

# EXPLORING OCCUPATIONAL STRESS AMONG EMPLOYEES IN THE FINANCIAL INDUSTRY – A PERSPECTIVE FROM DEVELOPING ECONOMIES IN ADDIS ABABA, ETHIOPIA

## A MUNKAHELYI STRESSZ FELTÁRÁSA A PÉNZÜGYI ÁGAZATBAN DOLGOZÓK KÖRÉBEN – EGY KITEKINTÉS A FEJLŐDŐ GAZDASÁGOKBÓL ADDISZ-ABEBÁBAN, ETIÓPIÁBAN

The study aims in analyzing the role of workplace stressors on occupational stress levels. A descriptive and explanatory research design has been used. A mean scale as a measure of central tendency was used to explain the existing situation. Correlation and multiple regression have been implemented to measure the association of variables and the stress level prediction ability of the constructs. A random sampling technique was used in determining the sample size. Mainly primary data is collected through a structured questionnaire and distributed to people online through Google form. Occupational stresses have shown a strong and significant association with stress constructs. The cumulative prediction ability of the constructs is stronger on the occupational stress level of the organization. Social support and job control are inversely associated with occupational stress levels. However, role ambiguity and role overload have a direct relationship with the magnitude of occupational stress.

**Keywords:** occupational stress. role ambiguity. role overload. social support. job control

A tanulmány célja a munkahelyi stresszorok szerepének elemzése a foglalkozási stressz szintjén. Leíró és magyarázó kutatási tervet készítettek a szerzők. A központi tendencia mérőszámaként egy átlagos skálát használtak a fennálló helyzet magyarázatára. Korrelációt és többszörös regressziót alkalmaztak a változók asszociációjának és a konstrukciók stressz-szint előrejelző képességének mérésére. A minta méretének meghatározásához véletlenszerű mintavételi technikát alkalmaztak. Főleg az elsődleges adatok gyűjtése egy strukturált kérdőíven keresztül történt, és a Google űrlapon keresztül online érték el az embereket. A foglalkozási stressz erős és jelentős összefüggést mutatott a stresszkonstrukciókkal. A konstrukciók kumulatív előrejelző képessége erősebb a szervezet foglalkozási stressz szintjén. A szociális támogatás és a munkakontroll fordítottan függ össze a foglalkozási stressz szintjével. A szerep kétértelmősége és a szereptúlterhelés azonban közvetlenül hat a foglalkozási stressz nagyságára.

**Kulcsszavak:** foglalkozási stressz. szerep kétértelmősége. szereptúlterhelés. társadalmi támogatás. foglalkozási kontroll

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The financial industry plays an important role in driving economic development, capital mobilization and resource allocation, which is a fundamental element of the global economic system. The financial industry is under-

going rapid change and expansion in emerging economies such as Ethiopia, contributing significantly to the country's growing economy. However, this rapid growth in the financial sector has its own consequences and one of

the most profound yet often underestimated is job stress among workers.

Addis Ababa, the hub of Ethiopia's economy, is a bustling metropolis that has witnessed unprecedented growth and transformation in its financial sector. This dynamic environment, in which employees are faced with the complex balancing act between ambition and the physical and psychological toll that accompanies a demanding career in finance.

The modern workforce is characterized by increasing diversity, intense competition, and rapid technological advancements. These converging dynamics present significant challenges for businesses today. Organizations place high demands on their employees, resulting in a linear increase in work-related stress. Operating in such an environment restricts employees from fully utilizing their creativity, intelligence, and decision-making abilities, ultimately leading to stress. The prevalence and causes of stress in the organizational setting are complex and dynamic, with varying manifestations over time.

In today's demanding work environment, where teams strive to prove their competence, employees often experience high stress and anxiety levels. Consequently, employee efficiency suffers and it is a significant hindrance to productivity. Stress not only poses a threat to individual well-being but also impacts social well-being and overall organizational efficiency. It directly affects morale, motivation, engagement, initiative, and participation. The rapidly changing global landscape further intensifies the pressure on the workforce to achieve optimal results and enhance competitiveness. The burden of that change directly transfers to the organizational staff which makes them drown in stress affecting their productivity, effectiveness, personal health and quality of work (European Agency for Safety and Health at Work, 2002). As the business world adapts to ever-evolving technology, processes, and demands, employees face increased workloads and overwhelming tasks, and insufficient resources to fulfil job requirements further exacerbating their stress levels (Last, 2022).

