



**ADDIS ABABA UNIVERSITY**

**COLLEGE OF BUSINUSS AND ECONOMICS**

**THE EFFECT OF JOB STRESS ON EMPLOYEE PSYCHOLOGICAL  
WELLBEING: THE CASE OF ABAY BANK NORTH AND EAST  
DISTRICT, ETHIOPIA**

**BY**

**YOHANAN AYFOKIRU DIGAFU ID.....GSE/1710/15**

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF  
ADDIS ABABA UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF  
BUSINESS ADMINISTRATION (MBA IN MANAGEMENT)**

**JANUARY, 2025**

**ADDIS ABABA, ETHIOPIA**

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ADVISOR:

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JANUARY, 2025

ADDIS ABABA, ETHIOPIA

## DECLARATIONS

I, Yohanan Ayfokiru Digafu do hereby certify that this thesis is my original work and it has not been submitted partially; or in full, by any other person for an award of degree in Addis Ababa university or any other university/institution.

Submitted by:

Full Name: **Yohanan Ayfokiru** Signature

Date: 22/01/2025



Approved by:

This Thesis has been submitted for examination with my approval.

Name of Advisor: **Meba Tadesse (PHD)** Signature

Date: 22/01/2025



## STATEMENT OF CERTIFICATION

This is certifying that Yohanan Ayfokiru Digafu has carried out hi research work on the topic entitled “The Effect of Job Stress on Employee Psychological Well-being: The Case of Abay Bank, North and East District”.

The work is original in nature and I suitable for the submission for the reward of Master of Business Administration (MBA).

Advisor: Meba Tadesse (PHD)



Signature

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# APPROVAL SHEET

This is to certify that the thesis is prepared by Yohanan Ayfokiru Digafu entitled with examine the effect of job stress on employee psychological wellbeing, the case Abay Bank North and East District, Ethiopia. A Thesis submitted in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA in Management) with the regulations of the University and meets the accepted standards concerning originality and quality.

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## ACRONYMS

ANOVA

Analysis of Variance

COR

Conservation of Resources Theory

JDR

Job Demands-Resources Theory

KII

Key Informant Interview

PE

Person-Environment Theory

SDT

Self-Determination Theory

SPSS

Statistical Package for Social Science

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## ABSTRACT

*The aim of the study was to examine the effect of job stress on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia. This study employs a mixed methods research approach to examine the effect of job stress on employee psychological well-being at Abay Bank, North and East District, Ethiopia. Data were collected using purposive and simple random sampling techniques, involving a sample of employees. The study investigates the relationships among workload, role clarity, employee autonomy, and workplace relationships, and their impact on psychological well-being. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS), employing Pearson correlation analysis to identify significant relationships among variables. The results reveal strong positive correlations between role clarity and workplace relationships with psychological well-being, while workload demonstrates a negative correlation. To further explore these relationships, a multiple linear regression model was utilized, explaining a substantial portion of the variance in psychological well-being, with a notable R-value. The ANOVA results indicate that the regression model is statistically significant. Coefficient analysis shows that workplace relationships and employee autonomy significantly enhance psychological well-being, while excessive workload detracts from it, alongside a positive influence from role clarity. These findings highlight the essential need for Abay Bank to implement strategies that manage workload, enhance role clarity, and foster supportive workplace relationships.*

Keywords: job stress, psychological well-being, workload, role clarity, employee autonomy, workplace relationships

# CHAPTER ONE

## INTRODUCTION

### 1.1. Background of the Study

Employee work-related aspects in today's business world have become extremely complex, as employees are increasingly required to deal with dynamically changing workplace settings. Employees spend the majority of their time doing work-related tasks. These activities are typically accompanied by a sense of obligation, and a great demand is made on employees to execute the roles allocated to them, resulting in a rise in stress, therefore badly affecting their mental and physical state (Jeong & Kang, 2020). The occupational stress has noticeable functional, emotional and behavioral effect on performance of employees across the globe, irrespective of the organization and type of employment. However, with the advancement of science and technology and economic growth, the majority of the working community is experiencing moderate to high-level occupational stress in general and associated causes of occupational stress such as behavioral changes, physiological disorders, psychological changes on an employee, and decreased performance in particular (Prasad et al., 2020).

Job stress is one of the most common problems with health in many workplaces, especially among women. Furthermore, occupational stress combined with a lack of social support may have a negative impact on mental health (Mensah, 2021). Employee behavior can be optimized by the overall analysis of the employee performance is the first step in assessing the well-being of an employee. Higher productivity can be produced by an employee according to the job role mentioned by the company. In achieving better performance from an office employee, to enhance his potential as well as performance, the organization should try to provide sufficient infrastructure and advantages to its employees (Priya et al., 2023).

Occupational stress is a reaction that people have to excessive pressures, which can lead to physical and/or emotional illness. It has two main dimensions: physiological stress and psychological stress. While physiological stress is caused by various stressful triggers at work, which cause reactions to the body such as headaches, migraines, abdominal pains, fatigue, heart palpitation, sleep disturbance, as well as changes in eating, drinking, sleeping, and smoking habits, psychological stress is an emotional reaction to factors in the workplace that cause

anxiety, depression, burnout, hostility, anger, irritability, and frustration, among others (Chepkemoi, 2017). Occupational stress is a continuing stress in an employee's life when an individual experiences disequilibrium between the workplace surrounding and their chances of coping. A medium level of stress is normal, but the situation become worse when the level of stress gets extreme and the individual couldn't cope with the situation. In a stressful situation, our body releases stress reaction. Stress becomes serious when employees feel that they have no control over work processes (Som, 2021).

Most industrialized countries recognized the effects and costs of stress and implemented various measures. For example, the United States developed its own stress institute in 1978; the Stress Management Institute was formed in 2003; the International Management Association was founded in the United Kingdom in 1981; and the Anxiety and Depression Association of America might be noted. The cost of work stress for businesses has a major impact on both organizational performance and national economic growth. The cost of stress is tied to the emotional, physical, and psychological impact it has on employees of firms (Mengistu, 2015).

In the Ethiopian context, the investigation into the link between job stress and employee psychological well-being is still in its early stages, but it is gaining importance. As the Ethiopian economy continues to evolve and modernize, the workforce has faced increasing job demands, organizational restructuring, and changing work environments, all of which can contribute to heightened levels of job-related stress. Preliminary studies conducted in Ethiopia have revealed that factors such as role overload, poor work-life balance, and limited access to mental health support are associated with elevated stress levels and reduced psychological well-being among employees. However, the existing research in this area remains limited, and there is a need for more extensive, nationwide investigations to fully capture the scope and magnitude of the problem. Addressing the issue of job stress and its impact on employee mental health is crucial for Ethiopia, as it strives to foster a productive, engaged, and psychologically resilient workforce to support its ongoing economic and social development

The banking sector in Ethiopia, particularly at Abay Bank in the North and East District, presents a critical landscape for examining job stress and its impact on employee psychological well-being. Employees in this fast-paced environment face numerous challenges that contribute to significant stress, which can manifest in various psychological symptoms, such as burnout, anxiety, and depression. Consequently this research carried out to investigate how job stress

impacts the psychological wellbeing of employees of Abay Bank North and East district, Ethiopia.

## 1.2. Background of The Organization

Ethiopia's treasure, the Abay River, has the capacity to serve as a significant driver of development and progress. In the same vein, Abay Bank wants to be a financial sector growth and development engine for farmers, businesspeople, and other clients. Leading the route toward financial empowerment is our mission ([www.abaybank.com](http://www.abaybank.com)). Abay Bank was formally created on July 14, 2010, and it began full-fledged banking activities on November 4, 2010, having met all the standards laid forth by the National Bank of Ethiopia. As of January 30, 2016, the bank had over 3,000 stockholders and a total capital of Birr 950 million (\$44 million) ([www.abaybank.com](http://www.abaybank.com)).

With its branch network, the bank is well-positioned to service all economic sectors. It offers its services in the areas of agriculture, industry, transportation, real estate, local and international trade, and construction. Abay Bank is making every effort to be a successful partner in helping every company achieves its financial goals and objectives. According to [www.abaybank.com](http://www.abaybank.com), the bank is committed to closing the gap between individuals who need financial services and those who can access them ([www.abaybank.com](http://www.abaybank.com))

In light of this, the bank offers all types of universal banking services, and has planned to render unique services to its clients supported by modern banking technology. Since its establishment, the bank has achieved encouraging achievements in all standards. Its sphere of operation has expanded all over the country and the total number of branches exceeded 100 within just five years of operation, and it has more than 195,000 account holders ([www.abaybank.com](http://www.abaybank.com)).

Vision: A customer driven, financially sound, premier bank in the world.

Mission: To provide effective and efficient fully-fledged banking service focused on development, business growth and profitability to meet the expectation of all stakeholders.

Values: Essentially, the “pursuit of excellence” is the core philosophy of the bank as reflected through the following values:

- Promoting investment culture
- High standard of corporate code of conduct and ethics
- Trustworthy and transparent

- Institute of corporate governance
- Emphasis on risk management
- Quest for excellence
- Empowered and engaged staff
- Rewarding and recognizing performance
- Poised for the service revolution
- Delivering value beyond service

### 1.3. Statement of the Problem

Stress has become a global issue, manifesting itself in a number of ways in every job. In today's work life, employees are generally working for longer hours, as higher levels of duties need them to strain themselves even more intensely to meet rising expectations of work performance (Nonyelum, 2018). Stress is a Common element in any kind of job and persons have to face it in almost every aspect of life. An employee spend almost one third of his/her life on work, and sometimes he/she has to face a lot of stress during his/her job. Nearly every profession has been impacted by workplace stress, from executives to coworkers who are actively involved in the production. Stress at work eventually has an impact on both mental and physical health. Over time, there have been various definitions of stress. It is a situation where a person is presented with a demand or opportunity that relates to their desires and for which the outcome is seen as both significant and unknown (Daniel, 2019).

Globally, occupational stress has become an issue of great concern over the last decade. Stress is a major concern facing by many organizations, despite the increasing awareness of the impact of stress on business performance, however, the organizations was still unable to resolve this issue in the best possible ways (Johari et al., 2019). Job stress is an important aspect for companies particularly in connection with the performance of employees. Companies must have a performance; good performance/high can help companies gain. Conversely, if the decline could hurt the company's performance (Tsalasah et al., 2019).

This study addresses a significant literature gap regarding the effect of job stress on employee psychological well-being in the Ethiopian banking industry, particularly at Abay Bank in the North and East District. Despite the global recognition of job stress's detrimental effects on job satisfaction and performance, insufficient research has focused specifically on commercial banks in Ethiopia. Employees in this fast-paced environment face challenges such as excessive

workloads, role ambiguity, limited autonomy, and workplace relationship dynamics, all contributing to stress and psychological issues like burnout and anxiety. By systematically investigating these factors, this research seeks to offer meaningful insights and guide specific interventions aimed at improving to employee well-being and decreasing turnover in the banking industry.

## 1.4. Objectives of the Study

### 1.4.1. General objective

The overarching goal of this study is to explore the effect of job stress on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia

### 1.4.2. Specific Objectives

The specific objectives of the study are:

- ✚ To investigate the effect of excessive workload on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia.
- ✚ To investigate the effect of role clarity on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia.
- ✚ To investigate the effect of employee autonomy on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia.
- ✚ To investigate the effect of workplace relationships on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia.

## 1.5. Research Questions

1. What is the effect of excessive workload on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia?
2. What is the effect of role clarity on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia?
3. What is the effect of employee autonomy on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia?
4. What is the effect of workplace relationships on employee psychological wellbeing, the case of Abay Bank North and East District, Ethiopia?

## 1.6. Significance of the Study

This study on the effect of job stress on employee psychological wellbeing at Abay Bank North and East District holds significant value for researchers in the field of organizational behavior and human resource management. The findings from this research will contribute to the existing body of knowledge by providing empirical evidence on the specific linkages between job stress and its impact on the psychological well-being of employees in the banking sector. Researchers can utilize the insights gained from this study to further explore the underlying mechanisms and moderating factors that influence the relationship between job stress and employee psychological outcomes. Additionally, the research methodology and data collection techniques employed can serve as a reference for future studies aiming to investigate similar phenomena in different organizational contexts.

