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**ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
MASTER OF BUSINESS ADMINISTRATION**

**LEVELS OF EXPOSURE TO COVID 19 AS AMODERATING VARIABLE
IN DETERMINANTS OF EMPLOYEE PERFORMANCE IN THE
BANKING INDUSTRY - ETHIOPIA: THE CASE OF DASHEN BANK**

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**A THESIS SUBMITTED TO THE COLLEGE OF BUSINESS &
ECONOMICS OF ADDIS ABABA UNIVERSITY IN PARTIAL
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COLLEGE OF BUSINESS AND ECONOMICS
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Declaration

I, Zenawu Tessema, hereby declare that the thesis on the topic entitled “LEVELS OF EXPOSURE TO COVID 19 AS A MODERATING VARIABLE IN DETERMINANTS OF EMPLOYEE PERFORMANCE IN THE BANKING INDUSTRY IN ETHIOPIA: THE CASE OF DASHEN BANK” is submitted by me for the degree of Master of Business Administration from Addis Ababa University. It is my work and all sources and materials used for this thesis have been appropriately acknowledged.

ZENAWU TESSEMA KASSIE

Researcher Student

Signature

Date:

Acknowledgment

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Acronyms

ANOVA	Analysis of Variance
ATM	Automated Teller Machine
BO	Back Office
CSO	Customer Service Officer
WHO	World Health Organization
SPSS 21	Statistical Package for Social Science: Version 21

Abstract

The main purpose of this study has been to examine levels of exposure to Covid 19 as a moderator variable in determinants of employee performance in the banking industry Ethiopia: the case of Dashen bank. Employee performance can be subjective by many factors including Individual characteristics, Organizational factors, and motivation factors. In this study working environment, training, top management support, and motivation were tested for their predictive role on employee performance in the condition of moderating variable level of exposure to Covid 19. The research used a quantitative research method and a survey research approach. A survey was conducted using a questionnaire by distributing it to the selected respondents. A stratified sampling approach was applied to select the targeted respondents of the survey, where 284 questionnaires were distributed, out of which 243 were collected. The data collected were analyzed through descriptive, correlation, & regression analysis using SPSS Version 23 software. The correlation analysis result before adding the moderator the result shown that working environment, training, top management support, and motivation have a positive and significant relationship with employee performance. However, while adding the moderator factor, the independent variable motivation shows a positive and insignificant relationship. Therefore, the result shows as level of exposure varies, employees' performance also varies depending on working environment, training, top management support. Finally, based on the findings, the researcher has tried to forward recommendations and future research directions.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Now a time, in this a competitive world Employees are the life blood of any organization and there are no organizations which are employee-less. Employees are human resources which are unique when compared them with all other resources such as financial, physical, and intangible resources. All other resources make things possible but only human resources make things happen (Opatha, H.H.D.N.P., 2009). Human resources are the most important elements leading to the sustainable competitive advantage in organizations. Managers agree that the century we are living demands more efficiency and productivity than any other time in history as businesses are striving to increase their performance and to succeed in putting their company ahead of competitors (Kompaso and Sridevi, 2010). As stated by (Armstrong, 2010) performance can be defined as the achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed, and, Job performance is viewed as a function of three factors i.e. Motivation, ability, and environment which have influences over employee performance.

Many papers of scholars and researchers have mentioned different determinants of employee performance, and this paper will try to see some selected determinants in a moderating factor of the levels of exposure to Covid 19. Selected determinants as stated on research question, hypothesis and conceptual framework are working environment, motivation, top management support, training, age, gender and educational background.

According to (Boldman and Deal, 2003) by encouraging employees to work in teams, they become more competent, motivated and flexible enough to undertake multiple tasks as well as deliver outstanding products and services required by the customers. Even if it's clear as motivational has a positive relationship with employee performance, this paper has tried to see its fluctuation of motivation in a moderating factor.

The study conducted by (Dr . Amir Elnaga and Amen Imran, 2013) Indicated as effective training is considered to be a key factor for improved performance; as it can enhance the level of employee and firm competency and found as training has a positive impact on employee performance.

(Bass, 1997) Said top management support or leadership is the most important aspect for determining organizational performance. Therefore it is important to know the leadership progress and its impact on employee performance.

As stated by Nikolas and Eleanna on their article ‘in principle, empirical research has failed to establish a clear link between age and employee performance. Studies have shown both positive and negative relationships between age and employee performance. One scholar has found age was positively related to productivity measures of employee performance. However, age was negatively associated with supervisor ratings of employee performance. Another scholar has also shown age was positively related to employee performance when age was low but was negatively related to job performance when age was high’ (Nikolaos Pahos, Eleanna Galanaki, 2018)

As we have seen many scholars have stated as employee performance can be either positively or negatively determined in many factors, based on the current universal factors, generally, there are three major factors affecting employee’s performance. These could be Individual, Organizational, and Motivational factors. Beyond to these factors, there could be several situational factors directly affecting employees (Armstrong, 2010) employees’ performance. One of situational factors can be pandemic disease, and, one of the pandemic disease now the world is facing is Covid 19 Virus,. “COVID-19, short for "Corona virus disease 2019," is the official name given by the World Health Organization to the disease caused by a newly identified corona virus. WHO defines that Corona virus disease is an infectious disease caused by a newly discovered corona-virus, and the COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. It is a disease that is identified as a pandemic as it can affect a very large number of human beings living in an area(Kansas, Website of the University of, 2020)

So, this study believes as Covid 19 can be one of the situational factors that can directly or indirectly be affecting employee's performance, especially this disease can be transferred through contacts and droplets, it will have a great impact on employees to work in group and to contact with customers.

This study has been conducted in a cross sectional way of research to see determinants of employee performance in a moderating factor, levels of exposure to Covid 19. This paper has tried to see determinants on three levels of exposure or positions. I.e. highly exposed/customer service officers, Medium exposure risk/back offices, and high exposure risk/senior/ management level staff based on the WHO risk levels based on WHO work place risk assessment (based on the probability of coming into the close (less than 1 meter) or frequent contact with people who may be infected with COVID-19 and through contact with contaminated surfaces and objects).

Therefore, this study tried to see determinants of employee's performance using level of exposures as a moderating factor.

The researcher chooses the banking industry to clearly see the impact of the virus on the grouped elements than other organizations of Ethiopia This paper has been conducted in one of Ethiopian bank, Dashen Bank headquarter, and on selected branches. The researcher believes as this study has contributed new findings and recommendations for the country as well as for others and can be used as a gap for other researchers.

This researcher chooses the banking industry because the banking sectors are playing a great role in the world economy by linking all other sectors. Ethiopian banking sector have 19 banks. The researcher selected one private bank called Dashen Bank. Dashen bank is one of private banks. The researcher selected Dashen Bank because the bank has almost 26 years age which can represent the average age of Ethiopian banks, and because the researcher was highly interested by the company motto "Dashen Bank is always one step ahead" based on this the researcher needs to see what kind of measurements taken by the company during the virus. Dashen bank has been founded in September, 1995 with initial capital of Birr 14.9 million, and the bank opened its door for customers

on January 1, 1996 with 11 branches. Dashen bank started ATM for the first time, which can be putted as one of the pioneering by applying new technologies. The name Dashen bank coined from the highest amount of Ethiopia. Now, the bank has a lost more than 400 branches, ten forex bureaus, more than 350 ATMs and 850 plus point of sale. The bank has a relationship with more than 462 banks and more than 170 cities in the world. The company has currently more than 3 billion Birr and more than 2.9 million customers.

1.2.Statement of the Problem

As we can see from (Armstrong, 2020)employee performance can be achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed. Means, especially, in the current competitive world, employee's performance plays high role in a great role in achieving standards of the organization in different meanness and in building a core competition and should be highly focused because it has a great positive value on the company success.

Starting from 2019, the world is facing a virus called Covid19; the first victim of the virus has been discovered in China and distributed to many countries. This virus has a great impact on the world economy; many country's companies have terminated their employee because of many reasons. Not only that counties have taken some measurements, like, movement restriction, closing schools, partial closing of government offices. In Ethiopia, also the first victim of the Corona Virus has been discovered on 14 April 2020. The government has also declared an emergency on Covid -19.

This paper has been tried to dwell on levels of exposure to Covid 19 as a moderating factorsin the impacts of determinants of employee's performance by grouping Dashen Bank Employees based on the risk levels identified by WHO. (WHO, 2020) has identified three major risk levels, I.e. High level, Medium Level, and Low-Level risk levels based on the probability of coming into the close (less than 1 meter) or frequent contact with people who may be infected with COVID-19 and through contact with contaminated surfaces and objects.

Plenty of papers have been conducted on the title of determinants of employee performance, but, according to the researcher's current findings, no papers have been found on the same title as this study or on the title of levels of exposure to Covid 19 as moderating factors in determinants of employee's performance. Therefore, since the virus is still existing and creating many damages on human beings and on the world economy, this paper will play a great role to discover new indications to see the impact of the current virus and helps the organizations to use the recommendations. Not only for the current virus, but it will also help if another pandemic disease happens in the world. Beyond to these, it will help other researchers as a reference for other studies.

1.3. Research Questions

Research questions that are going to be addressed are:

- ✓ Do determinants of employee performance have an impact on employee performance?
- ✓ To what extent is the relationship between company working environment and employee performance moderated by levels of exposure to Covid 19?
- ✓ To what extent is the relationship between employee motivation and employee performance moderated by levels of exposure to Covid 19?
- ✓ To what extent is the relationship between top management support and employee performance moderated by levels of exposure to Covid 19?
- ✓ To what extent is the relationship between training employee performance moderated by levels of exposure to Covid 19?

1.4. Research hypothesis

Based on the research questions above, the study aims to answer the effect of Covid 19 on employee's performance in Dashen bank. Therefore, the study has to answer the following research hypothesis:

H₀₁: Working environment has no significant relationship with employee performance.

H_{a1}: Working environment has a significant relationship with employee performance.

H₀₂: Motivation has no significant relationship with employee performance.

H_{a2}: Motivation has a significant relationship with employee performance.

H₀₃: Top management support has no significant relationship with employee performance.

H_{a3}: Top management support has a significant relationship with employee performance.

H₀₄: Training has no significant relationship with employee performance.

H_{a4}: Training has a significant relationship with employee performance.

H₀₅: The relationship between company working environment and employee performance not significantly moderated by levels of exposure to Covid 19

H_{a5}: The relationship between company working environment and employee performance has significantly moderated by levels of exposure to Covid 19

H₀₆:The relationship between motivation and employee performance not significantly moderated by levels of exposure to Covid 19

H_{a6}: The relationship between motivation and employee performance has significantly moderated by levels of exposure to Covid 19

H₀₇: The relationship between top management support and employee performance not significantly moderated by levels of exposure to Covid 19

H_{a7}: The relationship between top management support and employee performance has significantly moderated by levels of exposure to Covid 19

H₀₈: The relationship between training and employee performance not significantly moderated by levels of exposure to Covid 19

H_{a8}: The relationship between top management support and employee performance has significantly moderated by levels of exposure to Covid 19

1.5.Objective of the research

1.5.1. General Objective

The general objective of this study is to assess determinants of employee performance in the levels of exposure to Covid 19 as a moderating factor incase of Dashen Bank, Addis Ababa, Ethiopia.

1.5.2. Specific Objective

The followings are specific objectives of the study:

- ✓ To assess the relationship between determinants and performance.
- ✓ To investigate the moderating role of levels of exposure to Covid 19 over the relationship between working environment and performance.
- ✓ To examine the moderator impact of levels of exposure to Covid 19 over the relationship between motivation and performance.
- ✓ To assess the moderator impact of levels of exposure to Covid 19 over the relationship between top management support and performance.
- ✓ To see the moderator role of levels of exposure to Covid 19 over the relationship between training and performance.

1.6. Significance of the Study

This paper will have many significances; the first one is it can give a solution for the problems or the findings discovered, secondly it can be a good reference for other studies, who are willing to have further study on this title, and, since this virus is still not cured, the companies can use the recommendations given to solve their problems.

The paper also helps for future preparations for the companies, which means, even if this disease has a solution, in the future, the world may not be free from such kinds of pandemic disease, not only pandemic disease, can be another unexpected situations. Therefore, the coming generation can use how to face challenges and maintain employee performance.

1.7. Scope of the Study

This study was conducted to study the impact of Covid-19 in the case of Dashen Bank, Addis Ababa, Ethiopia.

The study has tried to dwell on the determinants of employee performance and the impact of the moderating factor of levels of exposure to covid 19. Though there are many factors or

determinants of employee performance, this paper will try to see selected determinants, which are, motivation, top management support, training, and working environment.

1.8.Limitation of the Study

While conducting this study, the researcher has faced some limitations. Those are time limitation, lack of on-time response from the respondents, the virus itself, and limited by collecting of collecting all questioners. To uncover some situations by respondents, the researcher expected common method bias while using cross sectional research design.

1.9.Organization of the Study

This paper was organized into five chapters. Chapter one deals with an introduction, chapter two is about to summarize literature reviews conducted related to the thesis, chapter three will present the methodology of the research, chapter four presented data, analysis, interpretation, and discussion of results and interpretation of the study, and, the last chapter has also presented summary, conclusions, and recommendations from the finding.

CHAPTER TWO

LITERATURE REVIEW

2.1.Introduction

This chapter discussed the literature reviews that have been discussed by different scholars. The major sections of this chapter are theoretical reviews and Empirical Reviews. The theoretical review tried to review theories on Covid 19 and its impacts, and, the next section, tried to discuss about employees, employees performance, and determinants of employee performance, and, empirical review part tried to review some experimental researches on the related parts.

2.2.Theoretical Review

2.2.1. Corona Virus(Covi-19)

2.2.2. Covid 19

According to (WHO, 2020), Food and safety- “Corona virus disease (COVID-19) is an infectious disease caused by a newly discovered corona virus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The best way to prevent and slow down transmission is be well informed about the COVID-19 virus, the disease it causes and how it spreads. Protect yourself and others from infection by washing your hands or using an alcohol based rub frequently and not touching your face.

The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it’s important that you also practice respiratory etiquette (for example, by coughing into a flexed elbow).

At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments.

2.2.3. Work place risk assessment

(WHO, 2020) has identified the risk levels that can be occur in the work place. ‘’ COVID-19 is transmitted primarily through respiratory droplets or contact with contaminated surfaces , the risk of work-related exposure to COVID-19 depends on the probability of coming into close (less than 1 meter) or frequent contact with people who may be infected with COVID-19 and through contact with contaminated surfaces and objects.’’ Based o this WHO has identified the following risk levels:

Low exposure risk– jobs or work tasks without frequent, close contact with the general public and other co-workers, visitors, clients or customers, or contractors, and that do not require contact with people known to be or suspected of being infected with COVID-19. Workers in this category have minimal occupational contact with the public and other co-workers.

