |
| 4 | Marital status | Single | 110 | 50.00% |
| Married | 105 | 47.73% |
| Divorced | 5 | 2.27% |
| **Total** | 220 | **100%** |
| 5 | How long you serve in DB | Less than 5 years | 90 | 40.91% |
| 5 to 10 years | 95 | 43.18% |
| 10 to 20 years | 30 | 13.64% |
| Above 20 years | 5 | 2.27% |
| **Total** | 220 | **100%** |
| 6 | Branch Grade | Grade 1 | 120 | 54.55% |
| Grade 2 | 30 | 13.64% |
| Grade 3 | 40 | 18.18% |
| Grade 4 | 30 | 13.64% |
| **Total** | 220 | **100%** |

Table 4.1 Own Computation from the questionnaire

As table 4.1 shows in terms of gender composition, more than half of the respondents are male which represents 59.09% of the total respondents while the remaining 40.09% of the total respondents is covered by female respondents. This shows that the majority of the employees Dashen Bank North Addis district are male even if it has no extreme dominance.

In regards of the age composition of the respondents, table 4.1 shows that the majority of the respondents are between 20 and 29 years of age which covers 54.5% of the total responses while the next higher is between 30 and 39 years of age which covers 34.1% of the total respondents. The rest of the age groups represent 6.8% and 4.5% of the total respondents with 40 to 49 and 50 and above age groups respectively. This is due to the fact that the majority of the employees are recently employed since the bank aggressively employing university graduates with zero experience as a trainee banker. The smallest portion is from the age group of 50 and above and this is also seems intuitive since this age group are not basically found in branch operation areas of the bank.

Table 4.1 shows that the educational level of the respondents. The result shows that from the total respondents, 63.64% are first degree holders, 29.55% are master’s degree and above, 4.55% are diploma holders and 2.27% of the total respondents of the questionnaire are Grade 12 complete and below. The majority of the respondents are first degree holders and smallest percentage is for Grade 12 complete and below. This is because the banks business operation is performed by clerical staffs with most of them are first degree and above holders as a requirements. However, there are also non-clerical staffs like cleaners and messengers whose educational level is diploma and below. This ensures that most of the respondents can understand and analyze the questions and provide their responses independently.

The marital status of the respondents is categorized as single, married and divorced. From the total respondents, 50% are single, 47.73% are married and the rest 2.27% are divorced. This result is important because our study is job stress and it can be transfer from external i.e. other than the office job, which can emanate from large social obligation like nurturing children and leading family. In this case most of the respondents are single with a relatively little responsibilities and others are married who can share responsibility with the spouse.

In regards to the work experience of the respondents in Dashen bank,43.18% of the respondents has been serving the bank five to ten years. The next is 40.91% who has been serving the bank for less than five years. From the total respondents, 13.64% of the respondents served the bank from ten to twenty years while the rest 2.27% has been serving the bank for the last twenty years and above. Hence, the respondents have an experience to identify the issues related with all the independent variables and dependent variable.

More than half of the respondents, 54.55% are working in grade one branches and 18.18% are from grade 3 branches and with the same percentage of 13.64% are from grade three and grade four branches.

### Reliability Analysis of the questionnaire

The researcher of this study checked the reliability of each questions to measure the dependent variable by using a Cronbach’s alpha test method. This model measures the reliability of the questions (internal consistency of the questions) based on the average inter item correlation. And the result is shown on below table 4.2.

|  |  |  |
| --- | --- | --- |
| **Job Stress Factors** | **No. of Items** | **Cronbach's Alpha** |
| Time Pressure | 4 | 0.716 |
| Work Over Load | 3 | 0.811 |
| Role Ambiguity | 3 | 0.775 |
| Role Conflict | 2 | 0.726 |
| Job Performance | 2 | 0.728 |
| Over all Analysis of Reliability | 5 | 0.766 |

Source: - SPSS results of reliability analysis.

As Table 4.2. Shows that the Cronbach’s Alpha coefficients of all variables are greater than 0.7 or 70%. This indicates that there is a high reliability and consistency of the questionnaire. And the overall reliability analysis of the questionnaire is 0.766 which includes the reliability of the item.

### Data Analysis for the variables of the study

#### Descriptive analysis for the Job stress factors.

To analyze the job stress factors, the researcher uses descriptive analysis of the measurement of central tendencies (mean and frequency) and measures of dispersion (percentage and standard deviation) for each item.

Table 4.3 Descriptive analysis of impendent variables (Statistical Summery)

