



**ST. MARY UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**

**ASSESSING JOB STRESS AT LION  
INTERNATIONAL BANK S.C.**

**BY  
AYNALEM YEMANE (SGS/0078/2006)**

**June 15, 2015  
Addis Ababa, Ethiopia**

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**A THESIS SUBMITTED TO ST.MARY UNIVERSITY, SCHOOL OF  
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**June 15, 2015**

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## DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Assistant Professor ShoaJemal. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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**Name**

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**Signature and Date**

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Aynalem Yemane

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## List of Acronym

LIB - Lion International Bank S.c

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## Abstract

*The objective of this study was to analyze the effect of job stress which comes from the extended working hour schedule on employee job performance for those who have late hour working schedule particularly for LIB. This research study attempts to explain the various theories related to job stress and assess its effect on individual and its cumulative effect on organization and forward the possible coping strategic mechanisms. Primary data for the study was obtained through questionnaires for 196 employees and use interview from the bank's top management, using structured questions to explain the main objective of the research. The study used the quantitative and qualitative data collected from the respondent carefully analyzed and interpreted in a descriptive research design to meet the objectives. The data were analyzed using statistical techniques: SPSS version 20, using frequency table analysis. The study found that job stress negatively affects the employee performance of LIB employees through employees' disability paper; sick leave and constant tardiness, absenteeism and presenteeism and high staff turnover but there is also an information gap between the top management team's assumption of the long working hour on employees and the feelings of employees in the operational level of management in the bank. In order to enhance job performance the bank needs to use shift work and flexible work schedule, besides employees need to be motivated and balance their personal and work life in a relevant manner. Relaxation training that can develop skills to manage stress factors successfully and organizing a job stress committee are also recommended.*

**Keywords:** *Job stress, coping strategy, symptom of stress, flexible work schedule, employee performance*

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# CHAPTER ONE

## INTRODUCTION

This chapter deals with background of the study, statement of the problem, basic research questions, objective of the study, significance of the study, scope and limitation of the study.

### **1.1 Background of the Study**

Working an extended hour is one of the best ways to increase customer satisfaction and market share of the business organization. Significant change is observed in our working culture and people are becoming engaged in working for twenty four hours within a day. Due to this business transactions and money flows are happening throughout. Noting this dynamic change in our culture, local banks started a new trend to work after normal office hours; the first and the leader one is Lion International Bank(LIB). It provides this service targeting these customers; satisfy their needs constantly and consistently.

Majority of its branches are open for customer service till 7:00 P.M and the employees need to continue their work after 7:00 PM to reconcile the daily transactions, make cash count and close the daily cash and non-cash related accounts. All this activities are done after the customer service hour. To do all these activities staffs need to stay at office for an average of 8:00 to 8:45hours at every working day from Monday to Saturday.

Considering the current market competition and increasing customers' needs, this is the main option the bank chooses to ensure its customer satisfaction and increase current and future profitability.

Since Service reliability involves a capability and a willingness to provide accurate information to customers regarding operations and order status. (musenga Francis Mpwanya2005). And Service quality is the vital importance to business organization in the provided service.(parasuaman et al. in Bebko 2001)

The focus of the study is job stress caused from working an extended hour and its related effects of on job performance. Extremely long time working schedule lead to stress causes anxiety, depression, bored, headache, monotonous and affect employee capability these will dissatisfy the

staffs on his job and then result in low performance. It also affects employee's personal and social life. At the individual level, job satisfaction is closely related to employees' wellbeing and mental health; at the organization level, it contributes to improving performance and reducing cost associated with negative organizational behaviors like turnover, burnout, and absenteeism (Yang and Kassekert, 2010). Negative effects include reduced efficiency, decreased capacity to perform tasks, dampened initiative and reduced interest in working, increased rigidity of thought, a lack of concern for the organization and colleagues, and a loss of responsibility (Dua, 1994; Fairbrother& Warn, 2003).

Job stress, generally refers to the stress that caused by work or factors related to work. Job stressors may refer to any characteristic of the workplace that poses a threat to the individual (Bridger et al., 2007). They affect organizational performance by reducing productivity and efficiency which affect the organization negatively (Dua, 1994; Brown &Uehara, 2008; Reskin, 2008). Responsibility for others can be particularly stressful for managerial and professional workers such as bankers (Gmelch& Burns, 1994; Larson, 2004).

The stress experienced by different job types and job roles has been discussed in many studies with a number of different jobs being described as experiencing above average levels of stress, such as bankers, which is sensitive to custody customers asset like money which is sensitive issue for everyone in the world. (McCormick, 1997; Johnson et al., 2005; Brown &Uehara, 2008; ShowkantHussainGani 2012).

It is important to note that not all job stressors are bad because a certain amount of job stress has been shown to improve both effectiveness and performance (Larson, 2004). However, mismanaged organizational stress can produce individual stresses and strains that are detrimental both to the individual and to the organization. Because stress is additive, the more stressor in the work environment, the higher the individual's overall job stresses level (e.g. Chevaillier, 2000; Larson, 2004).

Several studies have revealed that irregular working schedule, long working hour, lack of reward and work overload are associated with low job satisfaction, absenteeism, low involvement, low expectancies and task characteristics with a low motivating potential and tension; long time work schedule, unsatisfactory payment, the work overload affect one's personal life which all affect

the productivity and efficiency at the organizational level. (Conley & Woosley, 2000; Koustelios et al., 2004; Nwadiani, 2006; Chang and Lu, 2007). Furthermore, long working hour schedule every day in a week, month and year; and being restless in body and mind; always crowded work could make stressful when they are excessive (Johnson et al, 2005).

Poor social involvement in the environment and lack of support or help from co-workers and supervisors as well as at home as considered job stressors. (Dua, 1994; Johnson et al., 2005; Stress, 2008)

The purpose of this study is to assess how job stress affects employee job satisfaction and to determine the factors associated with job stress and their relationship with employee job performance at one of the private banks, LIB.

Stress is associated with impaired individual functioning in the workplace (Smith, 2000) and a major impediment to organizational success (Noblet, 2003). More recent estimates suggest that some 91.5 million working days are lost each year through stress-related illness (Smith, 2000).

Moreover, stress is associated with reduction in output, product quality, service or morale (Ben-Bakr et al., 1995; Brown & Uehara, 2008), organizational sabotage (Work Safe, 2006), all which add costs to the organization (Lim & Teo, 1996; Brown & Uehara, 2008). Bankers in particular represent a large proportion of work-related stress claims. These claims cost the bank in medical costs, high turnover; substitute capable and competent staffs by new one and inexperienced employees. (Brown & Uehara, 2008). All these will affect the service quality and customer satisfaction in service excellence in banks area.

## **1.2 Definition of Key Terms**

Here are operational definitions of terms which were appearing in the paper frequently:

**Job Stress-** It is a disruption of emotional stability of individual that induces a state of disorganization in personality and behavior (Nwadiani, 2006)

**Coping Strategy-** It is an effective way to control, reduce and deal with job stress.

**Symptom of Stress-** Something that indicates disorder because of job related stress.

**Flexible Work Schedule-** The ability of workers to make choices influencing when, where, and for how long they engage in work related tasks (Hill et al., 2008).

### **1.3 Statement of the Problem**

We know that appearing this new working culture which is service giving organizations providing customer service for long hour is an essential factor for the development of our country with the consideration of human work force capacity. But it has to consider long term solution to customer quality service and its staffs satisfaction and capability too.

The bank has a trend to give rewards of overtime rate for the employees and a fixed amount for manager for staying from 5:00PM to 7:00PM. This reward scheme does not consider the time which the employee needs to stay to close accounts after 7:00 PM. This means the staff stays at the office for an average of more than 1:45 hours without payment each working night, this create staffs dissatisfaction and demotivation on their task.

In addition, for a person working for more than of 12 hours a day leads him/her to be stressed, to decrease his/her capacity, to get bored and to become exhausted over time. This also has a significant effect on the bank's efficiency and productivity.

As we know, employees are the core money making resources and money is the most liquid type of tangible and intangible asset transferring resource. It can easily be mischief any time during business day unless and otherwise the organization provides the service by active employees.

On the contrary, if the bank manages its daily business operation with effectual employees, it can be more productive than it is now and obviously achieve what the organization hopes to accomplish. This will result to give excellent quality of service by fresh employees to the customers.

Job stress has broad adverse effects on both individuals and organizations. It reduces work performance, lowers job satisfaction and self-esteem, increases the risk of absenteeism and accidents, decrease service quality of the organization which will result in low productivity,

decrease profitability and market share of the organization and negatively affects employees' health by putting the employee in to headache, get bored, losing confidence, affecting family and social relationship.

This study undertake to analyze the effects of job stress comes from this extended working time schedule on employees job performance for those who have late hour working schedule particularly in LIB. As can be seen the trend of the bank; more specifically, which resulted from the preliminary interview with some of the bank employees and the observed problems due to long time work schedule are:

- the staff psychological stress(mind fade up, Anxiety, depression & exhaustion)
- Less job satisfaction, feeling unhappy with related inadequate salary and benefits relative to the extended working time,
- Unbalanced work and personal /social life because of scarifying personal time to the organization.
- behavioral stress like absenteeism, turnover, less productive, less sensitive to customers, performing below potential because of constant tardiness,
- Increase errors, mistakes that result in a big mess in accountability,

All the above symptoms of the job stress show a negative shadow on employees' performance if it does not consider in the early stage. So, this scientific research shows the realization of the problem and contribution of the possible coping strategies for the employees and the bank to enhance performance of employees and quality of customer service.

Thus, this study shows job performance as determinant which is particularly its importance because it can contribute in building a satisfying workplace and enhancing productivity.

#### **1.4 Basic Research Questions**

This research answers the following issues by raising the following questions

1. What is the level stresses in the bank?
2. What are the major stressors in the bank?
3. How job stresses affect employees' job performance?



4. What measurements are the bank used?
5. What will be the effect of this job stress continues?

## **1.5 Objectives of the Study**

The research has general and specific objectives.

### **1.5.1 General Objective**

The general objective of the study is to assess the influence of job stress on employees job performance in Bank industry particularly in Lion International Bank S.C.

### **1.5.2 Specific Objectives**

Specific objectives are:

- Find out the level of job stress on employees' job performance.
- To assess the challenges facing employees of the bank related to job stress because of the extended working hour.
- To assess the impact of job stress on employees' performance,
- To determine the effective way that the organization used to cope up with problem,
- To demonstrate how long time working schedule can be a determinant to low job performance in accomplishing its desired level of productivity.

## **1.6 Significance of the Study**

The study has both policy and scholastic significance. The study pursues its policy significance through availing the results of analyzed data, facts and information to the concerned body with regarding to the sector. Job stress has a significant impact on employees' job satisfaction and thereby on the contribution that such banks can make to customer. This affects employees performance by reducing productivity and efficiency which affect the organization negatively. So the researcher feels, this is the important area to look at it, to measure job stress, and to assess

how job stressors affect employee performance and its relationship with organizational job performance.

- To visualize the impacts of job stress because of long time working hours schedule and to provide recommendations for future improvement.
- It also gives awareness on the gap identified to the bank and other interested parties
- To find the possible solution to increase employee performance and maximize the performance of the organization.
- To increase the understanding of the phenomena about the effect of job stress comes from long working hour schedule.
- It has practical significance for business managers gain a new insight on the area and to improve employee's management style.
- It also suggest the alternative ways and means of tackling the problem will be useful to the organization and other interested groups,
- To fill the gap between the employee interest; job performance and organization's interest; high productivity.
- Besides, it helps to shed light for further study on this issue.

### **1.7 Scope of the Study**

There are different kinds of job stresses which come from different angle of work over load. But this study focuses only on long time work schedule and related effect because of this extended hour work schedule on employee's satisfaction and its result on job performance.

This study also limited on lion International Bank Addis Ababa and closer Branches, looks at operational staffs (who are direct relation with organization basic activities) like Branch managers, Assistance managers, Accountants, Banker, tellers, cashiers and supervisors.

### **1.8 Limitation of the Study**

Some limitations are found in this study as follows:

- When interviewees were conducted, one of the interviewees was not found to conduct the interview even if the researcher had tired a lot. But the researcher tired to get deputy of

that department who is delegated to act when the accountable person is not available. If the interview was conducted with him, the findings would be more coherent.

- When questionnaires were distributed to the respondents, it was difficult to collect the data in time. Some did not return the questionnaires. If the respondents were more willing to offer their feedback, the results would be more sound.

## **1.9 Organization of the Research Report**

The research report consists of five chapters. The first chapter has introduction part which contains background of the study, statement of the problem, basic research questions, objective of the study, significance of the study, Scope and limitation of the study. The second chapter, the review of related literatures deals with the literature relevant to the study. It includes both theories, empirical evidences related to the research (previous studies on your topic) and conceptual frame work of the research. The third chapter consists of method of the study which focuses on to describe the type and design of the research; conceptual framework adapted/adapted from previous studies, the subjects/participant of the study; the sources of data gathering; the data collection instruments employed; the procedures of data collection; Validity and reliability of the research, the methods of data analysis used and ethical consideration.