Medium exposure risk– jobs or work tasks with close, frequent contact with the general public, or other co-workers, visitors, clients or customers, or contractors, but that do not require contact with people known to be or suspected of being infected with COVID-19. In areas where COVID-19 cases continue to be reported, this risk level may be applicable to workers who have work-related frequent and close contact with the general public, visitors, or customers in high-population-density work environments (e.g. food markets, bus stations, public transport, and other work activities where physical distancing of at least 1 metre may be difficult to observe), or work tasks that require close and frequent contact between co-workers. In areas without community transmission of COVID-19, this scenario may include frequent contact with persons returning from areas with community transmission.

High exposure risk– jobs or work tasks with high potential for close contact with people who are known or suspected of having COVID-19, as well as contact with objects and surfaces possibly contaminated with the virus. Examples of such exposure scenarios outside of health facilities include the transportation of persons known or suspected to have COVID-19 in enclosed vehicles without separation between the driver and the passenger, providing domestic services or home care for people with COVID-19, and contact with dead bodies of persons who were known or suspected of having COVID-19 at the time of their death.

Not only that, “in the same work setting there may be jobs with different levels of risk, and different jobs or work tasks may have similar levels of exposure. Therefore, the risk assessment should be carried out for each specific work setting and each job or group of jobs. For each risk assessment, it is prudent to consider the environment, the task, the threat, if any (e.g. for frontline staff), and resources available, such as personal protective equipment. “

“Some workers may be at higher risk of developing severe COVID-19 illness because of age or pre-existing medical conditions; this should be considered in the risk assessment for individuals. Essential public services, such as security and police, food retail, accommodation, public transport, deliveries, water and sanitation, and frontline workers may be at an increased risk of exposure to occupational hazards for health and safety. “

2.2.4. Work place preventive measures

(WHO, 2020) has also suggested work place measures and preventive actions.

Preventive measures

“Decisions on closing or re-opening of workplaces and suspension or downscaling of work activities should be made in light of the risk assessment, the capacity to implement preventive measures, and recommendations of national authorities for adjusting public health and social measures in the context of COVID-19”.

Measures for all workplaces

Universal measures for preventing transmission of COVID-19 that apply to all workplaces and all people at the workplace, such as employers, managers, workers, contractors, customers and visitors, include the following:

- ✓ Hand hygiene
- ✓ Respiratory hygiene

- ✓ Physical distancing
- ✓ Reduce and manage work-related travels
- ✓ Regular environmental cleaning and disinfection
- ✓ Risk communication, training, and education

Management of people with COVID-19 or their contacts

Specific measures for workplaces and jobs at medium risk

- ✓ Workers who are unwell or who develop symptoms consistent with COVID-19 should be urged to stay at home, self-isolate, and contact a medical professional or the local COVID-19 information line for advice on testing and referral.¹⁹
- ✓ Where local community transmission is high, and work continues, allow for a telemedicine consultation where available, or consider waiving the requirement for a medical note for workers who are sick so that they may stay home.
- ✓ All workers should be urged to self-monitor their health, possibly with the use of questionnaires, and take their body temperature regularly.
- ✓ Thermal screening at the workplace should be considered only in the context of a combination of measures for prevention and control of COVID-19 at the workplace and along with risk communication.
- ✓ Standard operating procedures should be prepared to manage a person who becomes sick at the workplace and is suspected of having COVID-19, including placing the person in an isolation room, limiting the number of people in contact, using personal protective equipment, and performing follow-up cleaning and disinfection.
- ✓ It is important to contact the local health authorities and to keep attendance and meeting records in order to facilitate or undertake contact-tracing.
- ✓ People who were in close contact at the workplace with persons with laboratory-confirmed COVID-19 should be quarantined for 14 days from the last time of the contact in accordance with WHO recommendations.

Specific measures for workplaces and jobs at medium risk

In addition to the above measures, for workplaces and jobs assessed to be at medium risk, the following measures should be put in place:

- ✓ Enhanced cleaning and disinfection of objects and surfaces that are touched regularly, including all shared rooms, surfaces, floors, bathrooms, and changing rooms;
- ✓ Where the physical distancing of at least 1 metre cannot be implemented in full in relation to a particular activity, workplaces should consider whether that activity needs to continue, and if so, take all the mitigating actions possible to reduce the risk of transmission between workers, clients or customers, contractors, and visitors; such as staggered activities, minimizing face-to-face and skin-to-skin contacts, placing workers to work side-by-side or facing away from each other rather than face-to-face, assign staff to the same shift teams to limit social interaction, installing plexiglass barriers at all points of regular interaction and cleaning them regularly;
- ✓ Enhanced hand hygiene – regular hand washing with soap and water or use of alcohol-based hand rub, including before entering and after leaving enclosed machinery, vehicles, confined spaces, and before putting on and after taking off personal protective equipment;
- ✓ Provide personal protective equipment and training on its proper use – e.g. masks, disposable gowns, disposable gloves or heavy-duty gloves that can be disinfected.
- ✓ Provide face or eye protection (medical mask, face shields, or goggles) during cleaning procedures that generate splashes (e.g. washing surfaces).
- ✓ Increased ventilation rate, through natural aeration or artificial ventilation, preferably without re-circulation of the air.

Specific measures for workplaces and jobs at high risk

In addition to the measures above, for high-risk work activities and jobs, the following measures should be implemented:

- ✓ Assess the possibility of suspending the activity;
- ✓ Adherence to hygiene before and after contact with any known or suspected case of COVID-19, before and after using PPE;
- ✓ Use of medical mask, disposable gown, gloves, and eye protection for workers who must work in the homes of people who are suspected or known to have COVID-19. Use the protective equipment when in contact with the sick person, or respiratory secretions, body fluids, and potentially contaminated waste;
- ✓ Training of workers in infection prevention and control practices and use of personal protective equipment;
- ✓ Avoid assigning tasks with high risk to workers who have pre-existing medical conditions, are pregnant, or older than 60 years of age.

2.2.5. Corona and Ethiopia

Ethiopian Ministry of health in its website has been announced the first covid 19 infected person in Ethiopia on March 13, 2020. ‘‘The person founded positive was a Japanese citizen who came to Ethiopia on March 4, 2020 from Burkina Faso’’ (MOH, 2020).

2.2.5.1.State of Emergency

As Ethiopian Embassy released on the date of 14 April, 2020, (Embassy , Ethiopian, 2020) Ethiopia has declared state of emergency. ‘‘ In accordance with article 93 of the constitution of the federal democratic republic of Ethiopia, the government declared a 5 months state of emergency in an effort to limit the spread of the corona virus. The prime minister announced the government’s decision to declared a state of emergency, describing it as one made in the interest of safeguarding current and future generation. Following its approval by the council of ministers, Proclamation 3/2020, also known as the ‘‘State of Emergency Proclamation Enacted to Counter and Control the spread of Covid-19 and Mitigate its impact’’ made its passage through the house of peoples’ representative on Friday 10 April, 2020.

Following this, the government defines measures associated with the state of emergency:

- ✓ The banning of all public gatherings of more than four people. The ban will apply to all religious, governmental, non-governmental, commercial, political and social gatherings. Further, where the gathering is of a group of four people, individuals will be expected to ensure that they are 2 meters apart at all times.
- ✓ However, the Proclamation does include provisions for funerals and other essential functions to take place based on exceptional approval on a case-by-case basis from the relevant authorities.
- ✓ Greetings by handshake are banned.
- ✓ All movements at land borders, except for the flow of cargo and essential goods, will be banned.
- ✓ Transportation service-providers are to reduce passenger loads by 50% for all national and local journeys with immediate effect. Additionally, train services within Addis Ababa, as well as on the Addis Ababa – Djibouti route, are to operate passenger capacity at 25% on all journeys.
- ✓ Landlords are henceforth banned from evicting or increasing rents on private tenants residing in their properties for the duration of the State of Emergency.
- ✓ All commercial and private employers bound by the Labor proclamation will be prohibited from reducing their workforces or prematurely terminating employment contracts.
- ✓ Students and teachers are banned from meeting and will only be permitted to connect online or by other means that do not contravene social distancing measures.
- ✓ Although lawyers will still be able to confer with their clients in correctional facilities with the necessary precautions in place, going forward, all other visitations to these facilities will be prohibited.
- ✓ Sporting activities at all levels are prohibited.
- ✓ Children’s playgrounds and other such venues will be closed.

Any person failing to comply with these obligations will face up to three years imprisonment or a fine of between 1,000 and 200,000 Ethiopian Birr (£25.00 – £5,000.00).

It was also announced that the State of Emergency and the associated measures for its implementation can be revised at any point by the Council of Ministers based on the prevailing circumstances at the time.

2.2.3. Employees

Employees are the heart of any organization. For any organization to operate smoothly and without any interruption, employee cooperation cannot be replaced with anything else (International Journal of Business and Management Review, 2017)

An organisation will invest in specific human resources in order to meet its objectives. An employee requires continual reassessment, evaluation and capacity building within the work context. This is to sustain performance at the expected level or surpass organisational expectations. A human resource is not an inanimate object. Human beings have feelings, emotions, opinions and frames of reference that are unique to each and every individual (By Charity Tinofirei, 2011) .

In this contemporary competitive and flexible global economy, the success of organizations depends on proper utilization and efficient management of its human capital. Thus, companies can only win a competitive advantage through forging and retaining competitive human resources in their organization for a long time (Bratton &Gold, 2009).

2.2.4. Employee Performance

Employee performance or job performance is the achievement of specified task measured against predetermined or identified standards of accuracy, completeness, cost and speed in line with organizational goal (Ann. G and Jerry.s, 2009) Employee's job performance is also the contribution of employees for the achievement of organizational objective. Employees are expected to perform acceptable level of the standard and managers follow up, and evaluate the performance of employees to attain the stated objective of an organization (Armstrong.M, 2009). Employee performance enables employers to produce and distribute demanded goods and

services, create satisfied customers and achieve expected outputs or results. If employers want their organizations to perform excellently and achieve sustained competitive advantage, they must ensure that individual employees perform excellently and contribute to achieving excellent performance and sustained competitive advantage of their organizations. In other words, employers must pay particular attention to human resource management (Prague, 2011). Employee performance is influenced by many factors like company's overall policies, working conditions, training and development of employees, relations between employee and employer etc.(Aktar et al, 2012). Employee performance plays a crucial role for any organization or company, its positivity leads to success while if there its negativity may lead to failure. It is usually perceived that if employees are satisfied with their job or working conditions their performance will be much better than those employees who are not happy with their work. Employee performance can be measured by various ways like productivity, absenteeism and employee satisfaction (Osunde, 2015).

2.2.5. Determinants of Employee Performance

As the researcher tried to investigate from many scholars, journals and articles, there are no common groups of determinants of employee performance. Some of groups of determinates mentioned are:

(Science, International Journal of Humanities and Social, 2016) Grouped determinants of employee performance on its research as:

Organizational factors

- ✓ Top management support
- ✓ Leadership style
- ✓ Training

Motivation Factors

- ✓ Extrinsic motivation
- ✓ Intrinsic motivation
- ✓ Skill and ability

Individual characteristics

- ✓ Age
- ✓ Gender
- ✓ Education

(Business and Management Research, 2013) Another journal tried to investigate as employee performance as dependent factor and others as a determinants, these determinants are:

- ✓ Work-life Conflicts
- ✓ Leadership
- ✓ Working Conditions
- ✓ Compensation

According to (Business and Management Research, 2013)employee performance that is determined by employee:

- ✓ Abilities,
- ✓ Motivation
- ✓ And, working conditions.

Since, scholars have tried to put in common groups, in this study have tried to group using the first one for reviewing some literatures related by adding working environment as organizational factor and by merging leadership style in to top management support:

2.2.5.1.Organizational Factors

This factors are, factors related with the company working condition, Top management support, , and Training.

2.2.5.1.1. Working Condition

Working environment is all about the employees work area surroundings which involves the physical, behavioral and managerial aspects intended to affect the employees' job performance and their reason of staying with the organization (Pal, K, 2011)the class of the employees' workplace environment highly affects their level of motivation and the following performance. How well they engage with the organization, especially with their workplace environment, influences to a great extent their error rate, level of innovativeness, relationship with other employees, rate of absenteeism and, finally how long they continue to work. The conditions at working environment may be favourable or unfavourable to the employees. In favourable conditions employees tend to share their pleasant experiences and express their true attitudes. In this environment the negligent employees tend to transform into those who feel a sense of accountability. In unfavourable conditions employees are likely to share their unpleasant experiences and in this environment the employees with a sense of accountability or rationalism tend to change into unaccountable and irrational employees. The most recognized theory is that when the working environment is suitable for employees they show better performance in the organization. When employees contribute better input then their output boosts accordingly and employee productivity also enhances. (Business and Management Research, 2013)

The location of the work, where the employee performs his duties and daily activities, such as office or site of construction, is included in workplace environment. Generally other factors like, noise level, fresh air, refreshment and the incentives e.g. child care, also become a part of workplace environment. Workplace environment may have either positive or negative impact on the satisfaction level of employees depending upon the nature of working environment. The employees can perform better if they are provided good environment. The working outcomes are directly interlinked with working environment; the more it (environment) is conducive the better the outcome will be. Employee satisfaction plays an important part in the success of

organization. The employees will perform better if they are provided good environment. There are various aspects of the physical environment satisfaction that contribute in employee's satisfaction. Researchers asked the question from the employees that may include that how much you are satisfied with your working environment. When an employee is given higher level of satisfaction then it reduces turnover and in turn enhances the morale of an employee (Dole, C. and Schroeder, R.G., 2001)

2.2.5.1.2. Top Management Support

(Bass, 1997) Said top management support or leadership is the most important aspect for determining organizational performance. Therefore it is important to know the leadership progress and its impact on employee performance. On the whole the intention is to check the leadership growth and its influence on employee performance.

2.2.5.1.3. Training

Training has many advantages for the individual, the department and the organization because it is expected to provide a skilled pool of human resources, improvement of existing skills, and increase in knowledge and experience of employees, improve employees' motivation, job performance, customer service, and personal growth and opportunity for career development. (Itika, 2011). Training develops both employees and organization to make best use of their human resources in favor of gaining competitive advantage. Therefore, it seems mandatory by the firm to plan for training programs and its employees to enhance their abilities and competencies that are needed at the workplace, (jie and Roge Jr, 2005). Training has many advantages for the individual, the department and the organization because it is expected to provide a skilled pool of human resources, improvement of existing skills, and increase in knowledge and experience of employees, improve employees' motivation, job performance, customer service, and personal growth and opportunity for career development (Itika, 2011).

