UNIVERSITY OF GHANA

WORKLOAD AND OCCUPATIONAL STRESS: THE MODERATING ROLE OF LEADERSHIP STYLES IN SELECTED BANKS IN GHANA

By

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June, 2016
DECLARATION

I, George Dela Asiseh, the author of this thesis do hereby solemnly declare that, this work is the result of my own research and has not been presented either in part or whole by anyone in this or any other University for any academic award. All references used in the work have been duly acknowledged.

George Dela Asiseh       Date
CERTIFICATION

I hereby certify that this thesis was supervised in accordance with the procedures laid down by the Graduate School, University of Ghana.

---------------------------------------------------------------

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DEDICATION

To my mother, siblings and Miss Eunice Antwiwaa Antwi
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The purpose of the study was to investigate leadership styles (transactional and transformational) among bank workers and to ascertain whether it moderated the relationship between workload and occupational stress. The study adopted the quantitative research approach. Purposive and convenience sampling techniques were used in select participating banks and respondents for the study. In all, four banks participated in the study and a total of 250 structured questionnaires administered, retrieved and analyzed. The findings of the study showed that workload had a significant positive relationship with occupational stress. Also leadership style did not have a significant positive relationship with perceived workload amongst bank workers. The study also found that transformational leadership style did not have a significant negative relationship with occupational stress contrary to the findings of Dartey-Baah and Ampofo (2015). However, transactional leadership was found to have a significant positive relationship with occupational stress. Also, transformational and transactional leadership styles were found to moderate the relationship between workload and occupational stress. However, transformational leadership styles were stronger moderators than transactional leadership styles. In situations where both transformational and transactional leadership styles were used within an organization they were both found to moderate the relationship between workload and occupational stress. The study recommended that managers of banks should focus attention on managing workload levels since it had the potential for causing occupational stress. It also recommended that in managing workload and occupational stress situations, transformational leadership was more appropriate since it was a stronger moderator than transactional leadership styles.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Occupational stress is widespread in many modern organizations. This is as a result of intensified competition and the rapidly changing nature of the business environment which continues to influence work and requiring employees to work longer hours, to take on greater responsibility, be more flexible, and tolerate continual change and ambiguity. These work demands have associated costs such as threats to employee psychological and physical health often in the form of increased stress and related health problems (Barling, Kelloway, & Frone, 2005). Physical and psychological strains from work demands often do not occur only because they are threatening or unpleasant, but also because they are sometimes perceived as unfair or illegitimate (Robbins, Ford, & Tetrick, 2012). In work organizations, the increased experience of stress does not only have undesirable consequences for the health and safety of individuals but also for the wellbeing of their organizations (Sull, Harland & Moore, 2015).

Work stress may occur when an environmental situation is perceived as presenting a demand that threatens to exceed the personal capabilities and resources available for meeting it and under conditions where a worker expects a substantial differential in rewards and costs from meeting the demand and that of not meeting it. Thus occupational stress occurs when there is an imbalance between the demands of the work place and a worker’s ability to cope (Ullrich & Fitzgerald, 1990).

Occupational stress situations from workload variations occur as a result of individual characteristics of people and its relationship with the work environment (Tytherileigh, Webb,
Cooper & Ricketts, 2005; Grebennikov & Wiggins, 2006; Jepson & Forrest, 2006). Stress can be defined as the pressure from adverse influences and circumstances that disturbs the natural physiological balance of the body (Robinson, 2007). Stress can also be viewed as an individual’s response to events such as response to biological temperament, interaction with others and the environmental conditions in which one is placed which are stressors (Malow-Iroff & Johnson, 2006). The causes of stress can be biological, social, environmental or psychological events which tend to challenge an individual to change or adapt (Bourne & Yaroush, 2003). For example environmental factors such as the workplace; social factors such as nature of relationships with others; and biological factors such as emotional wellbeing, nutritional status and health levels in general can also cause stress (Gazzaniga, Heatherton, & Halpern, 2010).

Amongst the several sources of stress identified by earlier researchers, workload is considered the major and the most pervasive factor linked to work-related stress (Blaug, Kenyon & Lekhi, 2007). Workload may be viewed as the intensity of job assignments and could be referred to as an overload or underload. Work overloads may arise especially in situations where individuals who are expected to perform tasks are unable to cope with its demands and may be associated with excessive time pressures, especially in cases where stress increases as deadlines approach and then subsides. Work underload, on the other hand, may be viewed as the result of insufficient quantity or inadequacy of variety of work. Work underload may also be associated with stress often occasioned by the high level of boredom an employee experiences for not having anything or much to do. Work underload has also been associated with general feelings of apathy within organizations (Katz & Kan, 1978). This therefore suggests that both work overload and work underload may cause low self-esteem and stress-related symptoms amongst employees.
In advanced and developed countries such as the United States of America, work place stress has been estimated to cost about $190 billion annually in health care costs and contributing to about 120,000 deaths each year (Blanding, 2015). Also in the United Kingdom, stress-related work losses to the economy is estimated to be over $15 billion a year in revenue and 140 million working days lost (Sull, Harland & Moore, 2015).

As modern businesses and firms continue to go through radical change in response to globalization and international competition (Cartwright & Holmes, 2006), managerial and hence leadership success require the creation of a nourishing and healthy working climate with positive interpersonal relationships (Cartwright & Cooper, 2009). Indeed, nearly all stressors are known to be emotionally induced and are based on people’s expectations or beliefs usually driven by imaginations. The challenge therefore rests with organizational leaders who are expected to adopt leadership styles that will enable them effectively manage, if not eliminate, the negative consequences of these trends, and to also ensure that they achieve organizational objectives.

Although these challenges faced by organizational leaders may not be a new phenomenon, these challenges in the past, much like in the present, have led to many Scholars and researchers undertaking studies on leadership in organizations and developing theories and concepts that guide organizational management practices. For example, Bass (1985) developed the transformational and transactional leadership styles which have become the most common, frequently used and preferred leadership styles in many organizations (Gill, Flaschner & Bhuntani, 2010).
Since the early works of Bass (1985), several researchers have also carried out similar studies often in different contexts. More recent studies on leadership have however adopted more complex constructs such as examining the relationship between these leadership styles and other job-related factors such as stress. For example Dartey-Baah and Ampofo (2015) examined the relationship between transactional and transformational leadership and perceived stress amongst bank workers in Ghana. Their findings did suggest that transformational leadership styles were more effective in managing stress amongst bank workers than transactional leadership styles. Their study however did not examine workload and how it related to stress levels in banking jobs. The question that therefore needed to be answered was “Do leadership styles cause a rise or fall in the amount of stress experienced by workers given their workloads?” In order to answer this question, the context of the study which was banks in Ghana, where majority of employees are faced with heavy workloads was considered. Thus workload was examined largely from the perspective of overload than underload. The study therefore proposed an even more complex construct by trying to examine the workload-occupational stress relationship and moderating the relationship with transformational and transactional leadership styles to determine whether these leadership styles influenced the amount of stress experienced by bank workers. Thus the purpose of this study was to examine whether leadership styles such as transformational and transactional leadership styles moderated the relationship between workload and occupational stress.

1.2 Research Problem

Workload forms an integral part of work organizations and yet there seem to be very few studies on workload especially in less developed or developing countries such as Ghana. However, in many of the cases where workload had been examined, it had been viewed as a mental construct
and researchers used several different measuring scales of which earlier workload researchers themselves have found difficult to agree upon.

Earlier studies on stress had been found an association with workload and it acting as a major source of stress (Blase, 1982; Farber, 1984; Fletcher & Payne, 1982; Kahn 1973; Kyriacou & Sutcliffe, 1978; Okebukola & Jegede, 1989). However, a review of empirical studies seems to suggest that most of these studies had considered workload not to be an independent factor but a subset of other work related factors such as stress.

Available literature reviewed also suggest that most of the studies on stress which included workload were focused on situations and conditions prevailing in advanced and developed countries rather than less developed or developing countries. In the context of Ghana for example, relatively few studies exist on stress and, in many cases, centered on well-known professions such as teaching and nursing which were considered highly stressful jobs. However, new emerging jobs such as banking which in most recent times have been considered highly stressful have attracted relatively little attention although some attempts have been made by researchers at addressing the gap. The findings from reviewed literature and empirical studies suggest there still remains a lot more to be done especially in countries such as Ghana. Also, several variations in methodology exist which make it difficult to make generalizations about stress and workload studies in Africa which this study seeks to contribute to addressing.

Also, leadership which is an age old concept which had in times past attracted much attention and studies from Scholars and researchers globally, have had many making calls on the need for
the contextualization and localization of leadership studies (Blunt & Jones, 1997; Magner, 2008). These calls had been made based on concerns about whether findings on leadership and theories developed were universally applicable or culturally specific (Bass 1997; Den Hartog, Van Muijen, & Koopman, 1999; Smith, Missumi, Tayeb, Peterson & Bond, 1989). Although in most recent times, researchers have heeded to these calls their studies have varied significantly in terms of construct, methodology and situational or organizational contexts. For example, Puplampu (2010) posit that earlier attempts at addressing the paucity of empirical material have demonstrated a lack of consistency and connection with the broader theoretical and conceptual discourse and are still scanty and do not surface grounded conceptualizations.

Review of literature also seem to indicate that attempts at addressing gaps in leadership literature have seen relatively little or no attempts at examining leadership style in the context of workload and occupational stress relationship. For example, Dartey-Baah & Ampofo (2015); Rowold & Schlotz (2004) and Ryska (2002) studied transformational and transactional leadership styles and stress relationship in different contexts but did not address the subject of workload variations independently. This study therefore sought to address this gap and to contribute to literature by examining whether leadership styles such as transformational and transactional which are seemingly the most dominant leadership styles in the study context moderated the relationship between workload and occupational stress.

In Ghana the banking sector is a major player in the country’s economic growth. The sector provides jobs for some thousands of people. The sector which was once considered the most preferred and revered opportunity for employment especially amongst young graduates, in quite
recent times, seems quite unattractive. These conditions have arisen as a result of perceived levels of stress bank jobs present to many bank workers. Indeed, a close look at the sector reveals that increased pressure on banks to deliver quality services to customers and to meet the regulatory demands and directives from the Bank of Ghana aimed at streamlining operations could possibly be a contributing factor. The role of leadership has become a principal component for competing effectively and remaining in business. The sector has also seen changes with some banks going into in mergers and others acquisitions. For example, Ecobank acquired the Trust Bank and Prudential Bank also acquired the Cooperative Savings and Loans Bank and a few others. This study therefore uses the sector as a case.

1.3 Research Purpose

The purpose of this study was to examine whether leadership styles such as transformational and transactional leadership styles moderated the relationship between workload and occupational stress in banking jobs.

1.4 Research Objectives

- The main objective of the study was to examine whether leadership styles moderate the relationship between workload and occupational stress.

Specifically:

1. To examine whether there is a relationship between workload and occupational stress and whether workload has an influence on occupational stress in banking jobs.

2. To examine whether there is a relationship between workload and leadership style and whether leadership styles affect perceptions of workload.
3. To examine whether leadership style used in banks have an influence on worker perceptions of occupational stress.

4. To examine whether transactional and transformational leadership styles moderate the relationship between workload and occupational stress.

1.5 Hypothesis

To address the objectives for the study the following hypotheses were formulated:

- H1: There is a positive relationship between workload and occupational stress.
- H2: There is a positive relationship between workload and leadership style.
- H3a: There is a negative relationship between transformational leadership style and occupational stress.
- H3b: There is a positive relationship between transactional leadership style and occupational stress.
- H4: Transformational and transactional leadership styles moderate the relationship between workload and occupational stress.

1.6 Scope of the Study

The study was undertaken using four banks licensed by the Bank of Ghana (BOG) to operate in banking and financial businesses in Ghana. The country has some twenty-nine commercial banks, an Apex Bank, a few foreign banks with representative branches in Ghana, and a number of registered financial institutions operating in the sector. Recent measures by the Bank of Ghana to streamline certain banking operations along with several other directives continue to make the sector more competitive and dynamic with its associated leadership style demands that would
make banks remain resilient. For example, the introduction of taxes on certain banking transactions have left many concerned about the impact of these directives and legislations on banking activities in the country. Further, the continuing financial deepening in the sector is forcing banks to rise to the demand of new developments in the global financial market. Banks operating in country are now venturing into complex financial products which include swaps and derivatives while at the same time, making efforts at supporting many trade related services largely associated with the oil production sector of the economy. All these efforts require certain leadership styles that will make these increasing demands on bank leaders and its associated impact on workload and stress for workers in the sector manageable.

1.7 **Significance of the Research**

This study contributes to literature by addressing gaps in empirical studies on workload, occupational stress and leadership styles. As organizations strive for effective leadership and worker performance improvements, it is important to recognize how these translate into workload issues and occupational stress problems if not managed effectively through the use of appropriate leadership styles.

As the banking industry in Ghana goes through complex transformations in operational requirements and stakeholder expectations, it is important to also address issues that have potential cost implications for the achievement of their goals. The findings from this study will enable bank leaders better appreciate and understand the extent to which leadership styles such as transformational and transactional leadership styles influence employee workload and occupational stress perceptions. The findings of the study would help bank leaders identify
through empirical research the most effective leadership styles for managing stress levels amongst bank workers while achieving organizational goals.

Finally, the findings will help shape leadership paradigms and perspectives amongst banking institutions in Ghana as it addressed the diverse issues of workload and occupational stress through the lenses and perspective of leadership style.

1.8 Chapter Outline

The study is organized into six chapters. Chapter one presents a background to the study and discusses the research problem, purpose, objectives, significance amongst others. The second presents discussions on literature reviewed for the study. The chapter presents theoretical frameworks, empirical studies, and conceptual framework for study. The third chapter provides the methodology used for the study. It discusses the research paradigm, research approach, research design, population, sample size, sampling procedure, method of data collection, method of data analysis amongst others. The fourth chapter presents a report on the analysis and findings of the data collected, and discussions in line with outlined objectives and hypothesis. The fifth chapter provides discussion of findings. The sixth and final chapter provides conclusions, recommendations, limitations, and directions for future study.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter examines literature on the theory of work, social dimensions of work, workload, occupational stress and leadership. It discusses theoretical frameworks such as concept of workload, concept of occupational stress, concept of leadership, classifications of leadership, behavioural traits in leadership, and leadership styles in modern organizations. It also presents discussions on empirical studies such as; workload and occupational stress; leadership styles and workload; leadership, workload and occupational stress from a Ghanaian perspective. The chapter concludes with a proposed conceptual framework for the study.