The academic community will find immense value in the findings of this study. Educators and scholars can leverage the research outcomes to enhance their course curricula, case studies, and discussions related to workplace stress management, employee well-being, and organizational performance. The study's in-depth analysis of the factors contributing to job stress and its impact on psychological well-being can inform the development of more comprehensive theoretical frameworks and models in the fields of organizational psychology, human resource development, and industrial-organizational psychology. Furthermore, the study's implications can be integrated into the educational programs and training materials used to prepare future managers, HR professionals, and organizational leaders.

The insights generated from this study hold significant relevance for policymakers, particularly those responsible for labor laws, employee welfare regulations, and workplace health and safety guidelines. The findings can inform the development of policies and regulations that prioritize the psychological well-being of employees, especially in the banking sector, which is often characterized by high-stress work environments. Policymakers can use the study's recommendations to implement measures that address job-related stress, promote employee mental health, and foster a more supportive and resilient workforce.

The findings of this study on the effect of job stress on employee psychological well-being at Abay Bank's North and East District can directly benefit the bank's employees. By understanding

the specific factors that contribute to job-related stress and its impact on their psychological well-being, employees can proactively adopt coping strategies, seek support, and advocate for organizational interventions that prioritize their overall well-being. The study's recommendations can empower employees to voice their concerns, participate in stress management initiatives, and collaborate with management to create a more balanced and healthier work environment.

### 1.7. Scope of the study

**Geographical Scope:** The study was conducted within the North and East district of Abay Bank, which is located in Addis Ababa. This focus on a specific district will allow the researchers to gather insights that are tailored to the unique experiences and challenges faced by the employees in this particular setting.

**Methodological Scope:** The study was employed a mixed-methods approach, combining both quantitative and qualitative research methods. Quantitative data was collected through survey questionnaires to assess the key variables of workload, role clarity, autonomy, and workplace relationships, as well as their impact on employee job stress and psychological wellbeing. Qualitative data was gathered through semi-structured interviews with a sample of Abay Bank employees in the North and East district to gain in-depth insights into their perceptions, experiences, and coping strategies.

**Conceptual Scope:** the study was examined the impact of workload, role clarity, autonomy, and workplace relationships on the psychological well-being of employees at Abay Bank's North and East districts in Ethiopia. Specifically, the study was assessed the extent to which the amount of work and tasks assigned to employees (workload) contributes to their overall stress levels. It will also explore how clearly defined and well-communicated the employees' job responsibilities and expectations are (role clarity), as a lack of clarity can lead to increased anxiety and uncertainty. Additionally, the study was investigated the degree to which employees have control and decision-making power over their work (autonomy), as a lack of autonomy has been linked to decreased job satisfaction and psychological well-being. Finally, the study was focused on the quality of interactions and support that employees receive from their colleagues and supervisors (workplace relationships), as positive and collaborative working relationships can buffer the negative effects of job-related stress.

Time Scope: The study was conducted in the year 2024, reflecting the current situation and challenges faced by Abay Bank employees in the North and East District at that time. The data collection and analysis was carried out within the 2024 calendar year.

### 1.8. Limitations of the Study

The study is subject to several limitations. First, the research is focused solely on Abay Bank's North and East District, which may limit the generalizability of the findings to the entire organization or the banking sector more broadly. Additionally, the study relies on self-reported data from employees, which could be subject to biases and inaccuracies in their perceptions and responses. Furthermore, the study does not account for potential moderating or mediating factors, such as individual differences in coping mechanisms or organizational support programs, which could influence the relationship between job stress and employee well-being.

### 1.9. Organization of the Paper

The study is divided into five distinct chapters, each addressing specific aspects of the research. Chapter one focuses on providing background to the study, statement of the problem, objectives of the study, significance of the study, scope of the study, limitations encountered, definitions of operational terms, and the overall organization of the thesis. Chapter two delves into literature review, examining the views and perspectives of other theorists and authors on the issues under discussion, as well as the findings of previous studies related to effect of job stress on employees psychological wellbeing. Chapter three outlines the research methodology employed in the study, addressing the study area, the sample size and selection process, as well as the methods of data collection utilized. Chapter four focused on the data analysis and the presentation of the major research findings, while chapter five provides a summary of the study, the conclusions drawn, and the recommendations put forth based on the research findings. This structured approach allows for a comprehensive and systematic examination of the research topic, ensuring a clear progression of the study and facilitating the effective communication of the research outcomes.

## CHAPTER TWO

### REVIEW OF RELATED LITERATURES

#### 2.1. Theoretical literature

##### 2.1.1. Concept and definition of Job stress and psychological wellbeing

The importance of psychological well-being at work has grown over the past 20 to 30 years as physical labor has increasingly been replaced by cerebral labor, and the more mentally taxing a person is at work, the more psychological strain they experience. A certain amount of pressure at work is essential for creativity and productivity, but beyond a certain point, it has a detrimental impact on both an employee's and the organization's performance. Being under pressure to be competitive boosts an employee's creativity and productivity, but when a person is under too much pressure, their wellness is destroyed. The foundation of overall wellbeing is psychological wellness, which is linked to physical and mental health as well as longer lifespans for individual workers. When people subjectively think they are happy, they are happy. Positive vibrations are more prevalent in psychologically well people than negative vibrations (Kathuria, 2017).

Jahoda was the first to identify psychological wellbeing and to propose these ideas as clinical viewpoints that represent a condition of mental health. Jahoda's work on psychological wellbeing was expanded upon by Ryff, who also offered its dimensions and metrics. Self-acceptance, life purpose, environmental mastery, healthy interpersonal relationships, autonomy, and personal development are the six characteristics of psychological wellbeing that Ryff postulated (Alvi, 2017).

A mentally healthy individual who exhibits a variety of positive mental health traits, such as personality unity and active environmental adjustment, is said to be in psychological well-being. It has to do with Eudemonic satisfaction, which discusses the meaning and purpose of existence and is referred to by Aristotle as the "highest human good." Additionally, the phrase rapidly caught the attention of psychologists who specialize in prosperity and well-being. The psychologist created a favorable psychological environment for hiring new employees (Bansal et al., 2021).

## **2.1.2 Theories of psychological wellbeing**

### **2.1.2.1 Self-Determination Theory (SDT)**

The Self-Determination Theory (SDT) was developed in the 1980s by psychologists Edward Deci and Richard Ryan. It is a broad theory of human personality and motivation concerned with how the individual interacts with and depends on the social environment. This theory posits that individuals have three fundamental psychological needs that must be met in order to achieve enhanced psychological wellbeing, intrinsic motivation, and overall life satisfaction. These three needs are autonomy, competence, and relatedness. Autonomy refers to the individual's sense of control and volition over their actions, competence is the feeling of being effective and capable in one's endeavors, and relatedness is the need to feel connected and have meaningful relationships with others. According to SDT, when these three needs are fulfilled, it leads to greater self-motivation, personal growth, and overall psychological wellbeing (Legault, 2017).

### **2.1.2.2 Conservation of Resources (COR) Theory**

In the late 1980s, psychologist Stevan Hobfoll created the Conservation of Resources (COR) theory. Since 1988, a framework for comprehending the processes involved in experiencing, coping with, and developing resilience to chronic and traumatic stress has been offered by the conservation of resources (COR) hypothesis (Hobfoll, 1988; 1989). Empirical research in fields ranging from natural disaster recovery to other fields has validated its fundamental tenets. According to COR theory, there are situations that are objectively stressful, specifically those that endanger or exhaust resources. According to this idea, people make an effort to gather, preserve, and safeguard their social, personal, and professional resources, including social support, personal traits, and job-related elements. Increased stress and a decline in psychological wellness may result from the danger or depletion of these resources. COR theory's central claim is that people are driven to safeguard their current resources and make investments in new ones in order to improve their coping mechanisms and resilience (Lucie et al., 2017).

### **2.1.2.3 Job Demands-Resources (JD-R) theory**

In the early 2000s, Arnold Bakker and Evangelia Demerouti developed the Job Demands-Resources (JD-R) theory, which holds that while job resources, such as autonomy and supportive workplace relationships, can reduce stress and burnout and promote employee well-being, job demands, such as a heavy workload and role ambiguity, can cause these negative outcomes.

According to the JD-R model, a lack of job resources can exacerbate the detrimental effects of excessive job demands on psychological well-being (Bakker & Demerouti, 2014).

#### **2.1.2.4 Person-Environment (P-E) Fit theory**

Person-Environment (P-E) Fit theory, developed by John Holland and others in the 1970s, which highlights the significance of the relationship between an individual and their workplace. In order to forecast an individual's psychological well-being, the Person-Environment Fit theory has mostly focused on the individual's workplace. According to this idea, a mismatch between an employee's requirements, skills, and preferences and the resources and responsibilities of their job can lead to a decline in their well-being and an increase in stress. Examining the fit between the employee and their work context could provide valuable insights into the study's findings (Padmasiri & Kailasapathy, 2020).

#### **2.1.3 Work Stress and Psychological Well-Being**

Psychological well-being is responsible for mental well-being and together they help individuals establish work-life balance. If an employee is happy and satisfied with the organization, he or she is committed to the organization and can easily balance their work-life. Stress arises depending on a variety of factors, such as employees' ability to meet deadlines, excessive workload, and time constraints. Psychological well-being is an important sign of a healthy life. If an employee is mentally ill, it will result in poor behaviour both at work and personal level. Stress produced from work or other sources causes anxiety and depression resulting in poor performance of employees. Long term and extreme stress can be a serious threat for the well-being of an employee (Srivastav, 2021).

#### **2.1.4 Types of stress**

##### **2.1.4.1 Acute stress**

The most prevalent kind of stress is acute stress, which is defined by an abrupt and transient reaction to a particular stressor or challenge. This kind of stress is frequently a normal and adaptive reaction that primes the body to deal with demands or threats that arise right away. Events like a work deadline, a disagreement with a loved one, or a near-miss accident can cause acute stress. While acute stress can be intense, it is typically short-lived and the body's physiological response returns to a normal state once the stressor is resolved (Fu, 2023).

#### **2.1.4.2 Episodic acute**

A more common and recurring type of acute stress is episodic acute stress, in which people endure a string of acute stress events over a prolonged period. This kind of stress is frequently linked to those who are always "on the go," balancing several obligations, and experiencing constant overwhelm. More severe psychological and physical symptoms, like headaches, impatience, and trouble concentrating, might result from intermittent acute stress (Ilhan et al., 2022).

#### **2.1.4.3 Chronic stress**

Chronic stress is a type of stress that lasts for a long time and can significantly affect a person's wellbeing. This occurs when someone never sees a way out of a bad circumstance. It is the strain of constant pressure and demand for what seems like endless amounts of time. The person stops looking for answers since they have lost all hope. Chronic stress is frequently brought on by recurring life events including relationship problems, financial hardships, or long-term medical ailments. Long-term exposure to stress hormones can negatively impact the body and mind and may initiate mental health conditions like burnout, anxiety, and depression (Mengistu, 2015).

### **2.1.5 Dimensions of psychological well-being**

#### **2.1.5.1 Workload**

Workload refers to the amount of work and the perceived demands placed on an employee within a given period. High workload might be a crucial source of job stress, as employees may feel overwhelmed, pressured, and unable to complete their tasks effectively. When workload exceeds an individual's capacity or resources, it can lead to feelings of exhaustion, decreased productivity, and impaired work-life balance. Employees experiencing high workload may also struggle to maintain their mental and physical wellness, potentially resulting in increased anxiety, exhaustion, and reduced job contentment. Effectively managing workload and ensuring a reasonable balance between job demands and employee capabilities is very important for fostering mental wellness in the workplace (Pace et al., 2021).

#### **2.1.5.2 Role Clarity**

Role clarity is the extent to which an employee understands their responsibilities, expectations, and the boundaries of their job. The relationship between role clarity and competence may be more significant than that between role conflict and competence.

When employees have a clear understanding of their job responsibilities and the processes needed to fulfill them, it is likely to result in improved job performance and greater satisfaction with their competence. When role clarity is lacking, employees may experience role ambiguity, where they are unsure of their specific duties, priorities, or the authority they hold. This might be very important source of job stress, as employees may feel uncertain about their role and how to effectively fulfill their responsibilities. Role ambiguity can lead to increased anxiety, frustration, and difficulty in making decisions, ultimately influencing an employee's psychological well-being. Providing clear job descriptions, effective communication, and well-defined roles and responsibilities can help mitigate the negative impacts of role ambiguity on employee mental health and wellness (Karkkola, 2019).

