

**ASSESSMENT OF OCCUPATIONAL STRESS AND ITS EFFECT
ON EMPLOYEE PERFORMANCE**

(THE CASE OF COMMERCIAL BANK OF ETHIOPIA)



**A Thesis Submitted to Addis Ababa University,
School of Commerce in Partial Fulfilment of the
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Human Resource Management**

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DECLARATION

I hereby declare that this work entitled: ***“ASSESSMENT OF OCCUPATIONAL STRESS AND ITS EFFECT ON EMPLOYEES’ PERFORMANCE: CASE OF COMMERCIAL BANK OF ETHIOPIA AT ADDIS ABABA DISTRICT”***, is the outcome of my effort and all sources of materials used for the study, to the best of my knowledge, have been duly acknowledged. I have produced it independently except for the guidance and suggestion of my research advisor.

This study has not been submitted for any degree in this university or any other university. It is offered for the partial fulfillment of the Degree of Masters in Human Resources Management.

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ACRONYMS

CBE	=	Commercial Bank of Ethiopia
WHO	=	World Health Organization
ILO	=	International Labor Organization
HSE	=	Health and Safety Executive
NIOSH	=	National Institute for Occupational Safety and Health
HR	=	Human Resource
SPSS	=	Statistical Package for Social Science
OSI	=	Occupational Stress Inducer

ABSTRACT

The purpose of this research was to assess the effects of four occupational stress factors including time pressure, work overload, role ambiguity, and role conflict on employee performance in the Commercial Bank of Ethiopia at Addis Ababa district. The research design was an explanatory design and the target population was 187 branch managers of the Commercial Bank of Ethiopia at Addis Ababa District, and out of the target population, 131 sample size was drawn. The number of respondents was determined using a stratified sampling technique. Data was collected using questionnaires and interviews. Results of the descriptive statistics showed a high mean score for Role ambiguity while Time pressure, workload, and Role conflict mean showed a moderate score. The correlation result implied that role conflict and role ambiguity has a negative relationship with employees' performance. While Time pressure and Workoverload has a positive relationship with employees' performance. Regression analysis results identified Role Conflict and Role Ambiguity as significant predictors of Employee Performance while data could not support the significance of time pressure and work overload. The researcher suggested improvements on each dimension of occupational stress by enhancing the process and structure issues. Besides, it is recommended that the Commercial bank of Ethiopia should reduce job stress by reducing role conflicts and Role ambiguity to improve employee job performance.

Keywords: occupational stress, employee's performance, role ambiguity, role conflict, time pressure

CHAPTER ONE

INTRODUCTION

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

1.1 Background of the Study

The banking sector has become more competitive due to the increasing number of banks and the rising need for customers. These conditions necessitate a bank to provide quality services and it's expected to execute well in serving the various needs of the customers which are changing frequently by offering to them quick, appropriate, and comfortable services. For this to be achievable, a bank relies on the inputs of the employees who are often referred to as the lifeblood of every institution. So, for the business operations to be conducted efficiently, the employees must perform at their very best to attain goals. Therefore, the institution needs to make a serious effort to devise robust strategies or mechanisms to keep their employees satisfied and stress-free. According to Cartwright and Cooper (1997) defines stress as any force that pushes a psychological or physical function beyond its range of stability, producing a tension within the individual. Brown and Harvey (2006), also refer stress is the interaction between the individual and the environment which as a result may affect his mental and physical conditions.

Occupational stress as the adverse psychological and physical reactions that occur in an individual as a result of their being unable to cope with the demands being made on them in the working environment (Omolara 2008). Nowadays, according to Ahmad and Ahmad (1992),

occupational stress has been increased globally and affects all irrespective of the work category and professions and society.

The nature of the jobs has shown changes over the last decade and it is still changing rapidly (Goswam,2015). Subha and Shakil (2010) argue that it has become a major risk for employers especially in developing nations where employers take little notice of the impact of stress on employee performance. Giga and Hoel (2003) claim high degrees of increasing economic interdependence among countries due to globalization, mergers, takeover, progress in technology, organizational work have witnessed restructuring change in the last few decades resulting in excessive stress.

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

The causes of stress are numerous including workload, time pressure, change at work, Workload, and lack of supervision, inadequate training, poor working conditions, and conflict with colleagues at the workplace (Manu 2016). McGann (2016) anticipated that stress related to work should be regularly controlled because of its effect on both group and individual performance. McGann, White, & Moss (2016) suggested that Occupational stress can result in a gap between demands on individuals and teams at the workplace and the ability of the person or the team to give off his/her or their combined best for the improvement of the organization. If the employees are unable to balance between family life and work-life, it may results in work

to family conflicts and cause stress finally reduce employee performance. Occupational stress has become a challenge for the organizations since it leads to low productivity, increased absenteeism, and aggravated the employee health problems like alcoholism, high blood pressure, and heart problems (Meneze,2005).

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

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

1.2 Background of the Organization

Commercial bank of Ethiopia(CBE) is a publicly owned financial service provider headquartered in Addis Ababa. The bank was founded in 1942 under the name "State Bank of Ethiopia". In 1963, the bank assumed the current name Commercial bank of Ethiopia(CBE) and abandoned its role as a central bank and maintained commercial banking functions. In 1974, the bank merged with privately-owned Addis Ababa Bank. CBE carries on its business through more than 1456 branch networks stretched across the country and 3 owned subsidiaries: CBE south Sudan limited, CBE Djibouti limited, and Commercial nominees plc, 37,894 permanent employees, and more than 22,000 outsourced jobs as of

June 2019. CBE envisions to become a world-class bank by 2025 through its constant commitment to:

- ✓ Improve and enhance continuously the financial intermediation process,
- ✓ Support development initiatives of the country,
- ✓ Using up to date technology by deploying highly motivated, skilled, and disciplined employees.

The bank is a pioneer to introduce modern banking to Ethiopia and played a major role in the economic development and progress of the country. As per the information obtained from the company's profile, More than 50 Well known Foreign banks including Commerz Bank A.G., Royal Bank of Canada, City bank has a strong relationship with CBE Commercial Bank of Ethiopia has a SWIFT bilateral SWIFT agreement with greater than 700 foreign banks. (CBE Profile, 2019).

1.3 Statement of the Problem

According to WHO (2007), due to globalization and acquisition and merger, employees in developing countries have to deal with increasing work-related stress. In industrialized countries, employers, as well as employees, are familiar with what work-related stress is and how to manage it (WHO, 2005; WHO, 2003). Though, in developing countries, this may not yet be the case.

Competition, restructuring, and expansion are an inevitable part of the ever-growing industry. The banking sector is no exception. The banking sector has to change its existing pattern due to the introduction of technology, time pressure, workload, work-life balance, and relationship with customers that has resulted in stress among the bank employees.

According to Manjunatha (2017), stress in the workplace has become a serious challenge for the present century. Employee performance is the most important factor in the

success of the banking industry. This, in turn, is dependent on the well-being of the employees. As a result, occupational stress is regarded as a challenge since the high altitude of stress results in decreased output and increases other employee problems it is indispensable that employers find a solution to the issue of occupational stress. According to Usman and Ismail (2010), among other things, stress affects job performance.

Currently, there are 17 commercial banks and one developmental bank operating in Ethiopia. Most of the commercial banks share the same market and compete for the same resources. Thus, this condition has raised the level of competition in some areas. Nowadays, the Ethiopia banking sector is becoming the sector of profit-oriented and target-oriented. Besides, bankers are under severe pressure of competition, achieving targets. Since banking services are involved in more interaction with customers, managers, especially at the branch level, are facing more pressure and problems of the banks. Branch Managers have to answer for the customers' inquiry and they are accountable for their branch performance and superiors in the higher offices. Hence, naturally, the stress and strain of branch managers are increasing.

According to the banks' Clinic data source from the year 2017-19, on average 51 branch managers' visit the clinic. Most of the problems are related to a common cold, headache, gastrointestinal, blood pressure, and diabetics. Besides, the researcher designs a preliminary study to understand the overall state of occupational stress in the bank through an interview with some branch managers. From their response, the researcher observed that managers were exposed to stressful situations such as sleep disturbances, dizziness, fatigue, appetite loss. CBE vision is to become a world-class bank by 2025. To achieve this vision, CBE should have highly motivated, skilled, and healthy employees. Therefore, Employees' performance is a major and essential element for a CBE's success. This performance is hindered by excessive stress encountered in the working environment. Failure to know the

factors leading to occupational stress and its effect on employee performance has a negative consequence on the bank's success and achieving its vision.

Researches have been undertaken on occupational stress, and its effect on employee performance; Most of these studies were, however, carried out in developed countries and few developing countries. As far as the researcher's knowledge, the researcher cannot find research studies conducted using the dimension of occupational stress i.e work overload, role conflict, role ambiguity, and time pressure and its impact on branch managers' performance in the Ethiopian banking industry. So that these issues call for studies on the topic.

1.4 Research Question

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

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

1.5 The Research Objectives

1.5.1 General Objective

The main objective of this study is to assess occupational stress and its effect on employee performance at the Commercial Bank of Ethiopia Addis Ababa Districts.

1.5.2 Specific Objectives

The specific objective of the study is as follows:

- To examine Time pressure affects the performance of CBE employees;
- To assess Workoverload affects the performance of CBE employees;

- To investigate Role Ambiguity affects the performance of CBE employees;
- To assess Role Conflict affects the performance of CBE employees

1.6 Significance of the Study

In addition to fulfilling the academic requirement of the researcher, the result of the study will have the following benefits for the bank administration, employees, and future researchers. Firstly, it was provided valuable information for the bank administration to adopt appropriate strategies to reduce occupational stress thereby improving the employees' performance. Besides, the study aware employees take appropriate measures to reduce their stress and saving themselves from a variety of health issues. Finally, this study can serve as a source document or reference material for anyone who wants to undertake a further study on the same or related topic.

1.7 Delimitation or Scope of the Study

Although conducting a study on the effects of occupational stress on employee performance, in general, is important, the study is delimited to the effects of work overload, time pressure, role conflict, and role ambiguity.

Commercial Bank of Ethiopia has fifteen districts across the country of which four are in Addis Ababa. However, the study covered only the Addis Ababa area. This is due to the reason that the bank's studies (e.g. competition survey report 2018) showed that, the competition level of the bank industry was comparatively higher in Addis Ababa than in outline districts (About 34.6 percent of banks branches were located in Addis Ababa). Besides, there is a concentration of CBE's branches in Addis Ababa.

Methodologically, this study was used as a stratified convenience sampling technique to contact the respondents. Besides, as the source of data regarding respondents' selection, delimited to branch managers because they are the ones who are the supervisory roles to meet

deadlines and are held accountable for the lapse in their branch performance. Therefore they are most of the time under a lot of stress. This study was conducted based on the data collected from January 2020 to May 2020.

