

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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THE EFFECT OF WORK PRESSURE ON EMPLOYEES' PERFORMANCE IN COMMERCIAL BANKS

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ABSTRACT

The study aimed to analyzing the work pressure resulted from organizational variables on the level of employees performance in Jordan, those variables are (job nature, managerial aspects, work relations nature and used technologies) and its effect on the performance of employees in commercial banks in Jordan. It also aimed to knowing whether there is a difference in organizational work pressure on employees' performance based on: (Gender, educational qualification, social status, managerial level, and years of previous experience). The results of the study revealed significant with negative relationship has been found between the work pressure and performance of employees. The results suggest that bank should adapt strategies of handling job pressure that aim to keeping the individual performance level and improving it.

KEYWORDS

Employees, work pressure, performance and banks.

INTRODUCTION

Work pressure is considered to be one of the main subjects that management researchers concentrate on studying in terms of causes, effects and the way of helping those effects, taking into consideration that work pressure is one of the challenges facing modern entities in achieving its goals especially in the increased competition level, as high levels of work pressure might affect individuals' performance and thus the whole entity.

In addition the individual faces in his everyday life different kinds of pressure, some related to the social environment resulted from values, directions and desires difference, and some related in the economic environment resulted from low incomes, high living cost, and high unemployment rates and some related to the organizational environment like work nature, management aspects and work relations.

Work pressure facing employees sources differ according to the professional specialties for each job, and the level of feeling the job pressure differ according to many factors related to the individual himself according to his personality, gender and educational level.

GENERAL FRAMEWORK OF THE STUDY

THE STUDY ELEMENTS AND ITS ELEMENTS

The study's problem is summarized in knowing and analyzing the effect of work pressure variables (job nature, managerial aspects, work relations nature and used technologies) on work pressure. In Jordan Bank where the banking work has its professional privacy as it requires preciseness in accomplishing tasks, working long hours, intense use of technology, and direct dealing with customers... That is what makes bank workers more exposed to work pressure compared to employees in other sectors which causes negative effects on them health, physical and mental wise and other social effects, and as a result effects their professional performance.

Many studies have shown in those past years that continuous work pressure may lead to negative effects on employees' health physically and mentally, and might cause many dangerous diseases such as heart diseases, high blood pressure, stomach diseases and other diseases causing increase in absences, quitting leading to lower performance levels affecting the overall performance negatively.

The elements of this study are represented in the following questions where it tries to cover:

- Does work pressure resulting from the job's nature (workload, routine level and the volume of work responsibility) affect the performance of employees in Jordan Bank?
- Does work pressure resulting from the management aspects (fairness of tasks distribution, bonuses and incentives distribution fairness, participating in decision making) affect the performance of employees in Jordan Bank?
- Does work pressure resulting from the work relations (colleagues' relations nature, employee to employers' relations, customers' relations) affect the performance of employees in Jordan Bank?
- Does work pressure resulting from the used technology (information security level, systems reliability and information transactions volumes) affect the performance of employees in Jordan Bank?
- Does the influence degree of work pressure resulted from (job nature, managerial aspects, work relations nature and used technologies) change the performance of employees in Jordan Bank.

STUDY HYPOTHESIS TESTING

There is no statistically significant relationship between work pressures resulted from the job's nature, managerial aspects, work relations nature and used technologies and between the performance of employees in the bank.

First hypothesis: There is no statistically significant relationship between work pressure resulted from the jobs nature and performance of banks in Jordan.

Second hypothesis: There is no statistically significant relationship between work pressure resulted from the management aspects and performance of banks in Jordan.

Third hypothesis: There is no statistically significant relationship between work pressure resulted from the work nature and performance of banks in Jordan.

Fourth hypothesis: There is no statistically significant relationship between work pressure resulted from the used technologies and performance of banks in Jordan.

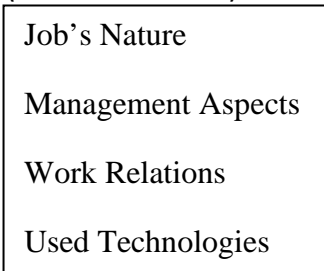
Fifth hypothesis: There is no statistically significant difference between the effect of changing work pressure variables on the performance on employees in Jordan bank by changing (gender, educational qualification, social status, managerial level, and years of previous experience).

Study Model:

Below a model showing the study variables and dimensions consisting each of them:

Independent Variables

(Work Pressure variables)

**Dependent Variable**

Performance of Bank's Employees

Demographic Values:

- Gender
- Educational Qualification
- Social Status
- Management Level
- Years of service

STUDY IMPORTANCE

The importance of this study is as it is taking the subject of work pressure, considering it of the subjects having currently the researches interest in many aspects especially in management as it has negative results on the employee and on the organization.

In addition, its important as well lies in linking the work pressure variables to individual performance, as previous researches did not study the relation between work pressure and the performance whether individually or on the whole organization's level.

