

How can Stress Affect Your Work Performance?

Quantitative Field Study on Qatari Banking Sector

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Abstract

The paper has focused on the work stress and its causes with relation to job performance at the Qatari's bank sector. The paper has showed that the work stress demands extra efforts on their performance which may not be proportionate to their capabilities. This may cause work stress and pressure levels, its intensity defer according to individual capabilities. A sample (n=124) was randomly selected from Qatari Banking Sector and various statistical analyses were performed on this data. The analysis has showed that the unclear roll given to the employees and the workload have direct relationship with work stress. One of main findings is work stress has a negative impact on employee's performance. Also, the employee's level of stress perception is influenced by their job title.

Keywords: Work stress, Performance, Pressure, Capabilities, Impact, Job title

1. Introduction

Stress at work can be a serious problem to the organization as well as for its workers. According to the International Labor Organization (ILO), stress is recognized worldwide as a major challenge to employee's health and the organization healthiness. Good management and good work in any organization can be the best practice to prevent stress from happening.

Stress in early definitions was stated it in terms of a stimulus, response, or the interaction between the two (Cooper, C. L., Dewe, P., & O'Driscoll, M. 2001). There are, of course, numerous definitions of stress, just as there are numerous theories of stress. Definitions are more likely to be products of our theories, and they express the evolving nature of our knowledge and the direction that research has led us. While each theory adopts its own particular focus, all are generally structured around a common set of components that are basically linked together in a relationship that is process-oriented (Dewe, P, 2012).

Workers under traditional management philosophy did not get enough attention as the prevalent view was tilted towards more traditional economical view of workers. But this image was changed under Behaviorism school which it has stressed on the importance of paying attention to the needs and wishes of the workers and provides a suitable environment for them to work (Gary, J., 1996). With this increased attention to the human element new management topics including the stress of work has emerged (Thomas G. Cummings & Gary L. 1999). Work stress can arise from multiple sources, the ambiguity of the role of competition, multitasking, organizational and personal problems are leading to increasing work stresses (Beehr, T.A. 1976).

One of the direct results from work stress is to create a state of imbalance between the individual abilities, needs, and expectations on the one hand, and between what is asked to do from the other hand. Ganster & Loghan, (2005) have pointed out the key factors such as work environment, management support, work load etc., are factors that determining the level of stress at work which can affect employee physical and mental health.

Given the importance of active role played by the banking sector in the national economy, the study aims to explore the following topics:

- c) Identifying the main sources of work stress on banks operating in the State of Qatar.
- d) Determine the impact of a set of variables of organizational and personal perceptions of employees in the banking sector.

e) To determine the effect of work stress on banks operating in the State of Qatar on the employees performance.

f) Reach to Recommendations serve as policies to reduce the pressures of work.

This paper have pointed out the seriousness of work stress on health and work performance related to sample of one of Middle Eastern states (Qatar) in the banking sector, which is not widely covered in the literatures . Many bank's employees do not have adequate knowledge regarding stress issues; therefore, this paper can serve this cause and explain how he/she should manage their stress. It is very important to know about this knowledge, as stress can cause many illnesses starting from bad temper to cancer which no one would like to face. In addition, stress is not always bad if you take in the right dosage. On the contrary if you suffer from mild or low stress level, you can really improve your life and your work performance. The added value of this paper can be expressed as useful citation sources for many other researches or practitioners who are interested in studying the impact of stress on health and health resources. Of a particular importance, the paper has tried seriously to focus on the wasted resources as a result of stress and its effect on work productivity and performance. One of main byproduct of this paper is to connect between the impact of stress and the psychology of human being, regarding crimes and violence in the society related to stress issues.