1.8 Limitation of the study

As the study is cross-sectional, it is limited to the one-time response of the respondents and will not consider the change before and after the study. Besides, the study limited to branch managers of the Commercial Bank of Ethiopia four districts. Therefore, the study may not be generalized for other Districts managers and employees of the bank.

1.9 Definition of Terms

Occupational stress- is defined as the undesirable physical and emotional response of the worker's when his/ her resources, ability do not meet with the job requirements (National Institute of Occupational Safety and Health, 1999).

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

Employee performance- it refers to “the level of productivity of an individual employee, relative to his or her peers, on several job-related behaviors and outcomes” (Greenidge, & Coyne, 2014 p.12.)

Branch Manager: The manager is an employee of a bank in the management category who is responsible for the overall functioning of the branch. (Customer Accounts and Transaction Service Procedures of the Bank, 2018).

1.10 Organization of the Study

This research was organized into five chapters. The first chapter deals with a general highlight of the problem and its approach. The second chapter deals with a review of related

literature. Chapter three comprise of research design and methodology that is used for the study. The fourth Chapter comprises data presentation, analysis, and interpretation. Finally, Chapter five of the study comprises a summary, conclusions, and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

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

2.1 Theoretical review

2.1.1 The Concept of Employee Performance

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

2.1.2 Dimensions of Employee Performance

The researchers Borman, & Motowidlo (1993); Campbell et al (1999) suggested that Performance is a multi-component concept, it consists of both behavioral as well as the expected outcome. The behavior part represents the action people display to accomplish a work, whereas the outcome part states the consequence of an individual's job behavior. Actually, in a workplace, the behavioral engagement and expected outcome are connected but the comprehensive overlap between both the hypotheses is not obvious yet, as the expected

outcome is inclined by factors such as motivation and reasoning abilities than the behavioral aspect (Borman, & Motowidlo, 1993). Borman and Motowidlo (1993), employee performance is one of the dependent variables mostly studied (Borman and Motowidlo 1993). They identified three types of employee behavior that are necessary for organizational success: task, adaptive and contextual performances.

2.1.2.1 Task Performance

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

2.1.2.2 Adaptive performance

An individual's ability to acclimatize and provide the necessary support to the job profile in a dynamic work situation is referred to as adaptive performance (Hesketh, & Neal, 1999). Huang et al (2014); Pulakos et al (2000) found that once the employees develop a certain amount of perfection in their assigned tasks, they try to adapt their approach and behavior to

the diverse requests of their job roles. According to Beard, Rench, & Kozlowski, (2014) an effective adaptive performance needs employees' ability to competently deal with unstable work situations, for example, technological changes, variations in one's core job assignment, the transformation of the organization and so on. The researchers' Griffin, Parker, & Mason (2010); Hollenbeck, LePine, & Ilgen, (1996) suggested that developments in various new occupations as a branch of technological innovation need employees to engage in fresh learning and get oneself adaptable with changes in an efficient manner. The employees are also expected to modify their relational behavior in such changed situations to work successfully with a large number of peers and subordinates. Griffin, Neal, and Parker (2007) cited work skill may aid for task performance, but adaptability and proactiveness to one's job role is important to address uncertain business environments

2.1.2.3 Contextual performance

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

Contextual performance is a kind of expected behavior demonstrated by employees in a work area. Such behaviors are expected of an employee but they are not mentioned in the job description. This kind of tacit expectation is called extra-role behavior. (Brief, and Motowidlo 1986). Kahn, (1990) explained that an engaged employee works with a sense of passion which leads to employees not only high performance but extra-role behavior as well. According to Jaworski & Kohli (1993), a kind of colleague feeling gets strengthened through team spirit, wherein employees can share their issues and problems freely and easily with each other within the organization. Contextual performance is a kind of attitude like volunteering for extra work,

helping others in solving difficult task, upholding enthusiasm at work, cooperating with others at the time of need, sharing critical resources and information for organizational development, abiding by the prescribed rules and regulations, and supporting organizational decisions for a better change (Coleman, & Borman, 2000; Motowidlo, & Schmit, 1997).

2.1.2 Occupational Stress

When a person stresses arise from his/her job or employment is called occupational stress. We can use both Job stress or occupational stress interchangeably (Brock & Grady, 2002). McGrath (1970) defines occupational stress as an obvious, major inequity between demand and responsibility, under situations where failure to meet the demands has a cost.

Occupational stress generally arises when there is a relationship between a person and his environment. There is potential for stress when an environmental condition is perceived as presenting demand which threatens to exceed the employee's abilities and resources for meeting it. Every occupation has some stress, which may differ in its degree. Work stress arises from stressors in the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures, and poor leadership styles which can create friction heighten dysfunctional competition between individuals and increase stress (Ivancevich et al. 2006).

2.2 Theories of Occupational Stress

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

2.3 Cognitive - transactional theory of stress

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

2.3.2 Interactional Theory of stress

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

examining their relationship to varied indices of nervous tension, including measuring individual and organizational factors that might restrain this relationship (Hart & Cooper, 2001).

2.3 Models of Occupational Stress

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

2.3.1. Person-Environment Fit Model:

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

2.3.2. Beehr and Newman's Facet Model:

As per Beehr and Newman's Facet model (1978), occupational stress could be broken down into several features that stand for categories of variables to be studied. Personal facet refers to every characteristic that employees bring with them to the workplace, the time

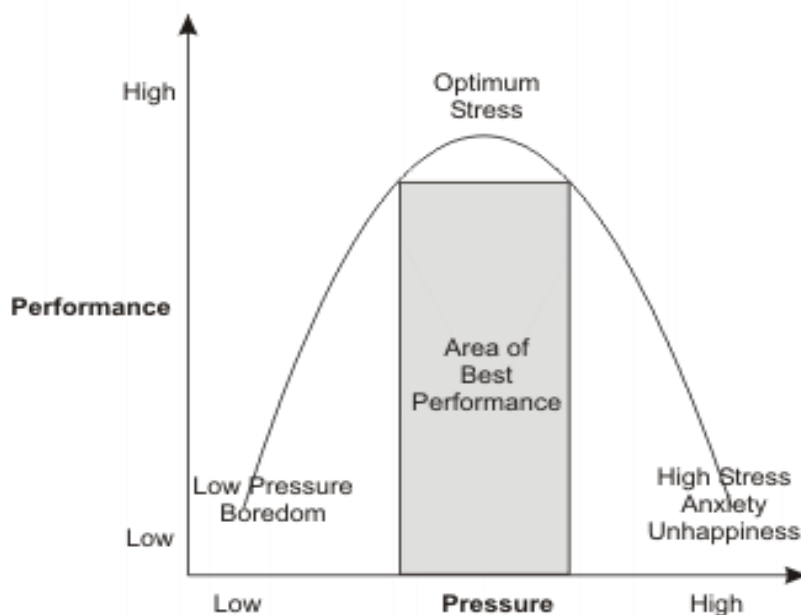
feature, which reveals that the process of an individual's insight of stressor in the environment is inserting with of time situation.

2.3.3. Dynamic Equilibrium Model:

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

2.3.4 Demand-control models:

The demand-control model is developed by Karasek (1979). It proposed that when employees are under high work-demand and but with low work-control, the psychological and biological problems will happen. Karasek (1979) stated that a more positive job performance level can be achieved when working under high work control and high work-demand. The relationship between stress and employee performance is explained by the "Inverted-U" (Gillespie et al., 2011).



The Inverted-U relationship between pressure and performance

2.4 Empirical Literature on Employees Performance

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

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

2.3.1 Time Pressure and Employee Performance

According to DeZoort & Lord, (1997), time pressure is a person's belief concerning his/her ability to complete a task based on a time limitation. It also explains that a timely task completion reveals the effectiveness and efficiency in job performance. Time pressure motivates people to seek closure more quickly, constrains the choice of possible decision strategies), and limits the search for potential solutions (Beach & Mitchell, 1978).

According to Parlow (1999), Time pressure has become a prominent issue in most organizations. Kocher and Sutter (2006) clearly showed that the effects of time pressure resulted in high-efficiency costs due to being led significantly on high rejection rates of offers which affect employee performance. Bollard et al. (2007) and Kocher at al. (2013), revealed that with time pressure it certainly changes the attitude of an employee towards risk. Besides, Starcke et al., (2008) discovered that time pressure increases the physiological stress of an employee that eventually would increase in risk-taking. According to Buckert et al. (2014), it prevents from thinking strategically. Kelly & Loving, (2004) clearly showed that when time pressure increases it pressure employees to focus on the main tasks and emphasizes in

completing the task as fast as possible, even though it impacts on job performance and quality of work is being sacrificed. when employees' performance is impacted by time pressure they are prone to making more mistakes (Johnson et al., 1993 cited in Moore et al, 2012).

H1: Time Pressure has a negative effect on Employee Performance

2.3.2 Work Overload and Employee Performance

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

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

Workload connects to the force of a task or job, it produces mental stress and when in stress employee loses interest to complete their task or they try to avoid the consequences of not accomplishing them (Fournier et al. 2011). In a positive end, the workload is not always

negative, but it also provides opportunities for employees' to gain experience faster and increase their productivity, but at the same time, massive work overload could also result in less productivity and incompetence (Shah et al.2009).

H2: Work Overload has a negative effect on Employee Employees Performance

2.3.3 Role Ambiguity and Employee Performance

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

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

2.3.4 Role Conflict and Employee Performance

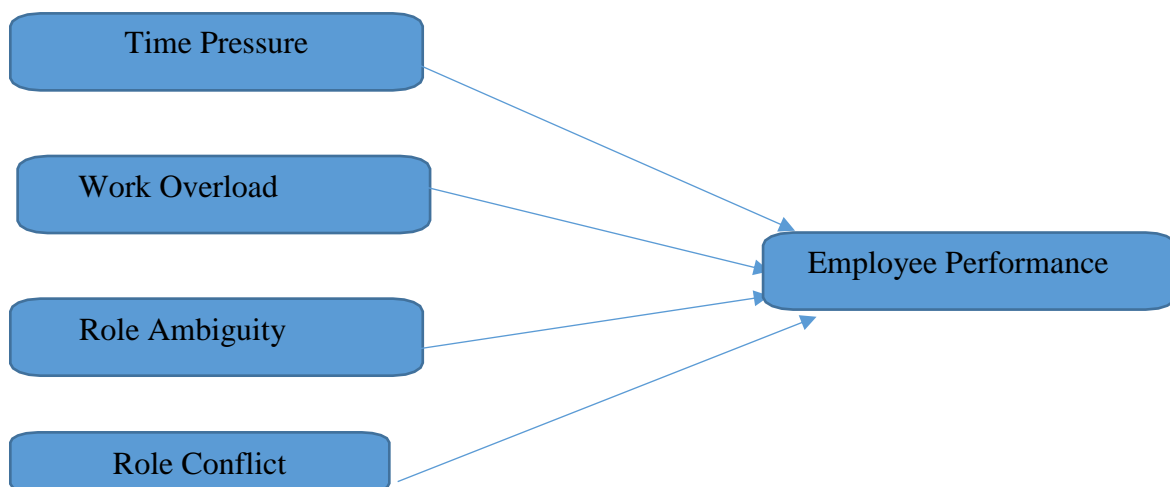
Role conflict is defined as facing a person with conflicting expectations. These conflicting and usually unreasonable expectations are generated because of intra-role and extra-role

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

H4. Role Conflict has a negative effect on Employee Performance

2.4 Conceptual Frame Work

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



Conceptual framework of occupational stress that affect Employees' performance at CBE

2.7 Summary of Research Hypothesis

The main objective of this study is to find out the effect of occupational stress on the branch manager's performance in the commercial bank of Ethiopia at Addis Ababa districts. It is usually believed that the causes of occupational stress should be understood and managed by employers to enhance the employees' productivity.

