



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

**ASSESSMENT OF JOB STRESS IN SELECTED BRANCHES OF
COMMERCIAL BANK OF ETHIOPIA**

**BY
MEAZA TESHOME (SGS/0042/2009A)**

**JUNE 2018
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL
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**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS AND ECONOMICS**

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APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Prof. BELETE KEBEDE. 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.

Name

St. Mary's University, Addis Ababa

Signature

JUNE 2018

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

Advisor

St. Mary's University, Addis Ababa

Signature

JUNE, 2018

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LIST OF ACRONYMS

CBE - Commercial Bank of Ethiopia

WHO - World Health Organization

EU - European Union

GE-General Electronics

CSO- Customer service officers

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ABSTRACT

As the world is changing rapidly peoples are more exposed to stress and stress is becoming a common issue in the whole universe besides stress related issues cost businesses billions of dollars per year in absenteeism, accidents, and loss of productivity. This study had an objective of assessing the nature of job stress in selected branches of commercial bank of Ethiopia. The study had used both primary and secondary data. The Primary data were collected by a means of interview and questionnaire. This study attempts to assess the perception and understanding of the employees of the bank and also possible sources of job stress. Primary data for the study were obtained through questionnaires from 219 employees and interview from the bank's branch managers. A descriptive research design was adopted to meet the objectives. The data were analyzed using statistical techniques by using SPSS version 23, using frequency table analysis. The study found that job stress indeed exists in the bank and employees also have a relatively good understanding of job stress. In addition to this, role overload, role ambiguity, dissatisfaction on organizational structure, lack of information on duties, responsibilities and objectives, riskiness of the job, poor working environment, poor workplace relationship and financial insecurities found to be the main sources of job stress in the bank. In order to manage the problem, the bank should develop a stress management strategy with an organized training on stress coping mechanisms for management and employees. The researcher concluded that the existence of job stress in the bank is certain and since there is no stress management strategy in the bank, and managers are not curious about the problem a series of stress related training for all staffs and management is recommended for further in-depth study on the subject matter and development of stress management strategies with its urgency of paramount importance.

Key words: job stress, understanding of job stress, sources of job stress, CBE

CHAPTER ONE

1. INTRODUCTION

1.1 Background

According to Brown and Harvey (2006) stress is the interaction between the individual and the environment which as a result may affect his mental and physical conditions. As humans should interact with their environment so that anything which causes a mental and physical unrest causes stress. Stress experienced by workers at work is called job stress. Jayashree (2010) states job stress as it is basically a mismatch between the individual capabilities and organizational demand. Job stress is an unpleasant emotional situation that an individual experiences when the requirements of job are not counter balanced with his ability to cope the situation due to many reasons.

According to WHO (2007) due to globalization and changes in the nature of work, people in developing countries have to deal with increasing work-related stress. In industrialized countries people are becoming more familiar with what work-related stress is and how to manage it e.g. WHO (2005) WHO (2003), however, in developing countries, this may not yet be the case. An individual experiences dysfunction in organizations expectation and his own needs due to stress. It is now becoming the global issue which is affecting all the countries, all categories of employees and societies Haider and Supriya (2007).

According to Manjunatha et.al, (2017) Stress in the work place has become the black plague of the present century. The performance of the employee is the most important factor as far as the success of the banking industry. This in turn is dependent on the well-being of the employees. This implies that organizations are highly expected to work on their stress management practice. Stress-related issues cost businesses billions of dollars per year in absenteeism, accidents, and lost productivity Hobson (2004).In addition to this Chaudry (2015) further states that the problem of stress becomes more severe and complex when it comes to developing countries where less attention is paid to the health related issues of an employee in an organization because of stress.

According to Blake et.al, (2006) there are number of consequences individual and organizations face due to job stress. These consequences affect Individual by reducing job satisfaction, decrease motivation, boost absenteeism, increase job turnover, poor quality of

work and productivity. Similarly job stress has also impact on the overall performance of organization.

Several sources of job stress has been identified by researches which are overload, role ambiguity, role conflict, keeping up with quick technological change, being in an innovative role, career growth and organizational structure and environment. Furthermore Bashir and Ramay (2010) added that it is the situation caused as a result of several factors like lack of work information and feedback, continuous technological change, or when the individual is unable to cope with his job requirements, or to satisfy his needs.

As Jamshed,etal. (2011) , tries to state the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks, and that stress often decreases their performance. So that the purpose of this study is to assess the existence of job stress in the bank along with the level of understanding among employees and to find out the responsible sources of job stress.

1.2 Statement of the problem

Globalization and the new economy have determined significant changes in the organization and management of work. The banking sector presents several symptoms of this evolution: mass layoffs, acquisitions and crashes, digitalization, outsourcing, business re-engineering with the reduction of hierarchical levels, job insecurity, increasing competition due to the entrance of more private banks (corporate), and multifunctional tasks. Recent literature underlines that these symptoms determine high levels of stress in bank employees. For a number of years now, banks have been going through enormous changes in organization and structure. New technology and new ways of structuring the operation have left their mark on the working conditions and daily lives of employees. Deregulation of labor markets, emerging technologies and new types of jobs have significantly reshaping working lives by continuous changes on employment and working conditions. Giorgi (2017)

Occupational stress literature emphasizes the importance of assessment and management of work related stress. The recognition of the harmful physical and psychological effects of stress on both individuals and organizations is widely studied in many parts of the world. However, in other regions such research is only at the introductory stages.

There was uniform agreement among the studies that stress in the banking workplace is now at critical levels, and that it can have deleterious psychological effects on workers, and on their physical health, and that organizations, too, are affected. Most studies showed that mental health problems had increased in the banking sector, and that they were stress-related. The International Labor Organization reported a number of worrying issues for workers in financial services; these included greater pressure on time, problems with ergonomics, conflicting roles, work demands that were considered excessive, difficult relationships with customers, and a rising number of cases of stress and violence Giga and Hoel,(2003).

According to Sharma, et al (2010) Banking is an inherently stressful profession with long working hours, ethical dilemmas, regulatory bottle necks and difficult customers. Bank workers spend much of their time in intense involvement with other people and when customers' problems are not solved immediately the situation may become more ambiguous and frustrating. For banking sector employees around the globe, stress on the job can be a challenge. And the banking sector of Ethiopia is infant which requires a branch operation with a huge amount of customers and unfavorable working condition. So that such type of practices could be taken as an indicator of the problem. In Ethiopia context job stress has been explored more on the health sector. Many studies are found on the state of job stress among nurses but there are no much studies on the baking sector so that there is a contextual gap on the field. In addition to the above studies, before the actual research the researcher design a preliminary study to understand the overall state of job stress in the bank through interview with some customer service officers and problems was identified on the case of job stress. Especially from the responses the preliminary survey observed that customer service officers were exposed for stressful situations so that this issues calls for studies on the topic. So that since job stress is the current burning issue of the century in light of the above discussion, there is a strong need for studying the nature of job stress in banks because of the negative consequences that work related stress may assume in a very changing organizational context as banking.

1.4 Objectives of the study

1.4.1 General Objectives

The general objective of this study is to assess the overall state of job stress in commercial bank of Ethiopia.

1.4.2 Specific Objectives

This research address the following specific objectives

1. To assess and existence of job stress in commercial bank of Ethiopia
2. To assess the understanding of job stress among Commercial bank of Ethiopia employees.
3. To identify major sources of job stress in Commercial bank of Ethiopia.

1.5 Research Questions

1. Does job stress exist in Commercial Bank of Ethiopia?
2. What is the level of understanding among commercial bank of Ethiopia employees about job stress?
3. What are the major sources of job stress in commercial bank of Ethiopia?

1.6 Significance of the study

This research give the understanding and support to the stakeholders like bank managers as a practical significance by clearly indicating way and means of understanding the nature of job stress in their organization. Stress has become the most burning issue in 21st century. As a developing country Ethiopia should work more on psychological health of the workforce. Since it focuses on banking industry this research also contributes to other financial institutions or banks by giving a point on job stress and its major potential sources. In addition to this employees of the selected commercial bank of Ethiopia also get some

knowhow about the nature and possible sources of job stress. Furthermore the study shades light for future studies on job stress on other sectors and institutions with similar problems because job stress is becoming a universal issue on every organizations.