2. Literature review

Previous researches have focused on the effect of work stress on people's health in organizations. Studies have indicated that a relationship between work stress and high blood pressure and cholesterol level in the blood (Caplan R.D., & Jones, K.W. 1975). This may lead to heart disease and intestinal ulcers and arthritis. There may be a direct correlation between work stress and cancer (Bummer K. & B.H. Newberry, 1980). Experts pointed out that psychological stress and the competitive situation at work has increased the risk of heart nearly doubled. The experts noted in their study published in the journal of epidemiology and community health, "that 80% of men are more prone to heart attacks if faced with conflict or psychological pressures at work during the previous 12 months. The risk will increase if they are more affected by this pressure. As for women, the researchers noted that the change in financial conditions increases the chances of contracting heart attack about three times, and face the more severity if greater responsibilities and workloads they have to do, especially if they do not enjoy it, and as a result of that it is considered workloads and responsibilities as a negative issue. Stavroula Leka (2003) has indicated that stress results from a mismatch between the demand and pressures on the person, on one hand, and their knowledge and abilities, on the other. It challenges their ability to cope with work. This includes not only situations where the pressures of work exceeds the worker's ability to cope but also where the worker's knowledge and abilities are not sufficiently utilized and that is a problem for them. Work stress reflects poor compatibility between the individual and the situations that one may face in the vicinity of the work. The stress occurs in situations where the employee perceives that his capacity to face work requirements represents a significant burden on him (Anderson R. 2003). The physical changes (rapid heartbeat, high blood pressure) and psychological changes (stress and anxiety) of an individual is the process of creating or willing to adapt compressor environmental variables (Bummer K. & B.H. Newberry, 1975).

The estimated costs related to the work stress on the business sector in the United States are roughly about 200-300 billion dollars a year (Rosch P. 1998). Recent studies in this area has showed that the ability of employees to manage their physiological and psychological stresses may have a significant impact on job performance (Hsieh, H-L., Huang, L-C., Su, K-J., 2004) (Leka, S., Griffiths, A., Cox, T. 2003) (Wetzel, C.M., Kneebone, R.L., Woloshynowych, M., Moorthy, K., Darsy, A.D., 2006).

In an occupational stress model, several scholars believe that the ability of employees to properly control and manage their physiological and psychological stresses in performing job may lead to higher job performance in organizations (Adler, D.A., McLaughlin, T.J., Rogers, W.H., Chang, H., Lapitsky, L., Lerner, D., 2006) (Hourani, L.L., Williams, T.V., Kress, A.M., 2006) (Zhong, F., Yano, E., Lan, Y., Wang, M., Wang, Z., Wang, X., 2006).

At the workplace, many scholars think that stress framework, is occupational stress, emotional intelligence and job performance are distinct constructs, but strongly interrelated. For example, the ability of employees to properly manage their emotions and other employees' emotions will increase the ability of employees to cope with physiological and psychological stresses in implementing job. As a result, it may lead to higher job performance in organizations (Bar-On, R. 1997) (Gillespie, N.A., Walsh, M., Winefield, A.H., Dua, J., Stough, C., 2001) (Spector, P.E., Goh, A. 2001).

In terms of eustress "good stress" perspective, occupational stress occurs when employees' knowledge, skills, abilities and attitudes can cope with or match to their work demands and pressures in organizations. In this situation, it may increase the ability of employees to manage their physiological and psychological stresses (Adler, D.A.,

McLaughlin, T.J., Rogers, W.H., Chang, H., Lapitsky, L., Lerner, D., 2006) (Cartwright, S., Cooper, C.L. 1997) (Wetzel, C.M., Kneebone, R.L., Woloshynowych, M., Moorthy, K., Darsy, A.D., 2006) (World Health Organization (WHO), 2005). Ursin and Eriksen's cognitive arousal theory of stress states that a person's feelings of hopelessness, helplessness and inability to cope in stressful situations can trigger lower emotional health, which can potentially lead to higher negative attitudinal and behavioral outcomes, such as feelings of frustration, deprivation or discontentment (Holger Ursin, Hege R. Eriksen, 2003), and lower performance (Leka, S., Griffiths, A., Cox, T. 2003).

The most important causes of work stress led most organizations to apply the policy of privatization. The consequence of such act is the tendency of most organizations to downsizing in pursuit of efficiency, cost reduction, and production improvement. In all these cases the individual is exposed to stress as a result of its adoption of some decisions that will determine their future job career.