### **2.1.5.3 Autonomy**

The degree of control and decision-making authority that employee has over their work procedures and assignments is referred to as autonomy. The idea of job autonomy is a key component of organizational psychology and work theories, and it plays a significant role in determining the well-being of employees. High levels of autonomy enable workers to feel in charge of their work, make their own decisions, and demonstrate self-direction. On the other hand, employees who lack autonomy may feel limited, micromanaged, and powerless to affect the results of their work, which can be a major source of stress at work. Reduced autonomy can lead to decreased motivation, job satisfaction, and a diminished sense of personal growth, all of which can have a detrimental impact on an employee's psychological well-being (Clausen et al., 2022).

### **2.1.5.4 Workplace Relationships**

All vocations experience occupational stress. Every employee encounters stress in one way or another, which can occur in a wide range of work-related situations. Stress at work has a negative correlation with psychological health and a favorable correlation with symptoms of depression. Strong bonds between coworkers are a source of inspiration and improved productivity. Employee psychological well-being can be strongly impacted by the caliber of social support and interpersonal interactions at work. Good working relationships, which are marked by respect for one another, candid communication, and productive teamwork, can reduce job stress and foster a sense of community, trust, and support. On the other hand, bad relationships at work, like those involving disagreements, a lack of support, or poor

communication, can be a significant cause of stress at work. Employees experiencing strained workplace relationships may feel isolated, unsupported, and unable to effectively cope with the demands of their job, leading to negative psychological outcomes, such as increased anxiety, depression, and reduced job satisfaction (Elliason, 2021).

#### **2.1.6. Organizational Strategies to Mitigate Job Stress**

Organizational strategies to mitigate job stress are essential for fostering employee psychological wellbeing and maintaining a productive work environment. Recent studies highlight the effectiveness of interventions such as mindfulness-based stress reduction (MBSR) programs, flexible work arrangements, and supportive leadership in reducing stress levels and enhancing mental health. For instance, remote work options and hybrid models have gained prominence, particularly post-pandemic, as they help employees balance work-life demands and reduce burnout. Additionally, creating a culture of open communication and providing access to mental health resources, such as employee assistance programs (EAPs), can empower employees to manage stress effectively (Kniffin et al., 2021).

#### **2.1.7 The Role of Social Support in Reducing Job Stress**

Social support plays a critical role in reducing job stress by providing employees with emotional, informational, and instrumental resources to cope with workplace challenges. Research indicates that strong support systems, including positive relationships with supervisors, colleagues, and family, can buffer the negative effects of stress and enhance psychological wellbeing. For instance, supportive leadership and team cohesion have been shown to reduce feelings of isolation and increase resilience, particularly in high-stress environments. Additionally, social support fosters a sense of belonging and validation, which can mitigate the impact of stressors such as workload or role ambiguity (Tentama et al., 2018).

#### **2.1.8 Measurement of Job Stress and Psychological Wellbeing**

The measurement of job stress and psychological wellbeing is critical for identifying workplace challenges and implementing effective interventions. Recent studies emphasize the use of validated tools such as the Perceived Stress Scale (PSS) and the WHO-5 Wellbeing Index to assess stress levels and mental health. Additionally, advancements in technology, including wearable devices and mobile applications, have enabled real-time monitoring of stress indicators such as heart rate variability and cortisol levels, providing more accurate and dynamic insights into employee wellbeing.

These tools allow organizations to identify stressors, evaluate the impact of interventions, and tailor strategies to support employee mental health (Kniffin et al., 2021).

### **2.1.9 Cultural and Regional Perspectives on Job Stress**

Cultural and regional perspectives on job stress highlight how societal norms, values, and economic conditions shape employees' experiences and coping mechanisms. For instance, collectivist cultures, such as those in many African and Asian countries, often emphasize community support and family ties as buffers against stress, whereas individualist cultures, like those in Western countries, may focus more on personal resilience and self-reliance. Regional factors, such as economic instability or political unrest, can also exacerbate job stress, particularly in developing regions (Sinkey, 2024).

### **2.1.10 Individual Differences in Coping with Job Stress**

Individual differences play a significant role in how employees cope with job stress, influenced by factors such as personality traits, resilience, and demographic characteristics. Research shows that individuals with high levels of resilience and optimism are better equipped to manage stress, as they tend to adopt problem-focused coping strategies and maintain a positive outlook (Smith et al., 2021). Conversely, those with lower emotional stability may rely on avoidance or emotion-focused coping, which can exacerbate stress over time. Demographic factors, such as age and gender, also influence coping mechanisms; for example, older employees often draw on experience to navigate stressors, while younger employees may seek social support or mentorship. Understanding these individual differences is crucial for organizations to provide tailored support, such as resilience training or personalized stress management programs, to help employees effectively cope with job stress (Rabenu & Yaniv, 2017).

## **2.2 Empirical review**

Chepkemoi (2017) conducted a study that examined the impact of work-related stress on mental health. Relationships with coworkers and patients and their families were revealed to be major contributors to low psychological well-being among employees. With the exception of relationships with coworkers, the ANOVA results indicated that there was no significant difference in the mean scores of job stress factors, physical work environment factors, social relationships, relationships with supervisors, relationships with patients and families, and psychological well-being based on the respondents' professional cadre.

The results showed that nurses were more discontented with relationships with their colleagues, namely, doctors and clinical officers. The study found that due to their high hierarchical position, doctors and clinical officers may perceive nurses to be subordinate to them and thus treat them with disrespect and lack of courtesy.

Tsalasah et al. (2019), carried out another study to investigate the impact of job stress on employee performance through psychological and subjective well-being. The study found that the impact of work-related stress on employee performance can be mitigated by psychological well-being. Employee performance will naturally suffer if they experience stress at work and are not supported by their physical well-being. This will naturally cause them to lose concentration on their work. If workers are psychologically healthy, their performance can be improved.

According to the findings of the study conducted by Mensah (2021), revealed that job stress had significantly negative and direct effect on mental well-being among working adults, but the magnitude of effect was higher among women than men. Furthermore, this study observed that although social support mediated the relationship of job stress on mental well-being among working adults, there was no gender difference in the mediating effect. In addition, social support mediated the relationship between mental well-being on job stress.

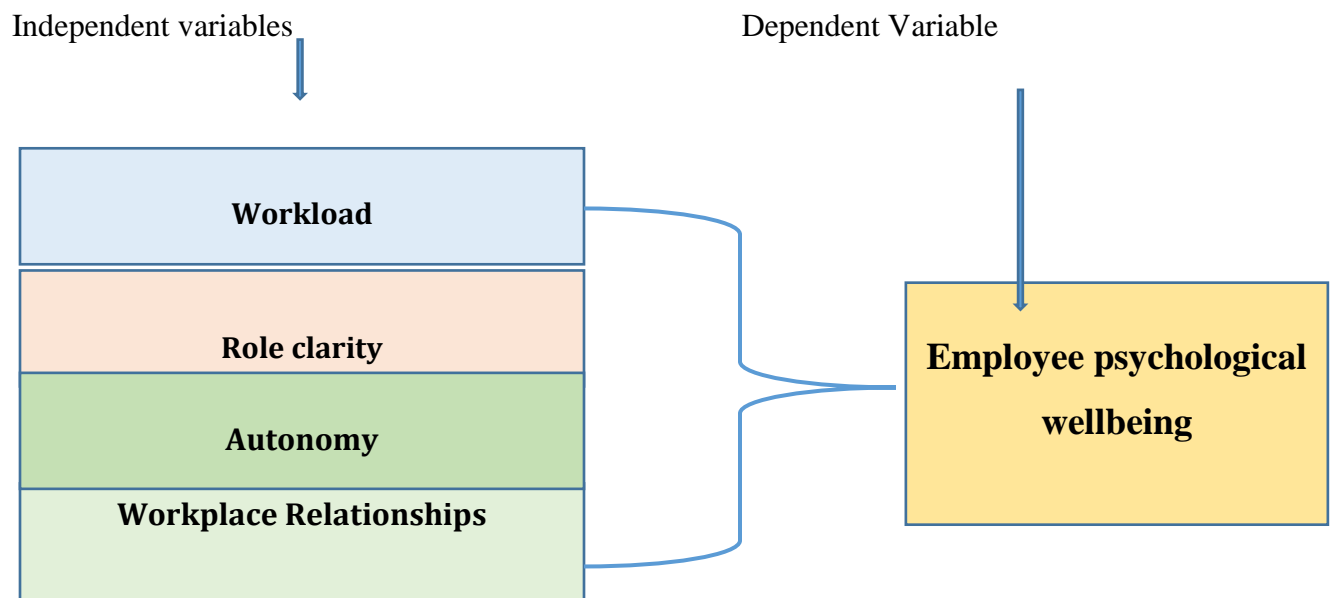
Mengistu (2015), investigates the causes of work-related stress at Dashen Bank S.C. According to the report, stress has been placed on bank staff, and special care is required to address the issue before it becomes a disastrous and uncontrollable situation for the bank. Employees have agreed that a stress audit committee should be established, and that a brief stress audit should be carried out to determine the amount of stress in the bank and to enable management to develop a stress management plan. The respondent agreed that staff should receive training on stress management and coping strategies, as well as awareness of these topics.

The finding of the study conducted by Abebe (2020), revealed that role ambiguity, physical environment, relationship at work, work overload, role conflict, job autonomy and time pressure have a high level of influence to employees' job performance in public & private commercial banks.

However, based on the regression statistic result, there was a statistically significant contribution of relationship at work, time pressure, physical environment and role ambiguity to employees' job performance ( $R^2 = .478$ ,  $F = 27.41$ ,  $P < .000$ ) in public & private commercial banks in Dessie. But the contribution of stressors like work overload, role conflict and job autonomy to employees' job performance found to be insignificant.

### 2.3. Conceptual framework

In order to properly identify what was investigated, analyzed, measured, or described in a scientific study, a conceptual framework is a logically structured representation of the concepts, variables, and relationships involved. Consequently, the following graphic explains the conceptual framework.



Source: Developed from literature

Figure 1: Conceptual framework

## Hypothesis

- ✦ *H1*: There is a significant relationship between workplace relationships and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.
- ✦ *H2*: There is a significant relationship between role clarity and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.
- ✦ *H3*: There is a significant relationship between excessive workload and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.
- ✦ *H4*: There is a significant relationship between employee autonomy and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.

# CHAPTER THREE

## RESEARCH METHODOLOGY

### 3.1. Research Design

The conceptual arrangement in which research is carried out is known as the research design. Explanatory, descriptive, and exploratory are the three categories of study designs. The goal of descriptive research projects is to characterize the traits of a certain person or group. Explanatory studies, on the other hand, make clear how two elements of a situation relate to one another (Gaus, 2017). Therefore, to describe the demographics and general information of the respondents and to investigate the impact of job stress on employee well-being, both descriptive and explanatory research approaches were employed.

### 3. 2. Research Approach

Research approaches can be broadly classified into three categories: mixed, qualitative, and quantitative. The quantitative research methodology is founded on the post-positivist worldview. Additionally, it is reductionist in that the goal is to distill the concepts into a limited, distinct collection of concepts for testing, such the variables that make up research questions and hypotheses. Furthermore, the quantitative approach incorporates research tactics like surveys and experiments, as well as statistical methods to describe patterns of behavior and extrapolate results from samples to the population of interest (Gaus, 2017). Thus, by taking in to account research questions, both qualitative and quantitative research approaches were employed.

### 3.3. Population and Sample Design

A study population refers to the group one want to generalize to and the group from which a sample is taken for in a study. In this study, the population from which a sample drawn from study area which was North and East District. The population of the study was comprised of North and East District. The total target population is 665. Simple random and purposive samplings were employed to select respondents.

### 3.4. Sample Size Determination

The total population of the study is 665. Setting population size and target population for the study intent is important for designing the sample. Accordingly, it is indicated in the above sections that the target population is North and East District.

The samples should be representative so that the conclusion to be reached can be free of any hasty generalizations and biasedness's. Therefore, an appropriate formula has to be taken to minimize the risk of the above sampling unit. In addition, researcher would have selected the degree of precision and level of confidence that would be preferred and as a result, the researcher would like to be confident about 95% and that tolerated sampling error should be only 5%.

To determine the sample size from the target population I used Yamane formula. Yamane (1967) suggested simplified formula for calculation of sample size from a population, which is an alternative to Cochran's formula. According to him, for a 95% confidence level and 0.05 p.

