



SCHOOL OF POSTGRADUATE STUDIES

**AN INVESTIGATION OF THE RELATIONSHIP BETWEEN
OCCUPATIONAL STRESS AND EMPLOYEE PERFORMANCE.**

A CASE OF INDO ZAMBIA BANK.

A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE
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(GENERAL).

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DECLARATION

I, Yvonne Nzala, hereby declare that this dissertation is the product of my own works and has never been submitted to another university to be considered for a degree other than the one I am currently pursuing.

Signature of Author: 

Date: 4th April 2024

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ABSTRACT

The study aimed to investigate the relationship between occupational stress and employee performance at the Indo Zambia Bank. Quantitative methods were used relying on objective measurements and statistical analysis of data collected through questionnaires. Of the 189 questionnaires distributed to employees of the Indo-Zambia Bank, 180 were returned, corresponding to a high response rate of 95.23%. The main goals of the study included evaluating the correlation between workload and employee performance at Indo Zambia Bank; exploring the relationship between task ambiguity and employee performance; analysing the impact of time pressure on employee performance at Indo Zambia Bank; and studying the link between role conflict and employee performance within the same bank.

The study provided solid evidence indicating that professional stress significantly affects employee performance. It highlighted a strong negative correlation (-0.91) between work stress and employee performance. The correlation coefficient of -0.91 reveals a strong negative relationship between work stress and employee performance. As work stress increases, performance tends to decrease significantly. This suggests a consistent inverse association between the two variables, highlighting the detrimental impact of work stress on productivity. Addressing and reducing work-related stressors could lead to significant improvements in employee performance. According to the results, an increase in occupational stress is directly linked to a notable decrease in employee performance at Indo Zambia Bank. This negative correlation underscores the need for the organization to focus on reducing professional stress to create an optimal work environment for employees.

Therefore, the study recommends that the management of the Indo Zambia Bank re-evaluates and reorganizes the distribution of workloads among employees. The study identified that high workloads are a major factor in occupational stress, having a negative impact on employee performance. Furthermore, management needs to establish a regulatory framework focused on employee well-being. The framework needs to include guidelines for stress management programs, regular assessments of working conditions, and incentives for organizations committed to the welfare of their employees.

Key words: Occupational stress, Employee performance

CHAPTER ONE: INTRODUCTION

1.1 Introduction

Stress is a typical aspect of contemporary living. It has a wide range of definitions, causes, signs, and consequences. The International Labor Organization states that it is now generally understood that workplace stress is highly widespread and that it has a large cost in terms of employees' health, absenteeism, and decreased performance. The role played by the banking sector in the global economy is essential, and the performance of workers in this field has a significant influence on economic stability and growth. In turn, job performance is strongly influenced by work-related stress, a widely studied and multifaceted phenomenon. The connection between work-related stress and employee performance in the banking sector is particularly intriguing due to high demands, competitive nature, and potential repercussions of poor employee performance (Marvin, 2019).

The contemporary work environment, especially in the banking sector, has undergone notable changes in recent years. The banking industry is characterized by being fast-paced, dynamic, and demanding, with constant interactions with clients, rigorous regulatory requirements, and rapid technological advancements. In this context, employee performance plays a fundamental role in the success and stability of banking institutions. Employees in the banking sector are expected to achieve challenging goals, ensure regulatory compliance, and provide excellent customer service. However, amid these demands, a critical aspect is often overlooked: the impact of work-related stress on employee performance (Bakker and Schaufeli, 2013). This chapter presented the background of the study and the statement of the problem that led to the undertaking of the study. It also presented the objectives of the study as well as the significance of the study.

1.2 Background

In contemporary workplaces, the intricate interplay between occupational stress and employee performance has garnered significant attention from scholars and practitioners

alike. The recognition of the impact of occupational stress on individual well-being and organizational outcomes underscores the need for a thorough exploration of this relationship. Occupational stress, defined as the adverse reaction people have to excessive pressures or other types of demands placed on them at work has become a pervasive concern in today's dynamic work environments. As organizations continually strive to optimize productivity and efficiency, understanding the nuanced connections between stress and employee performance has become paramount (Bassetti and Giorgetta, 2015).

An organization's employees, frequently referred to as the lifeblood of every organization, provide the input necessary for this to be accomplished. Therefore, the staff must put in an all-out effort to achieve the institution's objectives for business operations to run smoothly. According to Anu and Kamar (2018), stress is the nonspecific response of the body to any demand imposed on it. Any involuntary change that can elicit physiological, psychological, and behavioral responses within a biological system is designated by the term stress. This term is so universal that it is used as a noun when people talk about stress, as a verb when events are stressful, and as an adjective when used as an expression (Beehr and Newman, 2018).

Performance involves completing a set of tasks within a given time frame, with an indication of the result to measure the degree of task accomplishment. Performance measurement is only possible when a performance standard has been established. Thus, employee performance refers to observable activities and behaviors demonstrating how a task is carried out (Manjunatha and Renukamunthi, 2017). Therefore, performance measurement can be done by evaluating how workers perform their tasks in accordance with their job descriptions.

Despite the negative implications associated with occupational stress, it is essential to acknowledge some of its potential positives within the organizational context. Occupational stress can serve as a motivating factor for employees to strive for better performance and productivity. In moderate amounts, stress can enhance individuals' focus and attention, leading to increased efficiency in task completion. Moreover,

experiencing moderate levels of stress can stimulate creativity and problem-solving abilities, thereby fostering innovation within the workplace.

However, the negative consequences of occupational stress on employee performance cannot be overlooked. Research indicates a significant correlation between high levels of stress and decreased job satisfaction, absenteeism, turnover intentions, and decreased overall performance. In the case of Absa Bank, the study by Mwiikisa (2021), highlighted a negative relationship between occupational stress and employee performance, with stressed employees exhibiting lower levels of productivity and engagement. Moreover, prolonged exposure to high levels of occupational stress can have detrimental effects on employees' physical and mental well-being, leading to burnout, anxiety, depression, and various health-related issues. These negative outcomes not only impact individual employees but also have implications for the overall organizational performance and success.

Due to the nature of work and hours worked, the banking industry is regarded as one of the most stressful ones. Additionally, several reforms to the banking industry have recently taken place in Zambia, raising concerns among regulators and customers about the caliber and accessibility of worker service delivery. The economy's erratic state, the monetary policy's instability, new competitive repositioning, and innovations in communication and information processing all contributed to these reforms, which quickly altered Zambia's business environment. These modifications have an impact on banking as well, and bank employees may find it more difficult to reconcile their roles as a family and employee.

Due to the general cultural emphasis on the family structure in Zambia, this trend may have a negative effect on the individuals involved. As such, the breakdown of a family system is referred to as an individual's failure, which tends to impact the individual's success. According to Hofacker and Konig (2013), managing multiple roles, such as involvement in work, interactions with spouses, and domestic responsibilities, can have an impact on an employee's effectiveness.

Indo Zambia Bank Limited was formed on 19th October 1984. Offering retail and commercial banking services to the public, along with allied services, is the bank's main

business (IDC, 2022). The bank has continued to promote bank facilities in favor of economic growth across the whole terrain with 34 branches located in each of Zambia's 10 provincial centers since the establishment of Indo Zambia Bank in 1984. The bank has a 39-year track record of flawless and continuous excellence in performance across all key financial metrics.

Indo Zambia Bank is a bank with a distinctive ownership structure that includes two governments, the government of India and the government of the Republic of Zambia through its Industrial Development Corporation. The Government of the Republic of Zambia contributed its share of 40% of the equity share capital through the Industrial Development Corporation and the Government of India contributed through 3 major banks which are Bank of Baroda, Bank of India and Central Bank of India each holding 20%. The bank's mission is to act as a catalyst for the economic development of Zambia and its vision is to become the bank of choice for all retails and corporate customers. It has 34 branches country wide with its headquarters in Lusaka (IZB, 2023). Mr. Kowdichar Shashidhar is the Managing Director of Indo Zambia Bank after being appointed in 2020.

While the relationship between occupational stress and employee performance has been a subject of scholarly inquiry, the banking sector's specific nuances warrant further exploration. The financial industry's ever-evolving landscape demands a nuanced understanding of how stressors unique to this sector influence employee performance outcome (Sonntag and Frese, 2013). This thesis sought to contribute to the existing body of knowledge by investigating the nature of the relationship between occupational stress and employee performance in the banking sector, shedding light on the underlying mechanisms, and proposing strategies for mitigating the negative impact of stress on employee well-being and organizational outcomes. The study sought to emphasize the relationship between occupational stress and employee's performance in the banking industry utilizing data collected from Indo Zambia Bank.

1.3 Statement of the Problem

The Zambian banking sector is known for its long hour work culture, and high workload of employees. This lack of work flexibility, high work pressure and longer working hours are stressing out many workers in the Zambian Banks, reducing their job performance

and productivity. As a result of spending too many hours at work with very little time for personal activities and family, most bankers end up not living a full and holistic life (Mwiikisa, 2021). This in turn may affect their performance, with a chain reaction affecting customers. Studies have revealed that in the pursuit of maximizing profits, banks tend to subject some employees to a considerable workload, negatively affecting their job performance due to stress.

Despite the stress management techniques used by Indo Zambia bank like stress management programs, meditation programs, communication programs, promotional activities, counselling activities, reward systems, these techniques play a very significant role to reduce stress among private banks employees, occupational stress has continued to affect the performance of employees.

It is therefore crucial to understand the relationship between occupational stress and employee performance in the banking sector in Zambia. The research problem addressed in this dissertation revolved around the examination of the intricate relationship between occupational stress and employee performance within the context of Indo Zambia Bank. Occupational stress, a prevalent concern in contemporary workplaces, has been recognized as a multifaceted phenomenon with the potential to impact employees' well-being and organizational outcomes. Indo Zambia Bank served as an ideal setting for investigation due to its dynamic nature and the diverse challenges faced by employees in the banking sector.

1.4 Research Objectives

1.4.1 Main Objective

The main aim of this research was to investigate the relationship between occupational stress and employee performance at Indo Zambia Bank.

1.4.2 Specific Objectives

1. To establish the relationship between work overload and employee performance at Indo Zambia Bank.
2. To ascertain the relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank.

3. To determine the relationship between time pressure and employee performance at Indo Zambia Bank.
4. To find out the relationship between role conflict and employee performance at Indo Zambia Bank.

1.5 Research Hypotheses

H0: There is no significant relationship between job stress and employee performance at Indo Zambia Bank.

H1: There is a negative and significant relationship between job stress and employee performance at Indo Zambia Bank.

1.6 Significance of the Study

Conducting this study holds significant implications for various stakeholders. For Indo Zambia Bank, the findings offer valuable insights into understanding the dynamics between stress levels and employee performance, enabling the implementation of targeted interventions to mitigate stressors and enhance productivity. This could lead to improved employee morale, reduced turnover rates, and ultimately, bolstered financial performance. The broader banking industry stands to benefit from the study's outcomes by gaining a deeper understanding of the interplay between stress and performance, thereby informing best practices for employee well-being and organizational effectiveness. Additionally, other relevant stakeholders such as regulatory bodies, policymakers, and customers may benefit from a more resilient banking sector with happier, more productive employees. Moreover, future researchers could build upon this study's findings, contributing to a growing body of knowledge aimed at addressing workplace stress and optimizing employee performance across various industries.

1.7 Scope of the Study

The research focused on four specific factors contributing to work-related stress, acknowledging that there are additional elements influencing occupational stress. The identified factors were workload, ambiguity, time pressure, and role conflict. Data was gathered from current employees at the Indo Zambia Bank.

1.8 Definition of Keys Terms and concepts

Occupational stress – it refers to the response people may have when presented with work demands and pressures that do not align with a person’s knowledge, capabilities, and affect to manage challenges (World Health Organization, 2007). It arises when individuals perceive an imbalance between the requirements of their job and their ability to meet those demands. This stress can result from various factors, including excessive workload, tight deadlines, long hours, lack of control over tasks, conflict with colleagues, and job insecurity. Prolonged exposure to job stress can have detrimental effects on physical and mental health, leading to issues like burnout, anxiety, depression, and various other stress-related ailments. Managing and mitigating job stress is essential for both individual well-being and overall workplace productivity (Obirih, 2014).

Employee performance – Donhoe (2019) defines employee performance as how well workers function at work and how well they carry out the tasks assigned to them. To improve customer value, reduce costs and run more profitably, organizations typically set performance goals for both individual workers and the entire company. Performance for a specific employee can include task level productivity and effectiveness of work.

- i. **Ambiguity of tasks** – is the level of disinformation that is experienced by the employee, or the lack of information related to the task assigned to the employees (Tang and Chang, 2010). Role ambiguity is when employees have insufficient information to perform their jobs adequately.
- ii. **Role conflict** – Role conflict is defined as facing a person with conflicting expectations (Celik, 2013). These conflicting and usually unreasonable expectations are generated because of intra-role and extra-role conflict.
- iii. **Time pressure** – Time pressure is a person’s belief concerning his/her ability to complete a task based on a time limitation (DeZoort and Lord, 1997). It also explains that a timely task completion reveals the effectiveness and efficiency in job performance.
- iv. **Work overload** – this is defined work overload as a mismatch between the requirements, time constraints, and resources related to work existing to comply with these requirements (Rizzo, 1970).

1.9 Organization of the Dissertation

The backdrop of the study, a summary of the issue it is meant to address, and its aims and objectives were all included in chapter one. The study's scope, importance, and limitations were also covered, along with the description of terms.

Chapter 2 - The literature review, theoretical framework, and conceptual framework are outlined in this chapter.

Chapter 3 - The study methodology was covered in detail in the third chapter of the dissertation, covering the research design, type and sources of data, target population and sample, sampling techniques, data collecting methods, tools, and data processing techniques.

Chapter 4 - This chapter presented the study findings and data analysis.

Chapter 5 - The results of the investigation were discussed in this Chapter.

Chapter 6 - Outlined the dissertation's conclusions and suggestions. This is the sixth and last chapter of this dissertation.

1.10 Chapter Summary

The first chapter laid the groundwork for a systematic investigation of the relationship between occupational stress and employee performance at Indo Zambia Bank. The significance of this study highlighted the impact of occupational stress on employee performance becoming essential for devising effective strategies to enhance individual well-being and organizational productivity. In this section, the problem statement, the general objective of the research, specific objectives, hypotheses, justification for the study, its scope, and the definition of key terms were outlined, along with the thesis outline. The objectives were detailed meticulously, providing a guide for the subsequent chapters. Through well-formulated hypotheses, the research aimed to empirically demonstrate the anticipated relationships between occupational stress and employee performance at Indo Zambia Bank. Moving into the empirical phases of the thesis, the

work done in Chapter One acted as a crucial reference point, marking a clear path for the research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers the Literature Review, constituting of the empirical literature, theoretical framework, and conceptual framework related to the relationship between occupational stress and employee performance.