The fourth chapter narrates and discuss an analysis that result from the data collected from respondent through an extensive use of the literature review. Standard editing and coding procedure will be utilized. Simple tabulation and cross tabulation will be utilized to analyze the data. The fifth and the last chapter, Summary, Conclusions and Recommendations focuses on summarizing the core findings and then the conclusion will depend on the sound analysis and interpretation by reviewing the above literature, ethical and equitable recommendation remark for LIB managers.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

This chapter focuses on basic concept and its uses that were discussed by different authors of the research topic. Basic definitions, theoretical explanation about job stress and its related effect on job performance and related concepts are considered. In addition it has coping strategies and conceptual frame work of the study. The theoretical framework from which the problem arises was briefly discussed. It consists of research papers previously published in conferences and journals. Here much detailed notes and empirical testing of the planning approach were presented. It also consists of Conceptual framework of the study.

#### **2.1 What is Job Stress?**

Stress is a prevalent problem in modern life (Smith, 2000; Chang & Lu, 2007). In 1964, Selye was the first to use the term “stress” to describe *a set of physical and psychological responses to adverse conditions or influences* (cited from Fevre et al., 2003). Job stress can be defined as a disruption of the emotional stability of the individual that induces a state of disorganization in personality and behaviour (Nwadiani, 2006). A stressor may be defined as any “demand made by the internal or external environment that upsets a person’s balance and for which restoration is needed” (Herbert, 1997; Larson, 2004). Responsibility for others can be particularly stressful for managerial and professional workers such as bankers (Gmelch & Burns, 1994; Larson, 2004).

Job stress, generally refers to the stress that caused by work or factors related to work. Like many other concepts in psychology research, researchers also use inconsistent definitions when they study on job stress. Some researchers regard the job stress a stimulus variable, but some regard it as a response variable. Some researchers regard job stress as an environment variable, but some regard it as an outcome of interaction between individuals and environment. (Zhou Yongkang<sup>1</sup>, Zeng Weixi<sup>2</sup>, Hu Yalin<sup>1</sup>, Xi Yipeng<sup>1</sup>, Tan Liu<sup>1</sup>, 2014)

Simply stated, stress is what we feel when we have to respond to a demand on our energy. Stress is a natural part of life, and occurs whenever there are significant changes in our lives, whether positive or negative. It is generally believed that some stress is okay (sometimes referred to as “challenge” or “positive” stress) but when stress occurs in amounts that individuals cannot cope

with, both mental and physical changes may occur (Canadian Centre for Occupational Health and Safety, 2000).

According to Canadian Mental Health Association, n.d.(2005), we are all different in the events that we perceive as stressors and the coping abilities at our disposal. However, there are a number of situations which are generally identified as being stressful, and include financial worries, work overload, unemployment, relationships, parenting, balancing work and family, care giving, health problems, losses, Christmas, competitiveness, peer pressure, exams, and not having enough time.

The Canadian Centre for Occupational Health and Safety (2000) has defined workplace stress as the harmful physical and emotional responses that can result from conflicts between job demands on the employee and the amount of control an employee has over meeting these demands. Experiencing lower levels of stress at work can actually be a motivator and serve to increase productivity in employees. However, it becomes problematic when stress occurs in amounts that individuals can no longer manage.

Modern workers now find themselves in smaller organizations, with fewer people doing more and feeling much less secure. New technology has added the burden of information overload and accelerated the pace of work. Job stress in work place is not a new phenomenon, but it is a great threat of employee's health and well being than ever before. While technology has made aspects of many jobs easier, it has also added to the anxieties of office, life through information overload, heightened pressure for productivity and a threatening sense of impermanence in the work place. Stress can be termed as a dynamic and reciprocal relationship between the person and environment. There is a clear connection between workplace stress and physical and emotional problems.

Two major effects that have stemmed from these economic changes are known as 'work intensification' and 'job insecurity'. The former refers to the extent to which employees are being forced to work faster and harder than they have been before, while the latter refers to the subjective feelings about the risk of job loss, as expressed by employees themselves (Burchell, 2002).

This new economic culture has created more stressful work environments, as seen through the increasing physical and mental tolls on employees, as well as increasing costs for employers in the way of lost productivity, absenteeism, turnover, and disability leave.

### ***Theoretical Explanations of Job Stress***

Much research attention has been focused on the issue of Job stress, so much so that theories have emerged to explain the relationship that exists between stress and the work environment. The three most influential and prevalent theories of job stress include the person environment (PE) fit theory, the framework of job stress, and the demand control support model (Vandenberg, Park, DeJoy, Wilson, &GriffenBlake, 2002).

The basic premise of the *person environment (PE) fit theory* is that stress arises from a mismatch between person and environment – not from the two components separately, but as the factors of each relate to one another. When individuals perceive that their work environments are not good, or do not fit well with the needs, wants, and desires that they personally would like fulfilled from work, the discrepancies create diverse strains, which are then hypothesized to affect workers' health and wellbeing.

Environmental demands here include job requirements, role expectations, and group and organizational norms. Countering these demands are the individual's abilities represented through aptitudes, skills, training, time and energy the person uses to meet the demands. The idea is that the larger the discrepancy between person and environment, the greater the likelihood that strain, and a need for coping, will arise.

The *framework of Job stress* is based around the same foundation as the PE fit theory. They share two basic premises, first, that stress arises from the misfit between person and environment, and second, that subjective perceptions of work environments primarily determine strains. The difference between the two viewpoints is the framework's core definition. It states that job stress is a total process including the environmental sources of stress and the individual's perception of them, short term and long term physiological, psychological, and behavioral responses, as well as a number of modifying factors that influence the relationships among variables in the stress process (such as social support, and the quality of interpersonal relationships within the work environment).

Perceived stress and the resulting strains are explained as a “snowball effect”, a reciprocal association where the negative feelings regarding work increase strains, which in turn contribute even more to the negative feelings. The end result is that the accumulation of physiological, psychological and behavioral strains will eventually result in long term outcomes such as acute depression, alcoholism, unemployment, physiological problems (e.g., cardiovascular problems) and other costly results.

Finally, the *demand control support model* emphasizes the role of work content as the major source of workplace stress. Work content here is divided into two components: worker perceptions regarding the tasks that need to be completed in performing the job (job demands), and worker perceptions about the degree of control or discretion they have in performing the job tasks (job control). These two constructs are thought to interact with one another in affecting the amount of strain experienced by employees. The strongest levels of strain, and hence, the greatest levels of job stress were expected to occur in situations where there were extremely high demands, and very low control.

A revised version of the model includes social support as a third component. Social support is not thought to eradicate strain, but rather to buffer it to some degree.

Research tends to be very supportive of the demand control support model; it has been effectively used to predict psychological strain and cardiovascular disease risk.

To create a healthy workplace environment there should be an emphasis on the prevention of unnecessary stress and recognition of the need to make appropriate assistance available to support staff when, inevitably, stresses do arise.

## **2.2 Sources, Causes and Signs and Symptoms of Job stress**

Job stress is not dropped from the cloud; it has its own sources, causes and symptoms. These are discussed below:

### **2.2.1 Sources of Stress**

Stress can be the result of any number of situations in the workplace. The following table categories of workplace stressors and examples of each:

Table 1 Job Stressors and examples

Categories of Job Stressors	Examples
Factors unique to the job	<ul style="list-style-type: none"> <li>• Workload (overload and under load)</li> <li>• Pace/ variety / meaningfulness of work</li> <li>• Autonomy (e.g., the ability to make your own decisions about your own job or about specific tasks)</li> <li>• Shift work/ hours of work</li> <li>• Physical environment (noise, air quality, etc.)</li> <li>• Isolation at the workplace (emotional or working alone)</li> </ul>
Role in the organization	<ul style="list-style-type: none"> <li>• Role conflict (conflicting job demands, multiple supervisors / managers)</li> <li>• Role ambiguity (lack of clarity about responsibilities, expectations, etc.)</li> <li>• Level of responsibility</li> </ul>
Career development	<ul style="list-style-type: none"> <li>• Under/ over promotion</li> <li>• Job security (fear of redundancy either from economy, or a lack of tasks or work to do)</li> <li>• Career development opportunities</li> <li>• Overall job satisfaction</li> </ul>
Relationships at work (interpersonal)	<ul style="list-style-type: none"> <li>• Supervisors</li> <li>• Coworkers</li> <li>• Subordinates</li> <li>• Threat of violence, harassment, etc. (threats to personal safety)</li> </ul>
Organizational structure / climate	<ul style="list-style-type: none"> <li>• Participation (or nonparticipation) in Decision making</li> <li>• Management style</li> <li>• Communication patterns</li> </ul>

Source: adapted from Murphy, 1995

### 2.2.2 Causes of Stress

Stress is a normal, adaptive response to stressors in our environment. Our bodies are designed with a set of automatic responses to deal with stress. This system is very effective for the short term "fight or flight" responses we need when faced with immediate danger. The problem is that, physiologically, our bodies have the same reaction to all types of stressors.

Experiencing stress for long periods of time, such as lower level but constant stressors at work, activates this system. For many people, every day stressors keep this response activated, so that it does not have a chance to “turn off.”

This reaction is called the “Generalized Stress Response” and consists of the following physiological responses:

- increased blood pressure
- increased metabolism (e.g., faster heartbeat, faster respiration)
- decrease in protein synthesis, intestinal movement (digestion), immune and allergic response systems



- increased cholesterol and fatty acids in blood for energy production systems
- localized inflammation (redness, swelling, heat and pain)
- faster blood clotting
- increased production of blood sugar for energy
- increased stomach acids

When this set of reactions is continuously activated, individuals begin to display signs and symptoms that indicate they are having difficulty coping with the stressors in their lives. These symptoms can be physical, psychosocial, and behavioral in nature, as illustrated in the following table:

Table 2 Symptoms of Stress

Physical	Psychosocial	Behavioral
. Headaches	. Anxiety	. Overeating or loss of appetite
. Grinding teeth	. Irritability	. Impatience
. Clenched jaws	. Sadness	. Quickness to argue
. Chest pain	. Defensiveness	. Procrastination
. Shortness of breath	. Anger	. Increased use of alcohol /drugs
. Pounding heart	. Mood swings	. Increased smoking
. High Blood Pressure	. Hypersensitivity	. Withdrawal or isolation from others
. Muscle aches	. Apathy	. Neglect of responsibility
. Indigestion	. Depression	. Poor job performance
. Constipation or diarrhea	. Slowed thinking of racing thoughts	. Poor personal hygiene
. Increased perspiration	. Feelings of helplessness, hopelessness, or of being trapped	. Change in religious practices
. Fatigue		. Changes in close family relationship
. Insomnia		
. Frequent illness		

Source: Canadian Centre for Occupational Health and Safety, 2000

### 2.2.3 Signs and Symptoms of Stress

When the demands of the workplace become too much to handle, employees generally display signs and symptoms that indicate they are feeling ‘stressed out’. Unfortunately, individuals may not recognize these signs and let them go untreated. This is where serious conditions can occur, either mental or physical in nature, and a need arises for professional intervention. It is important that employees learn to recognize stressful reactions in themselves and others so that they can stop the downward spiral of stress before it becomes detrimental to their health.