Where 1=Strongly Disagree (**SD**), 2=Disagree(**D**), 3= Neutral(**N**), 4 = Agree(**A**), 5=Strongly Agree(**SA**)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Factors of Job Stress | SD(1) | D(2) | N(3) | A(4) | (SA) | Mean | Std. Dev. |
| Time Pressure | % | % | % | % | % |  |  |
| I have unachievable deadlines. | 20.5 | 27.3 | 16 | 37 | 0 | 2.69 | 1.17 |
| I have a say in my own work speed. | 4.5 | 13.6 | 25 | 48 | 9.1 | 3.44 | 0.99 |
| I have to work very fast. | 2.3 | 17.7 | 7.3 | 50 | 23.2 | 3.74 | 1.07 |
| I have to neglect some tasks because I have too much to do. | 23.2 | 26.8 | 24 | 21 | 5.5 | 2.58 | 1.20 |
| I have to work extended hours to finish the task. | 8.6 | 13.6 | 14 | 32 | 31.8 | 3.65 | 1.29 |
| I feel discomfort when I didn’t meet the dead line. | 4.5 | 6.4 | 6.8 | 53 | 30 | 3.97 | 1.02 |
| I have time to dedicate to my activities | 0 | 24.5 | 12 | 57 | 6.8 | 3.47 | 0.94 |
| I have to be flexible with the job to finish timely | 0 | 11.4 | 6.8 | 57 | 25.5 | 3.95 | 0.88 |
| I have enough time to break on my job | 9.1 | 38.6 | 21 | 30 | 2.3 | 2.77 | 1.04 |
| Work Overload |  |  |  |  |  |  |  |
| I am working long and difficult working hours and days. | 11.4 | 22.7 | 18 | 27 | 20.5 | 3.23 | 1.32 |
| I am unable to meet the dead line I have for my work. | 11.4 | 38.6 | 18 | 23 | 9.1 | 2.80 | 1.18 |
| I feel overworked by the demand place on me. | 4.5 | 38.6 | 14 | 27 | 15.9 | 3.11 | 1.21 |
| I feel tired by the demand placed on me. | 9.1 | 34.1 | 11 | 30 | 15.9 | 3.09 | 1.28 |
| I am unable to take sufficient breaks. | 11.4 | 22.7 | 23 | 32 | 11.4 | 3.09 | 1.21 |
| I have to meet all the target to be done | 2.3 | 13.6 | 14 | 50 | 20.5 | 3.73 | 1.01 |
| I have more than one task on hand to be done | 6.8 | 11.4 | 9.1 | 43 | 29.5 | 3.77 | 1.19 |
| I have a list of tasks to be done | 6.8 | 4.5 | 6.8 | 50 | 31.8 | 3.95 | 1.09 |
| I sometimes resist when my supervisor give me an assignment | 11.4 | 29.5 | 30 | 23 | 6.8 | 2.84 | 1.11 |
| I have to take some breaks when I feel tired of in office | 18.2 | 20.5 | 11 | 30 | 20.5 | 3.14 | 1.43 |
| Role Ambiguity |  |  |  |  |  |  |  |
| There are clear, planned goals and objectives for my job. | 0 | 15.9 | 11 | 43 | 29.5 | 3.86 | 1.02 |
| I do feel secure about how much authority I have. | 0 | 20.5 | 21 | 41 | 18.2 | 3.57 | 1.01 |
| I do know exactly what my responsibilities are. | 2.3 | 15.9 | 9.1 | 43 | 29.5 | 3.82 | 1.10 |
| I do know that I have divided my time properly. | 0 | 13.6 | 4.5 | 61 | 20.5 | 3.89 | 0.89 |
| I am clear what is expected of me at work. | 2.3 | 20.5 | 4.5 | 50 | 22.7 | 3.70 | 1.10 |
| Explanation is not clear of what has to be done. | 11.4 | 27.3 | 18 | 30 | 13.6 | 3.07 | 1.25 |
| I have judged subjectively to on some cases of the task since it lacks clearness | 6.8 | 15.9 | 30 | 30 | 18 | 3.36 | 1.15 |
| I feel unsecured and undervalued on decision making processes | 0 | 22.7 | 21 | 41 | 15.9 | 3.50 | 1.01 |
| I have some interferences from my supervisors on doing my job | 4.5 | 22.7 | 23 | 34 | 15.9 | 3.34 | 1.13 |
| My job description lacks clearness | 11.4 | 34.1 | 18 | 25 | 11.4 | 2.91 | 1.22 |
| Role Conflict |  |  |  |  |  |  |  |
| I receive an assignment without the manpower to complete it. | 6.8 | 18.2 | 18 | 32 | 25 | 3.50 | 1.24 |
| I work with two or more groups who operate quite differently. | 11.4 | 25 | 32 | 18 | 13.6 | 2.98 | 1.20 |
| I have to buck (oppose or resist) a rule or policy to carry out an assignment. | 13.6 | 27.3 | 30 | 23 | 6.8 | 2.82 | 1.14 |
| I receive incompatible requests from two or more people. | 11.4 | 27.3 | 18 | 27 | 15.9 | 3.09 | 1.28 |
| I do things that are right to be accepted by one person and not accepted by others. | 9.1 | 18.2 | 21 | 27 | 25 | 3.41 | 1.29 |
| I have two or more tasks to be done on hand on the same time**.** | 0 | 13.6 | 14 | 36 | 36.4 | 3.95 | 1.02 |
| I have other responsibilities to be done in addition to my job in office | 4.5 | 11.4 | 16 | 43 | 25 | 3.73 | 1.10 |
| I have assignments on hand to deliver to the user with the deadline | 4.5 | 11.4 | 25 | 43 | 15.9 | 3.55 | 1.04 |
| I have expected to do any roles assigned by my supervisor | 4.5 | 4.5 | 16 | 55 | 20.5 | 3.82 | 0.96 |

Source: - SPSS out of the descriptive statistics

As table 4.3 shows most of the time pressure items (responses) are agree and strongly agree which shares the majority of the percentage share. In most the items more than half percent of the respondents’response is agree and strongly agree except two items (I have to neglect some tasks because I have too much to do and I have enough time to break on my job).And the highest percentage of the respondent frequency is also found in‘Agree’ which covers 57% of the total respondents. This shows that there is a considerable gap between the available time and the time needed to finish the task in Dashen bank North Addis Ababa district employees.

The other factor of stress is work over load with ten questions to the respondents. In this variable, the highest percentage of respondents are show an agreement (agree & strongly agree) with questions (I have a list of tasks to be done) and (I have more than one task on hand to be done) with 81.8% and 72.5% respectively. The other question with highest percentage of respondents with agree and strongly agree is ‘I have to meet the entire target to be done’ which is 70.5 percent of the total respondents. This result is also show that the employees have too many tasks to be performed than they can able to do with the given work hours.