It is believed that individual general responses to compactor events follow a consistent pattern, called General Adaptation Syndrome (GAS) of concurrent uses (Hans S. 1936). The word "General" is intended to be used as defensive reaction to any of the causes of stress which has effects on various parts of the body either physiological or psychological. "Adaptation" means that motivation triggers that occur in the body, is to help the individual to cope or deal with the causes of stress. The word syndrome means that defensive reactions (symptoms) of the body appear or occur simultaneously. Both reactions occur in three distinct phases: First phase (warning or alert to the hazard), second phase (resistance), and third phase (exhaustion). Third phase occurs if the person cannot overcome the causes of stress. This will lead to awaken defense and resistance to diseases and stress like headache, high blood pressure, ulcers, and heart attacks.

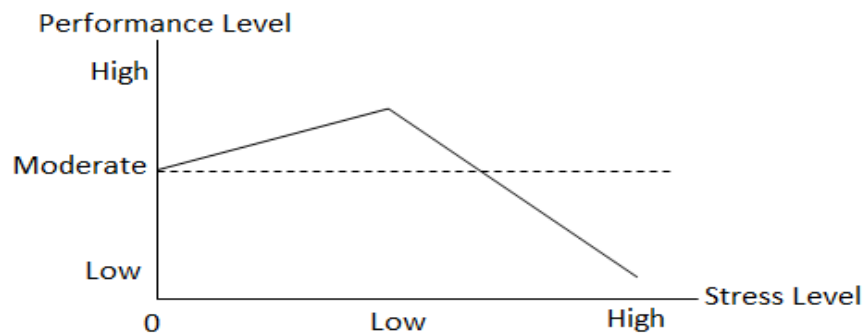
The last phase is considered the sharpest and most dangerous and poses a threat to both the individual and the Organization. The mind and the human body have limits of endurance and resistance. The greater frequency of warnings and resistance, the individual became more onerous and debilitating in his work and his life, and increased susceptibility to physical and mental diseases.

Sources of work stress can be divided into two groups (Solomon C.M. 1999) (According to Solomon C.M):

Group I- organizational causes: previous studies indicate that there are number of variables related to the working environment, which directly affect the suffering of workers. The impact of these variables differs from one organization to another depending on the nature and activities of the organization. This group includes a number of variables such as: the professional difference - roles ambiguity - a role struggle - workload - responsibility for individuals - career future - the lack of participation in decision-making - social support.

Group II- personal causes: personal characteristics of the individual play an important role in determining the level of stress and reactions towards the causes of stress. In General, it can be argued that individuals do not respond the same way to pressing situations. The difference in effect is due to a combination of personal characteristics of the individual including: personal style-position control events (external, internal), capacities and needs - the rate of change in a person's life, other personal attributes. If a person cannot overcome the work stress in a particular act by either removing it or run from it, then the stress begins to worsen. Whenever there is a new reason to make the stress to appear, the suffering will increase and symptoms will show. This result has significant effects, which can be divided into two groups of effects: health effects, and Behavioral effects.

Effect of stress on workers performance and their organizations are not always bad, but there is a fact that the low stress of work lead to improve the performance of employees. Howard and Daniel (1982) have found through their study that moderate stress such as the introduction of new work supervisor or involuntary action may lead to a search for new information about the work to be accomplished. According to a research by McClelland & John Jemmott (1987) indicated that the level of difficulty and nature of the task to be performed and the personal attitude variables could affect the relationship between stress and performance. The stress has a strong effect on the body and the mental state of the individual, it is expected that work stress also affects individual behavior at work. The stress can influence the performance level in many work tasks. The relationship between the stress and the level of performance can be depicted as follows (Kahn, R. L., Wolfe, D. M., Quinn, R. P., Snoek, J. D., & Rosenthal, R. A. 1964):



When the level of stress at zero or very low, an individual's maintains a high level of performance. At this level, the individual does not induce or activate, or do not suffer from any stress, and possibly that the individual sees no reason to change the level of performance.

