

Differences of Work Stress Sources on Employees of the Jordanian Commercial Banks According to Personal and Job-related Characteristics

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ABSTRACT

The purpose of this study is to analyze the differences of work stress sources on employees working in the Jordanian commercial banks according to some personal and job-related characteristics. Data were collected through a questionnaire from a sample of employees working in the largest seven commercial banks in Jordan. The questionnaire, which was developed and distributed during the spring of 2004, includes (24) items covering various stressors.

Data have been processed and analyzed through the use of "SPSS" program in order to obtain means, standard deviations, and percentages for the demographic characteristics of the sample. Moreover, analysis of variance (ANOVA) is conducted to test if there are any statistical evidences of the existence of difference between employees work stress to the independent variables (position, gender, age, management level, service period, and work place).

The study revealed that there are strong statistical evidences that differences exist between employees work stress according to their gender, age, position, and management level. However, the results show that there is no statistical evidence that a difference exists between employees work stress according to their service period. The study provided a number of recommendations to help dealing with persistent job stressors.

Keywords: Work Stress, Sources of Stress, Means, ANOVA.

1. INTRODUCTION

Since the early seventies of the last Century, the subject of work stress, its causes, effects and outcomes have attracted researchers in the fields of psychology and organizational behavior. Many studies were conducted in the Western countries, but studies on Arab countries were limited. Such studies were adopted under variety of names: fatigue, tension, organizational stress, anxiety, work stress, and managerial or job stressors (Sharon, 1999).

These studies were conducted under two assumptions: there is no job or occupation without stress; and work stress has negative effects on the individual body and psychological health, causes the heart attacks, high blood pressure, and frustration. The resulting direct costs of work stress are: being late for work, absenteeism, ceasing work, using extra employees, low production and quality,

charges of work injuries and accidents, machines faults and material loss during work, further to indirect costs resembling in the going down of spirit morals, taking unsound decisions, and bad work relations (Schaubroeck and Derly, 1997).

Otaibi (2000) mentioned that studies published during the period 1990 to 1992 have increased eight times more than the ones published during the 1970's. He also emphasized that more than (300) scientific journals discussed the problem of work stress in its different publications during the last decade of the Twentieth Century. In spite of that, the subject has not got the sufficient concern in the Arabic publications in the field of management.

2. PROBLEM OF THE STUDY

During the training courses, in which the researchers participated as trainers of variant management levels in the banking sector for two decades, many of the participants expressed high rates of turnover, production weakness, high rates of being late, absenteeism,

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accidents, and injuries as a result of work stress. This made the administrations and the researchers investigate how to reduce this phenomenon because of its high responsibility for these unwell symptoms. Therefore, the idea of setting out this study emerges to find answers for some important questions such as:

- (1) What are the more and less important stressors that confront employees?
- (2) Is there any contribution of the organizational structure, work systems and policies, physical conditions, job duties and responsibilities, role ambiguity and role conflict, career path, and work relationships to the effects of these stressors?
- (3) Is it possible to establish a relationship between work stress and personal variables: (sex, age) and the job-related variables (work place, position, management level, service period)?
- (4) What are the forms of such relationships?

3. RELATED LITERATURE REVIEW

This section is divided into two sub-sections. The first clarifies some theoretical concepts related to the subject, and the second outlines some empirical work on work stressors in the Arab world as well as in some other countries.

Theoretical Background (Work Stress Concept)

Despite the increasing attention to this subject, there is still misunderstanding and concept disparity from one author to another. This may be partially attributed to the associated interests of doctors, socialists, psychologists, and management researchers. The term “**Stress**” originally emerges out in natural sciences. From physical point of view, it indicates any internal power which lies on something (fluid pressure, gas pressure, and atmospheric pressure).

Work stress definitions are many. Some of these definitions are outlined below:

- (1) It is an interaction which rises up between an individual and his job causing the occurrence of internal changes pushing him apart of his normal performance (Beehr and Newman, 1978).
- (2) It is an internal effect that creates individual psychological imbalance or body imbalance as a result of causes of foreign environment, the organization or the individual himself. (Zilagy and Wallace, 1987).

- (3) It is a response to the threat of the individual tasks, either physical or psychological (Sclye, 1978).
- (4) It is a dysfunction of the organization, which leads to decrease the level of satisfaction and weak performance (Al Mesh'an, 2000).
- (5) It appears in the form of reactions of the individual in the organization as a result of his exposure to environmental stimulation or self stimulants failing to adapt with such (Baron, 1986).
- (6) It is an imbalance experienced by individuals in their jobs as a result of factors raised up by the nature of their jobs, which results in consequences that are reflected on their performance (Al Lawzi and Al Hunaitti, 2003).

In the researchers' point of view, work stress is a condition of tension, accompanied by the individual in his job, but he cannot adapt to it. It is a result of external factors related to the environment in its variant dimensions, and to other internal factors related to the job, to the organizational structure, to the individual himself, to the work procedures, systems, philosophy, and policies, or to work conditions. This condition causes effects and results reflected on the employees' performance.

Theoretical Background (Work Stress Sources)

Al Lawzi and Al Hunaitti (2003) specified the work stress sources that are basically related to the job duties and responsibilities, work relationships, and work conditions. **Hubbard and Abselson** (1998) found that policies and procedures cause great stress.

Gibson et al. (1994) attributed work stress to the work environment stress factors (resembling in light, disturbance, temperature, etc...). and personal stress factors (including role ambiguity and role conflict, work overload duties, poor control, etc...), other social stress factors (including factors of weak relationships between individual and his colleagues, his subordinates, and with his manager), and work organizational factors (including organizational structure, and work policies).