#### Descriptive Analysis for the Dependent Variable

Table 4.4 Descriptive analysis of dependent variable (Statistical Summery)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sr. No. | Job Performance | SD(1) | D(2) | N(3) | A(4) | (SA) | Mean | Std. Dev. |
| % | % | % | % | % |  |  |
| 1 | I am a top performer. | 0 | 6.8 | 27.3 | 45.5 | 20.5 | 3.8 | 0.84 |
| 2 | I know more about services delivered to employees here. | 2.3 | 11.4 | 13.2 | 59.5 | 13.6 | 3.71 | 0.92 |
| 3 | I get along with customers better than others. | 0 | 2.3 | 31.4 | 50.5 | 15.9 | 3.8 | 0.73 |
| 4 | I know what my customers expect better than others. | 0 | 0 | 20 | 61.8 | 18.2 | 3.98 | 0.62 |
| 5 | I prefer to finish my job on the last day of the deadline | 0 | 0 | 15.5 | 38.6 | 45.9 | 4.3 | 0.72 |
| 6 | I have enough skill to do my job | 4.5 | 11.4 | 9.1 | 52.3 | 22.7 | 3.77 | 1.07 |
| 7 | I have appreciation from my supervisors for the job I done | 0 | 7.3 | 33.6 | 38.6 | 20.5 | 3.72 | 0.87 |
| 8 | I have a significant share to overall productivity of thee bank | 0 | 12.3 | 24.1 | 40.9 | 22.7 | 3.74 | 0.95 |
| 9 | I meet all the target expected from me | 2.3 | 11.4 | 29.5 | 40.9 | 47.7 | 3.57 | 0.97 |
| 10 | I have delivered services with the bank’s standard. | 0 | 0 | 9.1 | 43.2 | 47.7 | 3.65 | 0.65 |

As table 4.4 revealed, the mean value is between 3.57 and 4.3 and from all of the item ‘I know what my customers are expect better than others’ is responded as agree with the highest number of respondents. The majority of the respondents responded on average with the agreement scale. The highest disagreement is 15.9% of the respondents to answer the question ‘I have enough skill to do my job’.

#### Mean and Standard Deviation

To summarize and interpret the above result it is better to see the mean and standard deviation for each variable. The descriptive statistics (mean and standard deviation) of each variable is used to analyze the respondents score by comparing the mean value. The reason behind using descriptive statistics is to compare the factors that affect the job performance of employees in Dashen Bank North Addis Ababa District office is by using the mean and standard deviation as a reference. The table below shows the score of the respondents based on 5 point likert scale on their perception for each variable item.

Table 4.5 Mean and standard deviation of the variables

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  | |  | |  | |
|  | Variables | | | | No. of Items | | N | | Mean | | Standard Deviation |  |
|  | Time Pressure | | | | 9 | | 220 | | 3.360 | | 0.43826 |  |
|  | Work Overload | | | | 10 | | 220 | | 3.275 | | 0.62524 |  |
|  | Role Ambiguity | | | | 10 | | 220 | | 3.502 | | 0.43452 |  |
|  | Role Conflict | | | | 9 | | 220 | | 3.426 | | 0.60702 |  |
|  | Job Performance | | | | 10 | | 220 | | 3.878 | | 0.51389 |  |
|  | Source: SPSS Result | | | |  | |  | |  | |  |  |
|  |  | |  | |  | | |  | |
|  |  | | | |  | |  | |  | |  |  |

From the table, the job performance mean value is 3.878, which shows most of the items are responded with an agreement scale. The mean value of all the items of the independent variables are between 3.275 and 3.502, which indicates that there is no a big difference with the mean of job performance and time pressure, work overload , role ambiguity and role conflict. This implies that all the independent variables have a significant effect on job performance of the employees.

The standard deviation for job performance is 0.514, which shows there is variability in ajob performance of the employees within the data. Therefore, as the theoretical as well as empirical evidences supports, factors of job stress have a significant level of influence on job performance of employees.

### Inferential Statistics analysis

The researcher has test the relation between demographic characteristics of employee’s (gender, age and level of education) and job performance by conducting ANOVA to test the existence of significant relationship between the variables.

Table: 4.6 demographic characteristics (sex, age and education) and job performance.

ANOVA

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Sum of Squares** | **Df** | **Mean Square** | **F** | **Sig.** |
| **Gender of Respondent** | **Between Groups** | 4.27 | 3 | 1.422 | 6.278 | 0.000 |
| **Within Groups** | 48.92 | 216 | 0.226 |  |  |
| **Total** | 53.18 | 219 |  |  |  |
| **Age of Respondent** | **Between Groups** | 7.13 | 3 | 2.377 | 3.803 | 0.011 |
| **Within Groups** | 135.03 | 216 | 0.625 |  |  |
| **Total** | 142.16 | 219 |  |  |  |
| **Educational level of Respondent** | **Between Groups** | 7.02 | 3 | 2.339 | 6.414 | 0.000 |
| **Within Groups** | 78.78 | 216 | 0.365 |  |  |
| **Total** | 85.80 | 219 |  |  |  |
| **Marital status of Respondent** | **Between Groups** | 2.22 | 3 | 0.740 | 2.550 | 0.057 |
| **Within Groups** | 62.67 | 216 | 0.290 |  |  |
| **Total** | 64.89 | 219 |  |  |  |
| **Experience of Respondents** | **Between Groups** | 7.78 | 3 | 2.592 | 4.632 | 0.004 |
| **Within Groups** | 120.86 | 216 | 0.560 |  |  |
| **Total** | 128.64 | 219 |  |  |  |
| **Branch Grade** | **Between Groups** | 28.85 | 3 | 9.616 | 8.331 | 0.000 |
| **Within Groups** | 249.33 | 216 | 1.154 |  |  |
| **Total** | 278.18 | 219 |  |  |  |

Source: SPSS with 5% significance level

As table 4.6 indicates that, marital status of the respondent has no significant relation with job performance as the significance value on the table is (0.057) which is greater than the significance level at 0.05. This shows that the null hypothesis is failed to be rejected whereas the alternative hypothesis is rejected, which means the researcher has no adequate evidence to support the alternative hypothesis. So, marital status has no impact on job performance.

Regarding to age, table 4.7 shows that there is a significance impact of age on job performance. Hence the significance value is 0.011 which is less than 0.05, the null hypothesis is rejected. And this shows that there is a significant relationship between age and job performance of employees and the alternative hypothesis is accepted. This means as the age increases, the productivity of peoples also increases. This is due to the fact that when the age of the employee becomes mature, they can perform well as doing by learning also have an important role.