2.2 Theoretical Background
2.2.1 Theory of Work
Work generally can be viewed as involving the use of mental or physical effort to achieve a result. It includes the state where tasks are undertaken or the case where some action results in something being done. The meaning of work has also been viewed from a psychological perspective which is driven by the psychological need for work and the psychological deprivation which occurs when these needs are not met adequately (Feather, 1989). These needs according to literature are embedded in the social, ethical and cultural structures. However, these needs in the case of industrial societies are now being met through paid work to the neglect of earlier social structures such as village community, religious rituals and expanded family ties. In organizations therefore, work, also referred to as “job”, relate to activities or things done to earn some money. Indeed, economics have emphasized only the positive aspect of paid work as an
opportunity to make money and one negative which is the loss of leisure (Gill, 1999). However, psychology and sociology emphasize the centrality of work to individual well-being (Gill, 1999). Jehoda (1982) therefore offered a conceptual framework for work arguing that paid work must be understood not merely as a vital economic organ but a central social institution.

Stressful working conditions can result in workers having low morale or finding themselves in low spirit, or exhibiting behaviours that show a lack of involvement, commitment and loyalty to work and organization. There are also situations of excessive visits to the hospital together with medication dependence problems, or even frequent absences and delays at work. This suggests that work can be an activity that causes exhaustion and suffering for the worker if not managed effectively. In situations where undertaking work in an organization triggers some kind of suffering at work, the affected worker in that situation may develop some kind of defense mechanism in order to reduce its effect.

Increased conflict and deadlocks between workers and leaders of organizations, especially in cases where workers are unable to give an outlet to their desires and creative or inventive capabilities, may result in making the work environment extremely stressful with workers reporting of increased illnesses. According to Argyris (1964) posits that conflict was normal and had caused managers to establish controls. Mayo (1949) argued that it is in the interest of enterprises to ensure the cooperation of workers and to allow workers to have substantial control over their jobs.
2.2.2 Social dimensions of work

The social dimension of work has been one of the most significant aspects of work in organizations and relates to the development of a work environment that is humane, challenging and rewarding and a place where people are likely to feel passionate and energized to do their work which Boverie and Kroth (2001) termed “occupational intimacy”.

Social dimensions of work also involve the establishment of a work situation where there exists positive dynamics and energized workforce which provide organizations several benefits. Indeed, its significance is observable in situations where employees are seen to work well together, where relationships within the organization are by nature supportive and inspiring, and where information is freely shared.

2.2.3 Concept of Workload

Workload is considered as a mental construct, a latent variable, or perhaps an “intervening variable” (Gopher & Donchin, 1986) reflecting the interaction of mental demands imposed on workers by the tasks they are engaged in. It is multidimensional and multifaceted and results from the aggregation of many different demands and therefore difficult to define. Huey and Wickens (1993) posit that the operational definitions of workload from various fields continue to disagree about its sources, mechanisms, consequences and measurement. However, workload may be defined as the amount of work that should be done in a certain period of time and with a certain quality. According to Casali and Wierwille (1984) workload cannot be directly observed, but is inferred from observation of overt behaviour or measurement of psychological and physiological processes.
Maslach and Leiter (1997) posit that workload means productivity for the establishment and the time and energy spent in order to do the work from the perspective of the individual. They indicate that aspects of workload fall within three broad categories which include: the amount of work and number of things to do; the time and particular aspect of time one is concerned with; and, the subjective psychological experiences of the human worker (Lysaght, Hill et al., 1989). These varied views indicate that there is difficulty in defining workload which is resulting from its multidimensional and multifaceted nature and strengthened by an aggregation of many different demands.

According to Gopher and Donchin (1986) no single representative measure of workload exists or is of general use although they failed to provide any guidance on how many workload measures are necessary or sufficient. According to Casali and Wierwille (1984) workload in itself cannot be directly observed but is inferred from the observation of overt behaviour or measurement of psychological and physiological processes. The psychological and physiological impact of work suggests that workloads need to be within appreciable levels for each individual within the organization. Research has shown that an over-increase in the workload of workers often results in a decrease in satisfaction with work and any decrease in work satisfaction is generally considered to be related to problems such as uneasiness, tension, anger, depression and fatigue (Beehr & Newman 1978).

Workload constructs were conceived to explain the inability of humans to cope with the requirements of a task and actually measure the performance of a task relative to the doer’s capability (Gopher & Braune, 1984). In the case of Gopher and Donchin (1986) they viewed
workload as a mental construct, a latent variable, or perhaps an “intervening variable”, reflecting the interaction of mental demands imposed on workers by the tasks they undertake but attest to the fact that there is little knowledge that link the measurement of workload by any one paradigm to others.

The lack of adequate formal theory on workload (Gopher & Donchin, 1986) has led to a proliferation of disparate methods with little chance of reconciliation. Indeed earlier findings indicate that workload reflects demands on a single, undifferentiated pool of resources with a constant “overhead” (Gopher & Braune, 1984). However, this perspective no longer holds today and thoughts are that, the human information processor is appropriately represented because it comprises multiple resources that are engaged differently according to the characteristics of the task demands (Wickens & Hollands, 1999). Task demands and operator capabilities may be multidimensional but there are views which suggest a lack of clarity on whether the conscious perception of workload should be represented as a single, scalar quantity.

A review of literature on workload shows a domination of the concept of mental workload which refers to the portion of operator information processing capacity or resources that is actually required to meet system demands (Eggemeier, Wilson et al. 1991). Mental workload are viewed as the difference between the capacities of the information processing system that are required for task performance to satisfy performance expectations and the capacity available at any given time (Gopher & Donchin, 1986). This means that it simply considers the mental effort that the human worker devotes to control or supervision relative to his capacity to expend mental effort.
Extant literature suggests that with workload, the capabilities and effort of workers in the context of specific situations all moderate the workload experienced.

### 2.2.3.1 Work overload

According to Leiter and Schaufeli (1996), work overload describes a perception that one has too much to do. Workload can be considered to be excessive when the volume of work exceeds the ability of a worker to meet the demands over a specified period of time (French & Caplan, 1973). Although often described in quantitative terms (Spector & Jex, 1998), and found to be an important factor in the experience of worker strain (Ford & Jin, 2015), excessive workload in qualitative terms also mean the requirements of the work exceed the skills, abilities and knowledge of the worker (French & Caplan, 1973).

Empirical studies have shown that individuals who perceive their workload to be more than they can handle, tend to experience exhaustion and fatigue, which negatively influences their motivation to respond to the demands of the other job domains (Aryee et al., 2005). Heavy workload whether quantitative or qualitative and in the form of working long hours, constantly working under time pressure, handling increased demand, and even having to work at unsociable hours are known to result in stress.

Research has highlighted the deleterious consequences of high workloads or work overload. For instance, a study by Wilkes, Stammerjohn and Lalich (1998) established that work overload and time constraint were significant contributors to work stress. Work overload have been found to favor mental and/or physical illnesses in workers, besides facilitating the occurrence of
absenteeism, occupational accidents, errors, exhaustion, amongst others. In situations of work overload workers tend to seek for some form of extra motivation, such as money and knowledge, or keep up a double work journey, and also challenge the extrinsic and intrinsic factors to overcome its consequences.

2.2.3.2 Work Underload

Work underload occurs when a worker has very little to do at work. This occurrence has been known to be associated with stress in various ways. Work underload may lead to boredom and monotony.

2.2.4 Concept of Occupational Stress

Stress can be defined as the pressure from adverse influences and circumstances that disturb the natural physiological balance of the body (Robinson, 2007). It is an individual’s response to events such as response to biological temperament, interaction with others, and the environmental conditions in which one is placed (Malow-Iroff & Johnson, 2006). Indeed, work-related stressors have become a prominent and pervading feature of modern organizations. A review of literature on the concept of occupational stress suggests there is neither a consensus on a definition or on the process by which it impacts the health of a worker. Generally, occupational stress definitions have related to the inability to cope effectively with various job demands which affect physiological and psychological functioning of an individual worker. According to Ford and Jin (2015) the most prominent theoretical model of occupational stress typically draws from Lazarus and Folkman (1984) transactional stress theory in the workplace which argues that
aspects of the work environment influence appraisals of the situation as self-relevant, hindering, and or challenging.

French et al. (1976) define occupational stress as any characteristic of the job environment which poses a threat to the individual, either excessive demands or insufficient supplies to meet his needs. The definition suggests that occupational stress occurs when there is perceived (real or imagined) imbalance between situational demands and a person's ability to respond adequately to the demand. This view holds that occupational stress is externally induced meaning, its source exists within an organization as an operating environment or system. The perceived interaction between an individual's abilities and perceived job demands in the workplace makes a unique contribution to job-related stress above and beyond that of dispositional or situational factors alone.

McGrath (1976) posits that organization consists of three subsystems which constantly interact with each other and with organizational members in ways which induces occupational stress in workers.

The first subsystem is the physical-technical environment which provides the context within which the worker carries out his or her duties and responsibilities. According to McGrath (1976), the physical-technical environment has sources of stress which include work overload, task difficulty and task ambiguity.
The second sub-system is the social-interpersonal sub-system which defines the social framework within which the focal person gets to interact with subordinates, peers and superiors. This subsystem, he explains, is typically characterized by situations of role ambiguity, role conflict, and role overload which act as potential sources of occupational stress.

The third and final is the person sub-system which is largely influenced by the personality characteristics a worker brings to the workplace. The person subsystem has been found to have the potential for moderating the amount of stress a worker can experience and tolerate and include traits such as attitudes, anxiety, tolerance, need clarity and perceptual styles.

Occupational stress experts have explained that life events which create stressful situations are actually not a problem until the individual being affected by it fails to handle the situation competently and decides to engage in poor coping skills. This assertion supports the view that occupational stress is the result of the individual characteristics of a person or that it may be related to his or her environment (Sharma, Sood & Spielberg, 1998; Ahmad, Raheem & Jamal, 2003; Hansen & Sullivan, 2003; Bachkirova, 2005; Tytherileigh, Webb, Cooper & Ricketts, 2005; Betoret, 2006; Grebennikov & Wiggins, 2006; Jepson & Forrest, 2006; Lazuras, 2006 & Zhang, 2007).

2.2.5 Concept of Leadership

Leadership has over the past hundred years been an important topic of scholarly debate and a subject of theoretical and empirical research. Although many ideas of the past have fallen from popular favor, the evolution of leadership is both reflected in a manner critical to the
understanding of the dominant leadership theories of the present day (Barling, Christie, & Hoption, 2011). From the early work of Lewin, Lippitt and White (1939), several researchers have studied leadership from different dimensions and this has led to emanation of several definitions for leadership. According to Stodgill (1974), leadership has as many definitions as those who have attempted to define it. Also, Yukl (2006) posits that the numerous proposed definitions of leadership have little less in common than involving an influence process.

Indeed, the vast majority of existing literature on leadership has identified a leader as a ‘pivotal actor’ (Fields, 2007) emphasizing the recognition of attributes, attitudes, and behaviors that influence followers (i.e. Bass 1990; Judge & Bono 2000; Yukl 2002). Truman (1958) defines a leader as a man who has the ability to get other people to do what they don’t want to do, and like it. Larson (1968) also defines leadership as the ability to decide what is to be done and then to get others to want to do it. Katz and Kahn (1978) also defined leadership as “the influential increment over and above mechanical compliance with the routine directives of the organization”.

A review of literature on the numerous definitions for leadership suggest that leadership has been broadly viewed as; a behaviour (Hemphill and Coons, 1957), a process of applying power (Fiedler, 1967), an inherent ability to influence (House, Wright & Aditya, 1997), a process to influence (Hersey & Blanchard, 1982; Hollander, 1985) and, an influence of human relation (Tannenbaum et al., 1964).
2.2.5.1 Categorization of Leadership theories (Bolden and Kirk, 2009)

According to Bolden and Kirk (2009) leadership theories and research can be categorized into four broad streams: Essentialist theories, Relational theories, Critical theories, and Constructionist theories.

*Essentialist theories:* Such as trait and behavioural approaches. The theory suggests there is an objective verifiable set of capacities and functions of leadership.

*Relational theories:* Such as leader-member exchange. Deals with the exchanges between leaders and followers

*Critical theories:* Those questioning the very existence of the concept of leadership.

*Constructionist theories:* Draws on notions of leadership as a social construction or as a result of sense making and shared meanings.

2.2.5.2 General Classifications of leadership theories

Efforts at providing insight and better understanding of the phenomenon of leadership over the years have propounded several perspectives, approaches, models and theories of leadership. Leadership scholars have also made attempts at classifying leadership theories into various ways and include: classical, behavioural, situational and contingency or contemporary theories and many more.
2.2.5.2.1 Vroom-Yetton Model

Vroom and Yetton (1973) and later Vroom with Jago (1988) developed a taxonomy for describing leadership situations. This was used in a normative decision model where leadership styles were connected to situational variables and trying to define which approach was more suitable to which situation (Sternberg, & Vroom, 2002). This approach was novel because it supported the idea that the same manager could rely on different group decision-making approaches depending on the attributes of each situation and which was later referred to as “situational contingency theory”.

2.2.5.2.2 Situational Theory

The Situational theory emanated from the trait theory of leadership with social scientists arguing that leadership history was more than the result of intervention of great men as suggested by Carlyle (1888). The situational theory assumes that different situations call for different leadership characteristics and argues that there is no single optimal psychographic profile of a leader. The theory suggests that the actions of an individual acting as a leader, to a large extent, is in part dependent upon characteristics of the situation in which he or she functions or finds himself or herself.

According to Syque (2007) situational theories tend to focus more on the behaviours that the leader should adopt, given followers’ behaviour. Situational leadership approaches presume that leadership style is more flexible enough for the leader to move along a continuum front and back so as to enable him or her cope with different situations. It presumes there is a possibility for a dictator or task oriented leader to change his or her style of leadership to become a democratic or
employee oriented leader as the situation changes. It argues that leader effectiveness depends on successful diagnosing when subordinates are developing and adapting their leadership style (Peretomode, 2012). Examples of situational theories include the Hersey-Blanchard situational leadership theory, the path-goal theory of leadership, the Reddin’s 3-theory of leadership and the Tannerbaum and Schmidt leadership model.

