

***THE IMPACT OF STRESS ON EMPLOYEES
PERFORMANCE AT COMMERCIAL BANK OF ETHIOPIA
(EVIDENCE FROM JIMMA TOWN BRANCHES)***

***A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES
OF JIMMA UNIVERSITY IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER
OF PUBLIC MANAGEMENT***

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**JIMMA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
MPM PROGRAM**

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The Impact of Stress on Employees Performance at Commercial Bank of Ethiopia (Evidence from Jimma Town Branches)

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***A Thesis Submitted to the School of Graduate Studies of Jimma University
in Partial Fulfillment of the Requirements for the Award of the Degree of
Master of Public Management***

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JUNE, 2017

JIMMA, ETHIOPIA

DECLARATION

I hereby declare that this study entitled “The Impact of Stress on Employees’ Performance in Commercial Bank of Ethiopia, Jimma Town Branches” has been carried out by me under the guidance and supervision of Dr. Zerihun Ayenew and Mr. Mohammed Yasin.

The thesis is original and has not been submitted for the award of any degree or diploma to any university or institution.

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CERTIFICATE

This is to certify that the thesis entitles, “The Impact of Stress on Employees’ Performance in Commercial Bank of Ethiopia”, submitted to Jimma University, for the award of the Degree of Master of Public Management [MPM] and is a record of bonafide research work carried out by Mr. Mohammed Worku under our guidance and supervision.

Therefore, we hereby declare that no part of this thesis paper has been submitted to any university or institutions for the award of any Degree or Diploma.

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Board of Examiners Thesis

We, the undersigned members of the board of examiners read this thesis The Impact of Stress on Employees' Performance in Commercial Bank of Ethiopia Jimma Town Branches and evaluated the final open defense by Mohammed Worku. We, examined the candidate and then we certify that it is submission for the reward of master degree of Public Management (MPM).

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Abstract

Previous to this study, many researches are done by different researchers on the concept of stress and revealed that it has a significant impact on the performance of employees. Moreover, a preliminary investigation undertaken by the researcher indicated that there are various stressful situations in banks. Therefore, this study was conducted to understand the level and relationship between stress and performance and its impact on employees' performance specifically in CBE Jimma Town branches. For simplicity, in this study, the independent variable i.e. stress was divided in to its dimensions work related stress, organizational related stress, and individual related stress. The research design for this particular study is cross-sectional field survey research design. For this study, stratified simple random sampling method was used and 130 employees were selected as a sample of the study. The standardized measurement scales were adopted and distributed to 130 employees in the form of questionnaires but, 125 of the questionnaires were valid for analysis. Descriptive statistics such as; mean, standard deviation, and inferential statistics such as; correlation, multiple regression analysis were used to analyze the data in SPSS (Statistical Package for Social Sciences). The results of the study revealed that all factors of stress have negative impact on the performance employees'. Comparatively, work related and organization related stress factors have the highest mean value compared to the individual related stress factors of the study variables. The inferential analysis results also indicate that stress have negatively medium impact on employees' performance. Therefore, the findings indicate that stress have a negative impact on the performance of employees' in Commercial Bank of Ethiopia. Finally, the study recommended that to reduce stress the current work schedule needs to be adjusted and workload should be lifted from employees, assigning reasonable level of responsibility, promote positive organizational culture and improve the organizational climate and prepare a well-documented organization specific stress management programs.

Key words: stress, dimensions of stress, employees' performance, Bank employees, Commercial Bank of Ethiopia

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Acronym

CBE- Commercial Bank of Ethiopia

WRS- Work Related Stress

ORS- Organizational Related Stress

IRS- Individual Related Stress

CHAPTER ONE

INTRODUCTION

1.1. Introduction

This introductory chapter is intended to provide information concerning an overview of the study. It involves background of the study, statements of the problems and research questions, objectives, significance, scope and conceptual model of the study and the organization of thesis.

1.2. Background of the study

Stress at the workplace is inevitable due to the needs of the existing contemporary work environment. Up to a certain limit, pressure perceived as acceptable by an individual, which may even keep workers attentive, motivated, and capable to work and learn, depending on the accessible resources and personal characteristics. But, whenever that pressure surpasses the limit and put the workers at lower performance or otherwise if it is unmanageable, it may lead to stress. Stress can destruct an employee's health and also have an effect on the general individual as well as business performance. Workplace stress can be caused by poor work organization (the way the design of jobs and work systems looks like, and the way we manage them), by poor work design (for example, lack of control over work processes), poor management, unsatisfactory working conditions, and lack of support from colleagues and supervisors (Leka, et al., 2004).

Cooper, et al. (2001), point out that, people in some work places experience more stress than others. Stress affects the individuals and organizations in many ways. An organization may cost a lot of money and time due to its employees who are under stress in work. For example; Mills, (2013), states, studies have revealed that job stress has cost businesses more than \$150 billion every year in the form of workplace injury, workers' reimbursement, ailment, absenteeism, unpunctuality and poor productivity in USA. As presented by Cartwright and Cooper (1997), there is a massive consumption bill for

employee health care costs, and other source of growing costs. Employees are contesting against their employer regarding job-related stress.

Stress is a situation or sentiment where by a person experienced when perceives that his/her burdens exceed the available personal and social resources that they are able to operate. Nevertheless, stress can have a positive or negative impact on the job performance, depending upon its level. When there is no stress at all, it hinders job challenges and make performance at its lowest level. Stress helps a person to gather and use resources to meet job requirements this is due to the reason that as it increases gradually, job performance also tends to increase (Akrani, 2011).

This is also elaborated by further studies by Sapra and Saxena (2013) which also specify that, stress is not necessarily something useless as it all depends on how it is taken. The term "stress" can be taken mostly as a negative causality, however, it is a feeling of having loss of control over a situation, and a sort of inadequacy that consumes a person as a result. They further stated that, stress in the workplace can affect performance. When the workers are under excessive stress, they may not have enough strength to perform at their best levels, while those under too much stress are often unable to execute or perform well in an efficient and effective manner. Therefore, stress can either be positive and constructive or destructive.

As, Michie (2002), Stress can reduce the workers' sensitiveness at work. Due to the situation of stress they experience, workers who are working in business areas such as banks may make a serious faults. A single error can lead an employee to be an indebted. Perchance, the most important cost of occupational stress comes from those jobs. These realities indicate that the management and employees must take precautions for reducing and managing stress. Due to its inevitability as a result of work, relationships and personal life, people are always exposed to stress on and off the job, which may affect their performance and the productivity of their organization. However, well-managed stress can promote performance as well as health of the employees, which in turn makes the business successful.

As revealed in casual research in the banks undertaken by Azad (2014), cited in Risham & Gautam (2016) shows that, variables such as long working hours, inadequate reward and

recognition system, job insecurity, lack of job autonomy, organizational culture, role ambiguity, and lack of management support leads to stress in the banking sector by analyzing the effect of one variable over another. The objective of his study was to study whether there is a cause effect relationship between all these factors on the health and life of an individual worker. In his conclusion, he recommend that the management should practice effective stress management programs and take initiatives to minimize stress in the banks.

To reduce stress in the work place, managers must recognize the main causes of stress, learn how it occurs and how to reduce or prevent it by using managerial tactics. It is also expected of them to observe and analyze the symptoms of employees to identify stress occurrence. To increase the performance of employees, managers must also learn how to create healthy stress for employees (Shirey, 2009).

In any country, banking sector plays a vital role for overall development of primary and industrial sectors. The employees in banking company take painful effort to deliver the multiple needs of its customers. Banking industry is still emerging industry in our country; the entry of private banks laid foundation stone and passed a mile journey from its start.

Commercial Bank of Ethiopia established as a state bank of Ethiopia in 1942 and as a share company in 1963. Since then, it has been playing significant roles in the development of the country. CBE is Pioneer to introduce modern banking to the country. It has more than 1160 branches stretched across the country and from these 8 branches are located in Jimma town as of November 5, 2016. Also, it has opened four branches in South Sudan and has been in the business since June 2009. CBE is the leading African bank with assets of 384.6 billion Birr as on June 30th 2016. It plays a catalytic role in the economic progress and development of the country. Furthermore, it is the first bank in Ethiopia to introduce ATM service for local users. Currently, it has more than 13.3 million account holders and the number of mobile and internet banking users also reached more than 1,352,000 as of September 30th 2016 and from this 68 percent active users. It is also pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents. Furthermore, it has strong correspondent relationship with more than 50 renowned foreign banks and a SWIFT bilateral arrangement

with more than 700 others banks across the world. CBE has reliable and long-standing relationships with many internationally acclaimed banks throughout the world. Finally, CBE combines a wide capital base with more than 30,000 talented and committed employees. Its vision is to become a world-class commercial bank by the year 2025 and its mission is committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology (<http://www.cbe.com>).

Therefore, as the bank is better on people oriented environment to make a better change, it needs to be effective improving its employees and customers. Finally, Ethiopia's organizations must create a good working environment to reduce stress in employees to build on physically as well as mentally powerful workforce intense customer focus, strong strategic direction and as well as unbiased compensation packages, comfortable organizational climate to reduce stress and to increase the performance of employee. Most organizations as well as their management invested on the workforces or employees throughout the design of creating improved working environment, supportive management and so on because employers known that employees would be one of the main resource for the organization to be survived.

1.3. Problem Statement

Stress experienced in the workplace is a challenging phenomenon where the contemporary organizations give much emphasis to overcome. Stress is inevitable and is not something to be terminated from the work place. In the present day, employees are increasingly facing problems of work overload, job insecurity, challenges from new working environments, and lack of autonomy over their work and this eventually leads to a certain degree of stress, even can cause a damaging effect to one's health and wellbeing. Stress at the workplace can directly as well as indirectly leads to different health problems such as; heart attacks, stroke and high blood pressure which may leads to death. This all supposed to make a particular organization may lose its key work force (Bickford, 2005).

Due to an ever increasing technological change and the rise of competition, workload, a decreasing workforce, and a climate of rapid change, employees are being requested to do more than ever in specific and less time which pose a time pressure on them. Therefore, job insecurity exist, and increasingly jobs themselves become hard to overcome. In the long run this poses a destruction on moral functioning of employees (Mills, 2013).

Some stresses are occurred due to work related factors, such as poor physical working conditions, work overload or time pressures, and occupational demands. The imprecision associated with the job description due to lack of adequate information regarding the expectations, authority and duties to perform one's role as well as the conflict that arises from the demands requested from the individual by supervisors, co-workers and subordinates also result in stress which afterward have a negative effect on the performance of employees' (Cooper & Michael, 1985).

As is currently prevailing in developing countries with fastest economic growth like Ethiopia, peoples are becoming increasingly using business organizations in their day to day life. So, it is difficult than ever to deliver the required service to large number of customers as expected. Work-related stress is also an issue of growing concern in developing countries due to important developments of globalization and the changing nature of work in the modern world. Therefore, employees' in such organizations cope with job challenges which in turn lead them to stress. Stress starts from the house and continues at the workplace. Employers, managers, and workers all feel the added pressure. While some stress is a normal part of life, excessive stress interferes with productivity and reduces physical and emotional health (Houtman & Jettinghoff, 2007).

To find out various stressors and providing an attempt to reduce stress at a work place, previously, a number of researchers had done a research on stress and related aspects in different case areas. Tasbasi (2002) had undertaken a study on stress management in army aviation and an empirical assessment of aircrew stress, Shirey (2009), done a thesis on Stress and coping strategies in Nurse Managers.

Joshi & Goyal (2012), carried out a research on stress management among bank employees. They made an effort to ascertain the different causes of stress that put pressure on the employees. In their study, they come up with many stressors such as; uncertainty, job

insecurity, fears concerning job loss, job changes, reward and compensation, changes in authority, position, reputation, workload, working hours, technological problem at work, inadequate salary, time for family job worries at home, group differences and communication. In the findings of the study, they recommended that first hand priority must be given for employee satisfaction so as to achieve the required objective.

An effort was made to study the various causes of stress on the bank employees as well as the techniques used by the employers and employees to deal with the stress experienced at workplace by Shukla, & Garg (2013). The study revealed that, most of employees in banks are stressed. Those employees under stress try to find coping mechanisms that relieve them from stress. They recommended that various strategies such as encouraging and promising employees, job rotation, job enrichment, delegation, cracking jokes, playing games, guidance and counseling, quality consciousness awareness programs, psychological support and many more to minimize stress. They also advised five day week working so that the employees can get more time for themselves and their family and discharge other social responsibilities.

According to a study undertaken by Gopika (2014), to determine whether the difference in experience of employees have an effect on the on the level of stress they face. The main purpose of the study was to examine the level of stress among the bank employees in line with their work experience. By distributing questionnaire and designing interview the researcher asked employees about the case. The result shows that employees have various factors which cause stress to them such as; work overload, lack of rewards and recognition, poor relationship at work and lack of autonomy. Finally, he recommended that the mental or emotional well-being and health of the employees should be improved so as to increase the overall performance of employees and in turn productivity of the organization.

However, the researcher's intention to undertake a research on this topic; "The impact of stress on employees' performance" was that, as a preliminary investigation undertaken by the researcher shows that there is various stressful situations in banks. The study tried to fill the gap by providing an insight for the employer of banking organizations, policy makers, banking employees and other decision making bodies of the banking sector about

the causes, symptoms, its impact on employees' performance, and measures to reduce stress in the work place. Moreover, up to the researcher's knowledge, previous to this study, even though there are a various stressful situations, no identified research projects had done specifically on the impact of stress on employees' performance in Ethiopian business organizations including banks. By taking this in to consideration, the study was conducted to assess the impacts of stress on employees' performance in commercial bank of Ethiopia.