Based on level of education, table 4.7 revealed that there is a significant relationship between education level and job performance. The significance value is (0.000) which is less than 0.05. And this tells that the null hypothesis is rejected in favor of the alternative hypothesis. So due to the availability of enough evidence, the alternative hypothesis has been accepted. In short, this implies that the more educated employees, the more he/she understands and can perform better than those with low level of education.

#### Regression Analysis

Regression analysis to factors of job stress and its impact on job performance have been conducted to know the relationship between job performance of the employees and independent variables.

#### Diagnosis Test

So as to check the violation of classical assumptions or not, it is mandatory to perform test and the following testes have been conducted.

##### Correlation analysis

Correlation analysis is used to analyze the magnitude and direction of relations between Variables but it cannot help to identify cause and effect of inferences for the variables. If two independent variables are correlated, it means that both of the variables are being treated in identical way on the dependent variable. Thus it implies that it is difficult to identify their effect on the dependent variable.

According to Brooks (2008), if variable x and variable y are correlated, it means variable x and variable y is being treated in identical way. Thus that is not mean that, the changes in variable x cause changes in variable y ;or changes in variable y cause changes in variable x rather, clearly it indicates that there is evidence for a linear relationship between the two variables, and that movements in variables are on average related to an extent given by the correlation coefficient.

Table 4.7 Correlation analysis between independent variables and job performance

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Time Pressure** | **Work Overload** | **Role Ambiguity** | **Role Conflict** | **Job Performance** |
| **Time Pressure** | **Pearson Correlation** | 1 | .257\*\* | .485\*\* | .442\*\* | .573\*\* |
| **Sig. (2-tailed)** |  | 0.000 | 0.000 | 0.000 | 0.000 |
| **N** | 220 | 220 | 220 | 220 | 220 |
| **Work Overload** | **Pearson Correlation** | .257\*\* | 1 | 0.099 | .356\*\* | .182\*\* |
| **Sig. (2-tailed)** | 0.000 |  | 0.145 | 0.000 | 0.007 |
| **N** | 220 | 220 | 220 | 220 | 220 |
| **Role Ambiguity** | **Pearson Correlation** | .485\*\* | 0.099 | 1 | .555\*\* | .581\*\* |
| **Sig. (2-tailed)** | 0.000 | 0.145 |  | 0.000 | 0.000 |
| **N** | 220 | 220 | 220 | 220 | 220 |
| **Role Conflict** | **Pearson Correlation** | .442\*\* | .356\*\* | .555\*\* | 1 | .663\*\* |
| **Sig. (2-tailed)** | 0.000 | 0.000 | 0.000 |  | 0.000 |
| **N** | 220 | 220 | 220 | 220 | 220 |
| **Job Performance** | **Pearson Correlation** | .573\*\* | .182\*\* | .581\*\* | .663\*\* | 1 |
| **Sig. (2-tailed)** | 0.000 | 0.007 | 0.000 | 0.000 |  |
| **N** | 220 | 220 | 220 | 220 | 220 |
| **\*\*. Correlation is significant at the 0.01 level (2-tailed).** | | | | | | |

In connection with the correlation matrix there are different arguments about multicollinarity.If correlation coefficient between the explanatory variables becomes greater than 0.75, the incident of multilicollianrity exist. Similarly as Brooks (2008), a correlation above 0.8between independent variables tells about the existence of multicollinearity and it must be adjusted by either excluding the variable or by using another alternative. Furthermore, according to Wooldridge (2000), correlation coefficient above 0.9 cause seriousmulticollinary problem.

Based on this, table 4.8 indicates that all of the explanatory variables have a correlation coefficient less than 0.8 at a 0.01 level of significance. This indicates that there is nomulti-collinearity between explanatory variables. So there is no independent variable to beexcluded from model.

##### Correlation between explanatory variables and Job performance

Based on the correlation result of the above table 4.8, role conflict and job performance have highest correlation coefficient which is 0.663 at 0.01 level of significant. This indicates that role conflict has a significant relationship with job performance. Next to role conflict, role ambiguity also has a significant relationship with job performance at 0.01 level of significant. Having this, the last and the least, correlation coefficient is 0.182which is for work overload and job performance with 0.01 level of significant. And this indicates that there is weak correlation between work overload and job performance of employee. Therefore, the three dependent variables: role conflict, role ambiguity and time pressure have a significant level of relationship. However, work over load has weak relationship ith job performance.

##### Test of multicolinearity

To detect multicollinearity, it is recommended to calculate the variance inflation factors(VIF) for each independent variable. And for this study the variance inflation factor (VIF)and the tolerance value have been tested. When there is a VIF value greater than ten (10), the problem of multicollinearity exists. Furthermore, the critical value can be calculated by1/VIF. If the critical value is less 0.1, this would mean that more than 90% of the variation in the variable is explained by the other variables and this leads to for the inaccuracy of the model and it should be adjusted. The variable(s) with VIF values larger than 10 or 1/VIF values below 0.1 should be excluded from the analyses (Brooks, 2008). And for this study all independent variables have VIF less than ten so this shows that there is no multocolinearity problem.