The situational theory had attracted some synthesis from theorists and led to the normatization of the descriptive models of leadership climate. Descriptive models define three leadership styles and identify under which situations each style works better in. For example, the “authoritarian leadership style” is approved in periods of crisis but fails to win the "hearts and minds" of their followers in their day-to-day management. The “democratic leadership style” is considered more adequate in situations that require consensus building. Finally, the “laissez faire leadership style” which is better appreciated for the degree of freedom it provides, but because the leader does not "take charge", he can be perceived as a failure under protracted or thorny organizational problems.

2.2.5.2.2.1 Path-goal theory

House (1971) developed the path-goal theory of leadership based on the expectancy theory of Victor Vroom. House (1971) posit that the essence of the theory is "the meta proposition that leaders wanting to be effective, tend to engage in behaviors that complement subordinates' environments and abilities in a manner that compensates for deficiencies which is instrumental to subordinate satisfaction and individual and/or work unit performance. The path-goal theory however identifies four leader behaviors which include; achievement-oriented, directive,
participative, and supportive. These behaviours are contingent to environmental factors and follower characteristics.

The path-goal model in contrast to the Fiedler contingency model states that the four leadership behaviors are fluid, and that leaders can adopt any of the four depending on situational dictates. This means that the path-goal model can be classified both as a contingency theory because it depends on circumstances and also as a transactional leadership theory because it emphasizes reciprocal behavior between the leader and the followers. The model identifies two types of contingency factors which are situational variables and include subordinate characteristics and environment characteristics.

- Subordinate characteristics

  *Need for Autonomy:* This refers to subordinate desire to be independent and in control.

  *Need for Achievement:* This refers to subordinates’ instinct of striving for and attaining a level of excellence (Feldman, 1999).

  *Locus of Control:* This the belief by subordinates that they are “masters of their own fate” or whatever happens to them in life is as a result of “luck, chance, or outside people and events” (Daft & Marcic, 2008).

  *Perceived Ability:* This refers to the extent of a subordinate’s ability to perform tasks and achieve goals.
• Environmental characteristics

Task Structure: This refers to the extent to which the nature and the requirements of task are specified. It is the degree to which a task, job, work assignment is simple, repetitive and unambiguous (House & Dessler, 1974).

Role Ambiguity: Refers to the experience of a lack of clarity about what is expected of a person, how that person will be evaluated, and the criteria for evaluation. It is the degree of uncertainty an employee has about the work role such as; duties, authority, relationship with coworkers, directives, policies, time allocation, amongst others.

Stress: This refers to the body’s biological response to an intense physical, emotional or mental demand or threatening situation placed on it by oneself or others.

2.2.5.2.2 Hersey-Blanchard Situational Model

The Hersey and Blanchard’s Situational Leadership Theory was an extension of the Tannenbaum and Schmidt’s leadership style continuum. Hersey and Blanchard (1977) based on two traditional categories of leadership behaviour namely initiating structure and consideration, derived four basic leadership styles based on the dichotomization of each of them. They developed the telling (directing), selling (coaching), participating (supporting), and delegating leadership styles. In addition they introduced another dimension which related to the maturity level of subordinates. However, maturity in their case related to the desire or readiness and ability to tackle the task being given. They identified however identified four maturity levels which included: M1 = Low readiness level; M2 = Moderate readiness level; M3 = High readiness level; and M4 = Very high
readiness level. They explained that the effectiveness of a leader very much depended on the ability to successfully diagnose where subordinates are on the maturity continuum and adapting the necessary leadership style. They proposed a maturity leadership style match of a form as shown below.

**Figure 2.1 Maturity Leadership Style Match**

<table>
<thead>
<tr>
<th>Followers Maturity Level</th>
<th>Appropriate Leader Style</th>
</tr>
</thead>
<tbody>
<tr>
<td>M1 = Low readiness level</td>
<td>Telling</td>
</tr>
<tr>
<td>M2 = Moderate readiness level</td>
<td>Selling</td>
</tr>
<tr>
<td>M3 = High readiness level</td>
<td>Participating</td>
</tr>
<tr>
<td>M4 = Very high readiness level</td>
<td>Delegating</td>
</tr>
</tbody>
</table>

Thus in this model, leadership behavior becomes a function of both the characteristics of the leader and that of followers.

**2.2.5.2.2.3 Tannenbaum and Schmidt’s Leadership Continuum Model**

Tannenbaum and Schmidt (1975) believed that a manager’s choice of leadership style was influenced by certain factors and were among the pioneers who attempted to describe the various factors within the manager, the subordinates and the situation. Their factors were in a continuum varying from leader-centered or boss centered (autocratic) to subordinate–centered (democratic). They were of the view that a leader did not need to choose a strictly autocratic or democratic style of leadership but had to be flexible enough to be able to choose a style that best helped him or her to cope with different situations. They argued that as subordinates developed, matured or improved in capability, a leader who first begun with mostly control of subordinates needed to gradually pass control over to subordinates. The assumed flexibility as proposed by Tannenbaum
and Schmidt (1975) is illustrated in figure 2.1 below and shows the front and back movement on a continuum as a way of being a successful or effective leader.

Figure 2.2 Tannenbaum and Schmidt’s Leadership Continuum Model

2.2.5.2.3 Contingent Theory

This is a style of leadership considered by theorists as contingent because it was dependent on the situation. Contingent leadership approaches looks at a broader perspective which includes situational factors about leader skills and capability and other variables within the given situation Syque (2007). Contingency leadership approaches are based on the assumption that leadership style is relatively inflexible and therefore difficult, if not impossible, for a dictator or task oriented leader to change his or her style of leadership into becoming a participative or employee oriented leader. Examples of contingency approaches include the strategic contingencies theory (Peretomode, 2012), Fiedler’s contingency theory of leadership, and the cognitive resource theory.
2.2.5.2.3.1 Fiedler contingency model

This theory is founded on the effectiveness of a leader which is based on what Fred Fiedler called “situational contingency”. For many theorists they believed it success was as the result of the interactions between leadership style and situational favorableness (later called "situational control"). The theory defines two types of leaders: First, those who by virtue of good relationship with their groups accomplished tasks (relationship-oriented); Second, those who made carrying out the task itself their prime concern (task-oriented) (Fiedler, 1976). Fiedler posits there are no ideal leaders and that both task-oriented and relationship-oriented leaders can be effective if their leadership orientation fits the situations they find themselves. A “favourable situation” was considered to exist where there is a good leader-member relation, a highly structured task, and high leader position power. According to Fiedler, task-oriented leaders are more effective in extremely favourable or unfavourable situations, whereas relationship-oriented leaders performed best in situations with intermediate favourability.

2.2.5.2.4 Situational Contingency Theories

These theories were built on behavioral theories and argue that the effectiveness of a leader’s traits or behavior is dependent upon certain situations such as organization type, workplace and followers (Barling et al., 2011). The situational contingency approach to leadership has been developed because researchers have failed to attempt to make clear distinctions between situational and contingency leadership approaches. For example Napkodia (2012), Hoy and Miskel (2005), Lunenbury and Ornstein (2004) amongst others did not make distinctions between the two leadership approaches.
Situational and contingency leadership approaches have commonalities that include the fact that both are extensions of the behavioural group of leadership models. They both contend there is no one best or right way of successfully leading a group or organization because it argues that a leadership style that is effective in one situation may be ineffective or a total failure in another situation. Also, a successful leader in a given situation may become a failure in the same position in the same organization when factors around the situation change. There is also the assumption that effectiveness of leadership style is determined by factors internal and external to the organization. However, Situational and contingency leadership approaches may have clear differences.

2.2.5.3 Leadership Behavior

Theorists such as Likert (1967) and Kotter (1988) offered behavioral theories of leadership. Behavior Theories attempted to uncover and verify leadership behaviors that were regarded as universally effective. This was different from trait theories in that trait theories tried to differentiate leaders from non-leaders by identifying physical or psychological traits as well as good leaders from bad leaders (House & Aditya, 1997). Indeed, researchers have spent more time conducting research on leadership behavior than any other aspect of leadership (Yukl, 2006). Experiments carried on leadership behaviours have proved that different leadership styles produced different and complex reactions from same group.

A review of leadership literature also suggests there are extensive collection of theories studied which give emphasis to behavioral approaches to leadership. These range from Fiedler’s (1967) LPC theory to House’s (1971) path-goal theory to Quinn’s (1988) competing values framework
(CVF) and Bass (1985) transformational leadership theory. A leader’s behavior is a powerful display of mannerisms that convey the expectations and values of the organization and which sets the tone for organizational climates.

Leadership behaviour research falls within categories: the first examined how leaders spent their time throughout the day, their particular pattern of activities, and job responsibilities. The second examined attempts at identifying effective leadership behavior. Although there may potentially be numerous leadership behaviors, Farris (1988) identifies two specific kinds of leadership behaviors: task-oriented behaviors and relations-oriented behaviors.

2.2.5.3.1 Task-oriented leadership behaviors

Task-oriented leaders behaviours are those behaviours primarily concerned with reaching goals. Such leaders are known for helping their employees accomplish their goals through the process of defining roles, establishing goals and methods of evaluations, giving directions, setting time lines, and showing how goals are to be achieved. As a rule, task-oriented leaders use a one-way communication method to clarify what needs to be done, who is responsible for doing it?, and how it needs to be done. They coordinate, plan, and schedule work-related activities as well as provide their employees with the necessary motivation, equipment, supplies, and technical assistance for completing tasks (Northouse, 2010). For example, Charismatic leadership style which became popular in 1980s and 1990s and developed by Weber (1947) and House (1977) are worthy examples of leaders with task oriented leadership behaviours.
Despite its increasing popularity, there seemed to be no agreement between practitioners and academics as to which theory or model is most effective because it was believed that a single theory could not explain all situations or circumstances given their strengths and weaknesses.

2.2.5.3.2 Relations-oriented leadership behaviors

Relations-oriented leadership behaviours are more concerned with developing close, interpersonal relationships. It involves the use of a two-way communication method as means of showing social and emotional support (Yukl, 2006). They make attempts at helping their employees feel comfortable about themselves, their co-workers, and their situations (Northouse, 2010) and demonstrate an understanding of their employees’ problems. Relations-oriented leadership behaviours as associated with those behaviours aimed at helping employees develop their careers, providing them with enough information to do the job, allowing for individual autonomy for work, and the show of appreciation.

2.2.5.4 Leadership Styles in Modern Organizations

Several leadership styles have been identified in organizations. These include democratic, autocratic and laissez-faire, transformational, transactional, and resilient leadership styles. There are also other emerging theories such as the transfor-sactional leadership theory developed by Dartey-Baah (2015).

2.2.5.4.1 Democratic Leadership Style

Demographic leadership styles are forms of leadership behaviour that focuses more on people and allows for greater interaction amongst group members. Smith (1998) asserts that highly
structured tasks and good leader relations with employees will ensure high effectiveness from employees. Smith (1998) found that democratic leaders involved all members of their group or team in discussions and were able to work with even smaller and highly motivated teams.

According to McGregor (1960) democratic leadership style is more benevolent and participative in nature and driven by believing in people. In democratic leadership style there is strong emphasis on group leader participation in the formulation of rules and policies that serve as guidelines for organizational functioning. That is to say that democratic leadership styles were founded on a strong human relation approach where members are seen as important contributors to final decision and in helping to improve the quality of decisions. The leader takes into consideration suggestions of members and their wishes as though it is that of him or her (Hackman, & Johnson, 1996).

Power and authority is derived from subordinates and it is known for increasing job satisfaction amongst group members while the support they enjoy helps them in developing people skills and teamwork. Thus under democratic leadership styles there is high employee satisfaction, cooperation, commitment and productivity. There is less need for control and formal rules and procedures. The democratic leader is also able to develop competent and committed team members who are willing to give their best, communicate openly, take responsibility, and to think for themselves (Bass, 1990; Stogdill, 1974). Schwatz (1987) in his study on democratic leaders found high submissiveness amongst workers. However, a major setback to this style of leadership have been found to be related to decision making where in some cases decision taking
becomes overstretched because of diversity of opinion and lengthy debates (Denhardt & Denhardt, 2003).

### 2.2.5.4.2 Autocratic Leadership Style

Autocratic leadership also referred to as coercive or dictatorship leadership styles, involves the retention of power and decision making authority to the leader. Policy decisions, rules and assigning of tasks are at the prerogative of the leader and he or she uses rewards and punishments as motivation to get subordinates to act in ways he or she wants. In other words, subordinates are expected to carry out the instructions and directives of the leader without questioning them. There is no group decision making because authority and power is centralized and often accompanied by close supervision. Hayers (2000) in his study of autocratic leadership styles found that workers were mostly under pressure and reported harsh supervision and control problems. Kreitner and Kinicki (1988) also observed that there was lack of support from co-workers and that went a long way to contribute to experiences of stress amongst workers.

Although many have preferred democratic leadership to autocratic, it has been found to have some usefulness, especially in cases where employees are highly unskilled or untrained and have little or no knowledge about the tasks they are expected to perform or the procedures to be followed. Smith and Peterson (1988) argued that autocratic leadership styles are most effective when productivity is being measured. They argued that in such situation the use of close effective supervision may be necessary and must be executed through detailed orders and instructions. They also explained that autocratic leadership styles could also be useful in situations where projects are of a short-term nature and involve technicalities and complexities or
risks and where the project must be completed according to specific or exact specifications. Also, Currivan (1999) posits that autocratic leadership styles may be used in low-skilled, monotonous and repetitive jobs that require low motivation.

Autocratic leadership styles have been found to have a strong positive correlation with authoritarianism (Bass, 1990; Choi, 2007). Authoritarianism is characterized as ensuring high productivity, but is associated with tendencies of counter resistance and opposition which have been found to reduce or restrict output (Choi, 2007). Improved productivity from the practice of Authoritarian leadership has been found to be linked to the presence of the leader in the performance of the task. However, when authoritarianism is poorly managed, it may breed hostile attitudes, conflicts, communication problems, absenteeism, low productivity, high turnover, and work quality problems (Gustainis, 2004).

2.2.5.4.3 Laissez-Faire Leadership Style

Some scholars have argued that Laissez-faire leadership style is “non-leadership” because the leader has almost no influence over the group (Bass, 1999). Others have also argued that this style of leadership is probably a descriptive ideal that does not really exist (Yukl, 1994). In reality laissez-faire leadership styles culminate into a work situation where the leader can hardly be distinguished from his or her followers. Despite its many criticisms, laissez-faire leadership style is effective when employees are highly skilled and experienced in the tasks they are expected to perform. It also useful when employees themselves have the right levels of motivation to successfully do things on their own. The practice in many organizations occur in situations where the job involves the use of outside experts, specialists or consultants and for
which reasons they can be trusted or known to be experienced in what they are expected to do. The leader in this case maintains a low profile and tries not to interfere with the work. He or she relies on a few loyalists to get the job done (Northouse, 2007). However, the business of employee development is not a concern because laissez-faire leaders believe their subordinates can take care of themselves (Rowe, 2007).