1.7 Scope and limitation of the study

Stress is a complex phenomenon with several causes and effects however this study only covers the nature and sources of job stress and employees understanding in the selected bank (CBE). The study only focused on seven selected branches of the bank based on their similarity in regard of grade, customer flow, number of staffs, and annual target. Even though the bank currently has many outlined branches, the scope of the study is limited only in selected city branches (Addis Ababa) due to cost, time and other constraints. It is important to delineate the scope of research study both conceptually and physically. Accordingly, the emphasis of this study is on assessing the existence, sources and employee understanding on job stress with specific reference to Commercial bank of Ethiopia selected branches. More over the study has a methodological limitation in research design and in result findings are not deeply examined and analyzed with the specified methodology. Since such limitations can be taken as a gap future studies are welcomed to investigate more on the subject matter.

1.8 Organization of the paper

The paper incorporates five chapters. Chapter one contains and gives general information about the thesis through background of the study, statement of the problem, basic research questions, and objectives of the study, significance of the study and limitation of the study. The second chapter of the paper deals with the review of related and empirical literature, which comprises the conceptual framework of the study area. Under chapter three, the types and design of the research, population size, source of data, data collection tools and procedures, reliability and validity of data collection tools, data analysis mechanisms used are described and discussed in detail. Under chapter four findings of the study has been discussed and interpreted. The last chapter provides the summary of findings, conclusions, and recommendations forwarded to advise the company take correction measures

CHAPTER TWO

LITERATURE REVIEW

2.1 Nature of stress

One believes that stress is a complex phenomenon because it is not tangible so it cannot be overtly touched. According to Bowing and Harvey ,(2001), stress occurs with the interaction between individual and the environment, which produces emotional strain affecting a person's physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress in individuals, organizations, and society is high so that it requires an attention from all. So that according to the above authors critical attention should be given for stress. Moreover in stress is not acquiring the necessary attention from the society and individual level so that more studies should be conducted in the developing countries so that the society will have the knowhow.

Stress is an adaptive response to a situation that is perceived as challenging or threatening to a person's well-being Steven & Mary Ann, (2008). Excessive stress will lead to adapting to situations which are challenging for once person's wellbeing and also health.

Stress has to do with what occur when pressures and demands on a person do not match his/her abilities or knowledge Leka et al, (2003). Inability to manage the pressure and ability leads to stress. Naqvi et al, (2013, pp. 1) also defines "stress as a condition of physical and psychological mental disorder which occurs in a situation of pressure, when resources are unable to fulfill the demands of an individual." Stress results from a mismatch between the demands and pressures on the person, on the one hand, and their knowledge and abilities, on the other.

There is no single level of stress that is optimal for all people. Positive stress adds anticipation and excitement to life, and we all thrive under a certain amount of stress. Our goal is not to eliminate stress, but to learn how to manage it and how to use it to help us. Therefore it is very important for both individual and organization to manage the stress to its optimal level.

Stress is a combination of physical and psychological reactions to events that challenge or threaten us. In normal circumstances, the stress response is a powerful protective mechanism that allows us to deal with sudden changes, dangers or immediate demands. In abnormal

circumstances, stress overwhelms our protective mechanisms, leading to serious negative health outcomes CUPE, (2003). This statement tries to differentiate between the two basic types of stress which are eustress and distress. Many scholars defined eustress as a good stress which initiate the person to do more and also are found at every person life. Whereas distress is a negative and harmful stress which leads to serious burnout and health problem.

The important aspect of every organization is, Stress. Stress has become the most common cause of employees in all the industries. Stress can make an individual productive and constructive when it is identified and well managed. As the world is changing rapidly peoples are more exposed to stress and stress is becoming a common issue in the whole universe both positively and negatively.

The Negative stress or Distress kills the employees' positive attitude and it turns to absent, turnover, immoral, anxiety, depression, aggressive and so on. Hence, we will be successful if we make distress into eustress, our healthy lifestyle as well as organizational wellbeing will change.

2.2Types of stress

Eustress and Distress

Basically stress can be classified in to two types which are Eustress and Distress. Eustress is a stress type which is useful and motivating. Stress is not always negative or harmful and indeed, the absence of stress is death. Arabisarjou et al, (2013). This statement shows the positive stress which is found on everyone or eustress is necessary for peoples to perform their tasks more responsibly. Luthans (1989) asserts that we all need some degree of stress to function normally however the question is to what degree (level of the stress) is needed to enhance once job performance and weather it is applicable at different types of organizations or not.

Job (2014) argues that chronic distress would reduce a person's overall physical, mental and spiritual well-being. It is normal for a person, who is stressed, to experience a loss of appetite, disturbed sleep patterns, excessive and disturbed feelings of anxiety, fear, negativity and even deep depression as well as being subject to a variety of physical symptoms. An overload of stress reduces effectiveness and is highly immune suppressive.

Acute Stress

Of all forms of stress acute stress is the most widely experienced one, since it typically is caused by the daily demands and pressures encountered by each one of us. While the word “stress” connotes a negative impression, acute stress is what actually brings about excitement, joy and thrill in our lives. Manjunatha et.al , (2017) Episodic acute stress is the stress which affects those who suffer from acute stress and tend to suffer always seem to be in a rush, they take too much on and tend not to be able to organize themselves to deal with demands and pressures. According to APA (2014) acute stress comes from demands and pressures of the recent past and anticipated demands and pressure of the future.

Chronic stress

Chronic stress is the total opposite of acute stress it's not exciting and thrilling, but dangerous and unhealthy. Manjunatha et.al, (2017) Chronic Stress is a stress from repeated exposure to situations that lead to the release of stress hormones. This stress can cause wear and tear on mind and body. This type of stress is brought about by long-term exposure to stressors, such as unhappy marriage, traumatic experiences, unwanted career or job, stress of poverty, chronic illnesses, relationship conflicts, political problems, and dysfunctional families. These stressful situations seem to be unending, and the accumulated stress that results from exposure to them can be life-threatening, and can even lead a person to resort to violence, suicide and self-harm.

2.3 Job stress and Banking sector

As Jamshed, (2011) tries to state the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks, and that stress often decreases their performance. Therefore, occupation of individuals could be a major source of stress in the given circumstances. This statement implies that job stress is likely to happen in the banking sector, it's obvious that peoples spend more of their time in the work place so that in the banking sector the related risks, strict codes and the interactive nature of the job leads to stress. As banking is more exposed to risk, long working hours, and ethical codes, the job by its nature force employees to experience stress.

The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress related ailments and a lot of psychological problems. Hence, the

management must take several initiatives in helping their employees to overcome its disastrous effect. Banking is a stressful field of occupation with high risk and work overload related to other fields. The authors also points out that management should take the corrective action in order to help their employees towards stressful events.

A study on the effect of stress on performance of employees in Commercial bank of Ceylon concluded that stress is having an impact on bank employee's performance at the same the influence of organizational related stress is higher than the individual related stress Karunanithy and Ponnampalam, (2013). This study reveals that organizational stress has more effect than the individual level which points out the necessity of stress management program in the organizations.

2.4 Job related stress

According to EU frame work agreement on work related stress, (2004), stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them. So if peoples feeling should go with his or her expectations. In this study job stress, work related stress and occupational stress have been used but they talk about the same idea.

Work stress arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction heighten dysfunctional competition between individuals and increase stress Ivancevich et al. (2006). The strong desire of organization on excellences leads to high organizational politics, and unhealthy competition among employees which leads to stress. So organizations should create a healthy workplace environment by exercising the necessary leadership styles. Job stress is a phenomenon that every employee or employer faces at job and handles it differently according to own way.