From the above conclusion, it will be hypothesized that:

H₁: Time Pressure has a negative effect on Employee Performance.

H₂: Work Overload has a negative effect on Employee's Performance.

H₃: Role Ambiguity has a negative effect on Employee's Performance.

H₄: Role Conflict has a negative effect on Employee's Performance.

CHAPTER THREE

RESEARCH METHODOLOGY

The general objective of this study is to examine the effects of occupational stress on branch managers' performance in the Commercial Bank of Ethiopia. This section describes how the study was undertaken, the data collection methods used, its analysis, and the presentation.

3.1 Description of the Study Area

As stated in the scope of the study, though the Commercial Bank of Ethiopia has outreached its services throughout Ethiopia, the study area covers only the four districts of Addis Ababa. The four districts are generally organized geographically covering the North, South, East, and West part of the city and their respective neighborhoods outside Addis.

3.2 Research Approach

The study used both quantitative and qualitative (mixed) research approach for analyzing the data gathered through questionnaires and interviews.

3.3 Research Design

Based on the research objectives, the study termed as explanatory research. The emphasis here is on studying a problem to explain the relationships between variables (Saunders, Lewis & Thornhill, 2009). Therefore, the explanatory Study was also employed to explain the cause and effect relationship between job stress dimensions and employee performance. The research is a cross-sectional type; in a sense that data was collected at one point in time.

3.4 Study Population (Sample)

The study identifies the population from the Addis Ababa district branches. The current number of managers in Addis Ababa District branches is 346. Therefore, In this study target

populations are all Branch Managers of Commercial Bank of Ethiopia located at Addis Ababa Districts with a size of 346 managers.

3.5 Sampling Technique

This study applied stratified random sampling to contact the actual respondents. The four strata that are considered according to their proportionate was to obtain data about occupational stress and employee performance. The rationale for using stratified random sampling techniques was to give each district chance for selection.

3.6 Sample Size Determination

As mentioned above, the number of the total population for the study is 346. To determine the sample size, the researcher used Taro Yamane (1967) sample selection method with a probability of 95% free error. Based on this method, a total of 185 samples which is 53.4 % drawn from the total population. Sample size determination formula, the total sample size is:

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

Where:

n= Sample size

N= Population

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

$$n = \frac{346}{1+346(0.05)^2} = 185$$

Table 1. Managers Distribution in each District

Location	Target population	Sample Size
North Addis District	89	51
East Addis Ababa District	87	43
South Addis Ababa District	74	40
West Addis Ababa District	96	51
Total	346	185

Source: Commercial Bank of Ethiopia profile

$$\text{Distributions} = \frac{\text{No. of Managers in each Districts} \times \text{sample size}}{\text{Total number of population}}$$

The sample size is represented 53.46% of the total target population. Based on this percentage the sample from each department is selected proportionately. The respondents from each district were selected by using a simple random technique.

3.7 Data Types and Sources

The data was collected for the study includes both primary and secondary data. The primary data obtained from feedbacks of the employees which was collected through the self-administer questionnaire and human resource manager's view which was collected using a structured interview.

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

3.8 Measurement Instruments

3.8.1 Questionnaire

The questionnaire is adopted from different sources National Institute for Occupational Safety and Health (NIOSH) Generic Occupational Stress Questionnaire(2018),

Rizzo, House, & Lirtzman (1970), Babin & Boles (1998) and Health and Safety Executive (2016) which were checked and approved by the researcher's advisor. The question items included under each dimension represented in the conceptual framework were carefully phrased and edited with the research questions mind.

Five-Point Likert scale questionnaires ranging from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree distributed to 185 branch managers of CBE. The questionnaire has twenty-four (24) items and which systematically categorized to answer the research questions and meet the research objective. A closed-ended questionnaire designed in the English language. Since the respondents have a minimum BA degree, able to understand the questionnaire.

The questionnaire measured the attitude of employees towards the causes of occupational stress and its effect on employees' performance. The researcher identified four independent variables (work overload, role ambiguity, role conflict, and Time pressure) and one dependent variable (employees' performance). sample questions for each group of variables shown as follows:

3.8.2 Interview

Open-ended telephone interviews conducted with Human resource staff to obtain data on whether these staff could have detailed information about causes related to occupational stress and the level of employees' performance or not. The interview made in this study used to substantiate the data obtained through questionnaires.

3.8.3 Document Analysis

Exit interview reports of the bank were used as secondary types of data to getting the real feeling of employees toward occupational stress and its effect on employee

performance. Besides, reports on employee sick leave reports used as supplemental data to show how occupational stress affects their performance.

3.9 Data Collection Procedures

Structured self-administered questionnaires, interview, and document review were utilized as data collection tools for this study.

3.10 Ethical Consideration

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

3.11 Methods of Data Analysis

After the necessary data was collected through questioner, the researcher was then code and edits the data to have the required quality, accuracy, consistency, and completeness at the data processing stage. After the data is coded and edited it was fed into Statistical Package for Social Science (SPSS) software version 23 to analyze data and present the finding via descriptive and inferential statistics. Descriptive statistics were used to interpret variables which are deal with the background or demographic of the respondents and mean scores of the job stress dimensions namely work overload, role conflict, role ambiguity, and time pressure. Inferential statistics were employed to find out the relationship between job stress dimensions and employee performance. Correlation analysis using Pearson's correlation coefficient was done to show the relationship between the causes of occupational stress (independent variables)

and employees' performance (dependent variable). The effect of occupational stress on employee performance was analyzed using regression analysis.

3.12 Reliability and validity Test

3.12.1 Validity

Validity refers to whether an instrument measures what it is supposed to measure, given the context in which it is applied (Babbie and Mouton, 2013). A cautious effort was made for the validity of the instruments. A questionnaire was designed carefully containing 24 items. The measurements were adopted from professionals, literature related to the study. Besides, the instrument was given to the advisor to receive comments. Accordingly, following the researcher's advisor's approval, the questionnaires were distributed to the respondents.

3.12.2 Reliability

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

Table 2 *Reliability Statistics Analysis (Cronbach's Alpha)*

S.N	Variables of the Study	No. of Items	Cronbach's Alpha Value
1	Time Pressure	4	.707
2	Work Overload	5	.733
3	Role Ambiguity	6	.849
4	Role Conflict	5	.755
5	Job Performance	4	.656
	Overall	24	

Source: Researcher's survey data output (2020)

As indicated in table 2, the Cronbach's alpha coefficients for time pressure, work overload, role ambiguity, role conflict & job performance were 0.707, 0.773, 0.849, 0.755, and 0.656 respectively. The Cronbach's alpha coefficients of role ambiguity showed good reliability and reliability of role conflict was also acceptable. The reliabilities of work overload and job performance were also considered acceptable although they were slightly below 0.70 and the reliability of time pressure wasn't poor.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This chapter deals with presentation, analysis, and interpretation of data collected from the primary sources through questioner.

4.1 Respondents response rate

Table 3. Respondents' response rate

Questionnaires Distributed	Questionnaires Returned	Percentage
185	131	83

As shown in Table 3 above, about response rate, 185 questionnaires were distributed and 131 were appropriately filled and returned. Based on this sample size (131) the next analysis is carried out.

4.2. Background Information of Respondents

The background information of the respondents which include gender, marital status, age, educational status, years of work experience, and branch grade is presented in the following table

Table 4. Demographic Characteristics of Respondents

No.	Item	Classification	Frequency	Percent	Valid Percent	Cumulative Percent
1	Gender	Male	105	80.2	80.2	80.2
		Female	26	19.8	19.8	100
2	Marital	Single	44	33.6	33.6	33.6
		Married	87	66.4	66.4	100.0
3	Age	< 25 yrs	2	1.5	1.5	1.5
		26-35yrs	40	30.5	30.5	32
		36-45yrs	79	60.4	60.4	92.4
		>46yrs	10	7.6	7.6	100.0

No.	Item	Classification	Frequency	Percent	Valid Percent	Cumulative Percent
4	Educational Level	MA/MSc	94	71.8	71.8	71.8
		BA/BSc.	37	28.2	28.2	100
5.	Work Experience	< 5yrs	2	1.5	1.5	1.5
		6-10yrs	36	27.5	27.5	29.
		11-20yrs	75	57.3	57.3	86.3
		Above 20 yrs	18	13.7	13.7	100.0
6.	Branch Grade	Grade 1	32	24.4	24.4	24.4
		Grade 2	44	33.6	33.6	58
		Grade 3	29	22.1	22.1	80.2
		Grade 4	26	19.8	26	100.0
		Total	131	100.0	100.0	

Source: Researcher's survey data output (2020)

As can be depicted from Table 4.2 above, regarding gender, male and female respondents were 105 (80.2%) and 26 (19.8%) respectively. This implies the majority of the managers account for men and it is low with the national expectation that female employees reached a higher position.

Concerning the age of the respondents, as presented in Table 4.2 above, 2 (1.5%) of the respondents are in the age group of less than the age of 25; 40 (30.5%) between the age of 26-35, 75 (60.4%) of the respondents between 36-45 and the rest 10 (7.6%) is above age 46 implies the majority of the respondents are matured and who are expected to deliver a high level of performance for the bank (aged above 25), it may influence occupation stress and job performance.

While sample managers have either a bachelor's degree or MA holder. It demonstrating the expansion of access to undergraduate and postgraduate education and also one of the criteria for holding the manager position.

Regarding work experience, the respondents reported that they had work experience below 5 years. 19.5% of them had work experience between 1-5 years, 28% of them worked

5-10 years, 57% of them had work experience between 10-20 years and the remaining 14% worked for above 20 years in CBE. The majority of the respondents had work experience between 10-20 years. This indicates that the majority of the respondents are at the senior stage/level of their careers. Concerning marital status, 34% of the respondents were single and the remaining 66% are married. Hence, the majority of the respondents are married ones. This indicate that majority of managers have to perform the work, inaddition to taking care of their spouses, children and other family matters which put a lot of strain on them.

