



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**THE EFFECT OF WORKING ENVIRONMENT ON EMPLOYEE
PERFORMANCE IN CASE OF BANK OF ABYSSINIA**

By

HALEFOM GIDEY

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ADDIS ABABA, ETHIOPIA

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ADVISOR: NIBRETU KEBEDE (PH.D.)

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
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ST. MARY'S UNIVERSITY
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FACULTY OF BUSINESS
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HALEFOM GIDEY

APPROVED BY BOARD OF EXAMINERS

_____	_____
Dean, Graduate studies	Signature & Date
<u>Nibretu Kebede (Ph.D.)</u>	_____
Advisor	Signature & Date
_____	_____
Internal Examiner	Signature & Date
_____	_____
External Examiner	Signature & Date

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Nibretu Kebede (Ph.D.). All sources of material 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 institutions for the purpose of earning any degree.

Halefom Gidey

Name Candidate

St. Mary's University, Addis Ababa

Signature

JUNE, 2024

ENDORSEMENT

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

Nibretu Kebede (Ph.D.)

Advisor

St. Mary's University, Addis Ababa

Signature

May, 2024

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TABLE OF CONTENTS

DECLARATION	iv
ENDORSEMENT.....	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS.....	vii
LIST OF TABLES	x
LIST OF FIGURES	xi
ABSTRACT.....	1
CHAPTER ONE	2
1. INTRODUCTION	2
1.1 .Background of the Study.....	2
1.2. Statement of the Problem	4
1.3. Objective of the Study	5
1.3.1 General Objective	5
1.3.2 Specific Objective	5
1.4. Significance of the Study	6
1.5. Scope and Limitation of the Study	6
1.5.1. Scope of the study.....	6
1.5.2. Limitation of the study.....	7
1.6. Organization of the Study	7
1.7. Definition of Key Terms	7
CHAPTER TWO	8
2. LITERATURE REVIEW	8
2.1. Introduction	8
2.2. Theoretical Review	8
2.2.1. Physical Working Environment.....	8

2.2.2. Concept of Working Environment.....	10
2.2.2.1. Employee Performance.....	10
2.2.2.2. Working Environment Factors.....	11
2.2.2.3. Supervisor Support.....	11
2.2.2.4. Performance Feedback.....	11
2.2.2.5. Organizational Workplace Factors Affecting Employee Performance	12
2.2.3. Types of Work Environment	12
2.2.4. Characteristics of a Positive Work Environment.....	12
2.2.5. Employee Job Performance	13
2.3. Empirical Review	14
2.3.1. Workplace Environment	15
2.3.2. Physical Factors of the Workplace Environment.....	16
2.3.3. Psychosocial Factors Affecting Employees’ Performance	17
2.3.4. Work Life Balance	18
2.3.5. Determinants of the working environment	18
2.4. Conceptual Framework	19
2.5. Hypothesis Testing.....	20
CHAPTER THREE	21
3. RESEARCH METHODOLOGIES	21
3.1. Research Design.....	21
3.2. Research Approach	21
3.3. Population and sample size	21
3.3.1. Population	21
3.3.2. Sampling Method.....	22
3.3.3. Sample size:	22
3.4. Data Collection Method	23
3.5. Data Analysis Method.....	23

3.6.	Model Specification	23
3.7.	Validity and Reliability	24
3.7.1.	Validity	24
3.7.2.	Reliability.....	24
3.8.	Ethical Consideration	24
CHAPTER FOUR.....		26
4.	DATA ANALYSIS AND DISCUSSION	26
4.1.	Introduction	26
4.2.	Demographic background of the study	26
4.3.	Assumption Tests	28
4.3.1.	Linearity Assumption Test.....	28
4.3.2.	Normality Assumption Test.....	29
4.4.	Descriptive statistics.....	30
4.5.	Correlation Analysis.....	34
4.6.	Regression analysis	35
4.7.	Testing of Hypothesis.....	38
4.8.	Summary of Findings and Discussion.....	39
CHAPTER FIVE		41
5.	CONCLUSION AND RECOMMENDATION.....	41
5.1.	Conclusion.....	41
5.2.	Recommendation.....	41
REFERENCES		43
APPENDIX.....		48
Appendix I. Questionaries'		48
Appendix II. Analysis data		52

LIST OF TABLES

Table 3.3.1 Regression table	23
Table 4.1 Gender of respondents	27
Table 4.2 Category of calculated mean.....	30
Table 4.3 Summary of Descriptive Statistics of the Variables	31
Table 4.4 Descriptive Statistics of physical workplace	31
Table 4.5 Descriptive Statistics of workload	32
Table 4.6 Descriptive Statistics of training.....	33
Table 4.7 Descriptive Statistics of employee job performance	34
Table 4.8 Correlation of dependent and independent variables.....	35
Table 4.9 Model summary	36
Table 4.10 ANOVA analysis	36
Table 4.11 Coefficients of Regression Analysis.....	37
Table 4.12: Hypothesis Test Summery.....	38

LIST OF FIGURES

Figure 2.1 Conceptual frame work	19
Figure 4.1 Linearity Assumption Test	29
Figure 4.2 Normality Assumption Test	30

ABSTRACT

A comfortable and innovative working environment will improve employees' performance which in return boosts the organization's performance. Employee's behaviour in the workplace can be affected by the organization's physical environment. Through informal communication and survey on bank of Abyssinia's working environment, it gives a vague picture that there could be a shortage of office furniture especially office chair because the office follows a non-fixed working station policy. Therefore, the objective of this research is to investigate the effect of working environment on employee work performance in the bank of Abyssinia. The information gathered using questionnaires and documents was analyzed through regression analysis. The type of sampling technique used is a simple random sampling method. The sample size of the study was 198. Descriptive and inferential data analysis was used to analyze the results of the study with the support of Statistical Package for Social Science (SPSS). The finding of the research emphasizes that the physical working environment, workload, and training have positive and statistically significant effect on employee performance. Based on the result, recommendations were made for the management that improve the company to modernize and renovate the physical environment in a continuous basis to make employees more creative and make them a source of innovative ideas.

Key Words: *Job Performance, Working environment, Bank of Abyssinia. Training*

CHAPTER ONE

1. INTRODUCTION

1.1 .Background of the Study

Organizations, whether big or small, starts their journey to become successful in the comparative market. Its success can be tested by many factors. One of which can be the working environment which plays a greater role in the performance and productivity of employees. A comfortable and innovative working environment will improve employees' performance which in return boosts the organization's performance. Nowadays, the focus of many employers is to create an environment that has encouraging and innovative vibes to assist and inspire workers to work best, smarter, faster, and to think outside the box. A good working environment is something that lightens the mood, helps people to concentrate better, and provides a good working approach for both employees and the employer (Chaudhry et al., 2021).

According to (G/wold, 2016), the workers' motivation, efficiency and accomplishment can be highly determined by the workplace in which they spend most of their time. It will have an input to their level of creativity, innovation, and the way they do things with their respective colleagues. The most important point that encourages employee motivation and pleasure, and how beneficial and efficient they can be, all attributed to their workplace environment.

Employees or workers are the most vital element that a company could ever possess. As a result, it is the responsibility of the management of the company to give much consideration to the working environment both physical and mental aspects. Anything that surrounds the employees in an area where they do their duties and responsibilities and that can hinder their day-to-day activity can be considered as workplace environment. It considers both the external and internal issues which can affect the atmosphere so it will show on their performance (Shammout, 2021).

The wellbeing of any company can be predicted by the talent pool of its human resource it holds under its supervision. How employees perform daily in a business will have an impact on the business success or failure. If it has highly talented, committed, and trustworthy employees, its success is guaranteed. A well performing employee is an asset to an organization. Therefore, employee job performance is a very important factor for any

organization that has a vision to stay in the business world successfully for indefinite period (Hailemariam & Yang, 2023).

Employee performance is a value that an individual adds to an organization in a certain period. It is how an employee fulfils their job duties and executes their required tasks. It refers to the effectiveness, quality, and efficiency of their output. Job performance as defined by (Kuhil, Abdurezak Mohammed, 2019), is the extent to which the person in the organization performs their assigned tasks with respect to the standard rules and regulations the organization published. The Study made by (Suryani et al., 2022) stated that performance is a set of outcomes produced during a certain period and does not refer to traits or personal characteristics of the performer (Alemu, 2022).

In the 21st century, workers have different opportunities and job alternatives. In this sense, the environment will play a critical role for accepting or rejecting or keeping these jobs. Their performance is highly dependent on their level of satisfaction. The social environment, different technological development such as innovative communication methods, virtual reality; e-market and the flexible ways of doing and organizing work processes has changed the reasons that affect the working environment (Madan & Kaur Bajwa, 2016). We can even consider one factor, the Covid 19 Pandemic emerged on 31 December 2019 in Wuhan City, China that changed everyone's life in the planet of earth. Its outbreak has implied significant changes in the way service organizations work, affecting employees' routine and activities. This situation has pushed both organizations and employees around the globe to adjust their working culture that is completely different from they are familiar with. When employees can do what is expected of them and have a mind that is peaceful, they are motivated to accomplish beyond their assigned duties and be productive in a way that benefits the organization. But the reverse of all this could result in big disaster casing the organization a huge loss.

A healthy workplace environment makes good business sense, and it is characterized by a respect that supports employee engagement and creates a high-performance culture that encourages innovation and creativity (Assefa & Kassa, 2021). A positive workplace environment is likely to result in less employee turnover, fewer cases of fraud, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing (Fithri et al., 2019).

Plenty of literatures have showed that there is a relationship between working environments and employees' job performance. According to (Turunen, 2011) the relationship of working

environment factors affecting job performance in that higher managers need to improve the working environment by considering both physical and psychosocial factors to promote job performance of their staff. It also shows that motivation has a significant effect on job performance revealing employees perform well when they are motivated.

Much research can be found with the topic at hand in different part of the world. However, the literatures available in Ethiopian cases are still not adequate. This Study herewith explored the effect of working environment on employee's job performance by focusing its attention on credit department of Bank of Abyssinia located in Leghar Addis Ababa.

1.2. Statement of the Problem

The profitability of an organization is highly affected by the job performance of its employees (Bushiri, 2019). For a company to be profitable and stable in the market, it needs well educated and high performers in its premises. In the other side, these employees need healthy and comfortable working environment to perm their duties. This does not only apply to the company only, but the workers were satisfied and proud of themselves if they get things done in a professional manner.

