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Work Productivity: What factors affect work productivity; Does Economic Crisis worsens work productivity;

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Work Productivity: What factors affect work productivity; Does Economic Crisis worsens work productivity;

How Economic Crisis in Cyprus affected work productivity of Semi and Public Organisations' Employees.

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Executive Summary:

The topic of this research is to establish if the employees' working productivity has been affected by the economic crisis and as it has been affected, I mention the factors that mainly have affected their productivity. I have used employees from two different organisations in order to see if there is a difference between the employees' working productivity of the Semi Organisation and the employees' working productivity of the Public organisation.

In my research I refer to factors of motivation such as working environment, monetary rewards and social interaction with the employer, in order to establish if motivation was provided before the economic crisis and my data show that the employees' were performing high levels of working productivity before the occurrence of the economic crisis. Afterwards, taking into account my data I make a comparison on the employees' level of working performance after the economic crisis, depending on the motivators provided by the employers which establishes lower performance of working productivity.

Moreover, I refer to some other factors which can affect the working productivity of the employees which they made their appearance after the economic crisis, such as stress on financial matters, work overload and job security. Some of the authors argue that many employees are worrying of their financial problems because probably have a loan which they are in difficulty to cope with their monthly instalments, and/or because they have more duties/tasks and more working hours with less money paid. So if employees have financial problems or if their rewarded with less money than they actual deserve, their work efficiency will be affected negatively and the employer will be in difficulty to increase his profits.

In order for me to be able to establish if the employees' working productivity has been affected after the economic crisis occurred, I have tested my hypotheses based on the answers the employees' of the two organisations gave me. Most of my hypotheses were accepted where as a result the economic crisis has definitely affected the employees' working productivity and therefore the employers must establish new

motivators in order to increase their employees' working performance, because living conditions are changing as they are affected by the economic crisis and thus motivators should be changed as well. I have used T-Test method to test my hypotheses. The conclusion was that after the economic crisis the employees' working productivity has been affected and we clarify the factors that lead to the affection. However, it is significant to mention that we had some different answers by the employees' of the two organisations. Hence their working productivity is not affected by the same factors.

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CHAPTER 1

INTRODUCTION:

Employees' Work Productivity is one of the major issues which concern all the employers' globally, because there was a massive reduction on work productivity notably during the years of the Economy Crisis. Therefore, during these years with the Economic Crisis affecting Europe and other major countries we can establish that Employers are much worried, stress and anxious and instead of motivating the employees to work, they work by pressure and without enjoyment.

The purpose of making this research is because I have started working after the economic crisis occurred in Cyprus and I have felt the exploitation caused by the Companies to the employees, as they were taking advantage the fact that there was an economic crisis in Cyprus and they have stopped motivating the employees by not rewarding them for their working performance, by not providing them with a good working environment, by giving them more tasks to complete with less money and etc.

The research's organisation structure starts with the literature review, where I am going to refer to studies on factors of motivations and how these factors affect the working productivity of the employees and thereafter I will analyse the impact of economic crisis and how it has affected the employees' working productivity.

So, in order for an employer to be able to motivate his employees to put more effort at work he must apply motivating factors. According to Helzberg's theory we have the motivator factors which are something to do solely with the work and hygiene factors which are something to do with the surrounding environment of the work. In nowadays, hygiene factors are very important because the employers are less capable of providing motivating factors. Some of the basic methods of motivation developed through the years are pleasant working environment, recognising and rewarding employees, developing great relationship in the workplace and etc. These motivators when they are provided, the employees' work productivity is increasing, but when they are not provided the employees' work productivity is decreasing. With the economic crisis employees have become less motivated by their employers and their working productivity has been affected significantly in a negative way.

In addition, another two important factors which could cause less work productivity by the employees are anxiety and stress. So, when and employees are stressed about a problem is well-known that they won't be able to work productive. Employees are usually getting stress because of financial problems, illness problems and etc. However, not only the employees are worried about different matters and especially about financial matters, employers are worried as well. Employers are worried about financial matters especially in a time of crisis like this, because they think that they are might not be able to cope with their expenses at the end of the month or their businesses might not produce income anymore and thus they are not going to be viable anymore.

According to a research made by PFEEF (Personal Finance Employee Education Foundation), employees' stress over personal financial matters can affect negatively their work productivity in the workplace. So, the employers during times like this they should worry about their employees' welfare, because if the employees worry about financial matters, their work productivity will definitely be negatively decreased which is negative for the business, hence for the employer too.