1.4. Research Questions

1. Is there a relationship between work related stress and employees performance?
2. Is there a relationship between organizational related stress and employees' performance?
3. Is there a relationship between individual related stress and employees' performance?
4. What are the conditions or factors which would contribute the most to relieve stress?

1.5. Objectives of the study

1.5.1. General objective

The main objective of the study was to examine the impact of stress on employees' performance in CBE Jimma town.

1.5.2. Specific objectives of the study

The specific objectives of the study were:

- To find out the relationship between work related stress and employees' performance.
- To figure out the relationship between organizational related stress employees' and performance.

- To reveal out the relationship between individual related stress and employees' performance.
- To suggest the conditions or factors which would contribute the most to relieve stress.

1.6. Significance of the study

This study was intended to provide an insight for the employer and policy makers of banking organizations about the conditions of stress that their employees' encounter and its impact on their performance. The study will also be helpful for management and other decision making bodies of the banking sector by figuring out and analyzing different stressors in line with the opinions of employees' and finally providing stress management strategies so as to improve employees' performance. In addition, the study is also significantly helpful for banking employees to recognize various causes of stress and its effect on their performance. Further, it provided certain directions for future researchers who are willing to conduct study on this topic.

1.7. Scope of the study

The study was delimited itself to all CBE branches in Jimma town; it does not focused on branches out of this area. Also within Jimma town branches, the study focused on professional employees in the selected branches of CBE. However, the recommendations provided will help all branches of the bank over the country to have insight on potential stressors, their impacts on the performance and important strategies to reduce stress in bank employees and take corrective measurements.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

2.1. Introduction

This chapter deals with the review of related literatures in line with the study variables.

Stress is a condition, situation or circumstance which always we experience in our day to day interaction with peoples and other occurrences. There are various definitions of stress that different researchers state about over the years. The contemporary explanations of stress agreed up on a number of important elements. In a sense, all of them is, to a greater or lesser degree, ascertain that stress is a specific experience of an individual which is triggered by pressure or unpleasant situations that negatively influences the ability of an individual to deal with the circumstances (Blaug, et al., 2012).

Stress experienced in the workplace is a challenging phenomenon where the contemporary organizations give much emphasis to overcome. Stress is inevitable and is not something to be terminated from the work place. In the present day, employees are increasingly facing problems of work overload, job insecurity, challenges from new working environments, and lack of autonomy over their work which can cause a damaging effect to one's health and wellbeing. This eventually leads to a certain amount of stress. Stress at the workplace can directly as well as indirectly leads to different health problems such as; heart attacks, stroke and high blood pressure which may leads to death. This all supposed to make a particular organization may lose its key work force (Bickford, 2005).

The explanation by Bickford (2005) indicates that stress in many organizations is ignored or dismissed by many people as it is considered as an indication of failure. Hence, people suffer in themselves quietly until it becomes too late and escalated. There are measures that both individuals and organizations can take to relieve the negative impact of stress, or even stop it from arising in the first place. Though, for this to take place, employers need to be aware of the effects that stress has on their employees' health and how it ultimately affects the objectives of company and on the employees side, they should have to learn to

recognize the signs or indicators as well as symptoms that indicate they are under the feeling of stress.

According to Clark (2002), both employers and employees have a chance to come together to make for changes that will reduce stress related ailment. Change must come from the top, and it is therefore authoritative for managers to identify that they have a legal and moral responsibility to protect the physical and mental safety of their employees.

2.2. Definitions of Stress

There is no a commonly accepted definition of stress. Different people realize stress in their perceptions and experiences. That is why different professionals use the word in their own distinctive ways.

Stress can be mental as well as physical anxiety or depression. Contemporary stress researchers give consideration to mental and behavioral sides of stress. He also labels this kind of stress as psychogenic mental origin. According to these thinkers, firstly the mind perceives and then the physical reaction comes. This means that there is always an association between mind and body (Allen, 1983). According to Cox (1993), stress can be defined as a perceptual experience arising from a comparison between the demand on the person and his or her ability to cope. The disparity in this system, when coping is important, gives rise to the experience of stress, and to the stress response.

As of a modern definition of stress by Fontana (1989) indicate stress the incapacities of the mind and body. Stress is a demand the aggregation of the adaptive capabilities of our mind and body". If the capabilities go beyond the demands, stress becomes a life-saver or else, it is a life-destroyer. According to Lazarus and Folkman (1984) Stress occurs due to a discrepancy between demands and resources. Stress is the non-specific response of the body to any demand, constructive or destructive, made upon it. A study on work related stress by Palmer (1989) indicated stress as the psychological, physiological and behavioral response by an individual when they perceive a lack of balance between the demands levied

upon them and their capability to come across those demands, which, in turn leads to mental problem.

According to Michie (2002), stress is the psychological and physical condition that happens when the resources of the individual are not adequate to cope with the needs and burdens of the situation. Accordingly, in some situations, there may be likely high level of stress is experienced in some peoples than others. In other words, simply stated, stress is what an individual feels when he/she have to respond to a situation on his/her own effort. Stress is a condition described by high levels of excitement and distress often expressed by feelings of not coping. Stress happens when perceived pressure surpasses one's ability to cope (Cooper & Palmer, 2000).

Stress can be the outcome that the society become increasingly modern and mobile, where traditional links of the family, friends, neighbors, society, etc. are no longer so strong. Furthermore, from the time 1990s, due to the massive downscaling in both the public and private sector companies, there has been an increase in the workload and by then stress and this is according to Cooper et al. (2001). As the explanations of Jones and Bright (2001), stress can be caused by the work overloads, lack of job autonomy and a problem regarding the number of recruits of male and female in the staff of a certain organization. Additionally, other causes of stress might include an increased pressure, a faster change of life and increased materialism in modernized and less modernized or traditional societies.

This is also elaborated by further studies by Sapra and Saxena (2013) which also specify that, stress is not necessarily something useless as it all depends on how it is taken. The term "stress" can be taken mostly as a negative causality, however, it is a feeling of having loss of control over a situation, and a sort of inadequacy that consumes a person as a result. They further stated stress in the workplace can affect performance. When the workers are under excessive stress, they may not have enough strength to perform at their best levels, while those under too much stress are often unable to achieve or perform well in an efficient and effective manner. Therefore, stress can either be positive and constructive or destructive.

Also, a research by Melinda, et al. (2010) and Baqutayan (2011), point out that not all stress is bad. Their research indicated “friendly” stress is called Eustress. Eustress is a positive stress that comes when motivation and inspiration are needed. According to Maxon (1999), no one reaches top performance whether, an athlete, an office worker or a manager without eustress. It is a positive stress that provides instant strength. It rises at the point of increased physical activity, enthusiasm and ingenuity. It prepares the body to carry out extra effort without being worried. This type of stress is what comes to play when preparing for competitions and interviews.

2.3. Stress and personality

Individuals differ in their response to a problem or a stressors. There are different factors that influence how people judge a situation or occasion. From these factors, backgrounds, values, customs, experiences, religious attitudes, and ideologies are the main one. Some people are born with a personality that influences them to higher or lower levels of tolerance to stress. Personality is a main element to interpret the internal and external demands as a stress or not. Allen (1983) states that personality makes people “more prone” or “more resistant” to stress. At times stress may lead to positive reinforcement. When a person feels nervous, he/she may get attention or compassion from our friends or family, for example. Attention or avoidance can reward us for our negative reactions. Here are few selected personality characteristics that influence the stress perception state.

Self-esteem is an individual’s general feeling or confidence in his/her own worth. Individuals with high self-esteem have positive feelings about themselves. Due to their difference in appraising the nature, importance and implications of the event, and by their ability to effectively manage or cope with the event, individuals with low self-esteem perceive themselves negatively, while people with high self-esteem execute better and are happier with their jobs than those with low self-esteem. An individual who have low self-esteem, have confronted more stress than those who have high self-esteem. “An individual’s generalized belief about internal control (self-control) versus external control (control by the situation or by others)” is called locus of control (Nelson and Quick, 1990,

p. 74). An individual who have internal control have higher job satisfaction, higher motivation, have highest performance, and less anxiety than externals. Externals are more disposed to face stress in organizations.

According to Nelson and Quick (1990), self-efficacy is an individual's beliefs and expectations about his or her capacity to achieve a specific task efficiently and effectively. Individuals who have high self-efficacy believe that they have the ability to get things done. Research has showed that women and minorities tend to have lower than average self-efficacy. Even though type a behavior is not a personality style, some author also called it as Type A personality. Allen (1983) explains that, two cardiologists named Rosen man and Friedman first described type A behavior pattern. They describe that this pattern of behavior was highly related with the incidence of coronary health problems.

As of Klarreich (1990), the people having Type A behavior pattern perceive themselves as shamefaced when they relax and they also show an bellicose manner characterized by several components. They are impatient and have high level of competitiveness and high level of hostility. They have also a sense of time insistence. On the other hands, the people characterized by Type B behavior pattern perceive themselves calm down and do not feel time pressure. Such a people are characterized by patience and always getting things done gently on time. They speak slowly, and eat slowly as well. They tend to know what their limitations are, and they seem to be able to accept them. Allen, 1983) states that, a lot of researches were undertaken to figure out the notion that Type A individuals are more productive and more successful than Type B individuals. Only one study which concluded that there is a difference between the two and the others come up with that a person who have type A behavior is prone to coronary than a person who have type B behavior pattern.

These categories cannot be distinguished very definitely either. A single individual may sometimes express Type A, and sometimes Type B behavior pattern. Consequently, it is not certain to concern with the proper label. The most significant point here is what a person does in a particular circumstances. A person may does destructive things that are in particular situations especially in time of urgency, irritation, and aggression then he/she should try to correct that. Feeling of helplessness and lack of assertiveness (failure in

expressing urgency, irritation, or aggression in one's own resistance) are also other personality characteristics that affect individual's perception.

2.4. Types of stress

A. Physical stress

Physical stress happens because of the situations that employees' faces in an organization. Physical conditions like; the place given to employees to sit, the materials provided for them, cross freshening system in the room or the work environment might lead to stress. That is why it is the reason that, if employees are under poor working conditions and do not feel comfort in the work place, they might be stressed and these pressures might either result in high level of terrible results. Physical stress results in diseases like ulcers, blood pressure or even heart attacks (Masood, 2013).

B. Behavioral stress

Masood (2013), explained that behavioral stress may occurs as a result of one's own behavior or the behavior of others. Subsequently, behavioral stressors encourages potentially damaging behaviors, such as smoking, alcoholism, eating disorders, weight loss, or self-harm. By deliberately managing the antecedents and the consequences of their own behavior employees can reduce stress. This can be done, may be by avoiding people or situations that they know will put them under stress.

C. Emotional or Mental stress

According to Masood (2013), emotional or mental stress occurs that each individual's own distinctive personality, attitudes, likings, disliking, perceptions, opinions and mindset. Emotional or mental stress take place due to the fact that different attitudes are needed to deal with similar situations. For example, one attitude which might be the most suitable for dealing with a coworkers might result in problems when adopted against the subordinates or boss.

2.5. Causes of Stress

According to Canadian Mental Health Association (2005), stress happens due to different causes; these include life changes, hassles, goal-setting, workload, role conflicts, career development, children/family pressures, relationship difficulties, inability to accept uncertainty, unrealistic expectation, negative self-talk, life changes, personality of an individual, etc.

2.5.1 Job Stress

The condition of stress differs from one job to another. The mismatch between an individual and the job environment might leads to job stress. If there is a disparity between the ability and experience of an employee and the job accomplished or the output result may lead to stress (Canadian Mental Health Association, 2005).

2.5.2 Hassles

Hassles are unwanted annoyance or problems conditions that interfere with capability to operate effectively and efficiently so as to achieve the predetermined objectives. From the experience it has viewed that hassles have a substantial contribution to stress. For instance, public servants searching for missed files, replacing crashed data storage devices, and the state of nervousness to reply the request from boss or manager. If there is a lot of stress in our life, hassles may worry us more than usual. If someone finds him/herself getting very troubled over little things, he/she might have too much stress in life. (Canadian Mental Health Association, 2005).

2.5.3 Life Changes

In the words of Asagba and Atare (2010)'s explanation, in the day to day life of a given society, different kinds of events that people consider as positive, including marriage, retirements, pregnancy, outstanding personality and achievement may cause stress. Nothing stays the same. Develop a support system of friends and relatives you can talk to when needed. Believe in yourself and your potential. Remember that many people from disadvantaged backgrounds have gone on to enjoy great success in life.

2.5.4 Career Development

Numerous occupational related issues can be a source of stress. These may comprise lack of job security, over-promotion, under-promotion etc. Society places a great deal of importance on achievement and ability to bring effective accomplishment to have a success in all part of life. To make this happen, people may try many things and they may face inability to meet their anticipation, and due to this they may come under stress (Canadian Mental Health Association, 2005). There are two important points that can create pressure and strain; job insecurity and evaluation system. The activity of performance evaluations undertaken by managers or superiors may put forth more stress depending on the rater's attitudes and the existing organizational climate (Cartwright and Cooper, 1997).

2.5.5 Workload

Due to the prevailing economic recession they are facing, many countries throughout the world are downsizing their organization and reducing employment opportunities for their people. Most of the time, employees are ordered to do workloads beyond their capacity or more than what they are expected to perform under a standard condition.

2.5.6 Insecurity

The level of insecurity over the world today is very high. The emerging of different militant groups has made life difficult for the people. In the contemporary eras, many extremist group in most countries of the world continue to use suicide bombers to bomb place of worships and markets. Nowadays, people leave in a continuous anxiety (Canadian Mental Health Association, 2005).