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

Where, N -is the population size,

n -is desired sample size and

e -is the level of precision

$$n = \frac{665}{1+665(0.05)^2} = 250$$

After determining the sample size for the study area, the next step is determining the number of samples in the study area using probability proportional to size (PPS) method to make equal representation of populations based on (Yemane, 1967) as cited in (Teshome & Baye, 2018).

Therefore, this study targeted a total of 250 respondents from the total population of 665 in North and East District.

$$n_i = \frac{n \times N_i}{\sum N_i}$$

Where;

n = Determined, sample size the research uses

n<sub>i</sub> = Employees of the i<sup>th</sup> branch

N<sub>i</sub> = Total employees of the i<sup>th</sup> branch

Table 1: Number of total and sample employees of the study area

No	Selected Abay bank North and East District	Total employees	Sample employees (ni)
1	Wossen Branch	15	6
2	Yeka Abado Branch	12	5
3	Yeka Michael Branch	12	5
4	Shola Gebeya Branch	13	5
5	6 Kilo Branch	11	4
6	Signal Branch	14	5
7	Tewodros Branch	19	7
8	Urael Branch	25	9
9	Megenagna Branch	25	9
10	Megenagna Adebabay Branch	20	8
11	Main Branch	31	12
12	Kazanchis Branch	20	8
13	Kara Branch	21	8
14	Kidist Silasie Branch	25	9
15	Kotebe Branch	20	8
16	Kotebe Lok Branch	18	7
17	Lam Beret Branch	20	8
18	Lem Hotel Branch	21	8
19	Haya Hulet Mazoria Branch	23	9
20	22 Adebabay Branch	30	11
21	Imperial Branch	32	12
22	CMC Branch	17	6
23	Eri Bekentu Banch	17	6
24	Genete Tsige Branch	9	3
25	5 Kilo Branch	9	3

26	Arada Giorgis Branch	7	3
27	4 Kilo Branch	11	4
28	Aware Branch	8	3
29	Ayat Adebabay Branch	13	5
30	Ayat Gebeya Branch	15	6
31	Ayat Zone 3 Branch	15	6
32	Bambis Branch	15	6
33	Addisu Gebeya Branch	16	6
34	Mehal Piazza Branch	18	7
35	Mehal Wossen Branch	13	5
36	Bulbula Medhanialem Branch	12	5
37	Bole Medhanialem Branch	13	5
38	Shala Branch	15	6
39	Mehal Semit Branch	15	6
	Total	665	250

### 3.5. Source of Data

The study was used both primary and secondary data .The primary data was obtained through questionnaire and interview.

#### 3.5.1. Primary Data

In order to realize the target, the researcher was used well-designed questionnaire as best instrument. Interview questions were presented to concerned key informants.

#### 3.5.2. Secondary Data Collection

The secondary sources of information was collected from published and unpublished like assessment reports, working procedural manuals used by the various Bank Industries and from published and unpublished documents. This was collected from national, regional, zonal and district offices and even available in worldwide websites.

### 3.6. Data Collection Instruments/Tools

This study used both primary and secondary sources of information. The primary source of data was collected through questionnaire survey, and key informants interview.

The questionnaire survey was conducted through structural questionnaires from the sample of selected Abay bank employees in the district. Before conducting the actual data collection, questionnaires was pre-tested to modify some of the questions which are either irrelevant, missing or are out of context.

The secondary sources of information was collected from published and unpublished like assessment reports, working procedural manuals used by the various Bank Industries and from published and unpublished documents. This was collected from national, regional, zonal and district offices and even available in worldwide websites.

### 3.6.1. Questionnaire

The researcher was used structured questionnaire to examine the effect of job stress on employee psychological wellbeing from both reviewed literature and unstructured interviews. Based on the variables stated in the conceptual framework the researcher was developed a self-administrative questioner with a combination of close ended and five-point Likert scale questions. The close-ended was a five-point Likert Scale; Questions are designed to ask your level of agreement on the raised point. You expect to choose from the given alternatives where the acronyms are explained below. SDA =strongly disagree DA = disagree M= Modest A = Agree SA = Strongly Agree

### 3.6.2. Key Informant Interview (KII)

Interview method is particularly suitable for intensive investigations and allowed the researcher and respondents to ask and respond freely. In addition to questionnaires, interview was conducted with experienced senior employers, bank managers and bank officers. The selection of key informant interview was through purposive sampling techniques.

## 3.7. Methods of Data Analysis

Following the successful conclusion of data gathering, data analysis got underway. Three crucial procedures were completed: data entry into the statistical package version 20 (SPSS), editing, and coding. All of the responses about how job stress affects employees' psychological health were examined. The multiple regression technique was used for this. To find out how changes in two or more independent variables affected one variable (the dependent variable), multiple regression analysis was employed.

The profile of the respondents' demographic features was described using descriptive statistics including percentages, mean scores, mean ranks, frequency distribution, and standard deviations. The impact of occupational stress on employees' psychological well-being was assessed using mean scores, standard deviations, and rankings.

### 3.8. Model Specification

Multiple linear regression models were utilized in the investigation. The identification of a statistical link between two or more variables is known as linear regression, according to Schneider et al. (2010). To determine the extent to which the independent variable explains the dependent variable, a regression analysis was performed. Therefore, multi-linear regression between the independent variable (factors) and the dependent variable (employee psychological wellness) was carried out in this study.

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \mu$$

Where;

Y= dependent variable

$\beta_1, \beta_2 \dots$  are regression coefficients

X1, X2 ... are independent variables

$\beta_0$ =constant

$\mu$ = error term

Then the question becomes:

$$EPW = \beta_0 + \beta_1WL + \beta_2RC + \beta_3AU + \beta_4WPR + \mu$$

Where:

EPW= Employee psychological wellbeing

WL= Workload

RC = Role clarity

AU= Autonomy

WPR= Workplace Relationships

## 3.9. Reliability and Validity

### 3.9.1 Reliability Test

To assess the reliability of the measurement scales used in the study, the most commonly used and appropriate reliability test is Cronbach alpha. Cronbach alpha is a widely used measure of internal consistency reliability and is suitable for assessing the reliability of multi-item scales. Cronbach alpha calculates the extent to which items within a scale or questionnaire consistently measure the same construct.

Reliability coefficient is the most widely used diagnostic measure using Cronbach alpha to assess consistency of the entire scale. Cronbach alpha values higher than 0.60 indicates moderate strength of association while values higher than 0.70 suggests high internal consistency (Mufeed, 2023).

### 3.9.2 Validity Test

To test the validity of the data collection instrument, multiple approaches can be utilized. Content validity involves expert review to ensure the instrument adequately represents the construct being measured. Construct validity can be assessed through techniques like factor analysis, examining underlying dimensions within the instrument. Criterion validity compares instrument results with established measures or performance indicators. Concurrent validity compares the instrument with another validated measure to assess similarity. Predictive validity examines the instrument's ability to predict future outcomes. Validity testing ensures the instrument accurately measures the intended constructs, enhancing the credibility and accuracy of the study's findings and conclusions. The precision and suitability of the deductions, interpretations, and conclusions made from the research, however, are referred to as validity. It guarantees that the study measures the things it is supposed to assess and that the results can be applied to the intended audience. Validity is essential for proving the reliability and applicability of study findings (Ütfi & Maslakci, 2020).

## 3.10. Ethical Considerations

Respondents' voluntary involvement in the study is crucial. Additionally, participants are assured that they are free to leave the study at any time if they so choose. Informed consent should be the basis for respondents' participation.

In accordance with the principle of informed consent, researchers must give participants enough information and guarantees about participating so they can comprehend the ramifications of doing so and make an entirely free, thoughtful, and informed decision about whether or not to participate, free from coercion or pressure.

When creating questionnaire or interview questions, it is important to refrain from using language that is derogatory, discriminatory, or otherwise objectionable. Respondents' privacy and anonymity are extremely important.

Table 2: Reliability Test Result

No	Variables	Number of Items	Cronbach alpha Value
1	Work Place Relationship	5	0.739
2	Role Clarity	5	0.659
3	Workload	6	0.697
4	Employee Autonomy	5	0.675
5	Employee Psychological Wellbeing	5	0.707

Source: Own Survey, 2024

# CHAPTER FOUR

## RESULT AND DISCUSION

### 4.1. Introduction

In this chapter, the results of descriptive statistics and regression analysis were presented and discussed. Under descriptive statistics, important variables are presented with appropriate mean, standard deviation, frequency and percentages. Inferential statistics like correlation and regression results also presented with tables and graphs.

### 4.2. Response Rate

The researcher distributed 250 questionnaires to the respondents. From those 240(96%) were returned and the remaining 10(4%) were not returned. Therefore, the analysis was done based on the response of 240 respondents.

### 4.3. Demographic Characteristics

Table 3: Sex of respondents

	<b>Sex of respondents</b>	<b>Frequency</b>	<b>Percent</b>
Valid	Male	174	72.5
	Female	66	27.5
	<b>Total</b>	<b>240</b>	<b>100.0</b>

Source: Own Survey, 2024

The gender of the study participants, as presented in Table 3, provide valuable insights into the composition of the sample involved in assessing employee psychological well-being at Abay Bank. A significant majority of the respondents are male, comprising 72.5% of the total sample, while females account for 27.5%. This gender disparity reflects broader societal trends within the workforce.

Table 4: Age of respondents Frequency

<b>Age of respondents</b>		<b>Frequency</b>	<b>Percent</b>
Valid	<25 years	12	5.0
	25-34 years	101	42.1
	35-44years	96	40.0
	>44 years	31	12.9
	<b>Total</b>	<b>240</b>	<b>100.0</b>

Source: Own Survey, 2024

The age distribution of respondents, as shown in Table 4, highlights that the majority of employees are between 25-44 years old (82.1% combined), with 42.1% aged 25-34 and 40.0% aged 35-44. This age group is often in a critical phase of their careers, balancing professional responsibilities with personal life, which may make them more susceptible to job stress. The findings suggest that job stress could significantly affect the psychological wellbeing of employees, particularly in this demographic, potentially leading to issues such as burnout, anxiety, or reduced job satisfaction. Understanding these dynamics is crucial for Abay Bank to implement targeted interventions, such as stress management programs or work-life balance initiatives, to support employee wellbeing and enhance overall productivity.

Table 5: marital status of respondents

<b>marital status of respondents</b>		<b>Frequency</b>	<b>Percent</b>
Valid	single	62	25.8
	married	155	64.6
	divorced	17	7.1
	widowed	6	2.5
	<b>Total</b>	<b>240</b>	<b>100.0</b>

Source: Own Survey, 2024

The marital status of respondents in the study reveals that the majorities of employees are married (64.6%), followed by single individuals (25.8%), while a smaller proportion are divorced (7.1%) or widowed (2.5%).

This distribution indicates that most employees are likely managing both professional responsibilities and familial obligations, which could exacerbate job stress and its impact on psychological wellbeing. Married employees, in particular, may face additional stressors related to balancing work and family life, potentially affecting their mental health. Understanding the marital status of employees is important for Abay Bank to design tailored support systems, such as flexible work arrangements or counseling services, to address the unique challenges faced by different groups and promote overall employee wellbeing.

Table 6: Education level of respondents

Education level of respondents		Frequency	Percent
Valid	first degree	161	67.1
	Second degree	76	31.7
	Other	3	1.3
	Total	240	100.0

Source: Own Survey, 2024

The education level of respondents in the study shows that the majority of employees hold a first degree (67.1%), while a significant portion have a second degree (31.7%), and a small percentage fall under the "other" category (1.3%). This indicates that the workforce is highly educated, which may influence their expectations, job roles, and susceptibility to stress. Employees with higher education levels often occupy more demanding positions, which could contribute to increased job stress and its impact on psychological wellbeing. Recognizing the education levels of employees is essential for Abay Bank to implement targeted stress management strategies, such as professional development opportunities or workload adjustments, to support their highly skilled workforce and maintain a healthy work environment.