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal wellbeing and productivity Quick etal, (1992). Job stress is not only about the wellbeing of the individual. Job stress could cause a serious economic loss for organizations. As the authors indicate in the above paragraph job stress and productivity has a

direct relationship so that as the individual productivity decreases due to stress company productivity also decreases.

A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem Jick and Payne, (1980). Jick further explained the outcomes of stress on the job itself and also the individual life.

Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations Green and Walkey, (1988). Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased and accidents.

2.5 Awareness of stress among employees

The word stress is being daily used by most of the people but the meaning of stress is not clear to them. All the current definitions of stress state that people experience stress because of the demands or pressure, it is an individual experience and ability of the individual to manage things is effected by the stress. Job stress arises when there is imbalance between the job demands and abilities and skills of an employee to deal with these job demands Blaug et al, (2007). As the authors clearly indicate in their work stress is a common word which is known for long however many people's don't have the knowhow on the real incident and symptoms of the incident. We can raise many ideas on this issue in the context of our country Ethiopia in which there is a low understanding of stress and other related psychological issues.

2.6 Sources of job stress

1. Role ambiguity

Role ambiguity relates to employee uncertainty about key requirements of their jobs and how they must behave in those jobs Koustelios et al., (2004). It's obvious that peoples should know what they are doing. Lack of information on duty and responsibility leads to a serious ambiguity towards the job. It can be caused by lack of adequate information available Conley and Woosley, (2000). As Conley and Woolsey indicate information is a critical tool for any job or task so that its absence will cause frustration and stress. They further elaborates that role ambiguity may result in lower performance in certain jobs because workers do not know how to direct their efforts most freely, clearly and effectively.

2. Role overload

Role overload is a situation in which there is insufficient time in which to carry out all of the expected role functions. It happens when the role occupant feels that his or her role expectations are too many or too high. According to Dessler, (2000) role overload was significantly associated with unsafe behaviors. Similarly, other researchers have suggested that as work overload increases, workers are likely to adopt more risky work methods. In order to achieve all required tasks or roles employees might be engaged in risky ways of performing the required task.

Most common reason of the job stress is the workload Blaug et al, (2007). According to this statement overload causes stress. The explanation behind this statement is that most employees with higher level of work overload tend to experience job stress. For example banking could be taken as the most stressful job with tight deadlines and work overload.

Scholars also state that roles can also be underutilized. Stress can be caused by too much or too little work, time pressures and deadlines, too many decisions to take, fatigue and from physical strains of the work environment Anderson and Kyprianou, (1994) So that role underutilization would occur when employees are allowed to use only a few of their abilities and skills. The most prevalent characteristic of role underutilization is monotony; where the worker performed the same routine task over and over.

3. Role conflict

Role conflict comes about when different person with whom an individual interacts with have conflicting expectations about that person's behavior Koustelios et al (2004). It could also arise when competing demands are made on an individual in the fulfillment of his or her multiple social roles. Role conflict can lead to stress for a person if when meeting one set of expectations makes it difficult to meet other expectations.

4. Working condition

The function of managers is to provide a comfortable work environment for their workers, but instead most companies have work environments which are characterized by heavy work workloads Ahuja and Thatcher (2005). This clearly indicates that engaging employees in heavy work and numerical tasks could lead to causing job stress among the workers. Additionally Chovwen (2013) also reported that hostile work environment could cause stress for workers. However, workers perform well in a healthy work setting Khan and Zafar (2013).

Ritchie (1999) propagated that someone with a high score on the need for good working conditions would probably suffer stress if they worked in a draughty, dingy office with a lot

of noisy machinery and telephones. These authors further stated that for low scorers on this factor, no one seemed to suffer stress as a result of excellent working conditions. This clearly implies that employee's expectation about the working condition and the actual situation must be similar because a mismatch between demand and environment might cause stress for the employee. Physical working conditions are also causing stress i.e. noise, insufficient lighting, low or high temperature, less space more employees, badly managed working environment, improper circulation of air, poor plan of office building, exposure to dangerous machinery and lack of entertainment facilities. These stressors are causing stress in an organization CUPE (2003).

5. Family and work

Family is a very important part of everyone's life which can determine a person's life style and behavior. The home work interface relates to conflicting demands of work and home lack of support for domestic problems at work, and lack of support for work problems at home Leka, (2003). This statement tries to put the relationship clearly by interconnecting the two environments. Peoples might get in to distress due to lack of support from the two sides. A person with family problems might need a supporting environment from his workplace and also the one who is having a problem in his/her work also might need a motivating support from his/her family. Family to work conflict and distress in family relationships can affect job performance Duane and associates, (2002). This clearly implies that family issues can become a potential source of job stress and declining performance. According to Anderson, (2002) also work to family conflicts is a possible factor which creates stress in employees of an organization.

6. Rapid technological change

Rapidly changing global scene is increasing the pressure of workforce to perform maximum output and enhance competitiveness. Indeed, to perform better to their job, there is a requirement for workers to perform multiple tasks in the workplace to keep abreast of changing technologies Cascio, (1995). Furthermore Garrison and Bly, (1997) stated that robotics, faxes, video-displays all have their stresses. Fear of learning about these machines that carry out work means acquiring skills to run them and repair them causes pressure which leads to job stress besides using computers and word processors has even added for many people the stress of looking at a Vidor monitor for much of the day. These authors further noted that the intensive anxiety about technology can be devastating in many kinds of jobs, from secretarial positions to warehouse management, from assembly line worker to the

accountant. Though banking doesn't deal with robotics and other sophisticated technologies the current state of the industry still needs a usage of different system platforms for competitive market. So that workers in the sector also can be a victim of job stress due to those technological requirements.

7. Organizational structure

Organizational structure is the hierarchical arrangement of lines of authority, communications, right and duties of organizations. Conner and Douglas (2005) suggested that job loss, job relocation, increased work family conflict and increased organizational politics are work related stressors which can be linked to organizational structure. They further argued that good organizational structures are those that clearly spelt out task details and that bureaucracy is an ideal organizational form that addresses issues faced by the organization. However, this could be a source of stress for workers because of the rigid control and procedures associated with this structure. Most of the time employees don't have good perception about organizational politics so that the increased level of the politics might lead them to distress.

8. Career growth

Career choice includes of making decisions on the type of job to do, the additional decisions one makes about education and training, and where, how much and when to work Duane and associates (2002). It's obvious that employees always expect a bright future with promotions and other career development so that lack of such incident in the work environment might cause frustration and declining motivation with job stress. According to Leka et al, (2003) factors that can affect the career development of a person include lack of promotion prospects, work of low social value, unclear or unfair performance evaluation systems and being over-skilled or under-skilled for a job.

9. Innovative role

Ritchie and Martine (1999) viewed those high on the need to be creative would obviously feel under stress in jobs. The high expectation and the demanding nature of the job put the employee in to anxiety by thinking over about the expected role or job.

10. Relationship between workers and co-workers and managers

Disagreements with fellow workers, lack of communication on the job and lack of recognition for a job well done from colleague workers could also cause distress in a person Bohlander and Snell (2004). Peoples spend much of their time in their workplace, so that their nature of relationship with other co-workers plays a significant role in determining their

healthy work life. Furthermore the authors stated that lack of communication and recognition also leads to job stress. Communication is the motor of any workplace or there is no workplace which performs without communication so that the unavailability of information towards the job causes stress.

Reorganization, layoffs, job insecurity, poor working conditions can all lead to stress. Lack of coaching, many job demands, difficult targets, insecurity, office politics, antagonistic management, rough working conditions, more than one boss, monitoring, low self-esteem among employees are the main sources of job stress CUPE (2003). This implies that employees are more dependent on their surrounding due to the teamwork approaches of organizations. Any employee will expect proper support from the management and co-workers and also need to create a healthy work atmosphere so that they will develop self-esteem and lead a healthy life. However lack of such things and bad office politics with antagonistic management could lead employees in to workplace stress and burnout.