The economic crisis did not only affect Europe but it also affect USA and other major countries. Before the economic crisis occurred, employees felt more secure of their job but after the economic crisis, this feeling was gone. Unemployment rates in 2009 in Cyprus were at 4,00% and in 2010 they reached at 6,6%. Until today the unemployment rates are approximately at 16,4%. As a result, many employees have lost their job and other employees' feel that they are going to lose their job because of redundancies. Employees might also fear of job insecurity because they are not able to find a job which has affected a lot of young people including myself, where after finishing of the University I and other young people we were unable to find a job. However, if there was some job offerings, employers asked for employees to have experience in the specified industry more than three years, which it was impossible for us to have because we had just finished from our studies. So, the fear of losing your job can cause employees' work productivity to be decreased.

The criteria which employers seek to find on employees on job openings have become more demanding than they used to be before the economic crisis occurred. As for example, employers now seek for secretaries on a law firm to have a degree on law and with a salary which is not satisfied according to the hours of work and the tasks. Moreover, after the economic crisis occurred, employers even ask their employees to work overtime hours without extra payment, and they agree because the fear of losing their job.

Work overload, can cause the employees' working productivity to be decreased as the employer demands from the employees to perform many tasks or learn many tasks in a short period of time or demands from the employees to work overtime on weekends to cover extra tasks. The employees' working productivity will be decreased because the employer will not reward him with extra money for his extra work, or increase his salary and/or to give him extra time off from work in exchange of his overtime.

This research is important to the employers because they do not realize that their behaviour towards their employees and/or their motivation methods have negatively affected the employees' productivity after the economic crisis. So the purpose of this research is to show to the employers with actual test methods and results that working productivity of their employees' has been affected after the economic crisis occurred as they have stopped providing proper motivators to their employees. Our research's objectives and purposes are stated at the end of our introduction.

After the chapter of literature review I will refer to methodology. My methodology used in order to test my hypotheses is through questionnaires. I have written a questionnaire with four sections, which states questions about the motivating factors I have mentioned in my literature review. More specifically, the questions are about the motivating factors I have mentioned, and I ask the employees if those motivating factors were offered before the economic crisis, if they are still offered after the economic crisis and if their work productivity is affected when motivators are not offered.

I am going to give 20 questionnaires to a public organisation and 20 to a semi organisation and after I am going to gather the answers, then I will convert the answers to quantitative data and use statistical methods to analyse my data. After explaining my methodology used I will test my hypotheses and explain my results at the next chapter. My Hypotheses are listed at the end of this chapter and I am going to explain my results by comparing the two organisations' answers, and represent them on graphs in order to see the differences clearly.

After testing my hypotheses, I will explain my results at the next chapter. I will explain the results of testing the hypotheses and compare the two organisations' results. Regarding the semi organisations employees' answers were tested to be positive with my hypotheses which means they agreed that their working productivity was affected by the money they have been rewarded, the working environment provided, by the stress in general, by financial stress, by work overload and job insecure, before the economic crisis occurred. However, regarding the hypotheses which refer to motivators provided after the economic crisis, some of them were rejected because the employees of the semi organisation answered that their employer provides them with pleasant working environment and he is still motivates them.

Concerning public organisations employees' answers, most of our hypotheses were tested positive but some of them were rejected. The hypotheses were rejected because the employees' of the public organisation answered that their working environment after the economic crisis occurred was enjoyable and that their working productivity was not affected negatively after the economic crisis occurred. There is an explanation why some of my hypotheses were rejected and we are going to establish it in detail at the Chapter where I am explaining my results and where we can have a detail analysis of the answers.

In addition to the chapter Results we conducted the T-test method. With the t-test method we will establish if the null hypotheses are rejected and if they are we will accept the alternative hypotheses. The null hypotheses in our research are mainly that the there will be no difference on the level of work productivity between the semi employees and public employees, whatever the factor is which affects the work productivity. The alternative hypotheses which are listed at the end of this chapter from 13-24, and we are going to use for the T-test are different with hypotheses 1-12. They are different because hypotheses 13-24 state which organisations' work productivity will be affected more by the factors.

Finally, at the final chapter of my research is the conclusion. In the conclusion I am going to sum up my results and provide recommendations/solutions to the problems I have established during my research. By explaining my results I have established that the majority of my hypotheses were tested positive and as a result I have to recommend the employers solutions to motivate the employees to become more work productive through other ways of motivation and not the ones they have used. The employers should adopt new ways of motivation or improve the ones they use, as they do not affect positively employees' working productivity during the economic crisis.

RESEARCH'S OBJECTIVES:

- To find out the association between motivation incurred by the employer and employees' work productivity. In what level motivation affects work productivity;
- To what extent job stress and anxiety affects the employers' behaviour towards his employees; and, how job stress and anxiety affects the employees' work productivity;
- How the conditions of Economic Crisis have affected the employers' behaviour towards the employees; and, how the employees' work productivity has been affected in result of the employers' behaviour which is negatively influenced by the Economic Crisis;

RESEARCH'S PURPOSES:

- The purpose of conducting this research is to establish the significance of the impact caused on the employees' work productivity after the economic crisis had occurred.
- To establish the difference of work efficiency before and after the economic crisis between public workers and semi-organisation's workers.
- To establish that work overload and job security are affecting workers during the period of crisis.
- Anxiety for financial problems is causing the employees' work efficiency to be decreased.