The work done by (Mekonen & Nair, 2022) suggested that effective management of a firm's human resources was able to generate and increase knowledge, motivation, synergy, and commitment to achieve competitive advantage for the organization. In our country, we can grasp a look at some of the organizations that give public services whenever we are there to get things done. Most government and non-government organization physical working environment seems to be shortage of appropriate and healthy working atmosphere.

The research done by (Sukdeo, 2017) thinks that employee's behaviour in the workplace can be affected by the organization's physical environment specifically its layout and design. To draw attention to some of the things can include poorly designed workstations, lack of ventilation and AC systems, shortage of office furniture and meeting hall, inappropriate Lighting, Sound and water systems, inadequate safety measures in case of emergency, and poorly designed toilet outlets (G. N. Samson et al., 2015). Through informal communication and survey on bank of Abyssinia's working environment, it gives a vague picture that there could be a shortage of office furniture especially office chair because the office follows a non-fixed working station policy. The other is because the office is located between big buildings, there might not be enough amount of light or open widows to see the outside surroundings and

invite fresh air into the room. These things could result in affecting employees' performance directly or indirectly. Concerning about workload, it seems each employee is handling lots of tasks at once giving the impression that they are overloaded. (Gatonye & Owuor, 2016) done his research on working environment factors effecting employee performance like workload negatively related and work life balance having insignificant effect on job performance. Therefore, the researcher wanted to understand the real issue at hand and explore further on what effects positively or negatively employee job performance. Quite a lot of research are done on this topic in different frames of time and place.

Moreover, today's working environment is completely different from the past in technology, structure, and competition. Nowadays things are changing in a very fast phase that everything has become dependent on the technology advancements and especially the workforce rigid old approaches are now moving to an era that can accommodate new age challenges, more open to problems to use them for creativity, and less tied to fixed physical locations by using modern collaborative tools. Even though this research can be taken as a reference, it is difficult to draw a general conclusion thus it is believed that this research will bridge this gap. Even if the articles on this topic are many, the working environment parameters are different. In this research, it was done by combining the identified parameters together and explore their effect on job performance to eliminate the consequences of the problem. The parameters are selected based on the nature of the organization under study. As there are few researches done on this topic during this period, it is the belief of the researcher to fill this gap.

1.3. Objective of the Study

1.3.1 General Objective

The general objective of the research is to investigate the effect of working environment on employee work performance in the bank of Abyssinia.

1.3.2 Specific Objective

To achieve the general objective mentioned above, the following specific objectives have been set:

1. To study the effect of physical working environment on employee job performance in credit department of Bank of Abyssinia.
2. To study the effect of workload on employee job performance in credit department of bank of Abyssinia

3. To study the effects of training relationship towards employees' performance in Bank of Abyssinia.

1.4. Significance of the Study

Every research is prepared to have a significant in the working environment as well as to the society. The findings of this study will contribute a lot in the financial industries of Ethiopia. This research would be of a good interest to the management of the company, for the employee, to other partner financial organizations and researchers. Therefore, this study will contribute the following.

For Bank of Abyssinia: it is anticipated that the findings of the study were paving way for the company to accept the variable that affects employees' working environment and their performance at the organization. Such an acceptance can be utilized to improve on the working conditions of employees. It can use the extracted data to improve and implement a new way of doing things to capacitate its employees' performance by renovating its working environment.

For the employee: by knowing and understanding the effect of working environment on employee performance, the organization provides comfortable working environment for its employees to get good performance from them. In this scenario, the workers are beneficial from the comfortable working environment.

For other financial organizations: even if the place of work is different from bank to bank, most of their activities and office setups are similar. Therefore, knowing comfortable working environmental for Bank of Abyssinia is also important for other financial companies like banks.

For future researchers: researchers are finding new important areas of study to improve their life and their environment. However, to fine new area of research previous research works are their fundamental bridge. Therefore, this research will help researchers to further investigate in Bank of Abyssinia and other banks as well as financial institutions.

1.5. Scope and Limitation of the Study

1.5.1. Scope of the study

The scope of this study was focused on exploring the effect of working environment on employee's job performance in the credit department of BOA. The company is chosen because from close observation, the employees expressed complaint regarding the workplace and due to mortgage. BOA is very large and have many employees.

1.5.2. Limitation of the study

However, due to time and economy, the scope of the research have been limited to specific department in the Bank of Abyssinia. The limited scope (department) is therefore, the credit department on head office of Bank of Abyssinia.

1.6. Organization of the Study

The study is organized by dividing the contents in terms of five chapters. It begins with the presentation of a general explanation of the research having the background, the problem statement, research questions, the objectives, the significance, the scope and limitations. The next chapter presents a brief related literature review on definition of working environment, factors affecting employee performance etc. Chapter three provides information about the research design and methodologies. The next chapter explains the data collection methods and process with data presentation and analysis. Finally, the overall findings were summarized. And finally, conclusions were drawn based on the findings and recommendations.

1.7. Definition of Key Terms

Bank: is a financial institution licensed to receive deposits and make loans.

Credit department: department in a bank that evaluates the financial condition of credit applicants and maintains a log of loan payments on currently outstanding loans.

Management: the process of dealing with or controlling things or people.

Portfolio: is a collection of loans that a bank has made. The bank's portfolio manager is responsible for managing the risk of the portfolio by ensuring that the loans are diversified and that the bank has enough capital to cover any losses.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

Work environment has both positive and negative impact on the psychological well-being of the workers. The work environment can be thought of simply as the environment in which people work. As such, it is a very broad category that encompasses the physical setting (e.g. heat, equipment) characteristics of the job itself (e.g. work load, task complexity). Work environment is location where a task is completed. When pertaining to a place of employment, the work environment involves the physical geographical location as well as the immediate surroundings of the workplace; such as a construction site or office building. Work environment typically involves other factors relating to the place of employment, such as the quality of the air, noise level (Burbar, 2021).

A good work environment will make employees feel comfortable working. Convenience will certainly increase employee performance improvement. In fact, the discomfort of the work environment that helps employees has fatal consequences, namely the decline in employee performance (Nanzushi, 2015). According to research by (Maya Sari & Erlina, 2021), the creation of a good work environment can affect employee performance. Physical work environment and non-physical work environment also affect the motivation and morale of employees because if the work environment in the company is comfortable and pleasant, of course, employees can improve their performance so that company goals can be achieved properly.

2.2. Theoretical Review

2.2.1. Physical Working Environment

The work environment is the space that we create within which people come together to perform their work and achieve outcomes. It is a place where people experience what working together is all about (Waktola, 2019). Workplace environment can be defined as the way employees perceive, analyze, and give sense to their immediate environment as to satisfy their intrinsic, extrinsic, and social needs in a way of staying in the organization (Maya Sari & Erlina, 2021). He also adds that environment is a key determinant of the quality of their work and their

level of performance. (Iniya & Nirmalkumar, 2021) States that maintaining a positive working environment will have a greater productivity, happier people, employee stability, business advantage, higher profits, greater security, and better health.

The work done by (Kelemework Bihon, 2006), states that work environment is not only the environment in which people work but it is a broader category having the physical setting: heat and equipment, job characteristics: workload and complexity, broader organizational features: culture and history, and external organizational settings local labor market conditions, industry sectors, work home relationships. (Wagner et al., 2016), defines working environment as a composite of three major sub-environments: the technical environment, the human environment, and the organizational environment. Technical environment refers to tools, equipment, technological infrastructure like technology services, software, and hardware and other physical or technical elements. The technical environment creates elements that enable employees perform their respective responsibilities and activities. The human environment refers to peers, others with whom employees relates, team and work groups, interactional issues, the leadership, and management. Having these kinds of environments will open a door for employees to have informal communication that will enable them to have an opportunity to share and exchange creative ideas for better organizational and employee's performance. Organizational environments include systems, procedures, practices, values, and philosophies which the management has the upper hand control over.

The conducive work environment provides an enjoyable experience to employees and makes them actualize their capability and behaviour. Self-actualization behaviour can also be initiated by this kind of environment. Toxic work environment gives unpleasant experiences and at the same time, unrealized employees' behaviour. This environment reinforces low self-actualizing behaviours, and it leads to the development of negative traits of the employees' behaviour (Bushiri, 2019). Good and effective working environment conditions will increase comfort and security of employees in carrying out their duties and work activities, so that their work productivity will also be able to increase optimally.

Environmental psychology, which is defined as the scientific study of the transactions and interrelationships between people and their physical surroundings (including built and natural environments, the use and abuse of nature and natural resources, and sustainability-related behaviour), has put a greater attention on the effect of working environment on Job performance. Environmental Psychology has a big concern about the physical setting of an

environment. It believes that effective design and architecture such as having flowers and small colourful plants to have a sense of green area, beautiful flowers that flourishes employees' sense of creativity and peace of mind. (G. N. Samson et al., 2015) defines psychological climate as the individual or employee's perception of the psychological impact of the work environment on his or her own well-being. The interaction between the person and the environment will determine how that person behaves in that environment (Bezabih Mekonen & Wokjira Fayisa, 2022).

2.2.2. Concept of Working Environment

Working environment is the sum of the interrelationship that exists within the employees and the environment in which the employees work. (Khan et al., 2020) defines working environment is a composite of three major sub-environments: the technical environment, the human environment and the organizational environment. Technical environment refers to tools, equipment, technological infrastructure and other physical or technical elements. The technical environment creates elements that enable employees perform their respective responsibilities and activities. The human environment refers to peers, others with whom employees relates, team and work groups, interactional issues, the leadership and management. This environment is designed in such a way that encourages informal interaction in the work place so that the opportunity to share knowledge and exchange ideas could be enhanced. This is a basis to attain maximum productivity. Organizational environment includes systems, procedures, practices, values and philosophies.

2.2.2.1. Employee Performance

According to the work made by (MULU, 2018) employees' performance is depending on the willingness and also the openness of the employees itself on doing their job. He also stated that by having this willingness and openness of the employees in doing their job, it could increase the employees' productivity which also leads to the performance. By having the work or job done on track, employers could be able to monitor their employees and help them to improve their performance. This is to motivate the employees in order to perform more on their task. (Nurga, 2021) defined performance that relies on internal motivation but presence of internal factors such as necessary skills, intellectual capacity and resources to do the job clearly have an impact. As a consequence, employers are supposed to provide appropriate working conditions in order to make sure the performance of employees meet the required standards. Modern employees' motivation management methods have evolved over time. All employees

that have job satisfaction are high performers in their respective workplaces. He said that if employees receive the same wage irrespective of their individual contribution to the goal, they will work less and that employees think working at a higher rate means fewer employees may be needed which discourages employees to work more (N. G. Samson et al., 2015). Based on those explanations, this study indicates that the success of any organization largely depends on the motivation of its employees.