Even when employees are carefully selected, it does not still guarantee totally acceptable performance from the employees. This is because while the potential of an employee to perform

is one thing, performing is another and therefore, an employee with a high potential to perform may not still perform his job if he does not go through training. This is why training of newly employed starts with organizational orientation (Dessler G., 2005).

2.2.5.2.Motivational Factor

Motivation also refers to what activates, directs human behaviour and how this behaviour is sustained to achieve a particular goal. Motivation is a psychological process that influences how personal effort and resources are allocated to actions pertaining to work, including the direction, intensity, and persistence of these actions (Ruth.K, Gilad. C, and Robert D, 2008).Motivational factors can be extrinsic motivation and intrinsic motivation.

2.2.5.2.1. Extrinsic Motivation

As we can see from,(International Journal of Business and Management Review, 2017). Extrinsic factors are great motivator as majority of the respondents thinks. So an effective scheme of monetary and extrinsic rewards should be made. It is also to be kept in mind that, after a certain amount of time, employees may feel the requirement for more monetary incentives. The factors considered under Extrinsic motivation are salary, monetary incentives and compensation package; the factors considered under Job enrichment and performance appraisal are work environment, responsibility, promotion and recognition and appreciation for work done; the factors considered under Relationships and security are relationship with superiors, peers and job security; Moreover, Authority to make decisions, Growth opportunity and future prospects were also taken into account.

2.2.5.2.2. Intrinsic Motivation

“Intrinsic motivation is a psychological force that determines the direction of a person’s behavior as a result of challenging or interesting work, by providing autonomy to work, designed scope to develop skills, capabilities, opportunities to develop and maximize, etc. Extrinsic is also psychological force that determines behavioral change as a result of tangible and intangible benefits such as salary, fringe benefit and special awards” (Gareth, R Jones and Jennifer M. George, 2003).

2.2.5.3.Individual Factors

Individual factors can be; Age, Gender, and, Education.

2.2.5.3.1. Age

As stated by Nikolas and Eleanna on their article ‘in principle, empirical research has failed to establish a clear link between age and employee performance. Studies have shown both positive and negative relationships between age and employee performance. One scholar has found age was positively related to productivity measures of employee performance. However, age was negatively associated with supervisor ratings of employee performance. Another scholar has also shown age was positively related to employee performance when age was low but was negatively related to job performance when age was high’ (Nikolaos Pahos, Eleanna Galanaki, 2018).

2.2.5.3.2. Gender

(Powell, 2011)defined gender as the physiological inference of a someone being either male or female, like expectations and beliefs regarding what kind of attitudes, behaviors, values, knowledge, skills, and interests areas are more suitable for or typical of one sex than the other. Gender can be one of the factors that could affect employee performance.

2.2.5.3.3. Education

As (Champathes, 2006)express that there is a direct correlation between Employee development and Employee Performance. This improvement leads to greater employee satisfaction with the job and also employee commitment with the job and thus is likely to increase employee performance. When employee performance would increase, this will cause the Education Job satisfaction Employees ‘performance organization successfulness.

2.3. Empirical Review

The following empirical reviews have been conducted to discuss with the selected independent variables. Most of the points discussed on this part are the same with the theories stated by many scholars. That means the empirical review conclusions or findings are supporting the theories made on the relationship between independent variables and performance.

(<http://dx.doi.org/10.4236/ce.2012.33049>) Study has been conducted to see the impact or the relationship between motivation and employee performance at the University of Mines and Technology, Tarkwa staff members and the study also observed that low monthly salary or income and the general lack of motivation reduce morale for high performance at the University.

Here also the relationship between training and performance has been studied by (Dr . Amir Elnaga and Amen Imran, 2013), and supported the theories as there is a great relationship in between training and performance. Here is the finding, Effective training is considered to be a key factor for improved performance; as it can enhance the level of employee and firm competency. It supports to fill the gap between what performance if required and what performance is happening, i.e. gap between desired performance and actual employee performance. Training need referred to any deficit in performance, which can be relieved by appropriate training. There are different methods of overcoming deficiencies in employee performance on job, and training is one of them. Particularly training develops skills, competency, and ability and ultimately improves employee performance and organizational productivity. Training programs is the stimulant that workers require to improve their performance and capabilities, which consequently increase organizational productivity. Therefore, training should be designed on the basis of firm specific needs and objectives. Effective training is the thoughtful intervention designed at attaining the learning necessary for upgraded employee performance. The research affirmed the proposition that training has a positive impact on employee performance

We have seen as top management support has a positive relationship with employee performance. Here also, the study conducted by (Thawatchai Jitpaiboon and Dothang Truong,

2006) supported the theory as top management must act strategically in order to bring benefits to the organization. Hypotheses were supported and stated that top management support is positively related to pride in the organization, employee autonomy, and job satisfaction; however, top management support is not positively related to job performance

Not only the above reason, two researchers also suggested as diversity of age will be useful for companies success (Odhiambo, Gachoka, and Rambo, 2018) Age diversity is very critical and positively influences employee performance in public universities in Western Kenya as indicated by the regression, correlation and hypothesis testing models. There is a statistically significant moderate positive association between age diversity and employee performance.

According to (Amari, 2014) findings there is a positive relationship between academic education and employees' performance, which means educated employees have higher performance. Employees who have academic education knows work standards and tries to adapt with them and also tries to implement them, also they have a more comprehensive view point and a better understanding of hotel standards and objectives. In contrast an uneducated employees who does not know the standard of the work, try to justify their own analysis and act according to their own perceptions, it is very hard for them to adapt with this situation, and thus their work commitment is less than educated employees

2.4. Conceptual Framework of the Study

Based on the above literature reviews the following conceptual framework has been developed. The researcher has tried to correlate the framework in accordance with the research questions and hypothesis. And, the study tried to answer the impact of independent variables over the dependent variable in a moderating factor Covid 19 (Level of exposure).

Independent Variable

Dependent Variables

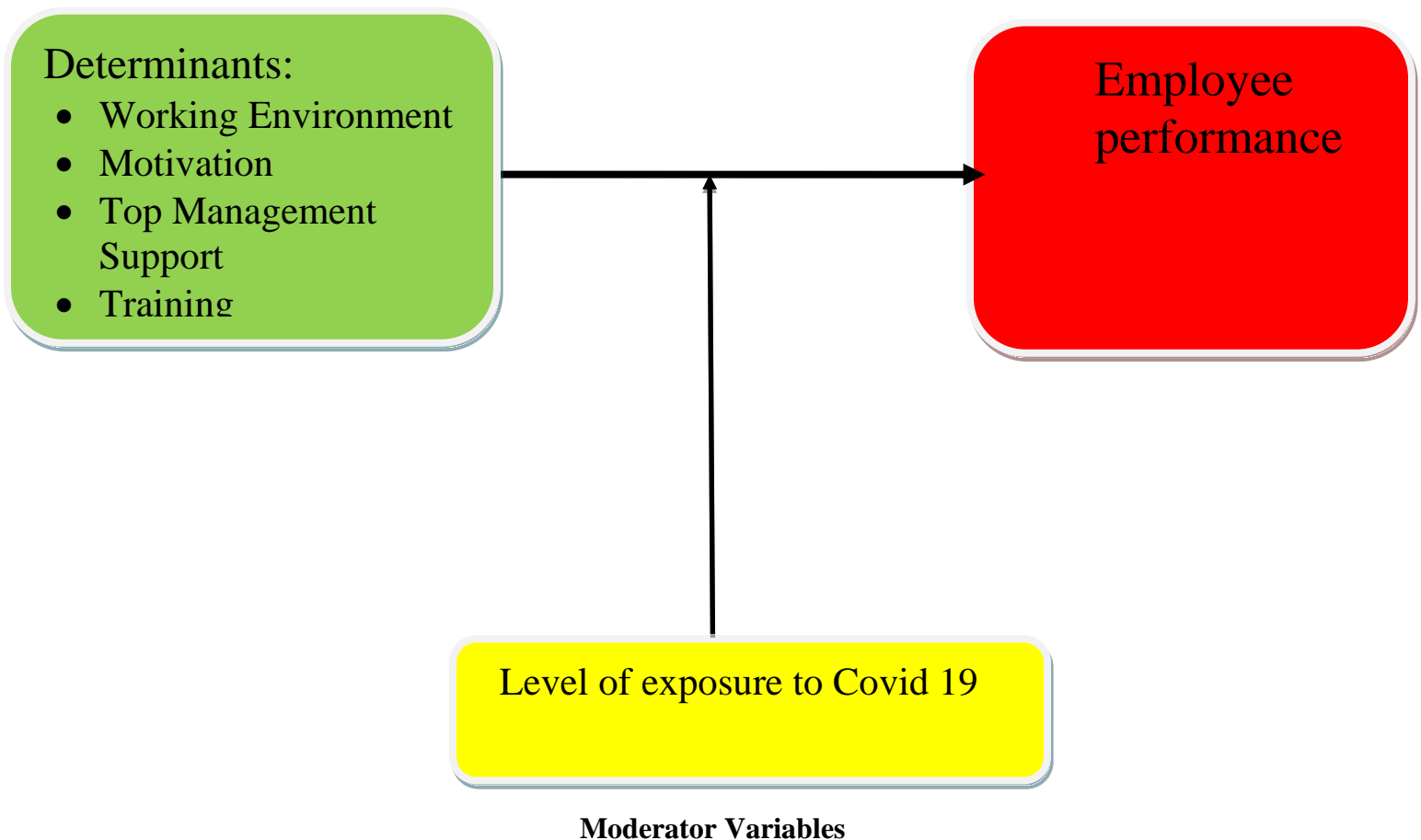


Figure 1. Proposed Conceptual Model

CHAPTER THREE

RESEARCH METHODOLOGY

3.1.Introduction

Research Methodology defined as “dictates the particular tools” i.e., mechanisms or strategies used to “collect, manipulate, or interpret data” that will be utilized in the research (Leedy, P. D., and Ormrod, J. E., 2010).

This chapter has included approaches going to be used to address the research questions listed in the first chapter. It tries to describe the research methodology going to be used by the study. It defines the research design, approach, method, the population and sampling design, the sampling frame, the sampling technique and the sample size.

3.2.Research Design

According to Addis Ababa University libraries (<http://www.aau.edu.et/library/research-support/research-design/>) Cross-sectional research designs have three distinctive features: no time dimension; a reliance on existing differences rather than change following intervention; and, groups are selected based on existing differences rather than random allocation. The cross-sectional design can only measure differences between or from among a variety of people, subjects, or phenomena rather than a process of change. As such, researchers using this design can only employ a relatively passive approach to making causal inferences based on findings. Since, this study was aimed to see the existing difference on level of exposure to covid 19 in determinants of employee performance One Time Cross-sectional research design has been applied.

3.3.Research Approach

There are three approaches of research. These are; quantitative, qualitative and mixed research approaches. As stated by (Bryman, A. and Bell, E. , 2011) quantitative research is a research approach that emphasizes quantification in the collection and analysis of data. In addition,

Qualitative research is a research approach usually emphasizes words rather than quantification in the collection analysis of data (Bryman and Bell, 2011). Then, this study was applied a quantitative research approach for the collection and analysis of the collected data. As it helps the findings to be described based on the measurement and applicable for phenomena that can be expressed in terms of quantity.

3.4. Research Method

A survey provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population. From sample results, the researcher generalizes or makes claims about the population (Creswell, 2004). Therefore, this study used survey because it got suitable to quantitative research approach.

3.5. Population and sampling design

3.5.1. Target Population

Target population is the universe of units from which a sample is to be selected (Bryman and Bell, 2011). According to this study, the target population was the employees of Dashen Bank, Addis Ababa, Ethiopia. The employees have also stratified it into three major groups. Those are, managerial, back office, and customer service groups which are relatively tried to stratified based on the level of exposure classified by WHO. And, after tested the positions based on the questions, what is the probability of contacting with clients with in 1 meter? What is the probability to contacting with the person who may be infected in your office? What is the probability to contacting with contaminated object or surface in your working area? How is the probability of infected by the virus because of low preventive mitigation measurement of the company? They are classified as High Exposure Risk, Medium Exposure Risk and Low Exposure risk.

3.5.2. Sampling Frame & Sampling Location

Sampling frame is a means for choosing the particular members or a sample from the target population that are going to be included in the survey (Anthony, 2003). In this paper the sample frame and the location is going to be different employees from different branches of Dashen Bank Sc.and its headquarter, Addis Ababa, Ethiopia

3.5.3. Sampling Technique

Sample is a portion or a part of the targeted population that has attributes as the entire population (Sekaran, U. , 2003). This study was conducted on the Dashen bank head office and some selected branches in Addis Ababa. Head office and some more Dashen bank branches are selected based on purposive sampling techniques to delimit the study area. The respondents are stratified into three groups based on their positions considering a relative judgment of their working environment stated by WHO level of exposure classifications. These are senior/managerial position, back-office position, and customer service position. As the specific strata have their homogeneous elements, the respondents are selected by simple random sampling technique from each stratum to participate in the study.

3.5.4. Sample Size determination

A sample is a smaller group obtained from the accessible population to represent the whole population while sampling is the process of selecting the individuals for the study from the Population (Mugenda and Mugenda, 2008). The total population of the study was 1000 in numbers whereas management/ Low Exposure Risk (470), back-office / Medium Exposure Risk330 and customer Service or Front office employees/ High Exposure Risk (200)

To determine sample size (n) in this study, the researcher used formula developed for proportion assuming 95% confidence level and 0.05 for “e” (precision level or acceptable error). The population definite total sample size is specified by using this (Taro Yamane 1967) .

Formula;

$$n = \frac{N}{(1 + e^2 * N)}$$
$$\frac{1000}{(1 + (.05)^2 * 1000)}$$
$$\underline{n = 285}$$

Where;

- ✓ 'n' implies number of sample to be selected
- ✓ 'N' indicates population size
- ✓ 'e' stands for acceptable error level.

The total proportion for each position:

The proportion of sample taken for each position has been calculated based on, the percent of each position from the total population multiplied by the total sample size as follows:

- ✓ Low Exposure Risk $470/1000*285=133$
- ✓ Medium Exposure Risk $330/1000*285 = 94$
- ✓ Low Exposure Risk $200/1000*285=57$

3.6.Sources of Data

Secondary data are information or data already collected by other researchers or institutions, usually for different purposes (Blumberg, B., 2008). And, primary data is when the information is gathered for the purpose of the research specifically (Sekaran, 2010). Therefore, this paper will going to be use both the primary and the secondary sources of data. The study used both, the primary source of data by collecting direct answers from the respondents using questioners and the secondary data by collecting data that have been collected or listed by another institutions or scholars.