- Hypothesis 1: Employees' work productivity will be negatively affected if the employer does not reward them for their work performance. If employees are rewarded for their work performance, they will produce high levels of work productivity
- Hypothesis 2: Employees' work productivity will be affected by a negative working environment. Instead in a pleasant working environment there would be high levels of work productivity
- Hypothesis 3: Employees' work productivity will be negatively affected where there is no social interaction between the employee and the employer. A good relationship between the employer and employee, will lead to high level of work performance.
- Hypothesis 4: Stressful/anxious employees will exhibit lower levels of work productivity than non-stressful employees would.
- Hypothesis 5: Employees who are concerned about financial matters will be less productive at work than employees who do not have stress about financial matters.
- Hypothesis 6: A stressful employer has an aggressive/pressing behaviour towards his employees, which this kind of behaviour can affect the employees' work productivity.
- Hypothesis 7: Employees feel job insecurity after economic crisis occurred. Employee's productivity will be negatively affected during economic crisis.
- Hypothesis 8: Employees who experience work overload at work will be less productive than employees who did not experience it. Employees' work productivity will be negatively affected during economic crisis.
- Hypothesis 9: Employees' working environment has changed after the economic crisis occurred and thus they do not have an enjoyable working environment. Hence, their work productivity is negatively affected.
- Hypothesis 10: Employees are more financially stress now than they were before the economic crisis occurred. Hence, they are less productive than they used to be.

- Hypothesis 11: Employees' work productivity has been affected more after the economic crisis occurred, than it did before.
- Hypothesis 12: Employers' behaviour is affected by the economic crisis in a way that they are not able to motivate the employees.
- Hypothesis 13: Semi employees' work productivity will be more negatively affected compared to public employees' if the employer will fail to reward them for their work performance.
- Hypothesis 14: Public employees' work productivity will be more negatively affected if there is not good working environment compared to semi employees' work productivity.
- Hypothesis 15: Semi employees' work productivity will be more negatively affected if there is no social interaction between them and the employer. Public employees' work productivity will not be affected significantly.
- Hypothesis 16: Semi employees' are more stressful than public employees and therefore they will exhibit lower levels of work productivity.
- Hypothesis 17: Semi organisation employees' have more concerns about financial matters and therefore their work productivity will be negatively affected.
- Hypothesis 18: A stressful and aggressive employer will affect negatively the work productivity of semi employees rather than that of public employees.
- Hypothesis 19: Semi employees feel more insecure of their job after the economic crisis occurred.
- Hypothesis 20: Public employees experience more work overload than semi employees and therefore they will be less productive at work.
- Hypothesis 21: Semi employees' working environment has changed after the economic crisis occurred and therefore they do not have an enjoyable working environment anymore. Public employees' working environment has not changed significantly after the economic crisis.
- Hypothesis 22: Both public and semi employees are financially stress after the economic crisis occurred. Therefore they will be less productive at work.
- Hypothesis 23: Semi employees' work productivity has been affected more after the economic crisis occurred.

- <u>Hypothesis 24</u>: Employers' behaviour towards semi employees has been affected negatively after the economic crisis occurred as to not be able to motivate them to work.

CHAPTER 2

LITERATURE REVIEW:

The two basic variables in the study are the employer's behaviour at work which could be affected by the conditions prevailing in a country, and how the employee's work productivity is affected by those conditions. Employees work productivity could be influenced by the working environment, and/or by his employer behaviour towards him and etc. In order to make a complete review I am going to make a thematically and chronological review so I can understand the changes in the employers' behaviour towards his employees by the economic conditions and how that behaviour affects the employees' to work productivity. So I shall start by examining factors that influence work productivity.

Motivation is one of the characteristics that an effective employer needs to develop in order to impulse others to make a commitment. Goetsch Davis stated "*the key to motivating people lies in the ability to relate their personal needs to the organisation's goals*". Goetsch Davis theory can be applied only in organisations when the manager is present and he must influence the employees to a way as to make their personal needs the organisations goals. In contrast, regarding public organisations and semi organisations where we have more than 100 employees and one manager, is difficult for the employees to make their personal needs organisational goals. Herzberg's (1966) motivator-hygiene theory has been one of the most influential in recent decades. Basically, the theory divides motivating factors into two categories: "*Motivator factors which have something to do with the work itself and, Hygiene factors which have something to do with the surrounding context*". Hygiene factors play an important role to work efficiency and are provided by the Employer. During economic crisis many of the employers stop providing hygiene factors with the sense of saving themselves some money. Hygiene factors are more important than motivating factors, especially during a period of economic crisis because motivating factors include bonus and etc, where during the economic crisis the employer is in difficulty to provide. Instead Hygiene factors include the atmosphere in the working environment, the working relationships between the co-employees and the employer. Hackman and Oldham's (1976) model of job enrichment propose that jobs can be made more motivating by increasing the following: "*skill variety, task identity, task significance, autonomy and feedback*". Hackman's and Oldham's model provides a variety of ways to boost motivation through work and task related and has nothing to do with the surrounding context at work. Equity theory was propounded by Adam (1963) and suggests that "*individuals will compare the efforts that they make against the efforts made by those around them*", more specifically they will compare their working hours, their salary, work environment and etc, with other workers in similar positions and if they identify that there is similarities to those things they will have the sense of equity. Equity is an important element at work because when you feel that your employer is treating you the same as the other employees it boosts your motivation to work harder. However when your employer is treating you differently than he is treating the other employees who do the same level of work than you do, it lows your self-esteem in a way that causes you not to be motivated to work. Having examined many theories of motivation, we listed below the most important methods of motivation:

- ✓ *Create a pleasant work environment*: Make a good space for the employees to work, and do it by making the temperature in the room to reflect the weather conditions, and to allow the employees to decorate the office room as to feel more comfortable.
- ✓ *Recognizing and rewarding the employees*: The employer should reward the employees for their work performance either with monetary incentives and/or with time off and/or with lunch.
- ✓ *Developing great relationships in the workplace:* The employer should always find some time to get know his employees and/or engage in social activities with the employees.

Regarding these three ways of motivation is important to specify that in all three the employers' involvement is required. Therefore, the employers' behaviour and involvement at workplace plays a major role on the employees motivation and thus, on their ***work productivity***. So, work productivity can be negatively affected when the employer is apathetic, uncaring, and inconsiderate about the feelings of its employees, does not appreciate its employees' work performance, does not engage in social relationships with his employees and etc. If however, the employer is rewarding its employees, engaging in social activities with them, behave them as his friends and family and creating a working environment that pleases them it will positively affect the work productivity of the employees. Hence, motivation with positive qualities increases work productivity and motivation with negative qualities decreases work productivity.

During the Economic Crisis, we can establish that the employers do not engage in social activities with their employees, do not provide a good working environment to their employees and they have stopped rewarding the employees with monetary rewards and/or with other incentives. The employers during Economic Crisis left their employees to work under bad conditions. More specifically during heat they do not provide them with air condition and during the cold they do not provide them with heating and even they do not allow them a 30 minute break to eat as they have a right to do it by the Law. Hence, it constitutes bad working environment and thus, minimizes the employees work productivity. Moreover, employers request from the employees to work sometimes on weekends or extra hours without extra payment and because of the need to have a job and being afraid not to lose their job they cannot refuse. Employees cannot risk refusing to work extra hours because of the need to provide food to their families and/or money to be able to pay their bills and/or any loans the employees' had engaged.

Furthermore, regards to ***anxiety and stress*** can affect employees' work productivity. Stress and anxiety can occur because of too much pressure at work as to finish a piece of work on a specified deadline, and/or because of financial problems and etc. Furthermore, according to Kirkcadly, Cooper and Rufallo (1995), *"a combination of mental and physical factors influence work stress. These variables include alcohol, drugs, gambling, absenteeism, family relations, and hazardous working conditions, threat of injury on the job, personal health and poor financial management".* In large organisations the Employers cannot deal with the employees' mental status because there are too many employees. However, the employer can make sure to take care of physical factors at work. Mental factors are more important to be taken care off than physical factors, because when the employee is stress and anxious regarding to financial problems or illness problems he cannot focus on his work until he fixes his problems. Thus, the employers should find some time to make sure that their employees' mental statuses are in welfare in order to work efficiently.

One of the major stressors at work is personal financial matters, which this can make stressful not only the employee but also the employer. The employer can become quite stress concerning financial problems of his business, especially when the profits are not satisfying and the business is threatened to become bankrupt. The employer in times when he has financial problems he has to make difficult decisions, as for example to fire some employees because of redundancy or reduce employees' wages. Employers' stress about financial problems can affect his behaviour towards his employees and as a result he might develop an unwanted behaviour/unwanted workplace environment. As for example, he may fail to provide rewards, stop having social relationships with his employees and deal with his employees on a typical level, he may become too forceful at work and aggressive. The result of having a stressful employer, will definitely affect the employees' work productivity as the work environment will not be pleasant for them anymore but they will feel pressurize and unwanted by their employer. The employer is the leader of a business, hence any negative energy he has will be transferred to his employees.