Individuals display various signs and symptoms when continuously faced with a stressful environment. These symptoms do not occur all at once, but progress through several stages, which are described in the following table:

Table 3 Stages of Stress

	<b>Signs / Symptoms</b>	<b>Suggested Action</b>
Phase 1: Warning Early warning signs are often more emotional than physical and may take a year or more before they are noticeable.	<ul style="list-style-type: none"> <li>. feelings of vague anxiety</li> <li>. Depression</li> <li>. Boredom</li> <li>. Apathy</li> <li>. emotional fatigue</li> </ul>	<ul style="list-style-type: none"> <li>. Talking about feelings</li> <li>. Taking a vacation</li> <li>. Making a Change from regular Activities</li> <li>. taking time for yourself</li> </ul>
Phase 2: Mild Symptoms  Warning signs have progressed and intensified. Over a period of 6 to 18 months, physical signs may also be evident.	<ul style="list-style-type: none"> <li>. sleep disturbances</li> <li>. More frequent headaches / colds</li> <li>. Muscle aches</li> <li>. Intensified physical and emotional fatigue</li> <li>. Withdrawal from contact with others</li> <li>. Irritability</li> <li>. intensified depression</li> </ul>	<ul style="list-style-type: none"> <li>. short term counseling</li> <li>. more aggressive lifestyle changes may be needed</li> </ul>
Phase 3: Entrenched Cumulative Stress  This phase occurs when the above phases continue to be ignored. Stress starts to create a deeper impact on career, family life and personal well-being	<ul style="list-style-type: none"> <li>. depression</li> <li>. Increased use of alcohol, smoking, prescription drugs</li> <li>. Physical emotional fatigue</li> <li>. Loss of sex drive</li> <li>. Ulcers</li> <li>. Marital discord</li> <li>. Crying spells</li> <li>. Intense anxiety</li> <li>. Rigid thinking</li> <li>. Withdrawal</li> <li>. Restlessness</li> <li>. sleeplessness</li> </ul>	<ul style="list-style-type: none"> <li>. the help of medical and psychological professionals is highly recommended</li> </ul>
Phase 4: Severe /Debilitating Cumulative Stress Reaction	<ul style="list-style-type: none"> <li>. careers end prematurely asthma heart conditions</li> <li>. Severe depression</li> <li>. Lowered self esteem/self confidence</li> <li>. Inability to performance's job</li> <li>. Inability to manage personal life</li> <li>. Withdrawal</li> <li>. Uncontrolled anger/ grief / rage</li> <li>. Suicidal or homicidal thinking</li> <li>. Muscle tremors</li> <li>. Extreme chronic fatigue</li> </ul>	

This phase is often considered "self destructive" and tends to occur after 5 to 10 years of continued stress.	<ul style="list-style-type: none"> <li>. Over-reaction to minor event</li> <li>. Agitation</li> <li>. Frequent accidents</li> <li>. Carelessness/forgetfulness</li> <li>. paranoia.</li> </ul>	<ul style="list-style-type: none"> <li>. significant intervention from professionals</li> </ul>
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Source: Annscheutz (1999)

## 2.3 The Effect of Job Stress

There are different effect of job stress on individual shows in the early stage and in the long run like physical, mental and behavioral; and on the organization as a whole financially, economically humanitarian all these distort the business activity and customer satisfaction as per listed below.

### 2.3.1 Effect of Stress on Individuals

#### EARLY SIGNS OF STRESS - Behavioral

- Loss of interest in work
- Reduced concentration
- Difficulty in making decisions that used to be straightforward
- Decline in work performance
- Short temper
- Failure to delegate
- Resentment of advice or constructive criticism
- Conflict with colleagues
- Heavier smoking and/or drinking

#### LONG-TERM EFFECTS - Behavioral

- Inefficiency and incompetence at work
- Frequent absence from work
- Addiction - alcohol, drug dependency
- An inability to maintain personal relationships at home and at work
- Marital and family breakdown
- Social isolation

## PHYSICAL AND EMOTIONAL

- Loss of appetite
- Sleeplessness
- Constant tiredness
- Headache, indigestion, backache,
- nausea, trembling and sweating
- Depression
- Irritability, anger
- Low self-esteem
- Apathy
- Anxiety
- Lowering of resistance to illness and infection
- Mental ill health
- Ulcers
- Allergies
- Skin disease
- Hypertension
- Heart disease (occupational stress guidance for managers and individual employees,1998)

### **2.3.2 Effect of Stress on the organization**

*In Human Resources terms*-Stress is not confined to individuals - its collective impact on the efficient functioning of the organization will eventually affect the quality and availability of the organization's services. Increased and unpredictable sickness, an increase in ill-health retirements and a higher turnover of staff are possible outcomes of job stress.

This can in turn create new problems such as stress amongst employees who have to cover for absent colleagues and amongst employees who have to make up for the reduced efficiency of stress impaired colleagues.

Other examples of adverse effects on the organization include:

- reduced quality of service and products
- poor working relationships
- low morale

- less effective management teams
- higher absenteeism and lateness
- higher accident rates
- staff ready for better offers elsewhere
- Increased industrial disputes. (Stress at work – a guide for employer, 1995)

In cost terms therefore sickness absence may represent only a fraction of the total cost of stress-related losses experienced by the organization. Apart from it being good management practice to keep the welfare of staff under review, there are cost benefits to be gained from identifying stress-related problems and doing something about them.

Most important in human terms, is that acknowledgement of the problem will send a positive message to employees who may need support.

***In Financial terms-*** It is also important to look at workplace stress from a financial and economic standpoint. It is generally accepted that untreated workplace stress is associated with increased levels of employee absenteeism and turnover, decreased levels of productivity, as well as lost workdays due to disability or sick leave (Williams, 2003).

A recent poll revealed that 66% of Canadian CEOs surveyed admitted that stress is now the biggest drain facing corporate Canada, and is in fact doing more damage to productivity than anything else in the workplace (National Union of Public and General Employees, 2005). The same poll reported that stress, along with depression, anxiety, or other mental health disorders, are the most serious organizational issues with respect to the issues that cause the most absenteeism and having the most impact on health benefits claims costs (InsuranceCanada.caInc.,n.d.).

Employers are slowly starting to realize that job stress is creating physical and mental health problems in their employees, which is in turn affecting the bottom line. It has been estimated that stress related mental health problems are costing Canadian businesses \$33 billion annually in lost production (Conner, 2005), and related mental disability is now accounting for an estimated 30 – 40% of the disability claims being recorded by Canada’s major insurers and employers. Far less is known about the cost in lost productivity by employees who continue to work while suffering from stress related conditions (*The Edmonton Sun*, 2005).

## **2.4 Longer Working Hours and Productivity**

Since White (1987), much has been written in the fields of job health and safety, employee industrial relations, work organization and work/life research, documenting the extent to which longer hours of work per day or per week tend to undermine a worker's job performance, including productivity per hour. While additional working hours may reflect a worker's work ethic or commitment to the job, workplace, employer or employee force and the hope of attaining higher current or future earnings, at some point, longer working hours inevitably begin to create risks and time conflicts that interfere not only with the quality of non-work life, but also on the job performance. In addition, when considered within a longer time horizon and from a broader perspective, productivity and the firm's employment costs may be affected in many indirect ways. The theory and empirical research on the worker and firm performance effects of flexible work options are often embedded within a broader range of outcomes and their findings are mixed. Flexible workplace practices significantly reduce the life-to-job spillovers that impair productivity at the job or workplace. This holds even among hourly employees, including those at the entry level (Bond and Galinsky, 2006).

Most of the literature examining reduced hour (or workload) arrangements, which involve a reduction in workload or hours with a commensurate pay reduction, focus on employer interest in retaining human capital, in particular top talent (Kossek and Lee, 2008). A more recent case in point is research showing that, while organizations adopt reduced hour arrangements for their (largely professional) employees, mainly in order to retain talent, they also found that reduced hours improved workers' self-reported performance on the job (Kossek and Lee, 2008). This buttresses findings that employer provision of better work/life balance practices such as job flexibility is associated with significantly higher productivity and self-assessed performance (Bloom et al., 2009). Much research has focused on flexibility practices (such as flexitime and shortened workweeks) as a human resource benefit to attract and retain talent (Barnett and Hall, 2001). Too few studies consider the motivation and coordination consequences on individual and group performance (Kossek and Van Dyne, 2008), especially in terms of life/work consequences. Nevertheless, even if, or when, there is no effect on employees' work/life conflict, work/life balance practices such as flexitime are often associated with improved organizational performance (Beauregard and Henry, 2009).

Greater workplace flexibility is more strongly related to lower negative spillover from life off the job to work among low-wage and –income than among mid- and high-wage and –income employees. Employees who experience less negative spillover from home to work are more likely to be productive on the job (Bond and Galinsky, 2006).

In a relevant study examining the association between job flexibility and worker self-assessed performance, employer provision of more or better flexible work practices for employees is associated with significantly higher productivity (Bloom et al., 2009). It supports the “optimistic” view that globalizing competition can spur higher productivity with such practices, laying the groundwork for a “win-win” situation. It rejects the more “pessimistic” notion that companies face a trade-off where competing more effectively must come at the price of reducing work/life balance. However, the positive correlation between higher productivity and superior work/life policies all but disappears when controlling for management practices. That is, work/life practices reflect better management practices and better conditions generally for employees in companies, making them more productive.

### **Indirect effects of working time on productivity and firm performance via “overwork”**

When longer working hours have an adverse effect on worker health, owing to fatigue and work stress (Sparks et al., 2001; vanderHulst 2003; Caruso et al, 2004; Golden et al., 2011), they tend to keep employee productivity below its potential. “Overwork” can refer to the increasing risk that a worker will experience symptoms of fatigue and work stress, which would undermine either the short-term or long-term productivity rate of workers or firms. Those who experience higher levels of self-reported “overwork” report a higher scale of stress and symptoms of depression, and poor health and self-care.

Working beyond the usual or normal hours in particular heightens the risk of on-the-job injuries and accidents, typically via fatigue toward the end of a long workday or -week (vanderHulst, 2003). In addition, workers returning to work after fatigue-related injuries typically work shorter hours than previously (Dong, 2005). This illustrates how long hours ultimately prove to be a potential, indirect inhibitor of productivity.

Moreover, there is an increased likelihood of illness and injury among employees working long schedules, particularly unconventional shift work times (for example, evening and night and

perhaps afternoon shifts when fatigue-related errors are made by employees working demanding schedules (Dembe et al., 2008 Salminen, 2010)). To take the example of one occupation, truck drivers have a high prevalence of back disorders, which have been linked to what are often long hours spent driving and little job control (Jensen and Dahl, 2009). Increases in men's working hours, particularly to over 50 hours per week, have been found to contribute indirectly to hypertension, reduced time for sleep and physical activity, and job dissatisfaction (Artazcoz et al., 2009; Courtemanche, 2009). The two productivity outcomes used were non-physical and physical presenteeism (at work but less productive, such as an inability to bend and twist), both of which were found to underlie measures of overall work effectiveness, output demands and time (mental) demands (Allen et al., 2007).

A search for economic or financial data on the costs of long working hours concluded that “few studies have directly investigated the financial consequences of long working hours” (Dawson et al., 2004). What limited information there was revealed, for example, that worker performance in a sample of white-collar jobs decreased by as much as 20 percent when 60 or more hours were worked per week (Nevison, 1992). High overtime levels can cause poor employee morale, which can affect productivity and absenteeism. The precise point at which work becomes overwork varies, of course, depending on the pace and on the physical and mental demands of the job, workplace and occupation. It also varies from individual to individual, depending on the demands faced during non-market work time and, of course, the capacity to work longer without experiencing fatigue or stress. Why does overwork matter for firms? The subgroup that was more overworked was likely to make more mistakes at work — 20 percent as opposed to 0 percent among those who reported no overwork. In addition, employees who report feeling overworked are almost three times more likely to report that they “have to work on too many tasks simultaneously” and “get interrupted at work”. These factors certainly undermine worker productivity. Workers stating they have experienced fatigue in the previous two weeks are almost three times more likely to experience health-related lost production time than those not reporting fatigue (Brogmus, 2007). About 9 percent of US workers experiencing fatigue reported losing production time specifically because of fatigue in the previous two weeks. Such workers lost an average of 4.1 productive working hours per week, most of which was reflected in reduced performance at work rather than absence from work, i.e. presenteeism rather than



absenteeism. Fatigue affected work performance by impairing focus and increasing the time needed to complete tasks.

## **2.5 Coping Strategies and Interventions**

Whatever the causes of this job stress ‘epidemic’, there is no denying its existence as one of the key problems of modern working life. Because of the pervasiveness of stress in the workplace, there is a need to define coping mechanisms so that the long term negative effects of persistent stress can be avoided. There are two different approaches to coping with stress. The first approach is to locate the origins of job stress in the structure and organization of the modern workplace and to see the solution in terms of job redesign. The second approach is to locate work stress in the responses of the individual and see the solution in terms of therapeutic intervention (Wainwright & Calnan, 2002).

The most effective method for workers to manage stress seems to lie in solutions that combine stress management at both the organizational and individual level.

Organizations may have different reasons for wanting to implement stress management initiative. One reason may be the need to reduce the costs to the organization of stress related illness, absenteeism and staff turnover; increase service/product quality of the organization; maximize productivity, efficiency and effectiveness of employee’s performance. It may be a humanitarian desire to improve working conditions. There may be regulations in place regarding the listing and assessing of workplace hazards, including hazards to mental health such as psychological stress, and to provide a safe working environment. An organization might wish to be seen as caring and as looking after their employees in order to raise morale or improve the company image. A final reason for wanting to make these changes may simply be to follow current trends, where other such organizations are introducing stress management interventions (Grimshaw, 1999). Whatever the reason, the issue of workplace stress can no longer be ignored, and it is necessary for changes to be made where unhealthy work environments exist.

### **2.5.1 Stress Management Interventions**

There are a broad range of interventions that can be used to manage stress in the workplace. These include interventions that aim to change the individual, the individual’s relationship with the organization, and the organization.

Three broad aims of stress management interventions include 1) prevention, through control of hazards by design and worker training to reduce the likelihood of workers experiencing stress, 2) timely reaction, to improve the ability of managers to recognize and deal with problems as they arise, and 3) rehabilitation, which often involves offering enhanced support such as counseling to help distressed workers cope and recover (Grimshaw, 1999).

The following sections explain some commonly used stress management interventions in the workplace.