4.2 Occupational stress and employee performance level at CBE

This section of the study presented in detail the descriptive statistical results (frequency, percentage, mean and standard deviation) of each item included under each variable (Time Pressure, Work Overload, Role Ambiguity, Role Conflict & Job Performance) of the study.

4.3. The level of Occupational Stress in the CBE

4.3.1. Time Pressure in CBE

Table 5. Time Pressure Variable

S.N	Time Pressure Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
1	I have unachievable deadlines.	8 (6.1%)	38 (29%)	14 (10.7%)	71 (54.2%)	-	131 (100%)	3.13	1.03
2	I have a say in my work speed.(R)	4 (3.1%)	38 (29%)	6 (4.6%)	77 (58.8%)	6 (4.6%)	131 (100%)	3.33	1.04
3	I have to work very fast.	2 (1.5%)	15 (11.5%)	15 (11.5%)	88 (67.2%)	11 (8.4%)	131 (100%)	3.69	0.84
4	I have to neglect some tasks because I have too much to do.	5 (3.8%)	44 (33.6%)	20 (15.3%)	58 (44.3%)	4 (3.1%)	131 (100%)	3.09	1.03
Aggregate Mean								3.31	0.99

Source: Researcher's survey data output (2020)

As illustrated in table 5 (35%) of the respondents disagreed that they had unachievable deadlines; 54% of them agreed that they had unachievable deadlines and the remaining 11% of them were neutral. Here, the study result showed that the majority of the respondents had unachievable deadlines that also implies the employees were working in time pressure. Here, the mean value (Mean=3.13 & SD=1.03) showed that the respondents moderately agreed that they had unachievable deadlines.

Regarding work speed, 63% of them disagreed that they have a say in their work speed while 32% of them disagreed that they have no way to work on their speed. The remaining 5% of them are neutral on the issue. The mean value (Mean=3.33 & SD=1.04) showed that the respondents moderately agreed that they had a say in their work speed.

Regarding working very fast, 75.6% of the respondents agreed that they had to work very fast. And 13% of them disagreed that they didn't have to work very fast while the remaining 11.55% of them are neutral on the issue. This result implies that the majority of the employees worked very fast with time pressure. The mean value (Mean=3.69 & SD=0.84) showed that the respondents highly agreed that they had to work very fast.

On the issue of task abandonment, 60% of the respondents agreed that they had to neglect some tasks because they had too much to do while 37% of them disagreed that they didn't have to neglect some tasks. But the remaining 15% of them were neutral. We can also infer from this result that the majority of the employees were obliged to abandon some tasks due to the time pressure on their work environment. The mean value (Mean=3.09 & SD=1.03) showed that the respondents moderately agreed that they had to neglect some tasks because they had too much to do.

4.3.2. Work Overload

Table 6. work overload Variable

S.N	Work Overload Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
1	I am working long and difficult working hours and days.	10 (7.6%)	22 (16.8%)	29 (22%)	53 (40.5%)	17 (13%)	131 (100%)	3.34	1.14
2	I am unable to meet the deadline I have for my work.	18 (13.7%)	58 (44.3%)	24 (18.3%)	31 (23.7%)	-	131 (100%)	2.52	1.00
3	I feel overworked by the demand place on me.	12 (9.2%)	21 (16%)	28 (21.4%)	58 (44.3%)	12 (9.2%)	131 (100%)	3.28	1.13
4	I feel tired of the demand placed on me.	4 (3.1%)	24 (18.3%)	6 (4.6%)	80 (61.1%)	17 (12.2%)	131 (100%)	2.99	1.11
5	I am unable to take sufficient breaks.	4 (3.1%)	24 (18.3%)	6 (4.6%)	80 (61.1%)	17 (12.2%)	131 (100%)	3.92	3.67
Aggregate Mean								3.21	1.61

Source: Researcher's survey data output (2020)

As illustrated in table 5, 53.5% of the respondents agreed that they were working long and difficult working hours and days. On the other hand, 24.6% of them disagreed that they were working long and difficult working hours and days. The remaining 22% of them are neutral. This implies that the majority of the employees were overloaded by their work. Here, the mean value (Mean=3.34 & SD=1.14) indicated that the respondents moderately agreed that the employees were working long and difficult working hours and days.

Regarding the meeting deadline, 58% of the respondents agreed that they were able to meet the deadline for their work. 24% of them disagreed that they were able to meet the deadline. The remaining 18% of them are neutral. This implies that the majority of the

employees were able to meet the deadline for their work. The mean value (Mean=2.52 & SD=1.00) indicated that the respondents moderately agreed that they were unable to meet the deadline they had for their work.

Concerning overwork feeling, almost 54% of the respondents agreed that they felt overworked by the demand placed on them. However, 25% of them disagreed that they didn't feel overworked. The remaining 18% of them are neutral. This also implies that the majority of the employees were overloaded. Regarding tiredness, almost 41% of the respondents agreed that they felt tired by the demand placed on me. However, 35% of them disagreed that they felt tired. The remaining 23% of them are neutral. This also implies that the employees were overloaded. The mean value (Mean=3.28 & SD=1.13) indicated that the respondents moderately agreed that they felt overworked by the demand placed on them.

Finally, almost 73% of the respondents agreed that they were unable to take sufficient breaks and 21% of them agreed that they were able to take sufficient breaks. The remaining 5% of them are neutral. The mean value (Mean=3.92 & SD=3.67) indicated that the respondents highly agreed that they were unable to take sufficient breaks.

4.3.3. Role Ambiguity

Table 7. Role Ambiguity Variable

S.N	Role Ambiguity Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
1	There are no clear, planned goals and objectives for my job.	2 (1.5%)	10 (7.6%)	6 (4.6%)	69 (52.7%)	44 (33.6%)	131 (100%)	4.09	0.91
2	I don't feel secure about how much authority I have.	4 (3.1%)	14 (10.7%)	11 (8.4%)	88 (67.2%)	14 (10.7%)	131 (100%)	3.72	0.91

3	I don't know exactly what my responsibilities are.	6 (4.6%)	12 (9.2%)	12 (9.2%)	60 (45.8%)	41 (31.3%)	131 (100%)	3.90	1.09
4	I don't know that I have divided my time properly.	8 (6.1%)	13 (9.9%)	10 (7.6%)	69 (52.7%)	31 (23.7%)	131 (100%)	3.78	1.10
5	I am not clear what is expected of me at work.	6 (4.6%)	11 (8.4%)	4 (3.1%)	71 (54.2%)	39 (29.8%)	131 (100%)	3.96	1.04
6	The explanation is not clear of what has to be done.	12 (9.2%)	19 (14.5%)	6 (4.6%)	64 (48.9%)	30 (22.9%)	131 (100%)	3.62	1.24
Aggregate Mean								3.85	1.05

As illustrated in table 6, 10% of the respondents disagreed that there was no clear, planned goals and objectives for their job. On the other hand, 87% of them agreed that was no clear, planned goals and objectives for their job. The remaining 5% of them are neutral. This implies that no clear, planned goals and objectives for their job. Here, the mean value (Mean=4.09 SD=0.91) indicated that the respondents highly agreed that there was no clear, planned goals and objectives for their job.

Concerning authority, 14% of the respondents disagreed that they didn't feel secure about how much authority they had. However, 78% of them agreed they didn't feel secure about how much authority they had. The remaining 8% of them are neutral. This implies that the majority of the employees didn't feel secure about the authority they had. The mean value (Mean=3.72 SD=0.91) indicated that the respondents highly agreed that they didn't feel secure about the authority they had.

Concerning responsibilities, 14% of the respondents disagreed that they didn't know exactly what their responsibilities were. 77% agreed that they didn't know exactly what their responsibilities were. The remaining 9% of them are neutral. The mean value (Mean=3.90

SD=1.09) indicated that the respondents highly agreed that they didn't know exactly what their responsibilities were.

Concerning time management, 16% of the respondents disagreed that they didn't know that they had divided their time properly. While 77% of them agreed that they didn't know that they had divided their time properly. The remaining 8% of them are neutral. The mean value (Mean=3.78 & SD=1.10) indicated that the respondents highly agreed that they didn't know they had divided their time properly.

About expectations, 13% of the respondents disagreed that they were not clear what was expected of them at work. Whereas, 84% of the respondents agreed that they were not clear what was expected of them at work. The remaining 3% of them are neutral. The mean value (Mean=3.96 & SD=1.04) indicated that the respondents highly agreed that they were not clear what was expected of them at work.

About explanation, 24% of the respondents disagreed explanation was not clear of what has to be done. Whereas, 72% of the respondents agreed that the explanation was not clear. The remaining 5% of them are neutral. The mean value (Mean=3.62 & SD=1.24) indicated that the respondents highly agreed that the explanation was not clear of what has to be done.

4.3.4 Role Conflict

Table 8. Role Conflict Variable

S.N	Job Role Conflict Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
1	I receive an assignment without the manpower to complete it.	14 (10.7%)	28 (21.4%)	10 (7.6%)	54 (41.2%)	25 (19.1%)	131 (100%)	3.37	1.30
2	I work with two or more groups who operate	14 (10.7%)	33 (25.2%)	17 (13.0%)	51 (38.9%)	16 (12.2%)	131 (100%)	3.17	1.24

S.N	Job Role Conflict Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
	quite differently.								
3	I have to buck (oppose or resist) a rule or policy to carry out an assignment.	23 (17.6%)	46 (35.1%)	28 (21.4%)	28 (21.4%)	6 (4.6%)	131 (100%)	2.60	1.14
4	I receive incompatible requests from two or more people.	14 (10.7%)	48 (36.6%)	36 (27.5%)	29 (22.1%)	4 (3.1%)	131 (100%)	2.70	1.03
5	I do things that are apt (right) to be accepted by one person and not accepted by others.	8 (6.1%)	28 (21.4%)	26 (19.8%)	67 (51.1%)	2 (1.5%)	131 (100%)	3.21	1.00
	Aggregate Mean							3.01	1.14

Source: Researcher's survey data output (2020)

Concerning job role conflict, the respondents moderately agreed for the five items of job role conflict-related factor. Accordingly, they moderately agreed that they received an assignment without the manpower to complete it (M=3.37, SD=1.302), worked with two or more groups who operate quite differently (M=3.17, SD=1.241), opposed or resisted a rule or policy to carry out an assignment, (M=2.60, SD=1.141), received incompatible requests from two or more people, (M=2.70, SD=1.028) and they did apt things (right) to be accepted by one person and not accepted by others (M=3.21, SD=0.998).