2.6. Work Related Stress

At the time when the idea of stress propagated as a phenomenon, there was stigmas that emanated from the idea that devoted to confessing feelings of stress or lack of coping capacity. More and more, people interpret occasions and feelings in relation to stress. This growing legalization has been much supported by representations of stress in the mass media, the professionalization of stress treatments and medication of problems in the work

place (Harkness et al., 2005), and a beliefs in which it can be a matter of pride to describe that one's job has a high degree of stress (Jones and Bright, 2001).

If job positions are perceived to be underrated or not valued, then this also may affect an individual's and collective insights of stress (Harkness et al., 2005). Demanding one's work to be stressful can be a way of establishing unity within a professional team or association. Even it may be used as a strategy for claiming benefits like higher pay. As of Devi (2012) stress can cause anxiety, strain and depression because of the demands required by the environmental forces or internal forces that cannot be met by the resources available to an individual. The amount of such demands through environment, events or conditions that have the potential to encourage stress is known as stressors. People under high stress tend to remove from the contact with the stressors in the form of turnover and absenteeism. In strong cases it may result in disruption as workers can sometimes create mechanical failure in order to take a break from the pressure of repetitive work. As a result, factors that cause negative effects on our physical and psychological well-being are also expected to affect our work behavior.

Marmot (2001) has a different notion of stress from the traditional conception of the term, in his understanding that sickness and stress are linked with lower, rather than higher social prestige. In a straightforward definitions stress is usually associated to how busy a person is, arising from the manipulating of plentiful important responsibilities, deadlines and duties. Therefore, stress finds an association with high rank and positions of social or professional importance. In addition, he also departs from an insight, relating an increased stress with the lack of an intervention that fits with lesser status positions. So, stress can be considered or refers to a destructive situation in which the individual senses that resources are inadequate and that there is little opportunity to influence occasions and situations. It is this type of stress, he believes, that is a determining factor in the difference in health projections across different socio-economic sections. When there is a discrepancy between the demands of the job and the resources and capabilities available to the individual worker to meet those demands, work-related stress tends happen. Subjective and self- reported appraisals of stress are just as valid as objective data, for instance, statistics on accidents or absenteeism and this is the idea of Blaug et al. (2012). He further clarifies that there are

clear associations between work related stress and a various physical and mental illnesses, regardless of the difficulty of verifying a direct causal relationship, since most of diseases and disorders usually accredited to stress have multiple causes. The impacts of work related stress on health run in physiological, cognitive, emotional and behavioral means. Work related stress can also be positive if it handled properly. As is currently prevailing in many countries experiencing economic crisis, it is difficult than ever to deal with job challenges.

Both the stress we take with us from home or other place when we go to work and the stress that wait for us on the job are on the rise making businesses, managers, and employees feel the further pressure. While some stress is the positive one and a normal part of life, too much stress decreases productivity and affects physical as well as emotional health, so it is clear that finding the best ways to keep it under control is necessary (Sapra and Saxena, 2013). As of Devi (2012)'s explanation, the linkage between stress and job performance is very complex. It is affected by the difficultness of the job being performed, the nature of the particular stressor involved and a wide range of personal as well as situational factors. However, in general, performance is considered to be at a peak with moderate level of stress and performance is poor at low level of stress as well as at high level of stress. At low level of stress, the worker may not be effectively effortful and may not be honestly involved in his work, resulting in low performance. As the level of stress increases from low levels to moderate levels, the performance level also increases to reach the peak level and also when the level of stress continued to increase from moderate level to higher level of stress performance starts to decline.

According to Blaug et al. (2012), various causes of work-related stress springs from the discrepancy between the struggles required to complete the work and the time available as well as the rewards and recognition for completion. That is why, people require not only a sense of freedom in their work life, but work that offers pleasure, satisfaction and opportunities for individual inspiration. Those who work in bored environment, dead-end jobs suffer from an imbalance between work and rewards. This is unfavorable to their physical and mental health, making them more likely to take part in harmful behaviors like smoking or excessive drinking. Therefore, work-related stress is conceived as a disparity between the demands of the job and the resources and capabilities of the worker required

for meeting those job requirements. It is obvious that the concept of work related stress focuses the relationship between individuals and their working environment, and also it is helpful to explain why a condition that one person regards as a stimulating factor causes another to experience a damaging degree of stress.

According to Akrani (2011), it is obvious that there is a difference in the degree of stress depending on the type of occupations. Those jobs which involves high emotional involvement are more stressful than others. Therefore, the management of any organization should have always control the stress level of their individual employee separately due to the truth that no two people are the same. Moreover, Stress should be controlled within the range of employee's capability to tolerate and his/her performance level, to reach his/her performance to its peak and productive than an uncontrolled one. Employees should not be seen as slaves, but assets. An organized actions must be taken to improve co-operation, kindness, respect, good behavior and discipline among members of an organization so as to create a healthy, friendly and productive environment in a workplace. Recognizing emotional aspect of their workers is expected from Management bodies as it plays a key role in determining how successful an organization will be, by driving a workforce to use optimum level of their performance.

Even though, employees are able to block job challenges when they are at optimum level of stress, when the level of stress is at equal level with the coping capacity of employees, stress shows no signs of increment in job performance. However, when stress level is exceeded the coping capacity of employees, it becomes destructive. This is supported by conclusions by Sulsky & Smith (2005), that work related stress is the main challenge that highly affects one's mental and physical health. This leads to a decline in employees' job performance. This can be expressed in inefficient and ineffective task accomplishment and inconsistent behavior of employees'.

Furthermore, (Akrani, 2011) stated that stress might lead to psychological problems which can either lead to a mental disorder or depression. At this point performance becomes zero and the will to continue working declines. Absenteeism increases, eventually leading to the employee either leaving from the job place or dismissed. As Sheena, et al. (2005), too much stress has also been considered as burnout', a stage when a person starts to treat his clients

as objects, evaluates himself negatively and feels emotionally exhausted. Bickford (2005) on the other stated burnout is not simply due to excessive stress. Rather, it is a complex physical, mental as well as emotional reaction to constant levels of high stress, and it relates to the feeling that one's effort is inadequate for handling the task and situation that he/she faces. Consequently, it leads to a feeling of hopelessness, powerless, pessimism, anger and failure as well as inactivity and reduced productivity which can lead to depression and unhappiness that can be a threat to one's job, relationship or health.

2.7. Organizational Stressors

Randall and Altman, (1994) stated that, occupational stress is interaction of work conditions with characteristics of worker such that the demand of work exceeds the ability of the worker to cope with them. The study made by Sherman, Bohlander, and Snell (1998) made on 5300 office workers in 16 countries. 54 percent of the workers cited that work was a current cause of stress in their lives. The study shows that work is the leading cause stress throughout the world. According to (Cartwright and Cooper, 1997), many researches in the field of workplace show that there are six major sources of stress at work. These sources come from intrinsic to the job itself; role in the organization; relationships at work among subordinates, boss and peers; career development; organizational structure and climate; and organizational culture.

2.7.1. Intrinsic to the job

Working conditions such as crowding and lack of privacy; excesses noise, heat or cold; presence of toxic, chemicals or radiation; air pollution; safety hazards; inadequate or excess light, poorly designed or physical setting of the workplace are common examples about working conditions. Long work hours, repetitive works, overload works, are other examples of stress coming from intrinsic the job. New technology also burdens the stress on employee, because employees now have to learn new things and they feel that the work environment is becoming uncertain. As a result, they may show resistance to new technology and let their productivity fall down.

2.7.2. Role in the organization

The level of stress can be reserved to its lowest point by clearly defining every individual workers role expectations in an organization. When a worker does not have any clear description or picture of his/her work, he/she takes upon a lot of anxiety. For that reason, managers in organizations have the responsibility to reduce or eliminate the role ambiguity by clearly stating what is expected of from each and every persons (Cartwright and Cooper, 1997). Besides to role ambiguity, role conflict may occur when things are not considered as part of the job. Whenever the increase in responsibility for people also results in high level of stress. For that reason, managers must ensure that there is a balance in the sharing of responsibility over their employees.

2.7.3. Relationships at work

Interpersonal or coworkers relationship in the work place can also be major sources of stress in the organization. Relation with superior, relationships with subordinates, and relationships with coworkers are important ones. Employees want their superior to be concerned in their difficulties. On one side, they do not want to feel under the pressure by their superior. Also, they need to raise some criticism or blame about the organization. On the other side, they need the supervisor to establish mutual trust and sincere climate with the subordinates. Managers who have democratic, reasonable, and participative nature have a chance to improves their performance and by then increase productivity and satisfaction. Managers also have to be watchful to identify stress within coworkers specifically from the side of opposition and role conflict among them and establish a suitable environment to balance the roles and have to reduce the antagonism (Cartwright and Cooper, 1997).

2.7.4. Organizational structure and climate

Workers want to feel a sense of belonging to their organizations. They want to participate in the decision-making process. These situations enhance job performance. However, high level of centralization does not give that position and may create strain on employees. It may be caused by little or no participation in decision, restrictions on behavior, office politics, lack of effective consultation, financial difficulties, etc. (Cox & Griffiths, 1995).

2.7.5. Organizational culture

Organizational culture involves to values, beliefs, symbols, and ideologies that guide individual behavior in organizations. Organizational culture can increase the commitment of employees. Moreover, employees' values and organizations' values must fit for this commitment to realize itself. Otherwise workers may feel high level of stress depending upon the extent of this mismatch. An organizational culture of unpaid overtime causes stress. On the other hand, a culture of involving people in decisions, keeping them informed about what is happening in the organization, and providing good amenities and recreation facilities reduce stress (Goksen, 2001).

2.8. Effects of Stress: Signs and Symptoms

Melinda, et al. (2010) explain the signs and indicators of stress by classifying into four groups, these are; cognitive, physical, emotional and behavioral. Their research point out that cognitive signs and indicators that are related with stress may also affect the mental capacity of worker at the workplace in many ways including: remembrance difficulties, concentrate problems, poor judgment, exposing pessimistic view, anxiety, continuous disquiet, loss of objectivity and fearful anticipation.

The physical signs and symptoms are expressed in physical illness though it can be caused by non-physical problems, so it is important to have a medical doctor treat conditions such as ulcers, compressed disks, or other physical disorders. The physical problems that may result from stress include: aches and pains, diarrhea or constipation, nausea and dizziness, chest pain and rapid heartbeats, loss of sex drive, frequent colds, sweaty palms, weight gain or loss, weakness, tiredness and chronic fatigue, breathlessness, hyperactivity, muscular tension and teeth grinding or jaw clenching, and the like (Melinda, et al., 2010).

Emotional symptoms of stress can make someone uncomfortable and can affect one's performance at work. This includes: mood swings, irritability, frustration, agitation, feeling of being overwhelmed, sense of loneliness and isolation, depression, anger and resentment, inability to relax, feeling tensed and on edge and substance abuse (Melinda, et al., 2010).

The behavior symptoms displayed in stressful situations are mostly antisocial and can cause rapid deterioration of relationships with family, friends, co-workers or even strangers. Some of these are: procrastination or neglecting responsibilities, increased arguments, overreaction, domestic or workplace violence, eating disorder, and sleeping too much or too little (Melinda, et al., 2010).

2.9. Strategies for Managing Stress

The explanation by Bickford (2005) indicated that stress in the work place can be handled by the implementation of relaxation strategies at the workplace. Relaxation activities by employees is important to refresh their psychological and physiological positions of mind. Employees who are stress-free in psychological as well as physiological position found themselves in peaceful atmosphere and experience less fears about the situations.

There are two ways that an individual handle stress as indicated in a book by Pestonjee (1992). The first one is that an individual may choose to feel pain or refuse the involvement in to stress. Conversely, an individual may choose to challenge the authenticities and searches solutions to it (Pestonjee, 1992). As an alternative, rather than taking medical treatment to eradicate stress, there are other effective strategies to avoid stress and reducing its destructive consequences. These includes: mental training, physical exercises, writing, discussion about an issue, enough rest and recreation, achievable commitments and balanced diet.

According to Jarvis (2000), mental training is practiced for the encouragement of relaxation strategies and increase self-assurance via the “mind’s eye” in a range of psychological methods. Mental training can include mental imaginings and picturing. By applying this technique, people can be trained on how to psychologically cope up with stressful situations and sometimes it can be inevitable depending on the type of occupations (Richardson, 1985).

Aderinola (2011) indicated that, the human body is designed to move-just like those of automobiles and if they don’t move, they become stiff and rusty. Studies in leisure and physical activities indicated that participation in physical activities has the capacity to

reduce stress as such people have less depression and fewer physical depression and fewer physical symptoms when under stress (Iso-Ahola and Parks, 1996). According to research by Ericksen & Brunsgaard (2004) indicated comprehensive work-based leisure-time activities can yield promising health behavior changes. A study has found that taking long walks can be effective at reducing anxiety and blood pressure (Smith, 2002), while another study indicates that brisk walk of as little as 20 minutes duration can leave people feeling more relaxed, refreshed and energetic for up to two hours (Ericksen and Brunsgaard, 2004). Other recent findings revealed participation in physical exercises can contribute to positive health not merely the absence of diseases which leads to satisfaction and ability to improve individual's capacity to withstand stress (Gautam et al., 2007).

Research by Horwitz et al. (2010) indicated that writing about stressful situations can help overcome stress and enhance quick recovery from illness caused by stressful situations. 10-15 minutes of writing per day is recommended, as one can transfer one's feelings and emotions during stressful situations on papers. Fletcher and Scott (2010) stated by expressing one's thoughts and sharing them with family members and friends, one can better understand one's feelings. Discussion about observations, thoughts and reactions toward stressors and trauma is of great importance (Pestonjee, 1992).