Table 4.8 Test of multicolinearity

|  |  |  |
| --- | --- | --- |
|  | | |
| **Model** | **Collinearity Statistics** | |
| **Tolerance** | **VIF** |
| **(Constant)** |  |  |
| **Time Pressure** | **0.701** | **1.427** |
| **Work Overload** | **0.834** | **1.199** |
| **Role Ambugiuty** | **0.601** | **1.663** |
| **Role conflict** | **0.584** | **1.714** |
| Source SPSS Result | | |
|  |  |  |

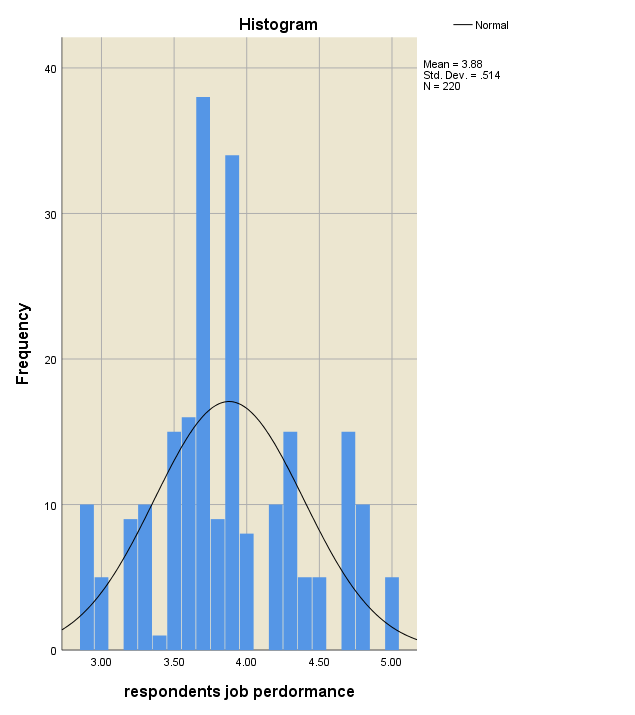
##### Linearity test

Linearity is the degree that shows the change in the dependent variable due to the change in the independent variables. Simply it explains the relation and movement of dependent and independent variables. To determine whether the relationship between the dependent variable job performance and the explanatory variables (X1 (Time pressure), X2 (Wok Overload), X3 (Role Ambiguity), and X3 (Role Conflict)) have a linear relation as shown below on the figure 4.1.

Figure 4.1: Normal Point Plot of Standardized

##### Test of Normality

The purpose to normality test is to determine whether the data is well-modeled by a normal distribution or not, and to compute how likely an underlying random variable is to be normally distributed. According to Brooks (2008), if the residuals are normally distributed, the histogram should be bell shaped and also the classical linear regression assumption states that the error term should be normally distributed or expected value of the errors terms should be zero (E(εt)=0),so this assumption is depict as follows on figure 4.2



As the figure 4.2 shows that the histogram is a bell shaped which leads to conclude the residual or errors are normally distributed. Even though most few residuals are no included within the curve, most of the residuals are within the curve and near to zero. And this tells that the assumption of normally distribution of the error term is not violated.

#### Regression analysis between dependent and independent Variables

To analyze the regression model the SPSS output of the data has been summarized as follows:

Table 4.9. Model Summery

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .754a | 0.569 | 0.561 | 0.34061 |
| a. Predictors: (Constant), Respodent's Role conflict , Respondents Work overload, Respodent's Time pressure, Respondents role ambugiuty | | | | |
| b. Dependent Variable: Respondents job performance | | | | |

R2 (R-square) refers to the measures of goodness of fit. Looking at the overall fit of an estimated model is useful not only for evaluating the quality of the regression, but also for comparing models that have different data sets or combinations of independent variables. R2 measures the percentage of the variation of dependent variable due to the independent variables that is explained by the regression equation.

For this study, the R2has value of 0.569 and the adjusted R2 is 0.561. This indicates that there is a good representation of the model. As the table 4.9.1 shows, the adjusted R2 value is 0.561 which tells that the explanatory variables; time pressure, work overload, role ambiguity, and role conflict in this study explain about 56.9 percent of the variation in the level of job performance. The rest 43.1 percent of the variation in the level of job performance of Dashen bank north Addis Ababa district office are explained by other variables which are not included in the model. Thus, factors of job stress (time pressure, work overload, role conflict and role ambiguity) are good independent variables to measure the effect of job stress on performance of employees.

Table 4.10. ANOVA

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **ANOVAa** | | | | | | | |  |
|  | **Model** | | **Sum of Squares** | | **Df** | **Mean Square** | **F** | **Sig.** |  |
|  | **1** | **Regression** | 32.892 | | 4 | 8.223 | 70.880 | .000b |  |
|  | **Residual** | 24.943 | | 215 | 0.116 |  |  |  |
|  | **Total** | 57.835 | | 219 |  |  |  |  |
|  | a. Dependent Variable: Respondents job performance | | | | | | | |  |
|  | b. Predictors: (Constant), role conflict ,work overload, time pressure, role ambiguity | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |
|  |  |  | |  |  |  |  |  |  |

Based on the ANOVA results indicated on table 4.5.2, there is a statistical significant correlation between dependent and independent variables at 1% significant level due to the sig value 0.000 ,which reveals that the explanatory variables; time pressure, work overload, role conflict and role ambiguity have an impact on job performance of employees. However, all job stress factors have no equal correlation with job performance because the outcome of multiple regression analysis stated that there is variation in the impact of job stress factors on employee performance.

Moreover the F statistics (70.880) which is used to measure the overall test of significance of the model was presented and the sig. value is 0.000 which indicates that the model is well fitted at 1 percent level of significance. In other way, there is a relationship between job stress factors and employee performance of employees of Dashen Bank north Addis Ababa district office.

Table 4.11. Analysis of regression coefficients for the model

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 0.792 | 0.227 |  | 3.484 | 0.001 |
| Time Pressure | 0.351 | 0.063 | 0.299 | 5.598 | 0.000 |
| Work Overload | -0.061 | 0.040 | -0.074 | -1.506 | 0.133 |
| Role Ambiguity | 0.228 | 0.068 | 0.193 | 3.344 | 0.001 |
| Role Conflict | 0.381 | 0.050 | 0.450 | 7.674 | 0.000 |
| a. Dependent Variable: Respondents Job Performance | | | | | | |

Source: SPSS result

The researcher formulated the estimated model in chapter three as follows.