In the absence of stress at any position, often does not cause any change. On the other hand, at low stress levels, the individuals get encouraged and stimulated to increase their level of performance. Moderate stress works as stimulant to the manager when confronted with a difficult problem he must solve. Similarly, moderate stress could be responsible for the creation of innovative activity when the individual is trying to solve a difficult problem. Finally, at high levels of stress, negative effects start to emerge (such as stress, feelings of discontent) and the result is that performance begins to decline. The severity of stress consumes the attention and energy of the individual in trying to focus on his efforts to reducing the causes of stress, leaving little energy for job performance.

Generally, the individuals who work in any occupation often fall under the influence of many suffering, frustrations. This may be the result of poor working conditions, and lost interest in the work of individuals and their sense of satisfaction and dissatisfaction.

3. Research Problem

Working in banks has its own nature, where workers are facing various types of work stress. Michailidis's research on bank "related stress" has provided evidence that employees' educational levels affect the degree of stress they experience in various ways (Michailidis M, 2005). Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks. The study also shows the degree to which some employees tend to bring work-related problems to home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress.

Khan has designed a measure of stress using four stressors (Kahn, R. L., Wolfe, D. M., Quinn, R. P., Snoek, J. D., & Rosenthal, R. A. 1964):

- j) Resource Inadequacy.(physical work conditions)
- k) Ambiguous work role (work ambiguity)
- l) Long working hours (work over load)
- m) Work conflicts. (work-family conflict)

The stress factors as a group can affect the performance of employees and the level of work in these banks, which it will have greater impact on other institutions. Following Khan's philosophy to stress, the research will use four stressors (mentioned above) to reflect its impact on job performance.

The social dimension of stress has a very significant role on the knowledge produced in this research. Having less stress will simply lead to have happier people, less stressed, more participation in much social engagement, create better atmosphere to their families and friends whom are living with them. This paper can be used as useful citation source for many other researches or practitioners who are interested in studying the impact of stress on health, and wasted health resources because of stress. One of the byproduct of work stress on the humans is the spread phenomena of crimes and violence in society that we have to be aware of and to fight.

4. Research methodology

This research has used cross-sectional method mentioned by Sekaran (Sekaran, U. 2003) which allow the integration of job stress research literature and in-depth interview and field study and the pilot study as a major data collection. Using such a method might result in the collection of accurate data, a few high-quality biases. First step of collecting data, in-depth interviews were conducted by two researchers. These interviews were used to understand the nature of the features of job stress and the job properties, as well as the relationship between these variables in the banking sector. The information gathered from these interviews was classified and compared with the relevant literature in order to understand certain phenomena under study clearly and put the results in the correct context. Furthermore, the results of the information collected were used as a guideline for developing the content of the field study.

All items used in the questionnaires (containing 19 items) were measured using a 5-item scale (Likert Scale) ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). Demographic variables were used as controlling variables because this study focused on employee attitudes.

A questionnaire was distributed to two major banks in Qatar. Total of 124 questionnaires were distributed proportionally to bank size and only 100 responses were received. After collecting the returned questionnaires, statistical data analysis was performed using a Statistical Package for Social Science (SPSS) and Microsoft Excel.

Five hypotheses have been formulated to reflect the questions of research and test the validity of the sample drawn from the research population. The following hypotheses will be tested in later stage. These are as follows:

- c) There is a significant relationship between poor working conditions at the banks, and the work stress of which they are exposed.
- d) There is a significant relationship between ambiguous role in the banks, and the work stress of which they are exposed.
- e) There is a significant relationship between the increasing amounts of work in banks (workload), and the work stress of which they are exposed.
- f) There is a relationship between the employee's family problems, and work stress to which they are exposed.
- g) Work stresses affect negatively on the performance of the bank.

Attempts were made to describe the process of analyzing the data statistically by:

- 1- Specifying the study sample in terms of gender, nationality, qualifications, job title, and monthly salary.
- 2- Identifying sources of work stress facing the staff at the national banks through the analysis of the 19 questions included in the questionnaire.
- 3- Test the validity of the hypothesis by using a correlation analysis and regression analysis.
- 4- Comment on numbers and percentages and arithmetic averages of answers obtained from the study sample members.