2.2.2.2. Working Environment Factors

An attractive and supportive working environment provide conditions that enable employees to perform effectively, making best use of their knowledge, skills and competences and the available resources in order to provide high-quality of organization service. Based on this study the factors are Explain bellows (Mekonen & Nair, 2022).

2.2.2.3. Supervisor Support

A supervisor is also known as a person with an experience leader, a person who can solve problem and also the role model at the first level of organizational management (Saha & Mazumder, 2015). Therefore, as an experience leader, the supervisors had always being involved in conducting a training program. The training program that is being conducted are such as establishing the objectives, selecting the trainer, developing a lesson plans, selecting the program method and techniques that is being used, preparing the materials, scheduling the program and also conduct a training needs analysis stated that, a supervisor could be a trainer to the employees, as the trainer will assist the employees in getting their job done by guiding employees on the operational process especially when it comes to a new operational procedure. A supervisor support could lead to the employees' performance but there is a case that the supervisor had failed in supporting their employees. For example, the miscommunication between employees and the supervisor in term of delivering the information or process on the job to the employees (Burbar, 2021).

2.2.2.4. Performance Feedback

Performance feedback is an information exchange and conflict resolution process between the employee and supervisor. This consists of both positive feedbacks on what the employee is doing right as well as feedback on what requires improvement. Managers and supervisors will need to be comfortable with working with the whole range of workplace factors that influence employee performance. While the supervisor gives his/her feedback and requirements, the employee enables to give his or her feedback regarding his/her requirements. Although this

process is formal, it could be managed informally by gaining closer relations for two sides (Waktola, 2019).

2.2.2.5. Organizational Workplace Factors Affecting Employee Performance

According to (Alemu, 2022), the most important workplace environment factors may impact on performance. A close consideration of each of these factors is also very useful in ensuring that employees apply the skills they learn during training programs once they return to their workplace. Goal-setting: Employees are involved in setting meaningful goals and performance measures for their work. This can be done informally between the employee and their immediate supervisor or as part of an organization's formal performance management process (Bushiri, 2019). Role congruity: The role that the employee is required to perform is consistent with their expectations on joining the organization and any subsequent training.

Defined processes: The organization constrains the variability of how work is actually performed through documenting processes and communicating such expectations to employees. Mentoring/coaching: Skilled and respected people are available to employees to help them perform better in their current role and to assist them develop further into a future role. Opportunity to apply: Individual workloads and organizational systems and processes do not hinder employees from applying established skills or from practicing newly learned skills. Environmental factors: Environmental factors such as temperature, lighting and ventilation can have a direct impact on health - for example very high temperatures can lead to heat stress and heat exhaustion. Physical factors: Physical factors in the workplace such as poor layout or overcrowding can lead to common types of accident such as tripping or striking against objects (Shammout, 2021).

2.2.3. Types of Work Environment

There are many factors that affect employee performance at the workplace. These factors can affect performance of employees individually and collectively. They can also have either positive or negative impact on employee performance. Work environment are grouped into two; the internal environment and the external environment (N. G. Samson et al., 2015).

2.2.4. Characteristics of a Positive Work Environment

A positive work environment makes employees feel good about coming to work and this provides the motivation to sustain them throughout the day. When looking for a new job, then assessing the work environment is a crucial step one should not skip. After all, is the place you

might be working at in future and would not want to be dragging oneself to work every single morning (Burbar, 2021).

Due to the job variety available in the marketplace, this research work is probably a little generic and may not apply to all types of jobs. However, as we shall see below, these qualities are much valued by employees and employers in most jobs. They are pretty universal in that sense, except in a few exceptional cases (Desta, 2021).

2.2.5. Employee Job Performance

Every individual is created for a purpose. He/she has something to offer to the success or failure of the business's set objectives. In addition to this, performance is also important to the individual because when they achieve tasks given to them, their level of satisfaction increases. Understanding the importance of employee performance (EP) therefore is a critical point. Organizations' goal can only be achieved by HR so high investment should be made to increase performance level of employees (Sheikh, 2021).

The accomplishment of a certain job is equivalent of job performance. it is a roadmap of reaching at a goal or set of goals within a particular position, job or company. But it does not incorporate the actual circumstances faced in doing the job. It gives confidence that job performance is not just one act but a combination of complex events. Performance in a job is strictly a behaviour and a separate entity from the outcomes of a particular job which relate to success and productivity (Sunikka-Blank et al., 2021).

Deliverables of a person or a team in an organization that is handed over in a specific time is performance. it shows the effectiveness and qualification of the person or the group to meet or accomplished the goals and targets of the company (Mekonnen, 2017).

From different literature reviews, there are two types of Job Performance namely Task performance and Contextual performance. Task performance refers to an individual's proficiency with which he or she performs activities which contribute to the organization's 'technical core'. It is related to ability, activities are different depending on the job, and it is more prescribed and constitutes in-role. Contextual performance refers to activities which do not contribute to the technical core, but which support the organizational, social, and psychological environment in which organizational goals are pursued. It is related to personality and motivation, the activities are relatively similar across jobs, and it is more discretionary and extra- role (Shah et al., 2021).

Based on the definition of (Committee, 2019), productivity is a measure of the efficiency of a person, machine, factory, system, and so., in converting inputs into useful outputs. (Maya Sari & Erlina, 2021) States that Job satisfaction increases productivity through bringing high quality motivation and through increasing working capabilities at the time of implementation.

According to (Gatonye & Owuor, 2016), “Happiness makes people more productive at work. The driving force seems to be that happier workers use the time they have more effectively, increasing the pace at which they can work without sacrificing quality”. They have found that happiness made people around 12% more productive and improve their Job performance. Another article suggests that work performance, employee satisfaction and employee’s productivity are highly correlated with each other. Happy employees are the base for happy workplace and as a result a good promotor, more loyal and more appreciative (Abamecha, 2020). Employee satisfaction as defined by (Sukdeo, 2017), is simply the measure of your employees’ or customers’ happiness with your product or service. As a result, when their satisfaction level is high, they work as the best promoters of the company.

2.3. Empirical Review

According to (G. N. Samson et al., 2015) which is done on “Impact of Training on Employee Performance: a Study of Retail Banking Sector in India” with the objective of evaluating the impact of training on employees’ job performance. His study model includes one dependent and independent variable namely employee performance and training respectively. From the result, it was found that there exists a positive high correlation between training and employee performance. He concluded, when employees are open to different training programs, their motivation and creative level increase which make them in return productive. He suggested that even though training is not the only factor to enhance organizational performance, it has significant influence on employee’s work commitment therefore organizations should reinforce training as their main agendas.

A thesis done by (Maya Sari & Erlina, 2021) assessed the influence of work environment on employee performance. He did the analysis on 149 employees of Abay Insurance Share Company. To further explain the work environment, he used different variables like Physical environment (Furniture, Lightings & Ventilation, and Noise), Psychosocial environment (supervisory support, Role Congruity and Quality leader), and work life balance (work-family conflict, family-work conflict, and Work Extracurricular conflict). Accordingly, the result

discovered that the physical environment and work life balance has positive and significant effect on employee performance. But even though psychosocial environment has positive effect, it was not statistically significant, so it was rejected. It was concluded that work life balance variable is the most important factor followed by the Physical environment affecting the performance of employees.

An article with a title called “Study of the Working Conditions of Health Extension Workers in Ethiopia” reviewed the effect of the working condition on the health extension workers’ job satisfaction. Their study gave attention on the first batch of Health Extension Workers by using an in-depth field study which was carried out on 60 HEW in 50 health posts (HP) from six regions, 23 zones and 27 woreda. The result showed that there is a challenge in coordinating the staffing pattern in health posts, guiding time-use, work schedule and relationship with the community and poor human environment. Finally concluded with having favourable working condition is essential to boost employee satisfaction (Nurga, 2021).

A research paper called Effect of Work Environment on Organizational Performance in Arjo Dedessa and Finchaa Sugar Factory done by (Waktola, 2019) pointed out that physical working environments had a statistically significant impact on performance. They used 266 and 338 employees as a sample from both companies and used different parameters to explain the working environment like work related risks and injures, social work environment, administrative work environment, and the behavioural work environment. For both companies, work environment has a moderate relationship to employee and organization performance (Burbar, 2021).

According to (Nanzushi, 2015) the performance of employees by using two models called Task and contextual Performance and the role-based Performance Model in the article called Measuring Employees’ Performance in the Public Sector in Sri Lanka Testing of Two Models. The target sample was from 11 public sector organizations; 200 employees were selected.

2.3.1. Workplace Environment

To understand the critical importance of workplace environment in the organization is to recognize that the human factor and the organization are synonymous (Smith et al., 2017). Changing environments provide commercial banks with opportunities as well as a myriad of challenges. One aspect of the competitive challenges faced by banks lies in the management and integration of physical and psychosocial environments. By incorporating a balanced workplace environment, the organisation is optimising profitability and improving the

company's popularity as a workplace; projecting a modern corporate entity, which in turn can help you attract highly qualified employees.

Architectural design affects the way people behave, with designers creating conditions that can hinder, discourage, guide, support or enhance users' behaviour. Most banks are beginning to reconsider how their work environment is designed and what facilities they offer to staff has far-reaching effects on their general performance. An enabling workplace environment must thus be the key feature to improving performance and subsequently sustained (Njeri, 2018). Workplace environment is a concept, which has been operationalized by analysing the extent to which employees perceive the immediate surroundings' as fulfilling their intrinsic, extrinsic and social needs and their reason of staying with the organization. He further adds that environment is a key determinant of the quality of their work and their level of performance.

The benefits of creating and maintaining a positive working environment are huge. Greater productivity, happier people, employee stability, business advantage, higher profits, greater security, and better health (Nurga, 2021). Improving working environment results in decrease in the number of error rates, complaints, absenteeism and hence increases performance. (Demus et al., 2015) also highlighted that in twenty-first century, businesses are moving towards more strategic approach of environmental management to enhance their performance through improving and managing performance level of employees.