***Employee Assistance Programs-*** An Employee Assistance Programme (EAP) is a systematic, ongoing and organized service, funded by the employer and providing counseling, advice, and help to employees and their families with problems arising from both work related and external sources. EAPs have two main objectives:

1) To help employees distracted by a range of personal concerns, including emotional, stress, relationship, family, alcohol, drug, financial, legal and other problems, to cope with such concerns and to learn to manage the stresses produced, and

2) To assist the organization in the identification and improvement of productivity problems in workers whose performance is adversely affected by such concern.

EAPs are generally seen as the first step to take in seeking help with stress related emotional problems. These services may be provided in house by designated staff, or delivered by an external contractor. The services of an EAP can generally be extended to employees' family members as well, but this may vary depending on the organization.

A weakness of the EAP service surrounds the delicate balance between assisting individuals and promoting the interests of the organization. The problem lies in attempting to ally a mental health driven therapy to a performance and profit dominated system of production of goods and services. The degree of benefit gained by the organization will be in direct correlation with the extent to which the EAP is integrated into the organizational structure (Grimshaw, 1999; Canadian Mental Health Association, 2004).

***i. Stress Management Training.***

In recent years, it has become popular to offer training in stress management techniques in the work setting. Individual level stress management training seeks to educate staff about stress and its associated health effects, and to teach coping and stress reduction skills. Interventions have more often than not been offered in a preventative context to participants not suffering from any

evident stress related problems. Training usually consists of some form of relaxation exercise in combination with cognitive techniques borrowed from the fields of counseling and psychotherapy. Elements of management skills, such as time management, and of interpersonal skills, such as delegation and assertiveness, may be included.

**ii. Relaxation Training**

The objective of relaxation training is to reduce the individual's arousal level both psychologically and physiologically. Psychologically, successful relaxation results in enhanced feelings of wellbeing, peacefulness and control, and a reduction in tension and anxiety.

Physiologically, decreases in blood pressure, respiration and heart rate should take place.

✓ **Progressive muscle relaxation.** This involves focusing attention on muscle activity, learning to identify even small amounts of tension in a muscle groups, and practicing releasing tension from the muscles. Muscle relaxation is usually accomplished by a series of alternating tensing and releasing exercises and involves creating tension in a muscle group, studying the feelings of tension, and then allowing the muscles to relax.

✓ **Meditation.** Meditation methods taught in stress management training are often secular versions of traditionally practiced Transcendental Meditation. For example, the Respiratory One

Method requires a person to sit comfortably in a quiet place for 20 minutes twice a day and repeat the word "one" or some other neutral word with each exhalation while maintaining a passive mental attitude.

✓ **Biofeedback training.** In biofeedback training, an individual is provided with information or feedback about the status of a physiologic function and over time learns to control the activity of that function. Potentially, biofeedback techniques can be used to bring a wide range of physiological functions under control, including heart rate, blood pressure, stomach activity, and body temperature (Grimshaw, 1999).

**iii. Cognitive Behavioral Skills Training**

Cognitive behavioral techniques refer to a range of skills designed to help participants to appraise situations more realistically so as to reduce the threat they present, and to develop behavioral skills to manage stress factors successfully. Cognitive reappraisal or restructuring focuses on removing distorted views of a situation that can arise from overgeneralization, personalization and exaggeration of its impact. Approaches used in this type of training aim to

help individuals gain a higher degree of control over their reactions to stressors by modifying unhelpful patterns of thinking.

### **2.5.2 Stressor Reduction Interventions**

Job characteristics that can be associated with poor levels of mental and physical health typically include role ambiguity, role conflict, job insecurity, low involvement in decision making, and work overload among others. In spite of these factors being prevalent in many organizations, relatively little attention has been focused on organizational change as a way of improving health and wellbeing of employees. Implementing changes aimed at reducing work stressors can be costly and difficult to implement. Stressor reduction requires an identification of the stress agents followed by planned changes in organizational structure and function, which are potentially expensive and disruptive to ongoing work. It is therefore more financially feasible for organizations to concentrate on cheaper individual centered approaches, than to tackle the root of the problems inherent in the work environment.

Regardless of this fact, research in the area supports organizational level interventions as the preferred approach to dealing with employee stress because they concentrate on eliminating the sources of the problem rather than simply treating the symptoms. Organizational interventions may include:

- Changing organizational characteristics, such as reward systems, staff selection systems, or training and development systems.
- Changing role characteristics through role redefinition, reduction in role under load or overload, reduction in role conflict and increasing participation in decision making.
- Changing task characteristics through job redesign to take account of workers' abilities, use of workers' preferences in selection and placement, provision of training programs, and treatment of workers as individuals.

The ideas listed in the above sections are broad in nature, and are meant to give an overall glance at the current methods of stress interventions in the workplace. Some practical, workable steps that an organization can take to reduce stress in their employees are listed in Cahill et al (1995) and are explained as follows:

- The first step is to *offer a Job stress workshop*. This sends a message of concern for employees, will educate workers about stress, and help to identify the most important personal and organizational concerns about the issue.

· ***Organize a Job stress committee.*** The committee should meet on an ongoing basis and formulate a strategy for improving the work environment. This committee should include both employee and management. Employees from various departments, divisions, shifts, and work groups should be included. Management representatives should include persons with real authority in the organization. This committee should also be distinguished from other ongoing committees.

· ***Increase employees' sense of control and participation in the workplace.*** The key point here is to increase real control and participation; not the illusion of control. Some possible strategies may include using staff meetings more effectively to encourage participation and input; and developing autonomous workgroups.

· ***Increase the skill levels of employees.*** Unfortunately, many of the jobs presently being added to the economy are extremely low skill ones. Skillful work allows for the ongoing development of new skills and the opportunity to use them. Possible workplace strategies to counter the deskilling effect may include increased skill based training, use of career ladders to reward skill development, use of job rotation to expand skills, use of job redesign to increase ranges of skill needed, and healthy use of computers for skill development.

· ***Increase levels of social support.*** Key components of social support in the workplace are supervisory support and coworker support. Some possible strategies may include training in proactive supervision; training in conflict resolution and team building; and appropriate use of staff retreats.

· ***Changes that improve physical working conditions.*** There is extensive evidence showing that poor physical working conditions contribute not only to physical hazards, but stress levels as well. Some possible strategies may include improving indoor air quality; reducing levels of physical hazards such as noise, toxins, chemicals, etc.; and job redesign to reduce incidence of repetitive strain injuries (i.e., reducing repetitive work, awkward work postures and/or heavy lifting.).

· ***Healthy use of technology.*** Strategies may include healthy use of computers; and staff involvement in choosing new equipment.

· ***Maintain job demands at healthy levels.*** People are at their most productive and healthy if they can work at a manageable level. Possible strategies may include reduced use of overtime; caseload restrictions; brake mechanism (an administrative group designed to reduce the amount

of change the organization initiates); and formation of “What don’t we need to do?” committee (an internal group charged with finding low priority or unnecessary tasks).

- ***Changes that provide for job security and career development.*** Changes that are intended to eliminate jobs are usually incompatible with efforts to improve the quality of the working environment. More positive approaches attempt to use the skills of existing employees in a more effective manner. Possible workplace strategies may include extension of career ladders; and expansion of responsibilities and tasks.

- ***Changes that provide healthy work schedules.*** More flexible work schedules have the potential of improving employee satisfaction and reducing stress. Possible workplace strategies may include reduced use of forced overtime; rotating shifts in a forward (day to night) schedule; and use of flextime and other alternative work week schedules.

- ***Strategies to improve personal coping mechanisms.*** These strategies can be seen as useful companions to organizational change efforts. A distinction must be made between functional and dysfunction coping mechanisms. Some healthy choices include improving the diet of employees; encouraging the employees to exercise; training in muscle relaxation techniques; training in effective cognitive strategies; training in substance abuse awareness; organizing discussion groups on healthy stress reducers; transition time (the basic idea being to train employees to find a way to relax for 20-30 minutes before assuming family responsibilities, allowing the body’s autonomic responses to return to baseline levels); and training on family dynamics and parenting skills (improving employees’ abilities to handle pressures at home can have major payoffs for an organization, as employees will be less stressed in general).

- ***Develop strategies that do not harm.*** Change for the sake of change is not a goal of stress reduction programs. One effective way to avoid these negative outcomes is to design an assessment mechanism that will accurately measure key aspects of the work environment and stress symptoms before, during and after your efforts. As organizations work to implement changes, the interest should lie not just in workplace stress per se, but in identifying and working towards the ‘healthy work organization’ where workplace stress is considered among other factors such as health promotion, and safety and risk management. A key assumption of the healthy work organization is that creating and maintaining such an organization is good for all stakeholders – employees, shareholders (and others concerned with financial performance), and society in general.

### **2.5.3 The Effects of Flexible Work Options on Employee Productivity**

The theoretical justification for the existence or persistence of inflexible, inconvenient or mandatory overtime has received little or weak support when tested empirically (Ehrenberg and Schumann, 1984; Altonji and Paxson, 1988). It appears that many workers settle for hours that are not their preferred hours, because other options such as absenteeism or tardiness carry a credible risk of discharge (Altman and Golden, 2004). Thus, some workers may face binding constraints imposed by their employer, such as fixed shift lengths and minimum hours requirements, obliging them to supply more hours than they would otherwise prefer (Sousa-Poza and Henneberger, 2002).

Flexible working, on workers' terms, is actually more often found to carry a positive wage premium (Gariety and Shaffer, 2001; Weeden, 2005; Winder, 2009). Hence, part of the wage premium associated with flexible work schedules might be attributed to a positive productivity effect, with the higher wage being interpreted as the result of flexible work facilitating a gain in productivity. Indeed, companies using flexitime seem to operate more productively, as well as more efficiently, and employers appear to be sharing the marginal returns of flexible working time arrangements with at least some of their employees (Shepard et al, 1996; Wolf and Beblo, 2004).

#### **➤ *The extent of working time flexibility and potential effects on productivity and costs***

Working time flexibility is an important subset of “workplace flexibility”. The latter is typically considered to be “the ability of workers to make choices influencing when, where, and for how long they engage in work-related tasks” (Hill et al., 2008). There are various potential definitions of working time flexibility, emphasizing either the company side (e.g. Askenazy, 2004; Chung, 2009) or employee-centered flexibility (FlexPaths, 2004; Golden, 2009; Possenriede and Plantegna, 2011). The latter refers to the ability of workers to adjust their daily or weekly working hours in a way that best fits their preferences and constraints. Such flexibility may range from varying workday start and end times (e.g. flexitime) to complete autonomy as to when work is performed (see Golden et al., 2011). It implies having both access to and use without jeopardy of flexible scheduling practices (see Eaton, 2003; Budd and Mumford, 2006).

Employers may introduce flexible work, including schedule flexibility, as a reward for recent past individual productivity improvements (Kelly and Kalev, 2006) or as a human resource tool to achieve better individual work performance (Hamermesh, 1999; Families and Work Institute,

2005; Golden, 2009). Employer provision of a given flexible work option may be intended as a discretionary employee benefit (a form of non-wage compensation) or perk, to accommodate those they perceive to have more work/life time conflicts, and/or as a human resource strategy to retain firm-specific human capital or to recruit new employees without having to escalate the firm's internal pay scale. Employers may also offer flexible schedules as a reward for past performance.

In theory, there are six conditions in which companies may offer more employees more options for flexible working time, such as more flexible scheduling to better fit work to employees' preferences (see Altman and Golden, 2008).

➤ **Direct and indirect effects of flexible scheduling on Employee productivity**

There may be a direct relationship between flexible workplace practices and organizational performance, but the means through which this relationship occurs, the mediating mechanisms by which it affects company-level outcomes, are less well known (Ngo et al., 2009). The organizational climate itself may act as a mediator. The use of such practices is said to generate a positive organizational climate, which in turn can enhance firm performance. Indeed, providing more autonomy tends to be one of the "high performance" organization tools that may promote additional work effort or intensity per hour (Altman and Golden, 2004; Askenazy, 2004; Combs et al., 2006).

Rigid daily work schedules may be a contributing factor that is independent of the length of working hours, in that they have indirect effects on worker productivity via health, injury, and fatigue (Ng and Feldman, 2008). By their nature, flexible working hours may minimize the interference of family obligations with work productivity (Cousins and Tang, 2004). Among those who are not permitted to adapt their working hours to their preferred schedules, 45 percent feel overworked (Galinsky et al., 2001). Lack of control over the scheduling of working hours may reinforce, compound or exacerbate the effects of long hours on workers (Fenwick and Tausig, 2001; Berg et al., 2004). Greater variation in workers' hours tends to reduce their well-being when the variation does not reflect their choice (Heisz and LaRochelle-Côté, 2006). The unpredictability of working hours (Askenazy, 2004), in particular for those with lower incomes (Lambert, 2000), can have a corrosive effect on worker job satisfaction levels.