According to Aderinola (2011), our body is at a disadvantage and is less able to protect its good health and resist diseases without rest, , and if one falls sick, the healing process is more difficult or simply does not take place at all. He further listed the contributions of rest and relaxation as follow: Firstly, it allows the body to renew itself. Waste products are removed, repaired are effected, enzymes are replenished, energy is restored. Secondly, it aids in the healing of injuries, infections and other assaults on human body, including stress and emotional traumas. It also strengthens human body immunes system, helping protect one from disease. Finally, it can increase longevity, as people who regularly sleep seven to eight hours each night will have lower death rates that those whose average are less than seven hours.

The performance of individuals in human endeavor can sometimes rest solely on what they eat. Thus, it is very important to eat regularly to avoid ill-health. The type of food and the time they are consumed or eaten are very important. If a person intends to have good health,

his/her meal should be regularly timed and distanced. There is much importance to be attached to the kind of food we take (Famayo and Adubi, 2008).

The implementation of stress management also lies to some extent on the excellence of management at the work place to the one under stress. There has been extensive research on organizational commitment since there was a strong belief that commitment has relevant importance for both the organization and employees. For organizations, organizational commitment is believed to have significant relationship with performance, reduced turnover and absenteeism rate which will in turn contribute to productivity growth (Omolara, 2008). From employees perspective, being committed to one's job and organization represents a positive relationship that would potentially add more meaning to life, for instance, increase in self-worth and satisfaction (Maxon, 1999). It is therefore very important that activities are prioritized to avoid stressful situations.

2.10. Stress management strategies of management

Blaug et al. (2007) in their research point out that, every organizations need to be aware of and work to reduce stress in the work place and it is essential that they understand the exact work characteristics and situational factors that may contribute to the environment to be a stressful working climate. To be sure that stress management strategies are effectively carried out, it is important that senior management within the organization show long term commitment to stress management programs and its objectives. In addition, they specified that work place interventions and stress management strategies can be categorized into three, that is to say: primary, secondary and tertiary stress management strategies.

2.10.1. Primary Stress Management

A primary stress management strategies intends to prevent work-related stress occurrences, aiming at the employee, the work or the interface between an employee and the place of work. The main intention is to prevent it from happening in the first place by shifting the source of stress (Blaug et al., 2007). These strategies are categorized into two types: reactive and proactive. The intention of the reactive method is to recognize and change

those aspects of either the workplace or an employee that are probably to encourage stress. Proactive strategies conversely focus on the workplace itself instead of giving an attention on the individual worker and try to make the working environment as stress free as possible (Murphy et al., 1995). As of Jordan et al. (2003) a success example of primary management strategies is London Electricity where they use a primary stress intervention strategy called “Work-Life Solutions”, which is a program designed to assist employees achieve a healthy work- life balance. It presents increased flexibility for employees whose lifestyle make working the traditional nine hour a day for five day in a week difficult. It is beneficial not only for the members of staff who are able to balance work with their other demands, but also for the organization, which retains trained staff who might or else have stopped work. The program choices available include part-time work, working from home, job sharing, term-time only work and a number of other flexible working provisions. Employees who wants to take advantage of these terms must apply to their manager, who then agrees on the appropriateness of the policy in the particular case in line with the worker work schedule, in addition to those of the business and other employees.

2.10.2. Secondary Stress Management

A secondary stress management approach tries to reduce the effect of stress and decrease its destructive effects, and for that reason it emphasizes on the individual employee. It targets to treat the effects of a dysfunction or problem experienced by the individual worker. Typically, such strategies comprise involvement by doctors, psychologists or counselors, and there is frequently disagreement between the various providers of this level of stress management regarding how effectively to deal with work related stress (Clark, et al., 1999). General practitioners are the main focal point of treatment for the worker suffering from the ill effects of stress. Unfortunately, most General Practitioners do not have any specialist expertise or knowledge in the area of occupational health, and therefore can prescribe treatments or courses of action that in the long term may prove harmful to the worker’s recovery and delay their return to work. On a certain circumstance doctors may refer workers suffering from job stress to further specialist treatment providers, such as psychologists, psychiatrists or counselors (Blaug, et al., 2007).

A research by Jordan et al. (2003) shows stress management strategies of different organizations indicated that AstraZeneca have developed a strategy called "counseling and life management", or the CALM program. This program provides staff with health and lifestyle related training along with confidential support to assist them in resolving problems that occur both in and outside of work. Information is made available to employees on a wide range of emotional topics, such as confronting stress, coping with sorrow and sadness, dealing with annoyance at work, handling anxiety, sustaining close relationships, coping with depression and dealing with family problems.

2.10.3. Tertiary Stress Management

As Blaug et al. (2007) explanation, tertiary stress management strategies involves identifying and effectively handling the unpleasant effects of stress when they have taken place, and restoring the person who is under stress to empower him/her to make them back to work as fast as possible. This stress management approaches are used after an employee has been identified as suffering from the harsh effects of stress and wish to bring back the worker and help them to return to work. Case management is the most commonly used tertiary approach, which intends to provide a back to work plan for the individual which is coordinated between the different treatment providers, and which saves cost as much as possible. Through the implementation of case management, the strategy for the individual's treatment and recovery is established, organized and supervised by professionals such as a medical experts in conjunction with both the employee and the employer. This process targets to attain a jointly agreed upon decision as to the best combination of services and treatment for the individual to assist their return to work.

According to Jordan et al. (2003) in their study on London Electricity which operates an Employee Support Program for restoring workers who have been absent due to stress, and which is run by an external network of specialized counselors managed by a clinical psychologist. The employee who is referred to the counseling service is provided with up to seven sessions with the clinical psychologist, who then has to decide that the problems the individual is experiencing are work-related; if this is the case, a series of meetings involving the employee, the manager, the counselor and representatives from Occupational Health and Human Resources are organized. Based on these consultations a plan of action

is agreed upon to support the employee to return to work. But this is only when stress at the workplace is well monitored by management and the employees themselves and by then employees' performance will be increased.

2.11. The Impact of Stress on Performance

Various studies have been conducted to study the relationship between stress and employees job performance. Job performance can be regarded as an activity where an individual is capable of achieving the duty allotted to him/her in an effective and efficient manner, in line with the normal constraints of the standard utilization of the obtainable resources. As of Jamal (2007), in its theoretical level, four types of relationships were suggested to occur between the measures of work stress and employees performance. The first one is a negative

Linear relationship, happens when productivity or the overall performance decreases due to stress which we call it distress. The second one is a positive linear relationship between the two where productivity can increase due to the existence of certain level of stress. Thirdly, there could be a U-shaped or a curvilinear relationship wherein, slight level of stress could increase the productivity initially up to a peak and then it declines as the individual's level of stress rises into a state of distress. The fourth one is, there need not be any measurable relationship between the two.

2.12. Conceptual Model

As of the researches done by Roediger (1980), Seley (1983), and Ferris, et al. (1988) as cited in Kamalakumati & Ambika (2013), stress which is an independent variable of this research is subdivided into three dimensions namely; work related, organizational related and individual related stressors. In addition, based on the overall review of related literatures, some variables were also included on the framework and on this way was the following conceptual model in which this specific study is governed was developed.

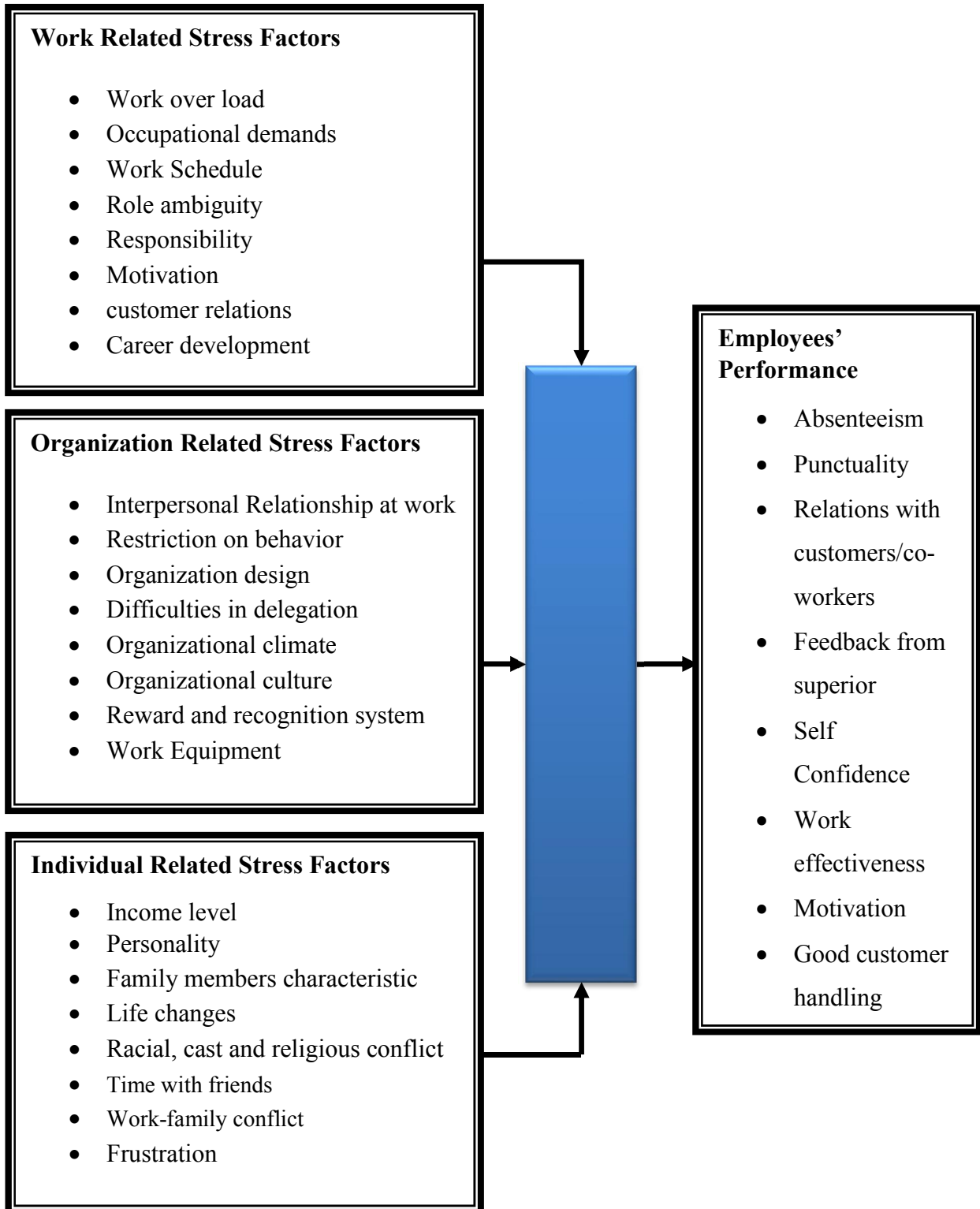


Fig1: Own Developed Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

In this chapter the practical method used in order to answer the research questions and fulfill the purpose of the research are presented. Also it provides an overview of the research study, a description of the instrument used for data gathering, targeted population, sampling procedure, and unit of analysis, sources of data used, and methods of data analysis, presentation and interpretation.

3.2. Research Design

In their definition, Saunders, et al. (2007), express research design as the overall plan of in what way that the research problems would be answered. It embraces a design for the collection, measurement, and examination of data. It is the theoretical structure within which research is conducted. Cross-sectional study design was a research design for this study because, data was collected at one point in time during a period of one month to assess the impact of stress on the performance of employees' in commercial bank of Ethiopia. In cross-sectional field surveys, independent and dependent variables are measured at the same point in time using a single questionnaire (Anol, 2012).

3.3. Research Approach

According to Ghauri and Kjell (2005), there are two basic approaches of research, namely Quantitative and Qualitative, of which both of them are equally important only it depends on how the researcher is intended to undertake a study. To achieve the predetermined objectives, the study was adopted quantitative research approach where it can be use of a questionnaire provided predominantly descriptive and qualified data. As Sekaran (2003), quantitative approach is a study that involves investigation of data and information

have descriptive nature and qualified. Quantitative approach involves the generation of data in quantitative form which can be subjected to rigorous quantitative analysis in a formal and rigid fashion” Kothari (1990, pp. 5-6).

3.4. Research Method

As Kothari (1990) definition, research methods are all of the methods/techniques that we are using while undertaking a research activity. It is also means that, as the purpose of doing research is to reach at a solution for a particular problem, the known variable and the unknown variable of the problem needs to be linked to make a promising result.

A survey method is a method of data collection in which people are asked to answer a number of questions (usually in the form of a questionnaire). Questionnaires are more advantageous of other data collection tools as they can be administered to many individuals simultaneously, and also they requires less cost and less time compared to other data collection and measuring instruments (Leary, 2004). For this study, survey research method was chosen where the number of questionnaire copies were distributed to collect the information. To analyze the result, both descriptive and inferential analysis were deployed in this research.

3.5. Sampling Design

3.5.1 Target Population

A population is all the items under consideration in any field of inquiry. As the definition of Sekaran (2001) a population as “the entire group of people, events, or thing that the researcher wants to study about. According to Agyedu et al. (1999), a study population refers to a complete set of individuals, objects, entity or occasions that have a common observable characteristics in which the researcher is interested to study about. They further described that; population constitutes the target of a study from which the data is collected and must be clearly defined and identified. The target population for this study is professional employees of CBE Jimma town branches.

3.5.2 Sampling Frame & Sampling Location

According to Saunders, et al. (2007), the sampling frame can be defined as a complete list of source materials from which the sample is to be selected. Their idea also embraces that, some cases will have been excluded, if the list is incomplete or inaccurate and it will be impossible for every case in the population to have a chance of selection. On the other hand, sampling location is a place where a study is conducted or/and a place where information is acquired. In this particular research, population consisted of all professional staff of CBE working in around 8(eight) branches and the sampling location was Jimma town branches of the bank.