4.4. The level of Employee Job Performance in the CBE

Table 9. Job Performance Variable

S.N	Job Performance Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean	SD
1	I am a top performer.	-	50 (38.2%)	2 (1.5%)	77 (58.8%)	2 (1.5%)	131 (100%)	3.24	0.99
2	I know more about the services delivered to employees here.	-	2 (1.5%)	2 (1.5%)	92 (70.2%)	35 (26.7%)	131 (100%)	4.22	0.55
3	I get along with customers better than others.	-	6 (4.6%)	4 (3.1%)	92 (70.2%)	29 (22.1%)	131 (100%)	4.10	0.66
4	I know what my customers expect better than others.	-	20 (15.3%)	6 (4.6%)	92 (70.2%)	13 (9.9%)	131 (100%)	3.75	0.84
	Aggregate Mean							3.83	0.76

Source: Researcher's survey data output (2020)

Concerning employees' job performance, the respondents moderately agreed for one item of job performance-related factor and highly agreed for the remaining three items. Accordingly, they moderately agreed that they were a top performer. (M=3.24, SD=0.991). Whereas they highly agreed that they know more about services delivered to employees (M=4.22, SD=0.545), they get along with customers better than others (M=4.10, SD=0.655) and they know what their customers expect better than others (M=3.75, SD=.835).

For the mean values, the decision rule (cut-off point) was decided and interpreted using credible sources contributed by Creswel (2012). According to Creswel (2012), mean value of ≥ 4.5 =Very High, 3.51-4.51=High, 2.51-3.5= Moderate, 1.51-2.5=Low; < 1.5 =Very Low. Based on this mean score measurement, the researcher described the mean score of the participants for each category of variable descriptions.

Table 10 Summarized Descriptive Mean and Standard Deviation

Study Variables	N	Mean	Std. Deviation (SD)	Evaluation of Mean Score
Time Pressure	131	3.31	0.99	Moderate
Workload	131	3.37	1.89	Moderate
Role Ambiguity	131	3.85	1.05	High
Role Conflict	131	3.01	1.14	Moderate
Employee Performance	131	3.83	0.76	High

Source: Researcher's survey data output (2020)

As per Table 9 above, among the independent variables, the mean statistics of Role ambiguity topped the chart with (M=3.85, Std=1.05), where the majority of the respondents perceived that high level of role ambiguity in the Bank. This indicates that clear, planned goals and objectives for their job, they feel secure about the authority they have, they know exactly what their responsibilities are, they also know that they have divided they time properly, they are clear what is expected of them at work and explanation is clear of what has to be done.

The second highest mean is Workload with a mean value of (M=3.37) and its (Std=1.89), This result indicates that the majority of the respondents moderately agreed that work overload factors are affecting their performance. In other words, they were working long and difficult working hours and days, they were unable to meet the deadline they have for their work, they feel overworked by the demand placed on them, they feel tired by the demand placed on them and they were unable to take sufficient breaks.

As indicated in table 4, the mean score of time pressure was 3.31, while the standard deviation was 0.99. This result indicates that the majority of the respondents moderately agreed that time pressure exists in the bank. In other words, they have unachievable deadlines,

they have a say in my work speed, they also have to work very fast and have to neglect some tasks because they have too much to do.

The mean score of role conflict was 3.01 while the standard deviation was 1.14. This result indicates that the majority of the respondents moderately agreed that role conflict factors are affecting their performance.

The mean score of employee job performance was 3.83 while the standard deviation was 0.76. This result indicates that the majority of the respondents highly agreed that the employees are top performers, they know more about services delivered to employees, they get along with customers better than others and they know what their customers expect better than others. Here, we can infer that majority of the respondents agreed that role ambiguity factor highly affects their performance and they believe that their job performance was also low.

4.5. The relationship between occupational Stress and Employee Performance in the CBE

The purpose of correlation analysis is to explore the strength as well as the direction of the relationship among the study variables namely Time Pressure, Workload, Role Ambiguity and Role Conflict (the independent variables), and & Employee Job Performance (i.e. dependent variable). Pearson correlation analysis was used to explore their relationships. The results were summarized in table 10 below:

Table 11 **Bivariate Pearson Correlation Matrix**

		Correlations				
		Time Pressure	Workload	Role Ambiguity	Role Conflict	Job Performance
Time Pressure	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	131				
Workload	Pearson Correlation	.513**	1			

	Sig. (2-tailed)	.000				
	N	131	131			
Role Ambiguity	Pearson Correlation	-.125	-.354**	1		
	Sig. (2-tailed)	.156	.000			
	N	131	131	131		
Role Conflict	Pearson Correlation	.194*	.386**	-.404**	1	
	Sig. (2-tailed)	.027	.000	.000		
	N	131	131	131	131	
Job Performance	Pearson Correlation	.100	.019	-.253**	-.127	1
	Sig. (2-tailed)	.255	.830	.004	.150	
	N	131	131	131	131	131

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

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Researcher's survey data output (2020)

Cohen (1988) effect size standards, correlation coefficients $< \pm 0.28$ are small effects; medium effects range from $\pm 0.28-0.49$; and, large effects are greater than ± 0.49 . Cohen (1998) cited by (Warokka et al. 2012), also interpreted the coefficient of correlation between 0 and 1 as in the following manner. The correlation coefficient (r) ranging from 0.10 to 0.29 may be regarded as indicating a low degree of correlation, r ranging from 0.30 to 0.49 may be considered as a moderate degree of correlation, and r ranging from 0.50 to 1.00 may be regarded as a high degree of correlation. Accordingly, the relationship between Role ambiguity and employee performance was investigated, and correlation Coefficient of $r = -.253$, $n=131$, $p<0.05$ was found, this shows that there is a small, negative relationship between the two variables. This implies that the level of role ambiguity increases, the employees' job performance will be decreased. In the same way, the relationship between role conflict and employee performance correlation coefficient $r = -.127$, $n=131$, $p<0.05$ was found; this also demonstrates that there is a small, negative relationship between role ambiguity and employee performance. The workload is positively and strongly related to employees' performance with $r=0.19$ and 0.01

level of significance. The other dimension (time pressure) is positively and strongly related to employees' performance with $r = 0.1$

4.6. Test for Assumptions of Linear Regression Model/Regression

Diagnostics

Before running the regression analysis to test the research hypotheses, a preliminary analysis (Regression Diagnostics) was conducted to verify the assumptions of the classical linear regression model like linearity, normality, multi-collinearity, and homoscedasticity tests/assumptions.

4.6.1. Linearity Test

The linearity assumption can be tested by examining the P-P Plot of the Regression Standardized Residual and the scatter plot. The normal P-P Plot (observed cumulative probability against expected cumulative probability) of the regression Standardized Residual (see Annex-1) indicates that the points lie in a reasonably straight line from bottom left to top right. Thus, we can conclude that linearity assumption of the linear regression model was not violated.

4.6.2. Normality Test

This normality assumption states that the observations of the error term are drawn from a distribution that is normal (that is, bell-shaped, and generally following the symmetrical pattern). Although all normal distributions are symmetrical and bell-shaped, they do not necessarily have the same mean and variance. For an estimation technique to be "good," the mean of the sampling distribution of the β s it produces should equal the true population β . This property has a special name in econometrics: unbiasedness (Studenmund, 2016).

Accordingly, the histogram (Appendix-2) showed that the distribution of error term (regression standardized residual) were bell shaped that generally follows symmetrical pattern and it allowed to conclude that distribution of the error terms were normal in the model. Hence, it can be inferred that the assumption of “normally distributed error term” was not violated.

4.6.3. Multi-collinearity Test

Multi-collinearity will occur if some or all of the independent variables are highly correlated with one another. It shows the regression model has difficulty in explaining which independent variables are affecting the dependent variable (Brooks, 2008). Multi-collinearity can be tested either form correlation coefficient results or from the Value of Tolerance and VIF. According to Sekaran and Bougie (2016), the acceptable value of tolerance and Variance Inflation Factor (VIF) is above 0.10 and below 10 respectively. As we can see from table 9, the Tolerance Values are 0.937, 0.952, 0.780 & 0.778 for each independent variable respectively which are above the threshold of 0.10 and the VIF values are also 1.067, 1.050, 1.282 & 1.285 respectively as illustrated in the table below. These VIF values are below the threshold of 10. Therefore, we can conclude that there is no collinearity issue between the independent variables.

Table 12 Collinearity Diagnosis

Coefficientsa		Collinearity Statistics	
Model		Tolerance	VIF
1	Time Pressure	.937	1.067
	Work overload	.952	1.050
	Role Ambiguity	.780	1.282
	Role Conflict	.778	1.285

a. Dependent Variable: Job Performance

Source: Researcher's survey data output (2020)

4.6.4. Test of Homoscedasticity

At each level of the predictor variable(s), the variance of the residual terms should be constant. This just means that the residuals at each level of the predictor(s) should have the same variance (homoscedasticity); when the variances are very unequal there is said to be heteroscedasticity. For a basic analysis it is worth plotting standardized residual against standardized predicted values, because this plot is useful to determine whether the assumptions of random errors and homoscedasticity have been met. Graph of standardized residual and standardized predicted values should look like a random array of dots evenly dispersed around zero. If this graph funnels out, then the chances are that there is heteroscedasticity in the data. If there is any sort of curve in this graph, then the chances are that the data have broken the assumption of linearity (Field, 2005). Hence, the plots (scatter & partial) of the regression standardized residuals against the standardized predicted values look like a random array of dots evenly dispersed around zero which showed that homogeneity of variances (homoscedasticity) assumption wasn't violated (see Appendix 3).

4.7. The effect of occupational Stress on Employee Performance in the CBE

4.7.1.1. Model Summary

Table 13 Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.378 ^a	.143	.115	.47911	1.789

a. Predictors: (Constant), Role Ambiguity, Time Pressure, Role Conflict, Workload

b. Dependent Variable: Job Performance
Source: Researcher's survey data output (2020)

Accordingly, before executing the regression analysis, the researcher conducted regression diagnostic tests (misspecification) and then testing the research hypotheses. Accordingly, misspecification tests were conducted to validate the assumptions of CLRM and the same assumption tests were presented as follows

As indicated in Table 12 shows the coefficient of multiple correlation R which is the degree of association between causes of occupational stress and employee performance is 0.378^a. The value of r square is 0.143 this implies 14.3% of the variation in employee performance is explained by Time pressure, Workoverload, role ambiguity, and Role conflict, whereas 85.7% of the variance is explained by other factors.

Analysis of Variance (ANOVA) or F-Test

Table 14 Analysis of Variance (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.813	4	1.203	5.242	.001
	Residual	28.923	126	.230		
	Total	33.737	130			

a. Dependent Variable: Job Performance

b. Predictors: (Constant), Role Conflict, Work Overload, Time Pressure, Role Ambiguity

Source: Researcher's survey data output (2020)

As it is shown in the ANOVA table (table 13) the p-value of 0.000 for the Model is less than 0.05 significant level. This indicates that the sample data provide sufficient evidence to conclude that the regression model was well fit. In other words, the p-value (0.000) of the predictors is highly significant and can be concluded that factors (Time Pressure, Work Overload, Role Ambiguity & Role Conflict) can predict employee job performance significantly.