A research titled "Role of Supportive Leadership as a Moderator between Job Stress and Job Performance", have found that, there is a direct relationship between stress and job performance in any organization. To improve the performance of an individual in an organization an employee should receive good support from their leaders Khalid A (2012). Therefore, a supportive leader can improve the performance of an employee even at unfavorable situations. So that any negative relationship between managements and employees will lead to a pessimistic approach of doing a job which leads to organizational economic loss.

11. Stress and financial problems

The personal consequences of failing to effectively meet one's major life or family responsibilities include increased levels of stress and stress-related illness, lower life satisfaction, higher rates of family strife, violence, and rising incidences of substance abuse Hobson et al, (2001). This statement tries to imply that financial insecurities could be the main source of stress in one's life. Employees who are not fully functioning might be suffering from health-related conditions such as depression, low back pain, emotional and physical stress, and other circumstances that play a role in hindering their work performance Goetzel & Ozminkowski, (1999). These problems have societal consequences as well. The inability to meet family needs and having financial problems could develop as a serious job stress. Some people are not satisfied with their future financial security, while a substantial minority report that their financial situation is poor, which causes them stress Yin (2002). As peoples who are

responsible for fulfilling the entire family needs are more exposed to financial problems their burden for the entire family might lead them to severe stress. And that stress could even reach to their workplace and hinders their performance.

2.7 Effects of job stress

Work stress is considered a cause of physical and psychological disorders. Work stress is a serious health and safety threat that may result in negative consequences. Job stress has serious effects for the individual as well as the organization. Job stress is recognized universally as a major hazard for the individual health and organizational health Chaudry, (2015). This clearly shows that the effect of job stress is a mutual problem for both parties. Once a person is affected by job stress the outcome will affect both the individual and the organization equally.

Stressed workers are more likely to be unhealthy, poorly motivated, less productive and less safe at work. And their organizations are less likely to succeed in a competitive market. By some estimates work related stress costs the national economy a staggering amount in sick pay, lost productivity, health care and litigation costs Palmer et al. (2004). This clearly shows that job stress also has an effect on national economy because as individual impact can reached to organization level, organizational problems also will have a direct impact on the national economic growth. And also job stress has an impact on employees and their health which is determined by high sick leave, absence and serious health problems and depression which might lead to create a serious problem on national level labor health issues and quality.

Generally job stress has harmful physiological and psychological impacts on workers. According to Blake, etal (2006) there are number of effects individual and organizations face due to job stress.

These consequences affect Individual by reducing

- Job satisfaction,
- Decrease motivation,
- Boost absenteeism,
- Increase job turnover,

- Poor quality of work and productivity,
- Increased smoking and drinking.

Similarly job stress has also impact on the overall performance of organization. This reduce the outcomes in the organization as a result of

- Low workforce morale,
- Poor relationships, productivity and quality of work,
- High turnover,
- Early retirements,
- Conflicts and high organizational cost,
- Replacement costs of turnover,
- Health care costs etc.

2.8 Review of Empirical Literatures

In the literature review above, main points about job stress were discussed in detail. This part of literature review discuss's related articles and journals aimed at to find out the research gap. The research works by several different studies reported that major causes of job stress tends to be related to role in the organization like role overload.

Goswami (2015) in a study titled "Job stress and its effect on employee's performance in banking sector" reveals that Stressors associated with the job role i.e. overloaded role and over expectations (personal/subordinates/organizational) leads to stress among employees. Whereas a comparative study on organizational role stress among public and private sector employees revealed that the impact of various socio-demographic factors on stress level reveals that educational qualifications and work experience have a significant impact on employees' stress levels Bushara Bano and Rajiv Kumar Jha (2012). In addition to this Clark, etal, (1978) argues that on the job-experiences are related to off-the-job-experiences. This article tries to relate job stress with that of off job experience like family and social life. Kahn et al, (1964) studies explore the variable of role ambiguity, role overload and role-conflict. The variables of role ambiguity, role-overload and role conflict were explored by Kahn's study. Khan findings indicates that the above three variables are major sources of job stress.

Blaug and Kenyon in their investigation also concluded that most common reason of the job stress is the workload. Other reasons of the work stress are long working hours, alteration, violence, downsizing, job shifts and sexual harassment Blaug, etal, (2007).

Bader (2011) in his study titled "Factors causing stress and impact on job performance A case study of banks of Bahawalapur Pakistan" discussed that heavy workload, longer time at work, lower salaries, technological problems, public dealing, higher targets are the most important factors which creates stress and effects the performance of workers negatively. As it can be observed from the findings job stress could be caused due to different factors. Since findings are not similar and exact it was found to conduct this study so that company specific responsible factors could be identified. Some examples of findings along with their methods and findings are summarized below.

2.8 Summary of empirical literatures

Table 2.1 Summary of empirical literatures

Research Title and Authors	Research Objective	Method	Result
Job stress and its effect on employees performance in banking sector Dr. Tulsee Giri Goswami (2015)	To determine the stressors at work, types of stress and impact work stress on individuals.	Judgmental Sampling Technique, frequency count, and simple percentage and Z- test was used.	Stressors associated with the job role i.e. overloaded role and over expectations (personal/subordinates/organizational) leads to stress among employees
Factors causing stress and impact on job performance A case study of banks of Bahawalapur Pakistan Muhammad Rashid Bader (2011)	To identify the factors which causes stress in bankers and how they can affect the performance of workers at bank	Survey with help of questionnaire and in depth face to face interview	Result indicates heavy workload, longer time at work, lower salaries, technological problems, public dealing, higher targets are the most important factors which creates stress and effects the performance of workers negatively
“Work stress and its causes in Dashen bank Addis Mengistu (2015)	examining major causes of stress in the bank, major symptoms observed, coping mechanisms employees used	Descriptive study with questionnaire administration and qualitative and quantitative data.	Pressure to work for long hour, lack of autonomy to decide on how they execute their own work and inability to take a sufficient brake are the first top three causes of stress.
Organizational Role Stress Among Public and Private Sector Employees:A Comparative Study Bushara Bano and Rajiv Kumar Jha	The aim of this study is to explore the differences in job-related stress, if any, between public and private sector employees. It also	Convenience sampling. applying the t-test and ANOVA test	revealed that the impact of various socio-demographic factors on stress level reveals that educational qualifications and work experience have a significant impact on employees’ stress levels

CHAPTER THREE

RESEARCH METHODOLOGY

The research methodology section have different topics focusing on the data Sample and sampling technique used, source of data, Instruments of data collection and data collection Procedures. In addition to that the section also contains the presentation of validity and reliability of questionnaire used in the study using Cronbach-Alpha reliability coefficient, data analysis methods.

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) Descriptive type of research is chosen because it helps to identify present conditions and point to present needs, study immediate status of a phenomenon, fact findings, examines the relationships of traits and characteristics (trends and patterns) and descriptive survey is more realistic than other research types Singh (2006). 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. As the study tries to assess the overall existence and sources of job stress and understanding of employees towards the subject matter the analysis of the study conducts descriptive research so that the study can give a clear picture of the situation.

3.2 Research approach

The research determines the necessary information using quantitative and qualitative approaches. In this thesis quantitative method is used to gather the information from the employees about the existence and their understanding and the responsible factors for job stress. With the help of quantitative research method, it is easy to have a clear and scientific view on the opinions by having them on questionnaires. According to Dowson (2007) Practical research Methods, qualitative research explores attitudes, behavior and experiences of people at managerial position through interview. It attempts to get an in-depth opinion from participants. Though fewer people take part in the research, the contact with these people tends to last a lot longer. So that qualitative methods were used to collect an in depth opinions of branch managers about job stress.

3.2.1 Population and sampling technique

Participants of the study

The participants of the study are customer service officers or bankers who are engaged in performing financial activities as front maker and also back maker. And for the interview case seven branch managers from each branch who are responsible for the branches general activity were selected but only five of them were able to have the interview due to their busy schedule.

Sampling technique

According to the banks quarter report as of April 30 2018 commercial bank of Ethiopia has more than 1264 branches throughout the country. However study only identifies the population from Addis Ababa selected branches using convenient sampling technique due to limitation of gathering data from entire branches of Addis Ababa and also regional outlets. And the selected respondents are selected based on purposive sampling technique because of their job title. And the selection of the branches is based on their customer volume, annual target and branch grading.