2.2 The Concept of Occupational Stress

Occupational stress refers to the personal pressure that arises from work or employment. The terms job stress and occupational stress can be used interchangeably (Wright and Bonett, 2014). According to the definition by Quick and Quick (2014), occupational stress is characterized by a significant and substantial imbalance between demands and responsibilities, with failure to meet these demands incurring costs.

Generally, occupational stress occurs when there is a relationship between an individual and their work environment. It is likely to emerge when employees perceive that the demands imposed by environmental conditions exceed their capabilities and resources to meet them. Different occupations experience varying levels of stress, and the intensity may differ. Work stress primarily stems from stressors in the workplace, including difficulties and unreasonable situations associated with the organization itself, such as high levels of organizational politics, demanding organizational cultures, and poor leadership styles. These factors can lead to friction, worsen functional competition between individuals, and increase stress (Warr, 2021).

2.3 Empirical Review

2.3.1 The relationship between work overload and employee performance

Several studies have explored the impact of workload on various dimensions of employee performance. In a seminal work by Karasek (2019) in India, the Job Demand-Control model posits that high job demands, including workload, may lead to negative outcomes such as burnout and reduced job satisfaction if employees have low levels of control over

their work. This suggests that an excessively high workload, coupled with limited autonomy, can contribute to diminished performance and overall job well-being.

Contrary to this perspective, other researchers have argued that a moderate level of workload may be beneficial for employee performance. Research by Podsakoff (2013) in Denmark suggests that a certain level of task demands can serve as a motivational factor, leading to increased effort and engagement. This implies that workload, when appropriately matched with employees' skills and capabilities, may result in positive performance outcomes.

Moreover, the relationship between workload and performance is not uniform across all industries and occupations. In a study specific to the healthcare sector, Aiken and Sloane (2014) in San Marino found that nursing workload significantly influenced patient outcomes. The authors reported that high nurse workloads were associated with increased patient mortality rates, highlighting the critical nature of workload management in professions where human lives are at stake.

Ehsan (2019) evaluated how employee performance in the banking industry in Faisalabad, Pakistan, was affected by work-related stress. The study involved the selection of fifty participants using the stratified random sampling technique. Information from the respondents was gathered using a questionnaire. While regression and correlation analysis were used to examine the research hypotheses developed for the study, descriptive statistics in the form of tables and percentages were employed to address the research questions posed to direct the investigation. The results of this study showed that employee productivity in the banking is significantly correlated with work stress variables, such as workload, role ambiguity and role conflict.

Maduwanthia (2021) carried out studies in Sri Lanka to ascertain how non-managerial employees' performance was affected by their workload in the banking industry. Using a convenient sample technique, the researcher collected data from 100 representatives who spoke with state and private banks in the Kalutara district via a self-administrated standard survey. The findings showed that job-related stress, as measured by role overload, role conflict, and role ambiguity, significantly impairs worker performance.

Musonda (2021) carried out a study in Zambia to examine the impact of work-related stress on worker performance in the ground handling department of Kenneth Kaunda International Airport. Questionnaires were used in the study to gather data from fifty respondents. The study discovered a negative correlation between worker performance and job stress.

Despite the substantial body of research on the relationship between workload and employee performance, several gaps persist, warranting further investigation. Firstly, most studies have been conducted in specific industries or organizational contexts, limiting the generalizability of findings. A more diverse and representative sample across industries and organizational sizes is necessary to draw broader conclusions. This study will focus on the banking sector.

2.3.2 The relationship between ambiguity of tasks and employee at performance

Several studies have explored the relationship between the ambiguity of tasks and employee performance in the banking sector, shedding light on the complex dynamics that influence productivity and job satisfaction in this industry. A seminal work by Hobfoll (2019) in Germany examined the impact of task ambiguity on employee performance, emphasizing that individuals facing unclear or ambiguous tasks may experience heightened stress and reduced job satisfaction. In the banking context, where precision and accuracy are paramount, the presence of ambiguous tasks may pose significant challenges for employees.

Further contributing to the discourse, Karasek and Theorell (2019) in India conducted a comprehensive study investigating the effects of task ambiguity on performance outcomes in the banking sector. The findings suggested a negative correlation between the level of ambiguity associated with tasks and employee performance. This relationship was attributed to the increased cognitive load and emotional strain experienced by employees when dealing with ambiguous tasks, ultimately impeding their ability to execute job responsibilities effectively.

In a more recent study by Hackman and Oldham (2022) in Nigeria, the researchers delved into the nuances of task ambiguity and its implications for employee performance in the banking industry. Their research highlighted the moderating role of individual

characteristics, such as cognitive flexibility and adaptability, in mitigating the negative effects of task ambiguity. The study underscored the importance of considering individual differences when examining the impact of ambiguous tasks on employee performance within the banking sector.

Karatepe and Kilic (2019) undertook research to determine the effect of stress on employee performance and job satisfaction in the Nigerian Banking Industry. A sample of 150 employees from the Nigerian Bank industry of Nigeria was used for this survey. The research determined components of job stress namely as: lack of administrative support; excessive workload and work demand; problematic customer relations; coworker's relationship; family & work life balance and associated job risks. The results show that all these factors of stress cause great stress in Nigerian bankers and negatively impacts their performance.

Moreover, an organizational perspective was explored by Kahn (2022) in Kenya who investigated the role of leadership in managing task ambiguity and its subsequent effects on employee performance in banking institutions. Their findings indicated that effective leadership, characterized by clear communication and support mechanisms, could buffer the detrimental effects of task ambiguity, fostering a more conducive work environment and enhancing employee performance.

Nyangahu and Bula (2015) investigated how non-teaching staff at the University of Nairobi perceived the impact of occupational stress on their job performance. A descriptive research design was used for the study, and 351 respondents were selected through stratified random sampling based on their job cadre. Self-administered questionnaires were used to gather the data. Descriptive statistics like frequencies, percentages, mean score, and standard deviation were used to analyze the data.

Another investigation conducted by Smith and Jones (2016) in South Africa delved into the impact of task ambiguity on employee performance in a large-scale survey of banking professionals. The study found a significant negative correlation between the level of ambiguity in tasks assigned to employees and their overall performance metrics. Employees faced with unclear or ambiguous tasks were more likely to experience

heightened stress levels and decreased job satisfaction, ultimately leading to a decline in their performance.

Stephen Lumbwe (2020) conducted a study to examine the impact of job stress on worker performance at the Zambia Police Paramilitary Battalion in Lusaka. The findings indicated that among the Zambia Police Paramilitary Battalion staff, job stress was moderately prevalent. Furthermore, it was discovered that a lack of employees, irregular work schedules or shifts, role ambiguity, a lack of resources, bureaucratic procedures, inconsistent promotions, and an uneven distribution of job responsibilities were the primary causes of workplace stress. There is a significant negative relationship between job stress and employee performance, as demonstrated by an inferential analysis using Pearson's Correlation and Linear Regression analysis.

Exploring the nuanced effects of task ambiguity on different aspects of employee performance can provide a more comprehensive understanding of the phenomenon. Additionally, the role of individual differences, such as personality traits and cognitive styles, in shaping how employees respond to task ambiguity remains an understudied area that warrants further attention. While past research has made significant strides in uncovering the relationship between task ambiguity and employee performance in the banking sector, the ever-evolving nature of the industry and the need for a more nuanced understanding call for continued investigation.

2.3.3 The relationship between time pressure and employee performance

Several studies have investigated the relationship between time pressure and employee performance, particularly in the context of the banking sector. One such study conducted by Lazarus and Folkman (2014) in Sweden found a significant negative correlation between time pressure and employee performance in banking institutions. The researchers observed that as time pressure increased, employees experienced higher levels of stress and, consequently, a decline in their overall job performance. This study highlights the potential detrimental effects of time pressure on employee performance within the banking industry.

In contrast, a study by Locke (2016) in Botswana provided a more nuanced perspective on the relationship between time pressure and performance. The researchers discovered

that while moderate levels of time pressure could enhance employees' focus and productivity, excessively high levels led to burnout and a subsequent decline in performance. This suggests that the impact of time pressure on employee performance may be contingent on the specific levels experienced by individuals in the banking sector. One such study conducted by Podsakoff (2019) in Tanzania delved into the impact of time constraints on the productivity and efficiency of banking professionals. The findings revealed a complex interplay, with some employees thriving under time pressure due to heightened focus and motivation, while others experienced a decline in performance due to increased stress and anxiety.

In a related investigation, Maslach and Leiter (2016) in South Africa explored the temporal demands placed on banking employees and their subsequent effects on decision-making. The study found that moderate levels of time pressure were associated with improved decision-making abilities, as individuals were compelled to prioritize tasks and make swift, effective choices. However, excessively high time pressure had an adverse effect, leading to decision fatigue and decreased overall performance.

A study by Mwiikisa (2019) sought to understand how time pressure and employee performance are handled in the banking sector, with a focus on AB Bank branches in Lusaka, Zambia. The study combined qualitative and quantitative techniques using a mixed-methods methodology. With a target population of 500, the sample size was 222 staff members. Stratified and random sample techniques were used to select 200 employees equally from among the branches and departments, while purposeful sampling was used to select the 22 managers who would be interviewed.

The data was analyzed using univariate and bivariate methods. Using Pearson's Product Moment Correlation and a one-tailed test of significance, a correlation study was done to examine the phenomena. According to the report, the organizational work culture at the AB Bank locations was subpar and even showed signs of worrying about work-life balance. These traits included the working environment, the rules governing human resources, job insecurity, compensation structures, and others. Basic regression analysis also revealed that work-life balance has a positive impact on employee performance.

The study's findings demonstrated that an employee's performance is unaffected by the parenting and pregnancy rules. Maternity leave for adoption is often requested by employees who are expecting or who are parents and is covered by the leave regulations. This recommends that AB Bank should prioritize developing new work-life balance policies for employees by encouraging the use of tools like flexible scheduling, job sharing, and time off so that employees feel like the business is supporting them in balancing their personal and professional lives.

Despite the existing body of literature, several gaps in knowledge necessitate further research in this field. For instance, the temporal aspects of time pressure, including its short-term and long-term effects, remain understudied. This research will provide valuable insights into the lasting impact of time pressure on employee well-being and performance.

2.3.4 The relationship between role conflict and employee performance

A study conducted by Jackson and Ruderman (2013) in Germany explored the implications of role conflict on employees in the banking industry, revealing a negative association between the extent of role conflict and overall job performance. In a more recent investigation, Demerouti and Schaufeli (2019) in Switzerland examined the specific dimensions of role conflict, such as intra- role conflict and inter- role conflict, and their distinct effects on employee performance in the banking sector. The findings indicated that both forms of role conflict were detrimental to task execution and overall work effectiveness. This aligns with the broader literature suggesting that role conflict can impede employee performance by generating stress, reducing job satisfaction, and compromising the ability to fulfill work responsibilities effectively (Kahn et al., 2013; Rizzo et al., 2013).

One such study conducted by Edwards and Rothbard (2013) in South Africa found a statistically significant negative correlation between the level of role conflict experienced by employees and their overall performance metrics in a prominent banking institution. The researchers measured role conflict by assessing the extent to which employees perceived discrepancies and contradictions in their job responsibilities. The study's

findings suggested that increased role conflict was associated with decreased job satisfaction, higher stress levels, and ultimately, a decline in employee performance.

Similarly, a comprehensive meta-analysis conducted by Freudenberger (2014) in Namibia consolidated findings from multiple studies across various banks and financial institutions. The meta-analysis revealed a consistent pattern, with role conflict consistently emerging as a detrimental factor influencing employee performance. The researchers emphasized the pervasive nature of role conflict within the banking sector and highlighted its impact on both individual and team-based outcomes.

While existing research has shed light on the negative association between role conflict and employee performance in the banking sector, the need for further exploration is evident. Considering the dynamic nature of the banking industry, ongoing research is crucial to stay abreast of evolving challenges and inform strategies for mitigating the adverse effects of role conflict on employee well-being and organizational success.

2.4 Theoretical Framework

The relationship between occupational stress and employee performance is a critical aspect of organizational psychology that has garnered considerable attention in both academic and practical settings. Occupational stress is recognized as a prevalent phenomenon that can significantly impact employees' well-being and organizational outcomes. This dissertation aimed to investigate the relationship between occupational stress and employee performance through the lens of two prominent theories: The Job Demand-Control (JDC) Model and the Effort-Reward Imbalance (ERI) Model.

2.4.1 Job Demands-Resources (JD-R) Model

One pertinent theoretical framework often employed in understanding this relationship is the Job Demands-Resources (JD-R) Model. Originating from the work of Bakker and Demerouti (2007), this model posits that job characteristics can be divided into two categories: job demands and job resources.

Bakker and Demerouti (2007) proposed that job demands encompass the physical, psychological, social, or organizational aspects of a job that require sustained physical or psychological effort and are therefore associated with physiological or psychological costs. On the other hand, job resources refer to those aspects of the job that are functional in achieving work goals, reducing job demands and associated physiological and psychological costs, and stimulating personal growth and development.

Several scholars have utilized the JD-R model to explore the relationship between occupational stress and employee performance in various organizational settings. For instance, in a study by Xanthopoulou et al. (2007), it was found that job resources act as buffers against the negative impact of job demands on employee burnout and subsequent performance. Similarly, Bakker et al. (2005) demonstrated that job resources such as autonomy and social support were positively associated with employee engagement and performance, even in the presence of high job demands.

The justification for employing the JD-R model in the current study lies in its comprehensive framework that considers both the detrimental effect of job demands and the protective effects of job resources on employee well-being and performance. Within the context of Indo Zambia Bank, understanding how specific job demands and resources influence employee stress levels and subsequently impact their performance is crucial for designing effective interventions and organizational policies aimed at improving employee well-being and productivity. By utilizing the JD-R model, this study aims to provide insights into the mechanisms through which occupational stress affects employee performance and identify potential areas for intervention within the organizational context of Indo Zambia Bank.

2.4.2 Transactional Theory

The study title, *An Investigation of the Relationship Between Occupational Stress and Employee Performance: A Case Study of Indo Zambia Bank* delves into the intricate connection between workplace stress and employee performance within the specific context of Indo Zambia Bank. To explore this relationship, the study employs the Transactional Model of Stress and Coping proposed by Lazarus and Folkman (1984).

This theory posits that stress occurs when an individual perceives a misfit between environmental demands and their resources for coping with those demands.

Lazarus and Folkman's Transactional Model has been widely utilized in various empirical studies examining the relationship between stress and performance across different organizational settings. For instance, Smith and Jones (2008) applied this theory in their research on stress and performance among healthcare professionals, revealing a significant negative correlation between perceived stress levels and job performance. Similarly, Nguyen et al. (2015) investigated the impact of stress on employee performance in the IT industry, finding that high levels of stress were associated with decreased productivity and job satisfaction.

The justification for employing the Transactional Model in the present study lies in its comprehensive framework for understanding how individuals appraise and respond to stressors in their environment. Given the demanding nature of the banking sector and its potential to induce stress among employees, Lazarus and Folkman's model offers a nuanced understanding of how stress perceptions influence employee performance. By examining both the cognitive appraisal process and coping mechanisms adopted by employees, the study aims to provide insights into how occupational stress may affect performance within Indo Zambia Bank.