3.7.Data Collection

The level of employee performance can be measured by using attitude survey, methods like structured questionnaire, interview or a combination of questionnaire and focus

group(Armstrong, 2006). Since, it is very difficult to conduct interview because of the virus and due to the questions questioner has been selected as a suitable means and was distributed and collected from the selected employees after approved by the management of the company.

3.8.Variables Description

We can classify variables as dependent, independent variables and moderator variable. A dependent variable is a variable that is trying to study or what we are trying to measure. This variable depends on independent variables if the researcher changes the independent variable, its result will be changed (O'leary, 2004). In this research, there are three major variables. Thus are employee performance as dependent variable and top management, motivation, training, and working environment as sub independent variables and Levels of exposure to covid 19 as a moderator variable.

3.9.Data Analysis

After all quantitative data collected was entered into a statistical package for social science software (SPSS) database; both descriptive and inferential analysis was used for this study. Descriptive analysis was used to analyze the data of the respondents using frequency distribution, tables, and percentages. For inferential analysis, Pearson Correlation Coefficient and regression have been employed. Correlation attempts to determine whether and to what degree, a relationship exists between two or more variables.

3.10. Validity and Reliability of Instruments

A preliminary test was carried out by selecting optimal participants from the target population of the main study, from which participated in filling the main questionnaire. The advantage of doing this is because it helps to detect potential defects in the measurement procedures. Out of the sample size, it is optimal to use 20-30 % of participants for conducting a pilot test, and this study took a sample of 58 respondents from the total sample size, which is almost 20 %. This reliability can be estimated in terms of Cronbach's alpha. According to (Spector 1992) The

Cronbach's alpha for all questions under each criterion should be above 0.70, indicating that the questions deal with the same underlying construct. According to Zikmund, Babin, and Griffin (2010) scales with coefficient alpha between 0.8 and 0.95 are considered to have very good quality, scales with coefficient alpha between 0.7 and 0.8 are considered to have good reliability, and coefficient alpha between 0.6 and 0.7 indicates fair reliability. Therefore, the questioner were approved with a very good quality because the result of the pilot taste was 0.851 which shown as it the questioner was accepted.

Table 3.1. Validity Case Processing Summary

		N
Cases	Valid	58
	Excluded ^a	0
	Total	58

a. Listwise deletion based on all variables in the procedure.

Source: SPSS output of the survey, 2021.

Table 3.2. Reliability Statistics

Cronbach's Alpha	N of Items
.851	31

Source: SPSS output of the survey, 2021.

3.11. Specification of the Model

Employee's performance had been measured by degrees of impact from covid 19 which its impacts are measured by awareness, level of exposure, working Condition, top Management, training, and motivation.

So these factors were designed as independent variables in the model and the employee performance is dependent variable.

$$Y = \beta_0 + \beta_1 M + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 (X_1 * M) + \beta_7 (X_2 * M) + \beta_8 (X_3 * M) + \beta_9 (X_4 * M) + \beta_{10} (M * X_1 * X_2 * X_3 * X_4) + e$$

Whereas,

- ✓ **Y** is dependent variable (employee performance)
- ✓ **β_0** is constant or y intercept is the estimated value of independent variables are zero
- ✓ **β_1** is the estimated effect of level of exposure on employees performance
- ✓ **β_2** is the estimated effect of working environment on employees performance
- ✓ **β_3** is the estimated effect of motivation on employees performance
- ✓ **β_4** is the estimated effect of top management support on employees performance
- ✓ **β_5** is the estimated effect of training on employees performance
- ✓ **β_6** is the estimated effect of working environment * Levels of exposure
- ✓ **β_7** is the estimated effect of motivation * Levels of exposure
- ✓ **β_8** is the estimated effect of top management support * Levels of exposure
- ✓ **β_9** is the estimated effect of training * Levels of exposure
- ✓ **β_{10}** is the estimated effect of moderator factor * all variables
- ✓ **e** is error term
- ✓ **X1** is awareness
- ✓ **X2** is level of exposure
- ✓ **X3** is working environment
- ✓ **X4** is top management
- ✓ **X5** is training
- ✓ **M** is moderator factor – levels of exposure to Covid 19
- ✓ **e** is estimated error

3.12. Ethical Considerations

Since Ethics is the basic issue in conducting the research, the researcher has followed ethical procedures as well as personal ethics to conduct the paper. Firstly, the title has been selected by the advisor and approved by MBA coordinator office, after that the university has given letter of cooperation for Dashen bank. And, the bank research department gave the researcher permission to acquire the necessary data after seen the researcher identification card. Respondents have been informed about the purpose of the study, which is academic MBA partial fulfilment. The respondents are not asked to identify themselves and the information generated in the survey has been confidentially kept. Finally, if the company needed the study result, the researcher will give the findings and the recommendations with pleasure.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1.Introduction

Questioners have been distributed and data has been collected from Dashen Bank employees to see determinants of employee performance using levels of exposure to Covid 19 as a moderating factor. In this section of the paper, data has been presented and discussed. This section of the study deals with the statistical testing of the hypothesis and interpretation of the result using SPSS. The questionnaire developed for this study was five Likert scales ranging from five to one; where 1 represents strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree. The researcher has also used correlation analysis to measure the degree of association between different variables. Regression Analysis has been also used to test the effect of independent variables on the dependent variable.

4.2.Rate of Response

285 questioners were distributed for Dashen Bank Employees based on the proportion stated on methodology part (58 questioners Low Exposure Risk Staffs, 133 for Low Exposure Risk employees, and 94 for Medium Exposure Risk employees based on their level of exposure estimations) from the total 285 distributed; 243 questionnaires were collected and found to be completed and used for analysis. The data collected were presented, analyzed, and interpreted given that the objectives of investigation and testing are the effects of independent variables on the dependent variable of the study. Reliability test has been done by taking a sample of 58 questioners before going for further analysis, and it has passed the test.

4.3. Demographic Characteristics of Respondents

The first item from the questioner was the demographic characteristics of respondents. From the demographic part, the questioner consisted of four major items. It covered respondents' personal data such as Gender, Age, Educational background of respondents. Then, the figure below depicted each demographic characteristic of the respondents.

4.3.1. Gender of Respondents

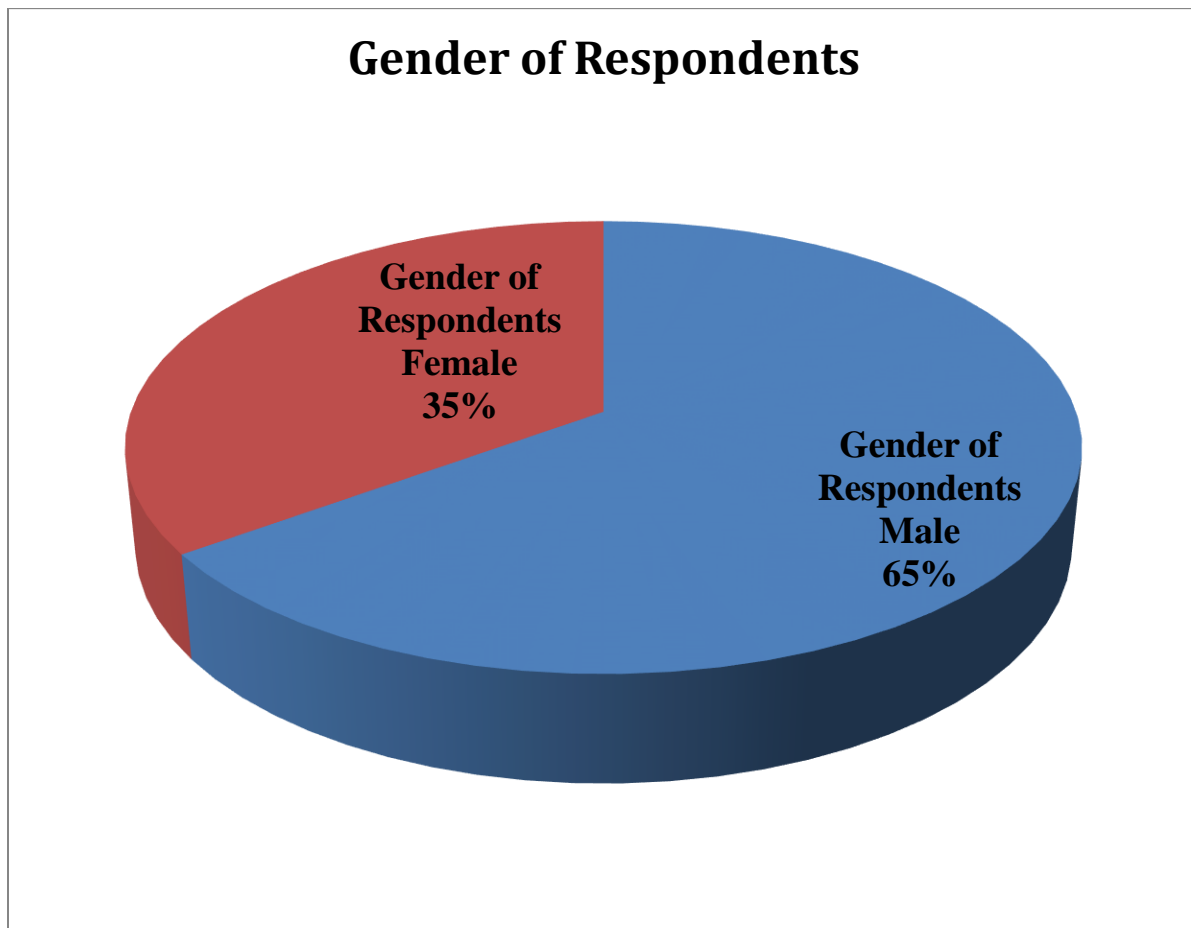


Figure 2. Gender of Respondents

Source: SPSS output of the survey, 2021.

The demographic response on gender implies as 158 of the respondents were males and the rest 85 from 243 total respondents were females. This can implies as most of the respondents or 65 percents of the respondents are formed by males.

4.3.2. Age of Respondents

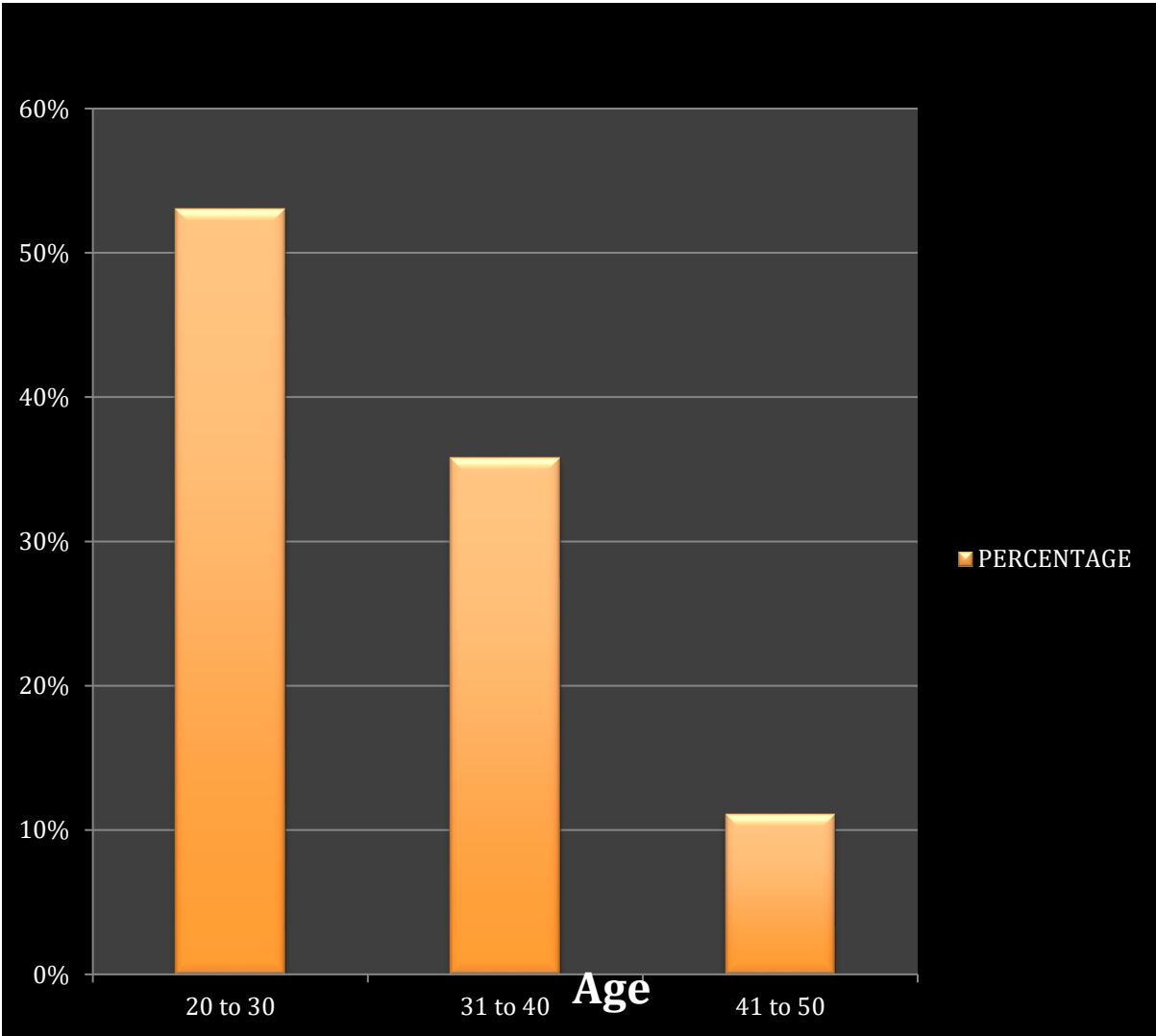


Figure 3. Age category of respondents

Source: SPSS output of the survey, 2021.

The other demographic factor included was the Age Category of Respondents, and as we can infer from the table 53.1 percent of respondents were aged between 20 and 30, 35.8 percent were aged between 31 and 40, and the rest 11.1 percent of the respondents were aged between 41 and 50. We can conclude that Dashen bank is a collection of young employees.

4.3.3. Respondents Educational Level

Table 4.1. Educational Level of Respondents

Educational Level of Respondents	Certificate	Frequency	Percent
	Diploma	12	4,9
	Degree	96	39,5
	Masters and above	135	55,6
	Total	243	100,0

Source: SPSS output of the survey, 2021.