Adding to that, the Jordanian banking industry is considered to be of the most important industries in the national economy, where banks have witnessed important changes in its structure in regards to merger, buying and acquisition cases and new banks entering to the competition, adding to that what those banks witness from quick developments in the area of banking services, and necessarily, those developments will reflect on the employees working in the banking industry, requiring raising the performance level in what serves the set targets.

STUDY OBJECTIVES

This study's objectives are as follows:

- Developing a complete theoretical framework covering most of the work pressure ethics and what relates to it of concepts and related mutual effect subjects.
- Analyzing the work pressure effect on the performance of Jordan Bank employees through its main causes solely or combined, represented in: the job's nature undertaken by an individual, management aspects related to the bank's management, work relations and the used technologies during work.
- Analyzing whether there is a difference in the level of work pressure influence in employees' performance in the bank by changing (Gender, educational qualification, social status, managerial level, and years of previous experience).
- Recommendations, in light of the study, would decrease the job pressure and its negative causes on employees in the bank under study, to achieve higher level of individual and group performance.

ANALYZING UNIT

Considering each individual in the study's sample a source of information and data, even if the results represent analyzing all the answers of the individuals in the sample, the analyzing units of this study is the working factor in Jordan Bank at all of its managerial levels.

STUDY SPECIFICATIONS

The study faced the following difficulties:

- Inability of setting a clear precise concept of work pressure, resulting in the difficulty of determining its variables due to their complexity.
- The difficulty of separating between work pressure variables related to the internal environment and those related to the external one, where the level of work pressure is not related only to the internal environment variables but it is also extended to the external factors, thus determining the effect of non organizational completely variables is of high difficulty.
- The inability of determining the variables related to the individual performance in addition to the importance of each of them, considering the difference of that importance between on level and another in the organization based on its activity, lead to difficulty in concluding which variables to depend on.

MANAGERIAL THEORETICAL FRAMEWORK OF THE STUDY**INTRODUCTION**

The pressure feeling does not result from the job itself but from the acceleration of the modern life we are living, as many studies pointed out that the quick change leads to laziness, slowness in response and lowering of job satisfaction level, those alone are the consequences of feeling a high level of pressure.

In the opposite side, without a specific level of pressure in our lives, our reason of existence would be denied; as a result, we have to maintain a convenient level of pressure reflecting a positive dimension of our lives.

WORK PRESSURE

Selye defines work pressure as an "unidentified response of the body to any obligations forced on it" (Scott, 1992, P15). And that points out that the pressure represents a biological state an individual lives, accompanied by a deteriorating in his physical health and/or psychological health when he/she cannot accomplish the job's set requirements.

In addition, (Gibson, Ivancevich and Donnelly, 1994, P 263) presents a definition to work pressure as "a response to adaptability adjusted by individual differences and/or psychological processes produced from a situation demanding new physical/ psychological requirements"

And this definition points out that work pressure is represented in reactions resulted from internal psychological procedures reflecting the personal characteristics of the individual resulted by a certain circumstance or situation, demanding new psychological/physiological requirements, in other words, it happens as a result of psychological procedures in the individual bind by his/her personality as the attempt to adapt to a new excitement.

Luthans defines work pressure as well as "an individual respond to a certain situation or circumstance producing a physical, psychological or behavioral deviation in the organization's individual." (Eliot, 1992, P. 400). This definition includes the physical or psychological reactions resulting from a certain event around the individual affects his/her performance level and we also notice that this definition justifies the reasons of work pressure to external factors and that it is interpreted by clear physiological symptoms.

WORK PRESSURE CHARACTERISTICS

Malon 1998, points out that all employees are exposed to different level of work pressure, but if this pressure exceeds the normal level, it then needs interfering and treating, where work pressure is not necessarily a negative as it represents a positive if controlled, as it empowers the self esteem, challenge spirit and accomplishment feeling in case of balancing the professional and personal lives where there's joy, satisfaction and acceptance of the accomplishments level, and he adds that the following characteristics of work pressure can be identified:

- Pressure is a perceived process, as individuals response to a certain excitement differs according to their perceiving of such excitement and what it represents to them.
- The level of work pressure depends meeting the individuals' mental and physical abilities and the work pressure causing situation needs.
- The level of feeling pressure differs between individuals according to their adaptively abilities to a certain situation, and the circumstantial situations connected to such situation.
- The nature of individuals response to work pressure is based on the his/her personal characteristics, training and previous experiences and on the possibility of him/her receiving support along the expected effect period and on the expected results as well.
- The nature and mechanisms of the individuals' response may change based on the change on his/her abilities, development of recognition state and on the periodical change of the causing reason.