Table (1) below shows the characteristics of the collected sample data which can be summarized as follows:

- 1- Gender: male consist 80% of total employees while the female is 20% and this is because of the high proportion of males employees in the bank compared to the females.
- 2- Nationality: Qataris constitutes 72%, 20% Arabs, and Non-Arabs 8%, these percentages show the high turnout of the Qataris to banking industry.
- 3- Qualification: Post-graduates graduates degrees 14%, Graduates 54%, and a high school diploma and below 32%, these percentages indicate a high level of education of the members of the study sample.
- 4- Job Title: staff 56%, 24% department heads, 10% supervisors, and 10%. managers
- 5- Gross monthly salary: workers who earn less than 7000 QR constitute 4%, 7000 – 11000QR 42%, 50% 11000-15000 QR, and 4% more than 14000QR.

Table 1. Shows the sample's characteristics

	High School or less	Percentage
Gender	Male	80
	Female	20
Nationality	Qataris	72
	Arabs	20
	Non-Arabs	8
Job Title	Manager	10
	Head of Department	34
	Supervisor	10
	Staff	56
Qualifications	High School or less	32
	Graduates	54
	Post-Graduates	14
Gross Salary	Less than 7000 QR	4
	QR 7000-11000	42
	QR 11000-15000	50
	More than 15000 QR	4

5. Findings

Nineteen questions have been designed and used in the questionnaire to identify sources of work stress. These questions were analyzed and the following findings can be summarized as follows:

Answers from respondents to question one in the study's questionnaire "the amount of work accomplished whether it was reasonable or not" have an average of 3.22 which shows the approval and satisfaction with the amount of work performed, whereas 44% agree with this question. An average of 3 was considered satisfactory in this study on the five-scales of Likert.

Answers to question two (I do not have a heavy workload) have scored an average of 2.30. This evidence shows the lack of consent so that respondents feel they have a heavy workload with percentage of 54% of sample responses (not agree and agree strongly) versus 14% agrees.

Answers to question three (tasks required is easy) have scored an average of 2.02. This indicates a lack of consent where the feeling of difficulty of work tasks. 16 % agreed and 27 percent disagree and strongly disagree.

Answers to question four (required tasks are clear and specific) have scored average of 2.50. This indicates a disagreement where existed. There is a lack of clear work tasks of 46% disagree and strongly disagree, and only 20% have agreed.

Answers to question five (collaboration between myself and colleagues at work) have scored average of 3.26 is approved this cooperation so that 16% disagree vs. 48% agrees.

Answers to question six (there is coordination between the departments and other departments) have scored average of 1.64 for this question was very low which shows poor coordination between departments. This would lead to increasing work stress. 64% disagree.

Answers to question seven (bank always requiring me to do more work) have scored average of 3.14. This implies that employees agreed that bank asking for more work which causes another source of stress at work.

Answers to question eight (can you say that you do everything in this bank): have scored average of 3.14. This can be seen as bank asks you to do every task in the bank. 42% agree and only 22% disagree and strongly disagree.

Answers to question nine (Manager treats me with respect and appreciation): have scored average of 3.20 with 42% "agree and strongly agree" versus 18% disagreed, meaning that a good relationship existed with managers.

Answers to question ten (performance appraisal process is objective) have scored average of 2.48 this would imply that discrimination in the performance evaluations. This is another source of work stress as 48% disagree and only 18% agrees.

Answers to question eleven (results of performance appraisal is logical and fair) have scored average of 2.42. This would confirm the result obtained from the tenth question.

Answers to question twelve (available promotion opportunities are fair) have scored average of 2.40. This means fairness is not approved. Limited promotion opportunities are another source of work pressure.

Answers to question thirteen (there is a strong competition for promotions) have scored average of 3.18. This confirms what we have reached in the previous question of unfairness in the promotion opportunities with another dimension in this question of a very high competition among employees.

Answers to question fourteen (appropriate working conditions) have scored average of 3.18 is evidence that the work conditions such as the air conditioning and lighting and other things were good with 48% agree vs. 24% disagree and strongly disagree.