**JP=*B0*+*B1*TP+*B2*WO+*B3*RA+*B4*RC+ εi**

**JP** = ***0.792*+*0.35*1TP*-0.061*WO+*0.228*RA+*0.381*RC**

St. Err. (0.227) (0.063) (0.040) (0.068) (0.050)

T-Value (3.484)\* (5.598) \* (-1.506)\* (3.344)\* (7.674)\*

R-Square= 0.569, R-Square (Adj) =0.561, F=70.880

Significant at 95% level of confidence

Where, JP – Job Performance

TP –Time Pressure

WO- Work Overload

RA- Role Ambiguity

RC-Role Conflict

It is clear that, the target to do regression coefficients analysis is to infer about the relationship between the dependent and independent variables. In another way, the target is to understand the effect of independent variables on the dependent variable.

Based on the findings (as table 4.5.3) work overload has a coefficient of -0.061 which indicates that when there is a 100% changes in work over load of an employee, it leads to a negative effect on job performance by 6.1%. And this tells that when there is an emotional and physical exhaustion, in turn it leads to a negative or undesirable performance in the bank’s the employee. The other variable, time pressure has a coefficient of 0.351 which means 100% change in time pressure leads to 35.1% change in job performance of employee. Role ambiguity has a coefficient of 0.228 which indicates that employee’s difficulty of not finding clear guidelines and direction has an impact on the dependent variable. So this figure implies that 100% change in role ambiguity leads to 22.8% change in job productivity.

Generally, the three independent variables (time pressure, role ambiguity and role conflict) have a positive relationship with job performance. But work overload as a negative relationship with job performance. Work over load has a negative insignificant effect on job performance of employees with a coefficient of -0.061.

#### Research hypothesis and interpretation of the regression results

The first hypothesis H01 predicts the negative relationship between the time pressures on employee’s job performance in Dashen bank, North addis Abeba district. From the analysis, it was identified that the time pressure has a significant positive relationship with the employee’s job performance. Therefore, it is recognized that time pressure could be able to influence the employees’ job performance in the bank. This finding is consistent with the findings of previous studies by Pietsch and Messier (2017) as well as Svanberg and Ohman (2013) who also found the positive influence of time pressure on job performance. On the other hand, this finding is contradict with study conducted by Sacramento et al. (2013) and Wijaya and Yulyona (2017) which stated that time pressure did not influence the job performance. Therefore, hypothesis H01 is rejected.

In this manner, it is important to remember that lesser amounts of time allow for the achievement of multiple goals (Brown & King, 2010). This notation is consistent with this current finding whereby, when staffs have a shorten time to complete the daily work, they will produce a high quality result and increase their job performance. Thus, employees who have unpressured work situation, it allows them for relaxation, socialization and distraction. As a result, it might decrease their effectiveness or job performance. Otherwise, work under time pressure tends to be task focused that enhances them to complete the task in a given time and simultaneously preserve the quality of the job done

The second hypothesis H02is also anticipates the negative relationship of work overload on employees’ job performance. From the analysis conducted, it is found that work overload is not significant in influencing the employees’ job performance. Therefore, hypothesis H02 is not supported. This finding is consistent with Khan and Akbar, (2015) and Qureshi et al., (2012) who found that work overload have no significant impact on job performance. Relating to this result, if current workload of employees’ increased from their usual or routine workload, they will experience stress. Due to this perceived stress they have to exert extra effort to overcome high demand which ultimately affect their performance. Most of the time, employees consider work overload as something challenging and interesting, in this particular type of situation it might be positive instead of negatively correlated with job performance (Le Pine, Podsakoff& Le Pine, 2005). Although, an extraordinary performer accept more duties and responsibilities and more encouraged them to do better and well (Gilboa, Shirom, Fried & Cooper, 2008), it is clear indication that sometime work overload may motivate individual instead of causing demotivation.

The third hypothesis H03is also anticipates the negative relationship of role ambiguity on employees’ job performance. From the analysis conducted, it is found that role ambiguity a positive significant role in influencing employees’ job performance. Therefore, it is not supported. Studies have shown that role ambiguity has a negative effect on job performance. However, the reverse is also accepted as the role ambiguity is high; employees will have greater capacity to develop interpretations and adapt job roles to their abilities. In this case it is likely that employees who are highly committed to their work define their role more broadly than others and more effectively integrate their personal capability to the work place.

The fourth hypothesis H04is also predicts the negative relationship of role conflict on employees’ job performance. From the analysis conducted, it is found that role conflict has a positive significant role in influencing employees’ job performance. This is an interesting finding that role conflict has a direct positive effect on performance. This is due to the fact that when employees have conflicting roles, they intended to know and experience more than those with no role conflict.

# CHAPTER FIVE

## Summary of Findings, Conclusion and Recommendation

This study was conducted to assess the factor influencing Dashen bank north Addis Ababa district office employees’ job performance. Research objectives were formulated in order to understand the relationship between job performance and set of independent variables namely time pressure, work overload, role ambiguity and role conflict. In order to attain the objectives of the study, the descriptive and inferential study were conducted. Descriptive statistic was performed to determine the characteristics of the data prior to inferential statistics.

### Summary of Major Findings

The research was conducted using primary data source (questionnaire) with a total sample size of 220 employees /respondents by using stratified sampling and the findings are presented as follows:

* The descriptive analysis of personal information of the respondents shows that from the total respondents, 59.09.1% or 130 are male and 40.91% or 90 are female. And the majority and the minority age group are between ‘20-29’ (54.5%) and 50 and above (4.5%) respectively. This shows that most of the employees are adults, and the small numbers of employees are near for retirement. In terms of educational level the majority of the customers are first degree holders with 63.64% out of the total respondents and few numbers of respondents are12 Grade an below which constitutes 2.27% out of the total respondents. With regarding to the marital status of the employees, half of the respondents are the single with 50% or 110 out of 220 respondents. From the total respondents, 95 (43.18%) has been serving the bank from five years to ten years.
* Based on the descriptive analysis of job stress factor items, most of the respondents are expressing their feeling with the option of ‘agreement’ for time pressure, work overload, role ambiguity and role conflict.
* Based on the ANOVA test of personal information characteristics (Gender, Age and Level of Education), there is statistically significant relationship with employee job performance depending on the age and level of education of the respondents at 0.05 level of significant. However, marital status of respondents has no significant effect on job performance.
* As the results of correlation analysis, there is a significant relationship between time pressure, role ambiguity and role conflict. However, there is insignificant (too weak) relationship between work over load and job performance.
* The regression analysis coefficient revealed that except work over load, the other job stress factors (time pressure, role ambiguity and role conflict) have a significant positive effect on employees’ job performance. Thus any changes in time pressure, role ambiguity and role conflict will leads to change in employees’ job performance by 35.1%, 22.8%, and38.1% respectively at 5% level of confidence.