The modern physical environment is distinguished by technology, computers, machines, general furniture and furnishings which continually affect the brain and health of employees. Organisations must ensure that the physical layout is covering all need of employees such as communication and privacy, formality and informality, functionality and cross-disciplinarily (Desta, 2021).

2.3.2. Physical Factors of the Workplace Environment

The ability of the physical workplace environment to influence behaviours and to create an image is particularly apparent for service businesses such as banks. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings (Thesis, 2016). Spatial layout refers to the ways in which machinery, equipment, and furnishings are arranged, the size and shape of those items, and the spatial relationships among them. The spatial layout of furniture was found to influence the amount and nature of conversation between individuals. Functionality refers to the ability of the same items to facilitate performance and the accomplishment of goals. How performance

is achieved is affected by how well people fit with their physical workspace and physical work environment.

In a broader perspective, the physical workplace environment; include but not limited to the comfort level, ventilation, heating, natural lighting and artificial lighting. According to (Kithuka, 2015) the above features assist on the functional and aesthetic side, the décor, and design of the workplace environment that ultimately helps improve the employees experience and necessitate better performance. He emphasises that banking services “must insist on the utility and the role of environmental information, facilitating employees” engagement with better space management, and the automation of certain tasks”. Similarly, if the tasks to be performed are very complex, efficiency of layout and functionality is more important than when the tasks are mundane or simple. Office layout and design impressions suggest that certain dimension serves a symbolic function by connoting meanings and images about organizations and further how their employees are to be engaged.

Based on these affordances, it is suggested that employees will tend to identify more with these features which enhance performance. Informal seating arrangements, such as chairs placed at a right angle facilitate social interaction, whereas formal seating arrangements, such as chairs placed back-to-back discourage social interaction (Abamecha, 2020). This also helps explain how style of furnishings and other physical symbols may come to serve a symbolic function.

2.3.3. Psychosocial Factors Affecting Employees’ Performance

The psychosocial factor of work environment is generally considered to be one of the most important issues in contemporary and future societies. They refer to the interactions between the environment and working conditions, organizational conditions, functions and content of the work, effort, workers’ individual characteristics and those of members of their families. Therefore, the nature of the psychosocial factors is complex, covering issues relating to the workers, general environment and work. (G. N. Samson et al., 2015) define employee workplace welfare in terms of six key areas: a manageable workload; some personal control over the job; support from colleagues and supervisors; positive relationships at work; a reasonably clear role; and a sense of control or involvement in changes at the workplace.

Individual association with the working environment are important as they impact upon the ability of the individual to take control of their work and the level of stress they experience within the workplace. The behavioural factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or

systematic development or weakening in job satisfaction over spell. There are lots of other aspects that may enhance or lower the employees' performance some of which include role congruity, supervisor support and leadership styles in banks rank among the factors that may individually and collectively effect on the performance of employees (Desta, 2021).

2.3.4. Work Life Balance

Work-life balance is a combination of interactions among different areas of one's employed life, the pro and cons associated with the balance or imbalance can affect various levels of employees required roles. Work-life balance is defined as "people spending sufficient time at their jobs while also spending adequate time on other pursuits, such as family, friends, and hobbies". It is a reflection of the needs for all employees to balance their work lives with their lives off the job, regardless of whether or not they have day-to-day family responsibilities (Hailemariam & Yang, 2023).

Work-life balance has been defined by one researcher as satisfaction and good functioning at work and at home with a minimum of role conflict, and by another as the degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioural demands of both paid and family responsibilities. The two measurable aspects of balance between work and family roles in this study are work life conflict and extracurricular conflicts (Nanzushi, 2015).

The inability of employees to achieve balance between the work and home domains can have negative consequences for both the individual and the organisation (Nanzushi, 2015) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. In response to this concern, an increasing number of banks now offer extensive work-life benefit programs for their employees. Work-life programs most commonly include factors such as flexible hours and part-time work.

2.3.5. Determinants of the working environment

There are five determinants which were identified and considered for the purposed of the study. The determinants are, working conditions, remuneration, training and career development, and fairness of treatment (Sukdeo, 2017). 1) Working conditions: the working conditions of an organisation are considered as it infrastructure and equipment such as heating and cooling, ventilation systems, controlled noise levels, office furnishings, safety and security, etc. These conditions can affect employees and can contribute to or distract their work performance 2)

Remuneration: Remuneration and benefits to employees could be viewed as a strong control mechanism. Remuneration strategies can contribute to the commitment, flexibility and quality of staff within the organisation (Khan et al., 2020) examined the most significant aspects of remuneration and employee performance. This was based on his analysis on remuneration, 70% of the studies initiated a positive effect on employee satisfaction and performance. 3) Training and career development: Training of all staff, either temporary or permanent, leads to greater commitment and reduced turnover. The investment in employee training and development has significant benefits for an organisation as well as employees. 4) Fairness of treatment: The increasing interest in fairness of treatment in organisational behaviour, has shown significant positive impacts of fairness perceptions on employees' attitudes, trust and behaviour. This constitutes to how employees are treated within their employment. 5) Job security and stability: This is the extent to which an organisation provides stability to employees. As suggested by (Maya Sari & Erlina, 2021), job stability, is the duration of jobs or the probability of keeping or leaving a job; and job security, refers to the prospect of experiencing loss of a job.

2.4. Conceptual Framework

A conceptual framework maps out visually what is to be expected after the research is done. It points out what the dependent variable and the independent variables are and how they are related to each other. Conceptual framework is defined as a network, or “a plane,” of interlinked concepts that together provide a comprehensive understanding of a phenomenon or phenomena (Bushiri, 2019).

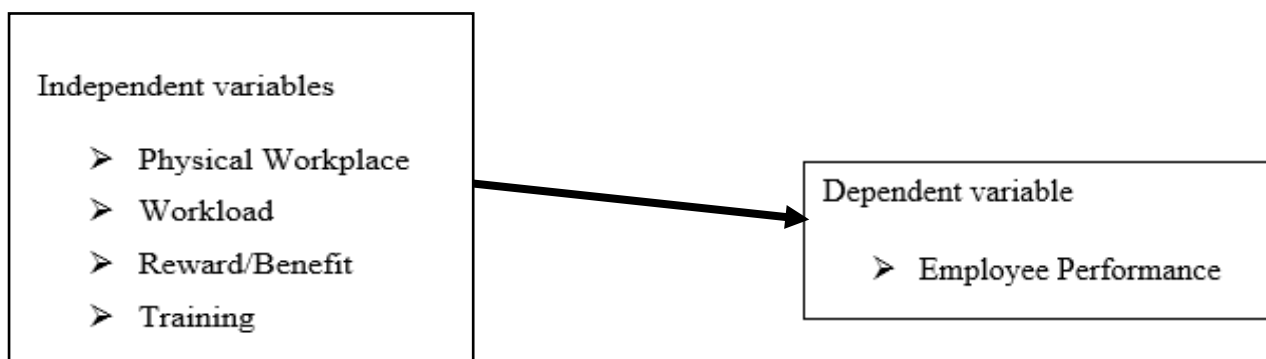


Figure 2.1 Conceptual frame work

The employee job performance parameters are selected based on while doing preliminary research, it was found that the selected parameters were found to measure job performance of

the company and are related specifically to the respondent's work nature. Therefore, from the findings of (Abamecha, 2020), all parameters were taken except Team appraisal because it was not relevant to the research at hand.

2.5. Hypothesis Testing

1. Physical working environment has a significant effect on employee performance.
2. Workload has a significant effect on employee job performance.
3. Training has a significant effect on employee job performance.

CHAPTER THREE

3. RESEARCH METHODOLOGIES

3.1. Research Design

A research design is a strategic framework for action that serves as a bridge between research questions and the execution or implementation of the research (Gatonye & Owuor, 2016). The main purpose of this research is to investigate the effect of working environment on employee job performance. Explanatory research design was applied to explain the effect of independent variables, (working environment element) on the dependent variable (employee performance). Descriptive analysis was also used to describe the characteristics of the data and produce meaningful analysis of the data and make conclusions.

3.2. Research Approach

Research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. It is all about which approach is better used to study the topic at hand. Basically, there are three types of research approached namely Qualitative, Quantitative, and mixed approach.

For this research, a quantitative approach was used. It is an approach for testing objective theories by examining the relationship among variables. The final written report is with a set structure consisting of introduction, literature and theory, methods, results, and discussion. Like qualitative researchers, those who engage in this form of inquiry have assumptions about testing theories deductively, building in protections against bias, controlling for alternative explanations, and being able to generalize and replicate the findings.

3.3. Population and sample size

3.3.1. Population

Bank of Abyssinia, according to the data of National Bank of Ethiopia (NBE), is the second leading bank in the country next to awash bank by income (Reports from national bank of Ethiopia-2022/23). Therefore, the bank is selected for this study. Bank of Abyssinia is huge company, and it is important to restrict the area of research. Therefore, the population for this research was all the workers in credit department of bank of Abyssinia that works at credit

department. There are many departments in the credit department. The department includes: project department, corporate department, credit management (collateral valuation Division, mortgage and motor vehicle Division), information technology management, portfolio management etc. In the credit department of bank of Abyssinia there are **425** workers. This number is obtained from the Human Resource Profile (HRP). In this huge office there are thousands of workers. Therefore, selection of sample size is important.

3.3. 2. Sampling Method

The type of sampling technique used in this research was a probability sampling from which a simple random sampling is incorporated. Probability sampling method is used because all the employees of the bank had equal probability to be selected. From all departments available in the organization, the sample was taken randomly to include and represent the population which is free from any favouritism. When determining the sample size, the level of precision or error level, the confidence or risk level and the degree of variability in the population is considered.

The formula to be used to calculate the sample size according to (Nanjundeswaraswamy & Divakar, 2021) was as follow.

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

Where n = sample size, N = Population size, e= the desired level of precision.

The sample size to be calculated for the confidence level of 95% using the formula: confidence level of 95% means that e =1-0.95=0.05.

3.4.3. Sample size:

Calculation of sample size as stated by (Nanjundeswaraswamy & Divakar, 2021):

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

N=425

E=0.05

$$n = \frac{425}{1+425(0.05)^2} = 206.06 = 207$$

The sample size for this research are 207.