Kelly, 1994, P 28 shows several work pressure characteristics such as:

- Pressure is not a symptom to anxiety, as anxiety can be an individual reaction when exposed to pressure, and in the same time it can be resulted from the anxiety the individual s feeling, as it is a partial state of pressure whether it is a cause or a result.
- Pressure is not a nervous tension, where nervous tension might be a result of the individual's pressure feeling considering it a signal of the level of work pressure faced by the individual.
- Pressure is not necessarily resulted from the weight of demands of the situation faced by an individual but it also can be derived from requirements above his/her abilities and can be derived as a result of appointing him/her tasks beneath his/her abilities as well.

Work Pressure Sources: Point of views of researchers regarding the classification of work pressure sources diverted, and in this study, the sources of work pressure will be classified into three main categories based on the belonging of each source, and the three categories are:

Organizational Sources: meant by it is variables that work environment consist that can be a source of work pressure.

Individual Sources: meant by it the set of characteristics that describe an individual (personal characteristics) that might be a motivation to his/her feeling of work pressure.

External Environment Sources: meant by it the political, economical social and technological variables affecting the individual or the organization that might lead to the feeling of work pressure.

Work Load: Baron and Greenberg, 1990, P228 points out that work pressure contains two sides: the first related to quantitative load representing the excess in the work requirements to increase the outputs with keeping a specific deadline, or when the work load is beneath the abilities of the individual, and tasks appointed to him are less than his abilities where he/she loses motivation to complete the work until it accumulates and becomes the uncomfortable feeling sources.

Salaries and Incentives: Which are considered to be the primary goal of working employees, and it is the primary determinant of the life level of the individual as it is the primary index of the career level, and social position.

One of the most important sources of work pressure is in salaries and incentives, related to the fairness of this pay as a compensation of the work done in work, in addition to fulfilling the life requirements in general.

And the individual feeling injustice regarding any of the previous areas might lead to the increase in job rotation percentage, and eventually the decrease of the individual performance level and the organizational performance (Hanafi, Aho Kahaf and Bilal, 2001).

Work circumstances: Those circumstances affect the physical and psychological state of an individual, and such circumstances include daily working hours, lighting and noise, temperature and ventilation and professional security and safety. (Maher, 2003, P384)

Organizations Culture: Represents a set of characteristics that describes the organization, including values and social ethics spread between the employees and the behavioral criteria that are relied upon. Thus, the organizational culture frames the individuals' behavior in dealing within the organization, and rules the way of the organizations dealings with external parties, and that culture and its characteristics is an interpretation of the management's philosophy and vision in achieving its goals. (Yukl, 1995, P.5)

Organizational Values and Traditions: The organizational culture differs according to the leadership pattern and its urging to commit to time, rules and regulations, and the level of caring in the client's needs and developing the personality, enforcing justice values and achieving efficiency, and if the individual was unable to match his/her culture to the organizational culture and its traditions and values he/she will face many difficulties in the working environment.

The organizational Philosophy and believes: Considered to be one of the basis of organizational cultures, and it form the structure of formal and informal relations within the organization, so if the organizational philosophy and believes represent centrality in decisions and limiting participation opportunities and freedom space in acting and choosing work mechanisms, it will be considered a source of work pressure for employees of different managerial level, in addition, the control mechanisms, the supervising pattern in the organization, the fairness of performance evaluation, efficiency of formal and informal communication mechanisms that are philosophy results of the organization and are of great impact in feeling the work pressure especially in cases of low job satisfaction within employees. (Kirkpatrick and Locke, 1991, P.49).

Behavior and expectation rules: They are relied upon to determine the accepted form unaccepted in the organization and are resulted from the individual's commitment to the organizations expectations, and in the other side, the organizational commitment to the individuals' expectations, which means they represent a contract between the two parties in controlling the behavior by the responsibilities of each party towards the other.

In addition, those behavior and expectation rules may cause work pressure in many cases such as: the individual's feeling the duality of relying on those rules and expectations by the management, or when he/she feels that those rules and expectation limit his/her freedom and invades his/her privacy, or when he/she feels that those are forced on him/her by power and politics of specific parties in the organization, and thus not achieving his/her expectations of the organization. (Brass and Burkhardt, 1993, P.443)

Management Procedures: And those procedures include supervising, communicating, decision making, motivating and evaluation. Those procedures may cause work pressure if they were not performed conveniently which causes the decrease of the job satisfaction level that is considered as an indicator of feeling high levels of job pressure.

Work Pressure Effects on Individuals:

Cox points out that many symptoms appearing on the individual as a result of work pressure can be summarized in the following: (Gibson et Al., 1994, PP. 279 – 281)

- **Health Symptoms:** Such as high blood pressure, sugar in blood and intestinal system problems etc...
- **Psychological Symptoms:** Anxiety, fear, aggression, depression, and frustration feeling, in addition, the individual might lose concentration, face deterioration in the performance level, ability on solving problems and acting in different situations, excessive sensitivity and withdrawal attitude.
- **Behavioral Symptoms:** Represented in complaining and nagging, losing seriousness in work and chilling in the relations with colleagues.
- **Social Symptoms:** Deteriorating in personal relations, which may lead to social isolation, family problems, disintegration between family members and weakness in response.