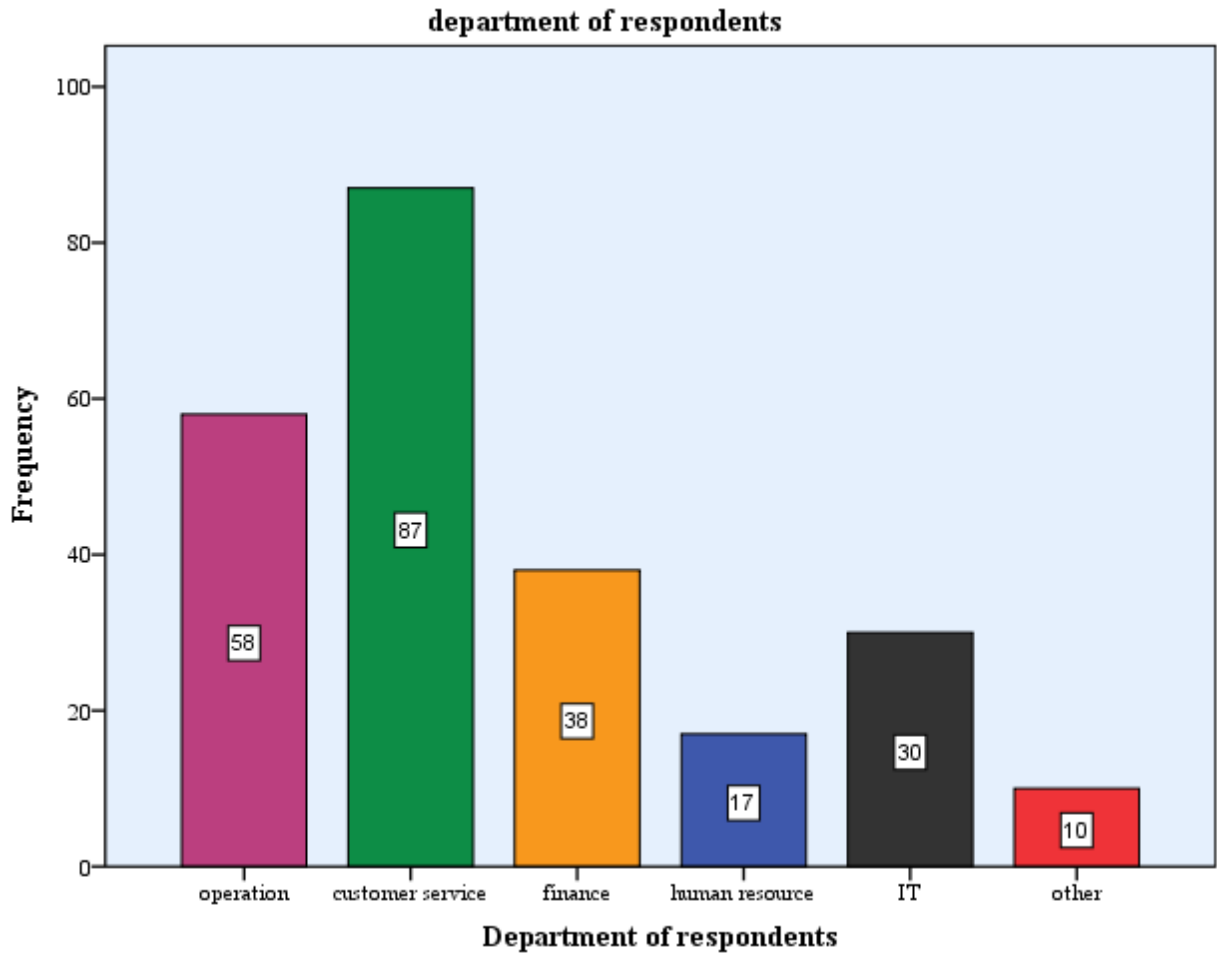
Table 7: Work experience

	<b>Work experience</b>	<b>Frequency</b>	<b>Percent</b>
Valid	<5 Years	24	10.0
	5-9 Years	66	27.5
	10-14 years	55	22.9
	>14 years	95	39.6
	Total	240	100.0

Source: Own Survey, 2024

The work experience of respondents reveals that the majority have significant tenure, with 39.6% having over 14 years of experience, followed by 27.5% with 5-9 years and 22.9% with 10-14 years. Only 10.0% have less than 5 years of experience. This distribution indicates a workforce with substantial expertise, which may influence their roles, responsibilities, and potential exposure to workplace stressors. Employees with longer tenure might face challenges such as burnout or stagnation, while those with less experience could encounter stress related to adapting to their roles. Understanding the distribution of work experience is crucial for designing targeted interventions, such as career development programs or mentorship initiatives, to address the

unique needs of employees at different stages of their careers and promote overall wellbeing.



Source: Own Survey, 2024

Figure 2: Department of respondents

The distribution of respondents across departments shows that the largest group works in customer service (36.3%), followed by operations (24.2%), finance (15.8%), IT (12.5%), human resources (7.1%), and other departments (4.2%). This highlights the diversity of roles within the organization, with customer service and operations representing the majority. Employees in customer-facing roles, such as customer service, may experience unique stressors related to client interactions and high expectations, while those in technical or support roles, like IT or finance, might face different challenges.

Understanding the departmental distribution is essential for identifying role-specific stressors and implementing tailored strategies, such as department-specific training or workload management, to address the varying needs of employees and enhance their overall wellbeing.

#### 4.4 Descriptive Statistics

**Table 8: Workload**

**Descriptive Statistics**

Items related to workload	N	Mean	Std. Deviation
I often feel overwhelmed by my workload.	240	3.18	1.020
My workload is manageable within my working hours.	240	3.24	.941
I frequently have to work overtime due to my workload.	240	3.11	1.006
I believe my workload affects my overall job satisfaction.	240	3.03	1.042
I have the necessary resources and support to manage my workload effectively.	240	3.24	.923
Excessive workload leads to increased stress in my job.	240	3.33	1.430
<b>Valid N (List Wise)</b>	<b>240</b>		

Source: Own Survey, 2024

Table 8 provides descriptive statistics regarding workload perceptions among employees at Abay Bank, based on responses from 240 participants. The results reveal a nuanced understanding of how employees experience their workloads. The statement "I often feel overwhelmed by my workload" received a mean score of 3.18, suggesting that a moderate number of employees feel a sense of being overwhelmed at work. The standard deviation of 1.020 indicates some variability in responses, implying that while many employees share this feeling, others may not experience the same level of stress.

Regarding the manageability of workload within working hours, the mean score of 3.24 indicates that employees generally perceive their workloads as manageable. This is a positive finding, especially as it is paired with a relatively low standard deviation of 0.941, suggesting a consensus among respondents that their workload is reasonable. The item "I frequently have to work overtime due to my workload" scored slightly lower, with a mean of 3.11.

This indicates that while some employees do find themselves working extra hours, it is not an overwhelming concern for the majority. Similarly, the statement "I believe my workload affects my overall job satisfaction" has a mean score of 3.03, suggesting a perception that workload does play a role in job satisfaction, but again, this is not a universal sentiment among all employees.

The perception of having adequate resources and support to manage workloads effectively scored a mean of 3.24, indicating that many employees feel they have the necessary tools to handle their responsibilities. Lastly, the statement "Excessive workload leads to increased stress in my job" received the highest mean score of 3.33, highlighting that a significant number of employees recognize a direct link between excessive workload and increased stress levels, as indicated by the higher standard deviation of 1.430, which points to varying perceptions of stress across the workforce. Generally, the findings suggest that while many employees at Abay Bank feel their workload is manageable and that they have adequate resources, there are notable concerns about feeling overwhelmed and the impact of excessive workload on stress and job satisfaction. Addressing these issues could improve overall employee well-being and productivity.

**Table 9: Role Clarity**

**Descriptive Statistics**

Items related to role clarity	N	Mean	Std. Deviation
I have a clear understanding of my job responsibilities.	240	3.14	1.368
My role within the organization is well defined.	240	3.26	.956
I receive adequate information about my job expectations.	240	3.45	1.195
I know how my work contributes to the overall goals of the bank.	240	3.12	1.078
I have a clear understanding of my job responsibilities.	240	3.14	1.368
<b>Valid N (List Wise)</b>	<b>240</b>		

Source: own survey, 2024

Table 9 presents descriptive statistics regarding role clarity among employees at Abay Bank, based on responses from 240 participants. The mean scores reflect employees' perceptions of their understanding of their roles and responsibilities within the organization.

The item with the highest mean score, 3.45, pertains to employees feeling that they receive adequate information about their job expectations. This suggests that many employees believe they are well-informed about what is required of them, although the standard deviation of 1.195 indicates some variability in these perceptions.

The statement regarding having a clear understanding of job responsibilities received a mean score of 3.14, which shows a moderate level of agreement but also a considerable standard deviation of 1.368. This variability implies that while some employees feel confident in their understanding, others may find their responsibilities unclear. The item stating that employees know how their work contributes to the overall goals of the bank scored a mean of 3.12, indicating that many employees lack clarity on the connection between their individual tasks and the broader organizational objectives.

The repeated mention of understanding job responsibilities reinforces the importance of ensuring that all employees have a clear grasp of their roles. Overall, the findings indicate that while there are positive perceptions of role clarity, there are also significant areas for improvement, particularly in enhancing communication and ensuring that all employees understand how their work aligns with the bank's goals. This can lead to higher engagement and job satisfaction among staff.

### Table 10: Employee Autonomy

#### Descriptive Statistics

Items related to employee autonomy	N	Mean	Std. Deviation
I have the freedom to make decisions related to my work.	240	2.93	1.452
I am trusted to manage my own tasks without constant supervision.	240	2.85	1.213
I can choose how to approach my work responsibilities.	240	2.84	1.201
I feel empowered to take initiative in my role.	240	3.08	1.294
My supervisor encourages me to express my ideas and opinions.	240	3.22	1.560
<b>Valid N (List Wise)</b>	<b>240</b>		

Source: Own Survey, 2024

The descriptive statistics related to employee autonomy, as presented in Table 10, highlight employees' perceptions of their freedom and decision-making authority in the workplace. Understanding employee autonomy is crucial for fostering a positive work environment and enhancing job satisfaction. The statement "I have the freedom to make decisions related to my work" received a mean score of 2.93 (SD = 1.452), indicating that employees feel somewhat restricted in their decision-making capabilities. Similarly, the item "I am trusted to manage my own tasks without constant supervision" scored even lower, with a mean of 2.85 (SD = 1.213), suggesting a lack of confidence in their ability to work independently.

The statement "I can choose how to approach my work responsibilities" also reflected limited autonomy, with a mean score of 2.84 (SD = 1.201). In contrast, the item "I feel empowered to take initiative in my role" received a more favorable mean of 3.08 (SD = 1.294), indicating that some employees do feel a sense of empowerment, albeit not universally. The highest mean score was for the item "My supervisor encourages me to express my ideas and opinions," which scored 3.22 (SD = 1.560). This suggests that while employees may feel constrained in their autonomy, they perceive their supervisors as supportive in encouraging open communication.

**Table 11: Work Place Relationship  
Descriptive Statistics**

<b>Items related to work place relationship</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
I have positive relationships with my colleagues.	240	2.95	1.443
There is open communication among team members in my department.	240	3.24	1.160
I feel supported by my coworkers during challenging tasks.	240	2.98	1.043
My supervisor fosters a collaborative work environment.	240	2.93	.970
Conflicts in the workplace are resolved effectively.	240	2.92	1.062
<b>Valid N (List Wise)</b>	<b>240</b>		

Source: Own Survey, 2024

The descriptive statistics related to workplace relationships, as presented in Table 11, provide insights into employees' perceptions of their interactions and support within the organization. The statement "I have positive relationships with my colleagues" received a mean score of 2.95 (SD = 1.443), indicating that while some employees may feel positively about their relationships, there is still room for improvement. The item "There is open communication among team members in my department" scored higher, with a mean of 3.24 (SD = 1.160), suggesting that communication is relatively strong among team members.

However, the statement "I feel supported by my coworkers during challenging tasks" received a mean score of 2.98 (SD = 1.043), reflecting a moderate level of perceived support. Similarly, the item "My supervisor fosters a collaborative work environment" scored 2.93 (SD = 0.970), indicating that while there are efforts to promote collaboration; many employees may not fully experience this in practice. Lastly, the statement "Conflicts in the workplace are resolved effectively" received the lowest mean score of 2.92 (SD = 1.062), suggesting that employees may feel that conflict resolution processes are inadequate. Generally, these findings highlight the need for improved workplace relationships, communication, and conflict resolution strategies to enhance employee satisfaction and collaboration.