Seven grade four branches are selected to conduct the research and those branches are Addis Ketema, Lideta, Paulos, Arat kilo, Nifas silk, Arada and Sengatera. Total employees of these branches are 486.

Based on Taro Yamane (1967)

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

Where:

n= Sample size

N= Population

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

$$n = \frac{486}{1+486(0.05)^2} = 219.41$$

Hence, the total sample size is 219. Since the number of total employees in each branch are not the same or equal numbers. The number of samples for each branch was calculated by the following formula:

$$n! = \frac{nN!}{N}$$

Where,

n= total number of sample size

N= total number of population

N! = total number of population in each branches

n! =total number of sample size in branches

Total number of employees in Addis Ketema branch is 73 so that the total sample size from this branch was

$$n! = \frac{219 \cdot 73}{486} = 32.89$$

Similar method is carried out for the remaining six branches.

3.2.2 Source of data and instruments of data collection

Self-administered questionnaires were distributed for 219 respondents. A project of this nature requires a wide collection of opinions on the subject matter and one of the ways of achieving this is through using primary and secondary data. Primary data for the study were obtained through self-administered questionnaire and structured interview while secondary data's are obtained from different scholar's literatures and books, journals and banks annual reports. The questionnaire contains 57 questions with four demographic variables and five interview questions. The questionnaire has three parts. The first part covers the demographic information and the second focuses on determining the existence of job stress and understanding of employees towards job stress and the third part contains questions about factors of job stress in the bank. In order to obtain the management view structured interview

were held on with branch managers of the seven branches. The questions were prepared using English language because English is a working language of the organization so that it was found convincing that the employees can understand and answer the questions properly. And among the 219 questionnaires 211 were collected properly and 8 questionnaires were not returned.

3.2.3 Data collection procedures

Before the administration of the questionnaire the questionnaire was tested on 24 sampled respondents in order to check the validity of the questions by pilot survey method and also the survey was made in order to check the clearness of the questions and to check if they make any ambiguity in the respondents and to correct them carefully. After the testing the questions were found to be good and the questionnaires were distributed and collected within 8 days.

3.2.4 Research validity and reliability

The validity is concerned with the accuracy or truthfulness of the data. That is, the validity refers to the extent to which the data obtained is accurate for the purpose. Reliability of data is related to its consistency and it refers to the extent to which the data is the same irrespective of their source. And in the study cronbach alpha test is used. "*Chronbach's alpha has been described as one of the most important and pervasive statistics in research involving test construction and use*" (Cortina, 1993, p.98). Different authors accept different values of this test in order to achieve internal reliability, but the most commonly accepted value is 0.70 as it should be equal to or higher than to reach internal reliability Hair et al., (2003). So that reliability test was taken for all variables and the result shows good internal consistency among variables.

Table 3.1 Reliability test

Reliability Statistics for understanding of employees	
Cronbach's Alpha	No. of Items
.918	8
Reliability Statistics for factors of role, working environment, family	
Cronbach's Alpha	No. of Items
.765	19
Reliability Statistics for factors Technology, structure, innovative role workplace relation and salary	
Cronbach's Alpha	No. of Items
.792	21
Reliability Statistics over all	
Cronbach's Alpha	No. of Items
.822	52

3.2.5 Methods of data analysis

As noted by (Kothari, 2004), data has to be analyzed in line with the purpose of the research plan after data collection. So that after checking the correctness and consistency of the responses. Finally the researcher has used SPSS version 23 software to perform quantitative result on all the variables of the questionnaire which were classified in to understanding and factor section to determine the frequency and percentage occurrence of each variable. Then in order to interpret the result descriptive method was used by the researcher. Results from the interview are analyzed by using qualitative method and narrative interpretation was used and similar and repetitive ideas were combined and edited carefully.

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 Existence of Job stress

Table 4.1 Descriptive statistics for existence of job stress

Item	Strongly disagree		Disagree		Neutral		Agree		Strongly Agree	
	count	%	Count	%	count	%	count	%	count	%
Experiencing job stress in work place	16	7.8%	10	4.9%	64	31.2%	67	32.7%	48	23.4%
Inability to organize and being always in a rush	16	7.6%	12	5.7%	13	6.2%	101	47.9%	69	32.7%
Exposure to repetitive stressful situations	12	5.7%	11	5.2%	35	16.6%	62	29.4%	91	43.1%
Observing symptoms of job stress on colleagues	25	11.8%	8	3.8%	60	28.4%	78	37.0%	40	19.0%

Researcher survey, 2018

Among the entire population 115 (56.1%) agreed about experiencing job stress in workplace. While 64 (31.2%) remains neutral only 26 (12.7%) disagrees and reported that they do not experience job stress in the organization. 101 respondents or 47.9% agree and 69 respondents or 32.7% of the respondents strongly agrees and reported that they can't organize themselves and they are always in a rush where 6.2% of the respondents were neutral the remaining 5.7% and 7.6% of the population do not agree on the issue and reported that they can organize themselves and they are not always in a rush.

In order to determine their exposure to repetitive stressful situations it was found necessary to ask the respondents about the matter and their response tends to fall on strongly agree and Agree with 43.2% and 29.4% respectively and 16.6% of the respondents were neutral while 5.2% and 5.7% of them disagree and strongly disagree on the question. For the case of observing symptoms of job stress on their colleagues 37.1% or 78 respondents agreed and 19% or 40 respondents strongly agreed on the question and 60 respondents or 28.4% were neutral the remaining respondents disagreed that they observed the symptoms of job stress on their colleagues.

Most of branch managers tend to believe that there is job stress in the bank by stating that banking by its nature is a stressful occupation. Moreover commercial bank of Ethiopia has a growing number of customers and still the customers are dependent on branch activities other than e-payment products.

4.2 Understanding of job stress

Table 4.2 Understanding of job stress among respondents

Item	Strongly disagree		Disagree		Neutral		Agree		Strongly Agree	
	count	%	Count	%	count	%	count	%	count	%
I have a clear understanding of job stress	35	16.6%	37	17.5%	20	9.5%	107	50.7%	12	5.7%
Clearly differentiating the symptoms of job stress in day to day activity	21	10.0%	42	20.0%	14	6.7%	118	56.2%	15	7.1%
Awareness about job stress and stress	13	6.2%	33	15.6%	75	35.5%	65	30.8%	25	11.8%
Stressfulness of banking industry	10	4.7%	11	5.2%	41	19.4%	70	33.2%	79	37.4%

Researcher survey, 2018

And according to the responses 50.7% of the populations agree that they have a clear understanding of job stress in their carrier. And 17.5% of them disagree by supporting the idea that they don't have a clear understanding about the issue. And 16.6% strongly disagree on the issue while 9.5% remains neutral. This implies most of the employees have enough understanding of job stress in their carrier life.

From the entire population 55.9% replied that they can differentiate the symptoms of job stress in their workplace and 19.9% of the respondents replied that they don't differentiate the symptoms of job stress in their work life while 6.6% remains neutral the other populations 10% and 7.1% strongly disagreed and strongly agreed on the question respectively. For the question which tries to address the awareness of employees about job stress 35.5% or 75 respondents were neutral where 30.8% and 11.8% of the respondents agree and strongly agree that they have heard about job stress and 15.6% and 6.2% of them disagreed and strongly disagreed and reported that they have never heard about job stress. The respondent's answer for the question which tries to answer the stressfulness of the banking field ended up with a result of 79 respondents (37.4%) and 70 (33.2%) of the population strongly agreed and agrees on the stressfulness of the sector while 41 respondents (19.4%) were neutral only 5.2% and 4.7% of the populations disagreed and strongly disagree on the question. So this clearly indicates that most of the respondents truly believe that banking by its nature is a stressful occupation.

All of the branches managers mention that they have never talk about job stress before. And they truly believes that the banking sector specially the commercial bank of Ethiopia environment is full of panic and hard work so that the contact always focus on performance and quarter target meetings than psychological health of the employees.