4.7.1.2. Coefficients of Variables

Table 15. Coefficients of Variables

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.050	.305		13.260	.000
	Time Pressure	.114	.085	.113	1.342	.182
	Work Overload	-.042	.043	-.082	-.977	.330
	Role Ambiguity	-.637	.130	-.416	-4.879	.000
	Role Conflict	-.165	.054	-.265	-3.085	.003

a. Dependent Variable: Job Performance

Source: Researcher's survey data output (2020)

The regression coefficient result of the model showed that (see table 14), role ambiguity has a negative and significant effect on employees' job performance ($a=-0.416$, $p=0.000$). The negative effect of role ambiguity on employee performance implies that if there is an increase in role ambiguity, there will be a decrease in employees' performance level. In other words, the regression coefficient for role ambiguity indicates a percent/unit change in role ambiguity will lead to an approximately 42% decrease in employees' performance.

On the other hand, role conflict had a negative and significant effect on employees' job performance ($a=-0.265$, $p=0.003$). The negative effect of role conflict on employee performance implies that role conflict decreased employees' performance. In other words, the regression coefficient of -0.265 for role conflict indicates a percent/unit increase in role conflict will lead to an approximately 27% decrease in employees' performance.

Here, time pressure and Workoverload had no significant effect on employees' job performance of the Bank since the critical p-value is above 0.05, which are 0.182 and 0.330 respectively.

4.8. Testing Hypothesis

According to the Table above, the Role Ambiguity beta coefficient value is -0.416 with a significant value of 0.000 which is lesser than 0.05. In this case, Role Ambiguity has a negative significant influence on employee performance. When employees' are not sure of their role and job description in the organization it does impact their level of productivity and contribution as they are not sure where they stand. Since the data supports the conjectured hypothesis, H3 is accepted.

The findings are consistent with Fisher (2001) Mansour & Elmorsey (2016), Ratnawat & Jha (2014) Murali et.al. (2017), and Kaveri & Prabaran (2013). This research shows that role ambiguity is negatively associated with the worker's performance, which is supporting the validity of this result.

Workload's beta coefficient value stands at -0.082 with a negative insignificant value 0.330 which is higher than 0.05. This means that the workload does not have a significant influence on employee performance of CBE employees. It is consistent with Khan & Akbar(2015); Ahuja et al. (2007); Johari et al. (2012).

Time pressure's beta coefficient value from the table indicated 0.113 with a positive insignificant of 0.182, which is higher than 0.05. This means time pressure does not have a significant influence on the level of stress and employee performance (Hassen & Basset, 2018).

Role conflict's beta coefficient value is -0.265 with a significant value of 0.003 which is lower than 0.05. Hence, role conflict has a negative and significant influence on employee performance. It is consistent with Kaveri & Prabaran (2013), Celik (2013).

Overall, Role Conflict and role ambiguity have a negative and significant influence on employee performance and workload and time pressure do not have any significant influence on employee performance.

Table 16. Hypotheses Acceptance and Rejection

Hypotheses	Beta Coefficient	Significant (P<0.05)	Result
H ¹ : Influence of Time Pressure to Employee Performance	-0.113	0.182	Not supported
H ² : Influence of Workload to Employee Performance	-0.126	0.330	Not Supported
H ³ : Influence of role conflict to Employee Performance	0.265	0.003	Supported
H ⁴ : Influence of Role Ambiguity to Employee Performance	-0.416	0.000	Supported

Qualitative Analysis of occupational stress at CBE

This part is presented here as part of providing additional information on occupational stress. The information provided in this section is obtained from various relevant documents as well as interview responses of the Human Resources Director and health director of the Bank clinic. Another important issue to be pointed out at this juncture is that much of the information obtained from this qualitative data has been used to substantiate the data obtained through questionnaires.

Bank's HR director perceived that there is occupational stress in the bank due to banking by its nature is a stressful occupation. They believe that the employees, especially the branch managers, are full of panic and hard work. Moreover, the commercial bank of Ethiopia has a large number of customers, and still, the customers are dependent on branch activities other than digital services and products. As per the Interview made with HR Director and manager mention that they have never talked about job stress effect on performance so that the contact always focuses on performance and quarter target achieving.

As per the result of interview questions which was conducted with HR staff regarding their understanding of causes of occupational stress and its effect on employee performance, there is the job description that is given to branch managers but expected to answer any

inquiry/issue that happens in his branch. Sometimes his/her responsibility required on his branch even if he is out due to sick leave, annual leave.

As per the interview from HR staff, the response shows that branch managers responsible for their branch ATMs to have available cash and functioning at any time including weekends or holidays. It may recall if this happens at any time. Managers are suffering from the level of stress related to the capacity and amount of duties and tasks they required to do, attending meetings was the most affecting factor in workload.

According to the Health Director of the bank told in the interview that stress in general and occupational stress in particular potentially negative effects on employees' and organizations' psychological and physical health. According to the bank's clinic records showed an increment in non-communicable diseases such as heart disease, high blood pressure, headache, obesity, and diabetes. stress may be the cause or aggravated these health problems.

According to the exit interview, the researcher found that a significant number of branch managers (56%) mentioned, occupational stress variables were their main reason to quit the job. As per the response of the interviewers and review document, the bank should be given attention to stress on the working environment.

CHAPTER FIVE

Summary of major findings; Conclusion and Recommendation

This chapter summarizes the main findings of the research, infers what the findings signify in the conclusion section, and forwards its recommendation in the areas where gaps were identified.

5.1 Summary of major findings

The objective of this study was to assess the effect of occupational stress on employee job performance in the context of the Commercial Bank of Ethiopia. Based on the objectives of the research, the questionnaire was selected and organized based on existing literature and measure the research variables to determine the level of their effect on employee job performance.

- The majority of the respondent was male managers that constitute (80.2%) of the respondents. Concerning the age group, 65.4% of the respondents are above the age of 35. The survey result shows the majority of the respondents have MA degree (71.8). The study also shows that 84.8 % of the respondents have greater than 6 years of service in CBE. In CBE, t h e majority of the respondents were married (66.4).
- Results of the descriptive statistics showed Role ambiguity topped the chart with (M=3.85, Std=1.05), where the majority of the respondents agreed that a high level of role ambiguity in the Bank. Regarding work overload, the majority of the respondents moderately agreed that work overload in the bank with a mean value of

(M=3.37). with managers moderately agree time pressure and Role conflict happen at CBE scoring a mean of M=3.31 and 3.01 respectively.

- The workload is positively and strongly related to employees' performance with $r=0.19$ and 0.01 level of significance. The other dimension (time pressure) is positively and strongly related to employee performance with $r = 0.1$
- Role ambiguity and Role conflict are found to have a small, negative relationship with employees' performance. The most significant process related to job satisfaction is attracting, with $r=0.599$, followed by screening and sourcing with $r=0.555$ and 0.531 respectively. Selecting and lateral transfer have relatively lower level relation with job satisfaction with $r=0.421$ and $r=0.377$.
- The four occupational stress variables (time pressure, work overload, Role ambiguity, and Role conflict) have an impact on employees' performance in CBE i.e 14.3% of the variation in employee performance is explained by these variables.

5.2 Conclusion

Based on empirical findings it is concluded that occupational stress is a real challenge for employees who are working CBE Addis Ababa district branches. It is very important that work is being continuously checked for stress-related factors. Further, it has to create a conducive environment in which employees work efficiently. In particular, the results of the study implied that managers need to give proper emphasis on occupational stress-related factors that will reciprocate with higher levels of employees' job performance. The dimensions are drawn through the literature that causes the occupational stress and has an effect on employees' performance. The dimensions of occupational stress are time pressure, work overload, role ambiguity, and role conflict. The results showed that the causes of occupational stress have a

negative effect on employees' performance. Pearson correlation and regression were used to measure the effects of occupational stress on employees' performance.

5.3 Recommendations

The findings of the study suggest that the Bank's strategy towards role clarity is encouraging in enhancing or increasing employees' job performance. If the employees' job performance improved, overall organizational performance will be improved, though other occupational stress factors need serious attention. Therefore:

- ❖ It has been indicated that the employees' job performance has a negative significant difference in the occupational stress factor of role ambiguity. Therefore, CBE management should better enrich role clarity issues, and the management at all levels shall walk the talk to create a sense of inspiration towards employees through making jobs more clear. Since the role clarity issue is not highly significant, the Bank's management should increase its effort in advancing role clarity issues across branch offices of the Bank.
- ❖ The result of the study has clearly shown that the employees' job performance has a negative significant difference in the occupational stress factor of role conflict. Therefore, CBE management should avoid incompatible requests /instructions /commands from two or more managements line/people that could create role conflict issues among employees of the bank.
- ❖ For improving the level of employees' performance in the Commercial Bank of Ethiopia, the management shall develop a strategy that can resolve role conflict issues across its branch offices and its implementation should be ascertained at the operational level. If employees truly are a company's best asset, then their care and support be a priority. So

that the bank shall give due consideration to its employees and strategically align them with its operation by promoting its vision towards its employees and enhancing a sense of purpose.

- ❖ Periodical occupational stress survey shall be employed by the management to measure the level of employees' performance and accordingly immediate response shall be given to the problems occurred by discussing with employees through creating employees' voice channels and shall maintain the highest performance level. The survey should try to determine all the factors driving employee performance then it can narrow down the list of factors to focus on two or three areas.
- ❖ Job stress and employee performance should be recognized, as a collective issue with massive implications of the overall wellbeing of an employee, the organization, society and the economy of the country as a whole

5.4 Suggestions for Future Research

The results of this study suggest that occupational stress and employee job performance is a meaningful construct that is worthy of future research. The sample size could have increased to more rather than 136. The scope of the study can be further increased and enriched to include other variables that might predict employee job performance besides time pressure, Work overload, role ambiguity, and role conflict. The study can also include other methods like in-depth interviews, focus group interviews, nominal group technique, etc. Besides, it can also be conducted at the banking industry level (i.e. by including other private and public banks) and or across countrywide (including other industries) so that the results can be more generalized.