Work Pressure Affects on the Organization:

Studies shows that the relation between increase in costs and work pressure is becoming an interesting subject in the past few years for what job pressure affects have on the organization directly and indirectly, where (Hanafi and others, 2001, P. 212 – 214) sum the following direct results:

- Increase in the absence percentage, leading to the increase in remunerations paid to the employees, spreading of wrong behaviors in the work environment, increase in the job rotation percentage, increase in work accidents percentage, increase in error in judgment, increase in work conflict, increase in violence in the work place, lowering the products quality and increase in problems with customers.

Singh, 2001, PP 665 – 666) sums the indirect effects in the following: decrease in the total productivity, decrease in the total quality level, in addition to financial burdens related to the organizational environment, and deterioration in the creativity level.

Those effects on the organization's level weakens the total performance, as individuals under work pressure make parts of their effort and power to treat the cases facing them and trying to adjust with them instead of orienting those efforts to increasing productivity and enhancing the level of performance.

Strategies Dealing with Work Pressure:

Business organizations gave extra attention to treating work pressure for what it causes negative effects and costs on the individual's and organizational level, and those interests focused on studies of the reasons of work pressure, and working on treating it and reducing its effects, and putting required programs to prevent it.

There are basic principles the organization's management must believe in enabling it to out applicable methods to deal with work pressure mainly in: (Girdano, 1999, PP, 154 – 155)

- The individual is the base of existence of the organization and its future and his safety means its safety and survival and progress ability.
- Individuals differ based on their individual differences, thus those differences must be taken into consideration in the pressure reasons and the ways they respond to it, and the difference in methods used to deal with what they face of pressure.

In addition, the individual must have faith in many principles so he/she can deal and live with those work pressure, such as:

- He/she is responsible for his/her own safety and protecting himself of pressure facing him, thus he has to commit to preserving his physical and psychological health.
- Work pressure is inevitable and cannot be completely ignored, thus living with those in what achieves a better health and performance level is a must.
- The change is continuous and inevitable, and must be responded to in the right way through self developing to be able to live with its demands.

The following is a review of strategies to deal with work pressure generally and the most important reasons that an individual must follow to limit the work pressure and limiting its effects:

Rebuilding self esteem and self respect: those self enforcing sides play an important role in facing pressure efficiently, and help leaving negative thoughts and building positive orientations towards self and towards other. (Muhareb, 1990, PP 74 – 75).

Adjusting the personality pattern: will is a must to abandon some behavioral characteristics harmful to the individuals' physical and psychological health like anger, high competitiveness with colleagues, multitasking and worrying about the fear of losing gains and accomplishing goals. (Girdano, 1990, P 200).

Building Positive Orientations towards others: Demanding building self conviction that an individual must not look around him from one angle, but he has to think that he is a part of an environment to organize within, and does not organize based on his point of view only. (Lussire, 1990, PP 61 – 62).

Working positively with work environment conflicts: work conflict form differ in the working environment, and the individual is demanded to be aware of the sacredness of the work relations, taking into consideration the gap between the cultural and educational background of the others, in addition, the assumption that other individuals are going through personal issues preventing him of being the usual person is a must. (Edris, 2004, P 80 – 81)

Getting Social Support: meant by it the individual getting others support by participating with them in interaction, and this support takes different forms from helping in taking a decision to giving advice, analyzing the situation and sharing feelings. (George and Battenhausen, 1990, P 699).

This social support is considered important for the individual in facing work pressure, and this support is of family and friends, through pitching point of views regarding different subjects, where an individual finds participation and support in what he obtains of information and help in growing ideas. (LaRocco, 1991, PP 202 – 203)

Referring to personnel specialized in work pressure: as he needs specialized help in this area whether from doctors or guides. (Hareem, 2004, P 296).

Believe and Faith Depth: it depends on believing that a person only needs to work hard by doing what he thinks is important and self satisfactory, and that all results of his work are for granted and destined and out of his will eventually, which makes the person more accepting and satisfied and has less feeling of loss.

Work pressure and individual performance relation hypothesis:

There are four hypothesis related to the effect work pressure on the individual performance level presented below: (Hanfi and other, 2001, P 210 – 212).

First Hypothesis: There is a relationship between work pressure and performance, and according to this hypothesis there is a mental contract between the individual and the organization where the individual presents his efforts for the benefits he gets, and it points out that as long as the individual is aware and minded, he would pass the obstacles facing him and as result he will not be affected by work pressure as he's loyal to the contract's demands between him and the organization as an adult assuming awareness in his behavior.

Second Hypothesis: There is a positive relationship between pressure and performance, and based on this hypothesis, the work pressure triggers more increase in work pressure, as when an individual is feeling challenge, he/she puts extra effort to achieve more accomplishments with a better level, however, when the work pressure level is low, the challenge feeling is low and thus the motivation to work becomes limited, reflecting negatively on the performance level.