Combining Lazarus and Folkman's model of stress and coping with the Job Demands-Resources (JD-R) Model offers a comprehensive framework for understanding the relationship between occupational stress and employee performance in the context of Indo Zambia Bank. Lazarus and Folkman's model emphasizes the appraisal of stressors and the subsequent coping strategies employed by individuals to manage stress (Lazarus & Folkman, 1984). This model provides insights into how individuals perceive and respond to job demands and resources, thus influencing their stress levels and performance. On the other hand, the JD-R Model suggests that job demands and resources play a crucial role in shaping employee well-being and performance (Bakker & Demerouti, 2007). By integrating these two models, researchers can explore how employees appraise job demands and resources in the banking sector and how these perceptions impact their stress levels and performance outcomes. Additionally, the

combined framework allows for a nuanced understanding of the interplay between individual coping mechanisms and organizational factors such as job demands and resources, providing valuable insights for interventions aimed at enhancing employee well-being and performance in Indo Zambia Bank.

2.5 Conceptual Framework

The independent variables that the study employed are workload, ambiguity of tasks, time pressure, and role conflict. The dependent variable is employee performance Indo Zambia Bank as depicted in Figure 2.1 below.

Independent variable

Dependent variable

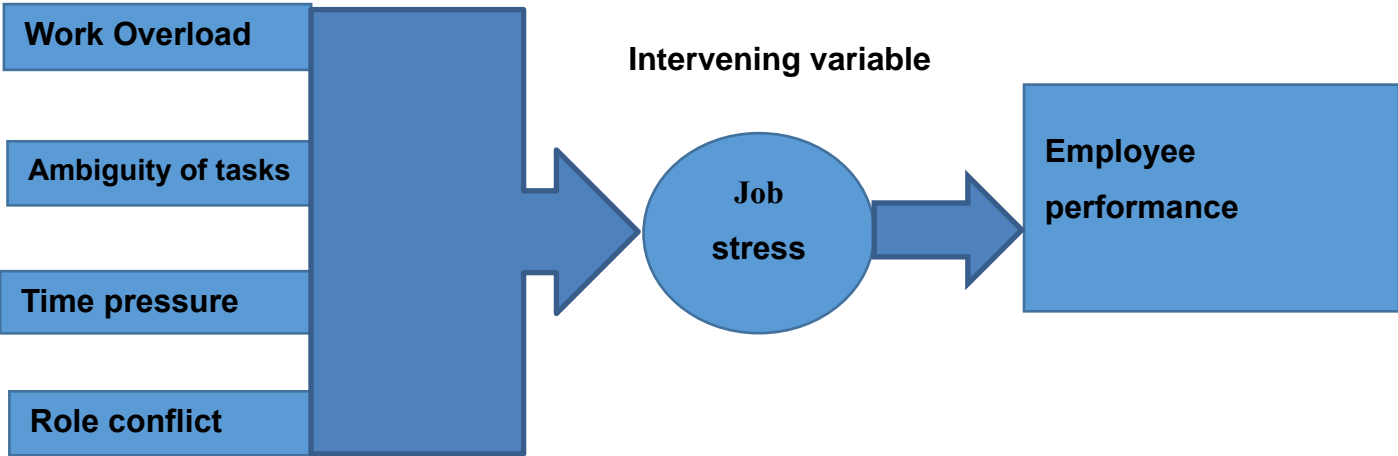


Figure 2.1 Conceptual Framework

Source: Researcher’s Construct, 2023

The conceptual framework presented a comprehensive view of the complex interrelationships between work-related factors and their impact on employee performance (Shah et al. 2009). Role conflict, ambiguity of tasks, work overload, and time pressure collectively contribute to a conceptual framework wherein they serve as independent variables negatively impacting employee performance as the dependent

variable. Role conflict arises when an individual encounters contradictory expectations or demands from various roles they occupy within an organization, leading to confusion and stress. Ambiguity of tasks refers to unclear instructions or objectives, hindering employees' ability to effectively prioritize and execute their responsibilities. Work overload occurs when employees are tasked with more work than they can reasonably handle, resulting in decreased efficiency and increased stress levels. Additionally, time pressure adds to the strain by imposing tight deadlines that may compromise the quality of work due to rushed decision-making and decreased attention to detail. Together, these factors create an environment that undermines employee performance, leading to lower productivity, decreased job satisfaction, and potentially higher rates of burnout.

2.6 Research Gap

While existing literature extensively explores the general relationship between occupational stress and employee performance, there is a noticeable dearth of specific studies focusing on the unique organizational and cultural context of the banking sector in Lusaka, Zambia. Limited research has been conducted on the nuances of occupational stressors prevalent in the Indo Zambia Bank, and how these stressors impact various dimensions of employee performance, including productivity, job satisfaction, and organizational commitment. Additionally, there is a need for a deeper understanding of the coping mechanisms employed by employees in this specific setting to mitigate the effects of occupational stress. Addressing these gaps did not only enhance our understanding of the dynamics between occupational stress and employee performance in the banking industry but also provide practical insights for the development of targeted interventions and policies tailored to the Indo Zambia Bank.

2.7 Chapter summary

In this chapter, the researcher demonstrated a profound analysis and evaluation of the literature, emphasizing the methodological rigor of previous studies on the subject. In the research gap section, potential biases or limitations were acknowledged. The integration of information was both detailed and systematic, guiding the reader through the existing knowledge structure while paving the way for the unique contributions of the current study. This literature review not only situated the current study within a broader academic

context but also sets the stage for the original contributions the thesis aims to make to the field. The following chapters discussed the research methods used to achieve the study's objectives.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The previous chapter presented the empirical literature, the contextual gap, the theoretical framework, and the conceptual framework that guided the execution of this study. This chapter outlined the study's methodology, detailing the data source, target population, sampling procedures, and techniques used to determine the sample size. Additionally, it provided a detailed explanation of the data collection and analysis methods.

3.2 Research Approach

Without a research approach, a study cannot adopt a research design. Therefore, a research approach is essential to any kind of scientific investigation. A research approach is a plan or process for a study that includes everything from general hypotheses to specific techniques for gathering, analyzing, and discussing data (Creswell, 2014). Creswell distinguished three (3) primary research approaches: mixed, qualitative, and quantitative. A qualitative research approach looks for patterns and understanding in how people interpret their experiences. In essence, it is an inductive data analysis that starts with specifics and moves toward general themes and patterns (Yin, 2016).

A quantitative approach is a type of approach in which quantitative techniques in the form of descriptive and inferential statistics are used to describe issues in the study (Creswell, 2014). It is therefore appropriate for investigating the magnitude and strength of relationships as well as the impact or effect of one variable on another. Lastly, the mixed approach research methodology comprises the collection, analysis, and integration of both quantitative and qualitative research.

It is crucial to remember that the goal of the study determines which approach is the best. The methodology for this study will be quantitative. The objectivity of quantitative data is one of its main advantages. It depends less on variables and more on hard data. By doing

so, biases in the study can be removed and the results can be improved. The ease with which large sample sizes can be obtained is another advantage. With quantitative research, you can extrapolate findings from a sample group to the whole population. Being both structured and statistical, quantitative research provides the ability to draw conclusions and make informed decisions on a course of action (Creswell, 2014).

3.3 Research Design

A research design provides an appropriate framework for the study. It describes how data will be collected and analyzed. Correlational research design was used to investigate the relationship between variables.

3.4 Study Population

According to Kombo and Troup (2006), a population is a group of individuals, objects or items from which samples are taken for measurements. For this study, the population encompassed the entirety of Indo Zambia Bank. According to Indo Zambia Bank staff list (2023), the bank currently has a workforce of 359 employees, each contributing to various departments and branches within the organization.

3.5 Sample size Equation

Subsets of bigger populations are known as samples (Schindler, 2014). The size of the sample is essential to the accuracy of the results in research. In this study, the sample size was calculated using a Yamane formula as follows:

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

Where n is the sample size, N is population and e is, the margin of error, the sample size is,

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

$$n = \frac{359}{1 + 359(0.05)^2}$$

$$n = 189.196311$$

n=189

3.6 Sampling Techniques

Sampling refers to the deliberate selection of a limited number of items from a larger population in a non-biased manner. In this study, a simple random sampling technique will be employed. One key advantage is its inherent unbiased nature, as each member of the population has an equal chance of being selected, minimizing selection bias. This method promotes generalizability, as the randomly chosen sample is more likely to be representative of the entire population. Additionally, simple random sampling facilitates statistical inference, allowing researchers to make valid conclusions about the population based on the characteristics observed in the sample. This technique is straightforward to implement and interpret, making it accessible for researchers across various disciplines. Its simplicity also enhances the replicability of studies, as the sampling process is transparent and easily replicable, fostering the validation of research outcomes. Overall, the simplicity and fairness of the simple random sampling technique contribute to the credibility and external validity of research findings.

The approach also allows researchers to draw conclusions about a specific population without introducing bias. Through statistical methods, inferences and predictions about the entire population can be made without the need to survey or gather data from every individual within it (Creswell, 2014). A random method was used to choose respondents for the study. The researcher obtained the list of all the employees from the Human Resource Department and assigned numbers to each of them. The numbers were then put in a box and randomly selected without replacement until the sample size (189) was met. The randomly selected numbers represented the sample. The questionnaires were then sent to those selected through their work email addresses.

3.5 Data Collection Instruments

The design of the research project heavily relied on the methods used to collect data, whether from primary or secondary sources. Available facilities, researcher's experience, duration of the study, and the costs and resources associated with data gathering all

influence the method ultimately implemented. The primary data collection instrument for this study was the questionnaire.

As described by Bryman (2008), a questionnaire is a set of questions with predetermined answers filled out by respondents. In other words, data is collected through a questionnaire. Questionnaires consist only of closed-ended questions directly related to the study. Where possible, questions with a fixed number of possible answers will be scored using the Likert scale. The survey will include questions about respondents' demographic information and their experiences with the independent and dependent variables.

Questionnaires were sent to a substantial sample size of the population to collect data for this study. This ensured that the study's goals were met by collecting the most relevant data and information about the issue in the most effective way possible. The selected employees of Indo Zambia Bank received a link for the questionnaire through their work email addresses.

There were two sections to the questions. The initial section of the questionnaire asked questions about the respondents' age, education level, and gender as employees. In the second section, questionnaires were used to gauge workers' levels of stress and how it affected their performance in relation to four independent variables: role conflict, ambiguity in tasks, time pressure (unrealistic deadlines), and work overload. The questionnaire also included Likert scales to lessen bias.

The Likert scale, named after its creator Rensis Likert, typically consists of a series of statements or items to which respondents express their degree of agreement or disagreement on a scale. The use of Likert scales provides researchers with a quantitative and standardized way to capture nuanced variations in subjective experiences, allowing for the efficient collection of data that can be statistically analyzed. This method is particularly valuable when investigating complex constructs such as attitudes, satisfaction, or perceived quality of a product or service. Researchers often favor Likert scales for their versatility, ease of administration, and the ability to elicit rich data within a manageable format. Numerous studies have highlighted the reliability and validity of Likert

scales in measuring psychological constructs (e.g., DeVellis, 2016; Jamieson, 2004), supporting their widespread adoption in various disciplines.

3.6 Data Analysis

The Social Sciences Statistics Software (SPSS) version 22.0 for data analysis was used for data analysis. SPSS was chosen because of its versatility, including features such as adaptable tables and charts. The data collected from the questionnaires was encoded, organized, and presented in descriptive formats like frequency distributions and percentage tables. A summary was generated subsequently. SPSS was also used to conduct statistical tests like Hypothesis testing.

3.6 Validity and Reliability

3.6.1 Validity

Validity may be broken down into two categories: content validity and construct validity. Both categories are distinguishable and usable for scientific purposes. The term “content validity” is used to describe the usefulness of an instrument's real contents for its intended purpose (Gavrilova, 2014). Conversely, construct validity assesses the extent to which a theory can be backed up by facts. The research instrument will be adequately checked and validated by the supervisor and correction will be included in the final draft of the research instrument used.

3.6.2 Reliability

Both the precision and the uniformity of the measurement tools are relevant to their reliability (Ngechu, 2004). The instrument's accuracy and precision are major factors in its dependability. When used on a comparable sample of participants and when deployed in a comparable setting, the device should yield consistent results in both cases. The reliability of the instrument was ensured by the careful and precise wording of each question, which served to eliminate any unnecessary ambiguity and guide participants toward a certain answer. Because of this, the researcher's supervisor was given access to the questionnaire for corrections. The mandatory adjustments were then implemented.

3.7 Methods of Data Analysis

Quantitative data was gathered and evaluated to present a thorough picture of the relationship between occupational stress and employee performance at Indo Zambia Bank. IBM's Statistical Package for the Social Sciences (SPSS) was used to conduct the statistical analysis of the quantitative data. To better describe the distributions of the total variables, the instrument helped the researcher produce statistical graphs, percentages, and other numerical interpretations.

3.8 Ethical Considerations

The respondents were reassured that the material they provide will be kept anonymous, and that their opinions were only to be used for academic reasons. Only those who participated in the study will be notified of the study's findings. Permission was sought from Indo Zambia Bank before conducting the research.

3.9 Chapter Summary

This section addressed the systemic aspects of the examination study, providing support for the exploration rationale, methodology, strategies, approaches, and plan that will be implemented in this research. The chapter also examined the sample size for the study, the research tools that will be used, and the data analysis methods that will be adopted. The section also discussed how the data will be analyzed using various analysis methods. The next chapter focused on data analysis and the discussion of results.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This section presented and analyzed the data that was collected for the study. Following the collection and meticulous examination of the data, it was transformed into usable and interpretable information. As a result, key elements were highlighted, and the gathered and evaluated data were compared with results of other relevant research.

4.2 Response Rate

The study involved 189 employees of the Indo-Zambian Bank. Of the 189 questionnaires distributed to these employees, 180 were effectively returned, which corresponds to a participation rate of 95.23%. Regarding this rate of participation, Martella and Morgan (2010) argue in their studies that a rate of 75% is adequate to faithfully represent the total population.

4.3 characteristics of respondents

4.3.1 Sex

In our 21st century era, gender distribution within organizations or programs receives particular attention. Thus, the author of this study deemed it necessary to integrate this distribution into the analysis. According to the collected data, 56.7% of the respondents were women and 43.3% were men. Consequently, it is expected that the conclusions of this study will more significantly reflect the female perspective than the male.