Regarding to the employees, a major source of lower employee productivity resulting from stress is financial matters. A survey of 301 employees of IDS Financial Services Found that "*personal finance worries may indeed affect the job performance of more than one-third of America's corporate workforce and may lead to unwanted turnover*". According to another research made by the Personal Finance Employee Education Foundation (PFEEF), "*employee distress over personal financial issues can affect their productivity in the workplace. In addition, financial stress can lead to illness and absences from work*". Hence, the employees work productivity can 100% be affected by their stress regarding to financial problems. The best way to help the employees stop worrying about financial matters is to help them find solutions for their problems, but if there are no solutions for their problems, the employer should show the employee that he is beside him and anytime he feels like talking, he is able to do it. It is definite that during an economic crisis, employees are worried about their finances. So, the employee by being able to talk about his financial problems it improves his mental welfare because his fellow employees and employers will try to make them forget about their problems and focus somewhere else. Some of the financial problems that worry the employees according to Williams (1982) are:

- ✓ Changes in family income
- ✓ Changes in employment status
- ✓ Unscrupulous or fraudulent schemes
- ✓ Adverse job politics
- ✓ Loss of ability to fulfil home responsibilities
- ✓ Need to support parent or other persons
- ✓ Premature death of spouse
- ✓ Birth of child
- ✓ Illness or disability
- ✓ Accidents
- ✓ Divorce
- ✓ Major unexpected bills
- ✓ Lawsuits
- ✓ Changes in consumer prices

As a result the employees, because of their financial problems they will not be motivated to work anymore as they will go to work and instead of having their mind on the work they will think about their financial problems. Sometimes, they will also miss work on regular basis and this will increase the feeling of guilt, resentment and loss of hope. Many employees with such feelings turn to alcohol, gambling, tobacco and drugs, as a way to reduce the effect of stress in their lives. Employees with financial stress are more stressed, less productive and absent from work more often. During working hours they make more personal calls, send more personal emails, talk about their problems longer with their co-workers, which this results as to destruct their co-workers too from work for their financial problems and not only themselves. Brown (1993) reported that

"*10% is a very conservative estimate of the number of employees in the workplace with financial difficulties*". For example, we have 200 employees and we get an annual profit of 20,000 Euros each year. If 20 employees out of 200 have financial problems then the employer will lose 40,000 Euros annually because of lack of work productivity. A higher estimate was made by Cash (1996) who establish that 28% of workers have personal financial matters which negatively impacted on their productivity.

Hence, the employer will be the one will suffer the most if the employees lack of work productivity. As a result, the employer should be aware of its employees' mental status, and if they are under stress or anxiety for any reason, then he must find ways to reduce their stress. The employer can give some time off to the stressful employee or he can offer rewards/incentives. The employer can provide personal financial education to their employees as the cost will be minimal for the employer compared with the cost of having financial stressed out employees. Another way of reducing stress is to share information with them to reduce uncertainty about their jobs and futures, and/or praise good performance, and/or to provide opportunities for social interaction whereas if one of the employees has problems, help him to surpass it. In the situation where the employer suffers from stress and anxiety, then he must find ways to overcome it. In conditions like the economic crisis that has affected the whole world but mostly Europe, the employer suffers from stress concerning financial matters. Thus, the employer must consult a specialist on how to avoid stress in these situations as it will definitely affect his employees' work productivity.

Economic Crisis started since 2009 and is still continues to have a negative effect on the economy worldwide. Many businesses have close and other business are straggle not to bankrupt. The crisis did not only affect the euro zone but also US and other major countries. Economic crisis has worried the employers and the employees. Concerning the employees, after the economic crisis they do not feel employment security as many employers made redundancies and they do not provide long-term or continuous contracts anymore.

In today's economy, ***job security*** has become a treasure, if not scarce. Greenhalgh and Rosenblatt (1984) define job insecurity as "*the perceived powerlessness to maintain the* *desired continuity in a threatened job situation*". Heany, Israel and House (1994) "*refer to the perception of a potential threat to the continuity of the current job*". In this article, job insecurity is defined as the fear of losing your job. In nowadays because of the economic crisis, employees are feared of losing their job and as a result job insecurity is increasing as they are seeing it realistically through friends and families who lost their job. Unemployment rates in 2009 in Cyprus were 4.0% and in 2010 increased at 6.6%. Until today the unemployment rates rose significantly and they reached at 16.4% (statistic data from EUROSTAT). Moreover, on a study conducted by Smith & Liou (2007), "*the impact of financial sector in response to financial distress is analysed. As a matter of evidence, several studies have proven the negative impact caused by the financial distress on employee job motivation and job security level*". Another study was conducted by Dr .Zulkarian Muhammad Sori (2006) to test the financial distressed firm in Malaysia due to the Asian financial crisis in 1997. "*The study found that the variables used are strongly correlated. By strongly correlated is meant that when financial stress is increasing, work productivity is decreasing".* As a result, job insecurity can be caused by the fear of losing you own job, or by seeing others losing their job can, or can be caused because you cannot find a new job. We can definitely agree that Job insecurity has been increased after economic crisis and this can be justified by the unemployment rates as the chance of finding a new job or keeping your job has been substantially decrease. Moreover, the Cyprus Gender Equality Observatory (CGEO) reported that *"women and young people were primarily affected by the crisis in terms of unemployment and job insecurity". This statement can be justified by the fact that the areas were mostly affected by the economic crisis were the tourist sector and more specifically hotels and restaurant were the biggest percentage of employees are women.* Regarding young people they are the ones who have been significantly affected by the economic crisis and are in difficulty in finding a job. Young people who have just finish their studies and are inexperience will not be able to find a job easily as someone who has at least 3 years experience and above. Job insecurity can affect the employees' mental health because of the unemployment rates, the redundancies made and the reductions in salaries that other people are facing and fear not to become unemployed. The fear of losing your job can make you more stressful at work. So because of the worries and insecurity, employees will not be productive at work. Thus, we can say that the employees' level of work performance has been substantially decreased during the period of Economic Crisis.