Third Hypothesis: There is an opposite relationship between work pressure and the individual performance, and based on this hypothesis, work pressure is related oppositely to individuals' performance according to two sides:

- Work pressure leads to physical and psychological responses affecting generally the level of individual performance.
- High pressure level causes weakness in the individual's perception and thus neglecting, ignoring or forgetting things related directly to the performance level.

Fourth Hypothesis: The presence of a conditional relationship between work pressure and individual performance, and based on this assumption, there is no general rule regarding the effect of work pressure on the performance level but it depends on the case's conditions.

Previous Studies:

Below is a presentation of the previous studies and the sides that distinguishes this study from others:

Awamleh Study, 1994 titles (Analyzing the phenomenon of work exhaustion of managers in civil service – field study).

This study aimed to knowing the reasons of work exhaustion of managers in civil services in Jordan and analyzing those reasons. The study was made on a sample of managers in the civil services in Amman representing the study population consisting of managers in the civil services system.

In addition, the study took two sets of variables the first related to the internal environment including the work load and the complication in procedures, whereas the second set includes the social relations and family life and its effects on doing job tasks, where the researcher used many statistical methods some related to descriptive statistics like the mean and standard deviation, and some related to quantitative statistics like using regression analysis to test the hypothesis.

The study showed two sources for work exhaustion, the first relates to the organizational environment which comes in the first place and relates to the work volume and complication in procedures as well whereas the second source relates to the external environment and the family social relations.

In addition, the study recommends simplifying the procedures and decreasing the work load and organizing the social relations demands and the family commitments where it limits the job exhaustion for managers in civil services.

Zu'bi Study, 1997 titled Work Pressure of Managers in Civil service – Greater Amman – Field Study).

This study aimed to knowing the reasons and level of work pressure of managers working in the civil services in Amman city, which included a sample of 518 managers and the study was based on the following variables: (Decision making mechanism, work load, personal connections and personal visits).

Descriptive statistics was used from central tendency and measures of dispersion to summarize the data and extract criteria and to test the hypotheses, the regression analysis was used.

This study pointed that the previous variables, leads to the management feeling the work pressure but in different degrees, where the following variables (work load, mediation and personal visits) are of the most influential factors, and pointed that there is no effective mechanism to decrease the pressure feeling in its managers.

The study came out with several recommendations most of them revolving around the necessity of putting solutions to each factor of the factors leading to increasing the work pressure level through specified instructions, such as setting the work mechanism and appropriate mechanisms to meet visitors to eliminate it as a source of pressure to managers working in the civil services.

Hneeti Study (2002) titled **(The effect of professional and personal factors on work pressure in Governmental Hospitals in Jordan – Analytical Study)**.

It aimed to discover some effects of professional factors (work nature, work environment, health and professional safety) in causing work pressure to employees working in Jordanian governmental hospitals and also analyzing the level of work pressure according to different factors (Gender, social status and age), in addition it aimed to knowing whether there is a difference of the work pressure feeling level to employees in the medical and in the managerial jobs in Jordanian governmental hospitals.

This study showed that the professional factors are more affective in causing the work pressure feeling to employees working in medical positions that those working at managerial levels in the Jordanian managerial hospitals, and it also pointed out that the level of feeling work pressure to all employees whether in managerial or medical professions differ according to the variables (gender, social status and age).

Hindawi Study (1994) titled (Strategies of dealing with work pressure in the medical sector in Saudi Arabia).

This study aimed to test the relationship between several independent variables which are gender, job level and nationality on one hand and job pressure as a dependent variable on the other,

and it also aimed to analyze the reasons of the difference in feeling the work pressure according to these factors. In addition, the study showed that the work pressure feeling was higher for non Saudi nationals than it is for Saudi nationals, however, in regards to the job level and age variables, the relationship between them and work pressure was not proved.

This study recommends taking into consideration gender and nationalities for employees in specifying their jobs requirements, to limit the work pressure feeling in the medical sector.

Qaisi Study (2000) titled (The relationship between professional pressure and the feeling of physiological loneliness in the employees of the social affairs department in the west bank).

This study aimed to knowing the relationship between several professional variables (tasks nature, work hours, jobs risks and job responsibility) as assumed sources of work pressure on one hand and the loneliness feeling of employees in the aforementioned areas on the other, in addition, it aimed to knowing whether there is a difference between the level of the loneliness feeling according to the change of their gender., social status, years of experience, years of service, work jurisdiction, educational qualification and professional specialty.

The study showed as well that there is a clear relationship between the professional variables and the level of the loneliness feeling, and showed that there is a difference in the loneliness feeling level of those employees according to their gender and social status, as the level of the loneliness feeling of females was more than it is of males and of singles more than it is of marries individuals, whereas there was no difference in the feeling level according to the change of years of experience, years of service, work jurisdiction, educational qualification and professional specialty.