Answers to question fifteen (team spirit prevailing in the bank) have scored average of 3.34. This underlines the spirit of cooperation between staff as 58% agree 20% disagree and strongly disagree.

Answers to question sixteen (I'm having a lot of family problems) have scored average of 3.36 is indicating that family problems are one of the sources of work stress for staff of national banks in Qatar.

Answers to question seventeen (often feel stressed at work) have scored average of 3.30 indicating the obvious existence of stress at work 50% agree vs. 18% disagreed.

Answers to question eighteen (my problems with customers do not expire) have scored average of 3.40 demonstrates the problems of dealing with customers. This will lead to increasing work stress where 56% agree vs. 14% disagree.

Answers to question nineteen (receiving contradictory instructions and guidance- Role ambiguity) have scored average of 3.56 indicating that ambiguity is another source of stress is added.

There were two open questions were asked for each respondent as follows:

- Do you feel that you face high work stress? 66% of the respondents have answered yes and 34% denied it.
- What are your suggestions to overcome the work stress?

Respondents have suggested the followings:

- Improve salaries and wages.
- Reducing the amount of working hours.
- More vacations.
- Increase opportunities for promotions.
- Justice in the assessment.
- Improve relations with managers.
- More authorities.
- Define responsibilities and competencies.

One important step was made by calculating Cronbach's alpha which is the most common measure of internal consistency ("reliability"). It is most commonly used when you have multiple Likert questions in a survey/questionnaire that form a scale and you wish to determine if the scale is reliable. Cronbach's alpha for this data was 0.69 which led to conclude that the data collected from the questionnaire is reasonably reliable.

As in most inferential statistics, hypothesis testing was implemented to find out whether our hypotheses were significantly supporting the claims were made in this study using 5% significance level. The results can be summarized as follows:

Hypothesis 1: (H_1 : There is a relationship between poor working conditions and work Stress): Result below (table 2) shows that the relation between poor working condition and work stress is insignificant and this indicator is not considered one of the main causes of work pressure.

Table 2. shows the significance of poor working conditions

Spearman Correlation	Sig
0.22	0.148

Hypothesis 2: (H_1 : There is a relationship between role ambiguity and stress): Result below (table 3) shows that the relation between poor working condition and work stress is significant and this indicator is considered one of the main causes of work stress.

Table 3. shows the significance of role ambiguity

Spearman Correlation	Sig
0.53	0.016

Hypothesis 3: (H_1 : There is a relationship between workload and work stress): Result below (table 4) shows that the relation between workload and stress is significant and this indicator is considered one of the main causes of work stress. The result asserts that the more amount of work is given to employees; the more work stress shows on them.

Table 4 shows the significance of workload

Spearman Correlation	Sig
0.69	0.014

Hypothesis 4: (H_1 : There is a relationship between family problems and work stress): Result below (table 5) shows that the relation between the family problems and the work stress is significant and this indicator is considered one of the main causes of work stress. The result asserts that juniors face greater stress than seniors.

Table 5. shows the significance of family problems

Spearman Correlation	Sig
0.65	0.023

Hypothesis 5: (H_1 : There is a negative relationship between work stress and performance): Result below (table 6) shows that the relation between the between performance and work stress is significant and this indicator is considered one of the main causes of work stress. The result shows negative impact of stress on performance.

Table 6. shows the significance of work stress on performance

Spearman Correlation	Sig
-0.78	0.000

Final piece of analysis were implemented in this paper was the Regression Analysis in order to Study and quantify the relationship between stress and Performance. A linear simple Regression model was showing the Dependent variable (Work performance) can be related to the independent variable (Work Stress) using Excel Microsoft as follows:

$$Y = 6.247 - 0.732X \quad \text{with} \quad Se_{b_1} = 0.142$$

As we can see that the slope in the model has negative sign which comply with previous correlation in fifth hypothesis. This slope can be interpreted as if we increase one unit of measurement in stress then work performance will change negatively with -0.732 unit of measurement.