The psychological and emotional well-being of employees who are at the forefront of innovation and creativity must be prioritized. Recognizing that employees are crucial assets within an organization, it becomes vital to ensure their well-being in order to sustain their performance. The energy and vitality of employees are crucial factors in enhancing productivity. Reducing workplace demands, such as workload and improving the work environment can help alleviate stress levels among staff. By addressing stress both the health and performance of employees can be maintained and improved (Mirzaei, Mozaffari & Aghil, 2022).

The selection of work-related factors of stressors is a crucial decision that relies on the researcher's experience and observation. Stressors are situations or conditions that induce stress and can vary in terms of their frequency and severity. In today's highly competitive world, it is evident that there is significant pressure within work environments. By relying on personal observation and discus-

sions, researchers can identify the primary factors that employees pay close attention to. The study aims to examine the relevance of these factors in predicting stress and their significance in the field of research. By investigating these four factors – workload, support, role confusion, and autonomy – the study aims to shed light on their relevance in predicting and understanding stress in the workplace.

The study embarks on a journey to explore and dissect the intricate web of occupational stress experienced by employees in the financial industry in Addis Ababa, Ethiopia. Though the literature on occupational stress is vast, it remains underexplored within the Ethiopian context, particularly in the context of the financial sector. This study, rooted in the local and socio-economic realities of Ethiopia, seeks to bridge this knowledge gap by providing a comprehensive perspective on the dynamics of occupational stress in this specific setting.

## Background of the study

In recent years, Ethiopia has undergone rapid economic development driven by sectors such as agriculture, manufacturing, and services. This economic growth presents both opportunities and challenges for the workforce. Increased competition and work demands can contribute to high levels of work-related stress (Rees, Childs & Freckleton, 2012). Despite the progress made, Ethiopia still faces high poverty rates and income inequality. Employees from disadvantaged backgrounds may experience additional stress due to financial pressures and limited access to resources (Sinclair & Cheung, 2016).

Teamwork and cooperation is a common orientation in the financial sector of Ethiopia. But this can be accompanied by peer pressure, excessive conformity and personal sacrifices which have a detrimental impact on employees' well-being. Furthermore, the hierarchical structure in the finance sector with a high level of respect for authority can put pressure on employees to express their concerns or make decisions independently leading to an increase in stress levels (Hasen, Seid & Mohammed, 2023).

Challenges associated with physical infrastructure and limited access to digital services may further increase workload and stress levels in the financial sector. In certain regions or organizations, providing and accessing mental health support programs to cope with work-related stressors may be challenging. This could lead to a worsening of employees' ability to effectively cope with stressful situations at work (Rees, Childs & Freckleton, 2012).

The financial industry is known to be highly demanding, characterized by long working hours, tight deadlines and high levels of urgency in meeting targets. Balancing personal life and commitment can be particularly difficult, leading to a higher level of stress especially for workers who have been in the midst of stressful working situations or are obliged to work long hours (Sinclair & Cheung, 2016).

The study aims to examine stress levels caused by ambiguity in roles, lack of control, social support and role overload in some specific financial sectors located in the

capital of Ethiopia. southwest Addis Ababa. The study provides valuable information on the contextual relevance, cultural peculiarities and industry-specific stressors faced by employees through research carried out specifically for the context of Ethiopia. This research contributes to an in-depth understanding of the dynamics of work-related stress and helps develop targeted interventions and strategies to promote employee well-being in the targeted area of study and similar undertakings.

The nature and frequency of work stress are strongly influenced by the particular social condition in Ethiopia, which has a diverse set of economic conditions that reflect factors like Economic Growth, Cultural Norms and Political Environment. Stress at the workplace may lead to a rise in burnout rates, decreased job satisfaction, reduced productivity and adverse cumulative health outcomes for staff. Physical, mental or emotional well-being is adversely affected by stress. It is therefore important to study work related stress in Ethiopia so that an assessment of the extent and effect for individuals and workers as a whole can be carried out. It is necessary to understand the special challenges faced by staff in this context, thus enabling them to identify prevailing stressors and develop tailored interventions and strategies for their effective management.

There is a need for regular checking of the level of stress among organizations so that it can meter its effect on employees and the organization itself (Kim, 2021). A better understanding of how everyday work situations contribute to the experience of stress is essential for developing stress management strategies that can be applied in daily work life (Lukan et al., 2022). Furthermore, considering that employees from different backgrounds may react differently to stressors and have varying perspectives on the importance of work-related stress, studying the work characteristics and sources of stress in the organization is crucial for tailoring interventions and minimizing negative effects (De Smet et al., 2005; Rehman et al., 2012; Kendal et al., 2000).