The study recommended the necessity of choosing employees according to specific criteria that takes into consideration the possibility of lowering the effect of work nature on their mental and physical health.

METHODS AND PROCEDURES

The population of the study is from Bank of Jordan, of its 92 branches, and the sample of the study was picked randomly of 10 of those branches, where a questionnaire was designed to collect necessary information for this study.

The study and analysis unit was constituted of the Bank's employees, branch managers, heads of departments, employees related to managers and departments' heads where the units' total individuals totaled 100 responders, and the questionnaire was distributed on the individuals under study, as 10 questionnaires in each branch.

Note: The characteristics of the sample and the analysis of results and hypotheses testing was attached in an appendix in the research.

STUDY RESULTS

Study results presentation: The mean and the standard deviation to describe the sample’s responses regarding the below statements:

Serial	Variable's Nature	Statement	Standard Deviation	Average Mean
1	Work Nature	I have the necessary abilities to do the tasks appointed to me.	.60794	4.7100
2		I have enough experience to solve any problem facing me in work.	.90587	4.2600
3		Hard work is what accomplishes success not luck.	1.23844	3.9600
4		My work nature is described to be routine.	1.40169	3.5700
5		The repeated routine makes me feel bored.	1.02351	4.2300
6		I do many tasks over my limits.	1.39320	3.2800
7		There is a job description to my work.	.97151	4.1600
8		I have better job benefits compared to other institutes.	1.30593	3.5400
9		I work to achieve the benefits of those working below me.	1.01995	4.0100
10		My job demands taking decision that might oppose to those working below my management.	1.38808	3.4500
11		There is a rewards and incentives system in my work.	1.23239	3.5800
12		Enough development opportunities and career progress exist in the institute I work in.	1.29064	3.5300
13	Management aspects	I do more than one task at once	1.50000	3.4500
14		There are clear and precisely determined work programs.	1.13258	3.9900
15		What I get compensated for is what I actually do.	1.16619	3.5600
16		There is fair annual raises to all employees	1.18339	3.4400
17		There is clear fairness in distributing rewards on employees.	1.25606	3.4100
18		I decide what I want and do not let the others decide for me.	1.09747	3.7400
19		Performance evaluation is done clearly and fairly.	1.00156	4.1300
20		There are definite limits regarding my responsibilities and authorities.	.97540	4.0900
21		I am authorized to take managerial decisions.	1.14852	3.7900
22		I participate in setting goals that help the organization.	1.11808	3.6800
23	Work relations	I express my feelings towards my colleagues without any embarrassment.	1.10550	4.0100
24		I can influence my colleagues in deviating the work direction.	.98144	3.9200
25		There is a competition between me and my colleagues of the same level.	1.13969	3.7900
26		Differences between me and my managers occur because of work.	1.20185	3.5000
27		My employees appreciate me and complement me when doing a specific job.	1.00358	3.7700
28		My employers consult me when the decision is related to my work.	1.13707	3.8000
29		My primary goal in work is serving the external customer.	1.03568	4.0900
30		I have to disobey the orders of my managers in order to serve my customer.	1.52749	2.9900
31		My relation with the outside audience is built on work interest only.	1.50541	3.4200
32		I try to achieve the desires of important social persons even if I disobeyed the rules.	1.50232	2.8400
33		I am requested to accomplish specific work to social and civil persons.	1.46539	2.7100
34	Used Technologies	My management obtains the needed modern systems to accomplish the work.	.95235	4.3900
35		I can handle the systems used in my work.	.83720	4.3100
36		The available appliances are convenient to completing my jobs.	.96106	4.1600
37		I can complete some of the jobs without some appliances.	1.15924	3.6400
38		There is high confidentiality in transferring information.	.99549	4.1700
39		I face some problems in understanding some data or information related to work.	1.40115	3.5800
40		Available programs are easy to use and uncomplicated.	.91337	4.2100
41		I need training to be able to keep up with the developed systems.	1.17051	3.9400
42		The misunderstanding of available information leads to doing wrong actions.	.85723	4.1500
43		I have previously been exposed to do my work wrongly.	1.26826	3.7400
44		I have been previously punished because of my misunderstanding of the information during doing a job.	1.40346	3.5000

We notice that the orientations of the sample individuals regarding the statements (30, 32, 33) as their means are less than the significant value which is 3, whereas the orientations of the remaining statements towards the rest of the are positive as their mean is more than the significant value.

HYPOTHESES AND RECOMMENDATIONS

STUDY HYPOTHESES TESTING

The study shows that there is a statistically significant relationship between the work pressure resulted from (work nature, managerial level, work relations' nature and technology) and between the performance of bank employees:

- It also shows that there is a statistically significant relationship between work pressure resulting from the work's nature and the performance of the Jordan Banks employees.
- There is a statistically significant relationship between work pressure resulting from the managerial aspects and the performance of the Jordan Banks employees.
- There is a statistically significant relationship between work pressure resulting from the work relations nature and the performance of the Jordan Banks employees.
- There is a statistically significant relationship between work pressure resulting from the used technologies and the performance of the Jordan Banks employees.
- There is statistically significant difference between the variables and the performance of Jordan Bank employees according to (Gender, educational qualification, years of experience, social status and managerial level).