Also, Laissez-faire leaders are known for working with whatever structures are in place and make no suggestions for improvements or criticisms of the structures. Goals and objectives are established when necessary and required and the leader makes no attempts at taking decisions as much as possible. The laissez-faire leader tries to avoid communication and would only do so when needed. As a philosophy, laissez-faire leadership styles assume human beings are unpredictable and uncontrollable and therefore efforts at trying to understand people are a waste of time.

2.2.5.4.4 Resilient Leadership Style

Resilient leadership emerged from the threats and several challenges both natural and man-made that continue to cripple the ability of organizations to perform and survive the demands of the current world. Seen as the most suitable approach to leadership today (Clayton, 2012; Patel, 2010; Archibald & Munn-Venn, 2008; Faustenhammer & Gössler, 2011; Robb, 2000), the question that remains is whether it could actually survive the test of time given the continued emergence of new theories of leadership and the growing additions to already existing ones (Dartey-Baah, 2015).
Resilient leadership has been difficult to define but the resilience of organizations provides some understanding (Robb, 2000). Robb (2000) defines resilient organizations as those able to sustain competitive advantage over time through capabilities that ensure that it is able to do two things (effective performance and adaptation) simultaneously; thus to deliver on performance in excellence in the presence of current goals; and to effectively innovate and adapt to changes in market and technologies. From the above definition, resilient leadership could be viewed as a leadership style that is able to sustain competitive advantage over time through its ability to perform two tasks simultaneously: deliver excellent performance against current goals, and effectively innovate and adapt to rapid, turbulent changes in markets and technologies (Dartey-Baah, 2015). The definition is founded on the premise that organizations are characteristics of what its leaders carve for them (Povah, 2012).

A look at how resilience can be developed to be able to withstand challenging situations have identified qualities such as emotional intelligence, strategic thinking, ability or a desire to learn from past experiences, flexibility in the use of the various leadership approaches, ability to develop others, goal and change-oriented, among others (Clayton, 2012; Patel, 2010; Archibald & Munn-Venn, 2008; Faustenhammer & Gössler, 2011).

Patel (2010) in an empirical study emerged with three types of situations of resilience:

Type 1: Resilience in reacting to stressful situations: Occurs just momentarily and dissipates with the passing of time.
Type 2: Resilience in creating stressful situations: Two perspectives: firstly, the ability to create a Type 1 situation for others, for example making an employee redundant; and secondly, dealing with the consequences or aftermath of such a decision (episodic in nature).

Type 3: Resilience in chronic stressful situations: Leader’s ability to deal with more or less continuous stressful management challenges. In effect it may be repeated episodes of Type 2 resilience strung out over a period of time.

2.2.5.4.5 Transformational Leadership Styles

Hater and Bass (1988) posit that the dynamics of transformational leadership involves strong interpersonal identification with the leader joining in a shared vision of the future or going beyond the self-interest exchange of reward compliance.

According to Bass (1985) transformational leadership would result in followers performing as a consequence of leader’s influence described in terms of the ability to raise awareness of the value of designated outcomes, developing intellectually stimulating and inspiring followers to transcend their self-interest for higher collective purpose, mission or vision. This suggests that transformational leaders motivate their teams to be effective and efficient using communication as the base for goal achievement and having its focus on the group’s final desired outcome or goal attainment. A characteristic of transformational leaders is that they focus on the big picture while needing to be surrounded by people who take care of the details. The leader in this case is very visible and uses a chain of command to get the job done while always looking for ideas that move the organization towards reaching the company's vision.
Transformational leadership has been closely associated with a range of outcomes pertaining to the individual, followers’ creativity (Gumusluoglu & Ilsev, 2009; Shin & Zhou, 2003), satisfaction and performance (Vecchio et al., 2008), organizational commitment (Avolio et al., 2004; Whittington et al., 2004), task performance and organizational citizenship behavior (Piccolo & Colquitt, 2006; Wang et al., 2005) and, absenteeism or withdrawal (Wang & Walumbwa, 2007; Richardson & Vandenberg, 2005).

Transformational leadership styles can however be examined from five dimensions: two types of idealized influence, inspirational motivation, intellectual stimulation, and individual consideration (Bass, 1985).

**Idealized influence**

This is also known as charismatic leadership and describes the extent to which leaders are capable of acting as role models for their followers with strong moral and ethical principles. The Idealized influence has been described in two types: the “attributed” which are traits that are assigned to a leader; and the “behavioral” which signifies what one does. Research has it that those who measure high in idealized influence respond positively to statements such as “I instill pride in others for being associated with me” and “I emphasize the importance of having a collective sense of mission” (Bass, 1985; Avolio & Bass, 1995)

**Inspirational motivation**

This characteristic of transformational leadership has been associated with the extent to which a leader is capable of being a cheerleader on behalf of his or her followers. These
types of leaders are known for demonstrating enthusiasm and optimism, and emphasizing commitment to shared goals (Bass, 1985).

**Intellectual stimulation**

Intellectual stimulation refers to the situation where a transformational leadership drives or instills creativity and followers are encouraged to approach problems in new ways. Intellectually stimulating leaders relate to statements such as “I re-examine critical assumptions to question whether they are appropriate” and “I suggest new ways of looking at how to complete assignments” (Bass, 1985).

**Individual consideration**

In the case of individual consideration, transformational leaders invest in the development of their followers serving as mentors and coaches while taking into consideration the individual needs and desires within the group. Two-way communication is particularly recognized under this dimension (Bass, 1985).

**2.2.5.4.6 Transactional Leadership Style**

The Transactional leadership concept is based on the concept of economic contract, economic exchange or cost-benefit of a short term nature (MacKenzie, Podsakoff, & Rich, 2001; Podsakoff, Mackenzie Moorman &Fetter, 1990) and considered a more passive form of leadership (Bass 1985). It was largely an exchange relationship where leaders demanded that their subordinates agree with, accept or comply with their requests or dictates if they hoped for
rewards and resources or wanted to avoid punitive action (Burns, 1978; Podsakoff, MacKenzie, Moorman & Fetter, 1990).

Transactional leadership approaches allow the leader to have power to perform certain tasks and reward or punish for the team's performance. Transactional leaders are known for identifying employees lower level needs by determining the goals that subordinates need to achieve and to communicate to them on how the successful execution of tasks will lead to their receiving some desired job rewards. Thus the approach gives opportunity to managers to lead the group and under a condition where the group agrees to follow his leading to accomplish the predetermined goal in exchange for something else. In the same way the leader has the power to evaluate, correct and train subordinates when productivity is not up to the desired level and to reward effectiveness when expected outcome is reached.

Principally, the transactional process helps workers to meet their basic work requirements and to a large extent maintain organizational status quo while at the same time limiting employee effort toward goals, job satisfaction and effectiveness. According to Bass (1985) transactional leadership may be acceptable only as far as it goes, but may fundamentally be a prescription for mediocrity in organizations.

Transactional leadership reliance on economic based transaction, identifies two primary factors; contingent reward approach is a situation where rewards are provided in exchange for meeting some agreed objectives or the ability of followers to perform tasks based on the leader’s wishes and; management-by-exception which is a situation where the leader intervenes when employees

2.3 Empirical Review

2.3.1 Transformational versus Transactional leadership styles

Transformational and transactional leadership are often presented as being at opposing ends of a spectrum. Before the introduction of transformational leadership, transactional leadership behaviour was considered to be a core component of effective leadership (Bass, 1985; Burns, 1978; House, 1971). The universality of the transformational – transactional leadership paradigm is known for helping leaders to be a lot more successful, in terms firms economic success as well as follower satisfaction and commitment (Den Hartog, VanMuijen & Koopman, 1996). Avolio, Waldman and Yammarino (1991) posit that transformational leadership was characterized by four separate components denoted as the 4 Is’ of transformational leadership.

Later, Judge and Piccolo (2004) in their work found a link between effective leadership and all the dimensions of transformational leadership (idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration), as well as a single dimension of transactional leadership, contingent reward. In practice, transactional leadership is equally as important as transformational leadership in that it helps leaders to increase organizational competitiveness especially in this era of global competition (Pillai, Schriesheim, & Williams, 1999).
2.3.2 Workload and Occupational stress

In recent years there has been steadily accumulating evidence that suggest that work-related stress not only causes high levels of sickness-related absences in organizations but also contributes to high turnover amongst staff and reduced performance (Briner & Reynolds, 1999). The concepts of stress and workload have long been the subject of a great deal of research, but carried out independently in different disciplines, while from their viewpoint, one cannot be considered without the other. Many of these studies however, have emphasized the magnitude of stress and the significance of workload and in these cases they did identify stress and workload factors, and sometimes even confuse the two.

Factors such as increased workload resulting from reduction in number of staffs engaged in work, timing schedules of work (e.g. working on weekends), relationship difficulties, confrontations with pain and death have been identified as determinants of both stress and workload in many of the studies. These evidences point to the fact that there is a relationship between workload and occupational stress although workload is not an isolated source of work stress but may be combined with other factors in predicting stress.

Donnovan (2012) found high levels of stress and workload amongst university faculty and associated them to work and non-work related factors such as gender, academic rank or position and household care responsibilities. Also, Kinman and Wray (2013) studying on stress and well-being amongst staff in higher education, found high levels of stress accounted for by workload volumes. Chalmers (1998) in a follow up to studies in 1994 on workload and stress in New Zealand Universities, found increased workloads and associated high stress levels and other
related problems such as increased fatigue, illnesses or injury, costs to university staff health and quality of personal life amongst several others.

### 2.3.3 Leadership style and Occupational Stress

The effect of leader behaviour on individuals has been studied from various perspectives, including that of stress management (van Dierendonck et al., 2004), authoritarian or abusive leadership (Tepper, 2007) and leadership derailment (Burke 2006). Following the social contagion theory, leaders are known for injecting hope, resilience and positive mood (Bono & Ilies, 2006) among followers.

Offermann and Hillmann (1996) found a significant relationship between leader behavior and subordinate reports of work stress. Their study showed how improving leadership development serves as a medium to reduce employee stress. Kanste, Kyngas and Nikkila (2007) posit a relationship between transformational leadership style and employee stress. A study by Rusell (2014) aimed at analyzing the relationship between stress and burnout in high-risk occupations and examining how leadership moderates this relationship and using police officers found that, high levels of perceived transformational leadership did mitigate the negative relationship between stress and burnout. Ryska (2004) also found that transformational leadership has a negative association with emotional exhaustion and depersonalization.

A study by Sosik and Godshalk (2000) found a link between mentor leadership behaviour and job-related stress such that increased mentor transformational behaviour was generally related to less job-related stress amongst mentees. In a study by Yao, Fan, Guo and Li (2014) which
examined how leadership and work stress influenced employee behaviour and moderating transformational and transactional leadership styles on existing relationship between work stress and employee negative behaviour. They also found that transactional leadership had positive impact on work stress and employee negative behaviours. Also, Seltzer, Numerof and Bass (1989) found a relationship between transformational leadership and stress indicating that it was associated with lower symptoms of burnout and the achievement of higher levels of employee performance and satisfaction. In view of these we speculate that transformational leadership style will cause occupational stress and transactional leadership styles will affect or cause occupational stress.

Gilbreath and Benson (2004) also found that supervisor behaviour could contribute to the prediction of psychiatric disturbance beyond the contribution of other influential variables. Bono and Ilies (2006) posit that facilitating the experience of positive mood among employees result in many behavioural outcomes associated with charismatic leadership, suggesting positive emotions and mood contagion as one of the basic psychological processes linking charismatic leadership with outcomes. These studies indeed imply that the behaviour of leaders can make a difference in the happiness and well-being of followers by influencing their emotional lives.

Also, studies have established that workload is one of the several causes of occupational stress amongst workers whether as overload or underload. Richardson and Rothstein, (2008) posit that job stress is a state in which work-related factors of which includes workload, affect employees to the degree that psychological condition deviates from usual performance of an individual. In view of these it is speculated that workload will affect occupational stress.
Rowold and Schlotz (2009) in his study on Transformational and transactional leadership and follower’s chronic stress found that transformational leadership styles seemed to enhance performance without increasing stressor load on the subordinate. Their results suggested an inverse association of transformational leadership with stress explaining it is mainly due to protective effects of individualized considerations on dissatisfaction with work and social recognition. They also found that transactional leadership styles were positively associated with all the indicators of chronic stress presumably because supervisors solely intervene if standards are not met or if errors are detected. They posit that considerations of employee needs and development of their strengths in transformational leadership helped protect subordinates from developing dissatisfaction with their work and social relationships and conclude transformational leadership style is the most beneficial leadership style in terms of stress and productivity.

Chovwen (2013) in a study on occupational stress amongst bank employee in South-East Nigeria found that perceived leadership styles was one of the factors which contributed significantly to occupational stress.

2.3.4 Leadership, workload and occupational stress from a Ghanaian Perspective

Leadership has in recent years become an important aspect of Ghanaian life style with many blaming all kinds of performance problems on lack of effective leadership or rather the lack of a better understanding of leadership responsibility by those who are presumed to be in higher positions of authority or power. Puplampu (2010) in his study on Leadership as engagement, leadership as system development: A contextualized Ghanaian study, argued that in many
African settings holders of high office are often perceived as exercising (or supposed to be exercising) leadership.

In Ghana and like in other several traditional African societies it appears that there is no separation of leadership from authority whether it is derived from wisdom, old age or derived from status and formal position (Gyekye, 2003; Sidani, 2008; van der Colff, 2003). In modern times the Ghanaian work environment has been viewed as highly stressful with ever-increasing workload in many organizations and especially the banking industry. Studies have also shown that banks are potential sources of stress mainly due to the long hours or time spent at work (Jamshed, Khan, Haq, Arif, & Minhas, 2011 cited in Dartey-Baah & Ampofo, 2015).

In Ghana, although there are various forms of leadership styles, transformational, transactional and laissez faire leadership styles have been found to be the most common forms of leadership and therefore has attracted a lot of attention amongst researchers.

In a recent study on examining the influence of transformational and transactional leadership styles on perceived job stress among Ghanaian banking employees, Dartey-Baah and Ampofo (2015) found a negative relationship between transformational leadership and job stress and a positive relationship between transactional leadership and job stress. Their findings did suggest that in Ghana transformational leadership styles reduced job stress and hence organizations should adopt transformational leadership styles. In view of these we speculate that transformational leadership style will have negative relationship with occupational stress. We
also speculate that transactional leadership style will have a positive relationship with occupational stress.