A more empirical statistical study examined the extent to which employee use of alternative work schedules, including job sharing, flexitime, compressed workweeks and part-time work,



affected a firm's profit rate, which is calculated as real operating income as a fraction of sales in a given time period (Meyer et al., 2001). Giving workers the option to take time off when a family member was sick or to work from home were both associated positively with firms' profits (although job sharing arrangements actually had a slight negative impact on profits). Profits may be enhanced indirectly if workers value the provision of sick leave so much that they are willing to accept a compensating differential for it, but few employees actually use it. Profits also might be boosted indirectly to the extent that productivity is sustained by the subsequently reduced job dissatisfaction and stress. Workplace flexibility is defined as "the ability of workers to make choices influencing when, where, and for how long they engage in work-related tasks" (Hill et al., 2008). Its potential benefits for workers improve individual productivity indirectly, via health (Butler et al., 2009; Grzywacz et al., 2008; Grzywacz et al., 2007; Halpern, 2005; Jang, 2009) and the promotion of better work/family reconciliation and balance (Boushey, 2008; Jang, 2009).

➤ ***Effects on retention, turnover intention: Indirect effects on performance***

The literature suggests that organizations can derive two types of benefits from flexible work schedules. The first is the aforementioned extra effort, motivation, commitment, engagement, job satisfaction and subsequent productivity increase. The second main employer benefit is the savings obtained from an enhanced ability to attract and retain such a motivated work force. Long-run cost savings occur when a company attracts a higher quality workforce from a larger applicant pool of talent and retains it by lowering turnover, encouraging plans to stay with the company and reducing rates of dysfunctional employee behavior, such as absenteeism or accidents (Pruchno et al., 2000; Halpern, 2005; Kelly et al., 2008; Kossek & Hammer, 2008). Evidence suggests organizations benefit from flexible work options, too, through increased employee engagement, commitment and attachment (Galinsky et al., 2005b; Halpern 2005; Galinsky et al., 2008; Pitt-Catsouphes and Matz- Costa, 2008).

Schedule flexibility is a key motivator for pursuing a different job or employer (Casper and Buffardi, 2004). Thus, retention and turnover are going to be strongly associated with the degree of scheduling flexibility perceived by employees. The importance attached by workers to flexible work options is not too surprising, given that time-based conflict has been known to result in many negative job-related outcomes, such as lateness and absenteeism (Hammer et al., 2003). In a rare investigation using longitudinal data, the positive effects of human resource practices

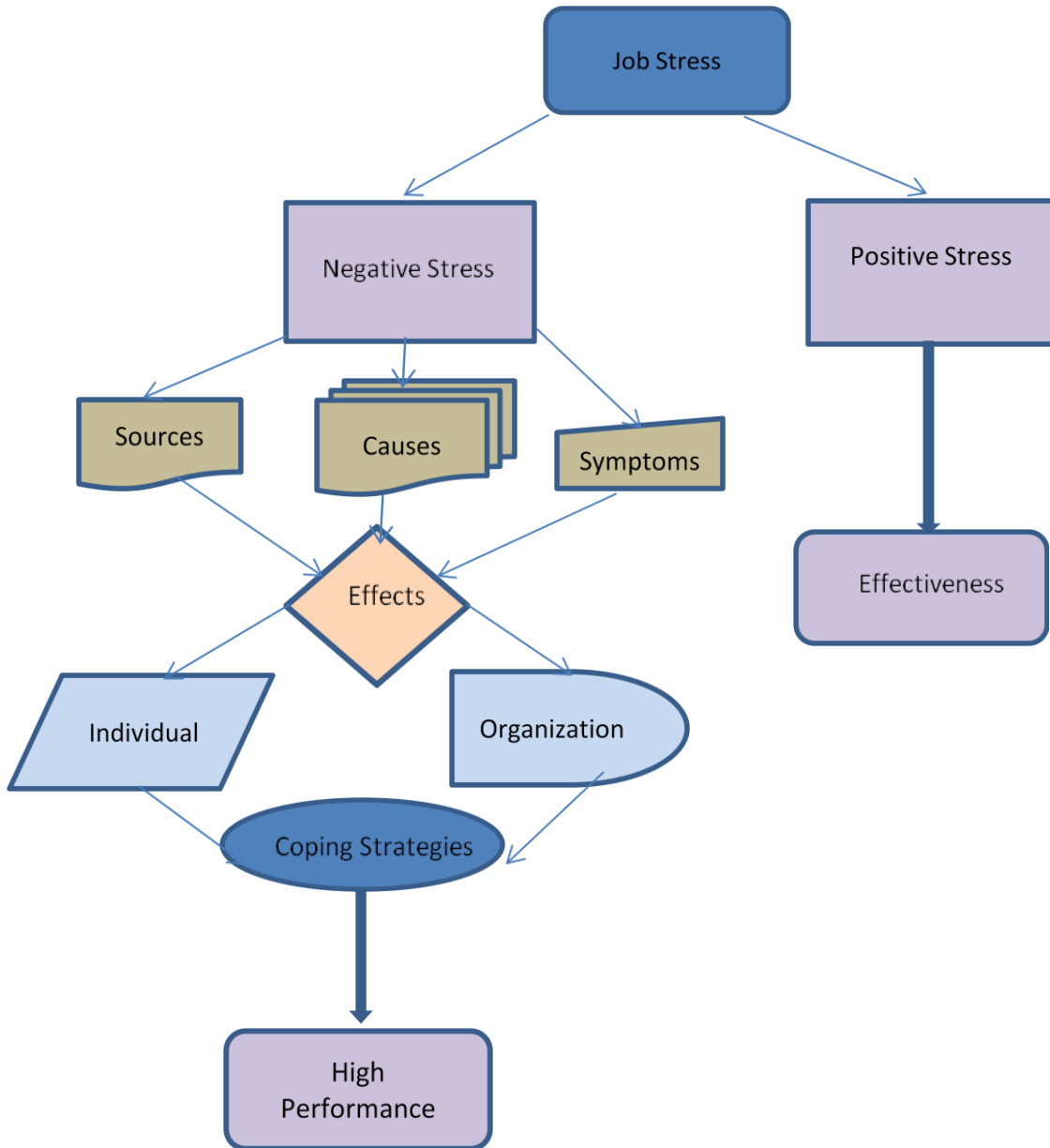
designed to promote better work/family balance actually produced sustained reductions in absenteeism, more than any sustained improvements in productivity or financial performance (Giardini and Kabst, 2008).

➤ *Effects of flexible work schedules on absences, sick leave and tardiness*

A major source of cost savings for organizations is lower rates of absenteeism (Kelly et al., 2008; Kossek and Hammer, 2008). Rates of absenteeism are one indicator of employee commitment that affects organizational productivity. In theory, a greater ability to vary or delay start times should discourage absenteeism and tardiness. An early, exhaustive review of the evidence regarding the potentially ambiguous effect of flexible scheduling on absence rates nevertheless found reduced rates of absence in three quarters of cases studied and that organizations using flexitime also experienced reduced use of sick leave (Baltes et al., 1999). In addition, flexitime appears to lower the incidence of tardiness, although the reduction appears to be significant only for women employees (Ala-Mursula et al., 2002).

Evidence suggests that another benefit of flexible work scheduling in the form of flexitime is decreased absenteeism (Casey and Grzywacz, 2008). Employers seem to benefit when employees have working time autonomy to the extent that more flexible working time arrangements reduce absenteeism if they facilitate the combination of paid work with other activities. In the longer term, they may further decrease absenteeism by also improving worker health, through reduced stress and increased job satisfaction (Possenriede, 2011). On the flip side, working irregular hours with no control over time tended to increase the amount of sick leave taken by men employed in Norway (Olsen and Dahl, 2010). Flexibility in the work schedules of those working regular hours had little effect on sick leave; this might be explained by the fact that employees in Norway already have substantial, institutionalized flexibility when it comes to leave of absence (Olsen and Dahl, 2010).

**Conceptual Framework**



Source: extraction from the literature review

Stress is what we feel when we have to respond to a demand on our energy. Stress is a natural part of life and occurs. Job stress can be a disruption of emotional Stability of the individual that induces a state of disorganization in personality and behavior.

It is believed that some stress is okay, positive stress since it helps to give strength for challenge and make individual efficient and effective. It is Negative when occurs in amounts that individual can't cope with mental and physical change may occur.

Negative stress has its own sources like factors unique to job, role in the organization, relationship at work and organizational structure, work overload, long work schedule and others; causes such as lower but constant job stress, experiencing stress for long time, and has its own symptoms like mental, physical and behavioral. These all stress effects have impact on individual life and organizational productivity and service quality.

Negative effects Job stressor may refer to any characteristics of workplace that pose a threat to individual (Bridger et al. 2007). This negative effect of stress has bad response on individual life style like increase metabolism, increase stomach acids and it has impact organizational service excellence through employees sick leave, absenteeism, presenteeism and losing talented and competent employees by high turnover.

However, both organization and individual have to reduce, control and resist through different kinds of coping mechanisms to retain competent work force and perform excellent service to customers by sustaining in the market.

## CHAPTER THREE

### 3. RESEARCH DESIGN AND METHODOLOGY

The research design and methodology section have different topics discussed on data Sample and sampling technique used, source of data, Instruments of data collection and data collection Procedures. This also followed by presentation of validity and reliability of questionnaire used in the study using Cronbach-Alpha reliability coefficient, data analysis methods and ethical consideration.

#### 3.1 Research Design

The type of research applied in this study is descriptive research. The objective of descriptive research is to portray an accurate profile of persons, events and situations. (Mark et al., 2009)

The other characteristics of descriptive research method is that the researcher has no control over the variables can and only report what has happened or is happening. Also the research determines the necessary information using quantitative and qualitative methods.

The analysis of this research conducted a descriptive study in order to have a clear picture of the phenomena on which the research in order to prove the consequence of job stress on job performance; and to go further and draw conclusions from the data describing.

The research also used qualitative approach to interpret employee's additional option and recommendation on the questionnaire and interview of top management, besides it uses quantitative approach to interpret the analysis of the result on the collected data.

#### 3.2 Sample and Sampling Technique

LIB has more than 69 branches working all over the country of which 32 of them are in Addis Ababa and close to Addis Ababa area and 37 of them are outline branches. Because large business activities and rotated in large cities in order to bring accurate result of the research objective, the research focused on more of Addis Ababa and close areas. It has about 950 employees; among them 780 employees were the focused operation department who are bankers, teller, cashiers, accountants, supervisors, assistant managers and branch managers.

The target populations after deducting outline branch staffs are 420 who are direct contact with the operation of the bank and closely related to the research question. These are bankers, teller, cashiers, accountants, supervisors, assistant managers and branch managers.

Then, using simple random sampling technique based on random number. (McBurney and White, 2007)

Accordingly, the sample size of the study was determined using sample size determination formula set by Glenn (2013), as indicated below:

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

Where: N = Population = 470

e = precision = 0.05

n = sample size = ?

$$n = \frac{N}{1 + N(e)^2} = \frac{470}{1 + 470(0.05)^2} = \frac{470}{2.175} = 216 \text{ employees}$$

In each branch there is an average of thirteen operational employees which means:

1 branch = 13 operational employees

X = ? = 216 operational employees

The total number of branches to be sampled X will be 17 Branches is selected at random.

### 3.3 Sources of Data

The researcher use secondary sources for the literature review which expose scholars' ideas, current state of knowledge from journals, journal Articles, published and unpublished researches.

The researcher used primary sources to test the effect job stress on employee job performance through questionnaires and interview data gathering tools. The researcher had interview with HR manager and Branch Follow up Manager to discuss the impact of job stress on job performance and the companies coping strategies to prevent its employees.

The employees who involves in operational customer service and related tasks also fill questionnaire.

The purpose of the questionnaire is to provide nutritive elements for analysis .The questionnaire was designed with structured and measurable statement in order to feed the practical part of the study.

### **3.4 Instruments of Data Collection**

The questionnaire was self administered to 216 employees and distributed personally to the sampled respondents. Sufficient support was provided to the respondent to fill the questionnaire accurately. Besides, the response of each respondent will be ethically confidential.

The questionnaire was developed to answer the basic research question from the observed problem, the preliminary interview and the related literature reviewed punched with relevant collection of many scholars' confirmation and way of tackling problems.

The questionnaire comprises question related to independent and dependent variables, demographic section covers questions related to age, gender, educational background, their current position, how much time they spent in the office per week, and the number of period the respondent stays in that bank.

The researcher has taken two variables which are job stress as independent variable and Performance as a dependent variable. These variables can see all the dimensions of the factors that employee performance in the bank.

### **3.5 Procedures of Data collection**

Before delivering the questionnaires, the questionnaire was tested in two branches to check whether there is a practical relationship between the designed questionnaire and their feelings and also testes for the validity by using pilot survey. This was done to test if there were problems in the questions that could cause ambiguity and if any, to correct them accordingly. The questionnaire was prepared in English language.