Educational Level of Respondents shows as 4.9 % of respondents were diploma holders, 39.5% of respondents were bachelor degree holders and the rest 55.6% of respondents have a master's degree and above. Therefore, it is possible to say that more than 95.1% of sample respondents hold Bachelor Degree and above.

4.3.4. Position of Respondents

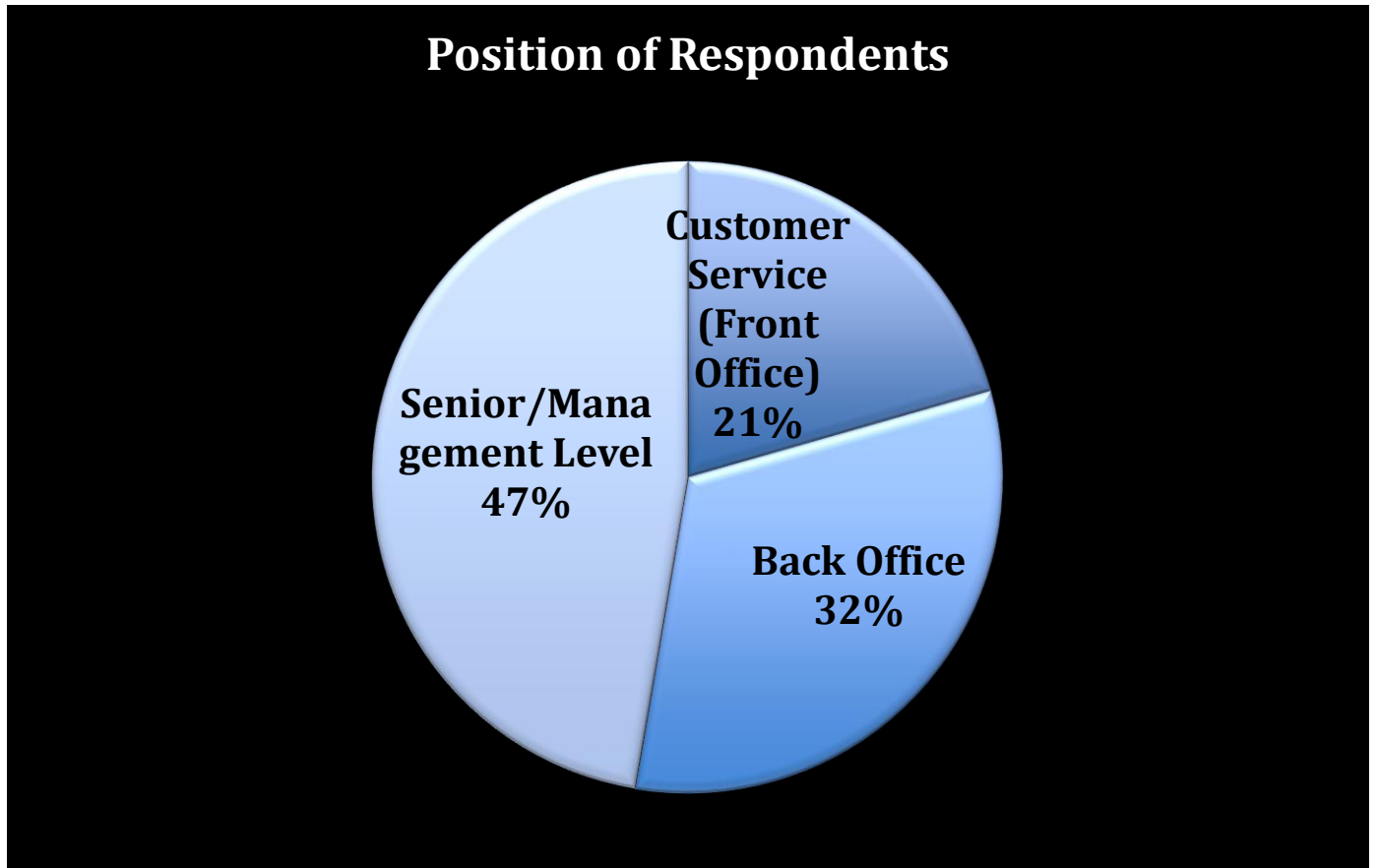


Figure 4 Positions of Respondents

Source: SPSS output of the survey, 2021.

The other and the most important demographic factor for this paper was the position of respondents. From the sample taken from 285 respondents, 50 (20.6%) of the respondents were customer service officers (front office), 78 (32.1%) of respondents were back-office employees and the rest 115(47.3) respondents were in senior and management positions.

4.4.Descriptive analysis of Independent Variables

As we have seen we have two major variables. These are dependent and independent variables. This part of the paper tried to show how the independent variables and positions were related.

4.4.1. Awareness on Corona Virus

The awareness part of the questioner tried to measure employee's information on the virus. The questions have three major parts which tried to assess how they have information over its transmission, preventive, and treatment. Therefore the table under shows the awareness level of staffs.

Table 4.2 Awareness over the virus

Awareness		Position of Respondents			Total	
		HER	MER	LER		
Do you have full information about Corona Virus?	Yes	Count	47	75	105	227
		% within Position	94.0%	96,2%	91,3%	93.4%
	No	Count	3	3	10	16
		% within Position	6.0%	3.8%	8.7%	6.6%
Do you have full information about the means of transmissions of the Virus?	Yes	Count	50	78	110	238
		% within Position	100.0%	100.0%	95.7%	97.9%
	No	Count	0	0	5	5
		% within Position	0.0%	0.0%	4.3%	2.1%
Do you know how to keep yourself from being infected?	Yes	Count	50	75	115	240
		% within Position	100.0%	96.2%	100.0%	98.8%
	No	Count	0	3	0	3
		% within Position	0.0%	3.8%	0.0%	1.2%
Do you have information how to treat yourself if you are infected?	Yes	Count	44	66	105	215
		% within Position	88.0%	84.6%	91.3%	88.5%
	No	Count	6	12	10	28
		% within Position	12.0%	15.4%	8.7%	11.5%

Source: SPSS output of the survey, 2021.

As we can see from the awareness table almost all of the employees have information about including transmission, preventive measures, and treatment of the virus regardless of their levels of exposures.

4.4.2. Level of exposure for Covid 19

The level of exposure is the major part of the study because the researcher has tried to see the impact of the virus based on employee's level of exposure. This part of the assessment has been done based on WHO level of exposure lists. Then, the table below has shown how employees are exposed to the virus.

Table 4.3 Level of Exposure(to proof the expectation)

Level of Exposure		Position of Respondents			Total
		Customer Service (Front Office)	Back Office	Senior/Manag ement Level	
What is the probability of contacting with clients with in 1 meter?	High	86.0%	23.1%	34.8%	41.6%
	Medium	10.0%	61.5%	39.1%	40.3%
	Low	4.0%	15.4%	26.1%	18.1%
What is the probability to contacting with the person who may be infected in your office?	High	90.0%	34.6%	26.1%	41.2%
	Medium	6.0%	42.3%	17.4%	23.0%
	Low	4.0%	23.1%	56.5%	35.8%
What is the probability to contacting with contaminated object or surface in your working area?	High	96.0%	53.8%	26.1%	58.6%
	Medium	0.0%	34.6%	17.4%	17.3%
	Low	4.0%	11.5%	56.5%	24.1%

Source: SPSS output of the survey, 2021.

This questions have been developed and distributed to make sure on how the expectation of levels of exposure or High, Medium, and low have been distributed to the positions and as we

can see from the table most of the customer service employees have agreed as they are highly exposed to the virus, back office staffs have medium exposure and top management and senior level employees have lower exposure relatively. Therefore, the paper has followed the following conclusion and classification to conduct the paper;

- Customer Service (Front Office) employees are highly exposed
- Back Office employees have medium exposure risk
- Senior/Management Level have lower exposure risk

4.4.3. Working Environment

Working environment is one of the independent variable used to measure the dependent variable. The following table depicted how was the company working environment for stratified staffs during the virus.

Table 4.4. Working Environment

Working Environment		Position of Respondents			Total
		HER	MER	LER	
The company is fulfilling materials needed to prevent the virus.	Strongly Disagree	46.0%	38.5%	34.8%	38.3%
	Disagree	42.0%	50.0%	52.2%	49.4%
	Neutral	6.0%	3.8%	4.3%	4.5%
	Agree	6.0%	7.7%	4.3%	5.9%
	Strongly Agree	0.0%	0.0%	4.3%	2.1%
Our company is fulfilling its responsibility by checking the clients' health condition and preventive kits before they entered to office.	Strongly Disagree	46.0%	38.5%	34.8%	38.3%
	Disagree	42.0%	42.3%	56.5%	49.0%
	Neutral	12.0%	7.7%	4.3%	7.0%
	Agree	0.0%	7.7%	4.3%	4.5%
	Strongly Agree	0.0%	3.8%	0.0%	1.2%
The company has isolated employee with the virus to recover and come back with their good performance.	Strongly Disagree	20.0%	19.2%	21.7%	20.6%
	Disagree	0.0%	19.2%	8.7%	10.3%
	Neutral	38.0%	30.8%	17.4%	25.9%

	Agree	30.0%	19.2%	34.8%	28.8%
	Strongly Agree	12.0%	11.5%	17.4%	14.4%
The company has already tried to give permission for pregnant, aged and employees with other disease.	Strongly Disagree	20.0%	26.9%	21.7%	23.0%
	Disagree	6.0%	23.1%	13.0%	14.8%
	Neutral	44.0%	26.9%	34.8%	34.2%
	Agree	24.0%	19.2%	21.7%	21.4%
	Strongly Agree	6.0%	3.8%	8.7%	6.6%
I believe as our company is taking continues preventive measures.	Strongly Disagree	46.0%	38.5%	34.8%	38.3%
	Disagree	36.0%	38.5%	47.8%	42.4%
	Neutral	18.0%	11.5%	4.3%	9.5%
	Agree	0.0%	11.5%	8.7%	7.8%
	Strongly Agree	0.0%	0.0%	4.3%	2.1%

Source: SPSS output of the survey, 2021.

From the above independent variable, there are five questions from these questions; most of the employees have agreed, as the company is not taking continuous preventive measures regardless of the levels of exposures to covid 19.

Most of the employees have agreed as the company has isolated persons with the virus and as the company has given permission for staffs that could be highly hurt by the virus.

The working environment is one of the factors that can determine employee's performance, but, according to the company working environment assessment, it's difficult to conclude as the company is making the working environment safer. And, since the working environment is the same regardless of levels of exposure to covid 19, we can conclude as levels of exposure to covid 19 has no significant effect as a moderator variable

4.4.4. Motivation

This part of independent variable analysis shows how was employee’s motivation over their work during the virus. Therefore, table 4.5 shows the motivation level of Dashen Bank employees during the pandemic.

Table 4.5 Motivation

Motivation		Position of Respondents			Total
		HER	MER	LER	
My motivation to come to my work place has no change during the virus.	Strongly Disagree	56.0%	34.6%	34.8%	39.1%
	Disagree	10.0%	50.0%	26.1%	30,5%
	Neutral	34,0%	11.5%	30.4%	25.1%
	Agree	0.0%	3.8%	8.7%	5.3%
Since I do not lost Motivation, I am focusing while working as I was before the virus.	Strongly Disagree	60.0%	46.2%	34.8%	43.6%
	Disagree	12.0%	46.2%	34.8%	33.7%
	Neutral	24.0%	7.7%	30.4%	21.8%
	Agree	4.0%	0.0%	0.0%	0.8%
I am arriving on the working time during the pandemic..	Strongly Disagree	26.0%	7.7%	17.4%	16.0%
	Disagree	6.0%	11.5%	26.1%	17.3%
	Neutral	6.0%	3.8%	8.7%	6.6%
	Agree	32.0%	42.3%	43.5%	40.7%
	Strongly Agree	30,0%	34.6%	4.3%	19.3%
I do not lost motivation, so my performance has not been negatively affected.	Strongly Disagree	50.0%	38.5%	39.1%	41.2%
	Disagree	22.0%	38.5%	26.1%	29.2%
	Neutral	28.0%	23.1%	30.4%	27.6%
	Agree	0.0%	0.0%	4.3%	2.1%

Source: SPSS output of the survey, 2021.

The above table shows how employee motivation has been affected by the virus and how motivation affects employee’s performance. We can conclude as most of highly exposed officers and medium exposure staffs have faced lack of motivation on their work during the virus. And,

managerial and senior-level employees have still negative motivation and some are neutral and agreed over the case.

Amazingly, even if most of the employees have lost motivation because of the virus, they are arriving on the company's working time. To conclude the above table, we can say as most of the employees have lost their motivation during the pandemic.

Here we can clearly see the difference of motivation level in levels of exposure, when we see the table carefully, we can find how the percent varied over levels of exposure or when the risk levels are getting higher the motivation levels are also getting low. Therefore, we can conclude as a moderator variable has its role over the motivation of employees.

4.4.5. Top Management

One of the other independent variable used to measure performance was top management, and the following table shows top managers support during the virus.

Table 4.6 Top Management

Top management		Position of Respondents			Total
		HEL	MEL	LEL	
Top managers continuously visiting our work place and tried to make it safer.	Strongly Disagree	22,0%	26,9%	30,4%	27,6%
	Disagree	28,0%	30,8%	26,1%	28,0%
	Neutral	16,0%	30,8%	13,0%	19,3%
	Agree	28,0%	3,8%	21,7%	17,3%
	Strongly Agree	6,0%	7,7%	8,7%	7,8%
We are getting support from top management to perform well.	Strongly Disagree	16,0%	15,4%	8,7%	12,3%
	Disagree	16,0%	34,6%	8,7%	18,5%
	Neutral	28,0%	26,9%	47,8%	37,0%
	Agree	34,0%	11,5%	30,4%	25,1%
	Strongly Agree	6,0%	11,5%	4,3%	7,0%

Because of top managers, I have faced no performance problem compared to the past (before the virus).	Strongly Disagree	26.0%	15.4%	26.1%	22.6%
	Disagree	24.0%	38.5%	26.1%	29.6%
	Neutral	32.0%	34.6%	34.8%	34.2%
	Agree	18.0%	11.5%	8.7%	11.5%
	Strongly Agree	0.0%	0.0%	4.3%	2.1%

Source: SPSS output of the survey, 2021.

This table tried to show how top managers are fulfilling their responsibility and how staff members in different exposure level are feeling over their top management's commitment to boost their motivation, to create a safer working environment, and to boost employee performance.