#### Conclusion

A detailed as analysis of both descriptive and regression results has done on both the dependent and independent variables of the study. And the regression result showed that time pressure, role ambiguity and role conflict have a positive and significant impact on job performance of the district office but work over load has insignificant effect on job performance of the employees of the district.

From the analysis, it was identified that the time pressure has a significant positive relationship with the employee’s job performance. Therefore, it is recognized that time pressure could be able to influence the employees’ job performance in the bank. This is due to the reason that lesser amounts of time allow for the achievement of multiple goals. This notation is consistent with this current finding whereby, when staffs have a shorten time to complete the daily work, they will produce a high quality result and increase their job performance. Thus, employees who have unpressured work situation, it allows them for relaxation, socialization and distraction. As a result, it might decrease their effectiveness or job performance. Otherwise, work under time pressure tends to be task focused that enhances them to complete the task in a given time and simultaneously preserve the quality of the job done.

From the analysis conducted, it is found that work overload is not significant in influencing the employees’ job performance. This finding is consistent with Khan and Akbar, (2015) and Qureshi et al., (2012) who found that work overload have no significant impact on job performance. Relating to this result, if current workload of employees’ increased from their usual or routine workload, they will experience stress. Due to this perceived stress they have to exert extra effort to overcome high demand which ultimately affect their performance. Most of the time, employees consider work overload as something challenging and interesting, in this particular type of situation it might be positive instead of negatively correlated with job performance (Le Pine, Podsakoff & Le Pine, 2005). Although, an extraordinary performer accept more duties and responsibilities and more encouraged them to do better and well (Gilboa, Shirom, Fried & Cooper, 2008), it is clear indication that sometime work overload may motivate individual instead of causing de-motivation.

From the analysis conducted, it is found that role ambiguity has a positive significant role in influencing employees’ job performance. Studies have shown that role ambiguity has a negative effect on job performance. However, the reverse is also accepted as the role ambiguity is high; employees will have greater capacity to develop interpretations and adapt job roles to their abilities. In this case it is likely that employees who are highly committed to their work define their role more broadly than others and more effectively integrate their personal capability to the work place.

From the analysis conducted, it is found that role conflict has a positive significant role in influencing employees’ job performance. This is an interesting finding that role conflict has a direct positive effect on performance. This is due to the fact that when employees have conflicting roles, they intended to know and experience more than those with no role conflict.

#### Recommendation

Based on the research findings and conclusions, the following issues are recommended for Dashen Bank, North Addis Ababa District office to enhance employee engagement and to improve job performance. Therefore:

* It has been indicated that role ambiguity has a negative significant effect on employees job performance. Therefore, the management of DB should better enrich role clarity issues and management at all levels shall walk the talk to create a sense if inspiration towards employees through making job more clear.
* The district office of the bank should reschedule time standards provided for each daily work of the staffs as it increases the overall job productivity of the office.
* Reducing the role conflict to improve job performance of the staffs couldn’t be a premier solution, or the management of the bank should avoid incompatible requests /instructions from two or more lines/peoples, because reducing role conflict does not directly improve performance of the employee.
* The bank should not be strict on the roles and responsibilities assigned for each staff as it has a contribution for motivation of its employee to enhance their knowledge and in return it increases job performance.
* For improving the level of employees performance in DB the management shall develop a strategy that can resolve the stated issues and problems across its branch offices and its implementation should be ascertained at the operational level.
* Job stress and employee’s performance should be recognized as a collective issue with massive implementation of the overall wellbeing of an employee ,the organization, society and the economy of the country as a whole.

5.4. Suggestions for Future Research

The results of this study suggests that job stress and employees job performance is a meaningful construct that is worthy of future research. The sample size could have increased to more rather than 227. The scope of the study can be further increased and enriched to include other variables that might predict employee’s job performance besides the listed variables. The study can also include other methods like in-depth interview, focus group interviewed. Besides it can also be conducted at across country wide including other industries in addition to banks so that the result can be more generalized.

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## APPENDICES

### APENDIX I: DATA ANALYSIS OUT PUT

#### Test of Reliability of the Questionnaire

1. Time Pressure

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  |  |  | **Reliability Statistics** | |  |  |  |
|  |  |  | Cronbach's Alpha | N of Items |  |  |  |
|  |  |  | 0.825 | 4 |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 1. Work Overload |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | Reliability Statistics | |  |  |  |
|  |  |  | Cronbach's Alpha | N of Items |  |  |  |
|  |  |  | 0.825 | 4 |  |  |  |
|  |  |  | 1. Role Ambiguity |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | **Reliability Statistics** | |  |  |  |
|  |  |  | Cronbach's Alpha | N of Items |  |  |  |
|  |  |  | 0.786 | 3 |  |  |  |

1. Role Conflict

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **Reliability Statistics** | |  |  |  |
|  |  |  | Cronbach's Alpha | N of Items |  |  |  |
|  |  |  | 0.782 | 3 |  |  |  |

1. Job Performance

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **Reliability Statistics** | |  |  |  |
|  |  |  | Cronbach's Alpha | N of Items |  |  |  |
|  |  |  | 0.731 | 3 |  |  |  |

### APPENDIXII: COVER LEETER OF QUESTIONNAIRE

ST. MARY’S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

**Dear Participants**:

My name is Meron Kindie. I am student of St. Mary’s University and now I am conducting my MBA thesis on “The Effect of Job Stress on Employee Performance in the case of Dashen Bank S.C North Addis Ababa District Offices”. I, the researcher of this study kindly requesting you to fill the following questioners aimed to assess the effect of job stress on employee performance at Dashen Bank S.C North Addis Ababa District office selected branches. Please also be informed that the information you provide will be treated as confidential and only used for academic purpose. Your genuine and accurate response to the questions is vital for the quality and successful completion of the study. Therefore, I would appreciate your favorable cooperation in completing the enclosed questionnaire.