RECOMMENDATIONS

1. The necessity of adapting strategies of handling job pressure that aim to keeping the individual performance level and improving it.
2. Increasing the awareness level in employees of the nature of job pressure and dealing with it.
3. Developing mechanisms inside the organization working on decreasing the job pressure and clarifying those mechanisms to individuals to be able to apply it.
4. Putting programs related to work pressure clarifying its positives, dangers and limitation methods.
5. Presence of consultants within the organization to provide individuals with information regarding dealing with job pressure.

6. Creating subunits inside the organization to identify the strategies of choosing and picking individuals taking into consideration work pressure built on individuals, some of those considerations are:
 - Ability to work under work pressure.
 - Having a high level of preciseness during work pressure situations.
 - Ability in taking responsibility.
 - The level of accepting the routine work without boredom ore laziness.

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APPENDIXES

Frequencies

		sex	edlevel	level	status	expert
N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0

Frequency Table

Sex

		Frequency	percent	Valid Percent	Cumulative
Valid	1.00	67	67.0	67.0	67.0
	2.00	33	33.0	33.0	100.0
	Total	100	100.0	100.0	

Edlevel

		Frequency	percent	Valid Percent	Cumulative
Valid	1.00	3	3.0	3.0	3.0
	2.00	9	9.0	9.0	12.0
	3.00	70	70.0	70.0	82.0
	4.00	12	12.0	12.0	94.0
	5.00	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

Level

		Frequency	percent	Valid Percent	Cumulative
Valid	1.00	17	17.0	17.0	17.0
	2.00	59	59.0	59.0	76.0
	3.00	24	24.0	24.0	100.0
	Total	100	100.0	100.0	

Status

		Frequency	percent	Valid Percent	Cumulative
Valid	1.00	27	27.0	27.0	27.0
	2.00	67	67.0	67.0	94.0
	3.00	5	5.0	5.0	99.0
	4.00	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

Expert

		Frequency	percent	Valid Percent	Cumulative
Valid	1.00	33	33.0	33.0	33.0
	2.00	43	43.0	43.0	76.0
	3.00	24	24.0	24.0	100.0
	Total	100	100.0	100.0	

Descriptive

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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
q1	100	2.00	5.00	4.7100	.60794
q2	100	2.00	5.00	4.2600	.90587
q4	100	1.00	5.00	3.9600	1.23844
q4	100	1.00	5.00	3.5700	1.40169
q5	100	1.00	5.00	4.2300	1.02351
q6	100	1.00	5.00	3.2800	1.39320
q7	100	1.00	5.00	4.1600	.97151
q8	100	1.00	5.00	3.5400	1.30593
q9	100	1.00	5.00	4.0100	1.01995
q10	100	1.00	5.00	3.4500	1.38808
q11	100	1.00	5.00	3.5800	1.23239
q12	100	1.00	5.00	3.5300	1.29064
q13	100	1.00	5.00	3.4500	1.50000
q14	100	1.00	5.00	3.9900	1.13258
q15	100	1.00	5.00	3.5600	1.16619
q16	100	1.00	5.00	3.4400	1.18339
q17	100	1.00	5.00	3.4100	1.25606
q18	100	1.00	5.00	3.7400	1.09747
q19	100	1.00	5.00	4.1300	1.00156
q20	100	1.00	5.00	4.0900	.97540
q21	100	1.00	5.00	3.7900	1.14852
q22	100	1.00	5.00	3.6800	1.11808
q23	100	1.00	5.00	4.0100	1.10550
q24	100	1.00	5.00	3.9200	.98144
q25	100	1.00	5.00	3.7900	1.13969
q26	100	1.00	5.00	3.5000	1.20185
q27	100	1.00	5.00	3.7700	1.00358
q28	100	1.00	5.00	3.8000	1.13707
q29	100	1.00	5.00	4.0900	1.03568
q30	100	1.00	5.00	2.9900	1.52749
q31	100	1.00	5.00	3.4200	1.50541
q32	100	1.00	5.00	2.8400	1.50232
q33	100	1.00	5.00	2.7100	1.46539
q34	100	1.00	5.00	4.3900	.95235
q35	100	1.00	5.00	4.3100	.83720
q36	100	1.00	5.00	4.1600	.96106
q37	100	1.00	5.00	3.6400	1.15924
q38	100	2.00	5.00	4.1700	.99549
q39	100	1.00	5.00	3.5800	1.40115
q40	100	1.00	5.00	4.2100	.91337
q41	100	1.00	5.00	3.9400	1.17051
q42	100	12.00	5.00	4.1500	.85723
q43	100	1.00	5.00	3.7400	1.26826
q44	100	1.00	5.00	3.5000	1.40346