After testing, the researcher was found that the questionnaires were relatively good. After this, the questionnaires were distributed to sampled employees and interview was conducted on selected management in one week. Within three weeks the respondents returned back questionnaires.

The interview was taken between 20 and 50 minutes. The interview assisted to get supportive ideas on the concept of the questionnaire and balance the limitation of one method through the benefit of other.

Through the process of the data collection and interviewing there was an approval letter for the cooperation from St. Mary University for the respective bank & the researcher inform to respondent that the utilization of the data is for academic purpose and will stay confidential. There was also telephone communication with the responsible contacts of the bank, in disbursing the questionnaire to the staffs and collecting the data.

### **3.6 Research Validity and Reliability**

In general, research quality and trustworthiness are determined by the reliability and validity of the research. The reliability of scale indicates how free it is from random error. This research is reliable in that the researcher contacted and communicated personally to each individual on how to fill the questionnaire and allowed the respondent to ask any difficulties. The researcher conduct pilot test to make the questionnaire more accurate and to get feedback before distributing to all respondents.

The validity of the scale refers the degree to which it measures what it is supposed to measure. The researcher used empirically validated framework which means that it has tested by many researchers previously like Seaward's (2005), Beehr et al.,(2001); Cox et al., (2000); Newell, (2002) Showkat Hussain Gani (2012), Seulki Lee (2013), Muhammad Jehangir (2011).

However, the researcher made a modification on the instrument. Therefore, it is necessary to test the reliability of this specific questionnaire.

So, as can be seen in Table four & Table five the job stress and performance part of the questionnaire has Cronbach-Apha reliability coefficient of 0.82 and 0.80 respectively. As cited in Mohammed and Alhamadani (2011) Nunnally (1967) stated that usually a reliability coefficient



above 0.70 is considered acceptable. Thus, it can be concluded that the questionnaire are valid and reliable.

**Table 4: Reliability of Job Stress Statistics**

Cronbach's Alpha	N of Items
.820	29

**Table 5: Reliability of Performance Statistics**

Cronbach's Alpha	N of Items
.795	8

### 3.7 Methods of Data Analysis

To analyze the data the researcher carefully checked for consistency and correctness of the response, then employed a descriptive analysis to interpret the qualitative and quantitative result. The quantitative results were analyzed in a congested and simple format via frequency table by determining the number and percentage of occurrence. The researcher used SPSS version 20 to perform all the analysis of the banks variables that are job stress, symptoms, the individual and the organizational coping strategies and performance.

The qualitative analysis was drawn from the data which were collected through interview and the open ended questions of the questionnaire. It was analyzed using narration, interpretation by editing ethically similar and repeated ideas.

The researcher thought reliable information on employee performance got from their immediate supervisors so that prefer to ask the effect of employee job performance on the questionnaire to assistant managers and branch managers to evaluate their subordinate on how do they react when they worked greater than eight hour a day and how did the managerial level respondents recognize the effect of job stress on performance while supervising their subordinates. In analyzing this data; question concerning to the performance were analyzed separately in order to separately to get clear and Valid result.

### **3.8 Ethical Considerations**

Ethical consideration were given due attention during data collection process. Some of them include while distributing the questionnaire to the employees, making clear that the purpose of research, names and other personal identifications kept confidential, consents of the respondents respected and no manipulation of data at final presentation on the finding of the study.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION

In this section of the research the demographic variables of the respondent and the data analysis resulted from the respondents are analyzed and interpreted ethically.

#### 4.1 Demographic Variables of the Respondents

Before embarking to the data analysis and interpretation, it is found important to describe and discuss on the demographic variables of the respondent such as age, gender, educational background, current job position, marital status, working experience in the bank and weekly working hour in LIB.

**Table 6: General Background of respondent**

<b>1. Age of Respondents</b>					
	Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	54	27.6	27.6	27.6
	26-30	83	42.3	42.3	69.9
	31-35	51	26.0	26.0	95.9
	36-45	8	4.1	4.1	100.0
	Total	196	100.0	100.0	
<b>2. Gender of Respondents</b>					
	Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	115	58.7	58.7	58.7
	Female	81	41.3	41.3	100.0
	Total	196	100.0	100.0	
<b>3. Educational Status of Respondents</b>					
	Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	25	12.8	12.8	12.8
	Degree	170	86.7	86.7	99.5
	Masters	1	.5	.5	100.0
	Total	196	100.0	100.0	
<b>4. Current Job Position of Respondents</b>					
	Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Assistance	16	8.2	8.2	8.2
	Manager	14	7.1	7.1	15.3
	Accountant	17	8.7	8.7	24.0
	Banker	93	47.4	47.4	71.4
	Teller	56	28.6	28.6	100.0
	Total	196	100.0	100.0	

5. Marital Status of Respondents				
Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	126	64.3	64.3	64.3
Married	70	35.7	35.7	100.0
Total	196	100.0	100.0	
6. Work Experience of Respondents				
Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 month 11months	17	8.7	8.7	8.7
1-3 years	86	43.9	43.9	52.6
4-6 years	73	37.2	37.2	89.8
7-10 Years	20	10.2	10.2	100.0
Total	196	100.0	100.0	
7. Weekly working hour of Respondents				
Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Greater than 48Hrs	196	100.0	100.0	100.0

Source : Research questionnaire

As can be seen from the table, 59(30.1%) of respondents are greater than 30 years old, 83(42.3%) of the respondents are between 26 and 30 years old. The rest 54(27.6%) of the respondent are below 26 years old which means less stress experienced respondents. This implies that the new employees are energetic and eager to know new working experience so they are less stress. Since, job stress comes over time through exhaustion of long time working and having experience.

The number of male respondents are 115(58.7%) and females are 81(41.3%) in addition 126(64.3%) of respondents are single and 70(35.7%) of them are got married.

In relation to educational back ground 195(99.5%) of the respondents are diploma and degree level and 1(0.5%) of the respondents have above that level.

As can be seen 30(15.3%) of respondents are at managerial level and 17(8.7%) are accountants the rest 149(76%) of the respondent are bankers and tellers.

From the response of the respondents 103(47.7%) of the respondents were working less than three years, 73(33.8%) of the respondents were working between four and six years, 20(9.3%) only more than seven years experience. This implies that it may have other different reason but there is a high turnover in the bank.

From the result we conclude that more than half of the respondents were single, employees who stayed more than four years in the bank are less than 50%, besides all the respondents are working greater than forty eight hours.

## **4.2 Data Analysis and Interpretation**

This part of the research discusses and interprets the quantitative and qualitative result from self administered questionnaire and interview provided by the researcher which is a base for finding of the research.

Although all 216 questionnaires were distributed by the researcher, because of different reasons 196 of the sampled employees were responded the questionnaire which means 90.7% of the questionnaire were collected by the researcher and 9.3% of the questionnaire were missed. In addition because of the time constraint only two management teams were interviewed for six interrelated questions.

The questionnaires were divided in to six tabulated variables each of the tables have five general stressors, six mental and physical symptoms, four behavioral symptoms, eight individual coping strategy, six organizational coping strategy, and finally eight effects of job stress on performance.

The respondents were required to determine the occurrence of stressors as always often and sometimes are consolidated and reported. This is because the aim of this research is to report what has happened and rate of occurrence in LIB under the study.

### **4.2.1 Stressors in the Bank**

Based on the data collected, the major organizational stressors are discussed in the table below.  
**Table 7 Stressors in LIB**

S.N	General Stressors	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Work over load	100(51.0%)	34(17.3%)	56(28.6%)	5(2.6%)	1(0.5%)	196(100%)
2	Staying in the office at night	105(53.6%)	51(26.0%)	37(18.9%)	3(1.5%)	0(0.0%)	196(100%)
3	Giving up family responsibility	80(40.8%)	50(25.5%)	56(28.6%)	5(2.6%)	5(2.6%)	196(100%)
4	Isolation from social relationship	91(46.4%)	47(24.0%)	50(25.5%)	8(4.1%)	0(0.0%)	196(100%)
5	Being less satisfied by the reward	105(53.6%)	44(22.4%)	38(19.4%)	5(2.6%)	4(2.0%)	196(100%)

Source:researcher's Survey 2015

All the respondents reported how often they felt stressed because of the factors included in the table number seven, the stressor factors in LIB for Work overload felt 96.9% of the respondent always and frequently and sometimes, 3.1% of the respondent not experienced work over load as stressor.

Staying in the night at office every day every week, scarifying private time for job, not relaxing and enjoying personal time are always and frequent stressors for 79.6%, 18.9% of them stressed sometimes but 1.5% rarely stressed the above factors.

Giving up family responsibility is major for 186 respondent of them 66.3% were felt always and usual stressor and 28.6% stressed sometimes, but for 10(5.2%) them; it is less stressor.

Isolation from social relationship is also a stressor factor for 95.9% employees, 46.4% always, 24% often, 25.5% sometimes, in the contrary it is less stressor for 4.1% respondents.

The other stressor in LIB is being less satisfied by the related reward for the extended working hour which is 187 respondent, 53.6% always, 22.4% frequently, and 19.4% sometimes whereas 4.6% of them are less stressor for it.

In general, it may vary from individual to individual depending on the demand faced but there is prevalence of job stress in LIB because of the extended working hour since it is their day to day activity of the employees. We conclude that employees felt stressed because of the above stressors and these factors certainly undermine workers productivity.

## 4.2.2 Stress Symptoms in the Bank

### Mental and Physical Symptoms

**Table 8: Mental and Physical Symptom**

S.N	Mental and Physical Symptoms	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Anxiety, anger and irritability	46(23.5%)	48(24.5%)	95(48.5%)	7(3.6%)	0	196(100%)
2	Restless and constant tiredness	54(27.6%)	52(26.5%)	83(42.3%)	7(3.6%)	0	196(100%)
3	Memory losing, inability to concentrate	25(12.8%)	66(33.7%)	76(38.8%)	26(13.3%)	3(1.5%)	196(100%)
4	Feeling insecurity	17(8.7%)	52(26.5%)	65(33.2%)	42(21.4%)	20(10.2%)	196(100%)
5	Headache, loss of Appetite,	77(39.3%)	42(21.4%)	63(32.1%)	13(6.6%)	1(0.5%)	196(100%)
6	Apathy/lack of motivation, low self esteem	78(39.8%)	53(27.0%)	57(29.1%)	8(4.1%)	0	196(100%)

Source:researcher's Survey 2015

As per table eight majority of respondents like 96.5% said that metal symptom like anxiety, depression, anger and irritability, Restless, Sleeplessness and constant have seen 23.5% always, 24.5% frequently, 48.5% sometimes for anxiety and depression 27.6% always, 26.5% often 42.3% sometimes felt restless, sleeplessness and constant tiredness depending on their capability and personal Strength.

Looking from the table, Memory losing and inability to concentrate are signs of mental symptom for 167 of the respondent 25(12.8%) always 66(33.7%) often, 76(38.8%) sometimes; but 29(14.8%) are rarely and never faced it.

Feeling in insecurity is one of mental symptom felt by 134 respondents which may differ the occurrence rate between individuals 8.7% felt always, 26.5% felt often, 33.2% felt sometimes depending on their strong feeling on the bank and their profession. But 31.6% of the respondents do not felt in insecurity rarely and at all.

Physical symptom like headache, loss of Appetite, low resistance to illness and infection faced 92.8% of the respondent, which are 39.3% always, 21.4% frequently, 32.1% sometimes.

From the majority of (188 respondent) response, Apathy/lack of motivation and low self esteem always feel 78(39.8%), frequently feel 53(27%) and 57(29.1%) of them were sometimes felt it.

Based on preceding analysis we conclude that more than the majority areas of the respondents are attacked by physical and mental stress symptom with high level of anxiety, constant

tiredness, lack of motivation and self esteem, so by the same rate the employees' performance is decreased below the potential; this also affect the bank's productivity and service quality.

**Table 9: Behavioral Symptom**

S.N	Behavioral Symptoms	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Chronic fatigue	80(40.8%)	40(20.4%)	69(35.2%)	7(3.6%)	0	196(100%)
2	Loss of interest at work	58(29.6%)	72(36.7%)	59(30.1%)	6(3.1%)	1(0.5%)	196(100%)
3	conflict with colleague and short temper	12(6.1%)	26(13.3%)	95(48.5%)	52(26.5%)	11(5.6%)	196(100%)
4	Addiction of alcohol	0	0	5(2.6%)	9(4.6%)	182(92.9%)	196(100%)

Source:researcher's Survey 2015

The long working hour schedule stress on behavioral symptoms like chronic fatigue/long period exhaustion have seen on 96.4% of the respondent which may differ the rate of occurrence in this way, always 80(40.8%), 40(20.4%) often, and 69(35.2%) of them faced sometimes.

Only 7(4.6%) of the respondent didn't affect their interest of work, their work performance, efficiency and compatibility at work which means 189(95.4%) of the respondents are infected by these behavioral symptom.