**Table 12: Employee Psychological Wellbeing Descriptive Statistics**

Items related to employee psychological wellbeing	N	Mean	Std. Deviation
I feel mentally healthy and resilient in my job.	240	3.05	1.367
I often experience feelings of stress or anxiety related to my work.	240	3.27	1.119
I have a good work-life balance that supports my well-being.	240	2.85	.888
I feel motivated and engaged in my work tasks.	240	2.99	1.076
I have coping strategies to manage work-related stress effectively.	240	2.76	.928
<b>Valid N (List Wise)</b>	<b>240</b>		

Source: Own Survey, 2024

Table 12 presents descriptive statistics concerning employee psychological well-being at Abay Bank, based on responses from 240 participants. The data reveals a range of perceptions regarding mental health, stress, and overall well-being in the workplace. The item "I feel mentally healthy and resilient in my job" received a mean score of 3.05, suggesting that employees have a moderate sense of mental health and resilience. However, the standard deviation of 1.367 indicates significant variability in responses, implying that while some employees feel mentally robust, others may struggle with their mental well-being.

The statement "I often experience feelings of stress or anxiety related to my work" scored a mean of 3.27, indicating that many employees acknowledge experiencing stress and anxiety in their roles. The standard deviation of 1.119 further emphasizes that these feelings are prevalent, although the intensity may vary among individuals. Respondents reported a mean score of 2.85 for "I have a good work-life balance that supports my well-being," which suggests that many employees feel their work-life balance is not optimal. This lower score indicates potential challenges in managing personal and professional responsibilities, which could adversely affect overall well-being.

The item "I feel motivated and engaged in my work tasks" received a mean score of 2.99, reflecting a moderate level of motivation and engagement. Similar to previous items, the standard deviation of 1.076 suggests a range of experiences, with some employees feeling highly engaged while others do not. Lastly, the statement "I have coping strategies to manage work-related stress effectively" scored the lowest, with a mean of 2.76. This indicates that many employees may lack effective coping mechanisms for managing work-related stress, which could exacerbate feelings of anxiety and influence overall well-being.

## **4.5. Inferential analysis**

### **4.5.1. Pearson Correlation Analysis**

#### **Table 13: Correlations**

##### **Correlations**

		role clarity	Workload	employee autonomy	work place relationship	psychological wellbeing
Role clarity	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	240				
Workload	Pearson Correlation	.633**	1			
	Sig. (2-tailed)	.000				
	N	240	240			
Employee autonomy	Pearson Correlation	.322**	.279**	1		
	Sig. (2-tailed)	.000	.000			
	N	240	240	240		
Work place Relationship	Pearson Correlation	.858**	.623**	.225**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	240	240	240	240	
Psychological Wellbeing	Pearson Correlation	.729**	.420**	.581**	.709**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	240	240	240	240	240

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

Source: Own Survey, 2024

Table 13 displays the correlations between various factors related to role clarity, workload, employee autonomy, workplace relationships, and psychological well-being among 240 employees at Abay Bank. A strong positive correlation exists between role clarity and psychological well-being ( $r = 0.729$ ,  $p < 0.01$ ), suggesting that employees who understand their roles tend to report better mental health.

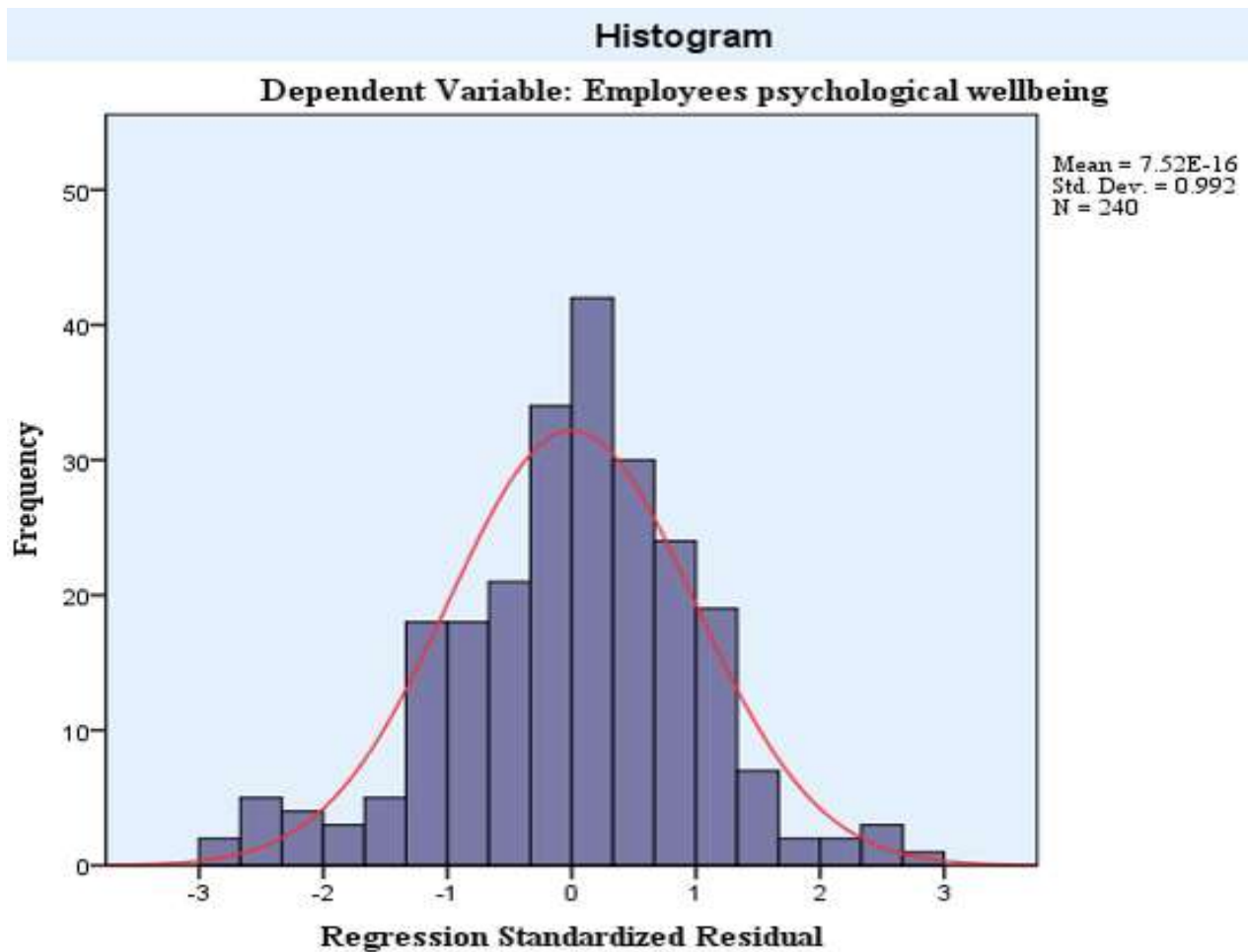
Additionally, workload is significantly correlated with both role clarity ( $r = 0.633, p < 0.01$ ) and psychological well-being ( $r = 0.420, p < 0.01$ ), indicating that higher workloads can negatively influence both role clarity and well-being. Employee autonomy shows a moderate correlation with role clarity ( $r = 0.322, p < 0.01$ ) and psychological well-being ( $r = 0.581, p < 0.01$ ), suggesting that greater autonomy could enhance both clarity and mental health. Workplace relationships also demonstrate a strong positive correlation with role clarity ( $r = 0.858, p < 0.01$ ) and psychological well-being ( $r = 0.709, p < 0.01$ ), highlighting the importance of supportive relationships in the workplace. Overall, these correlations underscore the interconnectedness of these factors in contributing to employee well-being and performance.

#### **4.5.2 Regression assumption Test for Regression Model**

Lind (2012) states that the test is necessary for all data because, if the data fails the traditional assumption test, the processed data may have biased or misleading results. Normality, linearity, Multicollinearity, and homoscedasticity tests are the four primary tests that make up the Fundamental Assumption Test (Lind, 2012). Therefore, even if there are different types of assumptions be considered for regression analysis these aforementioned assumptions are the most common and highly recommended assumptions what the researcher should conduct before running the regression analysis and hypothesis testing were addressed in brief in this study and presented below.

##### **4.5.2.1 Normality Assumption (Residuals) Test**

The Normality assumption (residuals) test is a statistical procedure used to assess whether the residuals (the difference between the observed values and the predicted values) in a regression analysis follow a normal distribution. This assumption is crucial for many statistical inferences and hypothesis testing methods, as it ensures the validity of the standard errors and p-values.



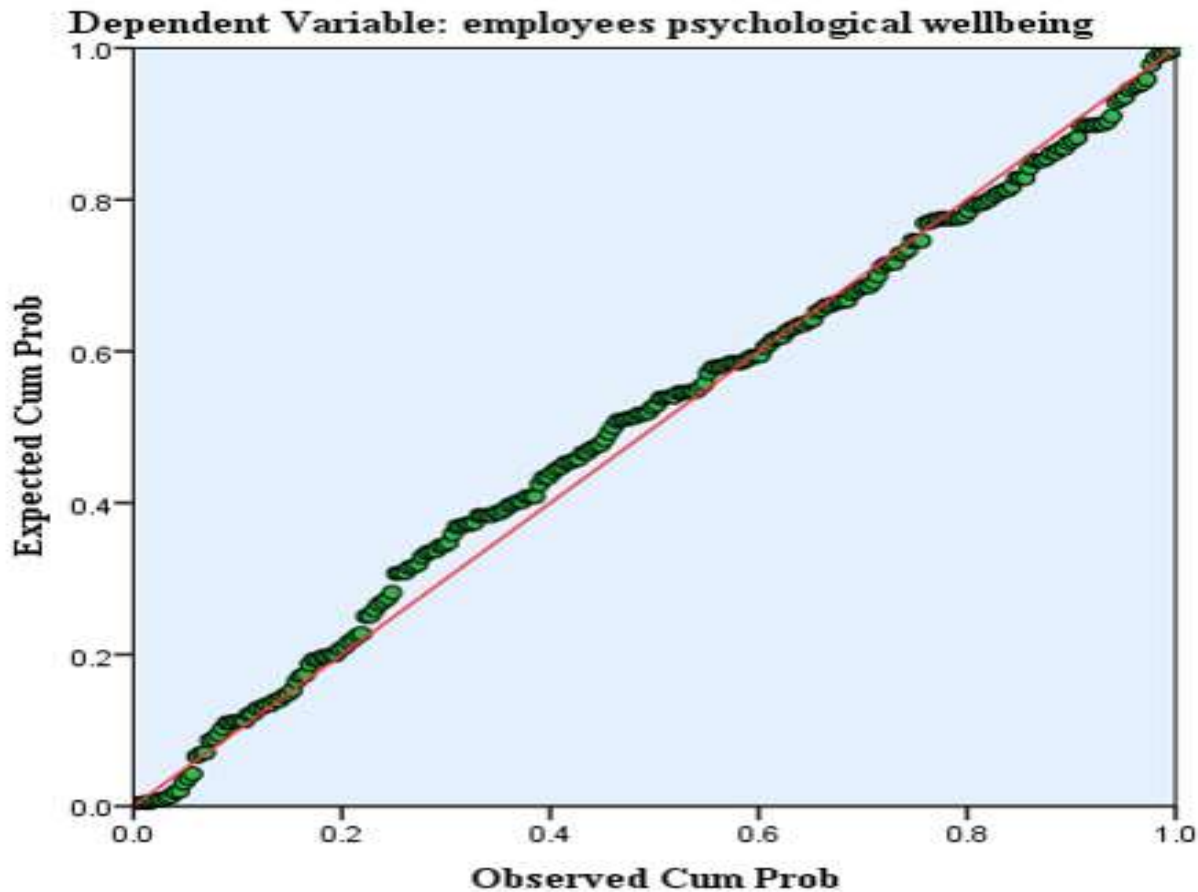
Source: Own Survey, 2024

Figure 3: Histogram

#### 4.5.2.2. Linearity Assumption Test

The Linearity assumption test is used to assess whether the relationship between the dependent variable and the independent variable(s) in a regression analysis is linear. This assumption is important because linear regression models are based on the premise that the relationship between the variables is linear. The test typically involves creating a scatter plot of the residuals against the predicted values or the independent variables, and examining the plot for any nonlinear patterns. If the linearity assumption is violated, it indicates the need for transforming the variables, including higher-order terms in the model, or considering alternative regression techniques that can capture nonlinear relationships, such as polynomial regression or spline models.