## Objectives of the research

1. Assess the levels of social support, lack of control, role overload, role ambiguity, and occupational stress in Ethiopian financial industry, Addis Ababa.
2. Analyze the interrelationship between job stressors/factors and occupational stress.
3. Determine the relative contributions of social support, control, role overload, and role ambiguity in predicting occupational stress.
4. Provide insights and commendations for interventions and strategies that can effectively mitigate occupational stress in the industry.

## Literature review

### Perspectives of stress and its meaning

Workplace stress is the detrimental physical and emotional reaction that can occur when there is a tussle between the

demands of the job on the employee and the amount of control the employee has to meet these demands. In general, the combination of high demands at work and a low level of control over the circumstances can lead to stress. Stress in the workplace is caused by a discrepancy between job demands and the control individuals have to meet those demands. It is characterized by intense pressure and can have harmful effects on employees' mental and physical well-being (World Health Organization, 2020). Work-related stress occurs when the demands of the job are inconsistent or exceed the employee's skills, abilities, or knowledge (Forastieri, 2013).

Work-related stress is a strong negative emotional reaction to work. Work-related stress is non-trivial and can significantly alter the behavior of the person involved, impair the quality of their life and damage their health. Lost working days are mostly attributed to stress which represents a huge cost in terms of both human distress and impaired economic performance. Besides the serious effects on workers' mental and physical health, the impact of work stress is obvious in 'organizational symptoms' such as high levels of absenteeism and labor turnover, poor safety performance, low employee morale, a lack of innovation and poor productivity (European Agency for Safety and Health at Work, 2002).

Stress is influenced by various factors, including excessive work pressure, role ambiguity, lack of support, and limited control over resources (Altindag, 2020; Kim, 2021). In today's dynamic and competitive work environment, employees often face heightened levels of stress due to changes in job demands and organizational structures (Kendal et al., 2000).

Stress is the way a human being reacts to changes, events and situations in his life, both physically and mentally. People experience stress in different ways and for different reasons. The response depends on the perception of an event or situation. The stress that prevails in the environment needs to be treated timely if not it complicates the organizational processes (Wadhwa & Bano, 2020). As Valentina Forasteri (2013) inscribed in her article writing to the International Labour Office entitled the prevention of psychosocial risks and work-related stress, it is important to ensure and protect the safety and health of employees if we want their contribution to society.

It is essential to devise targeted interventions with a view to reducing occupational stress. Those interventions should address, amongst other things, improvement of control and independence in terms of employment tasks, clarification of expectations and responsibility, management of workload and enhancement of social support networks (Gharibi et al., 2016; Lina & Ling, 2018). Organizations can promote the well-being of their staff, decrease stress levels and increase overall productivity by introducing these interventions.

### Theoretical underpinning

Numerous studies have demonstrated the negative effects of occupational stress on workers' well-being and organizational outcomes (Rees, Childs & Freckleton, 2012;

Sinclair & Cheung, 2016). Understanding the factors associated with occupational stress is crucial for promoting employee health and productivity, particularly in the context of Ethiopia's social environment. This literature review focuses on examining the role of insufficient control, ambiguity about roles, work overload, and social support as key determinants of occupational stress in the Ethiopian financial sector.

The lack of control concerns the perception that workers are not sufficiently influential or have decision-making powers over working practices and outcomes. There have been numerous studies that show higher levels of workplace stress in employees who lack control (Birhanu, Gebrekidan, Tesefa & Tareke, 2018). Employees may be in a situation where they face less autonomy and decision-making powers, leading to an increase in stress levels because of the hierarchical structure and power disparities observed in Ethiopia (Johnson & Hall, 1988; Karasek, 1979).

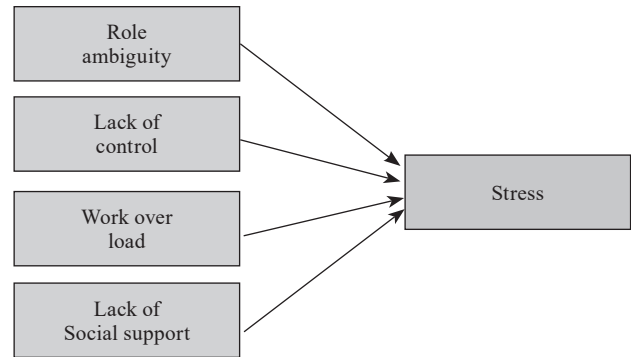
Role ambiguity, characterized by uncertainty and unclear expectations about job responsibilities and performance criteria, is another significant source of stress (Jackson & Schuler, 1985; Rizzo et al., 1970). In Ethiopia, where organizational structures are often less formal, employees may experience role confusion due to ambiguous job descriptions, communication relationships, and blurred task boundaries (Birhanu, Gebrekidan, Tesefa & Tareke, 2018). This lack of clarity can contribute to increased stress levels.