Still, regardless of their exposure level, most of the employees doubt as top managers are continuously visiting the work place to make safe working environment.

For the second question on the top management variable part, we can see different scales with the position of respondents. Here, most of the low exposed staffs are agreed and neutral as they are getting top manager's support to perform well during the virus. Low exposure level members are proportionally distributed in to agree, disagree and neutral. However, medium exposure level staffs are relatively disagreed over the case. However, most of the respondents, or 37 percent are neutral.

For the third question because of top manager's support, I have faced no performance problem compared to the past (before the virus). Most of the respondents or on average 34.2 are neutral, but when we add both agree and disagree scales in together, almost 51 percent of the respondents are disagreed. Even lowly exposed employees who have been relatively agreed, as they are getting top management support have responded as they are not performing well as they were before the virus.

Therefore, we can conclude as most of the staffs are not performing as they were before the virus because of poor management support, not only that, it can show the low impact of top

management support on employee performance during the virus because no change of performance seen over employees who got the management support.

Here also the mediating factor has also affected top management support variable because we can see, as top management support is getting low while exposure level to covid 19 is increasing. In addition, we can conclude as level of exposure to covid 19 increasing top management support decreases.

4.4.6. Training

Training was also the other independent factor used to assess the performance level of employees. And, the following results have been investigated;

Table 4.7 Training

Training		Position of Respondents			Total
		HER	MER	LER	
Our company has prepared awareness training on the virus.	Strongly Disagree	38.0%	26.9%	21.7%	26.7%
	Disagree	44.0%	38.5%	17.4%	29.6%
	Neutral	18.0%	23.1%	26.1%	23.5%
	Agree	0.0%	3.8%	21.7%	11.5%
	Strongly Agree	0.0%	7.7%	13.0%	8.6%
We are getting trainings to keep our performance at this period.	Strongly Disagree	44.0%	15.4%	17.4%	22.2%
	Disagree	40.0%	34.6%	17.4%	27.6%
	Neutral	12.0%	19.2%	8.7%	12.8%
	Agree	4.0%	23.1%	39.1%	26.7%
	Strongly Agree	0.0%	7.7%	17.4%	10.7%
Planned Trainings have been given have been at the period of the virus.	Strongly Disagree	42.0%	38.5%	21.7%	31.3%
	Disagree	40.0%	42.3%	47.8%	44.4%
	Neutral	6.0%	19.2%	30.4%	21.8%
	Agree	12.0%	0.0%	0.0%	2.5%
Trainings have been tried to be	Strongly Disagree	30.0%	7.7%	4.3%	10.7%

given by other methods (using Corona free method).	Disagree	38.0%	15.4%	0.0%	12.8%
	Neutral	22.0%	23.1%	43.5%	32.5%
	Agree	6.0%	34.6%	34.8%	28.8%
	Strongly Agree	4.0%	19.2%	17.4%	15.2%
Since I got trainings on time my performance has been as expected (as I was before the virus)	Strongly Disagree	34.0%	23.1%	13.0%	20.6%
	Disagree	54.0%	42.3%	52.2%	49.4%
	Neutral	6.0%	23.1%	21.7%	18.9%
	Agree	6.0%	7.7%	8.7%	7.8%
	Strongly Agree	0.0%	3.8%	4.3%	3.3%

Source: SPSS output of the survey, 2021.

From this table, we can infer as almost all of highly exposed staffs didn't get pieces of training to boost their performance, not only that even awareness training didn't give. And, we can also see highly exposed staff members performance is not as expected.

Medium level exposure risk groups have been agreed as pieces of training have been given using other methods or without physical contacts to safe from the virus.

However, low espoused employees responded as they took trainings to boost their performance. Although trainings have been delivered to the management/senior-level staffs, they are not still meeting the expected performance standard.

Here we can get a clear indication, how levels of exposure to Covid 19 affect the company training. As we can infer from the above statements, training is getting weaker when level of exposure getting higher. Therefore, the study can conclude as level of exposure increased training becomes decreased or shows the inversely relationship between the moderator variable and training.

4.5.Descriptive analysis of Dependent Variable

This part of the research tried to show how the dependent variable and positions have been related.

4.5.1. Performance

This part of the paper presents the level of employees performance due to the independent variables listed and due to the virus. Therefore, the following table shows how different level of employee's performance exists in the bank during the virus.

Table 4.8 Performance

Performance		Position of Respondents			Total
		HEL	MEL	LEL	
I am performing on my job as I was before the virus.	Strongly Disagree	44.0%	30.8%	47.8%	41.6%
	Disagree	32.0%	42.3%	30.4%	34.6%
	Neutral	6.0%	15.4%	8.7%	10.3%
	Agree	18.0%	11.5%	13.0%	13.6%
I am productive as expected standards even at the period of the virus.	Strongly Disagree	54.0%	26.9%	30.4%	34.2%
	Disagree	12.0%	38.5%	43.5%	35.4%
	Neutral	22.0%	15.4%	13.0%	15.6%
	Agree	12.0%	15.4%	13.0%	13.6%
	Strongly Agree	0.0%	3.8%	0.0%	1.2%
Corona Virus has no a negative impact on my job performance.	Strongly Disagree	36.0%	42.3%	21.7%	31.3%
	Disagree	16.0%	30.8%	34.8%	29.6%
	Neutral	18.0%	3.8%	13.0%	11.1%
	Agree	18.0%	19.2%	26.1%	22.2%
	Strongly Agree	12.0%	3.8%	4.3%	5.8%

Source: SPSS output of the survey, 2021.

As we have seen from the descriptive analysis of independent variables most of the employees are not performing well as they were before the virus. Even if some employees have agreed as they have motivation, got trainings and management support, the impact of the virus shows how the performance determinants are weak at the period of the virus.

Therefore we can summarize as a lack of a safe working environment, training, management support, and motivation has been seen in the bank and we can summarize as some of determinants of employee performance are weak during the virus.

4.6. Correlation Analysis

The hypotheses stated on the first chapter was to investigate the impact of Covid 19 on employee performance with other determining factors of independent variables (working environment, training, top management and motivation) on the dependent variable (employee performance) in Dashen Bank. Correlation analysis has been done to examine the relationship between variables. The Pearson Product-Moment Correlation Coefficient indicates the degree to which two variables are related to one another. The sign of a correlation coefficient (+ or -) indicates the direction of the relationship between -1.00 and +1.00. The sign shows whether there is a positive correlation or negative correlation. A positive correlation indicates a direct positive relationship between variables. Higher correlation value indicates stronger relationship between both sets of data (Coetzee 2003). A negative correlation, on the other hand, indicates an inverse, negative relationship between two variables (Ruud et. al. 2012).

Table 4.9 Measure of Association

Measure of Association	Descriptive Adjective
> 0.00 to 0.20 ; < -0.00 to - 0.20	very low
> 0.20 to 0.40; < -0.20 to - 0.40	Low
> 0.40 to 0.60; < -0.40 to - 0.60	Moderate
> 0.60 to 0.80; < -0.60 to - 0.80	High
> 0.80 to 1.0; < -0.80 to - 1.0	Very high

Source: (MacEachron, 1982)

The correlation output of the dependent, independent variables and moderator variable have been interpreted based on the above table.

Table 4.10 Correlation between dependent, independent variables and moderator variable

Pearson Correlation	Performance	Level of Exposure	Working Environment	Motivation	Top Management	Training
Performance	1					
Level of Exposure	.262**	1				
Working Environment	.850**	.205**	1			
Motivation	.527**	.372**	.394**	1	.761**	.138*
Top Management	.487**	.344**	.375**	.761**	1	.121
Training	.357**	.274**	.306**	.138*	.121	1

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

Source: SPSS output of the survey, 2021.

4.6.1. Correlation between dependent and independent variables

Based on measurement of association the survey result shows as, the level of exposure was found to have a low positive relationship with employee performance ($r=.262$, $p<0.01$). The working environment was found to have a very high positive relationship with employee performance ($r=.850$, $p<0.01$). Motivation has found a moderate relationship with employee performance ($r=.527$, $p<0.01$). The top management has also a moderate relationship with employee performance ($r=.487$, $p<0.01$). Similar to the level of exposure training has also a low relationship with performance ($r=.357$, $p<0.01$).

4.6.2. Correlation dependent and independent variables with a moderator variable

Here the relationship between independent variables and moderator factor result shows as significant correlation exists between Independent variables employee engagement (working environment, motivation, top management support and training) with Mediator variable (Levels of exposure) with working environment ($r=.205$, $p<.001$), motivation ($r=.372$, $p<.001$), top management support ($r=.344$, $p<.001$) & training ($r=.274$, $p<0.001$) and employee performance ($r=.262$, $p<.001$) which shows independent variables are positively, significantly, and lowly correlated to moderator variable (levels of exposure to Covid 19). In other perspective motivation is highly moderated by levels of exposure followed with top management support, training and working environment respectively.

4.7. Assumption Tests

This part of the study has tried to see the result of Multi-collinearity test, Linearity test, Heteroscedasticity Test, and Normality Test

4.7.1. Multi-collinearity test

Table 4.11 Multi-collinearity test result

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	AVGWE	0.768	1.302
	AVGMC	0.407	2.454
	AVGTM	0.415	2.412
	AVGTC	0.906	1.104
a. Dependent Variable: Employee Performance			

Source: SPSS output of the survey, 2021.

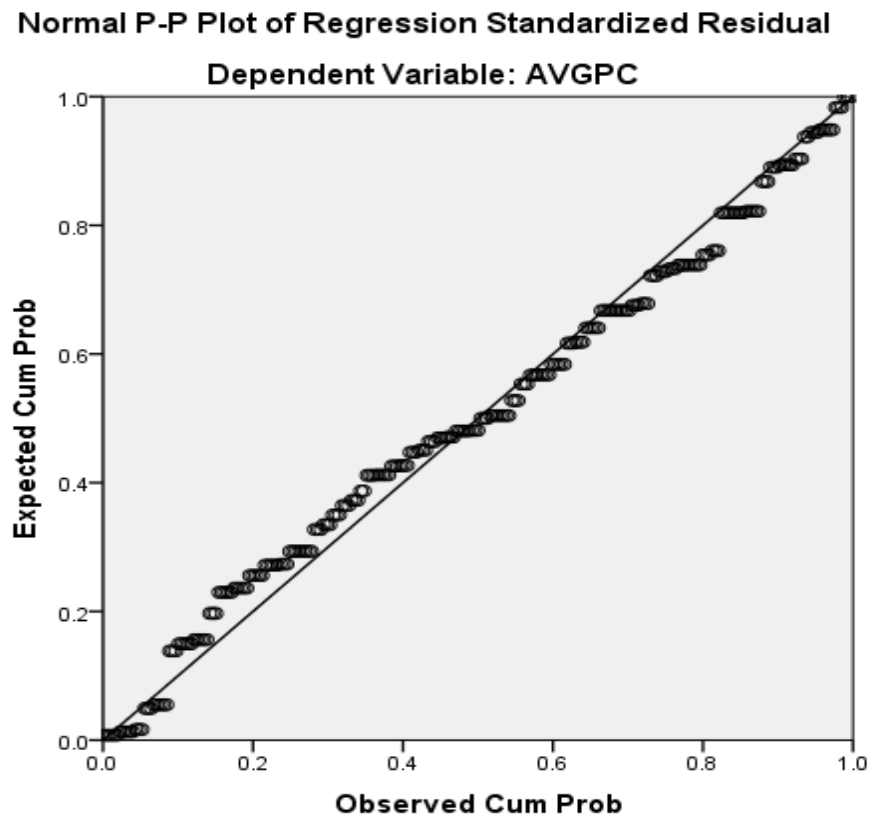
According to (Hair, J. F. Jr., Anderson, R. E., Tatham, R. L. & Black, W. C, 1995), 10 is the maximum level of VIF allowed in a research. Detecting multi-collinearity is important while it does not reduce the explanatory power of model, it reduce the statistical significance of the independent variables. Large variance inflation factor (VIF) or a very small value of tolerance value in the dependent variable shows us there is a high multi-collinearity problem. To say there is no multi-collinearity or strong relation between independent variables the value of tolerance must be greater than 0.1 and the variance inflation factor must be less than 10. As we can see from the table above the tolerance value and VIF (variance inflation factor) of multi-collinearity beta (β). The tolerance value of all independent variables are between 0.407 and 0.906 which is above 0.1 and variance inflation factor (VIF) for each independent variables fall between 1.104 and 2.454 which shows as its on accepted interval of variance inflation factor that is 10. Therefore, confirms to us none existence of multi-collinearity problem in the multiple regression analysis.

4.7.2. Linearity test

The model that relates the response Y to the predictors $X_1, X_2, X_3... X_p$ is assumed to be linear in the regression parameters (Chatterjee & Hadi, 2012).

Linear regression needs the relationship between the independent and dependent variables to be linear. It is also important to check for outliers since linear regression is sensitive to outlier effects. The linearity assumption can best be tested with scatter plots. Based on this explanation and the bellow figure the researcher can conclude the linearity assumption has fulfilled.