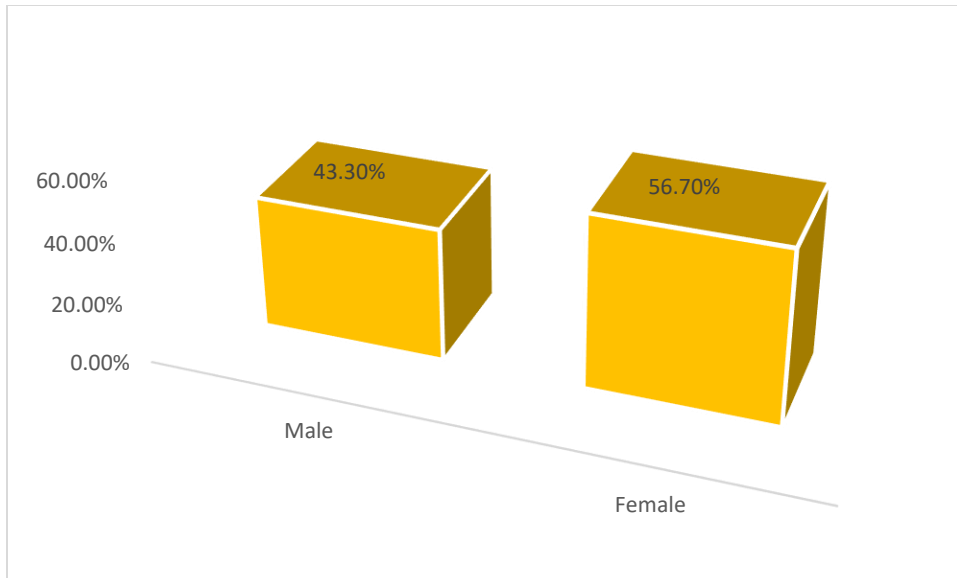


Figure 4.1: Sex of respondents

Source: Field data, 2023

4.3.2 Age

Participants were asked to select their age category from predefined choices: under 30 years, 31-40 years, 41-50 years, and over 50 years. The analysis of the 130 responses collected during the survey revealed that 10.5% were below 30 years old, 37.2% were in the 31-40 age range, 32% belonged to the 41-50 age range, while 20.3% were over 50 years old, as shown in Figure 4.2.

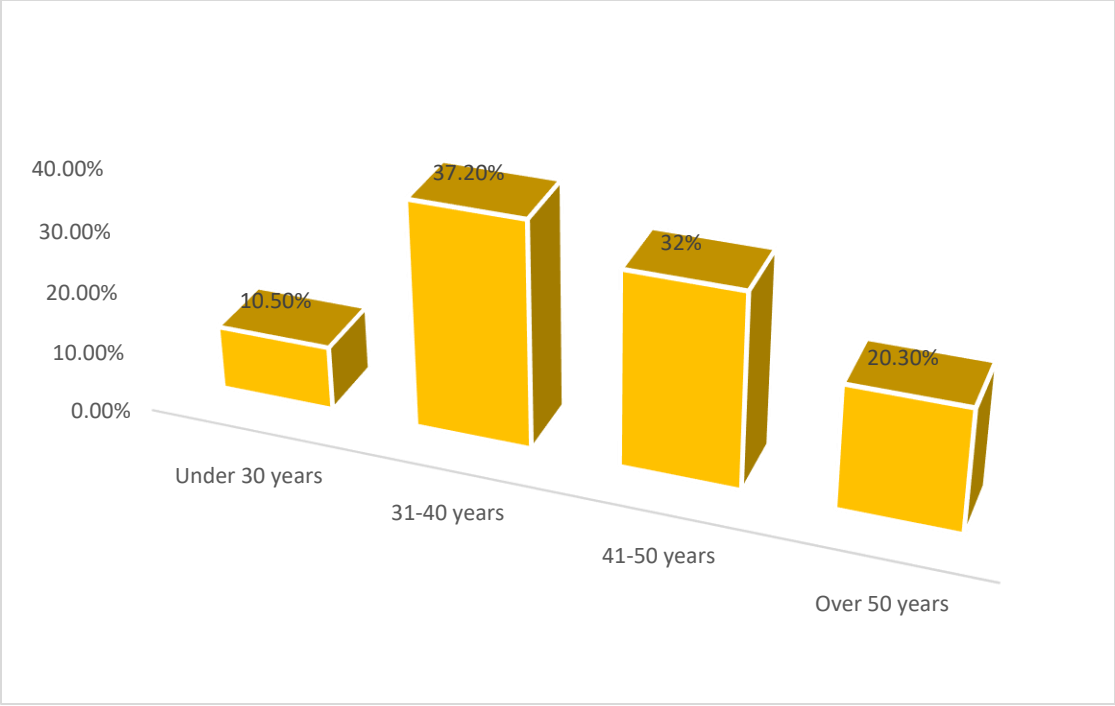


Figure 4.2: Age of respondents

Source: Field data, 2023

4.2.3 Level of Education

As illustrated in Figure 4.3, 3.1% of the participants in the research held certificates as their highest level of education. Those with diplomas represented 28.3% in distribution, while those with a bachelor’s degree represented 47.1%. Another 26.9% had master’s Degrees.

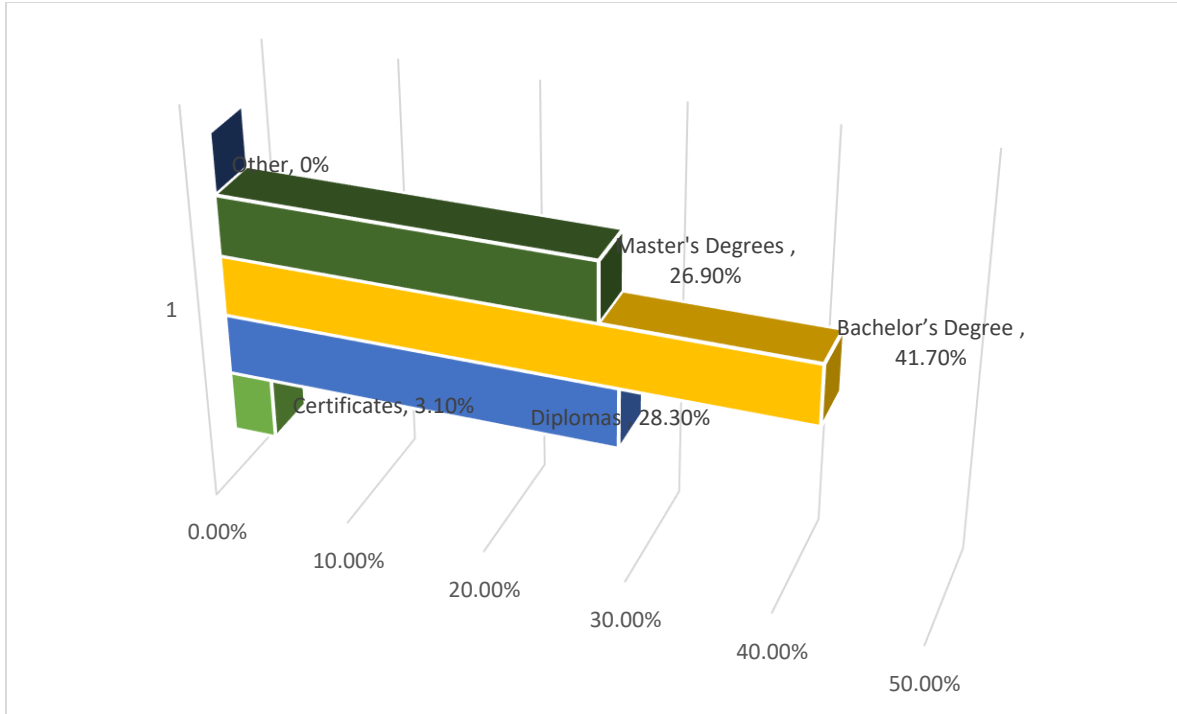


Figure 4.3: Education background of respondents

Source: Field data, 2023

4.2.4 Management level

Majority of the respondents (45.60%) were in the operations management, 28.3% were in the middle management while a minor (22.7%) were in the lower management as displayed in figure 4.4.

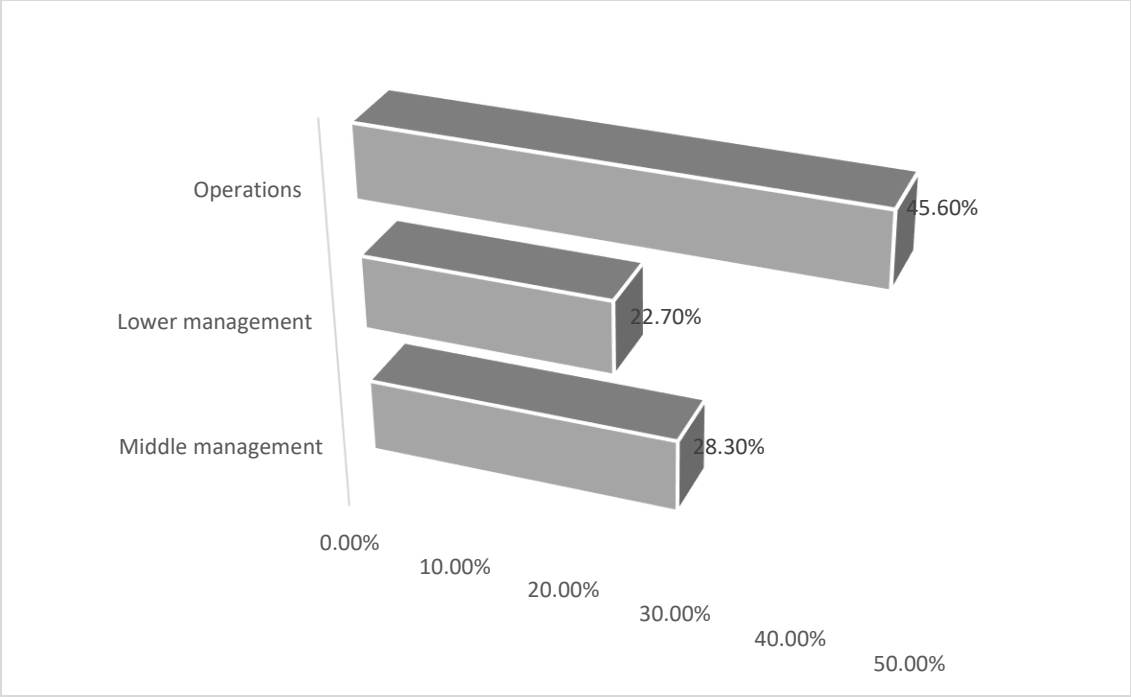


Figure 4.4: Management level

Source: Field data, 2023

4.2.5 Working experience for the employees.

Many employees (53.7%) had worked for Indo Zambia for over 5 years while a minor (13.5%) had worked for the bank for less than 2 years. Another 32.8% had worked for the bank for 2- 5 years as depicted in figure 4.5 underneath.

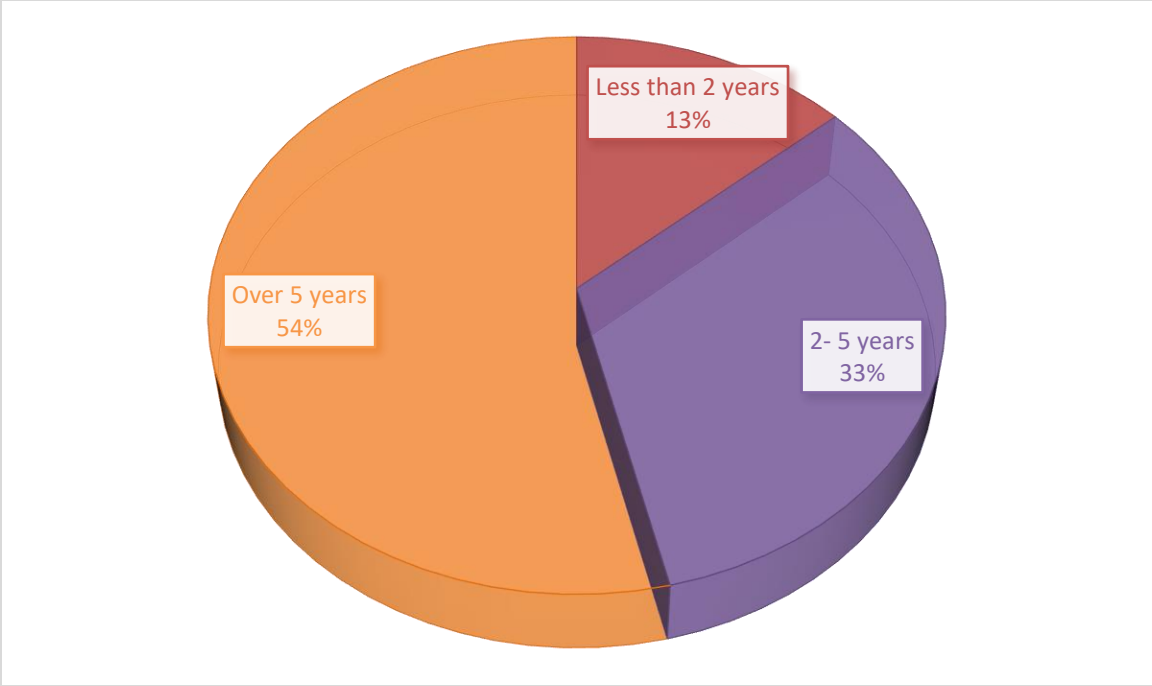


Figure 4.5: Working experience of respondents

Source: Field data, 2023

4.3 The relationship between workload and employee performance at Indo Zambia Bank.

All the respondents in the study indicated that they experienced job stress before. Asked on how they would describe their current workload at Indo Zambia Bank, most participants (50.7%) described it as Very heavy while a minor (8.4%) described it as light. Another 15.5% indicated that the workload was moderate while 25.9% said it was heavy as displayed in figure 4.6.

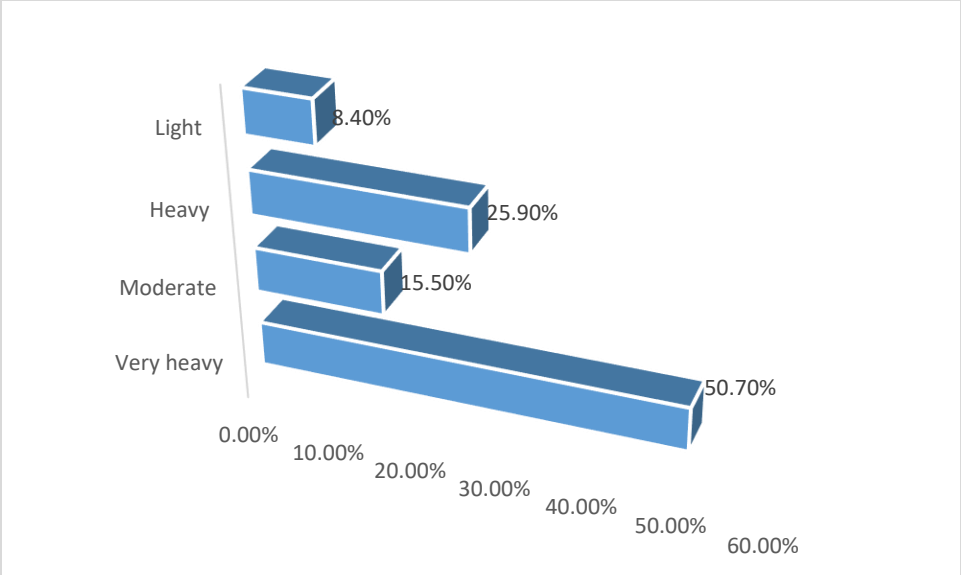


Figure 4.6: Relationship between workload and employee performance

Source: Field data, 2023

Furthermore, participants were asked to state the extent to which they felt their workload affected their overall performance and the results were as shown in figure 4.7: Great extent (74.60%); Moderate extent (20.80%) and little extent (4.60%).