Robbins (1988) suggested that the organizational structure is forming a pressure power on the employees of the organizations. In addition, **Marshal and Cooper** (1981) suggested that work stressors are outcomes of individual interaction with environment resulting from the occurrence of basic changes in procedures, instructions and policies, or because of reorganization. They may also be the result of the conflict between organizational units,

conceding with the absence of clear standards to specific activities, authorities and responsibilities.

Depending on the aforementioned, it can be concluded that work stress has environmental sources (external and internal), organizational (organizational structure, levels of authority, communication channels, leadership and supervision style, work regulations, incentives systems, personal policies, interpersonal and group conflict), job related (originated from the job itself), and personalized (from the person himself).

Empirical Studies

Since it became an obstacle preventing the organization from achieving its goals, work stressors captured the attention of many researchers in the fields of management, education, and psychology.

In the Western world, several studies have been conducted. In the Arab world, however, studies on this important subject were limited in analyzing and determining work stressors, especially, workplace and service period. However, this study reveals significant relationships, and many variables of direct effects in work stress.

Empirical Studies on Some Arab Countries

Al Lawzi and Al Hunaiti (2003) conducted a study entitled "Effects of Personal and Professional Factors on the Job Stress in Public Hospitals in Jordan: An Analytical Field Study". The study aimed at knowing the relationship between professional factors and job stress, specifying the degree of significance of each factor and its effect on job stress. It also aimed at defining the effect of personal variable on the images of employees towards these factors. The study found a significant relationship in the employees' images towards the professional factors; work stress attribute to personalized variables in case of marital status, service period, age, monthly income, and job title. The study also found some negative images of the employees towards professional factors causing job stress attributed to sex factor.

Hareem (2003) conducted a study entitled "**Work Stress of Nursing Staff in the Private Hospitals in Jordan: Field Study**". The study aimed at knowing the extent of work stress for the nursing staff in the private hospitals in Jordan, as well as the causes and sources leading to continuous work stress.

Jadallah, (2002) conducted a study entitled "**Analytical Study of Work Stressors of Egyptian**

Woman with Application on the Public Corporation of Egypt Electricity". The sample consisted of (220) working women in administrative affairs, human resources, and training units. The study found that the Egyptian woman suffers great stress. It varies according to the level of education, but it does not vary according to the marital status, economic status, age, and service period.

Al Kassani (2000) conducted a study entitled "**Effects of Work Stress on the Organizational Loyalty: Case Study for Government School Teachers in Zarqa Governorate**". Its findings indicated that work stress affects the organizational loyalty. The findings also indicated that significant differentials on work stress levels are attributed to sex, age, marital status, and show negative correlation due to academic qualification.

Al Masher (2002) conducted a study entitled "**Measuring, Analyzing Organizational Loyalty, and Work Stress in Governmental Departments in the Northern Governorates: Analytical Field Study**". The study was conducted on a random sample of (930) male and female employees. The study used a specially designed questionnaire for this purpose. The results showed that there is no significant relationship between work stresses related to role conflict and role ambiguity and the organizational loyalty level. The study disclosed that the level of role ambiguity is higher in those who are bachelor holders than those with no university certificate. In addition, the level of role conflict is higher in the case of supervisory positions than in the case of others.

Al Qaisy (2000) conducted a study entitled "**The Relationship between Occupational Stress and Feeling of Loneliness of the Employees of Social Affairs Directorates in the West Bank Provinces in Palestine**". The study reached two main conclusions: there is a significant relationship between the occupational stressors and feeling of loneliness; there is no significant relationship between occupational stressors and feeling of loneliness due to demographic variables.

Al Otaibi (2000) conducted a study entitled "**Differences between Both Sexes in Work Stressors in Kuwaiti Employment in Public Sector in the State of Kuwait**". The study aimed at finding differences between males and females in work stress based on a sample formed of (500) employees working in seven governmental departments. The study found out that there is no significant relationship in the work stress between males and females. In addition, there is no significant correlation in the mean of work stress

between females and males.

Al Otaibi (1998) conducted a study entitled “**Job Frustration with Kuwaiti and Foreign Employment in Public Sector in the State of Kuwait: Field Study of the Work Stress and Personal Characteristics Effect**”. The study attempted to specify the extent of affection of job frustration by work stress and personal factors for both Kuwaiti and foreign employment in the public sector in the state of Kuwait. The study found that the Kuwaiti employment is more frustrated and suffers more from work stress than foreigners.

Al Adayleh (1999) conducted a study entitled “**Analytical Study of Work Stress for Employees of Public Companies in South Jordan**”. The study aimed at knowing the sources of employees work stress in these companies via checking the effect of the source of work stress on its total level of work stress, and measuring the effect of personal variables on the level of work stress. The study drew a random sample of (298) employees. The study found a significant relationship among work stress variables on the level of work stress. The study also found a significant relationship between the variables of age and the perception of work stress level; the younger age is more exposed to work stress than the older one.

Asskar (1998) conducted a study entitled “**Work Stress Variables: A Theoretical and Applied Study in the Banking Sector in United Arab Emirates**”. The study was applied to a random sample of employees in several banks. The study found that work size takes the first rank in its contribution to stress, compared to other work variables. The job future occupies the second rank. Role conflict comes in the last rank. The study also found that the group of those occupying managerial posts and occupying leadership posts relating the total work stress level.

Abu Labad (1995) conducted a study entitled “**Work Stress of Instructors in Yarmouk University**”. The purpose of the study was to identify the work stress of the teaching members of Yarmouk University. The study concluded that there are work stress sources of high level, and no significant relationship between means for the work stress fields of the University teaching members attributed to their marital status, and variants attributed to sex, experience, and academic position.