Work overload, characterized by excessive demands that surpass employees' available time and resources, has consistently been associated with occupational stress (LaRocco, House & French Jr, 1980; Wang, Cai, Qian & Peng, 2014). The rapid economic growth and limited resources in Ethiopia, particularly in the financial sector, can lead to high levels of workload and unrealistic expectations (Birhanu, Gebrekidan, Tesefa & Tareke, 2018; Mengist et al., 2021). These factors put additional pressure on employees, potentially leading to extended working hours and an imbalance between work demands and individual capacity, ultimately resulting in increased stress levels.

Social support, including emotional, instrumental, and informational assistance from supervisors, colleagues, and social networks, is recognized as a crucial factor for reducing occupational stress (Cohen & Wills, 1985; House, 1981; Wang, Cai, Qian & Peng, 2014). In the Ethiopian socio-economic context, where collectivism is valued, social support networks and relationships within organizations play a critical role in buffering occupational stress (Dagget, Molla & Belachew, 2016; Mengist et al., 2021). However, limited access to support services and a lack of awareness about mental health issues may pose challenges for employees in seeking and receiving adequate social support.

Based on the reviewed literature, Figure 1 presents a conceptual framework illustrating the relationships between lack of control, role ambiguity, work overload, social support, and occupational stress in Ethiopia's financial sector within its socioeconomic context.

Figure 1 Conceptual Framework



Source: own compilation

### The interlink of role overload and occupational stress

Employees may experience occupational stress due to role stress, which refers to the negative effects of organizational roles on individuals (Kahn & Quinn, 1970). Role-related stress includes role ambiguity and role conflict (Alexandros-Stamatios et al., 2003). High levels of role overload, where individuals perceive their jobs as demanding and exceeding their capacity, have been linked to increased stress levels (Nixon, 2011). Role overload can lead to decreased job satisfaction and increased job tension (French & Caplan, 1973). While work overload is generally associated with negative outcomes, some studies suggest that it can trigger psychological empowerment when employees receive sufficient support from leaders (Lina & Ling, 2018).

*H1: Higher levels of role overload are positively associated with higher levels of occupational stress.*

### The role of ambiguity in predisposing occupational stress

Ambiguity refers to the lack of clarity and uncertainty about job duties and responsibilities, leading to role ambiguity. Studies have consistently shown that role ambiguity has a significant adverse effect on performance (Gilboa et al., 2008; Jackson & Schuler, 1985; Tubre & Collins, 2000). Role ambiguity can trigger negative emotions, withdrawal behaviors, and low performance (Lazarus & Folkman, 1984; Wallace et al., 2009). It is crucial for employees to have clear role expectations to develop commitment to the organization. Employees may remain in the organization due to a lack of alternatives, even in stressful situations, but they are more likely to leave if opportunities outside become available (Addae & Parboteeah, 2008). Role ambiguity is a threat that inhibits psychological empowerment and reduces service quality, even when employees receive support from leaders (Lina & Ling, 2018).

*H2: There is a positive correlation between higher levels of role ambiguity and increased levels of occupational stress.*

### The power of social support in moderating stress

social support, including support from supervisors, coworkers, and other networks, plays a crucial role in mitigating occupational stress. It provides individuals with emotional, instrumental, and informational assistance when needed (Cohen & Wills, 1985). Social support networks offer stability, predictability, and positive effects (Cohen & Wills, 1985). The support provided by supervisors and leadership is linked to employees' physical and mental health (Kuoppala et al., 2008; Skakon et al., 2010). Supervisors can influence the success of workplace programs aimed at improving health and managing stress. Support from supervisors positively influences employee well-being and job outcomes (Horan et al., 2018). It is crucial to pay attention to supportive supervision, as poor support can reduce job satisfaction and lead to burnout and various physical and mental problems (Boschman et al., 2013; Honda et al., 2015).