3.4. Data Collection Method

While conducting this research, the main source of data was a primary data collection type which is first hand and obtained directly from the respondent. The data was captured by designing and distributing the questionnaire to the selected employees of the company. The questionnaire was distributed to the randomly selected respondents. Concerning the factors that affect employee job performance, by using a Likert scale which is a widely used tool available to measure respondent's opinion or attitude towards a given subject. It is a one to five agreement scale used to measure respondent's agreement or satisfaction level. The scale to be used in this research was 1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly Agree. Secondary data was also used from sources like company brochures, related research papers, articles, and journals.

3.5. Data Analysis Method

After data was gathered from respondents by distributing questionnaire, it was analyzed using regression and descriptive analysis. In the descriptive and inferential analysis data was transformed from raw in to a form that can be easily understood. It was used to report means, and frequency with the help of tables' graphs. Then using the descriptive and inferential analysis, the data was interpreted.

3.6. Model Specification

In this research, it was tried to see the effect of working environment on employee job performance. The working environment components are the physical environment, Workload, and training. Other components which are not mentioned here were captured by the error term in the model. As a result, the general model which include all the variables to examine the hypothesis of the research is as follows.

$$Y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n + \mu$$

Table 3.3.1 Regression table

Independent Variables	Dependent Variable
Physical workplace (PW)	Employee Job Performance (EJ)
Workload (W)	
Training (T)	

$$EP = a + b_1 (PW) + b_2 (W) + b_3(T) + \mu$$

Where, a = Constant term and μ = Error Term

3.7. Validity and Reliability

3.7.1. Validity

When we consider validity, we are referring to how accurately a method or a tool measures what it should measure. It is the extent to which the scores from a measure represent the variable they are intended to. Validity is defined as the extent to which a concept is accurately measured in a quantitative study. If the validity of a research is high, it shows that the findings relate to the real properties and attributes of the physical world. The research questionnaire was designed by referring to previously done studies with the help of other related literature. On the top of this, before the questionnaire is distributed, it was examined by the advisor to know if the questions adequately cover all the content of the research.

3.7.2. Reliability

Reliability refers to how consistently a method or a tool measure something. The measurement is reliable when the same result can be consistently obtained by using the same methods under the same circumstances. The reliability of a study was measured by Cronbach's alpha, α (or coefficient alpha) which is developed by Lee Cronbach in 1951. This test is used to see if multiple-question Likert scale surveys are reliable and measures internal consistency, that is, how closely related to a set of items are as a group. It is a measure of scale reliability. It measures the inter-correlations among test items in the research. (Working Environment and employee Performance). According to Lee Cronbach, as a rule of thumb, the acceptable scale should be at least 0.70 and higher. Cronbach's alpha reliability coefficient normally ranges between the value 0 and 1. The closer the coefficient is to 1.0, the greater is the internal consistency of the items (variables) in the scale.

3.8. Ethical Consideration

(G. N. Samson et al., 2015), stated that when done properly, the consent process ensures that individuals are voluntarily participating in the research with full knowledge of relevant risks and benefits. While doing this research, the responds was collected based on the free will of the respondents without any kind of force undertake. In addition to this, the respondents were

given full information about the purpose of the research and their responds will only be used for academic purposes. It was made clear that they have the rights to decline to participate in the research and it will remain confidential.

CHAPTER FOUR

4. DATA ANALYSIS AND DISCUSSION

4.1. Introduction

In this section data of the study is presented. The presentation of the data is according to the nature of the raw data. Validity of the questionnaire, demographic background of the respondents is presented first before going to the main objective of the research. The response of 198 respondents were included in the analysis of the study.

4.2. Demographic background of the study

As shown in Table 4.1 the gender of the respondents is part of the questionnaire survey. Accordingly, from the valid response rate of the questionnaire 60% which is 119 in number are men and the remaining 40% which is 79 in number are women. This indicates the ratio of the male to female is 60/40. The gender dynamics and biases can enhance the accuracy and scope of work in the credit department. From this it can be understood that in the credit department of Bank of Abyssinia the number of males and females is fair according to our country policy.

13% of the respondents are below the age of 25 years old. Majority of the respondents are in the age range between 25 and 30 years old. This amounts 75 in number. As shown in Table 4.1 29% of the respondents are between the ages ranges of 31-35 years old. The number of the respondents in this section are second in number next to the age range “between” 25-30, which is 58 in number. 14% of the respondents are under the age range between 36 and 40 years old. The age of the remaining 6% of the respondents are above 41 years old. From this, it can be said that the age of most of the respondents is in between 25 and 40. Accordingly, the respondents are under fair and productive age.

The educational background of the respondents was part of the questionnaire survey. Accordingly, as indicated in Figure 4.1 only 8% of educational level of the respondents is below diploma. The majority of the respondents which is 92% have above degree. Above half of the respondents have 1st degree. This accounts 51%. The remaining 41% of the respondents have a master’s degree and above.

As it can be seen from Table 4.1, the educational level of the respondents is BSc and MSc degree. This indicates the employees educational level is upgrading. From this, it can be said that the bank is willing to educate its employees.

Table 4.1 Gender of respondents

Gender	Frequency	Percent
Male	119	60%
Female	79	40%
Total	198	100%
Age range	Frequency	Percent
Below 25 years	26	13%
25-30	75	38%
31-35	58	29%
36-40	27	14%
Above 41 years	12	6%
Total	198	100%
Educational Background	Frequency	Percent
Below Diploma	15	8%
Degree	102	52%
Masters and above	81	41%
Total	198	100%
Variable	Frequency	Percent
Manager	37	19%
Non-manager	161	81%
Total	198	100%
Work experience	Frequency	Percent
Below 5 years	66	33%
5-10 years	51	26%
11-15 years	45	23%
16-20 years	23	12%
Above 21 years	13	7%
Total	198	100%

Source, own survey (2024)

Management level of the respondents is very important for the survey data. If the data is from only manager or from only the non-managers, it may not seem real. The data obtained from both levels is therefore good. Accordingly, for this research a data was surveyed from both managers and non-managers. Managers indicates for department managers (retail credit managers, mortgage and motor vehicle managers, commercial managers, valuation managers, consumer managers etc.) and customer relationship managers (commercial relation manager, IFB commercial managers, corporate commercial mangers etc.). Non-managers include credit loan officers, credit admins, and collateral valuation engineers. Therefore, as shown in Table

4.1, above half of the respondents were non-managerial. This accounts 81%. The remaining 19% of the respondents were managers. From this it can be understand that the number of non-managerial respondents is much higher than the number of managerial respondents. This is because, the number of managers is much lower than the number of the non-managerial. As labeled in Table 4.1 in 100 employees there is 19 managers. This indicates that the number of employees under the management is small in credit department.

As shown in Table 4.1, 33% of the respondents have a work experience below 5 years. 26% of the respondents have a work experience of between 5 and 10 years. 23% of the respondents have a work experience of between 11 and 15 years. The respondents with a work experience of between 16 and 20 years' accounts 12%. The remaining 6% of the respondents have a work experience above 21 years. From this it can be said that the work experience of the respondents is enough for the survey data to understand and give appropriate information.

The work experience of the employees is basic for good organizational performance. As it can be seen from Table 4.1, 67% of the respondents have a work experience of greater than 5 years. Therefore, this labels that the employees are very familiar with the work they are performing and can have good performance if other work parameters like workload, physical work environment and training kept normal.

4.3. Assumption Tests

4.3.1. Linearity Assumption Test

Standard multiple regression can only accurately estimate the relationship between dependent and independent variables. If the relationship between independent variables and the dependent variable is not linear, the results of the regression analysis will under-estimate the true relationship. In order to test this assumption in this research, scatterplots is used. As it is shown in Figure 4.1 independent variables in the regression have a straight-line pattern with the dependent variable representing a linear relationship. In conclusion, the normally distributed plot portray the Linearity assumption is fulfilled. As shown in Figure 4.1 the values of the independent variables are lined up in the linear line. This shows the linearity assumption test is assured.

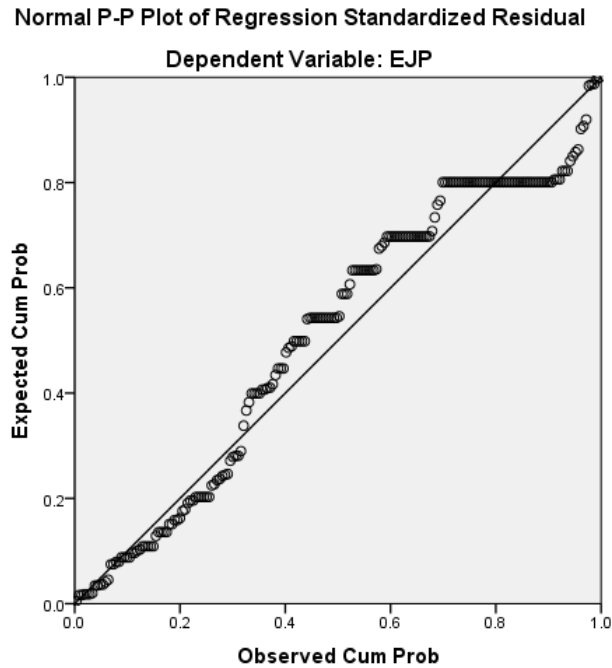


Figure 4.1 Linearity Assumption Test

Source, own survey (2024) SPSS out put

4.3.2. Normality Assumption Test

One of the assumptions of Regression is that the sampling distribution of the Mean should be normal. To analyze the distribution of the values of dependents variables in the model associated with the independent variables, normality test of histogram is used. The histogram which is showing the shape of the distribution will depict a symmetrical, bell-shaped curve, that have the most scores will be concentrated at the middle and the rest will be distributed towards the extremes as scores drift from the center, their frequency decreases.

As it can be seen from the below figure, we can determine that there is no major violation of normality assumption following the bell-shaped symmetrical curve centered on the center as shown in Figure 4.2. Therefore, it can be concluded that normality is guaranteed as the histograms is normally distributed.