Moreover, ***work overload,*** working extra hours with less money is also a distressful factor that affects the employees work productivity. By working extra hours and on weekends without any rewards and without the ability to refuse because you may lose your job, it is distressful and definitely affects the level of your work performance. Employers should try to avoid overloading the employee with extra work and/or forcing him to work extra hours. According to G. A. Miller's cognitive load theory (1950), a person that attempts to learn many in a shorter amount of time, he will definitely be in more difficulty to process that information in the working memory. As a result, an employee will not perform well at his job if he has work overload because of the many tasks he has to complete at a short period of time, which his mind cannot cope with. Moreover, work overload leads to stress when the requirements of a job, do not match the capabilities, resources, or needs of the worker. The stress that employees experience because of work overload and, by knowing that they will not complete the work because of lack of resources and their inability to process to many things at a short period of time may lead to a decrease of the level of work productivity. This could happen especially during a crisis period when they know that they will not get paid for their overtime. Employees are also not happy when they have to work extra hours because of the minimum time remaining for his family and this could make the employee sad and work without enjoyment. A happy employee will put more effort at work than a distressful employee. Consequently, work overload may lead to less work productivity. Thus, the employer must try to avoid work overload but if he needs the employee to work extra hours, he must reward him either with money or with extra time off in the future as not to affect his productivity at work.

In addition, the employer's behaviour and/or his character can change because of the financial problems. Especially during the financial crisis period, we can see many employers becoming distressful, advantageous and aggressive towards their employees. As I mentioned before, this does not constitute a good working environment and the work becomes non pleasurable for the employees. Consequently, low level of interests and enjoyment at work constitute low level of work performance. Employers during this economic crisis should be very careful of their behaviour and try to have a pleasant working environment for their employees.

In the next chapter I am explaining my methodology used. In chapter 4 where I am explaining my findings, they demonstrate that work productivity can be affected negatively by the factors i have mentioned in my research.

CHAPTER 3

METHODOLOGY:

METHODS OF GATHERING DATA:

There are several methodological approaches available to gathering data. In order for me to find reliable and valid data i chose to obtain it from different organizations in Cyprus. I gather data from a semi-organisation and from a public organisation, in order to test my hypotheses which consist of gathering information on a group of employees and establish what decreases and increases their work performance.

MY METHODOLOGY:

1. ***Questionnaires*****:** which it will be very important to the study on work productivity and how it has changed since the economic crisis. More specifically I divided the questionnaire in four sections, and I chose the most significant questions to convert them in quantitative data and analyse them by testing my hypotheses. From section A I pick the questions which asked (a) whether the employees' working productivity was affected before the economic crisis occurred because the employer did not reward them for their work performance, (b) if their working productivity was affected by their working environment before the economic crisis, and (c) if their working productivity was affected by the relationship they had with their employer before the economic crisis. From section B I chose the questions which asked (a) if stress in general affected their work productivity, (b) if stress of financial matters affected their work productivity, and (c) if bad behaviour by the employer affected their working productivity. From section C I chose the questions which asked (a) if the employees felt secure of their job after the economic crisis occurred, (b) if after the economic crisis they still felt that they had a good/pleasant working environment, and (c) if work overload affected their working productivity. Finally, from section D I chose the questions which asked (a) if the employees felt more stress than they did before the economic crisis, (b) if their working productivity was affected more after the economic crisis occurred and (c) if the employer still motivated the employees after the economic crisis

occurred. The answers are going to be kept confidential. The main purpose of using questionnaires is to obtain information about the characteristics, attitudes and beliefs of a group of employees to determine what it is that will makes them feel pleasant at work and motivates them to be more work productive.

This methodology is appropriate for the research I am doing on work productivity. It will help test my hypotheses of my research as well as answer some of my research questions. This proposed methodology is very simple to understand.