3.5.3 Sampling Technique and Sample Size

Kothari (1990, pp. 56-57), defines sample size as, “*the number of items to be selected from the universe to constitute a sample*”. Sekaran (2001) defines a sample as a part of the population that has attributes as the entire population.

As for this study, the researcher used proportionate stratified simple random sampling technique where the number of elements from each branches were selected in relation to their proportion in the total population. Since it is important for the characteristic that becomes the basis of stratification to be related to the main variable to be explored, the stratification depends on the branches of the bank (Bernard, 2012). Then after, the specified number of samples were selected randomly from each branch and included in the study. The total number of population in the study area is 192 employees of all 8 branches of CBE in Jimma town. The following table shows the list of branches, their number of employees and the number of samples included in the study.

Table 1: List of CBE Jimma Town Branches with their Number of Employees'

No	List of CBE Branches in Jimma Town	Total number of employees	Number of selected employees
1	Aba Jifar	20	14
2	Bishishe	18	12
3	Ginjo Guduru	15	10
4	Hirmata	35	24
5	Jimma main branch	55	37
6	Jiren	18	12
7	Mentina	14	9
8	Shenen Gibe	17	12
Total		192	130

Source: CBE Jimma district, HR department

$$n = \frac{N}{1+N(e)^2} \dots\dots\dots (1)$$

$$n = \frac{192}{1 + 192(0.05)^2}$$

$$n = 130$$

Where, n= sample size, N= total population, e= error.

For this study the researcher was used the above formula of Yamane (1967), to determine the sample size by considering a 95 percent confidence interval, of the sampling technique to minimize sampling error and determine the sample size of 130 from 192 employees of Jimma town branches of CBE. After the determination of the sample size, the following formula of Khalil (2012/13) was used to determine the proportion of sample from each stratum i.e. branches.

$$n1 = n + \left(\frac{N1}{N}\right) \dots\dots\dots (2)$$

Where;

n_1 = Sample size of each stratum

n = Predetermined sample size from target population

N_1 = population of each stratum

N = Total population

3.6. Sources of Data

For this study, data was obtained from both primary and secondary data sources.

3.6.1 Primary data

As of Leedy and Ormrod (2005), Primary data is a data which is collected for the first time by the researcher for the required purpose.

To get the information needed, the study has employed a set of questionnaire. The questionnaire was designed in a five point Likert type rating scale and distributed to all Professional Staff of CBE in Jimma town to be filled up. According to Leary (2004), Questionnaires are more advantageous of other data collection tools as they can be administered to many individuals simultaneously, and also they requires less cost and less time compared to other data collection and measuring instruments.

3.6.2 Secondary Data

Secondary data is a data that has not been directly collected by an investigator who is not one of the original data creators, conceivably, that might be for a purpose that is different from the present study purpose (Leedy and Ormrod, 2005). The secondary data are those which have already been collected previously by someone else and which have been already passed through the statistical process. Secondary data may either be published data or unpublished data (Kothari, 1990). For this study, secondary data sources were gathered from the books related with the topic, previous research papers, journals, electronic sources as well as other relevant publications which were given the researcher information about the subject matter.

3.7. Research Instrument

For this study, the researcher used primary data as the principal source of information. As the unit of analysis was the individual, the researcher was interested to collect original data from a population and measuring the perceptions of individuals. A survey was deemed the most suitable design to achieve the objectives of the research. As the population were large to be interviewed, survey method by questionnaire was considered the most appropriate method for measuring the perceptions of the workers, while minimizing the possibility of researcher bias and providing a greater degree of subjectivity because of the direct response and feedback from the respondents that can be collected in short period of time and in an easier manner. So, the researcher was interested to collect original data from the respondents through Survey instruments by questionnaire.

3.8. Data Analysis Procedures

Once the data is collected, it is necessary to employ statistical techniques to analyze the quantitative information that obtained through questionnaire. In this study, the data obtained through questionnaire was analyzed by applying descriptive statistics such as; mean and standard deviation, and inferential statistics of correlation and multiple regression, by using SPSS (Statistical Package for Social Sciences) 16.0 software. Stress was taken as an independent variable and attempt was made to know its impact on employees' performance. In order to conduct the study effectively, stress was further divided into its dimensions, namely; job related, organizational related stress and individual related. The independent variables and their effect on the performance of the employees which is the dependent variable was seen.

3.8.1 Descriptive Analysis

Descriptive analysis was used to reduce the data in too a summary format by tabulation (the data arranged in a table format) and measure of central tendency (mean and standard deviation).

3.8.2 Inferential Analysis

According to Sekaran (2000), inferential statistics allows to infer from the data through analysis of the relationship between two or more variables and how several independent variables might explain the variance in a dependent variable. The following inferential statistics methods were used in this study. According to (Howitt and Cramer, 2008), correlation coefficient can range from -1 to +1. The value of -1 represents a perfect negative correlation while a value of +1 represents a perfect positive correlation. A value of 0 correlations represents no relationship.

3.8.2.1 The Pearson Correlation Coefficient

According to Phyllis et al. (2007), inferences are very important in management research. This is so, because conclusions are normally established on the bases of results. Such generalizations were therefore, be made for the population from the samples. They speculate that the Pearson Product Moment Correlation Coefficient is a widely used statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlations are continuous. To ascertain whether a statistically significant relationship existed between dimensions of stress (work related stress, organization related stress and individual related stress) and employees performance, the Correlation Coefficient was used.

Phyllis et al. (2007), also defined correlation coefficient with their interpretation these are: (1.00 to -0.8) = Strong Negative Correlation, (-0.8 to -0.6) = Substantive Negative Correlation, (-0.6 to -0.4) = Medium Negative Correlation, (-0.4 to -0.2) = Low Negative Correlation, (-0.2 to 0.2) = Very Low Negative Correlation and (0.2 to 0.4) = Low Positive Correlation, (0.4 to 0.6) = Medium Positive Correlation, (0.6 to 0.8) = Substantial Positive Correlation, (0.8 to 1.00) = Strong Positive Correlation.

3.8.2.2 Regression Analysis

Regression analysis is concerned with the prediction of the future (the unknown) based on data collected from the past (the known). Such an analysis determines a mathematical equation that can be used to figure out what will happen, within a certain range of

probability. Linear regression is used when the projections are expected to be in a straight line with actual values (Griffith, 2010).

In this study, multiple regression analysis was employed. According to Kothari (1990, pp. 138) “Multiple regression analysis is adopted when the researcher has one dependent variable which is presumed to be a function of two or more independent variables. The objective of this analysis is to make a prediction about the dependent variable based on its covariance with all the concerned independent variables”.

Regression Functions

The question of regressions on this study was generally built around two sets of variables, namely dependent variables (employees’ performance) and independent variables (work related, organization related, and individual related stress factors). The main objective of using regression equation on this study was to make the study more effective at describing, understanding and predicting the stated variables.

$$Y = f(\beta_1X_1 + \beta_2X_2 + \beta_3X_3) + e_t$$

$$\text{Employees' Performance} = \beta_0 + \beta_1 (\text{WRS}) + (\text{ORS}) + (\text{IRS}) + e_t$$

3.9. Ethical Considerations

There are certain ethical protocols that was followed by the researcher. The first was soliciting explicit consent from the respondents. This ensures that their participation to the study is not out of their own volition. The researcher was also ensured that the respondents are aware of the objectives of the research and their contribution to its completion. As Leary (2004), there is also one other ethical measure that must be exercised by the researcher which is treating the respondents with respect and politeness. So, it was considered by the researcher. This was done to create comfort for the respondents and they are more likely to give honest responses. There was also ethical measures that was followed in the data analysis.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1. Introduction

As indicated in the preceding chapters, the study attempted to examine the impacts of stress on employees' performance in Commercial Bank of Ethiopia. A total of 130 questionnaires were distributed to the employees' and (n = 125) completed and submitted the survey. An overall response rate of 96.15 percent and the remaining 5 questionnaires are excluded due to their defect. The data collected was presented, analyzed and interpreted using (SPSS) software version 16.0.

Generally, this section was organized in the following manner. First, the general demographic information about the respondents were presented and analyzed. Secondly, the data collected through questionnaires regarding the study variables was analyzed concurrently. Moreover, the results of Pearson's Product Moment Correlation Coefficient and regressions were analyzed. Lastly, the variables in relation to the factors that should have to be taken to relieve stress were presented as identified by earlier researcher such as Rose (2003) and from other related literatures that were ranked by the respondents in order of significance.

4.2. Demographic Information of the Respondents

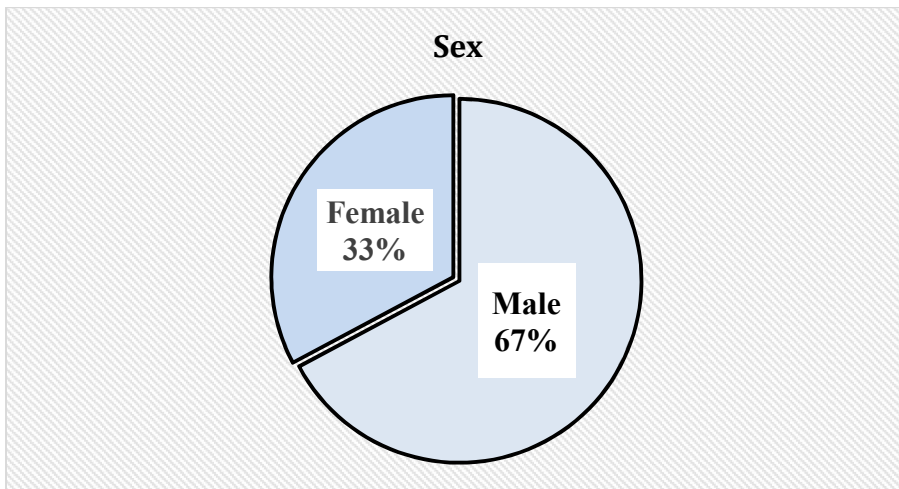


Fig 4.1: Sex composition of the respondents

Source: Own Survey, 2017

As presented in the above pie chart to show the sex of the respondents presented, it is clearly seen that most of the respondents, (67.20%) of employees who answered the questionnaire were male and the remaining (32.80%) were female. This indicates that the sex composition of the bank's staff is not uniform.

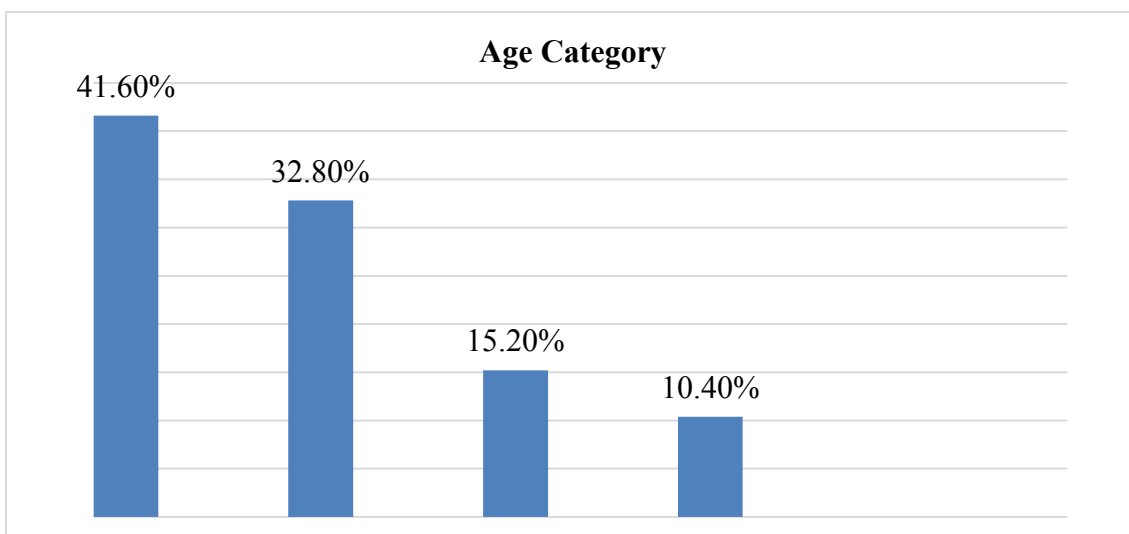


Fig 4.2: Age Category of the Respondents

Source: Own Survey, 2017

As can be seen from the above Bar graph, majority of the respondents are within the age category of 21-30 years which accounts (41.60%) followed by those employees within the category of 30-39 years (32.80%). The remaining (15.20%) and (10.40%) of the respondents are under the age category of 40-49 years and above 50 years respectively. This indicates that most of the employees of the bank are young and adult population.

Table 2: Experiences of employees'

1. Year of Experience	<i>N</i>	<i>%</i>
• Below 1 year	11	8.80%
• 1 – 10	64	51.20%
• 11 – 20	32	25.60%
• 21 – 30	14	11.20%
• Above 30 years	4	3.20%
• Total	125	100%

Source: Own Survey, 2017

With regard to the work experience of the respondents, the above table shows that majority of the respondents (51.20%) have 1-10 years of experience in their work followed by (25.60%) of the respondents who have 11-20 years of experience. It is also clear that (11.20) of them have 21-30 years of experience and (8.80%) and (3.20%) of them have below a 1 year and above 30 years of experience respectively. Therefore, it is clear that more than half of employees of the bank have below 10 years' experience.