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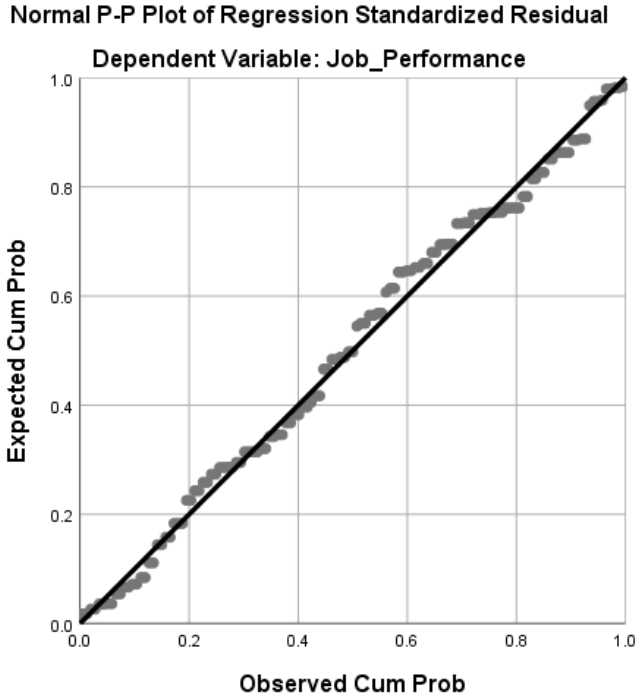
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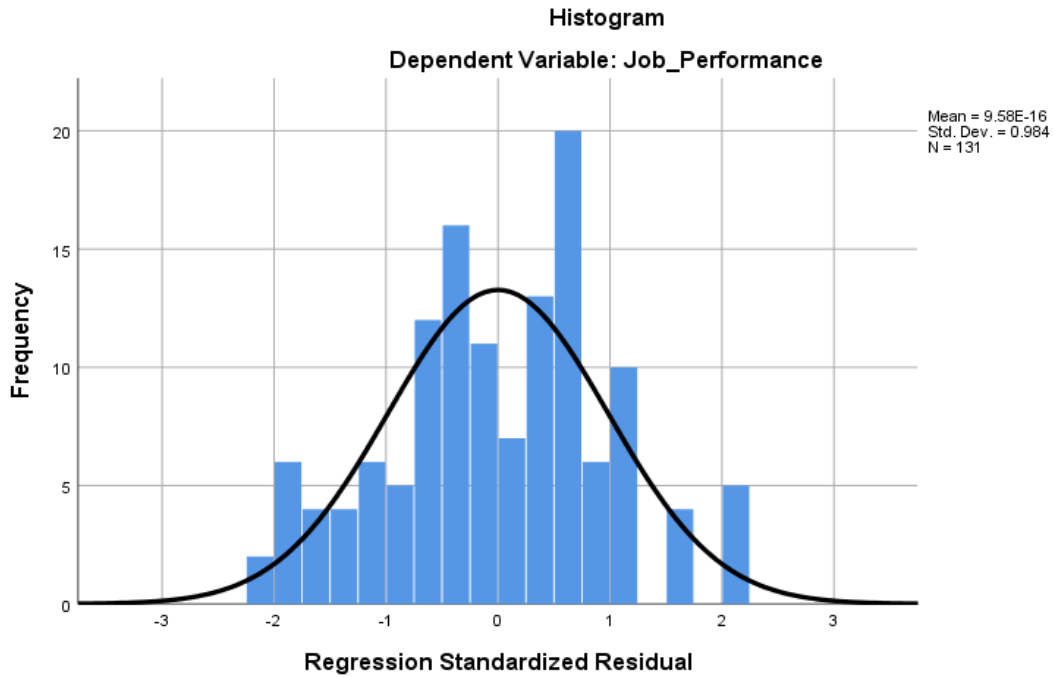
Appendix 1: Probability-Probability (P-P) Plot of the Standardized Residual

Figure 1: Probability-Probability (P_P) Plot of the Standardized Residual



Appendix 2: Frequency Distribution of Standardized Residual

Figure 2: Frequency Distribution of Standardized Residual



Appendix 3: Scatter Plot

Figure 3: Scatter Plots of Regression Standardized Residual against Standardized Predicted Values

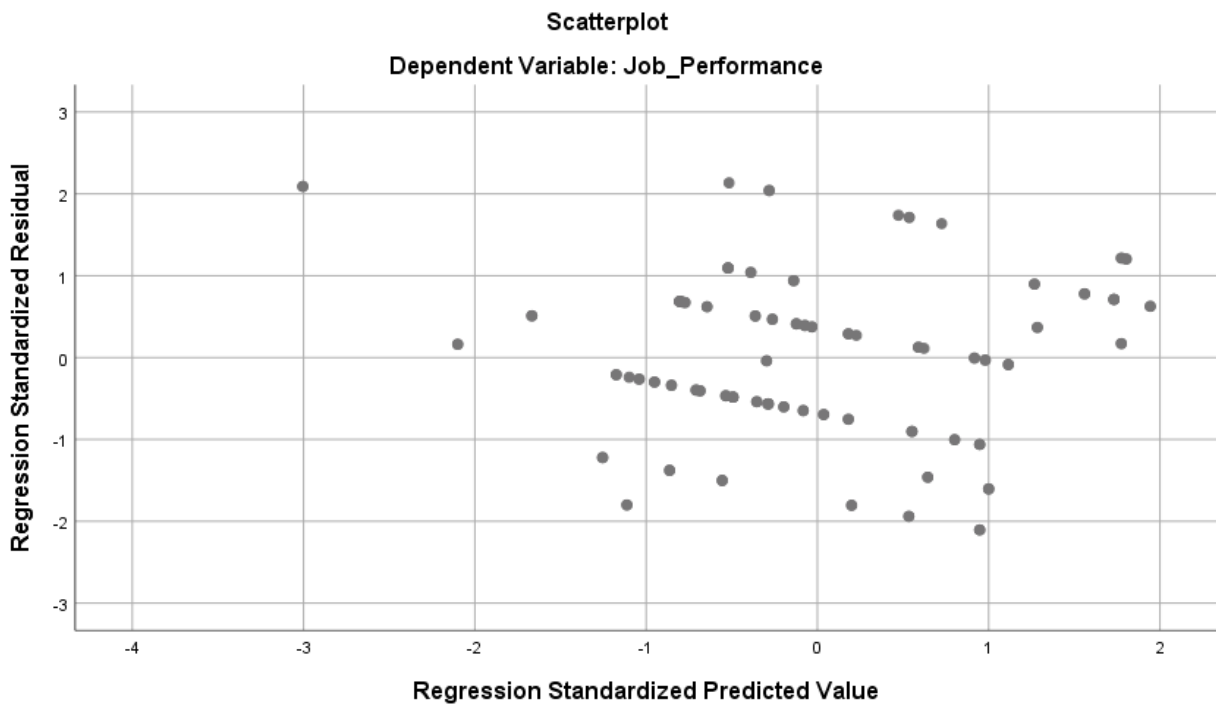


Figure 4: Partial Regression Plot (1)

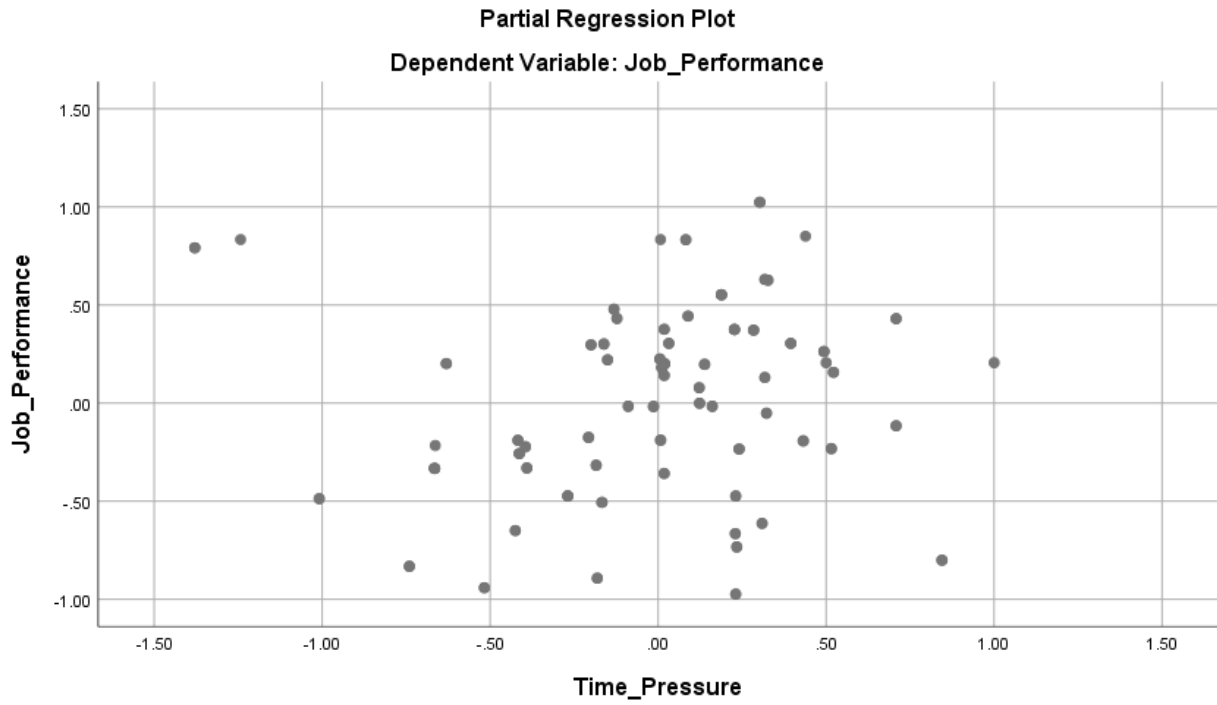


Figure 5: Partial Regression Plot (2)

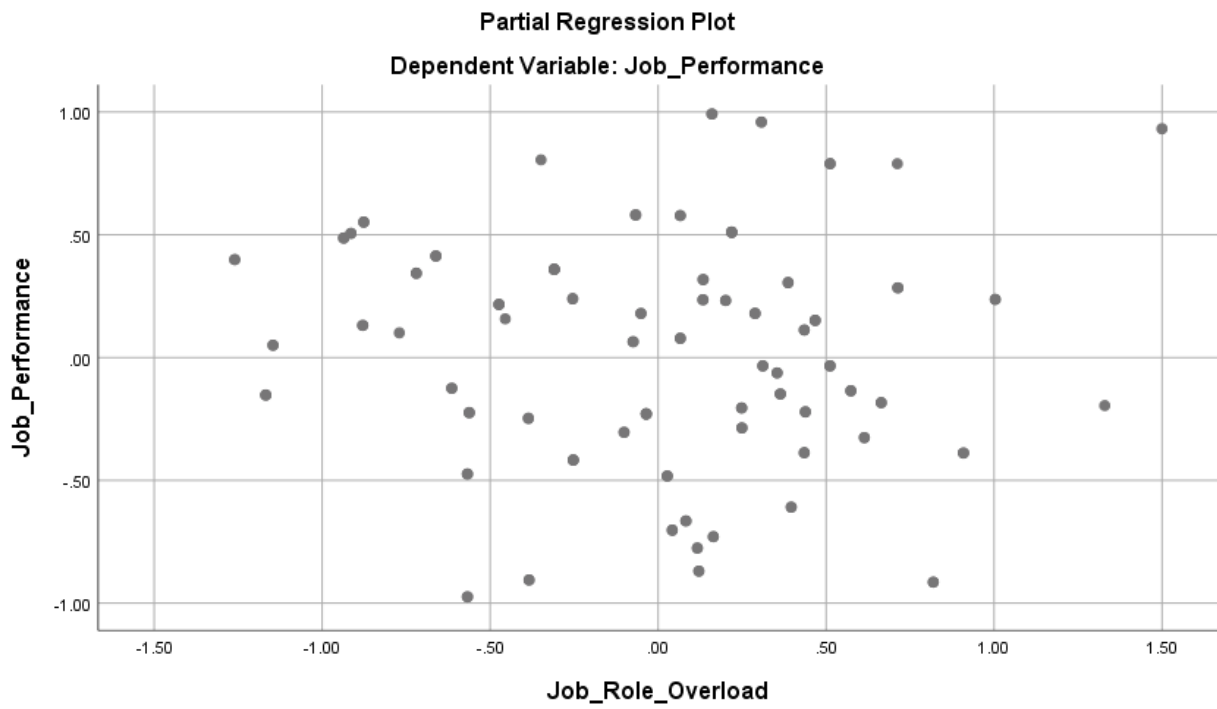


Figure 6: Partial Regression Plot (3)