DATA ANALYSIS PROCEDURES:

So after gathering my quantitative data from the questionnaires I will use my quantitative data to test my hypotheses. I will be calculating the mean, mode, standard deviation, t-test, the frequency of a number occurred and etc. To establish how frequent a number occurred I am going to use the COUNTIF function in excel, which tell us how many times a specific number was used. Then I am going to represent the frequency of a specific number in percentage by dividing it with 20 which is the total number of employees they answered the questionnaires. After having gathered the data and use statistical methods to explain the data for each organization I will use tables and graphs to show the difference or similarity of answers between those two organizations. The purpose of collecting these data is to help organizations improve their efficiency and this is achieved by knowing the average group's belief on the matter and recommend solutions/improvements to it. From this data we can point out to the employers' factors that make the employees less work productive and provide them with recommendations on how to increase their work productivity. Hence, it will increase the organization's efficiency.

I gave 40 questionnaires to employees. I gave 20 questionnaires to the employees a semi-organization and 20 questionnaires to the employees of a public organization. The data I gathered were transformed to quantitative data using an ordinal scale conversion. The converted data are shown in the appendix. Employees were questioned about motivation factors, and how those factors affected their work productivity. Moreover, they were questioned about stress and anxiety, and how stress affects their work productivity. Finally, they were questioned about their work productivity after the economic crisis, in order to be able to make a comparison at a later stage. The responses are shown in the appendix.

I have used excel for analysing my data and in the following chapter I will explain in detail in which factors working productivity is affecting the employees' of the two organisations and why.

CHAPTER 4

INTERPRETATION OF FINDINGS:

► SEMI ORGANISATION: As I mention previously in my literature review, monetary rewards include not only bonuses or salaries but also non-monetary rewards, as extra time offs and vacations. Where you are not given or offered either of the two the employees will not work efficiently as they will not have motivation. Employees of semi organisation answered that their work productivity was affected by the money they were rewarded before the economic crisis occurred. More specifically the 10% of the employees had answered “strongly agree”, 30% answered “agree” and the 30% of the employees had answered “somewhat agree” (*SEE FIGURE 2.1*). Thus, when the employees are fairly rewarded for their work effort their work productivity will be increased, in contrary if they are not fairly rewarded for their work effort their work productivity will be decreased. By using the AVERAGE function of excel we have a result of 3.20 and the MODE function give us number 2. Standard deviation is shown to be 1.53622915, which is low and close to 1. Standard deviation is low because our data are gathered together. Hence, 60% of the answers are positive. ***(Hypothesis 1 is positively and strongly accepted).***