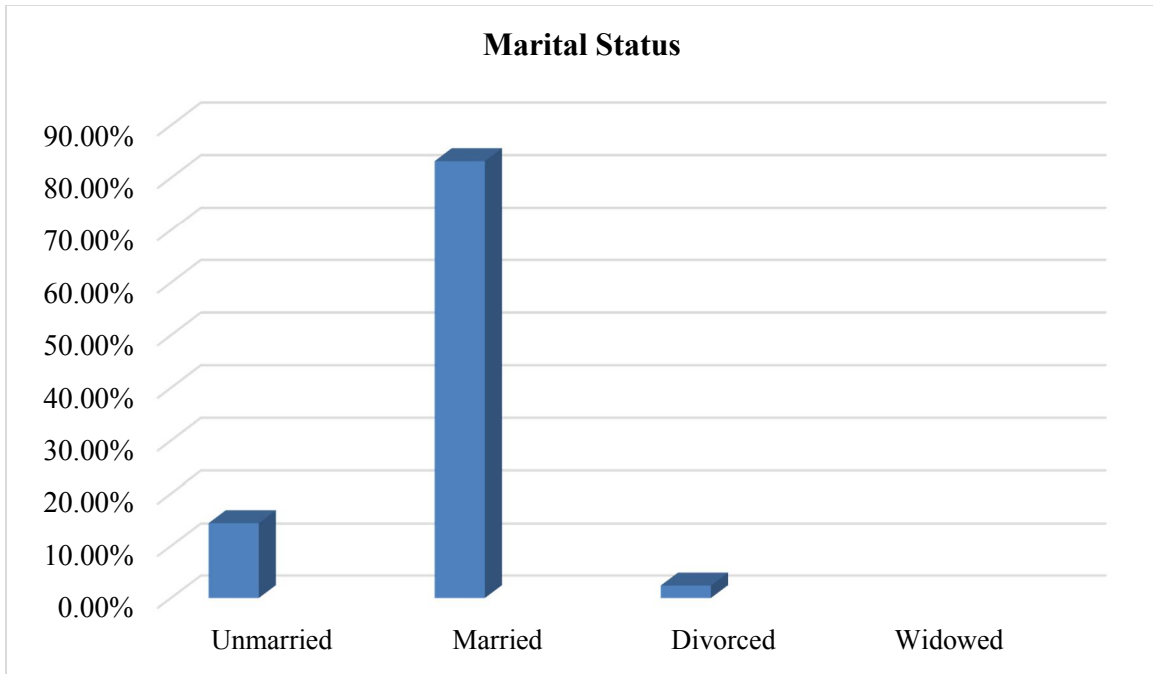


Fig 4.3: Marital Status of Employees

Source: Own Survey, 2017

The marital status of the respondents in the above Bar graph shows that most of the respondents are married who accounts (83.20%) followed by singles (14.40%). The remaining (2.40%) are covered by those who are divorced and none of the respondents are widowed. This shows that most of employees' of the bank are engaged in a marriage.

4.3. Analysis of the study variables

4.3.1. Descriptive Analysis

Table 3: Responses on work related factors of stress

Variables	<i>M</i>	<i>SD</i>
• Work over load	4.21	.699
• Occupational demands	3.83	.657
• Work Schedule	4.44	.665
• Role ambiguity	3.10	.756
• Responsibility	4.37	.690
• Motivation	3.82	.817
• customer relations	3.95	.739
• Career development	3.34	.742
WRS	3.89	0.73

Source: Own Survey, 2017

The mean value of the above table shows that there is a high level of WRS in Commercial Bank of Ethiopia that is why employees of the bank who are the respondents of the study response with the mean value of 3.89. Specifically, work schedule, responsibility, work overload, and customer relation have the highest rank with the mean value of 4.00 and above.

Table 4: Responses on organization related factors of stress

Variables	<i>M</i>	<i>SD</i>
• Interpersonal Relationship at work	3.54	.869
• Restriction on behavior	3.22	.736
• Organization design	4.02	.803
• Difficulties in delegation	3.70	.862
• Organizational climate	4.12	.725
• Organizational culture	3.93	.774
• Reward and recognition system	3.83	.896
• Work equipment	4.25	.680
ORS	3.83	0.79

Source: Own Survey, 2017

The result from the respondents answer in the above table shows that there is a high level of organization related stress in the bank with the mean value of 3.83 and this shows much is expected from the bank to overcome a stressful situations. Independently, work equipment, organizational climate, and organization design are at their highest level with the mean value above 4.00 that made employees' under stress.

Table 5: Responses on individual related factors of stress

Variables	<i>M</i>	<i>SD</i>
• Income level	3.26	.570
• Personality	2.74	.624
• Family members characteristic	2.42	.653
• Life changes	3.27	.711
• Racial, cast and religious conflict	1.86	.605
• Work-family conflict	3.10	.806
• Time with friends	3.32	.630
• Frustration	2.46	.702

IRS	2.81	.663
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Source: Own Survey, 2017

According to the results depicted in the above table, there is a medium level of individual related stress in the bank. That is why employees of the bank who are the respondents of the study response with the mean value of 2.81. From these, time with friends, life changes of employees', and the income level are the variables that are slightly highest stressors.

Table 6: Responses on the impact of the overall stress on employees' performance

Variables	M	SD
• Absenteeism	1.93	.596
• Unpunctuality	1.88	.799
• relations with customers	1.97	.556
• Feedback from superior	2.21	.643
• Low self confidence	2.07	.536
• Work Effectiveness	2.38	.715
• Motivation	1.85	.596
• Good customer handling	1.97	.774
Performance outcomes	2.00	.652

Source: Own Survey, 2017

According to the responses of the respondents which depicted on the above table, it is obvious that all the variables; work related, organizational related and individual related stress factors have a negative impact on the performance of employees' in the bank.

Table 7: Rating of the score

Total Rating Range of mean value	Level of influence on the dependent variable
• $1 \leq x_i \leq 2.5$	Low level
• $2.5 < x_i \leq 3.5$	Moderate level
• $3.5 < x_i \leq 5.0$	High level

Xi- Mean value of WRS, ORS and IRS factors

Source: Kamalakumati, K. & Ambika, P. (2013)

Table 8: Mean Value of Stress

Stress	Mean	Level of stress as per Decision rule
• work related stress	3.89	High
• Organizational related stress	3.83	High
• Individual related stress	2.81	Moderate
• Overall Stress	3.51	High

Source: Own Survey, 2017

The above table shows that the overall mean value of the overall stress as well as all the variables are at a high level. When compared between the variables, WRS and ORS were at higher level among employees of the bank.

4.3.2. Inferential Analysis

4.3.2.1. Correlation Analysis

The following table shows the relationship between the independent variables; work related, organizational related, and individual related stress factors with the dependent variable; performance of employees’.

Table 9: Correlations between organization related, work related and individual related stress factors and employees' performance

Correlations					
		work related	organization related	individual related	performance
work related	Pearson Correlation	1	.343**	.359**	-.491**
	Sig. (2-tailed)		.000	.000	.000
organization related	Pearson Correlation	.343**	1	.314**	-.441**
	Sig. (2-tailed)	.000		.000	.000
individual related	Pearson Correlation	.359**	.314**	1	-.385**
	Sig. (2-tailed)	.000	.000		.000
performance	Pearson Correlation	-.491**	-.441**	-.385**	1
	Sig. (2-tailed)	.000	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Own Survey, 2017

Since all variables are interval, the relationship between the independent variables i.e. Work related, organization related, and individual related and the dependent variable i.e. employees' performance was investigated using Pearson Correlation Coefficient.

The results of correlation analysis on the table above, all the independent variables were negatively and significantly correlated with the dependent variable i.e. employees' performance at (P<0.01).

WRS has the highest correlation with employees' performance with the value of (r = -.491) which have a medium negative correlation between the independent variables and a dependent one followed by organization related stress with the r value of (-.441) which

also indicated a medium negative correlation between the independent and a dependent variables and individual related stress ($r = -.385$) which have a low negative correlation with employees performance, at ($P < 0.01$). This means that all factors of stress i.e. (work related, organization related, and individual related stress) have a negative impact on the performance of employees' in Commercial Bank of Ethiopia.

4.3.2.2. Multiple Regression Analysis

Regression analysis is the statistical technique that identifies the relationship between two or more quantitative variables: a dependent variable, whose value is to be predicted, and an independent or explanatory variable (or variables), about which knowledge is available. The technique is used to find the equation that represents the relationship between the variables. Multiple regressions provide an equation that predicts one dependent variable from two or more independent variables.

The researcher conducted a multiple regression analysis so as to test relationship among variables (independent) on the performance of employees in CBE. To do so, statistical package for social sciences (SPSS V 16.0) was used to code, enter and compute the measurements of the multiple regressions for the study. Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (performance of employees in CBE) that is explained by all the three independent variables (organizational related , work related, and individual related factors of stress).

The study adopted multiple regression guided by the following model:

$$Y = f(\beta_1 WRS + \beta_2 ORS + \beta_3 IRS)$$

$$\text{Employees' Performance} = 33.209 + (-.259X_1) + (-.187X_2) + (-.143X_3) + \varepsilon$$

4.3.2.2.1. Model Summary

Table 10: Model Summary

Model Summary				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.594 ^a	.352	.336	1.351
a. Predictors: (Constant), individual related, organization related, work related				

A. Predictors: (constant), individual related, work related, organizational related

B. Dependent variable: performance

Source: Own Survey, 2017

From table above, it has been seen that R-value is .594^a. Therefore, R-value (.594^a) for individual related, work related, and organizational related suggested that there is a strong impact on employees' performance. From the table, it can also observed that the coefficient of determination i.e. the R-square (R^2) value is (.352), which representing that (35.2%) variation of the dependent variable (employees performance') is due to the independent variables (work related, organizational related , and individual related stress factors).

Table 11. ANOVA Test

ANOVA^b						
<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	120.112	3	40.037	21.952	.000 ^a
	Residual	220.688	121	1.824		
	Total	340.800	124			

a. Predictors: (Constant), individual related, organization related, work related

b. Dependent Variable: performance

From the table above. It is identified that the value of F-stat is 21.952 and is significant as the level of significance is ($p < 0.01$). This indicates that over all, the model used for the study is significantly good enough in explaining the variation of dependent variable which is employees' performance in case of this study.

4.3.2.2.3. Coefficients

Table 11: Coefficients

Coefficients ^a							Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	33.209	2.096		15.843	.000		
	WRS	-.259	.063	-.333	-4.109	.000	.813	1.230
	ORS	-.187	.055	-.271	-3.390	.001	.841	1.190
	IRS	-.143	.063	-.180	-2.246	.027	.830	1.205

a. Dependent Variable: performance

Source: Own Survey, 2017

In the above table, unstandardized coefficients indicated how much the dependent variable varies with an independent variable, when all other independent variables are held constant. The beta coefficients indicated that how and to what extent that WRS, ORS, and IRS factors have an impact on employees' performance in the bank. It has been found that, WRS factor (beta = $-.333$ $t = -4.109$, $P < 0.05$) has the highest impact on the performance employees' in the bank followed by ORS factors (beta = $-.271$, $t = -3.390$, $P < 0.05$).

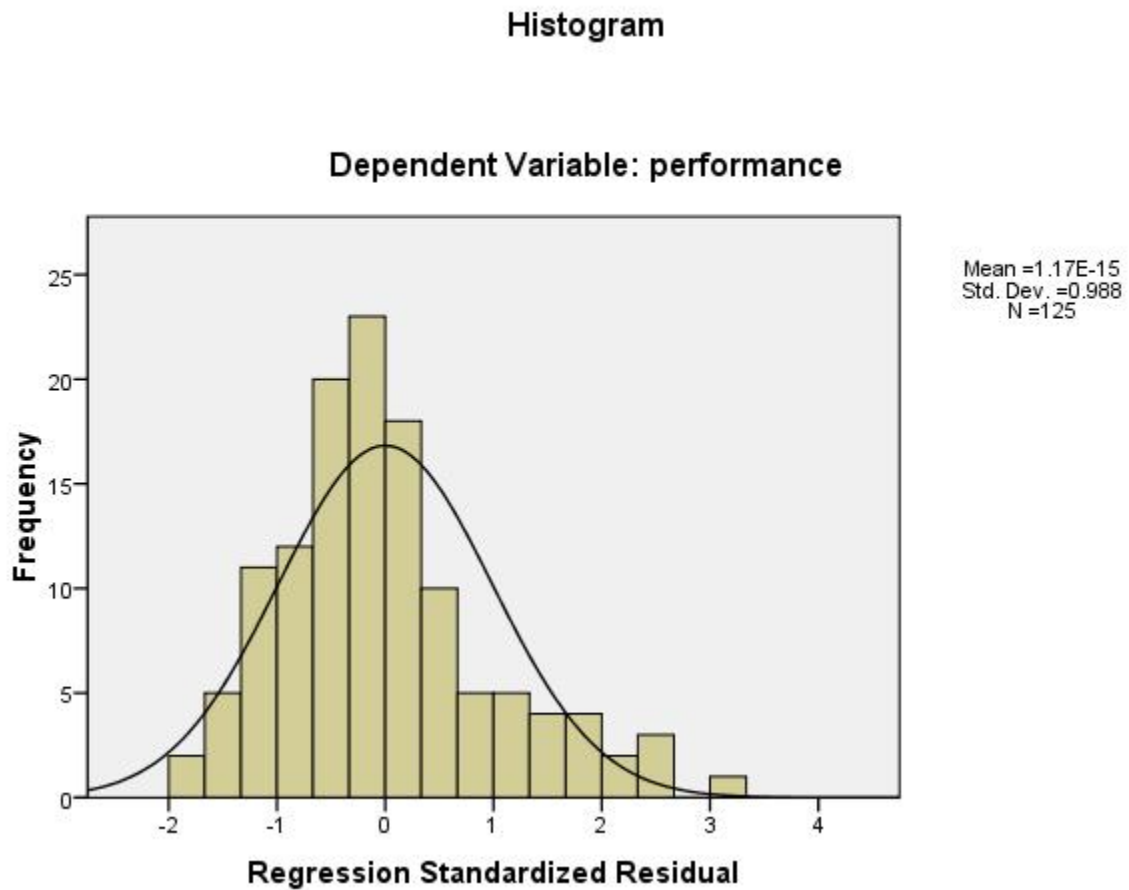
4.3.2.2.4.1. Diagnostic Tests

4.3.2.2.4.1.1. Normality Test

Another important diagnostic test conducted in this study next to multicollinearity is the normality assumption (i.e. the normally distributed errors). A normal distribution is not skewed and is defined to have a coefficient of kurtosis 3. Skewness measures the extent to

which a distribution is not symmetric about its mean value and kurtosis measures how far the tails of the distribution are (Brooks, 2008). If the residuals are normally distributed, the histogram should be bell-shaped. The residuals scatter plots allow us to check whether the residuals should be normally distributed about the predicted dependent variable scores.