Conflict with colleague, frequent absence, and short term temper were another stress symptom for 67.9% of LIB respondents but majority of the respondent confirmed it happened sometimes.

Almost 191(97.5%) of the research respondent are free from addiction of alcohol, drug dependency and heavy smoking.

Fatigue affects work performance by impairing focus and increase the time needed to complete tasks. So our result showed that there is more than a majority fatigue means employees spent much time for a single task, this decrease interest of work and decline in work performance then it result in inefficiency and incompetency at work, these also decrease the performance of the bank.



### 4.2.3 Employees Coping Strategy

**Table 10: Employees Coping Strategy**

S.N	Individual Coping Strategy	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Being courageous to face stress,	70(35.7%)	73(37.2%)	49(25.0%)	3(1.5%)	1(0.5%)	196(100%)
2	Being confident,	83(42.3%)	91(46.4%)	20(10.2%)	2(1.0%)	0	196(100%)
3	Exercise different sports	8(4.1%)	11(5.6%)	43(21.9%)	52(26.5%)	82(41.8%)	196(100%)
4	Avoid pitfalls and mistakes	74(37.8%)	83(42.3%)	33(16.8%)	5(2.6%)	1(0.5%)	196(100%)
5	Have time for relaxation	14(7.1%)	19(9.7%)	95(48.5%)	56(28.6%)	12(6.1%)	196(100%)
6	Short time counseling,	4(2.0%)	18(9.2%)	103(52.6%)	44(22.4%)	27(13.8%)	196(100%)
7	Making more aggressive life style,	31(15.8%)	65(33.2%)	50(25.5%)	27(13.8%)	23(11.7%)	196(100%)
8	Talking about feelings	11(5.6%)	57(29.1%)	52(26.5%)	70(35.7%)	6(3.1%)	196(100%)

Source: researcher's Survey 2015

From table ten, more than 192(98%) respondents have courage to face stress, fight to win stressful situation, Confident, identify cause of stress and think how to overcome the situation, take responsibility and complete accordingly, and use their emotional intelligence to solve problems.

According to the respondents data 8(4.1%) always, 11(5.6%) often, 43(21.9%) sometimes exercise different kinds of Sports but 134(68.3%) of them are rarely and never exercise sport that help individual coping from stress.

128(14 always, 19 frequently, 95sometimes) respondent gave time for relaxation, got enough sleep, took a vacation and take time for themselves to cope job related stress regardless of their busyness. But 68(34.7%) of the respondent rarely and never have time to use this strategies.

Short time counseling, getting help from medical and psychological professionals and significant intervention from professionals is another coping strategy for 125(63.8%) respondents. 71(36.2%) of respondent rarely and never checked medical and any professional assistance.

Out of 196 respondents 146 were making their life style aggressive and making change from the regular activities depending on their personality, their efficiency in time management.

Talking about feelings, having got together with friends and share experiences were the best coping strategy of job related stress for 61.2% of the respondent.

From the above table and its analysis we conclude that majority of the employees resists these job stress by using their own coping up mechanisms especially using their emotional intelligence to sustain in the bank for long period of time and stay competent in the company’s promotion. As a researcher’s view, the employee used this job stress as a challenge or as a positive stress until a certain point and use their individual coping mechanism depending on their personal strength, capacity and knowledge of the task.

#### 4.2.5 Organization stress prevention Strategies

**Table 11: Organization Coping Strategy**

S.N	Organizational Coping Strategy	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Stress management Training,	0	4(2.0%)	1(0.5%)	27(13.8%)	164(83.7%)	196(100%)
2	Meditation and relaxation training	1(0.5%)	0	1(0.5%)	21(10.7%)	173(88.3%)	196(100%)
3	Changing task characteristics	0	5(2.6%)	41(20.9%)	38(19.4%)	112(57.1%)	196(100%)
4	Using flexible work time schedule	0	0	0	24(12.2%)	172(87.8%)	196(100%)
5	Using Shift working time	0	0	2(1.0%)	20(10.2%)	174(88.8%)	196(100%)
6	Organize job stress committee	0	0	0	15(7.7%)	181(92.3%)	196(100%)

Source:researcher’s Survey 2015

Almost more than 97% of the respondent agreed that the organization didn’t prepare any stress management training, or any training given to develop skill to manage stress factors successfully, relaxation training and meditation.

From 23.5% respondents’ response, LIB is sometimes changing task characteristics but 76.5% said it is rare and never changing the characteristics.

Looking to the response, 100% of respondent agreed that LIB don’t use flexible working time schedule and didn’t organize job stress committee; and 99% of respondent agreed that there is no shift work in LIB in organized way or regular shift work.

From table eleven which tells organizational coping mechanism, we can conclude that the bank didn’t prepare and any stress mechanism which means there is information gap between the employees feeling and the banks assumption about the job stress, performance level and

employee's satisfaction, the bank didn't consider the employees fight for the organization's high performance in the market.

#### 4.2.6 Effect of Job Stress on Performance

**Table 12: Effects of job stress on performance**

S.N	Effects of job Stress on Performance	Valid					Total
		Always	Often	Sometimes	Rarely	Never	
1	Reduced quality of Service	3(10%)	11(36.7%)	15(50%)	1(3.3%)	0	30(100%)
2	Less effective employees team	6(20%)	9(30%)	13(43.3%)	2(6.7%)	0	30(100%)
3	High absenteeism, and lateness	2(10%)	8(26.7%)	19(63.3%)	0	0	30(100%)
4	High accident rate or unbalanced cash	2(6.7%)	1(3.3%)	21(70%)	6(20%)	0	30(100%)
5	Staff readiness for better offer elsewhere	19(63.3%)	10(33.3%)	1(3.3%)	0	0	30(100%)
6	Presenteeism	3(10%)	13(43.3%)	14(46.7%)	0	0	30(100%)
7	staff turnover	15(50%)	13(43.3%)	6(6.7%)	0	0	30(100%)
8	Sick leave and tardiness	7(23.3%)	9(30%)	14(46.7%)	0	0	30(100%)

Source:researcher's Survey 2015

Majority (96.7%) of Branch manager/Assistant level respondent considered that through time they have seen reduced quality service because of tardiness and exhaustion depending on their experiences they graded the rate in this way; 3(10%) said always, 11(36%) frequently, 15(50%)sometimes relatively 1(3.3%)said it is rare.

Another adverse effect of performance like poor work relation, less effective employee team, and low morale were 93.3% available; 20% always, 30% often 43.3% sometimes and 6.7% of them agreed rarely occurred.

As can be seen on the table, 80% of the respondent depending on their past experience consented that always, often and sometimes there happen unbalanced daily cash but it is not significant.

High absenteeism and lateness100% (63.6% sometimes 26.7% often and 10% always), sick leave and tardiness 100% (23.3% always, 30% often and 46.7% sometimes), presenteeism100% (10% always, 43.3 frequently and 46.7% sometimes), industrial dispute and staff readiness for better offer elsewhere 96.6%(63.3% always, 33.3% often and 3.3% sometimes) are the major effects of low performance in LIB.

According to table twelve, 100% of the respondent agreed that there are high turnover in the bank (50% always and 43.3% often 6.7% sometimes) staff turnover in LIB.

In general from the above performance adverse effect table, we conclude that even the branch managers and immediate supervisors admit that there is stress effect in the bank and that effect exerts its bad impact on employee performance via less effective employee team, low moral for work, physical presenteeism and absenteeism, constant tardiness, sick leaves, high staff turnover even staff readiness for better offer elsewhere.

#### **4.2.7 Qualitative Analysis**

To fill the drawback of using closed structured questionnaire, the researcher also left a space for questionnaire respondents to add their opinion and recommendations, besides the researcher also use interview to add some additional points from top level management team.

Some of the qualitative comment got from as additional opinion from employees were we could not utilized our potential perfectly, it damage the work habits, we could not upgrade our education level; these affect on the performance of the organization.

Majority of the respondent qualitative comment said that they could not upgrade their education because of the time constraints, the job make them to perform their task below their potential and it damage their work habit for their future, the job already control their mind and their life, so they could not manage their personal life, got hard to plan private issues that need time and finally their social life is poor with the society especially from the accountant positions. They all agreed that because of these the performance of the organization is affected. They recommend the bank to use shift working hour, some sort of relaxation training, prepare staff get together and increase staff reward for the extended working hour.

A total of six structured interview questions have been developed and two management teams who are ready and willing; working related to the operation and employees concern were interviewed regarding job stress in LIB and its effect on employee performance in the organization, the responsible person for minimizing these stress effect in the bank and the bank's prevention system. And both admitted that there is stress in the organization depending on the capacity, personality, work overload and level of knowledge of employees. The management

also said that they did not see any significant stress symptoms because of the extended working hour schedule but admit it needs further studies.

The management teams respond that there is working schedule that alternatively interchange employees program for the extended working hour. They didn't see any symptom of stress but they admit that there is high turnover in the organization until 10% in a year though stress is not the only reason because the bank industry is open, they hire employees from other banks and others do the same.

The bank is on study to implement shift working to minimize its overtime cost for the extended hour, avoid long working hour and decrease the daily working hour in to eight hour by looking in to cost benefit analysis of hiring a new employee and continuing with now it's doing with few number of employees.

From the interview it is concluded that the management have limited information about the employees feeling stressed and the stress coping mechanism, it also didnot realize the deterioration of staff health, apathy of employee motivation and inefficiency of employee performance. It only considers cost wise and how much it earns from working till night. They measure performance in terms of how the branch achieve its budget quarterly, semiannually and yearly; if the branches achieved the budget amount it is considered as the bank has high performance.

Finally, when the result of interview and questionnaire respondents are analyzed and triangulated, both reached to the same result there is stress in the organization, but the management team denied it is because not implementing the schedule the bank programmed properly and also not that much series. But the management believed that it is shared responsibility of employees and the organization to prevent and reduce job stress by implementing necessary prevention and intervention mechanisms. So the bank should make any stress prevention and reduction of stress to retain talented and competent employees in a bank.

In general, when the result of interview and questionnaire respondents are analyzed and triangulated, both reached to the same result there is a high turnover in the bank but the management gave a solution to hire new employees not to retain experienced employees i.e there is high availability of employees in the market.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the main findings of the study, highlights conclusions from the finding and forward recommendations to improve performance of employees in LIB.

#### 5.1 Summary of Major Findings

In order to sort out the major findings, researcher used related literature, distributed questionnaire to the respective employees and cross check the views of management team by preparing interview. Therefore the major findings are presented here under:

- There are a sign of job stress in LIB because of the extended working hour since only job is the only day to day life of the employees; they could not manage their personal life, family life and social life properly.
- There seems more mental stress like anxiety, anger and irritability, inability to concentrate and memory losing; Physical stress like restless, sleeplessness, constant tiredness, Headache, low resistance to illness and infection these lead the employees to absenteeism, lateness and tardiness.
- A reputation of tiredness and depression make the employees to have low of motivation and self esteem these sometimes result accident in daily transaction like unbalanced cash, mischief, etc.
- The metal and physical symptoms grown up to behavioral symptom chronic fatigue, difficulty in making decision that used to be straight forward, loss of interest at work, decline in work performance, inefficiency and incompetency at work by attending in workplace but being presenteeism.
- Majority of the employees free from addiction of alcohol, drug dependency, heavy smoking, conflict with colleague.
- Majority of employees are courageous to fight stressful situation by identifying the cause of stress and think how to overcome, took responsibility and complete their tasks accordingly, and developing emotional intelligence to solve stress problems.
- Only some of the employees used exercising different sport as a stress coping strategy.

- Many of the employees took short time counseling, got help medical and psychological professionals and any significant intervention from professionals.
- It seems employees coping stress by making change from regular activities and using aggressive life style, sharing experience and relaxation.
- As an organization level, LIB doesn't prepare any stress management training, relaxation training and meditation, flexible working time schedule, shift working schedule and organize any job stress committee.
- There are high turnover and staff readiness for better offer elsewhere possibly from the outcome of job stress. And there is gap between employees feeling and top management team consideration about the issue.
- In general there is high prevalence of job stress in the organization that adversely affects employee performance.

## 5.2 Conclusions

Here the Conclusions highlights from the finding drawn by answering the basic research question from the collected data and related literature reviewed based on the major finding in the above:

- While additional working hours may reflect a workers commitment to the job and the hope of attaining higher current or future earnings; at some point longer working hour inevitably begin to create risk and time conflicts that interfere not only with the quality of personal life but also on the job performance.
- It is generally accepted that untreated job stress is associated with increased levels of employee absenteeism and turnover, decrease level of productivity as well as lost work days due to disability of sick leave.
- Stress along with depression, anxiety, or other mental health disorders, are the most serious organizational issues with respect to the issues that cause the most absenteeism and having the most impact on health benefit claims costs. Far less is known about the cost in lost productivity by employees who continue to work while suffering from stress related conditions.