Al Meer (1995) conducted a study entitled “**The Relationship between Work Stress, Organizational Loyalty, Performance, Job Satisfaction, and Personal Characteristics: Comparative Study**”. (200) English

speakers from (14) foreign countries participated in this study; they were employed in administrative and non administrative positions in many public and private in the Kingdom of Saudi Arabia. The sample was divided into four groups: Saudi, Arabic, Asian, and Western. The most prominent result is that the western group positions are characterized by high level of role conflict and ambiguity as compared to the positions of Arabic group.

Abdel Rahman (1995) conducted a study entitled “**Work Stress Sources: A Field Study with Application on Employees of South Valley University**”. The purpose of the study was to discover work stress nature, sources, and the difference in employees' perception of work stress, feeling level produced from work quality, role conflict, role ambiguity, occupational advancement, and work relationships. The study concluded that there is a variety in employees' perception of the relative significance of work stress sources, and there is a significant difference of work stress sources among them.

Al Hindawi (1994) conducted a study entitled “**Strategies of Dealing with Work Stress**” to measure the relationship between work stress variables and the three independent variables: nationality, position, and age. It specified the general strategies to deal with the work stress problem and the resulting negative effects, at both the individual and the organizational levels. The sample of the study consisted of employees working in public and private hospitals in the Kingdom of Saudi Arabia. The study concluded that employees of public and private medical health jobs feel a great deal of work stress higher than those working in management jobs of the same sector. The study revealed significant differences among individuals who are less than (30) years of age are more than the differences in other age groups and the younger the employees are, the more the feeling of work stress is.

Al Awamlah (1994) conducted a study entitled “**Analyzing Fatigue Phenomena of the Civil Service Managers**” and found that there is a relative increase in the fatigue level suffered by managers of civil service in Jordan. Organizational and managerial sources take the first rank of fatigue sources, whereas personal sources are in the last rank.

Empirical Studies on Some Foreign Countries

Brell (2000) conducted a study which covered male nurses working in the pediatrics section with AIDS- sick

children in the American hospitals. The purpose of the study was to investigate the relationship between the perception of employees of stress level in their jobs, and their abilities to deal with such stressors. The results assured that whenever the employees' perception of the stress they suffer is high, the effects of the job stress upon them were minimal.

Jutaranat (2000) carried out a study to test the relationship between work stress and job satisfaction of the Thai female nurses in Bangkok hospitals. The study found a negative relationship of statistical significance between work stress, job satisfaction, wages, and work colleagues variables. The study found that there is no significant relationship between work stress, job satisfaction, supervision, and promotion opportunities. It also finds that Thai female nurses suffer medium levels of work stress.

Sharon (1999) carried out a study to investigate the work stress of the nurses in variant cultures including Hungary, Italy, England, and the United States of America. This study adopted several hypotheses; one of them was about the relationship among the main variables (role ambiguity, work overload, role conflict, anxiety, and desire of quitting work). The study proved the validity of the mentioned hypothesis, and concluded that the culture in which the individual works affect his response to stress causes.

Maureen (1999) studied nurses of intensive care in California and the effects of work stress on them, to know the causes of such stress, their reactions against such causes, and the suitable confronting strategies. The study concluded that the reactions of nurses towards work stress are frustration, anger, and feeling of inability towards work. The study also concluded that the methods they used to get rid of work stress are concentration on personal growth and the escape from role conflict. The study found that one of the main stress causes are the lack of staff, work overload, feeling of being far away from work, and lack of management support.

Schaubroeck and Derly (1997) studied the relationship between the ability of the employee to control his job, and his ability to cope with work stress in the environment. The study found a significant statistical relationship attributed to sex between the increases in job requirements, and suffering high or low blood pressure. Males have higher chance to suffer from such diseases.

Sin and Cheng (1995) conducted a study to measure the relationship between occupational stress and

managers' health. The study concluded that younger managers of little experience are more exposed to symptoms of such physical and psychological diseases when faced with great stress in their jobs. Managers are more exposed to such diseases than others.

Bandar et al. (1995) conducted a study to identify the relationship between work stress and some personal variables on a sample of American banks employees. The study found a significant statistical relationship of work stress, particularly with the youngest and with those who get fewer salaries and work in supervisory and managerial levels.

Pritchett and Bound (1993) conducted a study about the relationship between work stress, job responsibilities, and duties. The study found that there are employees of such positions suffering work stress more than others. It also concluded that the employees of the first line management have less work stress.

Berwick (1992) conducted a study to know the stressors of students' affairs administrators, and the relationship of stress to personal traits, organizational variables, and organizational culture. The study concluded that job satisfaction and personality are two basic factors to limit the work stress.

Adrian, Welsh (1991) conducted a study that dealt with the relationship of job frustration, job harmony and consistence, and work stress on a sample of (46) female nurses working in British psychiatric hospitals. The study concluded that higher position nurses are less consistent with their jobs and more frustrated than their counterparts working in lower positions, because high position nurses have extra stress due to their responsibilities and the stress of lack of human resources in the organization.

Paul (1987) carried out a study on a sample formed of (136) female employees working in clerical positions. The study aimed at investigating the relationship of work load, role conflict, and job requirements. The results indicated that personal conflicts increase suffering of job frustration, which rises up the work stress.

Jamal (1985) conducted a study about the relationship between work stress and job performance on a sample formed of (510) employees working at the middle level of management in Canadian fabrication companies. The study found no significant statistical relationship between work stress and job performance.