Reliability

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Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	100	100.0
Excluded ^a	0	.0
Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's	N of Items
.915	44

T-Test

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One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
h	100	3.7770	.54343	.05434
h1	100	3.8567	.66867	.06687
h2	100	3.7280	.75359	.07536
h3	100	3.5309	.75595	.07559
h4	100	3.9809	.53092	.05309

One-Sample Test

Test Value = 3					
				95% Confidence Interval of the Difference	
t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
h	14.299	.000	.77705	.6692	.8849
h1	12.811	.000	.85667	.7240	.9893
h2	9.660	.000	.72800	.5785	.8775
h3	7.023	.000	.53091	.3809	.6809
h4	18.476	.000	.98091	.8756	1.0863

T-Test

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Group Statistics

Sex	N	Mean	Std. Deviation	Std. Error Mean
h	1.00	67	3.7493	.56352
	2.00	33	3.8333	.50378

Independent Sample Test

Levene's Test for Equality of Variances			T-test for Equality of Means		
	F	Sig.	t	df	
h Equal variances assumed	.001	.975	-.725	98	
Equal variances not assumed			-.754	70.595	

Independent Sample Test

T-test for Equality of Means			
	Sig. (2-tailed)	Mean Difference	Std. Error Difference
h Equal variances assumed	.470	-.08401	.11585
Equal variances not assumed	.454	-.08401	.11149

Independent Sample Test

T-test for Equality of Means			
95% Confidence Interval of the Difference			
	Lower	Upper	
h Equal variances assumed	-.31391	.14589	
Equal variances not assumed	-.30634	.13832	

Oneway

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ANOVA

h	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.749	4	.687	2.465	.050
Within Groups	26.487	95	.279		
Total	29.236	99			

Oneway

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ANOVA

h	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.075	2	1.038	3.705	.028
Within Groups	27.161	97	.280		
Total	29.236	99			

Oneway

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ANOVA

h	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.609	3	.203	.680	.0566
Within Groups	28.628	96	.298		
Total	29.236	99			

Oneway

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ANOVA

h	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.400	2	1.200	4.338	.016
Within Groups	26.836	97	.277		
Total	29.236	99			

Please put (X) where applicable:

- 1- Gender: Male Female
- 2- Educational Qualification: High School or less Middle Diploma Bachelors Degree (Bs) Master's PHD
- 3- Management Level: Higher Management Middle Management Lower Management
- 4- Social Status: Single Married Divorced Widowed
- 5- Professional Experience: Less than 5 years 6 – 10 years More than 10 years.

Serial	Variable	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Work Nature	I have the necessary abilities to do the tasks appointed to me.					
2		I have enough experience to solve any problem facing me in work.					
3		Hard work is what accomplishes success not luck.					
4		My work nature is described to be routine.					
5		The repeated routine makes me feel bored.					
6		I do many tasks over my limits.					
7		There is a job description to my work.					
8		I have better job benefits compared to other institutes.					
9		I work to achieve the benefits of those working below me.					
10		My job demands taking decision that might oppose to those working below my management.					
11		There is a rewards and incentives system in my work.					
12		Enough development opportunities and career progress exist in the institute I work in.					
13	Management aspects	I do more than one task at once					
14		There are clear and precisely determined work programs.					
15		What I get compensated for is what I actually do.					
16		There is fair annual raises to all employees					
17		There is clear fairness in distributing rewards on employees.					
18		I decide what I want and do not let the others decide for me.					
19		Performance evaluation is done clearly and fairly.					
20		There are definite limits regarding my responsibilities and authorities.					
21		I am authorized to take managerial decisions.					
22		I participate in setting goals that help the organization.					
23	Work relations	I express my feelings towards my colleagues without any embarrassment.					
24		I can influence my colleagues in deviating the work direction.					
25		There is a competition between me and my colleagues of the same level.					
26		Differences between me and my managers occur because of work.					
27		My employees appreciate me and complement me when doing a specific job.					
28		My employers consult me when the decision is related to my work.					
29		My primary goal in work is serving the external customer.					
30		I have to disobey the orders of my managers in order to serve my customer.					
31		My relation with the outside audience is built on work interest only.					
32		I try to achieve the desires of important social persons even if I disobeyed the rules.					
33		I am requested to accomplish specific work to social and civil persons.					
34	Used Technologies	My management obtains the needed modern systems to accomplish the work.					
35		I can handle the systems used in my work.					
36		The available appliances are convenient to completing my jobs.					
37		I can complete some of the jobs without some appliances.					
38		There is high confidentiality in transferring information.					
39		I face some problems in understanding some data or information related to work.					
40		Available programs are easy to use and uncomplicated.					
41		I need training to be able to keep up with the developed systems.					
42		The misunderstanding of available information leads to doing wrong actions.					

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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