2.5 Conceptual Framework

The conceptual framework communicates the relationship between the variables under study. From literature reviewed it is hypothesized that workload can have an influence on occupational stress and this relationship is in turn moderated by leadership style (transformational and transactional). The conceptual framework underpinning the study is shown in figure 2.1.

Figure 2.3 Conceptual framework

![Conceptual Framework Diagram](http://ugspace.ug.edu.gh)

Specifically, workload is speculated to have an influence on the amount of stress encountered by workers. Guided by literature, it is assumed that workload is one of the sources of work stress however the role of leadership style (transformational and/or transactional) in moderating this relationship was the aim of this study.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This study investigates the moderating role of leadership styles in the relationship between workload and occupational stress. Specifically, the objective was to investigate and establish which leadership style (transformational and transactional) has a greater influence on the workload and occupational stress relationship. This chapter therefore provides the research methodology and specifically describes the research design, population, sample size and sampling methods or procedures used, data sources, research instruments, methods of analysis, as well as, grounds for ethical considerations for achieving the objectives of the study.

3.2 Research Paradigm
A research paradigm is the underlying assumptions and intellectual structure upon which research and development in a field of enquiry is based. A research paradigm is also a worldview or a general perspective, or a way of breaking down the complexity of the real world (Patton, 1990). According to Dills and Romiszowski (1997), paradigms help in defining how the world works, and how knowledge is extracted from it, and how one is to think, write, and talk about the knowledge. They also say it helps define the types of questions to be asked and the methodologies to be used in answering them, to structure the world of the academic worker, and to provide meaning and its significance.

Lincoln and Guba (2000) identify two categories that distinguished different paradigms which are beliefs in causality and axiology. Causality assumes the position of the nature and possibility
of causal relationships while oxiology deals with issues of value. Assumption about research specifically include, the role of value in research, how to avoid value from influencing the research, and how best to use research products (Baptiste, 2000). This research adopts the “postpositivism” assumptions which reflect a deterministic philosophy in which causes probably determine effects or outcomes. This study is therefore a scientific research or empirical science.

The study attempts at reducing ideas into testable small, discrete set of ideas (reductionistic approach) which are associated with the variables that constitute the hypotheses of the study. The study challenges the traditional notion of absolute truth of knowledge (Phillips & Burbules, 2000) and recognizes that we cannot be "positive" about our claims of knowledge when studying the behavior and actions of humans. Knowledge developed through the postpositivist lens has been based on careful observation and measurement of the objective reality that exists "out there" in the world. Of paramount importance is the use of numeric measures of observations and studies of the behavior of individuals used in the study (Creswell, 2009).

3.3 Research Approach

According to Creswell (2009), there are three main research approaches; quantitative, qualitative and mixed methods. The study however adopts a quantitative approach which employs a survey methodology to measure characteristics of a selected group. A Quantitative approach was used because data was collected quantitatively for the purpose of providing some guidance to the understanding of the magnitude and scale of the problem under investigation and its effect on banks. The quantitative approach helped in testing pre-determined hypotheses and making it possible to produce generalizable results from data collected (Marshall, 1996). The quantitative
analysis using statistical methods enabled the confirmation or refutation of hypotheses about the
workload and occupational stress construct and whether leadership styles moderated the
relationship.

3.4 Research Design

Research design is the overall design for collecting and analyzing data (Polit & Hungler, 1995;
Dos Vos, 1988). Designing a study is important because it helps the researcher to plan and
implement the study in a manner that will help obtain intended results, and increasing the
chances of obtaining information that could be associated with the real situation (Burns & Grove

In planning this research the timescale for completing the study was considered. This short-term
nature of the timeline for the study informed the use of a cross-sectional approach to data
collection. A cross-sectional approach is considered a ‘snapshot’ approach where data is
collected at one point in time (Cohen, Manion & Morrison, 2005) and uses a survey methodology. The study is also quantitative because it tried to test pre-determined hypotheses and used the
findings to produce generalizations.

3.5 Target Population

A population of a study does not necessarily mean a number of people (Walliman, 2011). A
research population generally refers to a collection of people, individuals or a total quantity of
things (objects) or cases which are the subject of a study.
The population of the study is four selected banks in Ghana. They are Ecobank, Stanbic Bank, National Investment Bank (NIB) and HFC Bank. The estimated population was 697 made up of those who worked at the Head offices and head office branch of the various banks.

### 3.6 Sample Size

A research sample is defined by Tailor (2005) as a subset of a population or universe. Mangal (2002) posits that it is quite impractical and inessential to approach every person fitting a research design and therefore it is important to select a sample of the population for the study. The sample for the study was 250 and determined based on the Krejcie and Morgan sample size determination chart.

### 3.7 Sampling Procedure

A non-probability sampling procedure was adopted in the study. Purposive and convenient non-probability sampling techniques were used in selecting respondents used.

Purposive sampling also known as judgmental, selective or subjective sampling is where the units that are investigated for the study are based on the judgment of the researcher by focusing on particular characteristics of the population that are of interest, and which will be enable the achievement of the research objectives (Patton, 1990). The purposive sampling method was used based on the logic of information-rich cases which allows learning a great deal about issues of central importance to the purpose of the research (Patton, 1990). However, efforts were made to eliminate bias by outlining criteria for inclusion of participants in the study. Purposive simple random sampling was used for selecting participating banks.
Convenient sampling is a kind of non-probability or nonrandom sampling in which members of the target population are selected based on the meeting of certain practical criteria, such as geographical proximity, availability at a certain time, easy accessibility, or the willingness to volunteer or participate (Dörnyei, 2007). Convenience sampling was used to administer questionnaires to respondents who were workers in selected banks because of difficulty in assessing staff list, cost and time limitations.

3.8 Data Source

This study used primary data. Primary data involves the gathering of new information from the source and of which such data has not undergone any previous analysis. According to Hox and Boeije (2005) primary data may be collected for the specific research problems at hand while ensuring that procedures fit the research problem best.

3.9 Data Collection Instrument

The data was collected using a survey instrument (questionnaire). The questionnaire was structured and with only closed ended questions measured on a Likert type scale. All questions in the instrument were adapted from earlier studies undertaken on the variables in the study. The research instrument included demographic information such as sex, job position or descriptions, and highest educational qualifications.

Workload was measured using the job overload instrument developed by Caplan, Cobb, French, Van Harrison, and Pinneau (1980) which outlined eleven items which described employee job overload. The reliability of the instrument had been tested in previous studies and had a
Cronback’s alpha range of 0.72 to 0.81 (Sargent & Terrace, 1998; Wallace 1997). Questions on the scale include: “How much workload do you have?” This question was measured on a five point Likert type scale where 1 = hardly any, 2 = a little, 3 = some, 4 = a lot, and 5 = a great deal.

Occupational stress was measured using the Occupational Stress Scale (OSS) developed by House, McMichael, Well, Kaplan and Landerman (1979) which measures the frequency with which employees are bothered by stressful occurrences. The scale has five subscales that measure extent of occupational stress based on job responsibilities, quality concerns, role conflict, job versus non-job conflict and workload. The scale has been found to have a reliability range from 0.59 to 0.76 for responsibility, 0.56 to 0.76 for job versus non-job conflict (Holder & Vaux, 1998), 0.72 for quality concerns, 0.70 for role conflict and 0.73 for workload stress (House et. al, 1979). For this study, four subscales instead of five were used because workload was considered an independent variable and hence the subscale for measuring workload was not included in the measuring of occupational stress. Examples of questions asked include: “How often are you bothered by the feeling you have too much responsibility for the work of others?” This was measured using response items on five point Likert type scale where: 1 = not at all, 2 = rarely, 3 = sometimes, 4 = rather often, and 5 = nearly all the time.

Leadership was measured using the Multifactor Leadership Questionnaire (MLQ 5x short) developed by Bass & Avolio (2004). The Multifactor Leadership Questionnaire (MLQ) profile has been considered an important instrument for transformational and transactional leadership styles because it provides researchers with a relatively unbiased assessment of leadership behaviors (Lievens, Van Geit & Coetsier, 1997). The instrument was chosen based on its known
conceptual and empirical links (Avolio, Yammarino & Bass, 1991) and for the reason that it is the most preferred instrumentation in many leadership studies. In a recent study by Wells and Pearch (2011), a Cronbach’s alpha of .88 and .71 were reported for transformational and transactional leadership scale in the MLQ 5x Short respectively. Also other studies have found its reliability to range from 0.74 to 0.94 (Sutherland, 2010; Burkett, 2011). This confirms that the instrument has a strong reliability and constructs validity (Bass & Avolio, 2000). Out of the 36 items in the scale, 31 items were measured because laissez-faire leadership style was excluded from the study. All the items were measured on a five point Likert Type scale which ranged from strongly disagree to strongly agree.

3.10 Pilot Study

Table 3.1 Reliability Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Number of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>.714</td>
<td>11 items</td>
</tr>
<tr>
<td>Occupational Stress</td>
<td>.880</td>
<td>12 items</td>
</tr>
<tr>
<td>Transactional Leadership</td>
<td>.524</td>
<td>12 items</td>
</tr>
<tr>
<td>Transformational Leadership</td>
<td>.909</td>
<td>19 items</td>
</tr>
<tr>
<td>Leadership Styles (joint)</td>
<td>.913</td>
<td>31 items</td>
</tr>
</tbody>
</table>

Source: Field data, 2016

A pilot study to test the reliability of the study was carried out. Reliability is the degree of consistency with which the instrument measures an attribute (Polit & Hungler, 1999). It refers to
the extent to which independent administration of the same instrument yields the same results under comparable conditions (De Vos, 1998).

According to Polit and Hungler (1999) there is a relationship between reliability and validity and therefore an instrument which is not valid cannot possibly be reliable. All the instruments used for the study were tested for reliability. The pilot study showed a reliability range of 0.52 to 0.91 for all the variables tested. According to Hair, Babin, Black and Anderson (2010) any variable with Cronbach’s alpha less than 0.60 was not good enough and any variable with Cronbach’s alpha of 0.70 is acceptable and if greater than 0.80 it is very good. From the results it can be observed that the questionnaire was reliable for use in carrying out the study except for transactional leadership which measured a reliability of 0.524. Although it was desirable for transactional leadership to have a reliability coefficient of .70 or higher it was considered acceptable to have a lower reliability scores because a single measure of transactional leadership did not constitute the entirety of transactional leadership measurement. That is to say that transactional leadership is measured using several items categorized into measurable subscales.

3.11 Data Collection Procedure
The data collection started with an Introductory Letter from the Department for Organization and Human Resource Management (OHRM), University of Ghana Business School on the authority of the Head of Department. The letter was submitted to the banks for approval for the commencement of data collection in their banks. Permissions were granted and employees were duly informed about the exercise and its purpose. Questionnaires were then made available to respondents to fill and later collected.
3.12 Data Analysis

The data was analyzed using SPSS version 22. Demographic data was analyzed using frequency tables which provided numerical and percentage distribution for sex, job position or description, and level of qualification. Hypotheses were analyzed using descriptive statistics, correlation matrix, Regression and hierarchical multiple regressions. The use of correlations involved determination of correlation coefficients ($r$) which ranged from between plus 1 and minus 1 ($\pm 1$) between any two correlated variables. Regression was used to examine the variance in the variable set and the level of significance. The expected significance was set at 0.05 levels. Coefficient tables were used to examine the standardized beta or coefficients between examined variables, the t-tests and Significance. Hierarchical regression models were used to test for moderation after centering of variables. It tested for r-square, r-square change, the F statistics and Significant F-change.

3.13 Ethical Considerations

Researchers are responsible for ensuring that participants for their research studies are not harmed, their privacy is maintained and have given or provided informed consent. The idea of ethics is to ensure that researchers are doing what is right, treating people fairly and not hurting anyone. According to Polit and Hungler (1999) when humans are used as study participants in a research investigation, care must be exercised that the rights of those individuals are protected. In this regard, ethical issues of confidentiality, anonymity and consent were adhered to. Confidentiality and anonymity issues were factored into the design of the research instrumentation. There was no coercion of respondents during data collection and respondents had the right to withdraw from the exercise if they so desired. Completed questionnaires were
not returned in any particular order so to ensure further confidentiality. Anonymity was ensured by exclusion of items that required respondents to provide personal details or identifying information such as name, address, e-mail address amongst others.
CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents analysis and discussion on the data collected. It presents analytical reports on the relationship between the variables under investigation and the concepts discussed in previous chapters. It provides frequency, cross-tabulation, descriptive statistics, correlations, coefficients, Regression and Hierarchical Regression tables.

4.2. Demographic Information on Respondents

The study involved workers from banks in Ghana. Respondents were asked to indicate their sex, job position or descriptions, and highest educational qualifications. These were used as control variables for the analysis of the dependent, independent and moderating variables.

4.2.1 Sex of Respondents

Table 4.1: Sex of Respondents

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>122</td>
<td>48.8</td>
</tr>
<tr>
<td>Female</td>
<td>128</td>
<td>51.2</td>
</tr>
<tr>
<td>Total</td>
<td>250</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field data (2016)

Sex was a dichotomous variable and required respondents to indicate if they were male or female. A total of 250 responses were retrieved with no missing cases. From table 4.1 it can be observed that female respondents were 128 representing about 51.2% of the total number of
respondents while males were 122 representing 48.8%. Thus the study constituted more female than male respondents.

### 4.2.2 Educational Qualification of Respondents

#### Table 4.2 Educational Qualification of Respondents

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masters</td>
<td>58</td>
</tr>
<tr>
<td>Degree</td>
<td>159</td>
</tr>
<tr>
<td>Diploma</td>
<td>33</td>
</tr>
<tr>
<td>Total</td>
<td>250</td>
</tr>
</tbody>
</table>

Source: Field data (2016)

The study also assessed the academic or educational qualifications of respondents. Thus respondents were asked to indicate their highest academic or educational qualification. Four major educational qualification levels were identified and included in the questionnaire with an additional option for respondents to indicate if they had other educational qualifications that was not included in the list provided.

Levels of educational qualification provided include doctorate degree, masters/post graduate degree, first degree, and diplomas. From table 4.2 it can be observed that doctorate degree was excluded because the data suggested there were no doctorate degree holders amongst the respondents.
The frequency and percentage distribution suggests that majority of the respondents were first degree holders representing 63.6%, followed by master or post-graduate degree holders representing 23.2% and diplomas representing 13.2%.