The residual are normally distributed with a mean of zero and standard deviation of one. As we can understand from the histogram and p-p plot depicted above, the residuals seem normally

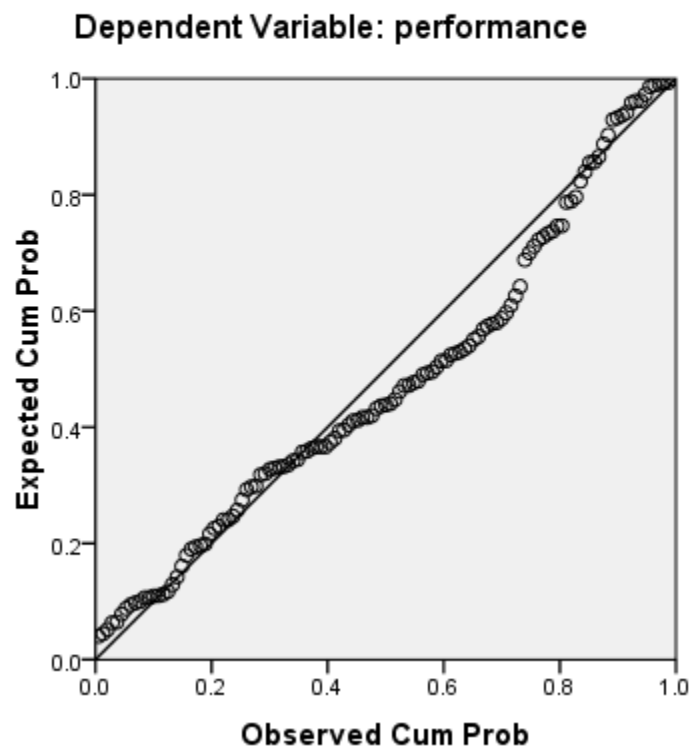


Source: SPSS output.

4.3.2.2.4.1.2. Test of nonlinearity

The other assumption of linear regression model is linearity which assumes that the residuals should have a straight-line relationship with predicted dependent variable scores. If this assumption is violated, the linear regression will try to fit a line to data that do not follow a straight line. This assumption can be checked from a scatter plot between the response variable and the predictor which helps us identify presence of nonlinearity (Brooks, 2008). As we can see from the Normal P-P Plot of regression standardized residual below, it seems the linear regression tried to fit the data on a straight line which confirmed existence of linearity

Normal P-P Plot of Regression Standardized Residual



Source: SPSS output.

4.3.2.2.4.1.3. Multicollinearity Statistics

Since, the magnitude of correlation coefficients above is moderate, lack of high correlation values does not ensure absence of Collinearity, as the combined effect of two or more independent variables may cause Multicollinearity. The conventional measures for Multicollinearity are Tolerance and the Variance Inflation factor (VIF). The tolerance value is the amount of an independent variable's predictive ability that is not predicted by the other independent variables in the equation. When the value of tolerance is less than the cut off value of .20, there existed Multicollinearity and the variable needs to be released.

Since Variance Inflation Factor (VIF) is the reciprocal of tolerance, it can be used instead of it. The rule of thumb states Multicollinearity is existed if $VIF > 4.0$ and suggested that the concerned variable be dropped from the model (David, 2012). The result of the Tolerance values and VIFs test for Multi Collinearity displayed in Table 11 above showed that Multicollinearity problem does not exist.

4.4. Response on the conditions or factors that should have to be taken to relieve stress

Table 12: Major conditions or factors used to relive stress

No	Variables	<i>M</i>	<i>SD</i>	<i>Rank</i>
1	Improved supervisory relations	3.00	.635	6 th
2	Changes in supplies, tools, equipment	1.60	.492	10 th
3	More freedom	2.40	1.024	9 th
4	More authority	2.80	.751	8 th
5	More and better information	3.20	.751	3 rd
6	Clearer responsibilities	3.00	.898	5 th
7	Additional manpower	3.00	.635	4 th
8	Better planning	4.40	.803	1 st
9	Increase in salary and bonuses	3.00	.635	7 th
10	Stress management programs	3.60	.492	2 nd

Source: Own Survey, 2017

According to respondents of the study, the variable they believe most important to relieve stress is "better planning" which was ranked first with the mean value of 4.40. This indicate that with better and effective planning stress will be reduced and this in turn improves the performance of employees.

As the respondents of the research believe the notion that every workplace has a certain degree of stress involved to it, they realize the need for well documented organization specific stress management plans or programs. That is why they rated it second with the mean value of 3.60.

According to the views of the respondents of this research; employees of the bank, the level of stress they are facing will be relieved if they had all the necessary information that pertains to their work. That is why they ranked this variable a third important factor with

the mean value of 3.20. This shows that if all the necessary information that pertains to their work is provided to the stress will be reduced at its lowest level.

Based on the views of the respondents which accounts the mean value of 3.00, believe that with additional workforce the workload on individual workers will reduce, and that is why they ranked it the fourth important item from the listed ten variables. This indicates that, when the number of workers increased it is obvious the stress level that employees are facing will reduce.

According to the response of the respondents, setting clearer responsibilities for employees is equally the fourth most significant factor which can be helpful to overcome stressful situations and reduce stress and improve employees' performance. When employees have clearer responsibilities and as such know what is expected of them, they develop a good attitude towards their job.

According to this research, the respondents ranked improved supervisory relationship between supervisors and employees' the fourth important measure equally with the above two factors, and as to them it is a vital issue that affects the performance of employees' in the bank. This means that, when the leader employee relation is charming, the level of stress will be reduced.

As the response of the respondents shows that the need for increase in their salary and bonuses will help them to improve their performance with the mean value of 3.00 which is equally important with the above three factors. This shows that, as employees are satisfied with the level of income they earn, stress will be reduced.

The managers appreciate the fact that there is the need for them have a good work attitude. The research indicated that employees of the bank believe the level of stress they are experiencing will reduce if they will be given more authority in terms of decision making on certain important issues that pertains to their work. Due to this, they ranked this factor eighth with the total value of 2.80.

As the response rate of the respondents with the mean value of 2.40 shows that, being they ranked it the ninth item in order of significance, giving freedom to employees is quite helpful to relieve stress.

4.5. Discussions

The findings of this study showed that there is high level of work related stress among employees of the bank. Specifically, the work schedule of the bank forces employees to encounter stress. Without the bank tried to adjust the current work schedule may continue to pose a negative impact on employees' performance. These findings of this research is consistent with previous research (Harrington 2001) indicating poorly designed schedule have a negative impact on the general health and higher levels of work stress among workers.

The study revealed that employees are working under high level of workload which pose them to face the challenges of stress and made it has a negative impact on their performance. This is supported by an assertion of research undertaken by (Huey & Wickens, 1993); Gawron, et al.), which concluded workload as a huge stressor and this will be altered by employing additional work force. It also supported by a research undertaken by (Shah, et al., 2011), which concluded that workload has significant impact on the performance of employees.

As it has been seen from the study the responsibility that employees' have is a source of stress to employees' of CBE. (Karasek, 1998; Cartwright and Cooper, 1997) in their study come up with the result that the responsibility that employees' carried out have a potential stressor for employees'. Therefore, the outcome of this research is connivance with the above researchers finding.

The relationship that employees have with customers also is a source of stress and have a negative impact on employees' performance. This is consistent with the utterance by Johnson S. & Holdsworth L. (2013), when employees deal directly with customers, it's not quite as easy to handle. There are different customers who have diversified and differentiated service requirements. Since, Commercial Bank of Ethiopia is a service providing institution, there is a high frequency of contact between employees and customers' and the level of stress is therefore high.

The demand that the job required from employees' also made employees' to face the challenge of stress and negatively affects their performance. This study is consistent with

the expression by (Randall & Altmair, 1994; Sargent D. & Terry J., 1998) that job demand is buffered by high levels of task control and has a negative impact on the performance of employees.

In respect to organizational related stress factors, all factors of stress have the highest level of impact on employees' performance that is why all of them have the mean value more than 3.83. Comparatively, organization design, interpersonal relationship at work, organizational climate, organizational culture, and reward and recognition system constitute the highest level. This is supported by an impression by Karasek (1990), organizational factors such as the structure, design, management style or culture of the organization, the overall structure of the organization, etc. are the source of stress. The report of Canadian Mental Health Association (2005) also supports the variables listed to organization related stress factors as potential stressors. It is also consistent with Goksen (2001), if employees' values and organizations' values cannot fit, workers feel high level of stress depending upon the extent of this mismatch.

The findings of the study also revealed that individual related stress factors also a negative medium impact on employees' performance. That is why the respondents of the study replied it with the mean value of 2.81. This is supported by an impression by Asagba and Atare (2010). They explain, in the day to day life of an individual, different kinds of events that people consider as positive, including social relationships, marriage, retirements, pregnancy, outstanding personality and achievement can cause stress. The finding of the study in relation to individual related stress also supported by the report of Canadian Mental Health Association (2005), if an individual experience an excessive level of stress in life, make a change in life, the characteristics of family member, the amount of time out of work stresses may affect him/her much more than usual.

The study revealed that to reduce the level of stress undertaking of better planning is the most significant measure from among the listed variables. That is why the respondents of the study ranked it first. This implies that, once things are planned the right way and employees' knows what is expected from them, it will lead them to overcome the stressful situations and this in turn will lead them to improve their performance as they will give out their best to their organization. According to Houtman & Jettinghoff (2007) in the reports

of World Health Organization, as workers report feeling overwhelmed and out of control due to work related and individual related stress, then their job performance decreases and absenteeism, and stress-related physical and psychological illnesses increases. Also, it reports that work-related stress can be caused by poor work organizational planning. So, with better planning, stress level can be reduced and therefore help the respondents to improve their performance.

The findings also revealed that the need for well documented organization specific stress management plans or programs are also a significant measure to relieve stress in the bank as the notion that every workplace has a certain degree of stress involved to it. That is why they rated it second with the mean value of 3.60. This is supported by a casual research conducted by Azad (2014). He concluded that management should take initiatives and stress management programs should be started to minimize stress in the banks. Also a research undertaken by Risham & Mrs. Gautam (2016), shows that stress management should be implemented at the individual level as well as at the organizational level to help employees cope with stress so as to improve performance. This must be implemented with the aim of helping employees to reduce and manage stressful conditions so as to improve their performance.

The findings of this study also showed that the level of stress employees' are facing will be relieved by providing all the necessary information that pertains to their work. This supports the idea that effective communication flow is very important to workers. Employees need to feel secure that they are getting honest and updated information from superiors. They also want to have the ability to share ideas, thoughts and concerns within the company (Sauter, et al., 1998).

Based on the views of the respondents which accounts the mean value of 3.00, believe that with additional workforce the workload on individual workers will reduce, and that is why they ranked it the fourth important item from the listed ten variables. This supports the idea of Cooper and Palmer (2000) that there has been a rise in imposed stress as a result of the disparity between the service delivery need and the hired workers which has resulted in high level of workloads.

The study also come up with that clearer responsibilities for employees is equally the fourth most significant factor which can help the managers overcome stressful situations and reduce stress and improve employees' performance. When employees have clearer responsibilities and as such know what is expected of them. Such employees having a good attitude towards their company. Setting clearer responsibilities to employees' is also recommended by a research by Cartwright and Cooper, (1997), when a worker does not have any clear description or picture of his/her work responsibility, he/she takes upon a lot of anxiety. For that reason, managers in organizations have the responsibility to introduce or provide every information regarding what is expected of from each and every employees'.

According to this research, it is in the best interest for employees' to keep stress levels in the workplace to a minimum. To do so, managers must act as positive role models, especially in times of high stress. This is consistent with an impression by Omolara, (2008), managers should have to provide excellent leadership to help people perform at their best, through motivating and developing them to achieve high performance. The aim of stress management therefore lies to some extent on the improved supervisory relationship between different hierarchy of the organizations.

This study also revealed that the need for increase in their salary and bonuses will help to increase the job satisfaction of employees and by then stress will be reduced and the performance employees will be boosted. This is supported by a research by Judge & Church (2000) that their studies confirmed by asking employees' to evaluate different variables related to their work such as supervisory relations, effective information flow, payment, promotion opportunities, co-workers relations, and other variables. This is because employees are not only desirous of pay to the exclusion of other job attributes such as interesting work.

Generally from these findings, the study revealed that exists of a negative correlation between employees' performance and the dimensions of stress (organization related, work related, and individual related factors of stress) in the bank. The result also revealed that as the level of the above factors of stress increase the performance of employees' decreases.

The regression result also revealed that all independent variables are good predictors of on employees' performance and these findings are consistent with a research done by many researchers discussed above.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

This chapter presents conclusion and some relevant recommendations for the bank to practice as well as for future researchers based on objective of the study mentioned in chapter one.

5.1 Conclusions

The objective of this study is to investigate the impact of stress on employees' performance in Commercial Bank of Ethiopia. Based on the analysis of the data collected through questionnaires, the study figure outs work related stress negatively affects the performance of employees in the bank. From this, the current work schedule forced employees to encounter stress. The study also revealed that there is a high level of workload in the bank and it have a negative impact on the performance of employees as it push them to face high level of stress. It is also clear to establish from the study that the responsibility employees have, motivation, customer relations were the major contributor to job stress in bankers and these affect their performance.