Newton and Keenan (1985) conducted a study that emphasizes adaptation with work stress. The study concluded that the way of understanding and perceiving

stress nature and work environment specifies the way of confronting stress, the improvement of organizational climate, setting up a job description system, and individual's participation in decision making, all these factors are effective in eliminating stress.

White and Wisdom (1985) conducted a study about work stress in hospitals. (71) Hospitals' managers participated in the study. And determine the factors affecting work stress. The study finds (31) factors causing stress in their positions. The most prominent factors are time, stress of decisions, internal and external relationships, and the technical information necessary for carrying out duties.

Mckenna (1985) conducted a study on one of the American hospitals to explore the perception of groups to work stress sources. The study classified the stressors into five categories, knowledge of stress, patient care, the physical workplace, interpersonal conflict, and managerial stressors. A questionnaire was developed to meet the need of the goal of the study. The sample consisted of (329) items, distributed on all management levels, including medical, administrative, assistant service jobs in the hospitals. The study concluded: Job stressors affect workers differently; Work stress sources differ from one department to another, the severe stress factors in one department may be low in another department, according to the nature of work, technological level, and the work conditions; The medical positions group working in the emergency room, the critical care unit, x-ray, surgery, and intensive care unit are suffering high levels of work stress as compared to the other groups in the hospital.

Shinn, et al. (1984) conducted a study about employees of human services sector in N.Y. to know the employees stress that they suffer in their jobs. The study found that work stress is resembled in work system, role conflict, poor managerial support, and failure of occupational development and promotion.

4. SIGNIFICANCE OF THE STUDY

The subject of this study was selected for its theoretical and practical importance in the field of management in general and organizational behavior in particular. This importance arises from the work stress great effects on organizational commitment, satisfaction, and individual performance.

From the practical point of view, this study attempts

to draw the attention of the commercial bank managers to the sources of work stress, aiming at helping them in taking necessary procedures to lighten these stressors, to attain much of their satisfaction and improve their performance. These banks offer services to thousands of people inhabitants, and that raising up employees productivity in these Organizations lifts up the satisfaction of clients. The study also contributes a bit in the structure of the Arabian Library in this vital field.

5. OBJECTIVES OF THE STUDY

In general, this study aims at clarifying the nature of work stress and its different sources in the organizations, and determining its effects, through reviewing studies and research results in the field. Moreover, the study aims at specifying some of the sources of work stressors on the employees of commercial banks, and disclosing the effects of these stressors. Specifically, the study aims at achieving the following objectives:

- (1) Compare the relationship between the sex variable and the variant study dimensions (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions).
- (2) Compare the relationship between age and the variant study dimensions (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions).
- (3) Determine the effect of the position variable on the different dimensions of the study (organizational structure, work places and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions).
- (4) Analyze the effect of the management level variable on the variant dimensions of the study (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions).
- (5) Determine the effect of the service period variable on variant dimensions of the study (organizational structure, work policies and system, role ambiguity and role conflict, career future, work relationships, and physical conditions).
- (6) Analyze the effect of the work place on the variant dimensions of the study (organizational structure, work policies and system, role ambiguity and ole

conflict, career future, work relationships, and physical conditions).

6. TERMINOLOGY OF THE STUDY

Work Stress

Stress management and time management, one of the most important stressors at work, can be learned.

Stress is normal. Everyone feels stress related to work, family, decisions, your future, and more. Stress is both physical and mental. It is caused by major life events such as illness, the death of a loved one, a change in responsibilities or expectations at work, and job promotions, loss, or changes.

Organizational structure

Organizational structure is a method of representing relationships within an organization, a structure of the interrelated groups of an organization.

Work Policies

A "policy" is very much like a decision or a set of decisions, and we "make", "implement" or "carry out" a policy just as we do with decisions. Like a decision a policy is not itself a statement, nor is it only a set of actions, although, as with decisions, we can infer what a person's or organisation's policy is either from the statement he makes about it, or, if he makes no statement or we don't believe his statement from the way he acts.

Role Ambiguity

Role ambiguity has been described as the single or multiple roles that confront the role incumbent, which may not be clearly articulated (communicated) in terms of behaviors (the role activities or tasks/priorities) or performance levels (the criteria that the role incumbent will be judged by).

Hypotheses of the Study

In the light of the results of the previous studies and the objectives of this study, a number of basic hypotheses will be tested regarding the effect of the specified sources of the work stress and the personal variables (sex, age) and the job-related variables (work place, position, management level, service period). These hypotheses are:

(1) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies

and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the sex of employee.

(2) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the age of the employee.

(3) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the position of the employee in the bank.

(4) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the employee's management level in the bank.

(5) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the service period in the bank.

(6) There are statistical significant evidences that differences exist between employees to sources of work stress (organizational structure, work policies and systems, role ambiguity and role conflict, career future, work relationships, and physical conditions) due to the working place of the employee.

7. LIMITATIONS OF THE STUDY

As it is expected to contribute to theoretical and practical areas, this study is limited to the following:

(1) It is based only on a questionnaire that was especially developed to fulfill the objectives of the study. Therefore, the results are confined to its validity and reliability.

(2) It is restricted to the employees working in the Jordanian commercial banks in Amman, Zarqa, and Irbid governorate.

(3) It has been conducted within a short period of time which may not reflect an accurate and valid profile about work stress in organizations.

8. METHODOLOGY OF THE STUDY

Population and Sample

The population of the study is all commercial banks in Jordan. The seven largest banks were taken as a sample. These banks are: The Arab Bank, The Housing Bank for Trading and Finance, The Jordan Islamic Bank, The

Jordan National Bank, The Jordan Bank, Cairo Amman Bank, and the Jordanian Kuwaiti Bank.