Table 4.3 Cross-tabulation Sex and Qualifications of Respondents

<table>
<thead>
<tr>
<th></th>
<th>Male Frequency</th>
<th>Female Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masters</td>
<td>25</td>
<td>33</td>
</tr>
<tr>
<td>Degree</td>
<td>82</td>
<td>77</td>
</tr>
<tr>
<td>Diploma</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>122</td>
<td>128</td>
</tr>
</tbody>
</table>

Source: Field data (2016)

Table 4.3 provides a cross-tabulation of educational qualifications against the sex of respondents shows that a lot more female bank workers (33) were Master degree holders than males (25). However, there were more males bank workers who had first degrees (82) than females (77). Also in the case of diploma qualifications there were more female diploma holders (18) than male diploma holders (15).

4.2.3 Job Title of Respondents

The study requested respondents to indicate their job titles or position. In all 10 different job title or positions were identified from the data. These include credit risk, tellers (banking), customer service, legal, Human Resource, Information Technology, sales, bank clerks, officers and, managers, departmental heads and supervisors.
The frequency and percentages from table 4.4 suggests that majority of the respondents were tellers (banking) representing 31.2%. This was followed by officers (includes interns and service personnel) representing 19.2%, credit risk personnel representing 14.4%, customer service personnel representing 8.8%, Managers, departmental heads and supervisors representing 6.8%, sales personnel representing 5.6%, legal personnel representing 5.6%, Information Technology (IT) representing 3.2%, Human Resource (HR) representing 2.8%, and bank clerks representing 2.4%.

Table 4.4 Job Title of Respondents

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit</td>
<td>36</td>
<td>14.4</td>
</tr>
<tr>
<td>Tellers (Banking)</td>
<td>78</td>
<td>31.2</td>
</tr>
<tr>
<td>Customer service</td>
<td>22</td>
<td>8.8</td>
</tr>
<tr>
<td>Legal</td>
<td>14</td>
<td>5.6</td>
</tr>
<tr>
<td>HR</td>
<td>7</td>
<td>2.8</td>
</tr>
<tr>
<td>IT</td>
<td>8</td>
<td>3.2</td>
</tr>
<tr>
<td>Sales</td>
<td>14</td>
<td>5.6</td>
</tr>
<tr>
<td>Manager</td>
<td>17</td>
<td>6.8</td>
</tr>
<tr>
<td>Officer</td>
<td>48</td>
<td>19.2</td>
</tr>
<tr>
<td>Clerk</td>
<td>6</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>250</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data (2016)
4.3 Testing for Demographic Variable Correlations

For the purposes of the objectives of the study, a correlation matrix was generated to examine the relationship between the demographic variables (sex, qualification and job title or position) and all the three variables under investigation.

Table 4.5 Correlation between variables

<table>
<thead>
<tr>
<th></th>
<th>Sex</th>
<th>Qual</th>
<th>Job T/P</th>
<th>OS</th>
<th>Workload</th>
<th>TransL</th>
<th>TransfL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>1</td>
<td>-0.030</td>
<td>0.051</td>
<td>0.022</td>
<td>0.010</td>
<td>0.055</td>
<td>0.104</td>
</tr>
<tr>
<td>Qual</td>
<td>-0.030</td>
<td>1</td>
<td>0.119</td>
<td>0.066</td>
<td>-0.010</td>
<td>0.008</td>
<td>0.058</td>
</tr>
<tr>
<td>Job T/P</td>
<td>0.051</td>
<td>0.119</td>
<td>1</td>
<td>0.093</td>
<td>-0.350**</td>
<td>0.217**</td>
<td>0.018</td>
</tr>
<tr>
<td>OS</td>
<td>0.022</td>
<td>0.066</td>
<td>0.093</td>
<td>1</td>
<td>0.399**</td>
<td>0.278**</td>
<td>-0.018</td>
</tr>
<tr>
<td>Workload</td>
<td>0.010</td>
<td>-0.010</td>
<td>-0.350**</td>
<td>0.399**</td>
<td>1</td>
<td>-0.052</td>
<td>-0.053</td>
</tr>
<tr>
<td>TransL</td>
<td>0.055</td>
<td>0.008</td>
<td>0.217**</td>
<td>0.278**</td>
<td>-0.052</td>
<td>1</td>
<td>0.341**</td>
</tr>
<tr>
<td>TransfL</td>
<td>0.104</td>
<td>0.058</td>
<td>0.018</td>
<td>-0.018</td>
<td>-0.053</td>
<td>0.341**</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: n= 250; *p< 0.05; **p< 0.01

Source: Field data (2016)

From Table 4.5, the results showed that sex had a correlation coefficient of 0.022 with occupational stress, 0.010 with workload, 0.055 with transactional leadership style, and 0.104 with transformational leadership style. Respondent’s level of qualification also had a correlation coefficient of 0.066 with occupational stress, -0.010 with workload, 0.008 with transactional leadership styles, and 0.058 with transformational leadership styles.

Job title or position of respondents showed a correlation coefficient of 0.093 with occupational stress and 0.018 with transformational leadership styles which were both not statistically
significant. However, Job title or position had a coefficient of -0.350** with workload which suggests a negative correlation with workload and was found to be significant at 0.01 levels. Also job title or positions had a correlation coefficient of 0.217** with transactional leadership style which was significant at 0.01 levels.

4.4 Testing for Normality

Testing for normality for the data set was important in eliminating possible statistical errors in the study data. Statistical procedures such as correlations and regressions amongst several others, namely parametric tests, are based on the assumption that the data follows a normal distribution or a Gaussian distribution (after Johann Karl Gauss, 1777-1855). The absence of assumptions of normality would make it impossible to draw accurate and reliable conclusions about the data (Field, 2009). The normality of the data was checked using the scales of skewness and kurtosis. According to Kline (2005) the interpretation of skewness and kurtosis suggests that any absolute value less than 3.0 for skewness and 10 for kurtosis implies the data is normally distributed.

Table 4.6 Descriptive statistics for Dependent and Independent Variables

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean Statistic</th>
<th>Standard Deviation</th>
<th>Skewness Std. error</th>
<th>Kurtosis Std. error</th>
</tr>
</thead>
<tbody>
<tr>
<td>OS</td>
<td>250</td>
<td>31.51</td>
<td>8.407</td>
<td>.576</td>
<td>-.105</td>
</tr>
<tr>
<td>LS</td>
<td>250</td>
<td>109.78</td>
<td>16.883</td>
<td>-.479</td>
<td>.127</td>
</tr>
<tr>
<td>Workload</td>
<td>250</td>
<td>40.39</td>
<td>4.922</td>
<td>.725</td>
<td>.218</td>
</tr>
</tbody>
</table>

Source: Field data (2016)
From table 4.6 it can be observed that the values for skewness and kurtosis are less than 3.0 and 10 respectively as stipulated and therefore the data is normally distributed for the purposes of the study. From the table, occupational stress had a mean of 31.51. Workload had a mean of 40.39 and leadership style had a mean of 109.78. The results suggest leadership styles had the highest mean followed by workload and then occupational stress.

4.5 Testing Research Hypotheses

4.5.1 Hypothesis One

H1: There is a positive relationship between workload and occupational stress.

From table 4.7 it can be observed that workload and occupational stress had a correlation coefficient value of 0.399. The result indicated that the relationship between workload and occupational stress was positive and of a relatively moderate strength and significant at 0.01 levels. The findings confirmed the hypothesis that there was a significant positive relationship between workload and occupational stress.

Table 4.7 Correlation: Workload and Occupational Stress

<table>
<thead>
<tr>
<th></th>
<th>Occupational Stress</th>
<th>Workload</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>1</td>
<td>.399**</td>
</tr>
<tr>
<td>Workload</td>
<td>.399**</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: n= 250; *p< 0.05; **p< 0.01

Source: Field data (2016)
Table 4.8 presents the regression analysis for workload and occupational stress. The result suggests that the model is significantly fit as it gives an F value of 46.893 with a significance value of 0.000. The significance value of 0.000 suggests that workload was a significant predictor of occupational stress. The findings therefore confirm the hypothesis that workload is a source of occupational stress.

Table 4.8 Regression: Workload and Occupational Stress

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>2798.442</td>
<td>1</td>
<td>2798.442</td>
<td>46.893</td>
<td>.000^b</td>
<td>.159</td>
</tr>
<tr>
<td>Residual</td>
<td>14800.022</td>
<td>248</td>
<td>59.678</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td>59.678</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: OS
b. Predictors: (Constant), Workload

Source: Field data (2016)

Table 4.9 Coefficients: Workload and Occupational Stress

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>Std. error</th>
<th>Beta</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>4.001</td>
<td>4.047</td>
<td>.989</td>
<td>.989</td>
<td>.324</td>
</tr>
<tr>
<td>Workload</td>
<td>.681</td>
<td>.099</td>
<td>.399</td>
<td>6.848</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: OS ** Significant at 5% (0.05)

Source: Field data (2016)
4.5.2 Hypothesis Two

H2: There is a positive relationship between Workload and leadership style

Table 4.10 presents the correlation between the leadership styles and workload. Transformational leadership style also showed a correlation coefficient of -0.053 with workload. The results showed that there was a very weak negative correlation between perceived workload and transformational leadership style. Transactional leadership also showed a correlation coefficient of -0.052 with workload. The results suggest there was a very weak negative relationship between transactional leadership style and perceived workload.

Table 4.10 Correlation: Workload and Leadership style

<table>
<thead>
<tr>
<th></th>
<th>Workload</th>
<th>Transformational</th>
<th>Transactional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>1</td>
<td>-.053</td>
<td>-.052</td>
</tr>
<tr>
<td>Transformational</td>
<td>-.053</td>
<td>1</td>
<td>.341**</td>
</tr>
<tr>
<td>Transactional</td>
<td>-.052</td>
<td>.341**</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: n= 250; *p< 0.05; **p< 0.01

Source: Field data (2016)

Table 4.11 examines what happens when a combination of leadership styles are used. The result shows an F value of 1.012 and an r-square value of 0.004. The coefficient table (Table 4.12) also provides a Beta value of -0.064 and a significance value of 0.315 which was observed to be greater than the expected 0.05 interval level. The result therefore suggests that a combination of leadership style was not a significant predictor of workload in banking jobs. The result therefore
fails to confirm the hypothesis that there is a significant positive relationship between leadership style and workload.

Table 4.11 Regression: Workload and Leadership style

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>24.514</td>
<td>1</td>
<td>24.514</td>
<td>1.012</td>
<td>.315</td>
<td>.004</td>
</tr>
<tr>
<td>Residual</td>
<td>6006.850</td>
<td>248</td>
<td>24.221</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6031.364</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

c. Dependent Variable: Workload
d. Predictors: (Constant), LS

Source: Field data (2016)

Table 4.12 Coefficients: Workload and Leadership Style

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>Std. error</th>
<th>Beta</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>42.428</td>
<td>2.052</td>
<td></td>
<td>20.679</td>
<td>.000</td>
</tr>
<tr>
<td>LS</td>
<td>-.019</td>
<td>.018</td>
<td>-.064</td>
<td>-1.006</td>
<td>.315</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Workload  ** Significant at 5% (0.05)

Source: Field data (2016)

4.5.3 Hypothesis Three

H3a: There is a negative relationship between transformational leadership style and occupational stress.
Table 4.13 shows that Transformational leadership and occupational stress had a correlation coefficient value of -0.018. The result suggests a weak negative correlation between transformational leadership style and occupational stress and this was found not to be significant. The result fails to confirm the hypothesis.

H3b: There is a positive relationship between transactional leadership style and occupational stress.

Table 4.13 Correlation: Leadership Style and Occupational Stress

<table>
<thead>
<tr>
<th></th>
<th>Occupational Stress</th>
<th>Transformational</th>
<th>Transactional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>1</td>
<td>-0.018</td>
<td>0.278**</td>
</tr>
<tr>
<td>Transformational</td>
<td>-0.018</td>
<td>1</td>
<td>0.341**</td>
</tr>
<tr>
<td>Transactional</td>
<td>0.278**</td>
<td>0.341**</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: n= 250; *p< 0.05; **p< 0.01

Source: Field data (2016)

Table 4.13 shows that Transactional leadership style and occupational stress had a correlation coefficient value of 0.278. The study result suggests a relatively weak positive correlation between transactional leadership style and occupational stress but was found to be statistically significant at a 0.01 significance level. The result confirms the hypothesis.

The study further examined whether a combination of transformational and transactional leadership style would yield any differences. A regression analysis was used.
Table 4.14 Regression: Leadership Style and Occupational Stress

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>272.599</td>
<td>1</td>
<td>272.599</td>
<td>3.902</td>
<td>.049b</td>
<td>.015</td>
</tr>
<tr>
<td>Residual</td>
<td>17325.865</td>
<td>248</td>
<td>69.862</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: OS
b. Predictors: (Constant), LS

Source: Field data (2016)

Table 4.14 shows that leadership style had an F value of 3.902 and an r-square value of 0.015 and a significance value of 0.049. Table 4.15 shows that leadership style had a Beta value of 0.124. The results suggest that a combination of transformational and transactional leadership styles would have a significant effect or influence on occupational stress within banking jobs.

Table 4.15 Coefficients: Leadership Style and Occupational Stress

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>Std. error</th>
<th>Beta</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>24.708</td>
<td>3.485</td>
<td>7.091</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>LS</td>
<td>.062</td>
<td>.031</td>
<td>.124</td>
<td>1.975</td>
<td>.049</td>
</tr>
</tbody>
</table>

a. Dependent Variable: OS ** Significant at 5% (0.05)

Source: Field data (2016)
4.5.4 Hypothesis Four

H4: Transactional and transformational leadership styles moderate the relationship between workload and occupational stress.

Hierarchical regression model and stepwise analysis was used in analyzing the moderating effect of leadership style on workload and occupational stress.

<table>
<thead>
<tr>
<th>Table 4.16 Hierarchical Regression: Leadership Style Moderation Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Model</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td><strong>Model 1</strong></td>
</tr>
<tr>
<td>Regression</td>
</tr>
<tr>
<td>Residual</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td><strong>Model 2</strong></td>
</tr>
<tr>
<td>Regression</td>
</tr>
<tr>
<td>Residual</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td><strong>Model 3</strong></td>
</tr>
<tr>
<td>Regression</td>
</tr>
<tr>
<td>Residual</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

a. Dependent Variable: OS
b. Predictors: (Constant), WLCENT

c. Predictors: (Constant), WLCENT, LSCENT

d. Predictors: (Constant), WLCENT, LSCENT, WLNLS

Source: Field data (2016)

Model 1 (table 4.16) examines whether workload predicted occupational stress. The results showed a significance value of 0.000 and an R-square value of 0.159. The result suggests that workload predict occupational stress.