Figure 5 Linearity Test Result

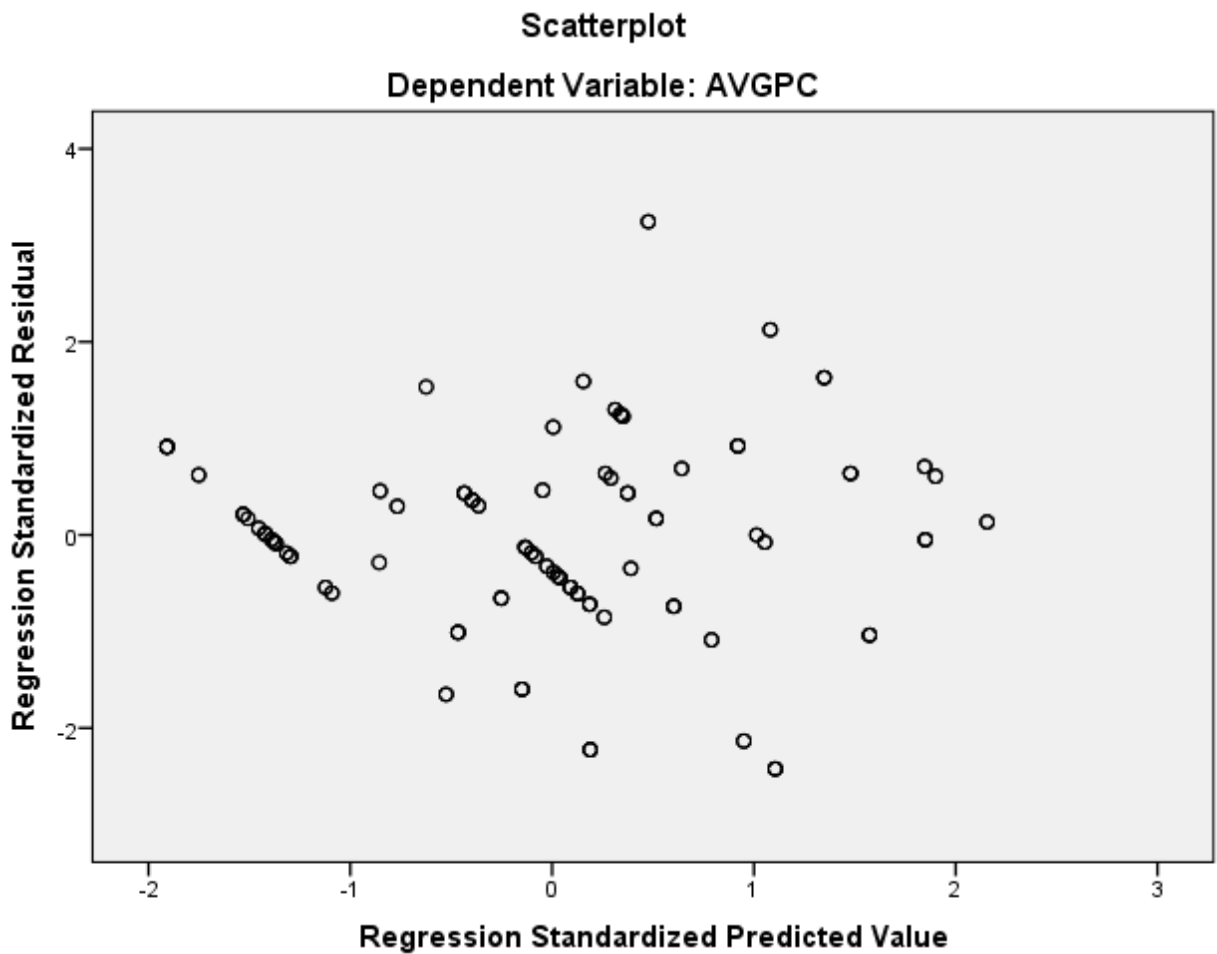


Source: SPSS output of the survey, 2021.

4.7.3. Hetero-scedasticity Test

Hetero-scedasticity happens when the standard deviations of a predicted variable, monitored over different values of an independent variable or as related to prior time periods, are non-constant. As shown in figure the hetero-scedasticity assumption has been fully filled.

Figure 6 Hetero-scedasticity Test

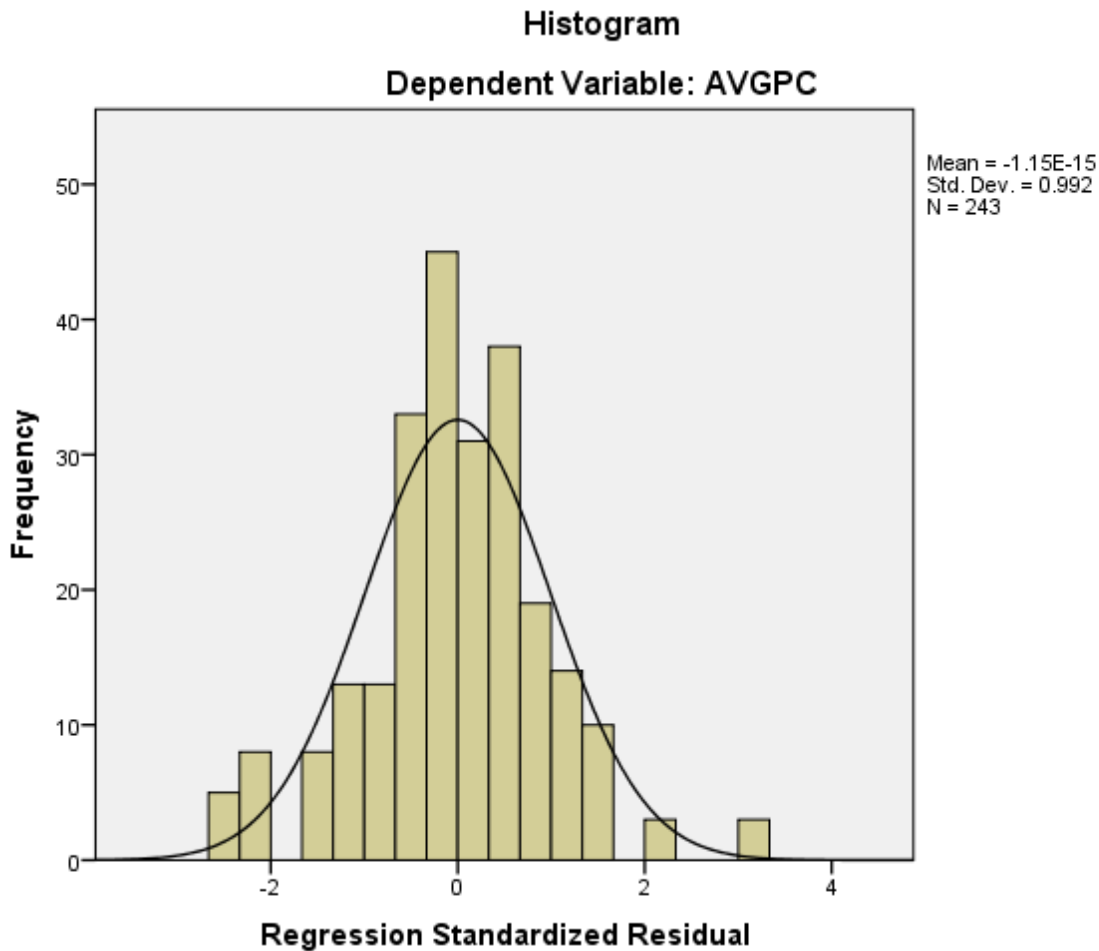


Source: SPSS output of the survey, 2021.

4.1.1. Normality Test

According Osborne and Waters (2002) the normality assumption do not explicate which variables in particular they are referring to, but the implication seems to be that multiple regression requires that the predictor and/or response variables be normally distributed. In reality, only the assumption of normally distributed errors is relevant to multiple regression: Specifically, we may assume that errors are normally distributed for any combination of values on the predictor variables. Based on this idea and the bellow figure the researcher can say the assumption of normality fulfilled.

Figure 7 Normality Test Result



Source: SPSS output of the survey, 2021.

4.8. Regression Analysis

The following section shows the regression analysis using inferential technique and the outputs are stated on model summary, ANOVA, Beta coefficient sections.

4.8.1. Testing Research Hypothesis

4.8.1.1. Control Variables

In addition to testing hypotheses of independent variable and moderator factor, the researcher has included control variables at individual employee level and estimated at increasing the internal validity by including controls for other independent variables and may have impact on the employee performance of Dashen bank due to Gender, Age, education level and position.

Table 12 Control Variable Model Summary, ANOVA, and Coefficient

Model Summary and ANOVA						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.228 ^a	.052	.032	.98390804	2.596	.026 ^b
2	.902 ^a	.813	.806	.44063095	112.603	.000 ^b

Model 1						Model 2					
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta			B	Std. Error	Beta		
1	(Constant)	-7.126E-16	.063		.000	1.000	-3.039	.140		-21.747	.000
	Gender	.186	.065	.186	2.845	.005	.065	.030	.065	2.138	.034
	Age	-.036	.065	-.036	-.563	.574	-.114	.031	-.114	-3.731	.000
	Educational Level	-.118	.066	-.118	-1.780	.076	-.070	.031	-.070	-2.242	.026

Position	.070	.068	.070	1.039	.300	-.075	.037	-.075	-2.015	.045
Awareness on Covid 19	-.120	.065	-.120	1.840	.067	-.069	.029	-.069	-2.363	.019
Working Environment						.874	.040	.729	21.763	.000
Motivation						.168	.066	.122	2.556	.011
Top Management						.099	.040	.114	2.472	.014
Training						.184	.049	.136	3.722	.000
a. Dependent Variable: Zscore: AVGPC										

Source: SPSS output of the survey, 2021.

As shown in on model 1, The R2 shows that 5.2% of the variation in the dependent variable (employee performance) is explained by control variable at Sig.F Change (0.026).The control variables of Unstandardized coefficients' of education and awareness (B=-.118, p=.076) and (B=-.120, p=.067) respectively are significantly and negatively associated with performance, and age (B=-.036, p=.574) is negatively and insignificantly associated, while gender (B=.186, p=.005) and position (B=.087, P=.300), are positively associated with job performance, but, gender has significantly correlated and position has insignificantly correlated with employee performance.

And model 2 indicates as The R2 shows as independent variables are significant and positively related with employee performance while the control variables are included. This shows as there is demographic characteristics and awareness on Covid 19 have an impact over employee performance.

Model 2 has also shown as gender has a positive and significance relationship with employee performance, while others have a negative and significance relationship with employee performance. This indicates as employee performance will vary due to age, educational level, and position, and due to awareness over the virus or shows that significant differences in respondent's attitudes related to each ground referred to control variables

Therefore, we can say as control variables have a significance impact over independent variables and also on employee performance in general.

So, because of the inclusion of control variables in model two, the impact determinants of employee performance are significant and yield the same result. Given these results determinants are significant predictors of job performance due to control variables in Dashen Bank.

4.8.1.2. The effect of determinants on employee performance

Table 13 Model Summary and ANOVA of independent variable

Model Summary and ANOVA						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.882 ^a	.777	.774	.4441914	207.818	.000 ^b

The multiple correlation coefficients R, indicated as there is a very strong correlation of .882 between employee performance and independent variables. R²= .777 shows as the model or independent variables accounts for 77.7% of the variation in the employee performance, and shown as the p-value for the Regression model F test is .000, or the value of R and R² found from the model summary is statistically highly significant at (F=207.817), (P<0.001) and shows as there is a relationship between employee performance and the determinants.

Coefficients^a - for independent Variables

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.625	.132		-4.738	.000
	Working Environment	.809	.039	.723	20.716	.000
	Motivation	.223	.062	.174	3.622	.000
	Top Management	.058	.038	.072	1.512	.132
	Training	.130	.040	.103	3.206	.002

a. Dependent Variable: Employee performance

Source: SPSS output of the survey, 2021.

Since The coefficients shows the relative importance of independent variables over the dependent variable (performance). Therefore, as we can infer from the table above working environment has a largest value by positively and significantly related with employee performance (0.89), followed by motivation (0.223) and training (0.130), and Top management support (0.58) insignificantly and positively related with employee performance.

Then, based to the result of regression coefficient and based on the mathematical model stated on chapter three the estimated regression model of this study for Dashen Bank has been presented as below:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + e$$

$$Y = -625 + 0.809X_2 + 0.223X_3 + 0.058X_4 + 0.13X_5 + 0.44$$

Employeeperformance

$$= -.625 + 0.809\textit{Workingenvironment} + 0.223\textit{Motivation} + 0.058\textit{Topmanagement} + 0.13\textit{Training} + 0.44$$

The intercept (β_0) is the point on the vertical axis where the regression line crosses the Y-axis. The value of β_0 is $-.625$, this means the expected value of employee performance is $-.616$ when all the three variables assume zero value.

4.8.1.3. Moderator on the relationship between independent and dependent variables

Model Summary and ANOVA						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.899 ^a	.808	.800	.44721562	97.799	.000 ^b

The multiple correlation coefficients R, indicated, as there is a very strong correlation of .889 between employee performance and independent variables. R²= .808 shows as the model or independent variables accounts for 80.8% of the variation in the employee performance.

And the ANOVA tables shown as the p-value for the Regression model F test is .000, or the value of R and R² found from the model summary is statistically highly significant at (F=97.799), (P<0.001) and shows as there is a relationship between employee performance and the determinants.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.007	.033		-.213	.832
	Level of Exposure	.157	.200	.157	.788	.431

Working Environment	.677	.035	.677	19.083	.000
Motivation	.179	.047	.179	3.840	.000
Top Management Support	.132	.048	.132	2.769	.006
Training	.081	.035	.081	2.298	.022
Moderator*Working Environment	.124	.044	.131	2.794	.006
Moderator*Motivation	.062	.049	.060	1.263	.208
Moderator*Top Management	-.172	.062	-.446	-2.781	.006
Moderator *Training	.100	.048	.278	2.081	.039
Moderator*Independent Variables	.004	.020	.015	.194	.847
a. Dependent Variable: Zscore: AVGPC					

Source: SPSS output of the survey, 2021.

As we have seen from the above coefficient result without adding a moderator variable we have found as working environment had a largest value (0.89), followed by motivation (0.223), training (0.130) and Top management support (0.58). And, now the coefficient results have been changed not by their coefficients only, but also by their ranks, but, still determinants have a positive and significant relationship with employee performance.

Top management support result has been changed from insignificance relationship to significant relationship with employee performance.

Now, the working environment has a largest value (B=0.677, P=.000), followed by motivation (B=0.179, P=.000), Top management support (B=0.132, P= .006) and training (B=0.081, P=.039).

The moderated result shows as moderator factor* working environment (B=0.124, P=.006) , moderator *training (B=0.100, P=.039) and Moderator * top management (B=-0.172, P=.006) and also shows as significantly affected both independent and dependent variables. We can conclude the relationship of working environment, training and top management relationship with employee performance have significantly moderated by levels of exposure to Covid 19.

In other word because the relationship between working environment, training and top management and employee performance have been significantly moderated by levels of exposure to Covid 19, employees performance has been varied as level of exposure varied. Which can support the descriptive result, as level of exposure to Covid 19 increases employee performance also decreases.

But, the moderator of motivation indicates as (B=0.062, P=.208). These shows as the relationship between motivation and employee performance have insignificantly moderated. This means employee motivation is not varying due to the levels of exposure rather due to other factors.

Then, based to the result of regression coefficient and based on the mathematical model stated on chapter three the estimated regression model of this study for Dashen Bank has presented as below:

$$Y = \beta_0 + \beta_1 M + \beta_2 X_1 + \beta_3 X_2 + \beta_4 X_3 + \beta_5 X_4 + \beta_6 (X_1 * M) + \beta_7 (X_2 * M) + \beta_8 (X_3 * M) + \beta_9 (X_4 * M) + \beta_{10} (M * X_1 * X_2 * X_3 * X_4) + e$$

$$Y = -.007 + 0.667X_1 + 0.179 X_2 + 0.132 X_3 + 0.081 X_4 + .124 (X_1 * M) + .062 (X_2 * M) - .172(X_3 * M) + .100 (X_4 * M) + 0.04M + .447$$

Employee performance

$$\begin{aligned} &= -.007 + .677 \textit{Workingenvironment} + .179 \textit{Motivation} \\ &+ .132 \textit{Topmanagement} + .081 \textit{Training} + .124 (M \\ &* \textit{Working Environment}) + .062 (M * \textit{Motivation}) \\ &- .172 (M * \textit{Top Management}) + .100 (M * \textit{Training}) + .004 \textit{Moderator} \\ &+ \mathbf{0.447} \end{aligned}$$

4.9. Summary of Hypothesis Testing

This sub part of the study tries to summarize the tested hypotheses indicated on the first chapter.