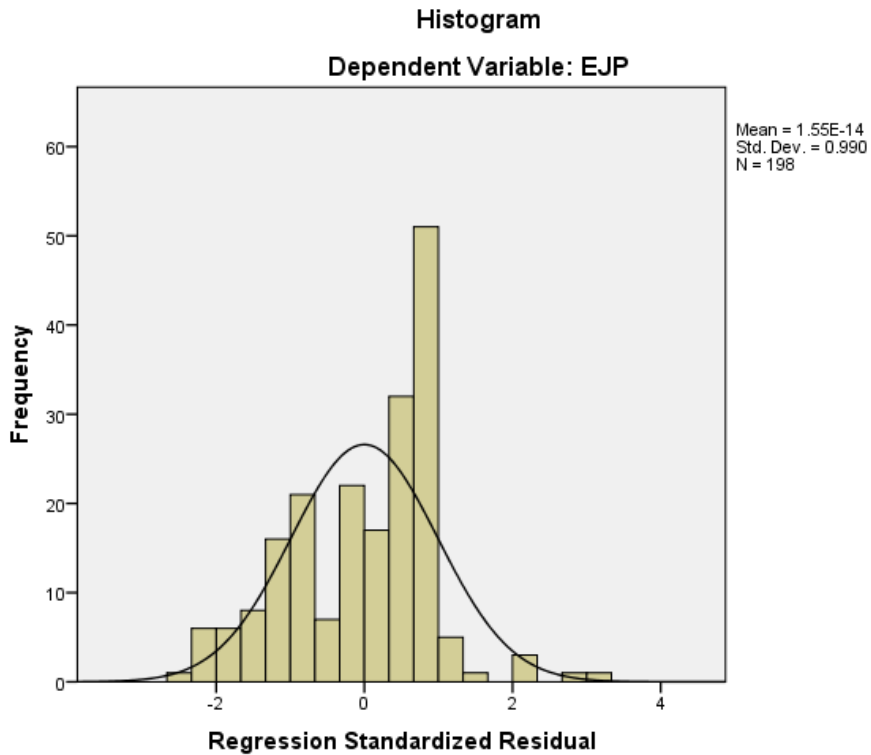


Figure 4.2 Normality Assumption Test
Source, own survey (2024) SPSS out put

4.4. Descriptive statistics

Table 4.2 Category of calculated mean

No.	Category	Condition
1	1.0-1.8	Strongly dis agree
2	1.81-2.60	Dis agree
3	2.61-3.40	Neutral
4	3.41-4.20	Agree
5	4.21-5.0	Strongly agree

Source, from the work done by (Assefa & Kassa, 2021)

Table 4.3 Summary of Descriptive Statistics of the Variables

	Working environment	N	Mean	SD	Interpretation
1	Physical workplace	198	4.2076	.97457	Agree
2	Workload	198	4.0460	1.08322	Agree
4	Training	198	3.9434	1.23729	Agree

Source; own survey (2024) SPSS output

This section reports Likert scale of measurement used for the effect of working environment on employee performance, each questions 1–5 points were scored. The questions answered by 198 participants.

Table 4.6 showed the information collected and analyzed based on a 5-point Likert Scale, (1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=strongly agree).

Table 4.4 Descriptive Statistics of physical workplace

Physical Workplace	Mean		Std. Deviation
	Statistic	Std. Error	Statistic
The physical environment is comfortable, safe, and secured to perform work	4.3485	.06138	.86369
The workplace provides undisturbed environment without any noise that gives alone time to focus and concentrate	4.4747	.05532	.77843
The environment got the right amount of furniture and working equipment like computer, printer, table, & chair	4.0758	.08620	1.21301
There is right amount of Light and enough windows that shows the outside environment in the room	4.1970	.06704	.94337
The restrooms/toilets are clean and have the necessary supplies like water, soft papers, soap and etc.	3.9697	.08003	1.12611
Opportunities to network with others (With/outside of bank)	4.3182	.06054	.85186
Availability of internet connection (Broadband, wireless)	4.0404	.07401	1.04147
Opportunity to use new technologies	4.2020	.07195	1.01241
Well organized Core Banking system	4.2424	.06686	.94079

Source, own survey (2024) SPSS output

Then calculated the mean value and categorized based on the scale as shown in Table 4.3. With regards to standard deviation, when the value of the standard deviation is smaller, it is considered as good.

Based on the analysis shown on Table 4.3 and 4.4, the mean score of physical workplace parameters ranges from 3.96 – 4.47 showing that most of the respondent’s answer is somewhat similar and concentrated around the mean. From this, the mean score of all working environment parameters falls within the range of 3.41-4.20 with an average mean of 4.02 having an agreement.

The physical workplace with a mean of 4.2076 and standard deviation of 0.97 indicates that the company have a workplace with the necessary supplies providing undisturbed workplace. Having right amount of furniture and light makes the workplace comfortable and secured. The mean and standard deviation of physical workplace is shown in Table 4.4.

Table 4.5 Descriptive Statistics of workload

Workload	Mean		Std. Deviation
	Statistic	Std. Error	Statistic
My work does not interfere with my time for family and friends	4.1212	.07596	1.06892
The workload is shared fairly within the company	4.2677	.06771	.95272
The work allocated to me is enough therefore I am free of work stress	3.6667	.08799	1.23814
I have the necessary skills and talent to handle my job effectively	3.9141	.07837	1.10270
I can take enough amount of break when I need	4.1010	.07611	1.07103
My Job-related responsibilities increases my workload	4.0303	.08560	1.20451
Connection between pay and performance workload	4.3182	.06503	.91506
The way your job provide for steady employee	4.2273	.06993	.98407
The extent to which the company policy supports job security	3.7677	.08612	1.21186

Source, own survey (2024) SPSS output

According to the analysis shown on Table 4.4 and 4.6, the mean score of workload parameters ranges from 3.66-4.31 showing that most of the respondent's answer is somewhat similar and concentrated around the mean. From this, the mean score of all workload parameters falls within the range of 3.41-4.20 with an average mean of 4.04 having an agreement.

Workload with mean score 4.046 and standard deviation of 1.08 indicates that there is fair sharing of work with the necessary skills and talent to handle the job. Since the employees take enough break, the workplace is free of stress and the employees are free to have family time.

Table 4.6 Descriptive Statistics of training

Training	Mean		Std. Deviation
	Statistic	Std. Error	Statistic
My company makes training need assessment in a regular basis and identify skill gaps	3.7172	.09144	1.28672
My company provide training for employees by using on-the job training method	3.8737	.09307	1.30956
My company provides training for employees by using off-the job training method	4.0455	.08749	1.23113
My company provides training for employees by sponsoring online learning platforms	4.1818	.07293	1.02619
My company conducts training evaluation after the training is conducted	3.8990	.09472	1.33287

Source, own survey (2024) SPSS output

With regards to **Training**, the mean score is 3.94 with standard deviation of 1.23. This indicates that the company have good training and development program that the employees really appreciate. But it shows that they have a little reservation on whether the company conduct post training assessment.

According to the result shown in Tables 4.7, Employee Job Performance (EJP) with mean of 3.8788 and standard deviation of 1.146.

Table 4.7 Descriptive Statistics of employee job performance

Employee Job Performance	Mean		Std. Deviation
	Statistic	Std. Error	Statistic
I always meet deadlines set by my supervisor with no errors	3.8990	.08164	1.14878
I communicate effectively with my supervisor	3.6717	.08823	1.24154
I get my work done in a reasonable amount of time.	3.8990	.09029	1.27048
I am present on work on a regular basis.	4.0505	.08674	1.22058
I attempt to solve problems by myself before escalating them to my supervisor	3.9242	.09168	1.29007
I promote my organization to other people because I am well satisfied	4.0455	.06953	.97842
I use work related resources efficiently and shows improvement over time	3.7828	.07261	1.02175
My supervisor gives me constructive feedbacks regularly	3.7576	.07095	.99838
Valid N (listwise)			

Source, own survey (2024) SPSS output

4.5. Correlation Analysis

Correlation also noted as correlation analysis, is a term used to describe the association or relationship between two (or more) quantitative variables. It is used to know if there is significant relation between dependent and independent variables. It is a method that measures the strength or the extent of an association between the variables with its direction. The result of a correlation analysis is a correlation coefficient whose values range from -1 to +1.

A correlation coefficient of **+1** indicates that the two variables are perfectly related in a positive (linear) manner, a correlation coefficient of **-1** indicates that two variables are perfectly related in a negative (linear) manner, while a correlation coefficient of zero indicates that there is no linear relationship between the two variables being studied.

If the coefficient value is between 0.1 and 0.29, there is poor relation, if the value is between 0.3 and 0.49, it implies there is moderate relationship and if it is ≥ 0.5 , it shows that there is strong relation between the variables. Accordingly, as shown in the table below, the Pearson correlation coefficients for the working environment parameters and employee performance is computed

As it can be seen from the above table, it represents the correlation Matrix between the dependent and the independent variables.

Based on the results, the following conclusions were put together. There is a strong positive correlation between physical workplace and workload, physical workplace and physical workplace and training and physical work place and employee job performance with a Pearson correlation coefficient of 0.988, 0.976, 0.968, and 0.962 respectively and the significance level is 0.000. This means the relationship is highly significant. When more training is provided for the employee, it can be said that there was an enhancement of employee job performance

Table 4.8 Correlation of dependent and independent variables

Correlations						
		PW	W	R	T	EJP
PW	Pearson Correlation	1	.988**	.976**	.968**	.962**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	198	198	198	198	198
W	Pearson Correlation	.988**	1	.992**	.981**	.985**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	198	198	198	198	198
R	Pearson Correlation	.976**	.992**	1	.991**	.993**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	198	198	198	198	198
T	Pearson Correlation	.968**	.981**	.991**	1	.989**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	198	198	198	198	198
EJP	Pearson Correlation	.962**	.985**	.993**	.989**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	198	198	198	198	198

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

Source, own survey (2024) SPSS output

4.6. Regression analysis

The model summary shows that the model is highly significant, with an R-squared of 0.988. This means that the model explains 98.8% of the variation in the dependent variable, EJP. The adjusted R-squared is 0.988, which is very close to the R-squared. This indicates that the model is not over fitting the data. The standard error of the estimate is 0.12234, which is relatively small. This indicates that the model is precise.

The model shows that the predictors T, PW, and W are all significant predictors of EJP. This means that these variables are all related to EJP, and that they can be used to predict EJP. The coefficient for T is 0.123, which means that for every unit increase in T, EJP is expected to increase by 0.123 units. The coefficient for PW is 0.234, which means that for every unit increase in PW, EJP is expected to increase by 0.234 units. The coefficient for W is 0.345, which means that for every unit increase in W, EJP is expected to increase by 0.345 units. Overall, the model summary shows that the model is highly significant and that the predictors T, PW, and W are all significant predictors of EJP.