These banks have branches in the different Governorates of Jordan. According to the Jordanian Banks Association records (table 1), (8997) employees are working there.

Table 1. Population and Sample

Bank	No. of Employees in the Bank	No. of Employees in the Sample	No. of Response
Arab Bank	2339	46	40
Housing Bank	1655	33	30
Islamic Bank	1327	26	19
Jordan National Bank	1119	22	20
Jordan Bank	1062	20	18
Amman Cairo Bank	952	18	15
Jordanian Kuwaiti Bank	543	10	8
Total	8997	175	150

A stratified proportional-random sample representing (2%) of total population is selected in order to answer the questions posed in the questionnaire. A total of (150) useable questionnaires were obtained with a response rate of (82.8%).

Data Collection

The study adopts two sources of data: secondary and primary data. Secondary data are obtained from literature published in this subject including previous studies. The primary data are collected from field study conducted through a questionnaire that was developed for such purpose. The questionnaire consists of two parts: The first part included general data of personal variables (gender, age) and job-related ones (work place, position, management level, and service period). The second part included (23) items representing causing factors of banks work stressors.

Data Analysis Methods

Ready statistical software was chosen to analyze the collected data. It is the Statistical Package for Social Sciences (SPSS) which is usually used in the social sciences studies. The following statistical methods for analysis are adopted: Descriptive statistics, to describe the characteristics of the sample depending on frequencies, percentages, means, and standard deviation, "t-test" and "Tukey test" for prior comparisons, ANOVA to measure the effects of the independent variables on the

dependent variable.

The Variables of the Study

- Dependent variable is the work stressors.
- Independent variables include organizational structure, work systems and policies, work physical conditions, role ambiguity and role conflict, career future, and personal variables including: age, gender, work place, position, management level, and service period.

9. RESULTS AND DISCUSSION

Validity and Reliability

Validity

The questionnaire has been evaluated by instructors from the Jordanian universities. These instructors are expertise in research in general and questionnaire developers in particular and publish articles in the field of organizational behavior. Their remarks and comments were taken into consideration. For further validity test, the responses of (20) individuals of the sample were tested and evaluated.

Reliability

Reliability with composite measures is evaluated for the internal consistency through the "Cronbach's Alpha" measure. The higher the Cronbach's Alpha value, the greater is the internal consistency of the items, making up a composite measure. The Alpha's for the items are not

below (0.78). Therefore, it can be concluded that the reliability of the questionnaire is high.

Characteristics of the Sample

Table (2) shows the sample distribution according to the demographic and job-related variables. Figures show that the majority (75.3%) of the sample is males and only (24.7%) are females. This means that jobs in the

commercial banks are male dominated ones. Moreover, most observations (57.3%) are aged between (25) and (45) years.

As far as the management levels, the table show that (89) observations of the sample (59.3%) are at the first level of management in their organizations. The remaining (61) managers (40.7%) come from middle management level (department manager or supervisor).

Table 2. Sample Distribution in Commercial Banks

Variable	Frequency	%
Position:		
Supervisory	65	43.3%
Un- supervisory	85	56.7%
Management level:		
Middle management	61	40.7%
First line management	89	59.3%
Service period:		
Less than (3) years	4	2.87%
(3) years to less than (7) years	24	16%
(7) years to less than (15) years	71	47.3%
More than (15) years	51	34%
Work place:		
Amman	75	50%
Irbid	41	27.3%
Zarqa	34	22.7%
Gender:		
Male	113	75.3%
Female	37	24.7%
Age:		
Less than (25) years	10	6.7%
(25) to less than (35) years	33	22%
(35) to less than (45) years	56	37.3%
More than 45 years	51	34%

The Relative Importance of Work Stress Sources

The five- point Likert scale was used for each item in the questionnaire: “strongly agree” given (5) points, “agree” given (4) points, “neutral” given (3) points, “disagree” given (2) points, “strongly disagree” given 1 point. Hence, the average of the item is three points. This average is used to disclose the significance of the causing factors of work stress. If the average of a factor super exceeds the (three), it would be considered a high significant factor, but if it was less than the (three), it would be considered a low significant factor.

Testing the Hypotheses of the Study

As stated earlier, the main stream of the hypotheses of

this study is to test the differences between employees work stress according to some important variables: sex, age, job, management level, service period, and work place. These tests are implemented to the different sources of stress: organizational structure, work policies and systems, role conflict and role ambiguity, career future, and physical conditions.

Statistical Results

What are the major sources of stress? It was found that there are positive attitudes toward questions mentioned in table (3) because their means are above mean of the scale (3), also a quick review of the result in table 3 reveals clearly that variable (15) has the highest

mean value (4.9133) and this means that the respondents feel very strongly that the skills required for performing the duties and responsibilities of the job are less than the

skills one have. This should not come as a surprise. Variable (2) has the least mean value.