***(NB. Be sure that this questioner is confidential and used only for academic purpose)***

Thank you in advance for your genuine response and cooperation!!!

### APPENDIX III- QUESTIONNARE

**Part One: General Information**

Please tick (**√**) where appropriate in box. You are not required to write your name.

1. **Gender:** Male. Female.
2. **Age:** 20-29 30-39. 40-49.

50. And Above.

1. **Educational Background**

12th Grade and below Diploma Degree

Master’s Degree and above.

1. **Marital status:** Single. Married Divorced
2. **How long you have been serving in Dashen Bank S.C?**

Less than 5 years 5 - 10 years 10 - 20 years

>20 years & above

Please specify your branch grade

**Part Two: Research related questions**

This section of the survey deals with your opinions of job stress. Please indicate by

Marke tick (√) based on your degree of agreement to the statements.

**Note**: Strongly disagree **(SD),** disagree **(D),** Neutral **(N),** agree **(A)** and strongly Agree **(SA).**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Time pressure** | **Strongly**  **Disagree(SD)** | **Disagree(D)** | **Neutral(N)** | **Agree(A)** | **Strongly Agree(SA)** |
| 1. | I have unachievable deadlines. |  |  |  |  |  |
| 2. | I have a say in my own work speed. |  |  |  |  |  |
| 3. | I have to work very fast. |  |  |  |  |  |
| 5. | I have to neglect some tasks because I have too much to do. |  |  |  |  |  |
| 6. | I have to work extended hours to finish the task. |  |  |  |  |  |
| 7. | I feel discomfort when I didn’t meet the dead line. |  |  |  |  |  |
| 8. | I have time to dedicate to my activities |  |  |  |  |  |
| 9. | I have to be flexible with the job to finish timely |  |  |  |  |  |
| 10. | I have enough time to break on my job |  |  |  |  |  |
|  | **Work Overload** |  |  |  |  |  |
| 1. | I am working long and difficult working hours and days. |  |  |  |  |  |
| 2. | I am unable to meet the dead line I have for my work. |  |  |  |  |  |
| 3. | I feel overworked by the demand place on me. |  |  |  |  |  |
| 4. | I feel tired by the demand placed on me. |  |  |  |  |  |
| 5. | I am unable to take sufficient breaks. |  |  |  |  |  |
| 6. | I have to meet all the target to be done |  |  |  |  |  |
| 7. | I have more than one task on hand to be done |  |  |  |  |  |
| 8. | I have a list of tasks to be done |  |  |  |  |  |
| 9. | I sometimes resist when my supervisor give me an assignment |  |  |  |  |  |
| 10. | I have taken some breaks when I feel tired of in office |  |  |  |  |  |
|  | **Role Ambiguity** |  |  |  |  |  |
| 1. | There are clear, planned goals and objectives for my job. |  |  |  |  |  |
| 2. | I do feel secure about how much authority I have. |  |  |  |  |  |
| 3. | I do know exactly what my responsibilities are. |  |  |  |  |  |
| 4. | I do know that I have divided my time properly. |  |  |  |  |  |
| 5. | I am clear what is expected of me at work. |  |  |  |  |  |
| 6. | Explanation is not clear of what has to be done. |  |  |  |  |  |
| 7. | I have judged subjectively to on some cases of the task since it lacks clearness |  |  |  |  |  |
| 8. | I feel unsecured and undervalued on decision making processes |  |  |  |  |  |
| 9. | I have some interferences from my supervisors on doing my job |  |  |  |  |  |
| 10. | My job description lacks clearness |  |  |  |  |  |
|  | **Role Conflict** |  |  |  |  |  |
| 1. | I receive an assignment without the manpower to complete it. |  |  |  |  |  |
| 2. | I work with two or more groups who operate quite differently. |  |  |  |  |  |
| 3. | I have to buck (oppose or resist) a rule or policy to carry out an assignment. |  |  |  |  |  |
| 4. | I receive incompatible requests from two or more people. |  |  |  |  |  |
| 5. | I do things that are right to be accepted by one person and not accepted by others. |  |  |  |  |  |
| 6. | I have two or more tasksto be done on hand on the same time**.** |  |  |  |  |  |
| 7. | I have other responsibilities to be done in addition to my job in office |  |  |  |  |  |
| 8. | I have assignments on hand to deliver to the user with the deadline |  |  |  |  |  |
| 9. | I have expected to to do any roles assigned by my supervisor |  |  |  |  |  |
|  | **Job Performance** |  |  |  |  |  |
| 1. | I am a top performer. |  |  |  |  |  |
| 2. | I know more about services delivered to employees here. |  |  |  |  |  |
| 3. | I get along with customers better than others. |  |  |  |  |  |
| 4. | I know what my customers expect better than others. |  |  |  |  |  |
| 5. | I prefer to finish my job on the last day of the deadline |  |  |  |  |  |
| 6. | I have enough skill to do my job |  |  |  |  |  |
| 7. | I have appreciation from my supervisors for the job I done |  |  |  |  |  |
| 8. | I have s significant share to overall productivity of thee bank |  |  |  |  |  |
| 9. | I meet all the target expected from me |  |  |  |  |  |
| 10. | I have delivered services with the bank’s standard. |  |  |  |  |  |