*H3: The lack of social support is positively associated with higher levels of occupational stress.*

### Job control

job control, also known as decision latitude, refers to an individual's ability to control work activities and make decisions. Higher job control is associated with reduced employee stress and increased learning opportunities (Doef & Maes, 1999). However, workplace reorganizations that lead to perceived lack of control can cause stress (Forastieri, 2013). High physical and mental demands combined with low control negatively impact the work ability of employees (Gharibi et al., 2016). Decision-making autonomy provides employees with a sense of efficacy and coping ability. Jobs with high levels of autonomy are associated with less stress and higher job satisfaction, perceived empowerment, and professionalism (Kalleberg et al., 2009; Pearson & Moomaw, 2005). Enhancing job autonomy empowers employees to develop, share, and apply their expertise effectively, contributing to better organizational efficiency (Cappelli & Rogovsky, 1998). Therefore, for the purpose of dealing with workplace stress, it is necessary to promote autonomy in decision making.

*H4: Increased levels of job control are negatively associated with occupational stress.*

## Materials and methodology

### Research method

the study implemented a combination of descriptive and explanatory research methods. The descriptive research design was used to obtain information about the current status of the phenomena and designate the existing variables or conditions in the situation. Mean scales were used as a measure of central tendency to depict the concentration of responses. The explanatory

method of research was used to explore the relationships between multiple decision variables. Correlation statistics were employed to determine the strength of the relationships between variables. Multiple regression analysis was utilized to measure the degree of change caused by work stressors on occupational stress levels within organizations.

The study employed a quantitative research approach through a survey administered to a sample of the population to determine its characteristics. Primary data was collected using a structured questionnaire. The target population for data collection was employees working in microfinance institutions and banks. Due to the difficulty of covering all finance firms, data was gathered from institutions located in the southwest parts of Addis Ababa. The questionnaire was distributed to 300 randomly selected individuals working in different microfinances and banks in the designated area. Google Forms was used as a tool to distribute the questionnaire, and a total of 277 appropriately filled questionnaires were collected. The study adopted a cross-sectional design, capturing data at a specific point in time.

### Materials

The measurement scale utilized in this study was sourced from various authors who have measured stress and its contributing factors. The work stress scale was adopted from Lovibond and Lovibond (1995) and employed a five-point Likert-type scale ranging from 1 (did not apply to me at all) to 5 (applied to me very much or most of the time). This scale assessed various anxiety traits, including impatience, irritability or over reactivity, irritability, nervousness, and difficulty relaxing. The scale has demonstrated good internal consistency and acceptable test-retest reliability.

To measure role ambiguity and role overload, the study made use of the scales reviewed by González-Romá and Lloret (1998) based on Rizzo et al. (1970), which confirmed the construct validity of the scales. The job control and social support factors were measured using the Job Demand-Control-Support model developed by Karasek (1985). The factor analysis performed on these scales demonstrated adequate construct validity and reliability. Job control was assessed by exploring the decision latitude and autonomy employees had over their jobs. Social support was measured in two dimensions: support from supervisors and support from coworkers.

The questionnaire items were adapted to the local culture and communication style while maintaining the basic meaning of each question. This approach aimed to ensure that respondents easily understood the purpose of each question. Although the scales were adopted from previous researchers who had established the internal consistency and content validity of the measures, necessary adjustments were made to align them with the study's objectives. The adapted scales indicated the relevance and adequacy of the measuring instruments for the constructs under investigation (Table 1).

Table 1  
Reliability Statistics

Variables	Cronbach's Alpha	N of Items
Job Control	.781	9
Social Support	.811	8
Role ambiguity	.741	6
Role overload	.712	6
Stress	.762	14

Source: own compilation

the highest consistency with the center value. followed by job control. social support. role ambiguity. and role overload. These results suggest that the participants' responses are closely centered around the mean value for each construct. indicating a relatively uniform distribution of data.

### Correlation

The correlation table vividly showing how the factors of stress are strongly correlated with the stress level in the organization and their direction of relationship. The negative sign on social support and job control indicates the association that exists between stress and those two con-

Table 2  
Descriptive Statistics

		Social Support	Job Control	Role Ambiguity	Role Overload	Stress
N	Valid	277	277	277	277	277
	Missing	0	0	0	0	0
Mean		4.3141	4.0722	3.9819	4.1949	4.6778
Std. Error of Mean		.04395	.04195	.04472	.05502	.01449
Std. Deviation		.73147	.69823	.74433	.91579	.24119

Source: own compilation

## Result analysis and discussion

The study sought to assess the effects of low social support, workload, weak controls and role ambiguity on occupational stress within Ethiopia's financial sector. Addis Ababa. These findings reveal valuable insights as to the relationship between these factors and staff's experience of workplace stress in this particular context. The study has used correlation and multiple regression analysis in pinpointing the reality of how stress is formed and how the existing factors cause changes over level of stress in the organization. The magnitude of changes observed in employee occupational level of stress was significant and it is found strong association with the factors under study.