Table 4.14 Summary of hypothesis testing

S. No.	Hypothesis	Test result
1.	H_{a1} : Working environment has a significant relationship with employee performance	Accepted
2.	H_{a2} : Motivation has a significant relationship with employee performance	Accepted
3.	H₀₃ : Top management support has no a significant relationship with employee performance	Accepted
4.	H_{a4} : Training has a significant relationship with employee performance	Accepted
5.	H_{a5} : The relationship between company working environment and employee performance has significantly moderated by levels of exposure to Covid 19	Accepted
6.	H₀₆ : The relationship between motivation and employee performance not significantly moderated by levels of exposure to Covid 19	Accepted
7.	H_{a7} : The relationship between top management support and employee performance has significantly moderated by levels of exposure to Covid 19	Accepted
8.	H_{a8} : The relationship between training and employee performance has significantly moderated by levels of exposure to Covid 19	Accepted

4.10. Discussion of Findings

The major objective of this study was to see how levels of exposure to Covid 19 moderated the determinants of employee performance, which are working environment, motivation, top management support and training.

Since, there is no paper on the same with this title, the researcher found difficult to discuss the moderating effect of levels of exposure to Covid 19 on employee performance. But, the researcher has stated as a new finding and the researcher has tried to discuss the determinants of employee performance with other researchers result.

4.10.1. Levels of Exposure to Covid 19

As stated above the researcher did not find same title or same paper, which shows how levels of exposure Covid 19 moderated the determinants of employee performance, so, the researcher preferred to state only the findings than discussing with others.

According to the regression result, levels of exposure to Covid 19 has significantly moderated the relationship between working environment and performance, top management support and performance, and training and employee performance.

However, the regression results shown as the relationship between motivation and performance have insignificantly affected by levels of exposure to Covid 19.

4.10.2. Motivation

Based on the first regression result before adding the moderator variable, the relationship between motivation and employee performance shows a positive and significant relationship. However, it is not moderated by the moderator variable levels of exposure to Covid 19. (Mulatu, 2014) Indicated motivation significantly determines performance.

4.10.3. Top Management Support

From the first regression, result we can infer as top management support insignificantly and positively related with employee performance. Nevertheless, when we added the moderator variable the result changed from insignificance relationship to significant relationship with employee performance.

The first regression result shows that top management support insignificantly and positively related with employee performance, but other researchers and scholars supported as top management support and employee performance are significantly related. (Birhane, 2016) on his paper has concluded or accepted a hypothesis which stated as there is a positive relationship between leadership practices or top management support and employees' job performance. However the study conducted by (Thawatchai Jitpaiboon and Dothang Truong, 2006) supported the theory as top management must act strategically in order to bring benefits to the organization. Hypotheses were supported and stated that top management support positively related to pride in the organization, employee autonomy, and job satisfaction; however, top management support is not positively related to job performance

4.10.4. Working Environment

As we inferred from first regression result working environment has a largest value by positively and significantly related with employee performance.

A study conducted by (Birhane, 2016) also supported, as there is a positive relationship between the working environment and employees' job performance. Not only this study but also a study by (Anastasios D. Diamantidis, Prodromos Chatzoglou., 2019)) supported as Taking only into account the results concerning the direct affects, it is found that job environment and adaptability have the strongest direct impact on employee performance.

4.10.5. Training

Training was also another independent variable included as determinants, and the result shows as training has a positive and significant relationship with employee performance.

The relationship between training and performance has been studied by (Dr . Amir Elnaga and Amen Imran, 2013), and supported the theories as there is a great relationship in between training and performance. The research affirmed the proposition that training has a positive impact on employee performance and other journals (Dahkoul, Zuheir Mohamed, 2018) approved the hypothesis training has significant influence on Employee engagement

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter presents a summary, conclusion and some relevant recommendations and for future researchers based on the objective of the study mentioned in chapter one.

5.1. Summary of the Findings

The purpose of this research was to investigate the impact of the moderator factor of the levels of exposure to Covid 19 on the relationships between determinants of employee performance and employee performance in Dashen Bank, Addis Ababa, Ethiopia using quantitative data. The findings of the study lead to answer the questions discussed in chapter one **i.e.** Do determinants of employee performance have an impact on employee performance? To what extent is the relationship between company working environment and employee performance moderated by levels of exposure to Covid 19? To what extent is the relationship between employee motivation and employee performance moderated by levels of exposure to Covid 19? To what extent is the relationship between top management support and employee performance moderated by levels of exposure to Covid 19? To what extent is the relationship between training employee performance moderated by levels of exposure to Covid 19? 285 questionnaires have been distributed to the respondents from these, 243 questionnaires have been got the right responded and returned with a response rate of 85%.

The result for sample reliability test for 58 employees which is 20.3 % from the total sample size Cronbach's alpha value was ($\alpha = 0.851$) and the reliability test of the study is located on "Acceptable" range.

From the respondents, 65 % were males and the rest 35% were females. 4.9% of the respondents have a Diploma. 39.5 % have Bachelor's Degree and the rest 55.6% have a Master's Degree and above. 20.6 percent of the respondents are Customer Service Officers. 32.1 percent are Back Office Staffs and the other 55.6 percent are Senior and Management level staffs.

From the regression analysis, it can be stated as because of the inclusion of control variables in the impact determinants of employee performance are significant and yield the same result. Given these results determinants are significant predictors of job performance due to control variables in Dashen Bank.

Before the researcher added the moderator variables, working environment had a largest value by positively and significantly related with employee performance (0.89), followed by motivation (0.223) and training (0.130), and Top management support (0.58) insignificantly and positively related with employee performance.

While adding the moderator variable, the coefficient results have been changed not by their coefficients only, but also by their ranks, but, still determinants have a positive and significant relationship with employee performance. Top management support result has been changed from insignificance relationship to significant relationship with employee performance. The moderated result shows as moderator factor working environment ($B=0.124$, $P=.006$) has a largest value followed by moderator on training ($B=0.100$, $P=.039$) and Moderator on top management ($B=-0.172$, $P=.006$) and also shows as significantly affected both independent and dependent variables. We can conclude the relationship of working environment, training and top management relationship with employee performance has been significantly moderated by levels of exposure to Covid 19.

But, the moderator of motivation indicates as ($B=0.062$, $P=.208$). These shows as the relationship between motivation and employee performance have been insignificantly moderated.

From the result of descriptive analysis, this study has found as the virus has a negative impact on employee performance. Although some employees have agreed as they are getting top management support and trainings and stated as their level of exposure level differs their performance has been negatively affected because of the virus.

Because of the inclusion of control variables in model two, the impact determinants of employee performance are significant and yield the same result. Given these results determinants are significant predictors of job performance due to control variables in Dashen Bank.

The researcher has tried to examine the effect of independent variables on employee performance and found from the regression model summary before adding a moderator variable as $R^2=0.777$ which means the model accounts for 77.7 % of the variation in employee performance and after added a moderator 80.8 % .

The ANOVA test result showed that R and R^2 found from the model summary was statistically significant at ($F=207.818$), ($P<0.001$) before the moderator added and statistically significant at ($F=97.799$), ($P<0.000$) after the moderator added .

5.2.Conclusions

Based on the findings the following conclusions are made:

- ✓ Most of Dashen bank employees are young staffs, and, almost all of the staff members have a Bachelor's Degree and above.
- ✓ Almost all of the employees have awareness of the virus.
- ✓ Even if working environment has a greatest impact on employee performance, the working environment of Dashen Bank is not safe from the virus reason behind this is no continuous preventive measures and managers' support to create Covid safe working area.
- ✓ Employee's motivation has been negatively affected by the virus.
- ✓ The company Trainings are negatively affected because of the virus, not only that only some lowly exposed and medium risk level staffs have relatively got trainings, means the rest employees and highly exposed officers are not included in the pieces of training. However, even if some Management /Senior level and back office staff members got trainings, they are still not performing as expected due to the virus.
- ✓ Top management support is poor for highly and medium exposed staff members. Relatively lowly exposed staffs got support from top management, but, still didn't agree as their performance is as expected during the virus.
- ✓ Although, employees' response over their level of exposure and other independent variable differ from one to others, the negative impact of Covid 19 is visible for all employees.
- ✓ Even though WHO has suggested different levels of exposure in the working environment, almost all of staffs are not performing well regardless of the level of exposure. But, still some lowly exposed employees have relatively acceptable performance than others.
- ✓ In somehow some determinants of employee performance (Example, training and top management support) are getting weaker during the virus because no significant result has been seen even while implemented for some positions.
- ✓ Generally, employees' performance has been negatively affected by the virus, so, we can conclude as Coronavirus has a negative impact over employee performance.

5.3.Recommendations

As we have seen from the above conclusion, the researcher found some findings as a gap, and the following recommendations have been given for the bank as a solution:

- ✓ The bank should create a corona free working environment by having continuous preventive measurements. Like, distributing hygiene materials, checking client's temperatures and kits of prevention, isolating infected employees and by following WHO suggestions.
- ✓ The company shall also give attention for highly exposure working environment for too.
- ✓ Trainings shall be given for all employees regardless of their levels of exposure. Not only that, trainings should be considered the current virus situation and shall be adjusted in accordance. Means the content of the training should be updated and changed by including the current situations in the world.
- ✓ Its better if the company creates another corona free training methods. Trainings shall be conducted by keeping physical distance or digital training meanness.
- ✓ The company should asses and design new trainings to boost employee performance considering the current performance problems.
- ✓ Top management shall have consistence support for employees to make them perform well. Top managers should not only focus on lower exposure level staffs, but also shall consider the higher and medium exposure level.
- ✓ Since, lower exposure level employees have slightly good performance level than others, the company shall investigate the strongest side of thisand implement for other staff members.
- ✓ The company should have contingency plan to boost employee's performance considering the virus. By conducting internal research to identify strength and weakness. And, to take the advantage of the strength and solving the weaknesses.

5.4.Future Research Directions

- ✓ The scope of the study can be further increased and enriched by including more sectors other than the banking sectors.
- ✓ The scope of the study can also be enriched to include more variables under the theoretical framework in future studies by including other determinants of employee performance.
- ✓ The study area can be included other locations out of Addis Ababa to make the research more reliable.

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WHO. (2020). *Considerations for public health and social measures in the workplace in the context of COVID-19*.

APPENDICES

Dear Respondent,

I am studying for Master of Business Administration degree at Addis Ababa University, College of Business and Economics. Currently I am conducting a research for the fulfilment of a partial requirement of a master's degree in Business Administration. I am studying the impact of Covid-19 pandemic on employee performance in selected commercial banks in Ethiopia. Based on your experience and knowledge, please indicate the most appropriate response to the questions presented in the questionnaire attached herewith. Your participation is essential to this study and will enhance our knowledge of the impact of the pandemic on the employees' performance. I also wish to assure you that all information with respect of this research will be treated with the strictest confidence it deserves and will only be used for academic purpose.

Thank you for your Kind assistance in providing the required information.

Zenawu Tessema

QUESTIONNAIRE for Dashen Bank Employees

Part I-General Information

1. Gender: Male Female
2. Age Category
- [20 – 30 years) [41 – 50 years)
- [31 - 40 years) [51 and above)
3. Educational Level
- Certificate First degree
- Diploma Second degree and above
4. What is your position in the Bank?
- Customer Service Back Office Management/Senior Level

Part II-Awareness towards Corona Virus (Covid-19)

Variable	Options	
Awareness	Yes	No
1. Do you have full information about Corona Virus?		
2. Do you have full information about the means of transmissions of the Virus?		
3. Do you know how to keep yourself from being infected?		
4. Do you have information how to treat yourself if you are infected?		

Part III- Levels of Exposure According to WHO.

Variable Level of Exposure	Levels		
	High	Medium	Low
1. What is the probability of contacting with clients with in 1 meter?			
2. What is the probability to contacting with the person who may be infected in your office?			
3. What is the probability to contacting with the person who may be infected in your way to office (Transport area)?			
4. What is the probability to contacting with contaminated object or surface in your working area?			
5. How is the probability of infected by the virus because of low preventive mitigation measurement of the company?			
6. I am exposed to get hurt by the virus because of my age.			
7. I have another disease so I have high probability of getting hurt by the virus.			

Part IV - Impact of Covid 19 on employee performance

For questions indicated below, kindly rate the statements with the provided rating scales.

- 1 = Strongly disagree
- 2 = Disagree
- 3 = Neither agree nor disagree
- 4 = Agree
- 5 = Strongly agree

Variable	Rating				
Covid 19 and Company's Preventive measurements	1	2	3	4	5
1. The company is fulfilling materials needed to prevent the virus.					
2. Our company is fulfilling its responsibility by checking the clients' health condition and preventive kits before they entered to office.					
3. The company has isolated employee with the virus to recover and come back with their good performance.					
4. The company has already tried to give permission for pregnant, aged and employees with other disease.					
5. I believe as our company is taking continues preventive measures.					
Covid 19 and Motivation					
6. My motivation to come to my work place has no change during the virus.					
7. Since I do not lost Motivation, I am focusing while working as I was before the virus.					
8. Because I do not lost motivation, I can arrive on the working time during the pandemic..					
9. I do not lost motivation, so my performance has not been negatively affected.					
Top Management and the Virus					
10. Top managers continuously visiting our work place and tried to make it safer.					

11. We are getting support from top management to perform well.					
12. Because of top managers, I have faced no performance problem compared to the past (before the virus).					
Training and Covid19					
13. Our company has prepared awareness training on the virus.					
14. We are getting trainings to keep our performance at this period.					
15. Planned Trainings have been given have been at the period of the virus.					
16. Trainings have been tried to be given by other methods.					
17. Since I got trainings on time my performance has been as expected					
Performance					
18. I am performing on my job as I was before.					
19. I am productive as expected standards even at the period of the virus.					
20. Corona Virus has no a negative impact on my job performance.					



Addis Ababa University

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Seek Wisdom, Elevate your Intellect and Serve Humanity