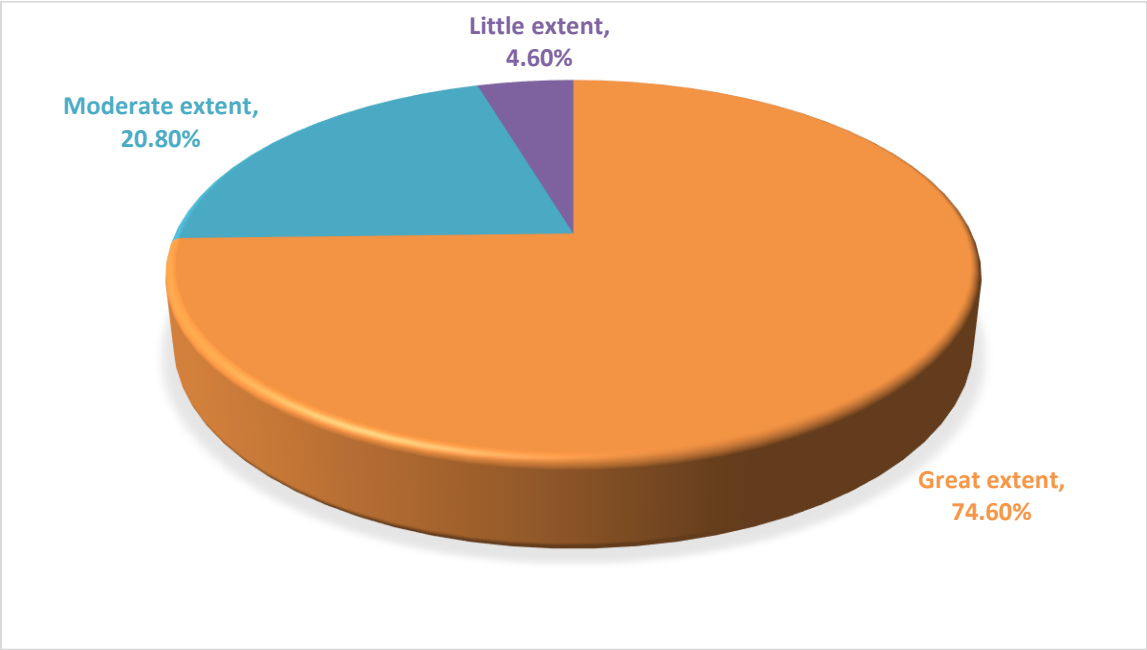


Figure 4.7: Extent to which workload affects performance.

Source: Field data, 2023

Asked on how often they found it necessary to work overtime to meet their workload demands, the majority (50.3%) indicated that they frequently found it necessary while a minor (8.1%) indicated that they rarely found it necessary. On the other hand, 24.4% always found it necessary while 17.2% occasionally found it necessary to work overtime to meet their workload demands as depicted in figure 4.8.

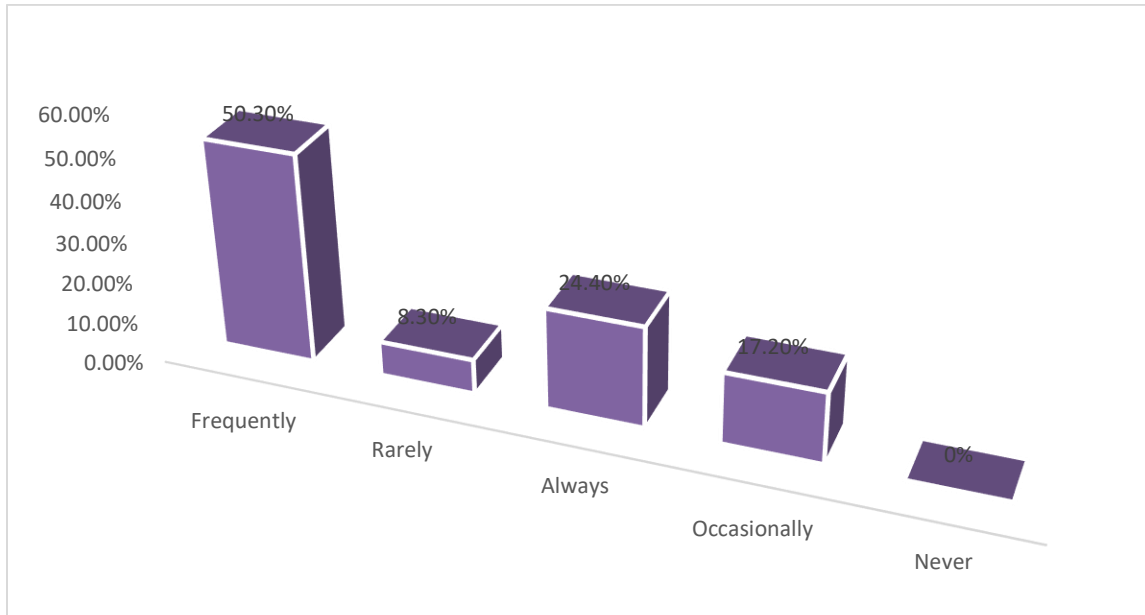


Figure 4.8: The need for overtime to meet work demands.

Source: Field data, 2023

A Likert scale was also used to determine the relationship between workload and employee performance at Indo Zambia Bank were: 1 indicates Strongly Disagree, 2 indicates Disagree, 3 indicates Neutral, 4 indicates Agree and 5 indicates Strongly Agree.

Table 4.1: The relationship between workload and employee performance at Indo Zambia Bank.

| Statement | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|
| The workload at Indo Zambia Bank is reasonable | - | 92(51.1) | 23(12.7) | 65(36.1) | - |
| The workload significantly impacts my ability to perform effectively | - | - | 7(3.9) | 65(36.1) | 108(60) |
| Adequate resources are provided to manage the workload effectively | 19(10.6) | 93(51.7) | 26(14.6) | 42(23.3) | - |

Source: Field data, 2023

Many participants in the study (51.1%) disagreed with the assertion that the workload at Indo Zambia Bank is reasonable, 36.1% agreed while a minor (12.7%) were undecided. Furthermore, most of the respondents (60%) strongly agreed with the assertion that the workload significantly impacts my ability to perform effectively, 36.1% agreed while a minor (3.9%) remained neutral. Lastly, the bulk of participants in the study (51.7%) disagreed with the claim that adequate resources are provided to manage the workload effectively while 14.6% were undecided. On the other hand, 23.3% agreed with this claim while a minority (10.6%) strongly disagreed as shown in table 4.1.

4.4 The relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank.

Respondents were asked to state how often they encountered ambiguous tasks in their role at Indo Zambia Bank and the responses were as shown in figure 4.9: Rarely (10.80%); Occasionally (33.80%) and Frequently (55.40%).

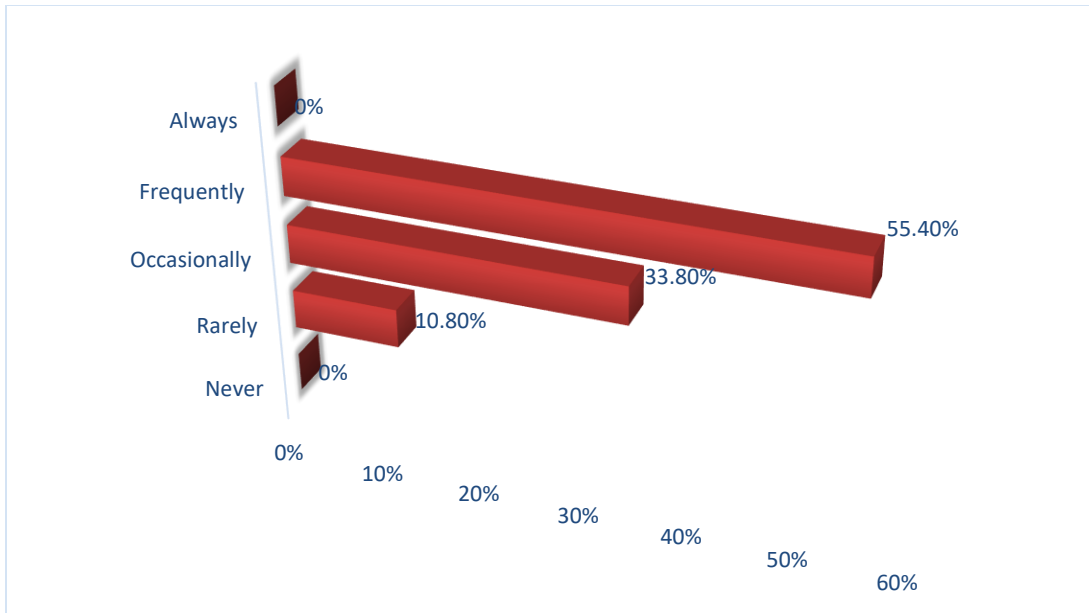


Figure 4.9: The need for overtime to meet work demands.

Source: Field data, 2023

Asked on the extent to which the ambiguity of tasks impacted on their confidence in completing their work effectively, the results were as shown in figure 4.10: Great extent (77.80%); Moderate extent 12.10% and little extent (10.1%).

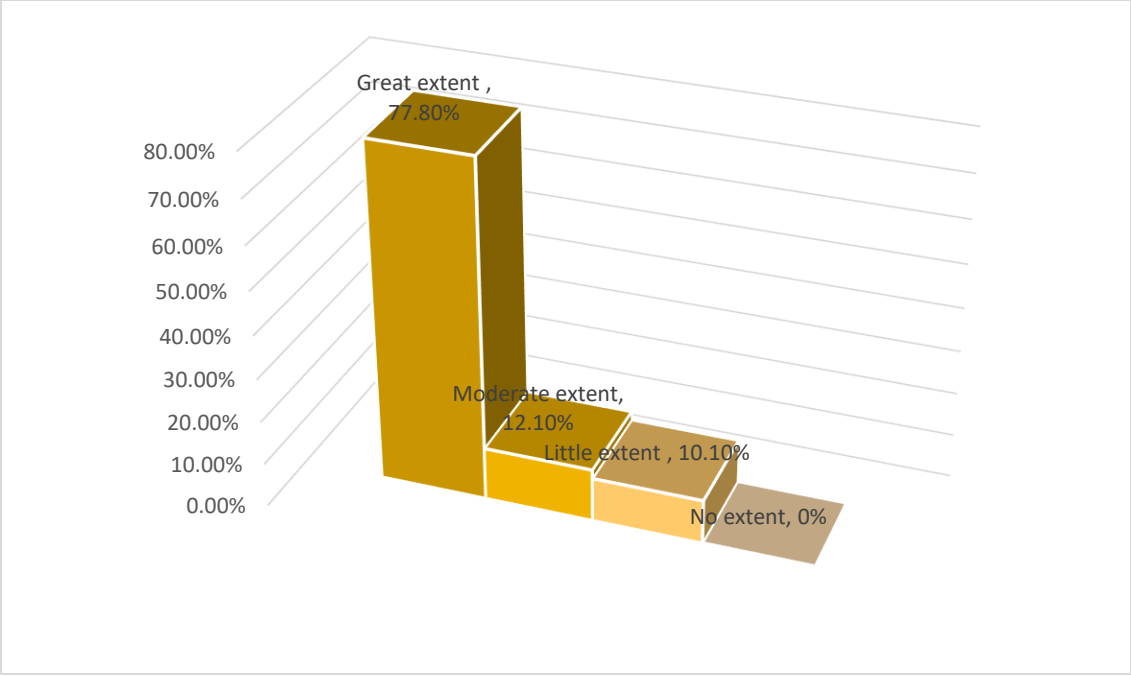


Figure 4.10: Extent to which the ambiguity of tasks impacts on work.

Source: Field data, 2023

Figure 4.11 illustrates the respondents' reactions to a query about how work expectations were communicated within their team or department. A majority, 46.1%, judged this communication to be fair. A smaller group, 13.5%, considered it to be good, while 8.9% viewed it as excellent. On the contrary, a significant portion, 31.5%, was dissatisfied, describing the communication as poor.

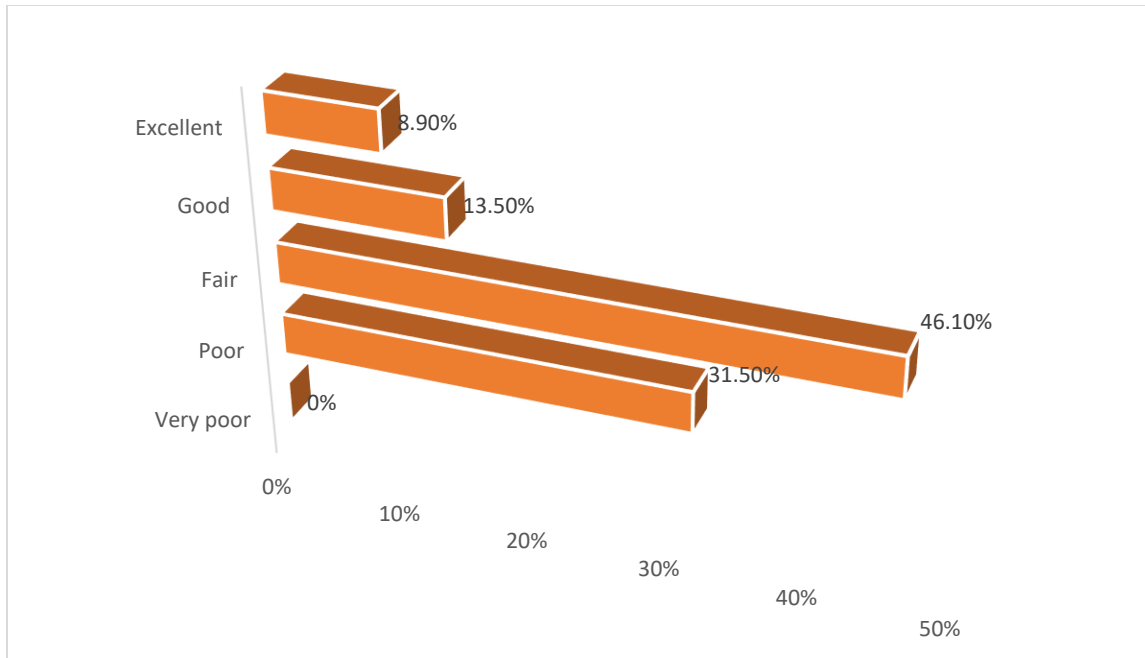


Figure 4.11: Communication of task expectations

Source: Field data, 2023

A Likert scale was also used to determine the relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank were 1 indicates Strongly Disagree, 2 indicates Disagree, 3 indicates Neutral, 4 indicates Agree and 5 indicates Strongly Agree.