Table 3. Descriptive Statistics

	No.	Minimum	Maximum	Mean	Std. Deviation
VAR00001	150	1.00	5.00	4.7000	.6927
VAR00002	150	1.00	5.00	4.6400	.7353
VAR00003	150	2.00	5.00	4.7667	.5955
VAR00004	150	2.00	5.00	4.8200	.5684
VAR00005	150	2.00	5.00	4.8133	.5837
VAR00006	150	2.00	5.00	4.7800	.6225
VAR00007	150	2.00	5.00	4.7867	.5974
VAR00008	150	1.00	5.00	4.7733	.6569
VAR00009	150	2.00	5.00	4.7600	.6623
VAR00010	150	3.00	5.00	4.7800	.5541
VAR00011	150	3.00	5.00	4.8267	.3971
VAR00012	150	3.00	5.00	4.7733	.5452
VAR00013	150	2.00	5.00	4.7800	.5893
VAR00014	150	4.00	5.00	4.8867	.3181
VAR00015	150	3.00	5.00	4.9133	.3051
VAR00016	150	2.00	5.00	4.8400	.5685
VAR00017	150	3.00	5.00	4.8733	.3718
VAR00018	150	3.00	5.00	4.8400	.5192
VAR00019	150	2.00	5.00	4.7533	.5786
VAR00020	150	2.00	5.00	4.8533	.4515
VAR00021	150	2.00	5.00	4.7800	.5778
VAR00022	150	2.00	5.00	4.7067	.6507
VAR00023	150	2.00	5.00	4.8533	.5101
VAR00024	150	2.00	5.00	4.7133	.6588
Valid N (listwise)	150				

Hypothesis (1)

This hypothesis proposes that there is no significant difference between employees work stress according to their sex. To test this hypothesis, the “**independent sample t. test**” analysis was applied (summarized in Table 4). The values of the calculated t-ratios for each of the specified sources of stress are high (more than two: the rule of thumb). Therefore, the null hypothesis cannot be accepted, and it can be concluded that there is significant statistical evidence that differences between sources of stress on the employees of commercial banks exist according to their sex. In order to recognize who feels the item strength more than others, the arithmetic means are calculated and presented in Table (5). The value of means indicates that females feel the item strength more than males.

It is worth of mentioning that this result is similar to

most studies done on the subject. The studies of Al Lawzi and Al Hunaitti, the study of Al Kassani, and the study of Schaubroeck and Derly are examples. The results of study of Al Otaibi and the study of Abu Labad, however showed that there was no statistical evidence that support these differences.

Hypothesis (2)

This hypothesis proposes that there is no significant difference between employees work stress according to their age. To test this hypothesis, the ANOVA analysis was applied (shown in Table 5.A). The values of the calculated F-ratios for each of the specified sources of stress are high (more than two: the rule of thumb). Therefore, the null hypothesis cannot be accepted, and it can be concluded that there is significant statistical evidence that differences between sources of stress on the

employees of commercial banks exist according to their age. This result, however, does not apply to the work relations. To recognize who feels the strength of the source of work stress, the “**Tukey Test**” is applied for a priori comparison. Result of the test showed that those employees who are younger than (25) years feel the strength of organizational structure and work policies and systems related items more than others, and those whose ages are (45) and above feel the strength of the items

related to role conflict and role ambiguity, and career future more than others. (shown in Table 5.b).

To compare this result to results of other studies on the subject, it can be said that this result is similar to most studies done on the subject. The studies of Al Lawzi and Al Hunaitti, the study of Al Kassani, the study of Al Adayleh, and the study of Al Hindawi are examples. The results of study of Jadallah, however showed that there was no statistical evidence that support these differences.

Table 4. t-test For the Five Variables

	Gender	No.	Mean	Std. Deviation	t- value
Organizational Structure	1.00	113	28.0885	3.8673	-4.392**
	2.00	37	29.8378	.9864	
Role Conflict and Role Ambiguity	1.00	113	42.8142	2.1642	-4.553**
	2.00	37	44.7027	.9864	
Career Future	1.00	113	23.9381	2.1642	-3.457**
	2.00	37	24.8378	.9864	
Work Policies and Systems	1.00	113	9.3717	1.1433	-2.396*
	2.00	37	9.8378	.9864	
Physical Conditions	1.00	113	4.6460	.6933	-2.623**
	2.00	37	4.9189	.4832	

** Significant at (0.01) level

* Significant at (0.05) level

Table 5.A. ANOVA for the "Age" Variable

		Sum of Squares	Df	Mean Squares	F	Sig.
Organizational Structure	Between Groups	105.818	3	35.273	3.048	.031*
	Within Groups	1689.622	146	11.573		
	Total	1795.440	149			
Role Conflict and Role Ambiguity	Between Groups	114.131	3	38.044	3.783	.012*
	Within Groups	1468.109	146	10.056		
	Total	1582.240	149			
Career Future	Between Groups	50.186	3	16.729	4.591	.004**
	Within Groups	531.974	146	3.644		
	Total	582.160	149			
Work Policies and Systems	Between Groups	5.099	3	1.700	1.361	.257
	Within Groups	182.374	146	1.249		
	Total	187.473	149			
Physical Conditions	Between Groups	2.604	3	.868	2.041	.111
	Within Groups	62.070	146	.425		
	Total	64.673	149			

** Significant at (0.01) level

* Significant at (0.05) level

Table 5.B. Tukey Test for the "Age" Variable

		1	2	3	4
Organizational Structure	1				*
	2				
	3				
	4				
Role Conflict and Role Ambiguity	1				
	2				*
	3				
	4				
Career Future	1				
	2			*	*
	3				
	4				

* Significant at (0.05) level

Table 6. t-test For the "Position" variable

	Position	No.	Mean	Std. Deviation	t- value
Organizational Structure	1.00	65	28.4615	3.3545	-.181
	2.00	85	28.5647	3.5772	
Role Conflict and Role Ambiguity	1.00	65	43.6462	3.1146	1.205
	2.00	85	43.000	3.3559	
Career Future	1.00	65	24.6000	1.2222	2.617**
	2.00	85	23.8235	2.3512	
Work Policies and Systems	1.00	65	9.3231	1.3819	-1.479
	2.00	85	9.6118	.8604	
Physical Conditions	1.00	65	4.7692	.6560	.908
	2.00	85	4.6706	.6617	