4.3 Sources of job stress

4.3 Role related stressors

Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	count	%	Count	%	count	%	count	%	count	%
I am clear about what is expected of me at work	130	61.6%	39	18.5%	0	0.0%	18	8.5%	24	11.4%
I am clear about the goal and objectives of my department	98	46.9%	76	36.4%	0	0.0%	19	9.1%	16	7.7%
I am Overloaded	13	6.2%	20	9.5%	1	0.5%	88	41.7%	89	42.2%
I have to work very Intensively	11	5.2%	20	9.5%	36	17.1%	59	28.0%	85	40.3%
I face role conflict in my job and social life	14	6.6%	27	12.8%	28	13.3%	123	58.3%	19	9.0%
I have unachievable deadlines	14	6.6%	28	13.3%	5	2.4%	103	48.8%	61	28.9%

Researcher survey, 2018

In the above majority of the respondents (80.1%) disagrees about the clearness about what is expected from them. And 19.9% of the respondents reported that they clearly know about what is expected from them. And when we came to the clearness of duties and responsibilities 161 respondents or 76.3% are not clear about their duties and responsibilities while 50 respondents or 23.7% of them have a clear understanding.

On the second section of the questionnaire respondents were asked if they are clear about the goal and objectives of their department and if they get necessary information about their task and 174 82% of respondents out of 211 disagree and reported that they are not clear about the

goal and objective of their department and also lack of information while 13.7% agrees on the issue and the remaining choose to be neutral on the issue.

Generally in order to identify factors which are responsible for existence of job stress in the bank role over load, lack of information about their task, lack of clearness in goals and objectives and lack of opportunity of employees to know about what is expected from them with 83.9%, 82% and 80.1% respectively can be taken as responsible factors. In here we can recall a finding about these factors, (Kahn et al, 1964) studies explore the variable of role ambiguity, role overload and role conflict. Khan findings indicates that the above three variables are major sources of job stress. And according to (Blaug, Kenyon & Lekhi, 2007) most common reason of the job stress is the workload.

4.3.2 Organizational stressors (Sources)

Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	count	%	count	%	count	%	count	%	count	%
Attractive and comfortable working environment	109	51.7%	57	27.0%	38	18.0%	7	3.3%	0	0.0%
working on healthy and attractive working condition	128	60.7%	68	32.2%	9	4.3%	6	2.8%	0	0.0%
frustrated with rapid technological change	27	12.8%	84	39.8%	27	12.8%	56	26.5%	17	8.1%
good enough to cop-up with the current global technological advancements	21	10.0%	47	22.3%	33	15.6%	14	6.6%	96	45.5%
clear understanding of organizational structure	100	47.4%	68	32.2%	1	0.5%	27	12.8%	15	7.1%

Sufficient opportunities for promotions	141	66.8%	44	20.9%	2	0.9%	24	11.4%	0	0.0%
expected to innovate new things frequently	71	33.8%	92	43.8%	23	11.0%	24	11.4%	0	0.0%

Researcher survey, 2018

In the case of working environment respondents were asked if they are working in attractive, favorable and healthy environment and majority of the respondents 92.9% (196) respondents have reported that they are working under unfavorable, unhealthy and unattractive working environment which can create job stress in the employees. And (Chovwen, 2013) reported that hostile work environment could be source of stress for workers.

In terms of technological advancement 111 respondents or 52.6% of the total respondents reported that they are not frustrated with rapid technological changes. While 34.6% of them have the feeling of frustration the remaining 12.8% remains neutral. In addition to this 52.1% of the respondents totally agrees on being good enough to cop up with technological advancements. And 32.3% disagrees and 15.6% of them were neutral. Whereas (Bashir and Ramay, 2010) argues that job stress is the situation occurred as a result of several factors like lack of work information and feedback, continuous technological change, or when the individual is unable to cope with his job requirements, or to satisfy his needs. But results on this study show that technological advancement is not a major source of job stress on the organization.

Conner and Douglas (2005) argued that good organizational structures are those that clearly spelt out task details and that bureaucracy is an ideal organizational form that addresses issues faced by the organization. And suggested that job loss, job relocation, increased work family conflict and increased organizational politics are work related stressors which can be linked to organizational structure. And in regard to commercial bank of Ethiopia organizational structure 79.6% of the respondents have reported that they clearly do not understand the organizations structure. And from the entire populations only 19.9% were found capable to understand the organizational structure.

Figure 4.1 Job stress and carrier growth strategy



Researcher survey, 2018

And when we came to the promotion 87.7% of respondents do not feel that they have a sufficient opportunity for promotion. This can be taken as a major indicator of job stress in the bank and also majority of the respondents reports that they are not satisfied with the carrier growth strategy of the organization. 84.4% of them disagree on the issue while only 15.2% are satisfied. According to Leka et al, (2003) factors that can affect the career development of a person include lack of promotion prospects, work of low social value, unclear or unfair performance evaluation systems and being over-skilled or under-skilled for

a job.

According to Ritchie and Martine, (1999) those who are high on the need to be creative would obviously feel under stress in jobs and in the case of commercial bank of Ethiopia 163 respondents or 77.6% of the populations responded that they are not expected to innovate new things frequently and 11.4% were expected to innovate new things frequently while 11.0% remains neutral. So that innovative roles are not responsible source of job stress in the bank.

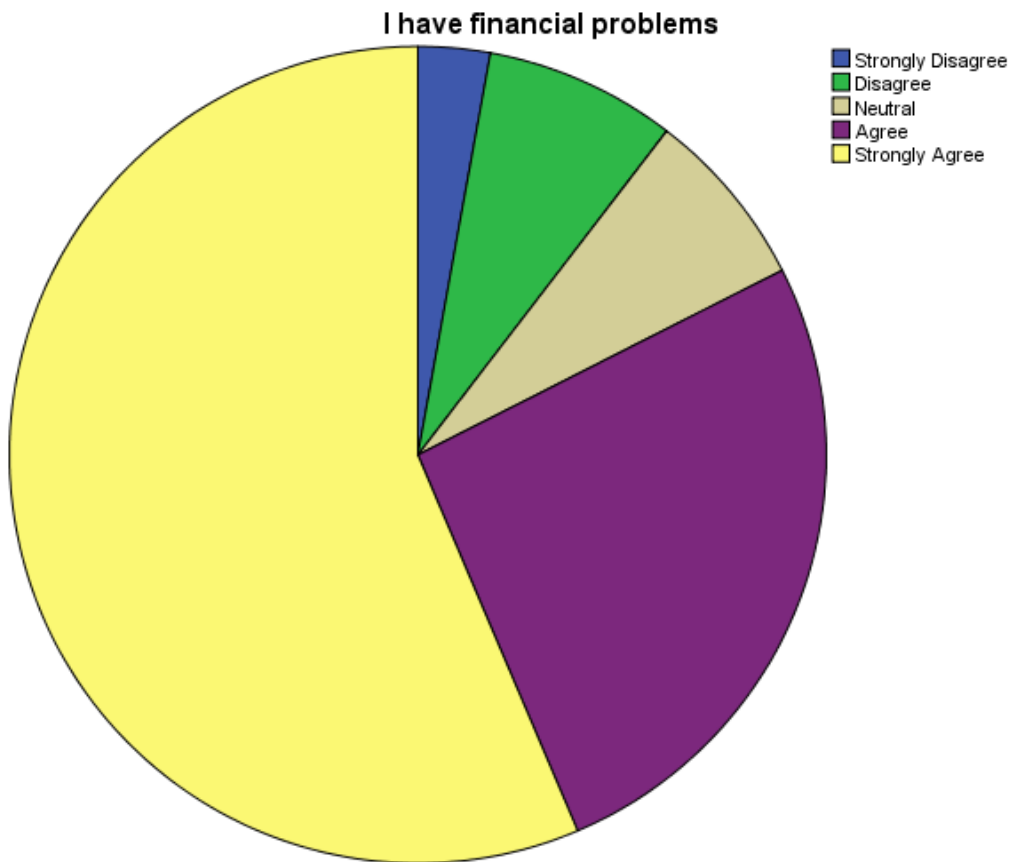
4.3.3 Individual stressors (Family, finance, social life)