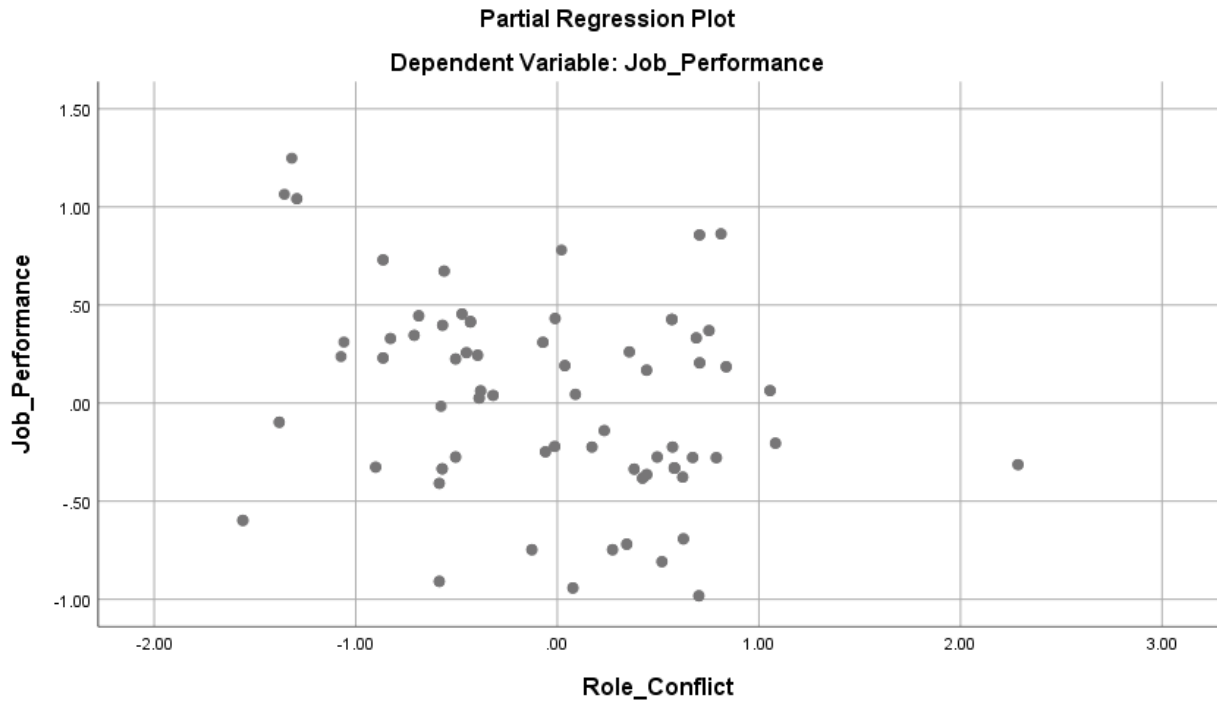
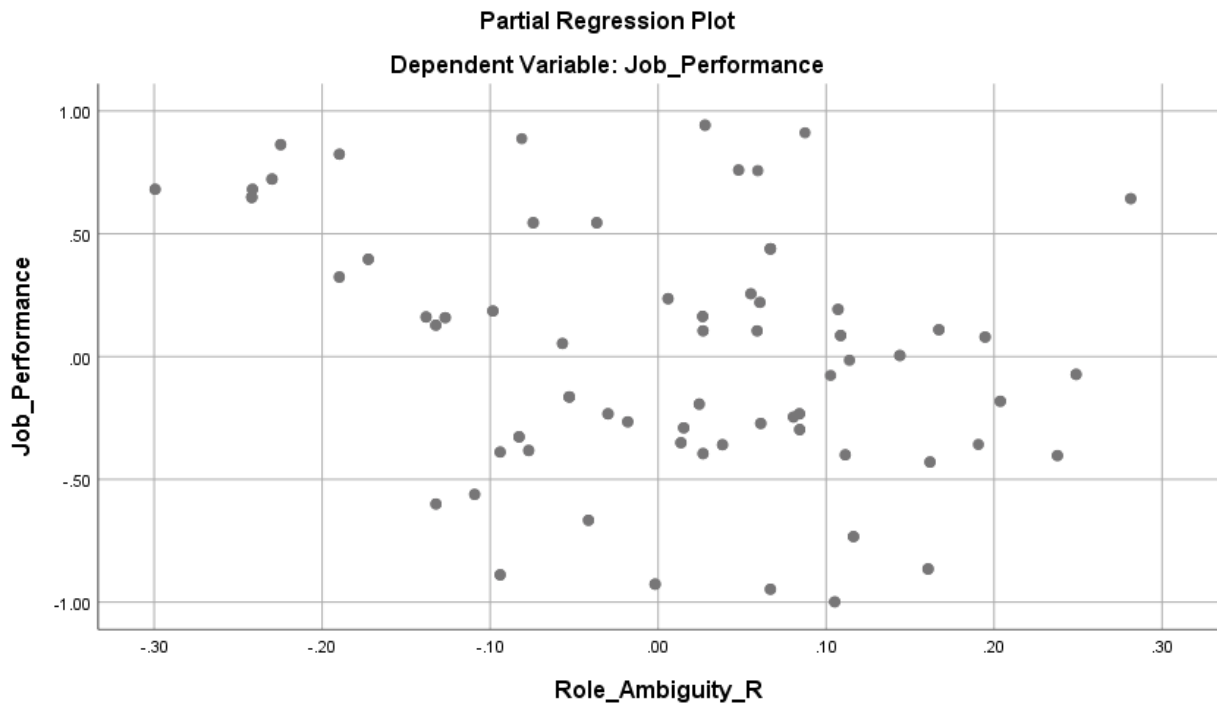


Figure 7: Partial Regression Plot (4)



1. Appendix 4: Questionnaire

**Addis Ababa University
College of Business and Economics
School of Commerce
Department of Human Resources
Management**

Dear Participant:

My name is Ermias Degu and I am a graduate student at Addis Ababa University School of Commerce. This questionnaire is designed to collect information on the Effects of Occupational Stress on Employees' Performance in the Commercial Bank of Ethiopia. You are kindly invited to fill in this questionnaire. No need to mention your name and the information provided is to be used only for this study and any information given will be kept confidential.

Thank you for your Cooperation!

Instruction:

Put "x" mark in the box to the point which mostly reflects your idea

Part One: Biographical Information

1.1 Gender:

Male Female

1.2 Age:

25 or below 26-35 36-4 ≥ 46

1.3 Educational Background:

High School Certificate

Diploma

BA/BSC

MA/MSC PhD

1.4 How long you have been serving in CBE?

Less than 5 years

5 - 10 years

10 - 20 years

≥ 20 years

1.5 Please specify your branch grade _____

II. Research Related Questions

The following questions are presented on a five-point Likert scale. If the item strongly matches with your response choose 5 (Strongly Agree), if you moderately agree on the idea choose 4(Agree), if you do not have any idea or information on the point choose 3 (Neither Agree nor Disagree), if you moderately disagree with the point choose 2 (Disagree) and if you completely disagree with the point choose 1 (Strongly Disagree).

Instruction: Listed below is a series of statements that represent the working conditions that exist for you in the organization you work. Please indicate your level of agreement with each statement by circling the number that represents your situation.

1 = "*Strongly Disagree*" 2 = "*Disagree*" 3 = "*Neither Agree nor Disagree*" ;

4 = "*Agree*"

5 = "*Strongly Agree*"

Time pressure		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I have unachievable deadlines.	1	2	3	4	5
2	I have a say in my own work speed.(R)	1	2	3	4	5
3	I have to work very fast.	1	2	3	4	5
4	I have to neglect some tasks because I have too much to do.	1	2	3	4	5
Work Overload						
1	I am working long and difficult working hours and days.	1	2	3	4	5
2	I am unable to meet the dead line I have for my work.	1	2	3	4	5
3	I feel overworked by the demand place on Me.	1	2	3	4	5
4	I feel tired by the demand placed on me.	1	2	3	4	5
5	I am unable to take sufficient breaks.	1	2	3	4	5
Role Ambiguity						
1	There is clear, planned goals and objectives for my job.(R)	1	2	3	4	5
2	I do feel secure about how much authority I have.(R)	1	2	3	4	5
3	I do know exactly what my responsibilities are.(R)	1	2	3	4	5
4	I do know that I have divided my time properly.(R)	1	2	3	4	5
5	I am clear what is expected of me at work(R)	1	2	3	4	5
6	Explanation is not clear of what has to be done.(R)	1	2	3	4	5
Role Conflict						
1	I receive an assignment without the manpower to complete it.	1	2	3	4	5
2	I work with two or more groups who operate quite differently.	1	2	3	4	5
3	I have to buck (oppose or resist) a rule or policy to carry out an assignment.	1	2	3	4	5

4	I receive incompatible requests from two or more people.	1	2	3	4	5
5	I do things that are apt (right) to be accepted by one person and not accepted by others.	1	2	3	4	5
Job Performance						
1	I am a top performer	1	2	3	4	5
2	I know more about services delivered to employees here	1	2	3	4	5
3	I get along with customers better than others	1	2	3	4	5
4	I know what my customers expect better than others	1	2	3	4	5

Interview Guiding Questions

Age: _____

Gender: _____

Occupation: _____

1. Do you think occupational stress exist in the commercial bank of Ethiopia?
2. Do you percieved that occupational stress are a serious problem?
3. Have you ever discussed occupational stress issues with your employees in your Bank?
4. Do you think that overall HR practice of CBE are fair in your organization?