### Descriptive results

The descriptive results provide insights into the shape of the distribution and the proximity of individual data values to the mean value. The Table 2 presents the mean, standard deviation, and standard error, which collectively depict the overall picture of how close the sample mean is to the true mean of the population. Examining the values of the constructs, it is evident that they portray a consistent pattern. The data points are clustered around the mean, indicating a relatively small spread. Among the variables, stress shows

structures are inverse. In measuring how closely the two variables (role ambiguity and role overload) move in tandem the Table 3 shows same direction relationship with stress level in the organization. As it can be observed in the above table all the correlation are significant and strong.

Table 3  
Correlation statistics

		Social Support	Role Ambiguity	Role Overload	Job Control
Stress	Pearson Correlation	-.408**	.414**	.464**	-.59**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	277	277	277	277

Source: own compilation

### Model summary

as it has been observed from the summary table (Table 4) the four constructs of employee occupational stressors have a momentous positive relationship with stress level of employees. The adjusted r square (.462) of model summary tells the constructs together predicts the stress level of an employee significantly and have strong and direct relationship (.685).

Table 4  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.685 <sup>a</sup>	.469	.462	.45292	.469	60.171	4	272	.000	1.750

a. Predictors: (Constant), Job Control, Role Overload, Role Ambiguity, Social Support

b. Dependent Variable: Stress

Source: own compilation

**Coefficients**

The multiple regression coefficient of the analysis shows how each construct predicts and contributes to the level of changes in the stress condition of an individual. The beta value of the constructs reflects the prediction capability of the stress. The Table 5 vividly indicates the existence of role ambiguity (B: .406) in the organization and shows the direct relationship of role ambiguity with the stress and significant prediction capability of the level of stress. Additionally, the excessive workload (B: .272) in the organization is a direct correlation and considerable prediction. Contrary, the prevalence of social support and the degree of employee job control in the organization have an inverse relationship with the stress level. The social support provided (B: -.360) and the level of Control over the job (B: -.489) meaningfully and strongly predicts the stress magnitude in the working atmosphere. The negative sign implies for every unit increase in the constructs, the stress level decreases by the value of the coefficient shown in the table. Correspondingly, for every unit decrease in those two factors, the stress level increase by the value of the specified coefficient.

detrimental effects of limited decision-making and autonomy on employee well-being (Johnson & Hall, 1988; Karasek, 1979). In the case of Financial Services industries, where hierarchical structures and power differentials exist employees may be deprived of the management decision-making power and competence. The deprivation of control can lead to a rise in stress levels, as employees may feel a lack of influence over their work environment and are having trouble adjusting to job demands (Girma, Nigussie, Molla & Mareg, 2021). The provision of flexibility or decision latitude and autonomy to employees is vital for organizations to effectively manage stress levels. Remarkably, the results of this study correspond to existing findings, suggesting that reduced autonomy and influence over job-related decisions contribute to increased levels of stress (Joshi, 2018). Employees need to be entitled the freedom to make decisions about their tasks and need to have autonomy in scheduling their work activities. The extent to which organizations involve employees in decision-making and provide autonomy significantly affects the level of stress experienced by its staff (Kim & Stoner, 2008; Pearson & Moomaw, 2005).

Table 5

**Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF	
1	(Constant)	12.242	.206		59.338	.000	11.836	12.648		
	Social Support	.303	.050	-.360	6.085	.000	.205	.402	.559	1.790
	Role Ambiguity	.337	.047	.406	7.157	.000	.244	.429	.606	1.651
	Role Overload	.183	.032	.272	5.663	.000	.119	.247	.848	1.179
	Job Control	-.432	.050	-.489	-8.605	.000	-.531	-.334	.604	1.656

Source: own compilation

**Model fitness**

The ANOVA table (Table 6) confirms the model fitness and the result shows that the prediction ability of the constructs are proved significant in explaining the occupational stress level in the work setting.

The study findings also indicate a positive association between role ambiguity and occupational stress. This aligns with previous research highlighting the negative effects of unclear job expectations and responsibilities on employee well-being (Jackson & Schuler, 1985; Rizzo et al., 1970).