	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	Count	%	count	%	count	%	count	%	Count	%
I am satisfied with my family life	35	16.6%	28	13.3%	59	28.0%	67	31.8%	22	10.4%
My job hinders me from social life	14	6.6%	31	14.7%	0	0.0%	143	67.8%	23	10.9%
My family life disturbs me in my job	29	13.7%	60	28.4%	53	25.1%	62	29.4%	7	3.3%
I am satisfied with my salary	168	79.6%	21	10.0%	6	2.8%	16	7.6%	0	0.0%
I am expected to support my entire family Financially	14	6.6%	17	8.1%	11	5.2%	118	55.9%	51	24.2%
My financial problems frustrates me in my job	11	5.2%	18	8.5%	14	6.6%	90	42.7%	78	37.0%
I have a positive and friendly relationship with my colleagues	42	19.9%	73	34.6%	15	7.1%	67	31.8%	14	6.6%
I have a positive relationship with my manager	133	63.0%	42	19.9%	0	0.0%	26	12.3%	10	4.7%

Different findings have reported that family is among the major sources of job stress. However in this case 89 or (42.2%) of the respondents were found satisfied with their family life where 28.0% were neutral the other 29.9% are dissatisfied. In addition to this 74.4% of the respondents reported that they have enough time after work to deal with family issue and only 21.3% disagrees on the issue. And 42.1% of respondents reported that their family life doesn't disturb them in their job and 25.1% remains neutral while 32.7 agrees on the question. And this indicates that family is not the main source of job stress in the bank. However according to (Edwards, 1999) family and work could be major sources of stress since most people spend most of their energy, time and attention on these two things. But according to findings on this study family is not the major reason of job stress in the case of commercial bank of Ethiopia. Though family and work issue is not a responsible factor for job stress opposite to that 78.7% of the respondents reported that their job disturbs them in their social life.

Respondents were asked if they are satisfied with their salary and majority of them or 90% of them responded that they are not satisfied with their salary. In addition to this 89% of the respondents reported that their salary is not enough to meet their basic needs. Since the majority or 169 (80%) of respondents reported that they are expected to support their family financially it's acceptable to take financial issues as a major source of job stress in commercial bank of Ethiopia.

Figure 4.2 Job stress and financial problem



Researcher survey, 2018

And also the respondent directly indicates that they have a financial problem by agreeing on the question. 82.5% of them were reported that they have financial problems where only 10.4% disagrees on the issue. 79.7% of the respondents agree that their financial problem frustrates them in their job and only 13.7% have responded that they are not frustrated.

CHAPTER FIVE

SUMMARY CONCLUSION AND RECOMMENDATION

In this section major research finding are presented. And depending on that possible recommendations are forwarded for the concerned body.

5.1 Summary of major findings

- Most of the respondents can differentiate the symptoms of job stress and also believes that banking is stressful occupation.
- And also majority of the respondents are experiencing job stress in their workplace. Moreover they are disorganized and are found to be always in a rush. Respondents have observed symptoms of job stress each other and also reported that they are experiencing negative stress which is decreasing their performance.
- It was found that respondents don't have clear understanding of their work expectation, duties and responsibilities and also the goal and objectives of their department. And role ambiguity relates to employee uncertainty about key requirements of their jobs and how they must behave in those jobs (Koustelios et al., 2004).
- And also respondents were found to have unachievable deadline and are expected to work fast, intensively. Generally role overload, lack of information about their goals and objectives found to be the factors of job stress in the organization and respondents reported that they don't know what is expected from them.
- Majority of the respondents agreed up on the unattractiveness of their work place. Respondents reported that they are working under unfavorable and unhealthy working environment.
- Respondent were found happy about their family life their work life disturb them in their social life. And also in terms of technological advancements they are found to be open and positive for technological advancements. The understanding and satisfaction of organizational structure among the respondents found to be low and most of the respondents are not happy with the change practice of the organization. In addition to that majority of the employees are not happy with carrier growth and promotion strategy of their organization and also they don't feel that they are valuable for the organization.
- Majority of the respondents reported that banking is risky occupation. However innovative role found to have less effect on them and reported innovative role is not among the

factors of job stress in the bank since most of the respondents reported that they are not expected to innovate new things frequently.

- Generally the workplace relationship of the selected respondents found to be negative. Majority of respondents reported that there is no positive relationship among the colleagues and also with the line manager. And as it was previously mentioned. And the respondents responded that they don't get supportive feedback and they also reported that they can't rely on their line manager.
- Financial insecurity found to be the major sources of job stress in the organization because majority of respondents are not satisfied with their salary. In addition to this respondents are responsible for the fulfillment of their families basic needs their financial problems frustrate them in their job.
- Majority of respondents from the management side believes that there is job stress in the organization and also observes the symptoms. However the effect is relatively low and managers do not contact their staffs towards job stress rather they focused on branch performances towards the banking activities. And the branch managers found to be less suspicious about the issue and states that they don't believe that the bank is working on the issue.

5.2 Conclusions

- Since respondents have clear understandings about job stress and know that they are experiencing it in their work place by differentiating the symptoms it is possible to conclude that job stress exists in the bank and also employees of the organization have a good understanding of the case. In another dimension inability to organize themselves and the exposure for repetitive stressful situation with observed symptoms of job stress on each other and their agreement on experiencing job stress is a pointer of existence of job stress in the bank.
- Lack of clear understanding on work expectation, duties and responsibilities, goals and an objective paves a way to conclude that role ambiguity is the major source of job stress on the bank. In addition to that it's generally accepted that role overload which is resulted from high customer amount or low human resource and lack of information is directly related to source of job stress in the bank.
- Since unattractive and unhealthy work place is a potential source of job stress at some point the unfavorable condition of the work environment contributes to the existence of job stress on the bank.

- A mismatch between family and work life is one of the major reason of job stress however depending on the findings family is not a major source of job stress on the organization. And also frustrations resulted from technological advancements are responsible for the happening of job stress in organizations but results from the study leads to conclude that technological advancements doesn't contribute for the existence of job stress in the bank.
- Internal organizational processes like organizational structures and carrier growth strategy and riskiness of the job and organizational failure to help employees feel valuable has a direct impact on existence of job stress on the work environment. And results leads to a conclusion that all the above reasons are playing a vital role in creating job stress among the employees of the bank.
- It's generally accepted that workplace relations and financial problems are major sources of job stress in many organizations. Relationship between colleagues and with manager shows a negative result so that from this we can conclude that poor workplace relationship is among the responsible factor of job stress in the bank. Dissatisfaction of salary and other financial problem related findings leads to conclude that financial insecurity is among the sources of job stress in the bank.
- Concentration on job stress from management side is low. Results are enabling to conclude that awareness and concentration on job stress from the bank side is very low.

5.3 Recommendations

- Findings have reported that there is job stress in the bank so that the bank needs to work on its stress management program. So that in order to control and assess the current job stress issue of the organization the researcher recommends that the bank should build Employee Assistance Program. The EAP offers help with the resolution of problems that are affecting work. Employee Assistance Programs are designed to help people understand or overcome their personal problems like job stress.
- An organization with clear and defined flow of duties, responsibilities, goals, information's and work expectation can achieve its goal more easily than the others and also will have a better job and task flow too. Since lack of this consistency is responsible for the existence of job stress in the organization, CBE is recommended to make expectations clear and also need to have a clear chain of command.
- As the findings expelled role overload, intensive work activity and performing tasks fast are major sources of job stress in the bank so that in order to eliminate those problems its highly recommended that the bank should increase the man power of the organization and

also can administer a shift work program so that employees will perform their jobs more freely.