Table 4.9 Model summary

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994 ^a	.988	.988	.12234
a. Predictors: (Constant), T, PW, W				
b. Dependent Variable: EJP				

Source, own survey (2024) SPSS out put

The ANOVA table shows that the model is significant, $F(3, 194) = 5326.987$, $p < .001$. This means that the predictors (T, PW, and W) are significantly related to the dependent variable (EJP). The R² value is .993, which indicates that the model accounts for 99.3% of the variance in EJP. This is a very high R² value, which suggests that the model is a good fit for the data.

Table 4.10 ANOVA analysis

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.187	3	79.729	5326.987	.000 ^b
	Residual	2.904	194	.015		
	Total	242.091	197			
a. Dependent Variable: EJP						
b. Predictors: (Constant), T, PW, W						

Source, own survey (2024) SPSS out put

The table also shows the mean square for the model (79.729) and the mean square for the error (.015). The mean square for the model is much larger than the mean square for the error, which indicates that the model is a good fit for the data. The table also shows the p-value for the F-statistic. The p-value is less than .001, which indicates that the model is significant. This means that the predictors (T, PW, and W) are significantly related to the dependent variable (EJP).

Overall, the ANOVA table shows that the model is a good fit for the data and that the predictors (T, PW, and W) are significantly related to the dependent variable (EJP).

The relative importance of overall work environments was also conducted using regression coefficient as presented in table below. From the output presented above, the unknown beta values were replaced by the values generated above. The unstandardized coefficient is used here. They represent when there is one unit of change in the independent variable there will also be a change in the dependent variable and depicts the direction of the relationship. Referring from chapter three of this research, the regression model was generated as follows.

Table 4.11 Coefficients of Regression Analysis

Variables	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	.323	.053		6.105	0.002
Physical workplace	-.418	.059	-.351	-7.040	0.004
Workload	.534	.091	.500	5.895	0.001
Training	.329	.052	.358	6.315	0.001

Source; survey (2024) SPSS output

$$EJ = a + b_1 \text{Physical workplace} + b_2 \text{Workload} + b_3 \text{Training} + \mu$$

The regression equation can be stated as:

$$EJ = 0.323 - 0.418\text{Physical Workplace} + 0.534\text{Workload} + 0.329\text{Training} + \mu$$

From table 4.11 all the independent variables have a positive beta coefficient except physical workplace reflecting they have a positive effect on employee performance. Physical workplace has a negative effect on employee job performance. If the workplace suitability increases for the employees, the employee job performance will decrease. While, for the other independent variables, as independent variable increases the dependent variable increase with the rate of their coefficient. The employee job performance increases by 0.534 if workload increases by a unit considering all the variables and the constant remains constant.

4.7. Testing of Hypothesis

In this part, the alternative hypothesis of the research was tested for acceptance or rejection of the relationship between the independent variables (Physical workplace, Workload, and Training) with the dependent variable (Employee Job Performance).

The following are the alternative hypothesis of the research.

Hypothesis 1;

Physical working environment has a significant effect on employee performance

With reference to other literature done on effect of physical work environment, evidence shows that PW has a positive effect on employee performance both directly and indirectly (G. N. Samson et al., 2015). Other research has also emphasized the importance of PW parameters mentioned in this research. As stated by (Alemu, 2022), on their article said, “it can be concluded that not only temperature, water quality, lighting and noise should be taken into consideration, but also the indoor air quality, thermal comfort, layout of individual workspaces, workplace colour schemes, interior plants, dust levels and biological contaminants and many other factors should be considered by the top management of organizations.”

Table 4.12: Hypothesis Test Summery

Variables	Result	Decision
Physical workplace	$\beta = -0.418, P = 0.004$ i.e., <0.05	H1:1 = Accepted
Workload	$\beta = 0.534, P = 0.001$ i.e., <0.05	H1:2 = Accepted
Training	$\beta = 0.329, P = 0.001$ i.e., <0.05	H1:4 = Accepted

Source; survey (2024) SPSS output

Many researches including this one, agrees that the physical working environment of any organization will have an effect on employee’s performance. Having the right amount of equipment, light, free from disturbing noise, comfortable, safe and secured environment with clean restrooms (toilets) are the common leading factors that plays a great role in enhancing the performance of employees in an organization.

Hypothesis 2;

Workload has a significant effect on employee job performance

With reference to other literature done by (Abamecha, 2020), on “Analysis of the Effect of Workload on Employee Performance of the Production Operator in Pem Plant” found out that workload has a positive and significant effect on Employee Performance which is consistent with this research. (Shammout, 2021) on the article called “Effect of Workplace Environment on the Performance of Commercial Banks Employees in Nakuru Town” also indicated that workload has a significant effect on employee performance. It was found from reviewing of articles and journals; it can be concluded that workload has a significant effect on employee performance. In line with this research, common workload parameters like sharing of work, enough amount of rest time, work system were also taken by other researchers and reached at same conclusions.

Hypothesis 3;

Training has a significant effect on employee job performance

With reference to other research done in retail banking sector on (Nanzushi, 2015) found out employees’ job performance is positively affected by training. It was concluded that training is originator of performance which is consistent with this research (Kuhil, Abdurezak Mohammed, 2019). Another case study done by (Suryani et al., 2022), collected the data from 340 employees and observed that there is a strong relationship between employee performance and training and statistically significant. Most Research like this one, agree that parameters of Training such as training need assessment, providing on-job and off-job training, online training, and training evaluation has a great effect on enhancing the performance of employees.

4.8. Summary of Findings and Discussion

The physical workplace with a mean of 4.2076 and standard deviation of 0.97 indicates that the company have a workplace with the necessary supplies providing undisturbed workplace. Having right amount of furniture and light makes the workplace comfortable and secured. Physical workplace has a positive effect on employee performance both directly and indirectly (G. N. Samson et al., 2015). Other research has also emphasized the importance of PW parameters mentioned in this research. As stated by (Alemu, 2022), on their article said, “it can be concluded that not only temperature, water quality, lighting and noise should be taken into consideration, but also the indoor air quality, thermal comfort, layout of individual workspaces, workplace colour schemes, interior plants, dust levels and biological contaminants and many other factors should be considered by the top management of organizations.”

Workload with mean score 4.046 and standard deviation of 1.08 indicates that there is fair sharing of work with the necessary skills and talent to handle the job. Since the employees take enough break, the workplace is free of stress and the employees are free to have family time. With reference to other literature done by (Abamecha, 2020), on “Analysis of the Effect of Workload on Employee Performance of the Production Operator in Pem Plant” found out that workload has a positive and significant effect on Employee Performance which is consistent with this research. (Shammout, 2021) on the article called “Effect of Workplace Environment on the Performance of Commercial Banks Employees in Nakuru Town” also indicated that workload has a significant effect on employee performance.

The mean score of training, is 3.94 with standard deviation of 1.23. This indicates that the company have good training and development program that the employees really appreciate. But it shows that they have a little reservation on whether the company conduct post training assessment. With reference to other research done in retail banking sector on (Nanzushi, 2015) found out employees’ job performance is positively affected by training. It was concluded that training is originator of performance which is consistent with this research (Kuhil, Abdurezak Mohammed, 2019). Another case study done by (Suryani et al., 2022), collected the data from 340 employees and observed that there is a strong relationship between employee performance and training and statistically significant.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATION

This chapter presents the general findings of the research. It presents the conclusions made and the recommendation by the researcher. It was performed based on the objectives defined on the effect of working environment on employee job performance.

5.1. Conclusion

Based on the findings in this research paper on the effect of working environment on employee's job performance, the following conclusions were drawn.

- ☞ Based on the regression result. The physical environment, Workload, Training has a positive correlation with employee job performance. It is significantly related with job performance that employees are not against the physical settings (security, comfortability, enough light, free from disturbing noises, clean rest rooms and right amount of furniture in the office. It shows that when the company began to execute programs to effectively organizing resources and labor to meet the company's output goals by balancing task assignments, it will definitely improve job performance. It can be determined that when more training is provided for the employee, it can be said that there will be an enhancement of employee job performance. Therefore, the effect is significant and can cause a major uplifting to employees' performance.

5.2. Recommendation

Based on the analysis of this research and the findings, the following recommendations have been forwarded to improve the working environment of Bank of Abyssinia.

- ☞ It is recommended that the physical workplace like undisturbed workplace without any noise, comfortable, safe, and secured environment, right amount of Light and clean restrooms should be well structured and be available so that employees will not be demoralized to perform their tasks.
- ☞ It is well known that Training boosts employee performance, productivity, reduce employee turnover, and improves company culture. So therefore, it is recommended that the bank should keep this as its strength and look for ways to further improve the methods, the contents, and the timings of the trainings.

- ☞ It is also recommended not to push the employees beyond their limit by assigning too much task. They will be free to perform without stressing themselves and deliver the required output on due time.
- ☞ This research focused on finding out the effect of working environment on job performance only on Bank of Abyssinia. Moreover, other researchers can take one of the factors and study particularly on the chosen factors to enhance better knowledge and perception about the parameters of the factor.
- ☞ Finally, it is very important to understand the effect working environment has a significant effect on employees' job performance. Having an encouraging and fostering working environment that inspire employees to take joy into their work performance in the company.
- ☞ Happy employees are loyal employees. Loyal employees are successful employees. Successful employees are creative employees. And these creative employees will be the one bringing the business solutions for the success of the company. So, it is highly recommended for the company to invest in this particular area to secure its achievement.

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APPENDIX

Appendix I. Questionnaires'

Dear Respondent, my name is **Halefom Gidey**. I am a student of Master of Business Administration in St. Mary's University. I am conducting this research as partial requirement to fulfil my master's degree.

The main objective of the study is to assess "The effect of working environment on employee performance in case of Bank of Abyssinia. This questionnaire is to collect data related to work environment in your organization. The research reliability depends on the data provided by you in this questionnaire. With this regard, I would really appreciate your willingness to provide me your honest and genuine response. The data you give will be confidential and will only be used for academic purpose. Your timely completion & return of the paper is highly appreciated.

Please note that

- ☞ You are not required to write your name.
- ☞ Put a "X" mark in the column which best describes your response to the statement.
- ☞ Give your responses for open ended questions on the space provided.

Once again, thank you for your willingness and cooperation.