Table 6

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	49.373	4	12.343	60.171	.000 <sup>b</sup>
	Residual	55.797	272	.205		
	Total	105.170	276			

a. Dependent Variable: Stress

b. Predictors: (Constant), Job Control, Role Overload, Role Ambiguity, Social Support

Source: own compilation

**Discussion**

The study findings indicate a positive correlation between the lack of control and occupational stress. This finding aligns with previous research that has demonstrated the

Within the Ethiopia Financial Sector, where organizational structures may be less formal, employees may face role ambiguity due to ambiguous job descriptions, lack of reporting relationships, and blurred task boundaries. Role ambiguity can lead to increased occupational stress

as employee experience uncertainty and difficulties in meeting job expectations (Khattak, Quarat-ul-ain & Iqbal, 2013). Clarity of information and understanding among employees play a significant role in reducing stress levels. Insufficient information and unclear job descriptions and organizational objectives contribute to stress caused by role ambiguity (McCormack & Cotter, 2013). Role ambiguity negatively impacts individuals, leading to poor self-image, reduced job satisfaction, decreased affectivity, and extreme behaviors (Nyanga, Mudhovozi & Chireshe, 2017). Surveys conducted with managers have consistently identified role ambiguity as a primary factor contributing to stress and hindering the utilization of their full potential, resulting in job dissatisfaction (Ram, Khoso, Shah, Chandio & Shaikih, 2011). Role ambiguity, along with role overload, plays a significant role in explaining role stress (Chang & Hancock, 2003). The coexistence of role ambiguity and role overload complicates work effectiveness and contributes to increased stress levels (Yongkang, Weixi, Yalin, Yipeng & Liu, 2014; Khattak, Quarat-ul-ain & Iqbal, 2013).

The study findings also reveal a positive relationship between the lack of social support and high levels of workplace stress. This finding aligns with extensive research demonstrating the positive impact of social support on reducing employee stress (Cohen & Wills, 1985; House, 1981). Limited access to social assistance programs or counselors within the Ethiopia Financial Sector can hinder employees' ability to manage work pressures and cope effectively with stress. The absence of a strong support network in the workplace may contribute to increased levels of occupational stress (Birhanu, Gebrekidan, Tesefa & Tareke, 2018). Conversely, strong social support from coworkers and immediate supervisors can significantly reduce stress levels. Social support enhances confidence, cooperation among staff, and commitment. Conversely, a lack of support can undermine motivation, trust, and ultimately cause stress. Lack of a supportive work environment is recognized as a significant workplace stressor (Ahmad, Gul & Kashif, 2022). Support has been found to have a strong link with depression (Cutrona, 1984). Social support is expected to inject positive energy among employees, while a lack of support drains employees' confidence and trust, leading to feelings of helplessness and distress that impact well-being. Perceived stress is negatively correlated with perceived social support, meaning that a lack of social support increases the perception of stressful situations (Hamdan-Mansour & Dawani, 2008). Social support provided by supervisors and coworkers inversely affects job-related stress levels and strains (LaRocco, House, & French Jr., 1980). Social support can manifest in various forms during employee interactions within the organization.

The study findings also indicate a positive association between role overload and occupational stress. This finding is consistent with previous research demonstrating the negative impacts of excessive workload on employee health and well-being (Honda et al., 2015). The rapid economic growth, increased workload expectations, and

resource constraints within the Ethiopia Financial Sector contribute to higher levels of role overload. Employees may face pressure to meet demanding targets and work long hours, resulting in increased stress levels and a higher risk of experiencing occupational stress (Dagget, Molla & Belachew, 2016). Excessive workload is a major cause of burnout in various professions, as it diminishes employees' capacity to cope with job demands. The findings of this study affirm that excessive workload leads to stress among employees in the work environment. Overwork negatively affects job performance, as it reduces employees' strength and ability to meet work requirements. Disproportionate workloads lead to inefficiency and stress (Chu, Hsu, Price & Lee, 2003; Seo, Ko & Price, 2004). Excessive work pressure leaves little time for rest and recovery from fatigue. Various factors within corporations contribute to employees taking on multiple tasks and struggling with time constraints, resulting in physical exhaustion and mental strain, commonly referred to as stress (Joshi, 2018).

## Conclusion

The study examined various constructs of stress within the context of banks and micro finances located in the capital of Ethiopia, the southwestern part of Addis Ababa. The findings highlight the importance of considering these factors to safeguard employees' well-being before any crisis arises. The analysis demonstrated that these constructs significantly impact the development of stress among employees. The results support the current literature and underline the importance of dealing with these factors in promoting employees' well-being and reducing stress levels.