In Model 2 (Table 4.16) leadership style was added to the model to determine whether there were any variations. The results showed that the two predictors (workload and leadership style) had a significant influence on the outcome variable which was occupational stress with a significance value of 0.000 and an increase in R-square value from 0.159 to 0.182.

In Model 3 (Table 4.16) a workload/leadership style interaction was added to the model to determine whether there was moderation. The results showed r-square value increase to 0.208 and a significance value of 0.000.

From Table 4.17 which provides a stepwise analysis shows that when workload was regressed against occupational stress, a Beta value of 0.399 and a change in r-square value of 0.159 was obtained. The result also shows a change in F significance value of 46.893 and significant F change value of 0.000.

In step 2 (Table 4.17) where leadership style was added to the model and regressed against occupational stress the result shows a Beta value of 0.408 and a change in r-square value of 0.023. F change value was 6.807 and change in F significance value was 0.010.
In step 3, (Table 4.17) where the workload-leadership style interaction was added to the model, the results show a Beta value of 0.164 and a change in r-square value of 0.026 explained by an increase in r-square from 0.182 to 0.208. The F change value was 8.206 and the significant F change value was 0.005.

Table 4.17 Hierarchical Regression: Leadership Style Moderation Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Beta</th>
<th>( R^2 )</th>
<th>( \Delta R^2 )</th>
<th>( \Delta F )</th>
<th>( \Delta \text{Sig. F} )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.399</td>
<td>.159</td>
<td>.159</td>
<td>46.893</td>
<td>.000</td>
</tr>
<tr>
<td>Step 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.408</td>
<td>.182</td>
<td>.023</td>
<td>6.807</td>
<td>.010</td>
</tr>
<tr>
<td>LSCECN</td>
<td>.150</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Step 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.425</td>
<td>.208</td>
<td>.026</td>
<td>8.206</td>
<td>.005</td>
</tr>
<tr>
<td>LSCECN</td>
<td>.142</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interaction: WLNLS</td>
<td>.164</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

** Significant at 0.05

Source: Field data (2016)

To determine whether leadership style moderated the workload and occupational stress relationship the results in step 3 was used. The result shows that with the addition of the workload-leadership style interaction to the model, there was a change in r-square value of 0.026 (see table 4.17) and a relatively strong significance value of 0.005.
The results therefore suggest that combinations of transformational and transactional leadership styles strongly moderated the relationship between workload and occupational stress. This result confirms the hypothesis that leadership styles moderate the relationship between workload and occupational stress. The study fails to reject the hypothesis.

The study further examined the extent to which transactional leadership style independently moderated the relationship between workload and occupational stress. A hierarchical regression model and a stepwise analysis used. Table 4.18 provides a summary of the findings.

**Table 4.18 Hierarchical Regression: Transactional Leadership Moderation Analysis**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regression</td>
<td>2798.442</td>
<td>1</td>
<td>2798.442</td>
<td>46.893</td>
<td>.000b</td>
<td>.159</td>
</tr>
<tr>
<td>Residual</td>
<td>14800.022</td>
<td>248</td>
<td>59.678</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regression</td>
<td>4373.630</td>
<td>2</td>
<td>2186.815</td>
<td>40.843</td>
<td>.000c</td>
<td>.249</td>
</tr>
<tr>
<td>Residual</td>
<td>13224.834</td>
<td>247</td>
<td>53.542</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regression</td>
<td>4601.042</td>
<td>3</td>
<td>1533.681</td>
<td>29.028</td>
<td>.000d</td>
<td>.261</td>
</tr>
<tr>
<td>Residual</td>
<td>12997.422</td>
<td>246</td>
<td>52.835</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
a. Dependent Variable: OS  
b. Predictors: (Constant), WLCENT  
c. Predictors: (Constant), WLCENT, TSCENT  
d. Predictors: (Constant), WLCENT, TSCENT, WLNTS

Source: Primary data, 2016

In Model 1 (Table 4.18) workload was regressed against occupational stress. The result shows an F value of 46.893, an r-square value of 0.159 and significance value of 0.000.

In Model 2 (Table 4.18) Transactional leadership style was added to the model. The result shows an F value of 40.843, an r-square value of 0.249 and a significance value of 0.000.

In Model 3 (Table 4.18) workload/transactional leadership interaction was added to the model. The model shows an F value of 29.028, an r-square value increase to 0.261 and significance value of 0.000.

Table 4.19 provides a stepwise analysis of the results.

In step 1 which examined workload as a predictor of occupational stress, the results showed an r-square value of 0.159 and a change in r-square value of 0.159. It also shows an F change value of 46.893 and significant F change value of 0.000.

In step 2, the data showed an r-square value of 0.249 and an r-square change value of 0.090. The significant F value was 29.420 and a significant F change value of 0.000.

In step 3 the interaction term was introduced to the model. The interaction term was the workload-transactional leadership style interaction. The results showed an r-square value of
0.261, r-square change value of 0.013, F change value of 4.304 and a significant F change value of 0.039.

Table 4.19 Hierarchical Regression: Transactional Leadership Moderation Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Beta</th>
<th>$R^2$</th>
<th>$\Delta R^2$</th>
<th>$\Delta F$</th>
<th>$\Delta$ Sig. F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.399</td>
<td>.159</td>
<td>.159</td>
<td>46.893</td>
<td>.000</td>
</tr>
<tr>
<td>Step 2:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.414</td>
<td>.249</td>
<td>.090</td>
<td>29.420</td>
<td>.000</td>
</tr>
<tr>
<td>TSCENT</td>
<td>.300</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Step 3:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.425</td>
<td>.261</td>
<td>.013</td>
<td>4.304</td>
<td>.039</td>
</tr>
<tr>
<td>TSCENT</td>
<td>.275</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interaction: WLTS</td>
<td>.117</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

** Significant at 0.1 levels.

Source: Primary data, 2016

The results suggest that there was moderation and therefore we can conclude that transactional leadership styles moderates the relationship between workload and occupational stress. The results confirm the hypothesis that transactional leadership styles moderate the relationship between workload and occupational stress.
Transformational leadership style was tested to ascertain whether it moderated the relationship between workload and occupational stress. Similar to previous tests conducted above, the three step hierarchical regression model and stepwise analysis was used.

Model 1 (Table 4.20) summarizes the regression results for the workload and occupational stress relationship. The result shows F value of 46.893, an r-square of 0.159 and a significance value of 0.000.

In Model 2 (Table 4.20), transformational leadership style was added to the model. The results show an F value of 23.354, an r-square value of 0.159 and a significance value of 0.000.

In Model 3 (table 4.20) workload-transformational leadership style interaction was added to the model. The result shows an F value of 17.479, an r-square value of 0.176 and significance value of 0.176.

**Table 4.20 Hierarchical Regression: Transformational Leadership Moderation Analysis**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>R²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Model 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regression</td>
<td>2798.442</td>
<td>1</td>
<td>2798.442</td>
<td>46.893</td>
<td>.000b</td>
<td>.159</td>
</tr>
<tr>
<td>Residual</td>
<td>14800.022</td>
<td>248</td>
<td>59.678</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Model 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regression</td>
<td>2798.667</td>
<td>2</td>
<td>1399.334</td>
<td>23.354</td>
<td>.000c</td>
<td>.159</td>
</tr>
<tr>
<td>Residual</td>
<td>14799.797</td>
<td>247</td>
<td>59.918</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17598.464</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Model 3
Regression | 3092.144 | 3 | 1030.715 | 17.479 | .000<sup>c</sup> | .176
Residual | 14506.320 | 246 | 58.969
Total | 17598.464 | 249

a. Dependent Variable: OS
b. Predictors: (Constant), WLCENT
c. Predictors: (Constant), WLCENT, TFCENT
d. Predictors: (Constant), WLCENT, TFCENT, WLTF

Source: Field data, 2016

Table 4.21 Hierarchical Regression: Transformational Leadership Moderation Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Beta</th>
<th>R&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Δ R&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Δ F</th>
<th>Δ Sig. F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.399</td>
<td>.159</td>
<td>.159</td>
<td>46.893</td>
<td>.000</td>
</tr>
<tr>
<td>Step 2:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.399</td>
<td>.159</td>
<td>.000</td>
<td>.004</td>
<td>.951</td>
</tr>
<tr>
<td>TFCENT</td>
<td>.004</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Step 3:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WLCENT</td>
<td>.411</td>
<td>.176</td>
<td>.017</td>
<td>4.977</td>
<td>.027</td>
</tr>
<tr>
<td>TFCENT</td>
<td>.020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interaction: WLTF</td>
<td>.131</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

** Significant at 0.1 levels

Source: Primary data, 2016
Table 4.21 presents the stepwise hierarchical regression results.

In Step 1 a Beta value of 0.399 was obtained. R-square change was 0.159, change in F value was 46.893 and change in significant F value was 0.000.

In step 2 (Table 4.21) when transformational leadership styles was added to the model, the results shows a Beta value of 0.004, change in r-square value of 0.000, change in F value of 0.004 and a change in F significance value of 0.951.

In step 3 (Table 4.21), workload-transformational leadership style interaction was added to the model. The result shows a Beta value of 0.131, a change in r-square value of 0.17, a change in F value of 4.977 and a change in F significance of 0.027.

The results from the test suggest there was moderation and therefore transformational leadership styles moderated the relationship between workload and occupational stress. The result confirms that transformational leadership styles moderate the relationship between workload and occupational stress. The result confirms the hypothesis.

In summary, the results show that both transformational and transactional leadership styles moderate the relationship between workload and occupational stress. However, there were significant differences in the extent of moderation. The results suggest transformational leadership styles were stronger moderators than transactional leadership styles. Also, under conditions where combinations of transactional and transformational leadership styles were used
it still moderated the relationship between workload and occupational stress even though at relatively lesser than transactional and transformational leadership styles.
CHAPTER FIVE
DISUSSION OF FINDINGS

5.1 Introduction

This chapter further explains the statistical findings in the previous chapter discussing into detail the outlined objectives of the study as situated within relevant literature.

5.2 Research Objective one

The first objective of the study was to examine whether workload had a positive relationship with occupational stress and to further determine whether workload influenced occupational stress. It was hypothesized that: \textit{H1: There is a positive relationship between workload and occupational stress.}

The study findings revealed that there was significant positive relationship between workload and occupational stress and that as workload increases it could be reliably predicted that occupational stress on the other hand would increase. The study also revealed that workload was a significant source of occupational stress. These findings could be as a result of increasing changes in the workplace, increased workloads and heavy job demands, longer working hours, and the lack of control over work amongst several other factors. Indeed, these findings confirm that of earlier studies undertaken. Fox \textit{et al.} (1993) in their study on nurses found that nurses showed greater signs of stress when they were overloaded with work but largely under conditions when they also felt lacking in control. Similarly, Brangier, Lancry & Louche (2004) researching on job stress amongst professional workers found that changes in labour developments qualified by the growth and general spread of work flexibility (e.g. job and job...
contract flexibility, work space flexibility, tight work flow and flexible working hours) are amongst the causes of the alarming increases in job stress. Quéinnec, Barthe and Verdier (2000) found that reductions in “idle time”, work schedule overloads, work fragmentation are only some of the many elements that significantly contributed to increased time constraints that weigh heavily on employees.

5.3 Research Objective two

The second objective of the study was to examine whether there was a positive relationship between leadership style and workload and to examine whether leadership styles influence workload. It was hypothesized that: H2: There is a positive relationship between leadership style and workload.

The findings of the study revealed that there was an inverse relationship between leadership style and workload but this was not statistically significant. Thus leadership style could not adequately predict variations in workload within banking jobs. The finding is explained by the fact that recent management practices recommend a two way communication process between the manager and the subordinate when setting objectives for the subordinate and expected workload. The process during the implementation stage is accompanied by feedback which helps resolve any workload issues that are likely to arise from the instructions of the leader or supervisor. Further, in highly organized work environments such as banking, it is expected that managers, supervisors or team leaders provide enough support to subordinates in the execution of their daily job tasks. Thus within the banking sector in Ghana workload issues arise not as a result of the nature of leadership style being used but as a result of already defined and agreed upon
objectives being either too difficult to achieve or as a result of other factors other than leadership style. The findings are in line with views that suggest that stress results from individual characteristics or capabilities and that of environment (Betoret, 2006).

5.4 Research Objective three

The third objective of the study was to examine whether leadership style relates and influences occupational stress. It was hypothesized that: \( H3: \) There is a positive relationship between leadership style and occupational stress.

The findings from the study revealed that there is a significant positive relationship between leadership style and occupational stress. The finding is in congruent with that of Offermann and Hillmann (1996) which found a significant relationship between leader behavior and subordinate reports of work stress. Similarly, Seltzer, Numerof and Bass (1989) found a relationship between transformational leadership and stress just like Kanste, Kyngas and Nikkila (2007).

The findings was inconsistent with the findings of Dartey-Baah and Ampofo (2015) who in their study on Ghanaian banking industry found a significant negative relationship between transformational leadership and job stress. Thus even though the study found a negative relationship between transformational leadership and occupational stress it was not found to be statistically significant in this case. However, the findings were consistent with their findings on the transactional leadership and job stress relationship.
These findings can be explained by the increased pressure resulting from intensified competition and continued regulation of the sector in Ghana. These conditions have continued to create conditions that require bank managers and supervisors and all those who are leaders in the bank to deliver expected high performance results. The associated consequence is the emanating leadership styles that will ensure that team members deliver at expected levels. The study shows that the amount of stress causing pressure transferred from team leaders to team members tend to vary depending on the style of leadership being used within the bank. The study also explains that leaders in the banking sector who use transformational leadership styles will have their members experiencing lesser stress than those with leaders who practice transactional leadership styles. Thus as transactional leaders intensify pressure on their team members to deliver as appreciable levels, the levels of stress also increases and the reverse occurs with transformational leaders who use a shared vision approach which makes members feel less pressure resulting from deciding to take personal responsibility for achieving intended targets. The use of a more combined approach, thus adoption of both a transformational and transactional approach however creates a rather balancing effect which lies in-between the two extreme effects, a philosophy advanced by Dartey-Baah (2015) termed transfor-sactional leadership style.