From the study, it is clear to conclude that, organizational related stress factors such as; the work equipment, overall organizational climate like; the structure, poor physical working conditions, office politics and the overall design that guide the relationship between employees and customers, reward and recognition system, organizational culture which is employees shared values and beliefs led them under stress and have a negative impact on employees' performance.

The study has shown that, individual related stress also have a negative impact on employees' performance. Specifically, employees' lack time to enjoy with their friends, they are not satisfied with the level of income they acquire, and the change in their life are pushing them under stress and this consequently affected their performance.

The study further concludes that from among the factors to be taken to reduce stress in the bank, employees deemed most important are; better planning, the practice of effective and

well-documented stress management programs, the provision of all the necessary information, and hiring additional work force.

5.2 Recommendations

Based on the findings and the conclusions made before, the following recommendations are provided:

- ✓ As employees of the bank are facing work related stress, it is advisable for the bank to adjust the current work schedule and set flexible form of work schedule which provide employees a certain degree of relax and freedom and also employ more workers as well as opening more additional branches to help lift too much workload of the employees. Assignment of reasonable level of responsibility and provision of employees with programmed training, over and above facilitate them to develop their career. In addition, there is a high degree of contact between employees and customers. So, it is expected of the bank to make this relationship charming through teaching employees how to communicate, ensuring employees understand they are customer advocates and explain the importance of servant leadership.

- ✓ It is better for the bank to ensure that employees are provided with comfortable equipment, fastest network connection by cooperating with the concerned bodies, improve the organizational climate through reconciliation between work and private life, recognition, training, career development plans, promote positive organizational culture in a way that satisfies the needs of both the organizations and employees since they are shared assumptions, values, and beliefs that governs how peoples behave in an organizations. It is advisable for the bank to provide each employee a reasonable payment by which employees sustain themselves and their families in a reasonable level of existence in line with their contribution. In addition, preparing after-work wine and cheese parties, Book club discussions, company picnics as a reward for their achievements.

- ✓ It is better for the bank to recognize individual related stressors that affect the performance of employees by allowing them to have some time to enjoy with their friends by focusing not on hours worked but on outcomes, help employees to achieve work/life balance, providing dinners for the family on the company, , company car.
- ✓ It is valuable for the bank to adjust the current policies that deemed to be a cause for stress so as to relive stress and improve employees' performance. It is also helpful to prepare a well-documented organization specific stress management programs, ensure that employees are provided with all the necessary information that pertains to their work. To do this, the bank should have to facilitate effective communication flow between managers, employees and among the co-workers.
- ✓ Finally, to reduce the level of stress and increase the performance, specifically the human resource department needs to take measures from the time of employing people through developing their resources, utilizing, maintaining and compensating their services in line with the job and organizational requirements and it should be alert while planning, organizing, directing and controlling in an integrated manner to relive stress among employees so as to increase their performance.
- ✓ It is expected of employees to adopt stress reducing measures like relaxation, sleep, balanced diet, exercises that help the heart and lungs, learn to accept change as a part of life, they also need to undertake counselling from psychologist and supervisors when they find traits like being aggressive, temperament, and highly competitive in themselves. In addition, employees should be genuine to customers.

5.3 Limitations of the study

The significance of this study need to be viewed and acknowledged in lights of its limitation. Therefore, it is advisable for future researchers to conduct on a larger scale by considering more state and private commercial banks from all over the country.

- The study does not include private owned banks as their organizational policies and orientation have been found to be different from CBE.
- The inferences drawn are subjected to bias and prejudice of the respondents.
- The accuracy of findings is limited by the accuracy of data collected and statistical tools used for data analysis.
- The accuracy of findings is constrained by sampling and non–sampling errors.

5.4 Future Research Potential

- The scope of the study can be further increased and enriched to include more variables under the theoretical framework in future studies.
- Multiple measurement methods for justifiability of the theoretical model can include other methods like in- depth interviews, and focus group interviews, etc.
- The sample can be bigger and broad based to increase the representativeness of the study.
- The scope of the study can be further broadened to increase various views of employees on the overall stress and comparison of stress level between commercial bank of Ethiopia and other private banks.

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APPENDIX I
JIMMA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT
Opinion Survey Questionnaire

Dear respondents;

This questionnaire is designed to collect data for the study entitled “**The Impact of Stress on Employees’ Performance in Commercial Bank of Ethiopia**”. The major objective of the study is to assess the impact of stress on employees’ performance in commercial bank of Ethiopia specifically Jimma town branches.

The questionnaire is meant to be filled by professional employees of such bank. For the research to yield valid results, it is important that you answer all the questions as honestly and truthfully as possible. The answers must reflect your own opinion and perception with regard to the questions asked. In addition to this, the researcher wants to assure you in advance that the information collected from you will be used only for academic purpose and your personal information will be kept confidential.

Thank you for your willingness to participate in this study. It is greatly appreciated.

SECTION I: Demographic Information

1. What is your age in years?
 - A. 20 - 29
 - B. 30 – 39
 - C. 40 – 49
 - D. 50 and Above
2. Your gender?
 - A. Male
 - B. Female
3. Year of Experience?
 - A. Below 1 year
 - B. 1 - 10
 - C. 11 - 20

- D. 21 – 30
 - E. Above 30 years
4. Marital status:
- A. Unmarried
 - B. Married
 - C. Divorced
 - D. Widowed

Section II:

Listed below are different stress factors. Please put an (X) mark in the box one answer from the choices stated that best matches what you think about the item.

A. Job Related Factors of Stress:

No	Job Related Factors of Stress	Level of Agreement				
		(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
1	Work over load					
2	Occupational demands					
3	Work Schedule					
4	Role ambiguity					
5	Responsibility					
6	Motivation					
7	customer relations					
8	Career development					

B. Organizational Related Factors of Stress

No	Organizational Related Factors of Stress	Level of Agreement				
		(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
1	Interpersonal Relationship at work					
2	Restriction on behavior					
3	Organization design					
4	Difficulties in delegation					
5	Organizational climate					
6	Organizational culture					
7	Reward and recognition system					
8	Work equipment					

C. Individual Related Factors of Stress

No	Individual Related Factors of Stress	Level of Agreement				
		(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
1	Income level					
2	Your Personality					
3	Your Family members characteristic					
4	Life changes					
5	Racial, cast and religious conflict					

6	Work-family conflict					
7	Lack of time with friends					
8	Frustration					

D. Questions for measuring performance outcomes of the respondents due to stress

Dear respondents!! Here you are requested to answer your level of agreement that the following measures of performance are affected due to the conditions of stress you encounter.

No	measures of performance	Level of Agreement				
		(1) Strongly Disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly Agree
1	Absenteeism/Tardiness					
2	Punctuality					
3	Healthy relations with co-workers					
4	Positive Feedback from superior					
5	Self confidence					
6	Work effectiveness					
7	Motivation					
8	Good customer handling					

Section III: Questions

Listed below are the conditions or factors that managers and employees' should have to take to relieve stress. Please put an (X) mark in the box one answer from the choices stated that best matches what you think about the item. Please rate them in order of significance; from

Least Significant – LS

Fairly Significant – FS

Significant – S

Very Significant – VS

Extremely Significant – ES

No	Factors to be taken for stress reduction	LS (1)	FS (2)	S (3)	VS (4)	ES (5)
1	Improved supervisory relations					
2	Changes in supplies, tools, equipment					
3	More freedom					
4	More authority					
5	More and better information					
6	Clearer responsibilities					
7	Additional manpower					
8	Better planning					
9	Increase in salary and bonuses					
10	Stress management programs					

APPENDIX II
SPSS RESULTS OF THE STUDY VARIABLES

Descriptive

Descriptive Statistics

	N	Mean	Std. Deviation
Work over load	125	4.21	.699
Occupational demands	125	3.83	.657
Work Schedule	125	4.44	.665
Role ambiguity	125	3.10	.756
Responsibility	125	4.37	.690
Motivation	125	3.82	.817
customer relations	125	3.95	.739
Career development	125	3.34	.742
Valid N (listwise)	125		

Descriptive Statistics

	N	Mean	Std. Deviation
Interpersonal Relationship at work	125	3.54	.869
Restriction on behavior	125	3.22	.736
Organization design	125	4.02	.803
Difficulties in delegation	125	3.70	.862
Organizational climate	125	4.12	.725
Organizational culture	125	3.93	.774
Reward and recognition system	125	3.83	.896
Work equipment	125	4.25	.680
Valid N (listwise)	125		

Descriptive Statistics

	N	Mean	Std. Deviation
Income level	125	3.26	.570
Personality	125	2.74	.624
Family members characteristic	125	2.42	.653
Life changes	125	3.27	.711
Racial, cast and religious conflict	125	1.86	.605
Work-family conflict	125	3.10	.806
Time with friends	125	3.32	.630
Frustration	125	2.46	.702
Valid N (listwise)	125		

Descriptive Statistics

	N	Mean	Std. Deviation
Absenteeism	125	1.93	.425
Unpunctuality	125	1.88	.617
relations with customers	125	1.97	.553
Feedback from superior	125	2.21	.639
Low self confidence	125	2.07	.541
Work Effectiveness	125	2.38	.715
Motivation	125	1.85	.596
Good customer handling	125	1.97	.683
Valid N (listwise)	125		

Correlations

Correlations

		work related	organization related	individual related	performance
work related	Pearson Correlation	1	.343**	.359**	-.491**
	Sig. (2-tailed)		.000	.000	.000
	N	125	125	125	125
organization related	Pearson Correlation	.343**	1	.314**	-.441**
	Sig. (2-tailed)	.000		.000	.000
	N	125	125	125	125
individual related	Pearson Correlation	.359**	.314**	1	-.385**
	Sig. (2-tailed)	.000	.000		.000
	N	125	125	125	125
Performance	Pearson Correlation	-.491**	-.441**	-.385**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	125	125	125	125

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 ^a	.352	.336	1.351

a. Predictors: (Constant), individual related, organization related, work related

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	33.209	2.096		15.843	.000
	work related	-.259	.063	-.333	-4.109	.000
	organization related	-.187	.055	-.271	-3.390	.001
	individual related	-.143	.063	-.180	-2.246	.027

a. Dependent Variable: performance

Other Statistical Tests

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	33.209	2.096		15.843	.000		
	work related	-.259	.063	-.333	-4.109	.000	.813	1.230
	organization related	-.187	.055	-.271	-3.390	.001	.841	1.190
	individual related	-.143	.063	-.180	-2.246	.027	.830	1.205

a. Dependent Variable: performance

APPENDIX III

Statistical Assumptions

ANOVA^b

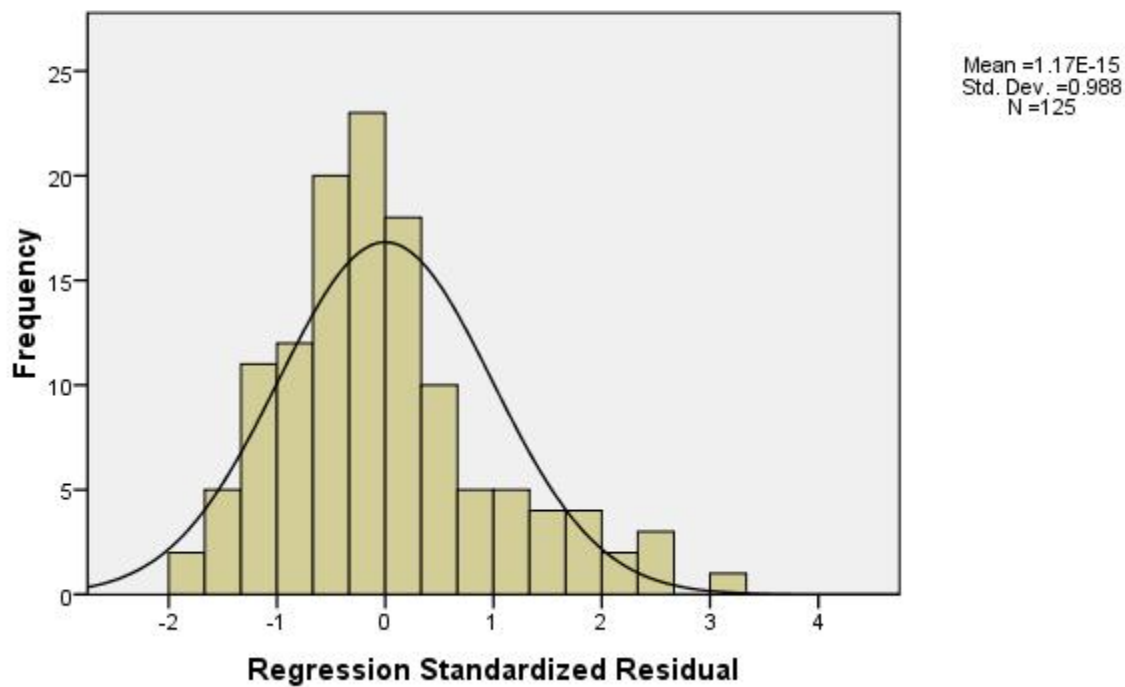
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.112	3	40.037	21.952	.000 ^a
	Residual	220.688	121	1.824		
	Total	340.800	124			

a. Predictors: (Constant), individual related, organization related, work related

b. Dependent Variable: performance

Histogram

Dependent Variable: performance



Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
work related	.110	125	.001	.957	125	.001
organization related	.127	125	.000	.953	125	.000
individual related	.121	125	.000	.959	125	.001

a. Lilliefors Significance Correction

Normal P-P Plot of Regression Standardized Residual