The results of the multiple regression analysis indicated that the combined effect of the studied constructs had a substantial influence on stress levels. However, when examining the individual factors separately, their predictive ability for stress was comparatively lower. Among the factors analyzed, job control, encompassing decision latitude and discretion, emerged as the most influential predictor of employee stress. It was followed by role ambiguity, social support, and role overload.

Notably, the findings underscore the inverse relationship between the support provided and the level of stress experienced by employees. Increasing support and job control, which provide employees with autonomy and decision-making authority, were associated with lower levels of stress. On the other hand, role ambiguity and role overload exhibited a direct relationship with stress levels, indicating that reducing these factors can alleviate the magnitude of stress within the workplace.

These findings contribute to understanding stress dynamics and its determinants in organizational settings. By recognizing the pivotal role of job control, role ambiguity, social support, and role overload, organizations can implement targeted interventions to mitigate stress and promote employee well-being. Strategies should focus on enhancing employees' decision-making authority, clarifying job expectations, fostering supportive work environ-



ments, and managing workload demands effectively.

Further research in this area is warranted to explore additional factors and their specific impacts on stress within different organizational contexts. By continuing to investigate and monitor stress-related issues, organizations can develop evidence-based interventions to create healthier work environments and ultimately improve their employees' overall well-being and performance.

## Recommendations

Understanding resource capacity and determining the proportion of loads based on it helps to maintain physical and psychological well-being. Managing demanding jobs, working on job clarity, and ensuring the sufficiency of information become more efficient in decreasing the stress level if it is purported by enabling an environment in which employees are given autonomy to maneuver the job and guaranteeing a supportive and collaborative team atmosphere. Social support is an interaction of workmen in the organizations for the provision of care, backing up crises, sharing information and relieving tensions, enthusiasms and filling in gaps of others which helps settle stress.

**Enhancing employee control and autonomy:** The aim of organizations should be to ensure that they provide their staff with flexibility and autonomy in the course of their work. It may help reduce stress levels and improve overall well-being by empowering workers to decide on their own what kind of job they work and controlling the processes in which they do it. Strategies can be put in place such as delegating authority, promoting participatory decision making and providing opportunities to develop skills and manage oneself.

**Clarifying job expectations and responsibilities:** In the field of work, efforts need to be made to eliminate misunderstandings between roles. It may be possible to help employees understand their duties and manage stress more effectively by having clear job descriptions, clearly structured reporting relationships as well as transparently communicated responsibilities. To reduce the degree of ambiguity in roles, organizations should periodically examine and revise their job descriptions, provide staff with training and assistance as well as set up effective communication channels.

**Strengthening social support systems:** The setting up of supportive working conditions should be a priority for organizations. The stress level can be significantly reduced if supervisors and coworkers are encouraged to provide social support for their staff. In order to do so it is possible to promote positive relationships, encourage teamwork and collaboration as well as the provision of resources for employee assistance programs and counselling services. Social support networks may also be facilitated by the implementation of mentorship or buddy schemes.

**Managing workload and role expectations:** Excessive workloads and overcapacity of roles must be monitored and addressed by organizations. Employees can be helped to deal with their workload demands and stress by implementing effective workload management strategies, e.g.

the allocation of tasks on a proportionate basis, efficient task prioritization and time management training. A healthy work environment can be improved by regular workload assessments, a yearly review of job obligations and the provision of resources and support in order to cope with workload demands.

There is a need for ongoing research and monitoring of stress factor levels in the work environment. To find out the special dynamics of stressful situations in specific contexts it is necessary for organizations to invest in continuing studies. It will improve the understanding of workers' problems and enable them to come up with effective intervention and stress management strategies

## Limitation

The limitation of the study maybe attributed that the researcher experience and observations affect the choice of factors to be taken into account within a research environment. Although efforts have been made to identify the appropriate stressor constructs, there is a need to recognize that additional potentially harmful forces may be present. In order to build up a more complete understanding of employee stress, further research needs to be conducted on the other types of stressors and consider various work environments. Furthermore, the data for this study was collected exclusively from employees working in the service sector (Microfinance & Bank). Recognizing that stress levels may differ depending on various industries and roles in the work has to be borne in mind. In doing so, caution must be exercised as regards the generalization of results into other sectors or occupations.

Future researchers should endeavor to extend their scope of investigation through the inclusion or exclusion of specific stressor components, taking into account the vast literature on stress and its varied range of constructs. That will allow for a more thorough examination of stress in different work environments and contribute to better understanding of the complexities linked with workplace stress.

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