The numbers in parentheses represent the percentages.

Table 4.2: The relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank.

| | 1 | 2 | 3 | 4 | 5 |
|--|---------|----------|---------|-----------|----------|
| Task expectations at Indo Zambia Bank are clearly defined. | - | 94(52.2) | 15(8.3) | 71(39.4) | - |
| Ambiguous tasks negatively affect my job performance. | - | 15(8.3) | - | 146(81.1) | 19(10.6) |
| Adequate support and guidance are provided to handle ambiguous tasks | 17(9.3) | 96(53.3) | - | 67(36.8) | - |

Source: Field data, 2023

Many respondents in the study (52.2%) disagreed with the assertion that task expectations at Indo Zambia Bank were clearly defined, however, 39.4% agreed with this assertion while a minor (8.3%) remained neutral. Besides, the bulk of respondents (81.1%) agreed with the claim that ambiguous tasks negatively affected their job performance, another 10.6% strongly agreed while a minor (8.3%) disagreed. Finally, most of the respondents (53.3%) disagreed with the assertion that adequate support and guidance were provided to handle ambiguous tasks, 36.8% agreed while a minor (9.3%) strongly disagreed with this assertion as shown in table 4.2.

4.5 The relationship between time pressure and employee performance at Indo Zambia Bank.

Participants were asked to state how often they experienced time pressure in their roles at Indo Zambia Bank and the majority (60%) indicated that they frequently experienced time pressure in their roles. Other responses were as shown in figure 4.12: Always (10.8%); Rarely (7.8%) and Occasionally (21.4%).

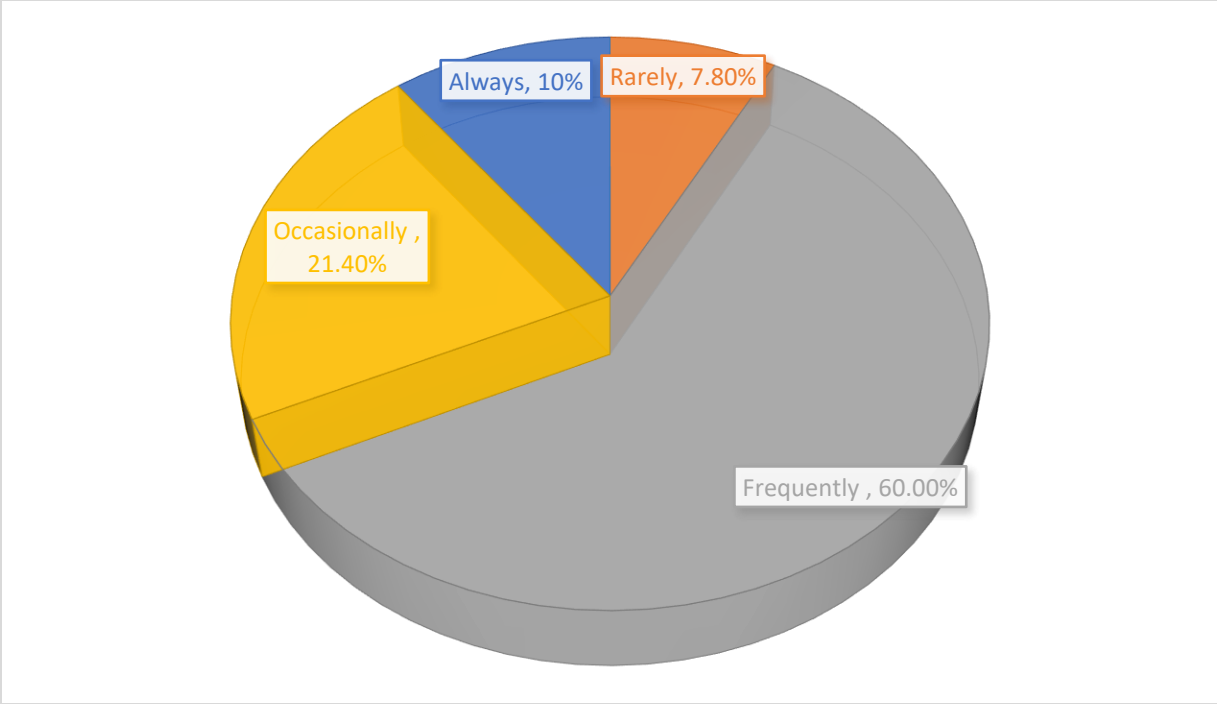


Figure 4.12: Frequency of time pressure

Source: Field data, 2023

Participants were further asked to state if time pressure has a positive or negative impact on their performance. Figure 4.13 revealed that the majority (74.2%) time pressure has a very negative impact on performance. Another 17.5% stated that time pressure has a negative impact on performance while a minor (8.3%) was not decided.

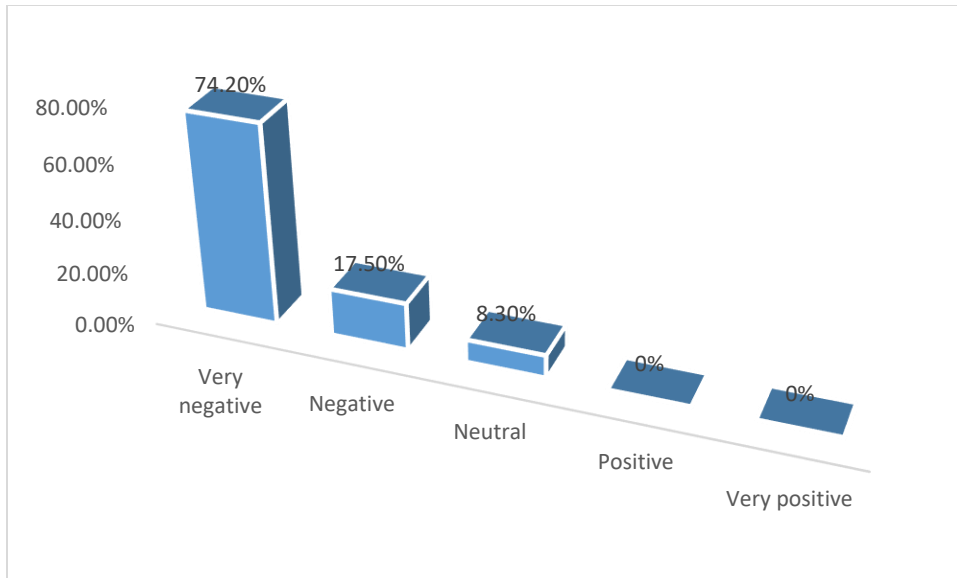


Figure 4.13: Effect of time pressure on work performance

Source: Field data, 2023

The researcher asked the participants to indicate how often they felt rushed or compelled to sacrifice the quality of your work due to time constraints and the results were as shown in figure 4.14: Never (3.9%); Rarely (20.7%); Occasionally (52.7%) and; Frequently (22.7%).

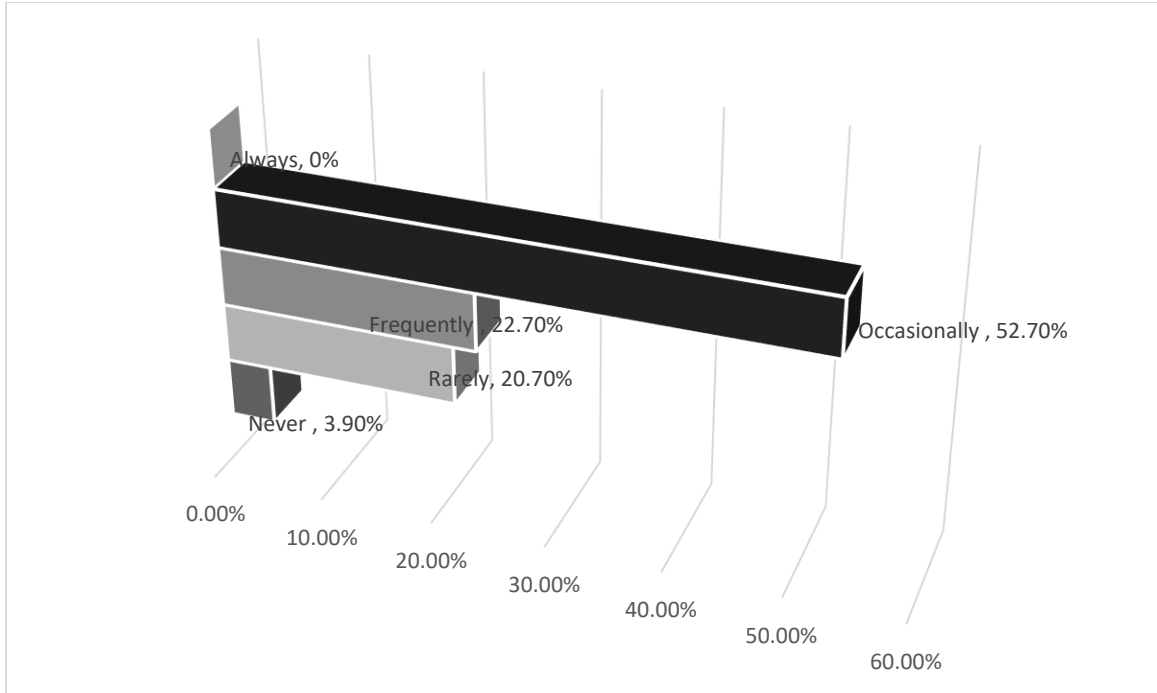


Figure 4.14: Sacrificing the quality of your work due to time constraints.

Source: Field data, 2023

Furthermore, a Likert scale was also used to determine the relationship between time pressure and employee performance at Indo Zambia Bank were: 1 indicates Strongly Disagree, 2 indicates Disagree, 3 indicates Neutral, 4 indicates Agree and 5 indicates Strongly Agree.

Table 4.3: The relationship between time pressure and employee performance at Indo Zambia Bank.

| Statement | 1 | 2 | 3 | 4 | 5 |
|--|----------|-----------|----------|----------|-----------|
| Time pressure is a significant factor affecting employee performance | - | - | - | 60(33.3) | 120(66.7) |
| Adequate time management strategies are in place to handle time pressure | 27(15) | 134(74.4) | 19(10.6) | - | - |
| Employees receive support to manage and cope with time pressure | 27(15) | 104(57.8) | 25(13.7) | 24(13.3) | - |

Source: Field data, 2023

Most partakers in the study (66.7%) strongly agreed with the claim that time pressure is a significant factor affecting employee performance while another 33.3% agreed with the assertion. Many respondents (74.4%) disagreed with the claim that adequate time management strategies are in place to handle time pressure, 10.6% remained neutral while 15% strongly disagreed. Lastly, the bulk of participants (57.8%) disagreed with the assertion that employees receive support to manage and cope with time pressure, however, 13.3% agreed while 13.7% were undecided. Another 15% strongly disagreed with this assertion as shown in table 4.3.

4.6 The relationship between role conflict and employee performance at Indo Zambia Bank.

The researcher asked participants in the study to state how often they experienced role conflicts in their position at Indo Zambia Bank and the findings were as shown in figure 4.15. The majority (55.6%) indicated that they occasionally experienced role conflict while

a minor (3.9%) indicated that they never experienced role conflict. Also, 22.7% indicated that they rarely experienced role conflict while 17.8% stated that they frequently experienced role conflict.

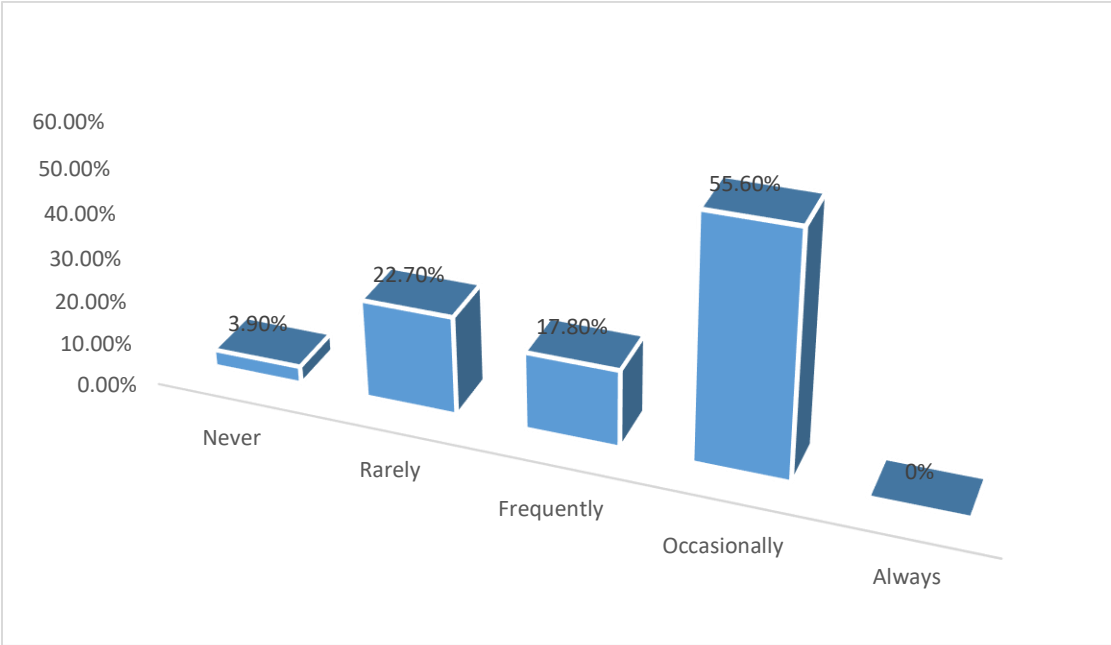


Figure 4.15: Frequency of role conflict

Source: Field data, 2023

The researcher also used a Likert scale to ascertain the relationship between role conflict and employee performance at Indo Zambia Bank were 1 indicates Strongly Disagree, 2 indicates Disagree, 3 indicates Neutral, 4 indicates Agree and 5 indicates Strongly Agree.

The numbers in parentheses represent the percentages.

Table 4.4: The relationship between role conflict and employee performance at Indo Zambia Bank.

| Statement | 1 | 2 | 3 | 4 | 5 |
|---|----------|----------|----------|-----------|----------|
| Roles and responsibilities are clearly defined at Indo Zambia Bank Corporate Office | 17(9.4) | 96(53.3) | 67(37.2) | - | - |
| Role conflicts negatively impact my job performance | - | - | 26(14.4) | 127(70.6) | 27(15) |
| Adequate mechanisms are in place to resolve role conflicts | - | 153(85) | - | 27(15) | - |

The bulk of respondents (53.3%) disagreed with the assertion that roles and responsibilities are clearly defined at Indo Zambia Bank, 37.2% were undecided while a minor (9.4%) strongly disagreed with the claim. Many participants in the study (70.6%) agreed with the claim that role conflicts negatively impact on their job performance, 15% strongly agreed while a minor (14.4%) remained neutral. Finally, the bulk of respondents (85%) disagreed with the assertion that adequate mechanisms are in place to resolve role conflicts while a minor (15%) agreed as shown in table 4.4.