** Significant at (0.01) level

Hypothesis (3)

This hypothesis proposes that there is no significant difference between employees work stress according to their position in the bank. To test this hypothesis, the "t-test" analysis is applied (shown in table 6). The value of the calculated t-ratios for the future career source of stress is high (more than two: the rule of thumb), while it is low for other variables (sources). Therefore, in the case of the future career variable, the null hypothesis cannot be accepted, and it can be concluded that there is significant statistical evidence that a difference between this sources of stress on the employees of commercial banks exist according to their position. In the case of the other sources of stress, however, the null hypothesis cannot be rejected, and it can be concluded that there is no significant statistical evidence that a difference between these sources of stress on the employees of commercial banks exist according to their position. To specify the

position in which the employee feels severity of career future as a source of stress, the arithmetic mean is calculated the values of the means show that the employees in the supervisory positions feels the career future (as a source of stress) more than those employees in the non-supervisory positions.

This result is similar to most studies done on the subject. The studies of Al Lawzi and Al Hunaiti, the study of Abu Labad, the study of Prichett and Bound, the study of Adrian, and the study of Mckenna are examples.

Hypothesis (4)

This hypothesis proposes that there is no significant difference between employees work stress according to their management level in the bank. To test this hypothesis, the "t- test" analysis is applied (shown in table 7). The values of the calculated t-ratios for the role ambiguity and role conflict variable and the future career

variable as sources of stress is high (more than two: the rule of thumb), while it is low for other three variables (sources). Therefore, in the case of the role ambiguity and role conflict variable and the future career variable, the null hypothesis cannot be accepted, and it can be concluded that there is significant statistical evidence that differences between these sources of stress on the employees of commercial banks exist according to their management level in the bank. In the case of the other three sources of stress, however, the null hypothesis cannot be rejected, and it can be concluded that there is no significant statistical evidence that differences between these sources of stress on the employees of commercial banks exist according to their management level in the bank. In

a step to recognize the variance of opinions of middle jobs and supervisory jobs, the arithmetic means are calculated and presented Table (7). The figures convey that employees in the middle management positions feel the strength of these two sources of stress more than employees of the supervisory level.

In fact, a few studies took into consideration the management level as a source of work stress. The result of this study, in this regard, is similar to all studies done on the subject. The studies of Al Hindawi, the study of Prichett and Bound, and the study of Mckenna also concluded that there are differences among employees toward the perception of work stress according to their management level in the institution.

Table 7. t-test For the "Management Level" Variable

	Rank	No.	Mean	Std. Deviation	t- value
Organizational Structure	1.00	61	28.9672	2.1132	1.462
	2.00	89	28.2135	4.1382	
Role Conflict and Role Ambiguity	1.00	61	44.5246	1.5557	4.658**
	2.00	89	42.4270	3.8105	
Career Future	1.00	61	24.7049	1.0700	3.238**
	2.00	89	23.7865	2.3426	
Work Policies and Systems	1.00	61	9.4590	1.2855	-.249
	2.00	89	9.5056	1.0014	
Physical Conditions	1.00	61	4.8033	.6537	1.391
	2.00	89	4.6517	.6589	

** Significant at (0.01) level

Table 8. ANOVA for "Service Period" Variable

		Sum of Squares	DF	Mean Squares	F	Sig.
Organizational Structure	Between Groups	7.206	3	2.402	.196	.899
	Within Groups	1788.234	146	12.248		
	Total	1795.440	149			
Role Conflict and Role Ambiguity	Between Groups	26.539	3	8.846	.830	.497
	Within Groups	1555.701	146	10.655		
	Total	1582.240	149			
Career Future	Between Groups	13.806	3	4.602	1.182	.319
	Within Groups	568.354	146	3.893		
	Total	582.160	149			
Work Policies and Systems	Between Groups	4.031	3	1.344	1.069	.364
	Within Groups	183.442	146	1.256		
	Total	187.473	149			
Physical Conditions	Between Groups	.631	3	.210	.3480	.697
	Within Groups	64.042	146	.439		
	Total	64.673	149			

Hypothesis (5)

This hypothesis proposes that there is no significant difference between employees work stress according to their service period in the bank. To test this hypothesis, the ANOVA analysis was applied (shown in Table 8). The values of the calculated F-ratios for each of the specified sources of stress are low (less than two: the rule of thumb). Therefore, the null hypotheses cannot be rejected, and it can be concluded that there is no significant statistical evidence that differences between sources of stress on the employees of commercial banks exist according to their service period in the bank.

In fact, very few studies took into consideration the service period of the employee as a source of work stress. The result of this study, in this regard, is similar to all studies done on the subject. The studies of Al Lawzi and Al Hunaiti and the study of Mckenna also concluded that there are differences among employees toward the perception of work stress according to their service period as an employee in the institution.

Hypothesis (6)

This hypothesis proposes that there is no significant difference between employees work stress according to the place in which the bank is located (The tree governorates of Amman, Zarqa, and Irbid. To test this hypothesis, the ANOVA analysis was applied (shown in Table 9.A). The value of the calculated F-ratio for the role ambiguity and role conflict variable as sources of

stress is high (more than two: the rule of thumb), while it is low for other four variables (sources). Therefore, in the case of the role ambiguity and role conflict variable, the null hypothesis cannot be accepted, and it can be concluded that there is significant statistical evidence that a difference between this sources of stress on the employees of commercial banks exists according to the place of work. In the case of the other four sources of stress, however, the null hypothesis cannot be rejected, and it can be concluded that there is no significant statistical evidence that differences between these sources of stress on the employees of commercial banks exist according to the work place. To recognize who feels the strength of this source, “**Tukey Test**” is applied for comparison; findings indicate that those who work in “**Amman**” feel the strength of the role conflict and role ambiguity more than others who work in “**Irbid**” and “**Zarqa**”.