PART ONE: GENERAL INFORMATION

1. Gender

Male

Female

2. Age

Below 25 years

26-30

31-35

36-40

Above 41 years

3. Educational status

- Below 12th grade
- Diploma
- Degree
- Masters and above

4. Position

- Manager
- Non-manager

5. Year of experience

- Below 5 years
- 5-10 years
- 11-15 years
- 16-20 years
- Above 21 years

PART TWO

The following part mentions factors that may affect employee job performance. Therefore, please express your level of agreement by putting “X” mark on the box that best describe your opinion. Ratings:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

CODE	Description	Ratings				
		1	2	3	4	5
1	The Physical workplace					
1.1.	The physical environment is comfortable, safe, and secured to perform work					
1.2.	The workplace provides undisturbed environment without any noise that gives alone time to focus and concentrate					
1.3.	The environment got the right amount of furniture and working equipment like computer, printer, table, & chair					
1.4.	There is right amount of Light and enough windows that shows the outside environment in the room					
1.5.	The restrooms/toilets are clean and have the necessary supplies like water, soft papers, soap and etc.					
1.6.	Opportunities to network with others (With/outside of bank)					
1.7.	Availability of internet connection (Broadband, wireless)					
1.8.	Opportunity to use new technologies					
1.9.	Well organized Core Banking system					
2.	Workload					
2.1.	My work does not interfere with my time for family and friends					
2.2.	The workload is shared fairly within the company					
2.3.	The work allocated to me is enough therefore I am free of work stress					
2.4.	I have the necessary skills and talent to handle my job effectively					
2.5.	I can take enough amount of break when I need					
2.6.	My Job-related responsibilities increases my workload					

2.7.	Connection between pay and performance workload					
2.8.	The way your job provide for steady employee					
2.9.	The extent to which the company policy supports job security					
3.	Training					
3.1.	My company makes training need assessment in a regular basis and identify skill gaps					
3.2.	My company provide training for employees by using on-the job training method.					
3.3.	My company provides training for employees by using off-the job training method.					
3.4.	My company provides training for employees by sponsoring online learning platforms					
4.5.	My company conducts training evaluation after the training is conducted					
4.	Employee Job Performance					
4.1.	I always meet deadlines set by my supervisor with no errors					
4.2.	I communicate effectively with my supervisor					
4.3.	I get my work done in a reasonable amount of time.					
4.4.	I am present on work on a regular basis.					
4.5.	I attempt to solve problems by myself before escalating them to my supervisor					
4.6.	I promote my organization to other people because I am well satisfied					
4.7.	I use work related resources efficiently and shows improvement over time					
4.8.	My supervisor gives me constructive feedbacks regularly					

Thank you for taking your valuable time to fill this questionnaire.

Appendix II. Analysis data

CODE	Description	Ratings					RII	Sum
1	The Physical workplace	Average					84%	
1.1.	The physical environment is comfortable, safe, and secured to perform work	6	4	3	87	98	87%	198
		6%	4%	3%	89%	100%		
1.2.	The workplace provides undisturbed environment without any noise that gives alone time to focus and concentrate	3	5	2	73	115	89%	198
		3%	4%	2%	63%	100%		
1.3.	The environment got the right amount of furniture and working equipment like computer, printer, table, & chair	15	14	6	69	94	82%	198
		16%	15%	6%	73%	100%		
1.4.	There is right amount of Light and enough windows that shows the outside environment in the room	4	12	12	83	87	84%	198
		5%	14%	14%	95%	100%		
1.5.	The restrooms/toilets are clean and have the necessary supplies like water, soft papers, soap and etc.	5	26	20	66	81	79%	198
		6%	32%	25%	81%	100%		
1.6.	Opportunities to network with others (With/outside of bank)	6	4	2	95	91	86%	198
		7%	4%	2%	104%	100%		
1.7.	Availability of internet connection (Broadband, wireless)	4	22	13	82	77	81%	198
		5%	29%	17%	106%	100%		
1.8.	Opportunity to use new technologies	6	13	10	75	94	84%	198
		6%	14%	11%	80%	100%		
1.9.	Well organized Core Banking system	5	9	12	79	93	85%	198
		5%	10%	13%	85%	100%		
2.	Workload	Average					81%	
2.1.	My work does not interfere with my time for family and friends	7	16	8	74	93	83%	198
		8%	17%	9%	80%	100%		
2.2.	The workload is shared fairly within the company	8	5	7	84	94	85%	198
		9%	5%	7%	89%	100%		
2.3.	The work allocated to me is enough therefore I am free of work stress	18	25	12	93	50	73%	198
		36%	50%	24%	186%	100%		
2.4.		10	20	9	97	62	78%	198

	I have the necessary skills and talent to handle my job effectively	16 %	32%	15%	156%	100%		
2.5.	I can take enough amount of break when I need	8	17	5	85	83	82%	198
		10 %	20%	6%	102%	100%		
2.6.	My Job-related responsibilities increases my workload	11	21	11	63	92	81%	198
		12 %	23%	12%	68%	100%		
2.7.	Connection between pay and performance workload	7	5	4	84	98	86%	198
		7 %	5%	4%	86%	100%		
2.8.	The way your job provide for steady employee	6	12	6	81	93	85%	198
		6 %	13%	6%	87%	100%		
2.9.	The extent to which the company policy supports job security	13	23	26	71	65	75%	198
		20 %	35%	40%	109%	100%		
3.	Training	Average					79%	
3.1.	My company makes training need assessment in a regular basis and identify skill gaps	9	41	22	51	75	74%	198
		12 %	55%	29%	68%	100%		
3.2.	My company provide training for employees by using on-the job training method.	18	18	21	55	86	77%	198
		21 %	21%	24%	64%	100%		
3.3.	My company provides training for employees by using off-the job training method.	13	16	19	51	99	81%	198
		13 %	16%	19%	52%	100%		
3.4.	My company provides training for employees by sponsoring online learning platforms	9	5	20	71	93	84%	198
		10 %	5%	22%	76%	100%		
3.5.	My company conducts training evaluation after the training is conducted	20	17	15	57	89	78%	198
		22 %	19%	17%	64%	100%		
4.	Employee Job Performance	Average					78%	
4.1.	I always meet deadlines set by my supervisor with no errors	7	25	24	67	75	78%	198
		9 %	33%	32%	89%	100%		
4.2.	I communicate effectively with my supervisor	11	34	27	63	63	73%	198
		17 %	54%	43%	100%	100%		
4.3.	I get my work done in a reasonable amount of time.	16	17	23	57	85	78%	198
		19 %	20%	27%	67%	100%		
4.4.	I am present on work on a regular basis.	11	20	16	52	99	81%	198
		11 %	20%	16%	53%	100%		

4.5.	I attempt to solve problems by myself before escalating them to my supervisor	17	19	13	62	87	78%	198
		20%	22%	15%	71%	100%		
4.6.	I promote my organization to other people because I am well satisfied	7	10	18	95	68	81%	198
		10%	15%	26%	140%	100%		
4.7.	I use work related resources efficiently and shows improvement over time	8	16	33	95	46	76%	198
		17%	35%	72%	207%	100%		
4.8.	My supervisor gives me constructive feedbacks regularly	7	17	35	97	42	75%	198
		17%	40%	83%	231%	100%		

Source, own survey (2024) SPSS output

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994 ^a	.988	.988	.12234
a. Predictors: (Constant), T, PW, W				
b. Dependent Variable: EJP				

Source, own survey (2024) SPSS output

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.187	3	79.729	5326.987	.000 ^b
	Residual	2.904	194	.015		
	Total	242.091	197			
a. Dependent Variable: EJP						
b. Predictors: (Constant), T, PW, W						

Source, own survey (2024) SPSS output

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.323	.053		6.105	.000

	PW	-.418	.059	-.351	-7.040	.000
	W	.534	.091	.500	5.895	.000
	T	.329	.052	.358	6.315	.000

a. Dependent Variable: EJP

Source, own survey (2024) SPSS output

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
PW1	198	1.00	5.00	4.3485	.06138	.86369
PW2	198	1.00	5.00	4.4747	.05532	.77843
PW3	198	1.00	5.00	4.0758	.08620	1.21301
PW4	198	1.00	5.00	4.1970	.06704	.94337
PW5	198	1.00	5.00	3.9697	.08003	1.12611
PW6	198	1.00	5.00	4.3182	.06054	.85186
PW7	198	1.00	5.00	4.0404	.07401	1.04147
PW8	198	1.00	5.00	4.2020	.07195	1.01241
PW9	198	1.00	5.00	4.2424	.06686	.94079
Valid N (listwise)	198			4.2076		.97457

Source, own survey (2024) SPSS output

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
W1	198	1.00	5.00	4.1212	.07596	1.06892
W2	198	1.00	5.00	4.2677	.06771	.95272
W3	198	1.00	5.00	3.6667	.08799	1.23814
W4	198	1.00	5.00	3.9141	.07837	1.10270
W5	198	1.00	5.00	4.1010	.07611	1.07103
W6	198	1.00	5.00	4.0303	.08560	1.20451
W7	198	1.00	5.00	4.3182	.06503	.91506
W8	198	1.00	5.00	4.2273	.06993	.98407
W9	198	1.00	5.00	3.7677	.08612	1.21186
Valid N (listwise)	198			4.0460		1.08322

Source, own survey (2024) SPSS output

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
T1	198	1.00	5.00	3.7172	.09144	1.28672
T2	198	1.00	5.00	3.8737	.09307	1.30956
T3	198	1.00	5.00	4.0455	.08749	1.23113
T4	198	1.00	5.00	4.1818	.07293	1.02619
T5	198	1.00	5.00	3.8990	.09472	1.33287
Valid N (listwise)	198			3.9434		1.23729

Source, own survey (2024) SPSS output

Descriptive Statistics						
	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
EJ1	198	1.00	5.00	3.8990	.08164	1.14878
EJ2	198	1.00	5.00	3.6717	.08823	1.24154
EJ3	198	1.00	5.00	3.8990	.09029	1.27048
EJ4	198	1.00	5.00	4.0505	.08674	1.22058
EJ5	198	1.00	5.00	3.9242	.09168	1.29007
EJ6	198	1.00	5.00	4.0455	.06953	.97842
EJ7	198	1.00	5.00	3.7828	.07261	1.02175
EJ8	198	1.00	5.00	3.7576	.07095	.99838
Valid N (listwise)	198			3.8788		1.14625

Source, own survey (2024) SPSS output