5.5 Research Objective four

The fourth objective of the study was to examine whether leadership style affect the relationship between workload and occupational stress. It was hypothesized that: H4: Leadership styles moderate the relationship between workload and occupational stress.
The study findings revealed that leadership styles moderated the relationship between workload and occupational stress. This means that the extent to which workload may create problems of occupational stress can be influenced by the style of leadership being used by a manager on a subordinate. Gilbreath and Benson (2004) found that supervisor behaviour can contribute to the prediction of psychiatric disturbance beyond the contribution of other influential variables. Also the finding are in line with that of Rusell (2014) in analyzing the relationship between stress and burnout in high-risk occupations and examining how leadership moderates this relationship found high levels of perceived transformational leadership styles mitigating the negative relationship between stress and burnout. Their findings provide some insight into the effect of transformational leadership on stress as in the case of the banking sector in Ghana which is also considered a high risk occupation. The findings could be explained by the fact that some leadership styles such as transformational leadership are known for providing employees with some form of support at work that helps reduce occupational stress.

The study also revealed that transactional and transformational leadership styles moderated the relationship between workload and occupational stress. However, transformational leadership styles were found to better moderate the relationship than transactional leadership styles. Thus transactional leadership styles were found to be more likely to increase occupational stress amongst bank workers than transformational leaders. The findings were in line with that of Sosik and Godshalk (2000) who found a link between leadership behaviour and job-related stress such that increased transformational behaviour was generally related to less job-related stress amongst mentees. Gill et al. (2010) also found a negative relationship between transformational leadership
and job stress in their work on the Indian hospitality industry. They posit that by managers practicing transformational leadership job stress can be reduced.

5.6 Conceptual framework Analysis

The earlier conceptual framework (figure 2.1) which formed the basis for the study, was to examine whether leadership style moderated the relationship between workload and occupational stress. The study concludes that transformational and transactional leadership styles and hence leadership styles moderated the relationship between workload and occupational stress hence we conceptualize below in Figure 5.1.

**Figure 5.1 Conceptual Framework after analysis**

Source: Author (2016)
CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter provides a summary overview of the major findings of the study. It also provides conclusions to the work and gives recommendations and suggestions for future research with limitation to the study.

6.2 Summary of Findings

The main objective of the study was to establish whether leadership styles (transactional and transformational) moderated the relationship between workload and occupational stress. The study established that as the modern workplace continues to change at a radical and accelerated pace these conditions have led to the need for effective leadership that will ensure that organizations survive the ever-intensifying competition in today’s business world. The workplace has become more complex placing intense work demands and increased pressure on workers. Workers are expected to work for longer hours, take on greater responsibility, be more flexible, tolerate continual change and ambiguity, take on additional task assignments apart from regular work, work overtime, and to even work at a faster working pace (Herriot & Pemberton, 1995).

In many organizations the resultant effect of these conditions has been increased levels of stress by way of exhaustion and fatigue, which is negatively influencing motivation to respond to other work demands (Aryee et al., 2005). As stress levels increase there are associated financial costs
to organizations, law suits, employee absenteeism, poor performance problems etc. A total of 250 respondents were secured for the study. The findings showed that there was relationship between workload and occupational stress. It also found that workload could predict the level of occupational stress experienced by bank workers. This confirmed the hypothesis that workload will have an influence on occupational stress.

The study showed that although there was a relationship between leadership style and workload it was not enough to influence workload levels amongst bank workers. This finding did not agree with the hypothesis that leadership styles could have a significant influence on the amount of workload experienced by workers.

The study also revealed that there was a significant positive relationship between leadership style and occupational stress. Again the findings suggested that leadership style (transactional and transformational) have the potential of influencing occupational stress. The findings confirmed that leadership style can influence occupational stress amongst workers in the banking sector.

The study also revealed that leadership style (transactional and transformational) moderated the relationship between workload and occupational stress but with variations in the extent of influence.

6.3 Conclusions

In conclusion leadership styles whether transactional or transformational has a strong moderating influence on the level of stress experienced by bank workers given their workload. The study
concludes that although workload has a significant influence on occupational stress transactional and transformation leadership styles will determine the extent of influence. It also concludes that although both transactional and transformational leadership styles moderated workload and occupational stress, the influence from transformational leadership styles is greater or higher than that of transactional leadership styles.

6.4 Recommendations

The finding of the study has given rise to the following recommendations that managers of banks should consider.

1. The study found that workload levels that exceed individual ability to handle can result in increased stress and its associated health and cost implications for both the individual and the organization. It is therefore recommended that Bank managers and leaders should make significant efforts at managing workload levels amongst bank staff. Attempts at managing workloads and stress should aim at the individual rather than the entirety of the team or group an individual belongs to. Managers should periodically monitor and evaluate workload levels amongst staff and to ensure that workload are within the manageable levels. Thus strategies for managing workload and stress should focus more on the individual than on the entirety of the organization since there are significant variations in individual ability to manage stressful situations.

2. The study found that leadership style did not have a significant influence on worker perceptions of workload. It is therefore recommended that managers and supervisors of
banks should not spend all its resources on developing leadership styles with the intention of controlling workload levels within the organization.

3. The study also recommends that managements of bank should practice more of transformational leadership styles if they wish to control levels of stress within the organization. This is because leaders who practice transformational leadership styles have their members experiences lesser symptoms as a result of the support they enjoy from their leaders. On the other hand, managers who practice transactional leadership styles have their members experiencing greater stress because they do not enjoy the much needed support in the performance of their tasks. Coupled with excessive workload levels, transactional leadership styles can even worsen stress situations within the organization which tends not to be the case with transformational leaders. Banks which adapt both transactional and transformational leadership styles are most likely to have their workload and stress conditions being influenced within balanced levels and therefore is recommended for purposes of satisfying workers who appreciate transactional leadership styles rather than transformational leadership styles.

4. It is recommended that since leadership styles moderate the relationship between workload and occupational stress, managers of banks can use either transformational or transactional strategies or both to manage such situations. However, individually, transformational leadership styles have a stronger positive influence than transactional leadership styles or a combination of them when managing workload and occupational stress situations and therefore should be used.
6.5 Research Limitations

The study is limited in terms of its scope of coverage which is caused by time constraints. There were difficulties in acquiring data for the study as many of the banks did not want the process to impact on their daily operations. The approach to the study was more of a convenience nature which posed a problem of exclusion of other potential respondents who would have loved to participate in the survey but for institutional bottlenecks could not do so. The quantitative nature of the study which allowed for only closed ended questions to be used did not allow for respondents expression of views outside the structure responses from which they were to select from if they had any.

6.6 Directions for Future Research

i. Future studies should consider replicating this study in other sectors such as mining which includes oil and gas, manufacturing, telecommunication etc. to examine the moderating role of leadership styles in the relationship between workload and occupational stress. This will help in making stronger generalizations and adding to the conceptualization of literature from the Ghanaian context.

ii. Further study should consider the use of a mixed method approach that involves the use of leadership style as a mediator between workload and occupational stress to provide further in-depth knowledge about the variables used in the study.

iii. New and emerging leadership styles such as the mix of transformational and transactional leadership styles based on the concept developed by Dartey-Baah (2015) as “Transfor-sactional” leadership should be considered in future studies as it presents great prospects for organizational success.
List of References


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Appendices

Appendix: A

QUESTIONNAIRE

Instructions:
This is a questionnaire to assess Workload and Occupational Stress amongst workers in the Banking Industry. Please do not provide any personal information such as name, contact number, e-mail address etc. All responses shall be treated as confidential and will be used only for academic purposes. Kindly tick in the space that appropriately describes your view about the statement or question asked below. Please your response should reflect your work in the last six months. Please do not tick more than one response to each question asked. Thank you.

Demographic Information:
1. Sex/Gender:  □ Male  □ Female
2. Job/Title Position (Please specify): ………………………………………………………
3. Highest Academic Qualification: □ Doctorate/PhD  □ Master  □ Degree  □ Diploma

Please kindly tick the appropriate box in providing your response to all questions asked:

<table>
<thead>
<tr>
<th>Question</th>
<th>Rarely</th>
<th>Occasionally</th>
<th>Sometimes</th>
<th>Fairly often</th>
<th>Very often</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How often does your job require you to work very fast?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. How often does your job require you to work very hard?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. How often does your job leave you with very little time to get things done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>4. How often is there great deal to be done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question</th>
<th>Hardly Any</th>
<th>A little</th>
<th>Some</th>
<th>A lot</th>
<th>A great deal</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. How much workload do you have?</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6. What amount of work do others expect you to do?</td>
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<tr>
<td>7. How much time do you have to do all your work?</td>
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<td></td>
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<tr>
<td>8. How much time do you have to think and contemplate?</td>
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<tr>
<td>9. How much slowdown in workload do you</td>
<td></td>
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<tr>
<td>experience?</td>
<td>10. How many projects, assignments or tasks do you have?</td>
<td>11. How many lulls between heavy workload periods do you have?</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### How often are you bothered with the following in your work?

<table>
<thead>
<tr>
<th></th>
<th>Not at all</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Rather often</th>
<th>Nearly all the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Feeling you have too much responsibility for the work of others</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2. Having to do or decide thing where mistakes could be quite costly</td>
<td></td>
<td></td>
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<tr>
<td>3. Not having enough help or equipment to get the job done well</td>
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<tr>
<td>4. Thinking the amount of work you have to do may interfere with how well it gets done</td>
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<td></td>
<td></td>
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<tr>
<td>5. Feeling you have to do things that are against your better judgment</td>
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<tr>
<td>6. Feeling unable to influence your immediate supervisor’s decisions and actions that affect you</td>
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<tr>
<td>7. Thinking you will not be able to meet the conflicting demands of the various people you work with</td>
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<td>8. Not knowing what the people you work with expect of you</td>
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<tr>
<td>9. Having to deal with or satisfy too many people</td>
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<tr>
<td>10. Feeling your job tends to interfere with your family life</td>
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<tr>
<td>11. Being asked to work overtime when you don’t want to</td>
<td></td>
<td></td>
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<tr>
<td>12. Feeling trapped in a job you don’t like but can’t get out of</td>
<td></td>
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</tr>
</tbody>
</table>

### Leadership Style: (Only provide responses to statements that truly describe your Manager’s leadership style)

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My manager instills pride in me for being associated with him/her</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. My manager goes beyond self-interest for the good of the group</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. My manager acts in ways that build my</td>
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<td>-----------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>4.</td>
<td>My manager displays a sense of power and confidence</td>
<td></td>
<td></td>
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<tr>
<td>5.</td>
<td>My manager talks about his/her most important values and beliefs</td>
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<tr>
<td>6.</td>
<td>My manager specifies the importance of having a strong sense of decisions</td>
<td></td>
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<tr>
<td>7.</td>
<td>My manager emphasizes the importance of having a collective sense of mission</td>
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<td></td>
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</tr>
<tr>
<td>8.</td>
<td>My manager talks optimistically about the future</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>My manager talks enthusiastically about what needs to be accomplished</td>
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<tr>
<td>10.</td>
<td>My manager expresses a compelling vision of the future</td>
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<td>11.</td>
<td>My manager expresses confidence that goals will be achieved</td>
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<tr>
<td>12.</td>
<td>My manager re-examines critical assumptions to questions whether they are appropriate</td>
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<tr>
<td>13.</td>
<td>My manager seeks differing perspectives when solving problems</td>
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<tr>
<td>14.</td>
<td>My manager gets me to look at problems from many different angels</td>
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<td>15.</td>
<td>My manager suggests new ways of looking at how to complete assignments</td>
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<tr>
<td>16.</td>
<td>Spends time teaching and coaching</td>
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<tr>
<td>17.</td>
<td>Treats me as individual rather than just a member of a team</td>
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<tr>
<td>18.</td>
<td>Considers me as having different needs, abilities, and aspirations from others</td>
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<tr>
<td>19.</td>
<td>Helps me to develop strengths</td>
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<td>20.</td>
<td>My manager provides me with assistance in exchange for my efforts</td>
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<td>21.</td>
<td>My manager discusses in specific terms who is responsible for achieving performance targets</td>
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<td>22.</td>
<td>My manager makes clear what i can expect to receive when performance goals are achieved</td>
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<tr>
<td>23.</td>
<td>My manager expresses satisfaction when I meet expectations</td>
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<tr>
<td>24.</td>
<td>Focuses attention on irregularities, mistakes, exceptions and deviations</td>
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<td>25.</td>
<td>Concentrates his/her full attention on dealing with mistakes, complaints, and failure</td>
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<tr>
<td>26.</td>
<td>Keeps track of all mistakes</td>
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<td>27.</td>
<td>Directs my attention toward failures to meet standards</td>
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<td>28.</td>
<td>My manager fails to interfere until problems becomes serious</td>
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<td>29.</td>
<td>My manager waits for things to go wrong before taking action</td>
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<tr>
<td>30.</td>
<td>My manager shows that he/she is a firm believer in “if it will not break, don’t fix it”</td>
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<tr>
<td>31.</td>
<td>My manager demonstrates that problems must become chronic before taking action.</td>
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</tbody>
</table>

Thank you for completing this Questionnaire.
Appendix B: Reliability Analysis for Pilot Study

Table 3.1 Reliability Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Number of Items</th>
<th>Valid Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>.714</td>
<td>11 items</td>
<td>20</td>
</tr>
<tr>
<td>Occupational Stress</td>
<td>.880</td>
<td>12 items</td>
<td>20</td>
</tr>
<tr>
<td>Transactional Leadership</td>
<td>.524</td>
<td>12 items</td>
<td>20</td>
</tr>
<tr>
<td>Transformational Leadership</td>
<td>.909</td>
<td>19 items</td>
<td>20</td>
</tr>
<tr>
<td>Leadership Styles (joint)</td>
<td>.913</td>
<td>31 items</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Field data, 2016
Appendix C: Assumptions

Histogram: Occupational Stress and Workload normality plot

Linear Relationship between Workload and Occupational Stress
Scatter plot showing constant variance of error term

Histogram: Leadership Style and Occupational Stress
Linear Relationship between Leadership Style and Occupational Stress

![Scatter plot showing constant variance of error term]

Scatter plot showing constant variance of error term
Histogram: Leadership Style and Workload

Linear Relationship between Leadership Style and Workload

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Workload
Scatter plot showing constant variance of error term

Histogram: Workload*Leadership style interaction and Occupational Stress
Linear Relationship: Workload*Leadership Style Interaction and Occupational stress

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: OS

Scatter plot showing constant variance of error term

Scatterplot
Dependent Variable: OS