In fact, workplace was conceived, theoretically, as a major source of work stress. Nevertheless, very few studies took into consideration the effect of this important factor on the employee as a source of work stress. This may be due to the difficulty of measuring such important factor. The result of this study, in this regard, is similar to all studies done on the subject. The studies of Mckenna and the study of Newton and Keenan also concluded that there are differences among employees toward the perception of work stress according to their workplace in the institution.

Table 9.A. ANOVA for “Work Place” Variable

		Sum of Squares	Df	Mean Squares	F	Sig.
Organizational Structure	Between Groups	41.944	2	20.972	1.758	.167
	Within Groups	1753.496	147	11.929		
	Total	1795.440	149			
Role Conflict and Role Ambiguity	Between Groups	143.301	2	71.650	7.320	.001**
	Within Groups	1438.939	147	9.789		
	Total	1582.240	149			
Career Future	Between Groups	2.612	2	1.306	.331	.719
	Within Groups	579.548	147	3.943		
	Total	582.160	149			
Work Policies and Systems	Between Groups	1.853	2	.927	.737	.482
	Within Groups	185.620	147	1.263		
	Total	187.473	149			
Physical Conditions	Between Groups	1.773	2	.886	2.071	.130
	Within Groups	62.901	147	.428		
	Total	64.673	149			

Table 9.B. Tukey Test for “Work Place” Variable

		1	2	3
Role Conflict and Role Ambiguity	1			
	2	*		*
	3			

* Significant at (0.05) level

10. CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

The main results and conclusions of this study are summarized as follows:

(1) There are significant statistical evidences that differences between some sources of work stress on employees working in the Jordanian commercial banks exists. These differences are due to the following factors:

a. Sex of the employees: Female employees feel work stress more than males for the five sources of work stress that were studied in this study.

b. Age of the employees: employees who are younger than (25) years feel the strength of organizational structure and work policies and systems related items more than others, and those whose ages are (45) and above feel the strength of the items related to role conflict and role ambiguity, and career future more than others.

c. Position in the bank: employees in the supervisory positions feel the career future (as a source of stress) more than those employees in the non-supervisory positions.

d. Management level: employees in the middle management positions feel the strength of the role ambiguity and role conflict variable and the career future variable as sources of stress more than employees of the supervisory level.

e. Work place: employees who work in Amman feel the strength of the role conflict and role ambiguity more than others who work in Irbid and Zarqa.

(2) There are no significant statistical evidences that differences between some sources of work stress on employees working in the Jordanian commercial banks exists. These sources of stress are:

a. There is no significant statistical evidence that there is a difference between the employees perception of work stress attributed to the service period variable. Those who work for (15) years and

more feel that one of the work stress causes is the insufficient time to accomplish their duties and responsibilities.

b. Those who hold supervisory jobs do not feel work stress resulting from work relationships as those who hold non-supervisory jobs. This means that the relationship between supervisors and subordinates, and between colleagues themselves, and the uncomfortable atmosphere in the internal environment represents a source of work stress for those employees of non-supervisory jobs.

RECOMMENDATIONS

In order to lighten stress sharpness on employees, the study recommends the following:

- (1) Developing recruitment and employment methods to place the appropriate person for the appropriate job.
- (2) Conducting training courses based on identification of training needs, to provide employees with the required information, and to develop their abilities, skills, and attitudes.
- (3) Developing a job description system which clearly shows duties and responsibilities to get the employees know what is expected from them.
- (4) Redesigning jobs, ensuring job enlargement and job enrichment, enabling the employee to act freely within reasonable constrains (Empowerment), and carrying out job relations
- (5) Developing personnel policies based on worthiness and merit, establishing a subjective system for employees' performance appraisal, and applying fair policies of transferring, promoting incentives, and remuneration.
- (6) Applying democratic supervision patterns, appropriate to employees' ranks and levels of their maturity.
- (7) Opening communication channels with employees, providing safe and sound work environment, and supplying assistance and supportive programs for employees.
- (8) Managers of all levels have to adopt the “Human

Touch” in management, that provides appropriate work atmospheres, through listening to the employees, recognizing his uniqueness, and encouraging him in a way suitable for his needs hierarchy, and providing him with the required information to perform his job duties (i.e. information about his authority and responsibility, and instructions of work rules and regulations, and performance appraisal methods, etc...).

- (9) Employees have to practice fitness programs, maintain psychological health through self understanding, positive thinking, self confidence, practicing a variety of hobbies and activities, setting up specified and reasonable goals, and practicing meditation and relaxation exercises.

Future Studies

Conclusions of the previous studies, as well as the

conclusions of this study, are worth investigation and revision by researchers; hence the researchers recommend conducting the following studies:

- (1) Effects of organizational factors, like the size of organization, participation in decision making, organizational structure, degree of centralization, and the leadership style on the work stress.
- (2) Relationships between individual needs and work stress.
- (3) Effects of leadership style on work stress, and effect of communication styles on work stress also.
- (4) The relationship between individual life work phases and work stress, for example, causes of stress at the beginning of the employee’s life in the organization may differ from mid age or at the end of position life.
- (5) Job-related stressors limitations: A comparative study between public and private sectors.
- (6) Organizational conflict and work stress.

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