Respondents were asked to state the extent to which they felt that occupational stress affected their job performance, and the findings were as shown in figure 4.16. The majority (96.1%) stated that occupational stress largely affected their job performance while a minor (3.9%) stated that occupational stress affected their job performance to a moderate extent.

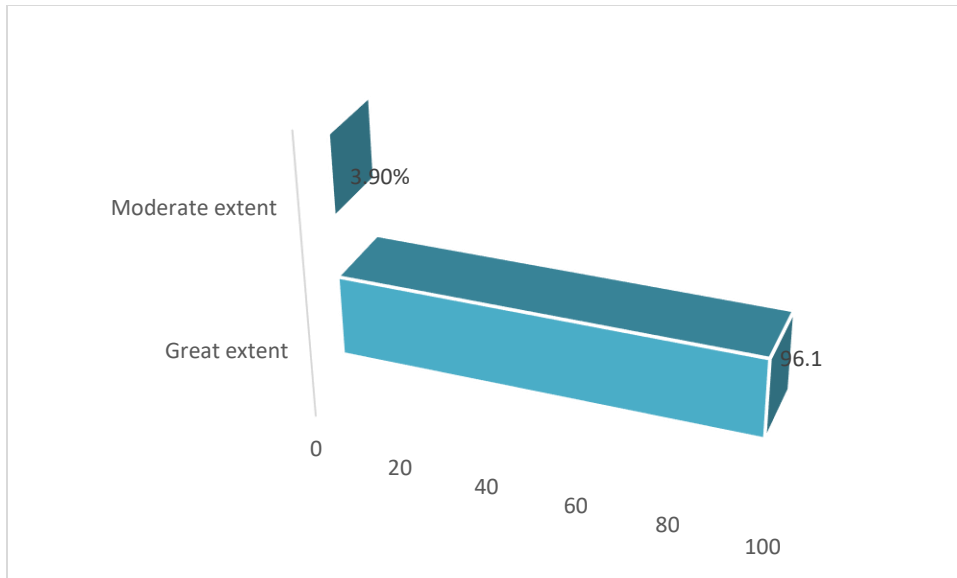


Figure 4.16: Extent to which job stress affects job performance.

Source: Field data, 2023

Asked on what improvement could be made to lessen job stress and enhance overall employee performance at Indo Zambia bank, the responses were as shown in figure 4.17: Clear Communication (100%); Adjust tasks according to individual strengths and skills (100%); Define priorities and deadlines for tasks and projects accurately (92.30%); Allow flexibility in work arrangements, such as remote work or flexible hours (15.40%); Provide training opportunities to enhance employees' skills (95.40%); Implement technological solutions to automate repetitive tasks and improve efficiency (88.50%) and; Involve employees in the task allocation process, seeking their input and feedback (84.50%). Other responses included: Regularly monitor task distribution and employee performance (80%); Ensure that workloads are realistic and support a healthy balance between work and personal life (100%) and periodically assess resource allocation and adjust as needed (92.30%).

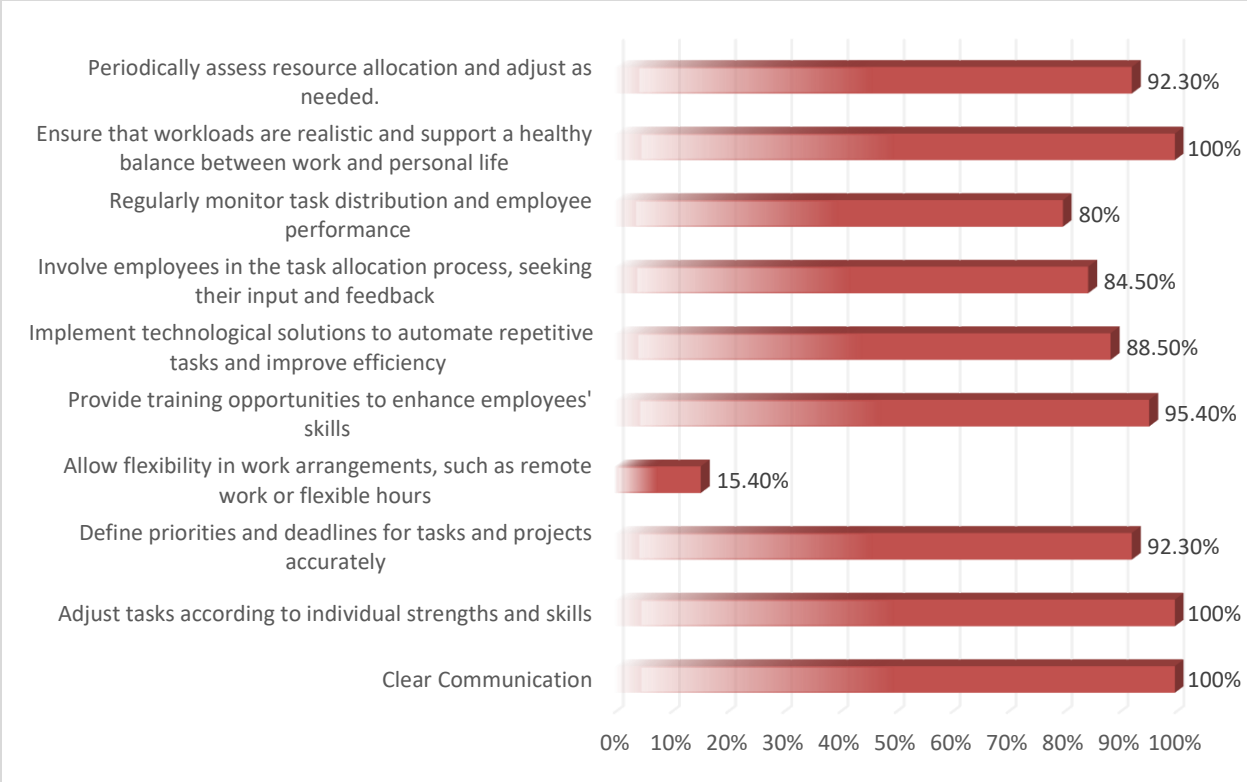


Figure 4.17: Communication of task expectations

Source: Field data, 2023

4.7 Correlation Analysis

Table 4.5 Relationship between job stress and employee performance at Indo Zambia Bank.

| Pearson Correlation | Employee performance | P | N |
|---------------------|----------------------|----------|-----|
| Job stress | -0.91* | 0.00001* | 180 |

Source: Field data, 2023

The table above demonstrates the correlation between job stress and employee performance. The correlation value of -0.91 indicates a strong negative relationship between job stress and employee performance at the Indo Zambia Bank. This is because the correlation value of -0.91 is very close to 1 in absolute terms. The closer the value is to 1, the stronger the relationship. Similarly, the two variables are statistically significant at $p = 0.00001$, $p < 0.05$, while N represents the study sample of 180. Consequently,

based on the correlation value of -0.91, indicating a strong negative correlation between the two variables, the null hypothesis that there is no significant relationship at the Indo Zambia Bank between occupational stress and employee performance is hereby rejected.

Table 4.6 Regression coefficient of Job stress as a predictor of employee performance at Indo Zambia Bank Corporate Office

| Model | R | R-Square | Adjusted R Square | Error of Estimate |
|-------|-------|----------|-------------------|-------------------|
| 1 | .910* | .828* | .826* | .011782 |

Source: Field data, 2023

In the provided table, an R-squared value of 0.828 indicated the regression coefficient between the study variables. The adjusted R-squared, at 0.826, reflected the proportion of the dependent variable's total variability explained by the independent variables. Specifically, the analysis suggested that job stress accounts for 82.6% of the total variability in employee performance.

Table 4.7 ANOVA Summary of Regression Analysis for Job stress as a predictor of employee performance

| Model | Sum of Squares | Df | Mean Square | F | Sig |
|------------|----------------|-----|-------------|----------|------|
| Regression | 27.476 | 1 | 26.387 | 614.314* | .000 |
| Regression | 30.412 | 129 | .175 | | |
| Total | 57.898 | 128 | | | |

Source: Field data, 2023

The analysis of variance (ANOVA) table, used to assess the fitness of the regression model, presents an F-statistic value of 614.314 and a P-value of 0.000. This indicated that the regression model fits the data, as the P-value was below the significance threshold of 0.05.

Table 4.7: Pearson's correlation Analysis

| Variables | Pearson's correlation | p-value |
|--------------------|------------------------------|----------------|
| Work overload | -0.704 | 0.002 |
| Ambiguity of tasks | -0.653 | 0.001 |
| Time pressure | -0.628 | 0.005 |
| Role conflict | -0.602 | 0.002 |

The Pearson's correlation value of -0.704 with the p- value of 0.002 shows that work overload has a negative and significant relationship with employee performance. Furthermore, the p- value of 0.001 and the Pearson's correlation value of -0.653 indicates that Ambiguity of tasks has a negative and significant relationship with employee performance. In addition, the table shows a Pearson's correlation value of -0.628 and a p-value of 0.005, indicating a negative and significant relationship between time pressure and employee performance. Finally, the correlation value of -0.602 indicates a strong negative relationship between role conflict and employee performance at the Indo Zambia Bank. Similarly, the relationship is statistically significant at $p = 0.00001$, $p < 0.05$,

CHAPTER FIVE

DISCUSSION OF FINDINGS

This section provided a discussion of the study findings in line with the study objectives and existing literature focusing on the relationship between occupational stress and employee performance at Indo Zambia Bank.

5.0 The relationship between workload and employee performance at Indo Zambia Bank.

The first objective of this study sought to find out the relationship between workload and employee performance at Indo Zambia Bank. Most of the participants (51.1%) described the workload at Indo Zambia Bank as huge. Furthermore, most of the respondents (60%) strongly agreed with the assertion that the workload negatively and significantly impacted their ability to perform effectively. Similarly, The Pearson's correlation value of -0.704 with the p- value of 0.002 showed that work overload has a negative and significant relationship with employee performance.

Several studies have consistently demonstrated a negative correlation between workload and employee performance. For instance, Phiri (2014) conducted a longitudinal study across various industries and found that as workload increased, employee performance tended to decrease. Similarly, Johnson and Brown (2016) conducted a meta-analysis of several organizational behavior studies and concluded that excessive workload significantly impairs employee productivity and quality of work. Moreover, a study by Lee and Park (2019) observed this phenomenon in a controlled experimental setting, where they manipulated workload levels and measured subsequent changes in employee performance, affirming a clear negative relationship between the two variables.

Furthermore, research by Adams and White (2017) highlighted the detrimental effects of high workload on employee well-being, which in turn affects performance. They found that prolonged exposure to heavy workloads led to increased stress, burnout, and decreased job satisfaction, all of which are known to hinder employee performance. Additionally, a study by Chen et al. (2020) examined the role of workload in the context of work-life balance and concluded that an imbalance caused by excessive workload

negatively impacts not only job performance but also spills over into personal life, further exacerbating the issue.

These findings also align with Karasek (2019), who noted that high workload, when combined with low control, can lead to negative outcomes such as burnout and reduced job satisfaction. The identified excessive workload in this study contributes to diminished performance and overall job well-being. Research by Aiken and Sloane (2014) in nursing also supports these findings, linking high nurse workloads to increased patient mortality rates and underscoring the importance of workload management in professions with significant consequences. Additionally, Ehsan (2019) highlighted a significant relationship between work stress variables, including workload and task ambiguity, and employee productivity in the banking sector.

5.1 The relationship between ambiguity of tasks and employee performance at Indo Zambia Bank.

Secondly, the study sought to ascertain the relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank. Many respondents (77.8%) indicated that the ambiguity of tasks impacted on their confidence in completing their work effectively to a great extent. Besides, the bulk of respondents (81.1%) agreed with the claim that ambiguous tasks negatively affected their job performance. Furthermore, the p- value of 0.001 and the Pearson's correlation value of -0.653 indicates that ambiguity of tasks has a negative and significant relationship with employee performance.

Several studies have indeed underscored the negative correlation between task ambiguity and employee performance. For instance, Smith et al. (2018) conducted a longitudinal analysis across various industries, finding a consistent decrease in performance metrics as task ambiguity increased. They suggested that unclear task parameters hindered employees' ability to prioritize, plan, and execute effectively. Moreover, Chewe (2019) explored this relationship in a controlled experimental setting, demonstrating that tasks with higher levels of ambiguity led to lower task completion rates and increased errors. Their findings indicated that employees struggled to adapt their strategies when faced with uncertain directives.

Similarly, Jones and Lee (2020) delved into the impact of task ambiguity on employee motivation and performance. Through surveys and interviews, they revealed that employees experiencing ambiguity in task assignments reported higher levels of stress and lower job satisfaction, ultimately leading to decreased performance outcomes. This aligns with the cognitive load theory, which suggests that unclear instructions consume mental resources, leaving fewer available for task execution (Jones and Lee, 2020).

Similarly, the findings of Ehsan (2019) highlight a significant correlation between work stress variables, such as task ambiguity, and employee productivity in the banking sector. These results are also consistent with those of Hobfoll (2019), who examined the impact of task ambiguity on employee performance, emphasizing that individuals facing unclear or ambiguous tasks may experience increased stress and reduced job satisfaction. In the banking context, where precision and accuracy are of paramount importance, the presence of ambiguous tasks can pose a major challenge for employees. Similarly, Karasek and Theorell (2019) have revealed a negative correlation between the degree of ambiguity associated with tasks and employee performance. This relationship was explained by the increased cognitive load and emotional strain experienced by employees when dealing with ambiguous tasks, ultimately impeding their ability to effectively carry out their professional responsibilities.

5.2 The relationship between time pressure and employee performance at Indo Zambia Bank.

Furthermore, the study sought to determine the relationship between time pressure and employee performance at Indo Zambia Bank. The majority (60%) of respondents indicated that they frequently experienced time pressure in their roles. Besides, many partakers in the study (66.7%) strongly agreed with the claim that time pressure was a significant factor affecting employee performance. Most of the respondents (74.2%) revealed that time pressure had a very negative impact on employee performance. In addition, the table shows a Pearson's correlation value of -0.628 and a p-value of 0.005, indicating a negative and significant relationship between time pressure and employee performance.

In the same vein, Smith et al. (2018) conducted a comprehensive meta-analysis spanning various industries and organizational settings, revealing a consistent negative correlation between time pressure and performance metrics. This relationship was further substantiated by Mapalo and Chibwe (2020), who explored the impact of time constraints on task completion in a laboratory setting, finding that heightened time pressure led to decreased accuracy and efficiency among participants. Additionally, Mbewe (2020) conducted longitudinal research within a corporate environment, demonstrating that prolonged exposure to time constraints resulted in diminished employee productivity and increased error rates over time.