- When longer working hours have an adverse effect on worker health, owing to fatigue and job stress, they tend to keep employee productivity below its potential. Working beyond normal hours in particular heightens the risk of accident, more mistakes, typically via fatigue toward the end of a long workday or week.
- Increase in working hours particularly to over 48 hours per week; have been found to contribute indirectly to hypertension, reduced time for sleep and physical activity and job dissatisfaction. Physical presenteeism found to underlie measures of overall work effectiveness, output demand and time demand.
- Increasing workers experiencing fatigue reflect in reduced performance at work by impairing focus and increase the time needed to complete tasks rather than absence from work, i.e presenteeism rather than absenteeism.
- Coping deals with the effort to control, reduce, tolerate the problem that leads to stress. This differs depending on the personal experience, manageability and opportunity. Hence all the employees use their own mechanism to cope up this stress on the other hand, the organization seem late to recognize this issue but in long term it will affect excellence of organizational service and effective team work.
- Those claims cost the bank in medical costs, high turnover; substitute capable and competent staffs by new one and inexperienced employees.(Brown &Uehara, 2008). All these will affect the service quality and customer satisfaction in service excellence in banks area. Most importantly in human terms, is that acknowledgement of the problem will send a positive message to employees who may need support.It is generally accepted that untreated workplace stress is associated with increased levels of employee absenteeism and turnover, decreased levels of productivity, as well as lost workdays due to disability or sick leave (Williams, 2003) Employers should begin to recognize that this issues can no longer be ignored, unless it is threatened well and organizational changes need to be made.
- High overtime levels can cause poor employee morale, which can affect productivity and absenteeism. The precise point at which work becomes overwork varies, of course, depending on the pace and on the physical and mental demands of the job, workplace and occupation. It also varies from individual to individual, depending on the demands faced during non-market work time and, of course, the capacity to work longer without



experiencing fatigue or stress. A key assumption of the healthy work organization is that creating and maintaining such an organization should be good for all stakeholders – employees, shareholders (and others concerned with financial performance), and society in general.

### **5.3 Recommendations**

From the data analysis and interpretation some gaps are identified. Therefore, the researcher would like to suggest to the identified problems that are useful for the organization to improve its service excellence and to have satisfied employees.

- The bank should have in depth information about the stress feeling by making further study on the area, then prepare a policy by organizing stress management committee. The committee should give training to develop skill to manage stress factors successfully to all employees and management teams. Finally, the organization should evaluate the progress and change of stress level further action should be developed based on the result of the evaluation done.
- The biggest cause of stress in the organization is the employees are working consistently greater than eight hour per day six days per week, so this is normal to see stress because human being needs to rest and relax. As human being they have their personal plan to have a family, to upgrade their educational level, to social relation. So flexible work schedule aforementioned extra effort, motivation, commitment, engagement, job satisfaction and subsequent productivity increase. It also benefits the employer saving from enhanced ability to attract and retain such a motivated work force. Therefore, by looking different organizational experiences and opportunities and threats of the organization, using regular shift work schedule to reduce the daily working hour to eight hours, or flexible working hour; best strategy to alleviate this situation should be implemented.
- Employers provision of the better work/life balance practice such job flexibility is associated with significantly higher productivity and self assessed performance these practices laying on the ground work for ‘win to win’ situation, attract and retain talented employees.

- In the long run, high turnover, absenteeism, employees dissatisfaction, high medical expense, less service excellence, less customer satisfaction, decrease in productivity of job performance which are consequences from work related stress and will also result in delaying the organizational performance from hoping to accomplish at the organizational level. So the bank should give due consideration on training how to cope up stress by making training in order to increase the performance level of employees and satisfy its employees.
- This is the first overall glanced research on job stress of long working hour. Experiencing service giving for long working hour after the normal office hour is the new culture in our country and it has good and bad consequence on the working structure so it is found out via further and deep research on the area employers and employees will recognize stress prevention and reduction mechanism.

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# St Mary's University

## MBA Thesis on “Effects of occupational Stress on employees Job performance at Lion International Bank”

### Questionnaire I

#### Questionnaire to be Filled by Banker, Cashier, Teller, Accountant

Dear Respondents, first of all I would like to express my sincere appreciation in advance for your cooperation in devoting your precious time and providing frank response.

The main objective of this questionnaire is to collect primary data and critically analyze and interpret them with a view to provide a solution to the identified problems and identify the impact of occupational stress on employees and organization as a whole to determine the effective way to cope long hour working stress. It is only for academic purpose and your response will be confidential.

**Thank very much for your Cooperation!**

#### Part I: General Information

**INSTRUCTIONS:** Please answer by making a tick (√)

1. Age:

18 - 25  26 - 30  31 - 35  36 - 45  45 >

2. Gender:

Male  Female

3. Educational Status:

Diploma  Degree  Masters

4. Current Job Position:

Banker  Cashier  Teller  Accountant

5. Marital status:

Single  Married  Divorced

6. Work Experience in the Bank:

1 - 11 months  1 - 3 years  4 - 6 Years  7 - 10 years

7. How many hours a week do you work?

< 48hrs  = 48hrs  > 48hrs

## Part II: Investigation

No	Questions	Always	often	Sometimes	Rarely	Never
	I. How often did you feel stress in LIB work life due to the following organizational stressors?					
1	work overload					
2	Staying in the office at night					
3	Giving up social relation b/s of the job					
4	Giving up family responsibility					
5	Not relaxing and enjoy your private time					
6	Scarifying your private time for your job					
7	Being less satisfied by reward amount for the related extended working hour					
	II. How often did you face the following stress symptoms?					
	<b>Mental and Physical</b>					
1	Anxiety /Get Bored					
2	Depression					
3	Restless					
4	Memory Losing					
5	Inability to Concentrate					
6	Feeling in Security					
7	Loss of Appetite					
8	Sleeplessness					
9	Constant tiredness					
10	Headache, Indigestion, backache					
11	Lose of Energy					
12	Irritability , anger					
13	Low Self esteem					
14	Apathy / lack of motivation					
15	Low resistance to illness and infection					
16	Mental illness					
17	Hypertension					
18	Ulcers					
19	Skin Disease					
20	Heart disease					
21	High Heartbeat					
22	High Blood Pressure					
	<b>Behavior Symptoms</b>					
1	Chronic Fatigue/ Long period Exhaustion					
2	Over/under eating					



3	Loss of interest in work					
4	Reduced concentration					
5	Difficulty in making decision that used to be straight forwards					
6	Decline in work performance					
7	Short temper					
8	failure to delegate					
9	Resentment of Advice/ Constructive criticism					
10	Conflict with colleagues					
11	Heavier smoking and drinking					
12	Inefficiency and incompetency at work					
13	frequent absence from work					
14	Addictions of Alcohol, drug Dependency					
15	Inability to maintain personal relationship at home and at work					
16	Isolation from social relationships					
III.	How Often did you use the following stress coping strategies?					
1	Being courage to face stress					
2	Being self confident					
3	Fight to win stressful situation					
4	Identify cause of stress and think how to overcome the situation					
5	Exercise different sports					
6	Avoid pitfalls and mistakes					
7	Take responsibility and complete accordingly					
8	Get Enough Sleep					
9	Use emotional intelligence to solve to Problem					
10	Have time for relaxation					
11	Short time counseling					
12	Making More aggressive life style					
13	Getting help from medical and psychological professionals					
14	Significant intervention from professionals					
15	Talking about feeling					
16	Taking a vacation					
17	Making changes from regular activities					
18	Taking time for yourself					
19	Have get together with your friends and share experiences					
IV.	How often did the organization use the following stress prevention strategies?					
1	Stress Management Training					

2	Relaxation Training					
3	Meditation					
4	Training given to develop skill to manage stress factors successfully					
5	Changing task characteristics					
6	Using flexible work time schedule					
7	Using shift working time					
8	Organize an occupational stress committee					

V. If you have additional opinion on job stress and its related effects on employee performance and as an organization as a whole?

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VI. What do you recommend for the bank to do as a solution on coping up this work related stress?

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**Thank you for responding!**

# St Mary's University

## MBA Thesis on “Effects of occupational Stress on employees Job performance at Lion International Bank”

### Questionnaire II

#### Questionnaire to be Filled by Assistance Manager, Branch Manager

Dear Respondents, first of all I would like to express my sincere appreciation in advance for your cooperation in devoting your precious time and providing frank response.

The main objective of this questionnaire is to collect primary data and critically analyze and interpret them with a view to provide a solution to the identified problems and identify the impact of occupational stress on employees and organization as a whole to determine the effective way to cope long hour working stress. It is only for academic purpose and your response will be confidential.

**Thank very much for your Cooperation!**

#### Part I: General Information

**INSTRUCTIONS:** Please answer by making a tick (√)

1. Age:  
18 - 25  26 - 30  31 - 35  36 - 45  45 >
2. Gender:  
Male  Female
3. Educational Status:  
Diploma  Degree  Masters
4. Current Job Position:  
Assi. Manager  Br. Manager
5. Marital status:  
Single  Married  Divorced
6. Work Experience in the Bank:  
1 - 11 months  1 - 3 years  4 - 6 Years  7 - 10 years
7. How many hours a week do you work?  
< 48hrs  = 48hrs  > 48hrs

## Part II: Investigation

No	Questions	Always	often	Sometimes	Rarely	Never
I.	How often did you feel stress in LIB work life due to the following organizational stressors?					
1	work overload					
2	Staying in the office at night					
3	Giving up social relation b/s of the job					
4	Giving up family responsibility					
5	Not relaxing and enjoy your private time					
6	Scarifying your private time for your job					
7	Being less satisfied by reward amount for the related extended working hour					
II.	How often did you face the following stress symptoms?					
<b>Mental and Physical</b>						
1	Anxiety					
2	Depression					
3	Restless					
4	Memory Losing					
5	Inability to Concentrate					
6	Feeling in Security					
7	Loss of Appetite					
8	Sleeplessness					
9	Constant tiredness					
10	Headache, Indigestion, backache					
11	Lose of Energy					
12	Irritability , anger					
13	Low Self esteem					
14	Apathy / lack of motivation					
15	Low resistance to illness and infection					
16	Mental illness					
17	Hypertension					
18	Ulcers					
19	Skin Disease					
20	Heart disease					
21	High Heartbeat					
22	High Blood Pressure					
<b>Behavior Symptoms</b>						
1	Chronic Fatigue/ Long period Exhaustion					
2	Over/under eating					
3	Loss of interest in work					

4	Reduced concentration					
5	Difficulty in making decision that used to be straight forwards					
6	Decline in work performance					
7	Short temper					
8	failure to delegate					
9	Resentment of Advice/ Constructive criticism					
10	Conflict with colleagues					
11	Heavier smoking and drinking					
12	Inefficiency and incompetency at work					
13	frequent absence from work					
14	Addictions of Alcohol, drug Dependency					
15	Inability to maintain personal relationship at home and at work					
16	Isolation from social relationships					
III.	How Often did you use the following stress coping strategies?					
1	Being courage to face stress					
2	Being self confident					
3	Fight to win stressful situation					
4	Identify cause of stress and think how to overcome the situation					
5	Exercise different sports					
6	Avoid pitfalls and mistakes					
7	Take responsibility and complete accordingly					
8	Get Enough Sleep					
9	Use emotional intelligence to solve to Problem					
10	Have time for relaxation					
11	Short time counseling					
12	Making More aggressive life style					
13	Getting help from medical and psychological professionals					
14	Significant intervention from professionals					
15	Talking about feeling					
16	Taking a vacation					
17	Making changes from regular activities					
18	Taking time for yourself					
19	Have get together with your friends and share experiences					
IV.	How often did the organization use the following stress prevention strategies?					
1	Stress Management Training					
2	Relaxation Training					

3	Meditation					
4	Training given to develop skill to manage stress factors successfully					
5	Changing task characteristics					
6	Using flexible work time schedule					
7	Using shift working time					
8	Organize an occupational stress committee					
V.	As a manager, How often do you see the following effects of low performance on your subordinate?					
1	Reduced quality of Services					
2	Poor working relationship					
3	Low Moral					
4	Less effective employees team					
5	Higher absenteeism and lateness					
6	Higher accident rate/unbalanced cash					
7	Staff readiness for better offers else where					
8	Presenteeism / Being present in the office but less performance					
9	Staff turnover					
10	Increase Industrial Disputes					
11	Sick leaves and Tardiness					

VI. If you have additional opinion on job stress and its related effects on employee performance and as an organization as a whole?

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VII. What do you recommend for the bank to do as a solution on coping up this work related stress?

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**Thank you for responding!**

## **INTERVIEW QUESTIONS**

1. Do you think there is a job stress in LIB?
2. How would you describe job stress and its effect on employee performance in LIB?
3. Do you see any symptom of job stress in LIB employees?
4. Who do you think responsible for managing job related stresses?
5. What action do you take to cope from this effect as an organization?
6. What do you think in the future to manage this problem for your service excellence and to keep competent employees for long time in the company?