## Normal P-P Plot of Regression Standardized Residual



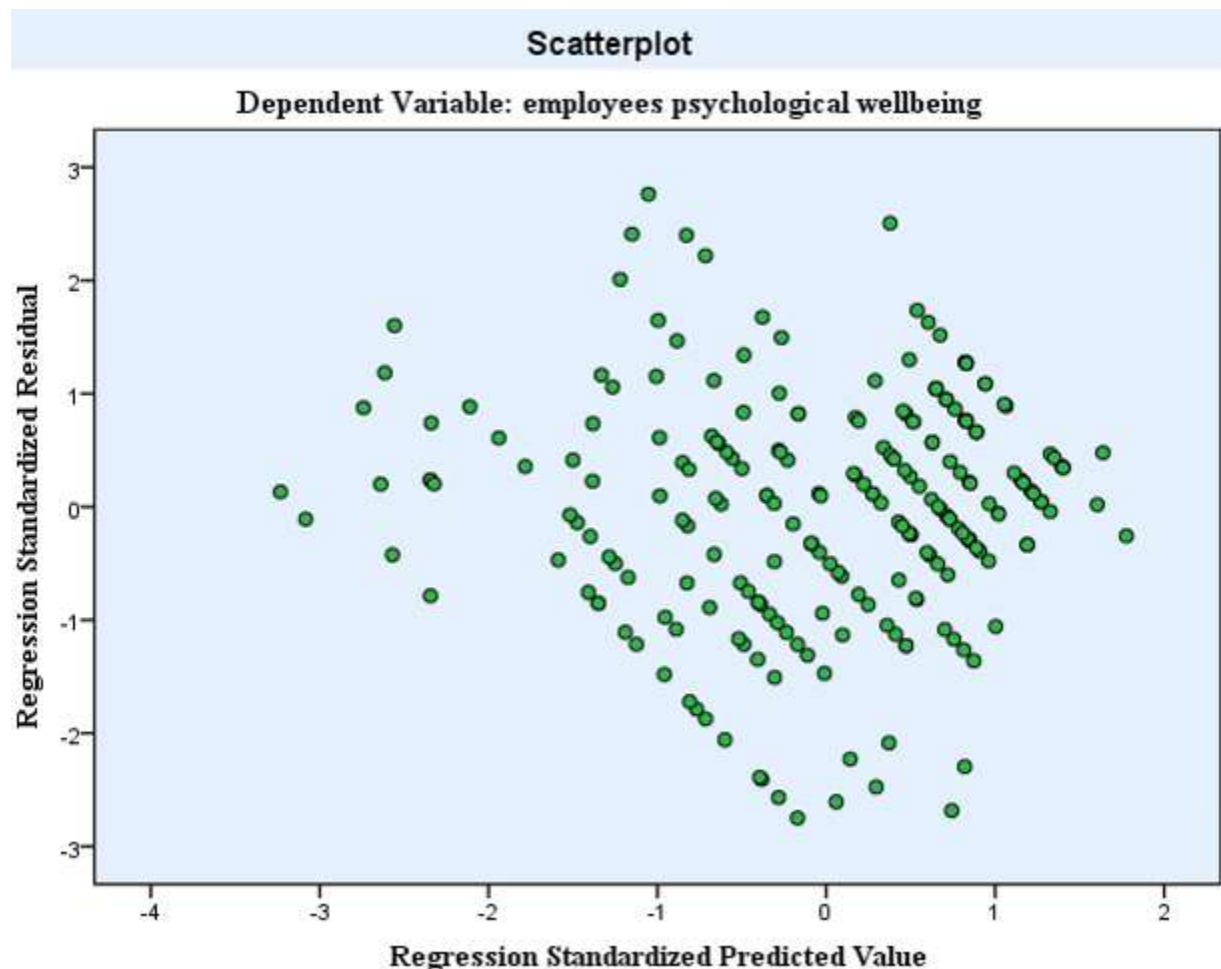
Source: Own Survey, 2024

Figure 4: P-P plot

### 4.5.2.3 Homoscedasticity

The Homoscedasticity of residuals assumption in regression analysis refers to the requirement that the variance of the residuals (the differences between the observed and predicted values) should be constant across all levels of the independent variables. This assumption is important because violations of homoscedasticity can lead to biased standard errors and invalid statistical inferences. The Homoscedasticity assumption is typically tested through visual inspection of a scatter plot of the residuals against the predicted values or the independent variables, as well as formal statistical tests such as the Breusch-Pagan or White's test.

If the residuals exhibit a non-constant variance, it indicates the presence of heteroscedasticity, which requires the use of robust standard errors or alternative regression techniques that can account for this violation, such as weighted least squares or generalized least squares.



Source: Own Survey, 2024

Figure 5: Scatter plot

#### 4.5.2.4 Multicollinearity

Table 14: Multicollinearity

##### Collinearity Statistics

Variables	Tolerance	VIF
Work Place Relationship	.249	4.016
Role clarity	.236	4.240
Workload	.566	1.767
Employee Autonomy	.872	1.147

Source: Own Survey, 2024

Table 14 presents Collinearity statistics that indicate no significant Multicollinearity among the workplace variables studied, as all Variance Inflation Factor (VIF) values are below the critical threshold of 10. The tolerance values for workload (0.566) and employee autonomy (0.872) suggest that these variables contribute uniquely to the model. Additionally, while workplace relationships (VIF = 4.016) and role clarity (VIF = 4.240) have moderate levels of correlation, their tolerance values (0.249 and 0.236) still fall within acceptable ranges. Overall, these results indicate that each variable can be effectively analyzed without concerns of Multicollinearity, allowing for clear insights into their individual impacts on employee experiences and outcomes at Abay Bank.

### 4.5.3 Regression Analysis

Table 15: Model Summary

**Model Summary**<sup>b</sup>

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.851a	.725	.720	1.95603	.446

a. Predictors: (Constant), employee autonomy, work place relationship, workload, role clarity

b. Dependent Variable: employees psychological wellbeing

Source: Own Survey, 2024

Table 15 presents the model summary for the analysis of factors influencing employee psychological well-being at Abay Bank. The model shows a strong correlation coefficient (R = 0.851), indicating a robust relationship between the predictors employee autonomy, workplace relationships, workload, and role clarity and the dependent variable of psychological well-being. With an R-squared value of 0.725, about 72.5% of the variance in psychological well-being is explained by these predictors, demonstrating the model's effectiveness. The adjusted R-squared value of 0.720 confirms its reliability after accounting for the number of predictors. The standard error of the estimate (1.95603) indicates a relatively small prediction error, while the Durbin-Watson statistic of 0.446 falls within the acceptable range of 0 to 4, indicating no significant autocorrelation in the residuals. Overall, these findings underscore the significant impact of the selected factors on employee well-being.

Table 16: ANOVA

**ANOVA<sup>a</sup>**

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	2366.038	4	591.510	154.600	1
	Residual	899.124	235	3.826		
	Total	3265.163	239			

a. Dependent Variable: employees psychological wellbeing

b. Predictors: (Constant), employee autonomy, work place relationship, workload, role clarity

Source: Own Survey, 2024

Table 16 presents the ANOVA results for the model analyzing factors affecting employee psychological well-being at Abay Bank. The regression sum of squares is 2366.038, indicating a substantial amount of variance explained by the predictor’s employee autonomy, workplace relationships, workload, and role clarity. With 4 degrees of freedom for the regression and 235 for the residuals, the mean square for regression is calculated at 591.510. The F-statistic of 154.600, accompanied by a significance level (Sig.) of 1, demonstrates that the overall model is statistically significant, suggesting that the combined predictors significantly influence employee psychological well-being. The total sum of squares is 3265.163, further reinforcing the model's effectiveness in explaining variations in psychological well-being among employees.

Table 17: Coefficients

**Coefficients<sup>a</sup>**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	1.429	.688		2.076	.039
Work place relationship	.417	.063	.453	6.605	.000
1 Role clarity	.324	.072	.319	4.531	.000
Workload	-.167	.041	-.184	-4.036	.000
Employee autonomy	.354	.030	.427	11.640	.000

a. Dependent Variable: Employee Psychological Wellbeing

Source: Own Survey, 2024

The findings of a regression model with employee psychological health as the dependent variable and employee autonomy, workplace relationships, workload, and role clarity as the independent factors are shown in the above coefficients table. T-values, significance levels (Sig), standardized coefficients (Betas), and unstandardized coefficients are all included in the table.

The above coefficient table shows that the constant, beta value and p-value of the variables to examine the significance of set hypothesis. The significance level of each variable is Sig-value is 0.000, 0.000, 0.000 and 0.000 and the unstandardized beta coefficients are 0.417, 0.324, -0.167, and 0.354. The Sig-value for all variables had a Sig –value <0.05.

#### **4.6. Discussion**

The researcher performed a regression analysis to determine the relationship between dependent and independent variables. The regression equation was:

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \mu$$

Where;

Y= dependent variable

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ =regression coefficients

$\beta_0$ =constant

$\mu$ = error term

Then the question becomes

Employee psychological wellbeing = 1.429+ 0.417 (work place relationship) + 0.324(role clarity) -0.167(work load) + 354(employee autonomy) + 0.688

The regression analysis output provides insights the effect of job stress on employee psychological wellbeing. The regression model provides insights into the relationship between the predictors (work place relationship, employee autonomy, role clarity, work load) and the dependent variable employee psychological wellbeing. Table 17 above presents the coefficients from the regression analysis, providing insights into how various factors influencing the psychological wellbeing of employees in Abay bank. Each unstandardized coefficient reflects the expected change in employee psychological wellbeing for a one-unit increase in the respective predictor, while the standardized coefficients (Beta) indicate the relative strength of these predictors.

**Workplace Relationships:** The analysis reveals an unstandardized coefficient of 0.417 for workplace relationships, suggesting that a one-unit increase in positive workplace relationships leads to a 0.417 increase in employee psychological well-being. This result is statistically significant ( $p < 0.001$ ), supporting the hypothesis that workplace relationships positively influence employee well-being. Thus, the decision is to accept this hypothesis, confirming that fostering strong interpersonal connections within the workplace is essential for enhancing employee psychological health. Additionally, qualitative feedback from employees indicates that improved communication and collaboration among colleagues can further strengthen these relationships. The findings of this study is inline with the findings of the study by Briner (2000), which stated that Workplace relationships significantly influence employee psychological well-being, as positive interactions with colleagues and supervisors can enhance feelings of support, belonging, and job satisfaction. Conversely, negative relationships, characterized by conflict or lack of support, can lead to increased stress, anxiety, and feelings of isolation.

*According to the interview findings, relationships with colleagues and supervisors were generally described as supportive, significantly influencing overall job satisfaction. Positive interactions fostered a collaborative environment, while negative or strained relationships were cited as stressors that detracted from job satisfaction.*

**Role Clarity:** The unstandardized coefficient for role clarity is 0.324, indicating that a one-unit increase in role clarity results in a 0.324 increase in employee psychological well-being. This finding is statistically significant ( $p < 0.001$ ), supporting the hypothesis that role clarity positively affects employee well-being. Therefore, the decision is to accept this hypothesis, highlighting the importance of clear role definitions in promoting employee psychological health. Employees have expressed that a better understanding of their responsibilities enhances their confidence and reduces stress.

*According to the interview findings, respondents highlighted that while some aspects of their roles and responsibilities are clearly defined, there are areas of ambiguity that lead to confusion regarding job expectations. Instances of unclear communication about responsibilities were frequently mentioned, indicating a need for more structured guidelines to enhance role clarity.*

**Workload:** The analysis shows an unstandardized coefficient of -0.167 for workload, suggesting that a one-unit increase in workload leads to a 0.167 decrease in employee psychological well-being. This finding is statistically significant ( $p < 0.001$ ), supporting the hypothesis that excessive workload negatively impacts employee well-being. Consequently, the decision is to accept this hypothesis, emphasizing the need for effective workload management to protect employee psychological health. Employees have reported feeling overwhelmed by their tasks, indicating a need for better resource allocation and support. The finding of this study is supported by the findings of Hasin et al. (2023), which revealed that Research indicates that high workload is significantly associated with increased employee stress and negatively influences psychological well-being. Studies have shown that excessive workload can lead to emotional exhaustion, burnout, and heightened symptoms of anxiety and depression among employees. Furthermore, poor management practices and job insecurity exacerbate these effects, highlighting the need for organizations to address workload issues to promote better employee mental health and overall well-being.