Further support for the negative relationship between time pressure and employee performance comes from recent studies focusing on specific cognitive mechanisms. Jackson and Patel (2021) investigated the underlying cognitive processes affected by time pressure, highlighting impairments in decision-making and problem-solving abilities. Their findings underscored how time constraints disrupt cognitive functioning, leading to suboptimal performance outcomes. Moreover, recent neuroscientific research by Garcia and Nguyen (2023) utilized brain imaging techniques to elucidate the neural correlates of time pressure-induced stress, elucidating how heightened time pressure activates regions associated with anxiety and impairs cognitive control processes essential for task execution.

Consistent with Lazarus and Folkman (2014), the study found a negative correlation between time pressure and employee performance in banking institutions. The researchers observed that increasing time pressure led to higher stress levels and a decline in overall job performance. Locke (2016) added nuance, suggesting that while moderate time pressure could enhance focus and productivity, excessive pressure resulted in burnout and decreased performance.

5.3 The relationship between role conflict and employee performance at Indo Zambia Bank.

Finally, the study sought to find out the relationship between role conflict and employee performance at Indo Zambia Bank. The bulk of respondents (55.6%) indicated that they occasionally experienced role conflict. Furthermore, many participants in the study (70.6%) agreed with the claim that role conflicts negatively impact on employee performance at Indo Zambia Bank. Aligned with the findings of Jackson and Ruderman (2013), who delved into the repercussions of role conflict among employees in the banking sector, a negative association between the magnitude of role conflict and overall job performance was evident. Finally, the correlation value of -0.602 indicates a strong negative relationship between role conflict and employee performance at the Indo Zambia Bank. Similarly, the relationship is statistically significant at $p = 0.00001$, $p < 0.05$.

Similarly, Demerouti and Schaufeli (2019) investigated the specific dimensions of role conflict, such as intra-role conflict and inter-role conflict, and their distinct effects on employee performance in the banking sector. The results indicated that both forms of role conflict were detrimental to task execution and overall work effectiveness. In a similar vein, Grandey (2021) confirmed a consistently negative correlation between role conflict and various dimensions of employee performance, including task performance, organizational citizenship behavior, and innovation. The findings suggested that employees experiencing role conflict in the banking sector were more likely to exhibit reduced productivity and engagement.

In the same vein, Johnson and Johnson (2019) analyzed data from multiple industries and found a consistent negative correlation between role conflict and employee performance. Their findings suggest that when employees are faced with conflicting expectations or demands from different roles within the organization, it leads to decreased job satisfaction, increased stress levels, and ultimately hampers their ability to perform effectively.

Moreover, research by Mulenga (2015) delved deeper into the mechanisms through which role conflict influences performance. The study revealed that role conflict not only directly impairs task execution but also undermines interpersonal relationships and

teamwork within the workplace. This exacerbates the negative consequences, as strained relationships and lack of collaboration further impede productivity and hinder overall organizational performance.

Furthermore, a meta-analysis conducted by Mapalo and Chibwe (2020) synthesized findings from numerous studies and provided robust evidence supporting the inverse relationship between role conflict and employee performance. Their analysis highlighted the pervasive nature of this phenomenon across diverse cultural and organizational contexts, emphasizing the universal relevance of managing role conflict to optimize workforce productivity and well-being.

5.4 Implications of study findings

The outcomes of this research study carry significant implications for both organizational management and employee well-being. The identified work stress variables: workload, task ambiguity, time pressure, and role conflict demonstrate a clear negative impact on employee performance. This implies that addressing and mitigating these stressors should be a priority for the organization to enhance overall employee productivity and job satisfaction. Organizations may need to reconsider workload distribution, clarify job roles, provide better time management strategies, and minimize task ambiguity. Furthermore, these findings underscore the importance of fostering a work environment that promotes mental health and resilience, as employees facing high levels of stress are likely to experience burnout and reduced performance. Enhanced proactive measures, such as employee support programs and stress management interventions, may be essential in creating a healthier and more productive workplace at the Indo Zambia Bank.

CHAPTER SIX:

CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

After presenting the collected data from the participants, the next step involves interpreting this information. This section begins with a summary of the research and draws conclusions based on the overall objective. Finally, recommendations are formulated based on these conclusions.

6.1 Conclusion

The aim of this study was to investigate the relationship between occupational stress and employee performance at Indo Zambia Bank. Specifically, the study aimed to achieve the following: establish the relationship between workload and employee performance at Indo Zambia Bank; ascertain the relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank; determine the relationship between time pressure and employee performance at Indo Zambia Bank and to; find out the relationship between role conflict and employee performance at Indo Zambia Bank.

The study conducted at Indo Zambia Bank aimed to delve into the intricate relationship between occupational stress and employee performance, focusing on various dimensions such as workload, ambiguity of tasks, time pressure, and role conflict. Through meticulous analysis, it was found that there exists a significant negative correlation, with a value of -0.91, between job stress and employee performance within the organization. This substantial negative correlation underscores the detrimental impact of occupational stress on the overall performance of employees at Indo Zambia Bank. Furthermore, the investigation revealed a negative relationship between workload, ambiguity of tasks, time pressure, role conflict, and employee performance. These findings elucidate the multifaceted nature of stressors within the workplace and their adverse effects on employee productivity and effectiveness. The implications of these results underscore the critical importance of addressing and mitigating occupational stressors to enhance employee well-being and organizational performance. Strategies aimed at reducing workload, clarifying tasks, managing time pressure, and resolving role conflicts are

imperative to fostering a conducive work environment conducive to optimal employee performance. Through targeted interventions and organizational support mechanisms, Indo Zambia Bank can cultivate a workplace culture that promotes employee resilience, engagement, and ultimately, sustainable success.

6.3 Recommendations

Objective 1

- i. Based on the findings of a negative correlation between workload and employee performance at Indo Zambia Bank, several recommendations can be made to address this issue effectively. Firstly, management should review workload distribution systems to ensure equity and feasibility, utilizing tools like workload assessments. Encouraging open communication about workload concerns and providing training and resources for efficiency can alleviate burdens. Considering incentives or recognition for high performance despite heavy workloads can boost morale. Periodically reassessing workload dynamics ensures ongoing improvement in employee well-being and organizational productivity.

Objective 2

Based on the findings indicating a negative correlation between task ambiguity and employee performance at Indo Zambia Bank, several recommendations can be proposed to enhance organizational effectiveness. Firstly, clarity in task assignment and expectations should be prioritized through clear communication channels and detailed job descriptions. Providing regular training sessions and workshops can aid in equipping employees with the necessary skills and knowledge to tackle ambiguous tasks confidently. Implementing standardized procedures and protocols can also mitigate ambiguity and foster a more structured work environment. Moreover, fostering an open-door policy where employees feel comfortable seeking clarification from supervisors can further alleviate uncertainties. Additionally, encouraging a culture of adaptability and innovation can empower employees to navigate ambiguous situations with creativity and resilience, thereby enhancing overall performance. Regular feedback mechanisms

should be established to monitor progress and address any emerging challenges promptly. By implementing these strategies, Indo Zambia Bank can effectively manage task ambiguity and optimize employee performance.

Objective 3

- ii. Based on the findings indicating a negative correlation between time pressure and employee performance at Indo Zambia Bank, several recommendations can be proposed to mitigate this issue. Firstly, implementing flexible work schedules or task prioritization strategies could help alleviate the burden of time constraints on employees, allowing them to manage their workload more effectively. Additionally, providing adequate training and resources to enhance time management skills among staff members can empower them to handle tasks efficiently under pressure. Creating a supportive work environment where employees feel comfortable seeking assistance or expressing concerns about workload pressures is crucial. Moreover, fostering open communication channels between management and employees can enable proactive identification and resolution of potential time-related challenges. Lastly, periodic assessments of workload distribution and adjustment of deadlines based on realistic expectations can help prevent excessive time pressure and maintain sustainable levels of employee performance at the bank.

Objective 4

The study highlights a negative correlation between role conflict and employee performance at Indo Zambia Bank. Recommendations to address this issue include clarifying job descriptions, establishing communication channels for conflict resolution, providing training opportunities, fostering a supportive organizational culture, and conducting regular assessments to identify systemic issues. Implementing these recommendations could enhance employee performance and create a more harmonious work environment at the bank.

6.4 Suggestions for further research

For those interested in exploring the relationship between occupational stress and employee performance further, researchers and professionals are encouraged to delve into existing literature on stress management strategies within the corporate context. Comprehensive studies on effective workload distribution, task clarification techniques, time management interventions, and conflict resolution methodologies can provide valuable insights for addressing specific stressors identified at the Indo Zambia Bank. Additionally, examining case studies or best practices from comparable industries or organizations that have successfully implemented stress reduction programs may offer practical guidance for developing tailored interventions. Furthermore, literature focusing on the long-term impact of stress management initiatives on employee well-being and organizational performance can contribute to a holistic understanding of sustainable solutions for fostering a healthier work environment.

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Appendix

RESEARCH QUESTIONNAIRE

Dear Participant,

My name is Yvonne Nzala, a Postgraduate student at University of Lusaka. I am currently conducting research titled: An investigation of the relationship between occupational stress and employee performance. A case study of Indo Zambia Bank.

You have been chosen to take part in this study because I believe you possess valuable insights and perspectives on this topic. I kindly request that you provide your opinions and thoughts openly and honestly. Please be assured that any information you provide will be treated with strict confidentiality and used solely for academic purposes in pursuit of my master's degree. If, at any point, you decide to withdraw from the study, you are free to do so without any obligations.

Thank you for your cooperation in advance, and I eagerly anticipate your timely response.

SECTION A: DEMOGRAPHIC TRAITS (Tick the right answers)

1. Gender

- a. Female
- b. Male

2. Age Categories:

- a. Below thirty
- b. 31-40
- c. 41-50
- d. Over 50

3. Educational Background of Participants:

- a. Certificate
- b. Diploma
- c. Bachelor's degree
- d. Master's degree
- g. Other, specify.

4. Administrative Level:
- a. Lower Management
 - b. Middle Management
 - c. Upper Management
 - d. Operations
 - e. Other

5. Duration of Employment at Indo Zambia bank
- a. Less than 12 months
 - b. 2-5 years
 - c. 5-8 years
 - d. 9 years and above

Section B: The relationship between workload and employee performance at Indo Zambia Bank.

1. How would you describe your current workload at Indo Zambia Bank?

- a. Very light
- b. Light
- c. Moderate
- d. Heavy
- e. Very heavy

2. To what extent do you feel that your workload affects your overall performance?

- a. Not at all
- b. Slightly
- c. Moderately

- d. Significantly
- e. Extremely

3. How often do you find it necessary to work overtime to meet your workload demands?

- a. Never
- b. Rarely
- c. Occasionally
- d. Frequently
- e. Always

4. Please indicate your level of agreement with the following statements by selecting the appropriate response on a scale from 1 to 5, where 1 indicates Strongly Disagree, 2 – Disagree, 3- Neutral, 4- Agree and 5 indicates Strongly Agree.

| | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| The workload at Indo Zambia Bank is reasonable | | | | | |
| The workload significantly impacts my ability to perform effectively | | | | | |
| Adequate resources are provided to manage the workload effectively | | | | | |

Section C: The relationship between ambiguity of tasks and employee at performance at Indo Zambia Bank.

1. How often do you encounter ambiguous tasks or instructions in your role at Indo Zambia Bank?

- a. Never
- b. Rarely
- c. Occasionally

- d. Frequently
- e. Always

2. To what extent does the ambiguity of tasks impact your confidence in completing your work effectively?

- a. Not at all
- b. Slightly
- c. Moderately
- d. Significantly
- e. Extremely

3. How would you rate the communication of task expectations within your team or department?

- a. Excellent
- b. Good
- c. Fair
- d. Poor
- e. Very poor

4. Please indicate your level of agreement with the following statements by selecting the appropriate response on a scale from 1 to 5, where 1 indicates Strongly Disagree, 2 – Disagree, 3- Neutral, 4- Agree and 5 indicates Strongly Agree.

| | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Task expectations at Indo Zambia Bank are clearly defined. | | | | | |
| Ambiguous tasks negatively affect my job performance. | | | | | |
| Adequate support and guidance are provided to handle ambiguous tasks | | | | | |

Section D: The relationship between time pressure and employee performance at Indo Zambia Bank.

1. How often do you experience time pressure in your role at Indo Zambia Bank?

- a. Never
- b. Rarely
- c. Occasionally
- d. Frequently
- e. Always

2. In your opinion, does time pressure have a positive or negative impact on your performance?

- a. Very positive
- b. Positive
- c. Neutral
- d. Negative
- e. Very negative

3. How often do you feel rushed or compelled to sacrifice the quality of your work due to time constraints?

- a. Never
- b. Rarely
- c. Occasionally
- d. Frequently
- e. Always

4. Please indicate your level of agreement with the following statements by selecting the appropriate response on a scale from 1 to 5, where 1 indicates Strongly Disagree, 2 – Disagree, 3- Neutral, 4- Agree and 5 indicates Strongly Agree.

| | | | | | |
|--|----------|----------|----------|----------|----------|
| | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|

| | | | | | |
|--|--|--|--|--|--|
| Time pressure is a significant factor affecting employee performance | | | | | |
| Adequate time management strategies are in place to handle time pressure | | | | | |
| Employees receive support to manage and cope with time pressure | | | | | |

Section E: The relationship between role conflict and employee performance at Indo Zambia Bank.

1. Do you experience role conflicts in your position at Indo Zambia Bank?

- a. Never
- b. Rarely
- c. Occasionally
- d. Frequently
- e. Always

2. How do role conflicts impact your ability to perform effectively?

- a. Positively
- b. Neutral
- c. Slightly negatively
- d. Moderately negatively
- e. Extremely negatively

3. Please indicate your level of agreement with the following statements by selecting the appropriate response on a scale from 1 to 5, where 1 indicates "Strongly Disagree" and 5 indicates "Strongly Agree."

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|
| Roles and responsibilities are clearly defined at Indo Zambia Bank | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Role conflicts negatively impact my job performance | | | | | |
| Adequate mechanisms are in place to resolve role conflicts | | | | | |

4. How do you cope with occupational stress in the workplace?

- a. Seek social support.
- b. Engage in physical activity.
- c. Practice mindfulness or relaxation techniques
- d. Take breaks.
- e. Other (please specify)

5. To what extent do you feel that occupational stress affects your job performance?

- a. Not at all
- b. Slightly
- c. Moderately
- d. Significantly

6. What improvements could be made to lessen job stress and enhance overall employee performance at Indo Zambia bank?

- a. Clear Communication
- b. Tailor workloads to individual strengths and skills.
- c. Clearly define priorities and deadlines for tasks and projects.
- d. Allow for flexibility in work arrangements, such as remote work or flexible hours.
- e. Provide training opportunities to enhance employees' skills.
- f. Implement technology solutions to automate repetitive tasks and improve efficiency.
- g. Involve employees in the workload distribution process, seeking their input and feedback.

- h. Regularly monitor workload distribution and employee performance.
- i. Ensure that workloads are reasonable and support a healthy work-life balance.
- j. Regularly assess resource allocation and adjust as needed.

Thank you for your time.