- Once people spend most of their time in their work place attractive and comfortable as well as healthy environment is a key input for them. Moreover poor working environments are the most responsible sources of job stress so that the bank is highly recommended to have a standardized office lay out for all branches. Attractive work environment or office is a good motivational factor for employees as well as it has a positive implication on customers too.
- An organizational structure isn't a top-secret document and will work best if every employee, down to the lowest worker on the chain of command, knows your structure. So that the bank is highly recommended to design a strategy that helps employees to internalize and gets satisfied with the organizations structure.
- It's generally accepted that banking is one of the riskiest job in the world. Since the day today activity of the employees have direct relationship with money their exposure for fraud and other mal operation also increases. So that as the riskiness of the sector is naturally high the bank should adopt some risk minimization mechanisms such as security cameras, more strong and secured systems should be carried out. In addition to this the bank should increase the indemnity money amount for the employees so that they will perform their jobs more freely.
- It's globally accepted that group work is the major key issue for any organization. However group work could not be achieved in work environments with unhealthy and poor workplace relationship. Since group work is most important input for the success of on organization workplace relationships should be built to positive dimensions. Previously stated studies and findings discussed the impact of workplace relationship on job stress and from the findings of the research CBEs workplace relationship is not positive. So that the bank is highly recommended to create a positive workplace relationship through psychological trainings on workplace relationship.
- The financial problems of employees create untold hardship monetarily, emotionally and physically and the emotional impact can be taken as job stress. These money problems affect both employees and employers, reducing productivity. Due to the growing inflation employees might get in to serious of financial crisis. This crisis will definitely increase on those who are responsible for fulfilling their family basic needs. So that as the findings

shows employees of the organization are highly dissatisfied with the banks salary and benefit. So that the bank is highly recommended to review the scale of salary and should study the current market environment.

- As managers are more close to the employees their awareness on job stress will have a huge impact on controlling job stress. So that it's highly recommended that the bank should prepare a series of trainings on job stress management. And also the bank should prepare trainings for employees on stress coping mechanism and should create a psychological counseling service for employees who are suffering from job stress. For example IBM Corporation encourages its worldwide employees to take an online stress assessment that helps them create action plans based on their results.
- Generally the bank is recommended to see the issue from two dimensions which are management and employees side and develop strategies. Some of the strategies that management want to consider include improved personal self-section and job placement, use of realistic goal setting, redesigning of jobs, improved organizational communication and establishment of corporate wellness programs. For example Renault, the French automaker, invites consultants to train their 2,100 supervisors to avoid the outcomes of negative stress for themselves and their subordinates. And from employee's side the bank should increase the infrastructures of gyms, recreation centers, stress diagnosing clinics, and so on.

5.4 Recommendation for further study

As the aim of the study is to assess the general existence of job stress, understanding of employees and responsible factors of job stress in the bank and the findings are limited to the specified areas and the study area is also only limited to grade four branches. So that since the bank has grade one, two and three branches further investigation is needed to understand the subject matter more widely. So that the researcher recommends a future study on the level of job stress among all grades branches of commercial bank of Ethiopia branches.

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**Appendices A: Questionnaire's to be filled by customer service
officers of commercial bank of Ethiopia**

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

MBA PROGRAM

**MBA Thesis on Assessment of job stress in the case of Commercial Bank of
Ethiopia selected branches”**

Questionnaire to be filled by Customer service officers

The researcher is kindly requesting you to fill the following questioners aimed to assess the nature of job stress at Commercial Bank of Ethiopia selected branches. The main purpose of this questionnaire is to gather information on the state of stress in Commercial Bank of Ethiopia. Therefore your genuine and accurate response to the questions is vital for the quality and successful completion of the study. So that I would appreciate your favorable cooperation in completing the enclosed questionnaire.

(NB. Be sure that this questioner is confidential and used only for educational purpose)

Thank you in advance for your genuine response and cooperation!!!

Contact address- Meaza Teshome/ 0913055109

E-mail- Meazihabesha@gmail.com

Part One: General Information

Please tick (✓) where appropriate in box. You are not required to write your name.

1. **Gender:** Male Female
2. **Age:** 20-29 30-39 40-49 50 and above
3. **Education Background:** 12 grade and below Diploma Degree
Master's Degree and above
4. **Marital status:** Single Married Divorced

Section Two: Understanding and existence testing Questionnaire

This section of the survey deals with your opinions of job stress. Please indicate by making tick (✓) your degree of agreement to the statements.

Note: Strongly disagree (**SD**), disagree (**D**), Neutral (**N**), agree (**A**) and strongly agree (**SA**).

No.	Statement	Response				
	Perception and understanding of job stress	SD	D	N	A	SA
1	I have a clear understanding about job stress					
2	I can clearly differentiate the symptoms of job stress in my day to					

	day activity					
3	I believe that banking is a stressful occupation					
4	I am experiencing job stress in my workplace					
5	I can't organize myself and I am always in a rush					
6	I am exposed to repetitive stressful situations					
7	I have observed a symptoms of job stress on my colleagues					
8	I have never heard before about stress and job stress					

Section Three: Sources of job stress

In this section you are expected to answer about the possible sources of job stress in your carrier please indicate by making tick (√) your degree of agreement to the statements.

Note: Strongly disagree (**SD**), disagree (**D**), Neutral (**N**), agree (**A**) and strongly agree (**SA**).

No.	Statement	Response				
	Role overload, ambiguity, conflict, clear expectation, objectives and responsibility	SD	D	N	A	SA
1.	I am clear about what is expected of me at work					
2.	I am clear about what my duties and responsibilities are					
3.	I am clear about the goals and objectives for my department					
4.	I get the necessary information's about my tasks					
5.	Different groups at work demand things from me that are hard to combine					
6.	I am overloaded					
7.	I have unachievable deadlines					

8.	I have to work very intensively					
9.	I have to work very fast					
10.	I have unrealistic time pressures					
11.	I have a problem of meeting work expectation and other social expectations.					
12.	I face role conflict in my job and social life					
	Job stress and working environment					
13.	My working environment is attractive and comfortable					
14	I am not provided with a favorable physical environment to perform my job as a Banker					
15.	I am working on healthy and attractive working condition					
	Job stress and family social life					
16	I am satisfied with my family life					
17.	After leaving work I do not get enough time to deal with my family issues					
18	My job hinders me from a social life					
19	My family life disturbs me in performing my day to day task					
	Job stress and technological change					
20	I am frustrated with rapid technological changes					
21	I have a positive perception towards technology					
22	I am not good enough to cop up with the current global technological advancements					
	Job stress and organizational structure					
23	I have a clear understanding of the current organizational structure					
24	I am not satisfied with the way my organization is structured and how it works					
25	When changes are made at work, I am clear how they					

	will work out in practice					
26	I feel I have sufficient opportunities for promotion in this organization					
27	I am satisfied with my organization carrier growth strategy					
28	My organization helps me to feel like I am valuable					
29	I am expected to innovate new things frequently					
30	My job is risky					
	Job stress and workplace relationship					
31	I have a positive and friendly relationship with my colleagues					
32	I have a positive relationship with my manager					
33	There is friction or anger between colleagues					
34	I am given supportive feedback on the work I do					
35	I can rely on my line manager to help me out with a work problem					
	Job stress and financial securities					
36	I am satisfied with my salary					
37	My salary and benefits are enough to meet my basic need					
38	I am expected to support my entire family financially					
39	I have Financial problems					
40	My financial problems frustrates me in my job					

Appendices: B Interview questions for branch managers

Interview questions

1. Do you think there is a job stress in commercial bank of Ethiopia?
2. Do you see any symptom of job stress in commercial bank of Ethiopia employees?
3. Do you think that job stress has an effect on the organization?
4. Have you ever discussed job stress issues with your employees in your branch?
- 5 .Do you think that the bank has worked on managing job related stresses as the issue is burning on the century??

Appendices: C Preliminary survey interview questions for customer service officers

1. Do you think you're working under stress free working environment?
2. Do you believe that you're exposed to stressful situations?
3. Did your organization impose high productivity expectation on you?
4. Do you think banking industry is a stressful sector?
5. Does your organization give a proper attention for job stress?