*According to the interview findings, respondents described their typical workload as often overwhelming with many expressing that it feels unmanageable within their roles at Abay Bank. Specific examples included high volumes of tasks and tight deadlines that contribute to stress levels. Some respondents suggested that clearer prioritization of tasks could help alleviate this pressure.*

**Employee Autonomy:** With an unstandardized coefficient of 0.354 for employee autonomy, this indicates that a one-unit increase in autonomy results in a 0.354 increase in employee psychological well-being. This result is statistically significant ( $p < 0.001$ ), confirming the hypothesis that employee autonomy has a positive relationship with psychological well-being. Therefore, the decision is to accept this hypothesis, suggesting that promoting autonomy is crucial for enhancing employee well-being. Employees have noted that having more control over their work fosters a sense of ownership and motivation, further contributing to their overall satisfaction. The findings of this study is supported by the findings of Wheatley (2017), which indicated that higher levels of employee autonomy, categorized into job control and schedule control, are positively associated with subjective well-being. Specifically, job control, which includes autonomy over tasks and work pace, enhances job and leisure satisfaction, while schedule control, particularly informal flexibility, contributes to life satisfaction, especially

among men. However, the benefits of autonomy are differentiated by gender, with women experiencing greater positive impacts from autonomy over work manner on leisure and life satisfaction. Overall, the research highlights the importance of autonomy in enhancing employee psychological well-being, although it also reveals significant disparities in autonomy levels across different occupations and genders

*According to the interview findings, participants reported varying levels of autonomy in decision-making related to their work. Those with greater autonomy noted that it positively affected their stress levels, allowing them to feel more in control and motivated. Conversely, respondents who felt constrained in their decision-making expressed that a lack of autonomy heightened their stress and frustration*

Table 18: Hypothesis Test Summary

<b>Hypothesis</b>	<b>Description</b>	<b>Unstandardized beta coefficient</b>	<b>Sig</b>	<b>Decision</b>
<b>H1:</b>	There is a significant positive relationship between workplace relationships and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.	.417	0.000	<b>Accepted</b>
<b>H2:</b>	There is a significant positive relationship between role clarity and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.	.324	0.000	<b>Accepted</b>
<b>H3:</b>	There is a significant negative relationship between excessive workload and employee psychological well-being at Abay Bank in the North and East District, Ethiopia.	-.167	0.000	<b>Accepted</b>
<b>H4:</b>	There is a significant positive relationship between employee autonomy and employee psychological well-being at Abay Bank in the North and East District, Ethiopia	.354	0.000	<b>Accepted</b>

Source: own survey, 2024

## CHAPTER FIVE

### SUMMARY, CONCLUSION RECOMMENDATIONS AND FUTURE RESEARCH DIRECTIONS

#### 5.1. Introduction

Chapter Five serves as a comprehensive overview of the findings and insights derived from the study on the effect of job stress on employee psychological well-being. This chapter is divided into three key sections: a summary of the main findings, a conclusion that encapsulates the overall implications of the research, and a set of recommendations.

#### 5.2. Summary

The analysis revealed that respondents felt moderately overwhelmed by their workload, with a mean score of 3.18. While many considered their workload somewhat manageable (3.24), excessive workload was a significant stressor, scoring 3.33. In terms of role clarity, respondents indicated some ambiguity, with a mean score of 3.14 for understanding job responsibilities, though they felt adequately informed about job expectations (3.45).

Employee autonomy was perceived as limited, with scores of 2.93 for decision-making freedom and 2.85 for trust from supervisors. However, encouragement from supervisors to express ideas scored higher at 3.22. Workplace relationships scored 2.95, indicating room for improvement, while open communication received a 3.24.

Regarding psychological well-being, respondents reported a mean score of 3.05 for mental health, with significant stress levels noted (3.27) and a work-life balance score of 2.85 indicating challenges.

Pearson correlation analysis showed strong positive correlations between role clarity and psychological well-being (0.729) and a negative correlation between workload and well-being (-0.420). Regression analysis indicated that approximately 72.5% of the variance in psychological well-being was explained by employee autonomy, workplace relationships, workload, and role clarity. Workplace relationships (0.417) and employee autonomy (0.354) positively influenced well-being, while workload negatively impacted it (-0.167).

### 5.3. Conclusion

The findings of this study reveal that employee psychological well-being at Abay Bank is significantly impacted by multiple interrelated factors, including workload, role clarity, employee autonomy, and workplace relationships. The moderate levels of stress reported by employees, particularly regarding feelings of being overwhelmed by their workload, highlight an urgent need for effective workload management strategies. Excessive workload emerges as a major contributor to stress, adversely affecting job satisfaction. Addressing this issue is critical for enhancing employee well-being and productivity.

Moreover, the ambiguity in role clarity indicates that many employees lack a clear understanding of their responsibilities, which can lead to confusion and increased stress. This underscores the importance of establishing well-defined roles and clear communication regarding job expectations. By improving role clarity, Abay Bank can help employees feel more secure and competent in their positions, likely enhancing overall job satisfaction.

Employee autonomy is another significant concern, with respondents expressing feelings of constraint in decision-making. Fostering a culture of trust and empowerment could greatly enhance employee engagement and motivation. Encouraging employees to take initiative and express their ideas will not only improve their job satisfaction but also contribute to a more innovative and dynamic work environment.

Workplace relationships also play a critical role in employee well-being. While there is some open communication among team members, the overall low scores for positive relationships and support indicate that improvements are necessary. Strengthening interpersonal relationships and fostering a collaborative environment can enhance employees' sense of belonging and support, which is vital for their psychological well-being.

Generally, to improve employee psychological well-being at Abay Bank, it is essential to implement targeted interventions that address these key factors. By focusing on workload management, enhancing role clarity, promoting employee autonomy, and strengthening workplace relationships, the bank can create a healthier work environment that not only supports individual employees but also drives overall organizational success. Prioritizing these aspects will lead to a more engaged, satisfied, and productive workforce, ultimately benefiting the bank's performance and culture.

## 5.4. Recommendations

Based on the findings of the study regarding the effect of job stress on employee psychological well-being at Abay Bank, the researcher forwarded the following recommendations:

- ➔ **Workload Management:** Regularly assess employee workloads to ensure they are manageable and prevent burnout. Implement time management training to help employees prioritize tasks effectively, reducing stress related to excessive responsibilities.
- ➔ **Enhance Role Clarity:** Clearly define job responsibilities through detailed descriptions to minimize confusion. Conduct regular check-ins between supervisors and employees to clarify expectations and foster open communication.
- ➔ **Increase Employee Autonomy:** Empower employees by delegating decision-making authority and encouraging initiative. This enhances their sense of control, leading to improved job satisfaction and engagement.
- ➔ **Foster Positive Workplace Relationships:** Organize team-building activities to strengthen relationships among colleagues and promote collaboration. Provide conflict resolution training to help employees effectively manage interpersonal issues.
- ➔ **Improve Support Systems:** Establish mentorship programs to pair less experienced employees with mentors for guidance and support. Offer mental health resources, such as counseling services and stress management workshops, to help employees cope with work-related stress.
- ➔ **Regular Employee Feedback:** Conduct periodic surveys to assess job satisfaction and overall well-being, using feedback to inform organizational changes. Create open channels for employees to voice concerns and suggestions, promoting a culture of transparency.
- ➔ **Promote Work-Life Balance:** Offer flexible work arrangements, such as remote work options, to help employees balance professional and personal responsibilities. Encourage regular breaks to allow employees to recharge, maintaining their productivity and well-being.

## 5.5. Future Research Directions

Future research directions could significantly enhance the understanding of job stress and its impact on employee psychological well-being. Conducting longitudinal studies would provide insights into the long-term effects of workload management interventions, allowing for a deeper examination of how changes in workplace practices influence stress levels and job satisfaction over time. Comparative studies across different industries or organizations could identify unique stressors and effective coping strategies, leading to tailored interventions. Additionally, qualitative research, such as interviews or focus groups, would offer a more nuanced understanding of employees' experiences with job stress and their perceptions of workplace relationships, autonomy, and role clarity. Evaluating the effectiveness of specific interventions, like mentorship programs or team-building activities, on employee well-being would also be valuable. Investigating how factors such as gender, age, or cultural background influence perceptions of job stress can inform more inclusive workplace policies.

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# APPENDIXES



## ADDIS ABABA UNIVERSITY

### COLLEGE OF BUSINUSS AND ECONOMICS

Dear Respondents!

The main objective of this questionnaire is to gather your opinion regarding the effect of job stress on employee psychological wellbeing, the case Abay bank North and east District, Ethiopia. The data and opinion gathered was used for partial fulfillment of the requirement for degree of Master's in Department of in Business Administration. Your faithful and quick response will make the research fruitful. The information you provide was kept confidential. Thank you in advance for your collaboration. If you have problems in completing this form, please do not hesitate to contact in the following address.

#### **Part I: General Information of Respondents**

Please Note the following instruction!!

No Need of Writing Your Name

Circle your answer

1. Age:

- A. <25 years
- B. 25-34 years
- C. 35-44 years
- D. >44 years

2. Gender:

- A. Male
- B. Female

3. Marital Status:

- A. Single
- B. Married
- C. Divorced
- D. Widowed

4. Educational Level:

- A. High School
- B. Diploma
- C. Bachelor's Degree
- D. Master's Degree
- E. Doctorate
- F. Other: \_\_\_\_\_

5. Years of Service at Abay Bank:

- A. < 5 years
- B. 5-9 years
- C. 9-14 years
- D. >14 years

6. Department:

- A. Operations
- B. Customer Service
- C. Finance
- D. Human Resources
- E. IT
- F. Other: \_\_\_\_\_

PART II: perception of respondents towards the independent and dependent variables

Please Note!!

Questions are designed to ask your level of agreement on the raised point. You expect to choose from the given alternatives where the acronyms are explained below.

SD =strongly disagree D = disagree N= Neutral A = Agree SA = Strongly Agree

No.	Items related to work load	SD	D	N	A	SA
1	I often feel overwhelmed by my workload.					
2	My workload is manageable within my working hours.					
3	I frequently have to work overtime due to my workload.					
4	I believe my workload affects my overall job satisfaction.					
5	I have the necessary resources and support to manage my workload effectively.					
6	Excessive workload leads to increased stress in my job.					
	Items related to role clarity	SD	D	N	A	SA
1	I have a clear understanding of my job responsibilities.					
2	My role within the organization is well defined.					
3	I receive adequate information about my job expectations.					
4	I know how my work contributes to the overall goals of the bank.					
5	My supervisor provides clear guidance on my tasks and responsibilities.					
6	I often feel confused about what is expected of me in my role.					
	Items related to employee autonomy	SD	D	N	A	SA
1	I have the freedom to make decisions related to my work.					
2	I am trusted to manage my own tasks without constant					

	supervision.					
3	I can choose how to approach my work responsibilities.					
4	I feel empowered to take initiative in my role.					
5	My supervisor encourages me to express my ideas and opinions.					
	Items related to work place relationship	SD	D	N	A	SA
1	I have positive relationships with my colleagues.					
2	There is open communication among team members in my department.					
3	I feel supported by my coworkers during challenging tasks.					
4	My supervisor fosters a collaborative work environment.					
5	Conflicts in the workplace are resolved effectively.					
	Items related to employee psychological wellbeing	SD	D	N	A	SA
1	I feel mentally healthy and resilient in my job.					
2	I often experience feelings of stress or anxiety related to my work.					
3	I have a good work-life balance that supports my well-being.					
4	I feel motivated and engaged in my work tasks.					
5	I have coping strategies to manage work-related stress effectively.					

### Part III Interview questions

1. How would you describe your typical workload, and do you feel it is manageable within your role at Abay Bank? Can you provide specific examples?
2. In what ways do you feel your role and responsibilities are clearly defined? Are there areas where you experience ambiguity or confusion regarding your job expectations?
3. How much autonomy do you have in making decisions related to your work? Can you share instances where having or lacking autonomy affected your stress levels?
4. Can you describe your relationships with colleagues and supervisors? How do these relationships affect your overall job satisfaction and stress levels?
5. What specific stressors do you encounter in your daily work environment, and how do they influence your psychological well-being?
6. Are there any support systems or resources within Abay Bank that you find helpful in managing workplace stress? If so, how effective are they?
7. What changes or improvements do you believe could be made within the workplace to enhance your psychological well-being and reduce stress?