We can test the significance of this relationship by testing β value as follows:

$$H_0: \beta_1 = 0 \quad \text{V} \quad H_1: \beta_1 \neq 0$$

The statistic we use in this case is t-test as follows:

$$t = \frac{b_1}{Se_{b_1}} = \frac{-0.732}{0.142} = -5.155$$

Using degree of freedom $= n - 2 = 100 - 2 = 98$, we find critical value of $t = -1.96$

Therefore, we reject H_0 concluding that the Stress variable is very significant at 5% significance level and is very important variable to decide the work performance.

6. Conclusion and Recommendations

The findings of this study confirm that poor working conditions, role ambiguity, workload, and family problems act as a full mediating variable in the relationship between stress and job performance in the Qatari banking sector sample. This finding is consistent with the occupational stress literature surveyed in literature review of this paper which mainly reflects the Western countries. Therefore, practice within workplace needs to consider these four variables as critical factors of occupational stress. The paper further suggests that stress play significantly negative role on work performance. As a result, some respondents suggested few steps to be taken in order to improve the work performance (e.g., improve salaries and wages, reducing the amount of working hours., more vacations, increase opportunities for promotions, justice in the assessment, improve relations with managers, more authorities, define responsibilities and competencies). Thus, these positive outcomes may lead to sustained and achieved organizational strategy and goals.

The analysis of the research questionnaire has reflected many important relationships between the possible stress factors and the work performance which can be summarized as follows:

- 1) First hypothesis (H_0) was accepted and consequently it would lead us to conclude that work condition is not playing significant role on the destiny of stress at Qatari banks.
- 2) Second hypothesis (H_0) was rejected and therefore this result suggests that the role ambiguity has significant influence on employees stress.
- 3) Since we reject the third H_0 hypothesis, this will lead us to believe that employees at Qatari banks experiencing high level of work stress as a result of excessive workload.
- 4) Fourth hypothesis (H_0) again rejected and therefore this would conclude that there is a significant relationship between family problems and work stress.
- 5) Fifth hypothesis which was designed to find out the relationship between stress and job performance. Correlation coefficient was calculated and it had negative value denoting that the relationship between stress and job performance relating negatively. Also, by rejecting the fifth hypothesis, it would conclude that there is significant relationship between stress and job performance which contributes to the negative impact on employee's performance.
- 6) Based on the responses from the questionnaire, the indicators were obtained from the sample analysis would conclude that the most important work stress sources can be classified in Qatari banking sector as follows:
 - Increase in the amount of workload to be performed.
 - Difficulties in assigned tasks.
 - Poor coordination between the departments and sections.
 - Discrimination in performance evaluation process.
 - Limited promotion opportunities.
 - Staff family problems.
 - Problems with customers.
 - Receipt of contradictory orders and directives.
 - Ambiguity in the employee's role.

7) Employees of Qatari banks have expressed in their responses that there is a high level of cooperation with their colleagues.

8) Promotion opportunities in Qatari banks are limited and there is intense competition among them which might consider as one of stress sources.

9) The analysis of data have found that there is a relationship between employee job title and stress, the higher the employee job level the more stress is exposed.

Based on above findings, the study recommends:

- 1) Improving the level of salaries and wages of employees.
- 2) Provide more opportunities for promotion to staff with equitable chances.
- 3) Work reduction of the amount of work should be done by the staff.
- 4) Preparation of job descriptions that specify tasks and duties for each position in clear and precise manner.

- 5) Increase the degree of coordination and cooperation between departments and administrations in the bank.
- 6) More attention to performance evaluation through the development of equity and objectivity and unbiasedness.
- 7) Improving financial conditions for banks employees.
- 8) Understanding family problems facing staff at banks.
- 9) Adopting the principle of unity of commands and directions at work.
- 10) Performing further studies on work stress and its impact on performance.

One point may worth mentioning at the end of this paper, that there were some limitations imposed on the research such as time and resources availability, otherwise, bigger sample can be chosen from additional number of banks in Qatar which would have enriched the research findings. Nevertheless, these positive outcomes may lead to sustained and achieved organizational strategy and goals. More research work can be performed on Qatari banks and in particular introducing more factors that may prove to be a stress reducing factors (e.g., incentives).

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