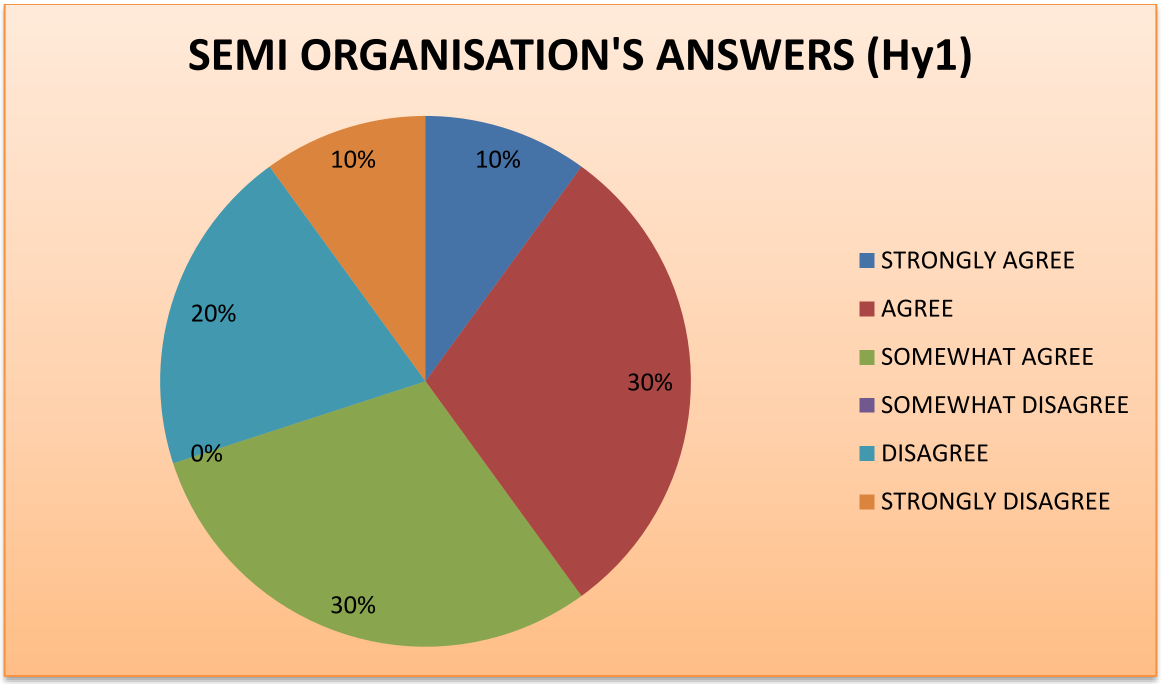

FIGURE 2.1

Moreover, regarding the working environment, employees' work productivity is strongly affected by it. Working environment includes the social relationship the employees have with their colleagues or employer and/or the condition of the working environment, if they have heating for the cold and and/or coffee machines and/or if it is clean so they can feel safe from any disease and etc. So, if the working environment is pleasant and in good condition the employees will put more effort at work, however if the working environment is not pleasant they will not work efficiently. This can be justified by their answers, 35% of the employees answered "agree" and 45% of the employees answered "somewhat agree" (SEE FIGURE 2.2). Hence, the employees' work productivity of the Semi Organisation is negatively affected when the environment is not pleasant. Standard deviation is calculated to be 1.10792599. We have a low number of standard deviation and this is justified by our gathered data, as 85% of employees' answers were positive. ***(Hypothesis 2 is strongly and positively accepted).***

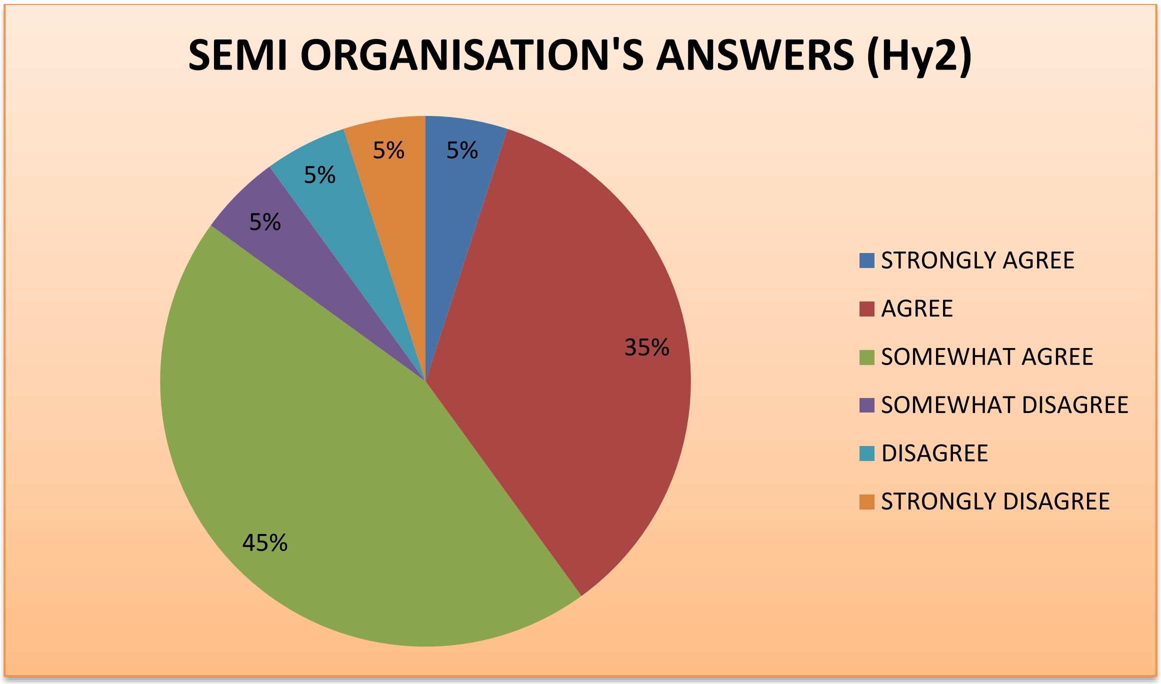

FIGURE 2.2

Many employers have a social relationship with their employees and as a result they might get together for a meal and/or engage in philanthropic activities and/or organize other activities. A good relationship with the employer will make the employees happier and more dedicated to put more effort at work in order to satisfy their employer. However, in large organisations employees might not have such a relationship with their employer as there are 200 employees and only one employer, which make it difficult for the employer to develop a social relationship with all of them. However, in large organisations there are managers in every sector and a social relationship can be built with them instead. As to whether semi employees' work productivity have been affected by their social relationship they had with their managers or employer, here the average of the employees answers were positive. 30% of the employees answered "somewhat agree", 20% of the employees answered "agree" and the other 20% answered "strongly agree". The number of standard deviation here is1.314343943 which is close to 1, thus our data are not scattered. There is no variation as 70% of the answers were positive (SEE FIGURE 2.3). As a result, if the employer has a good social relationship with his employees, the employees will be more dedicated to their work as to gratify their employer. On the other hand, where the employer does not have social interaction with his employees but only a relationship on a business level, then the employees will not work efficiently**. (*Hypothesis 3 is positively and strongly accepted*).**

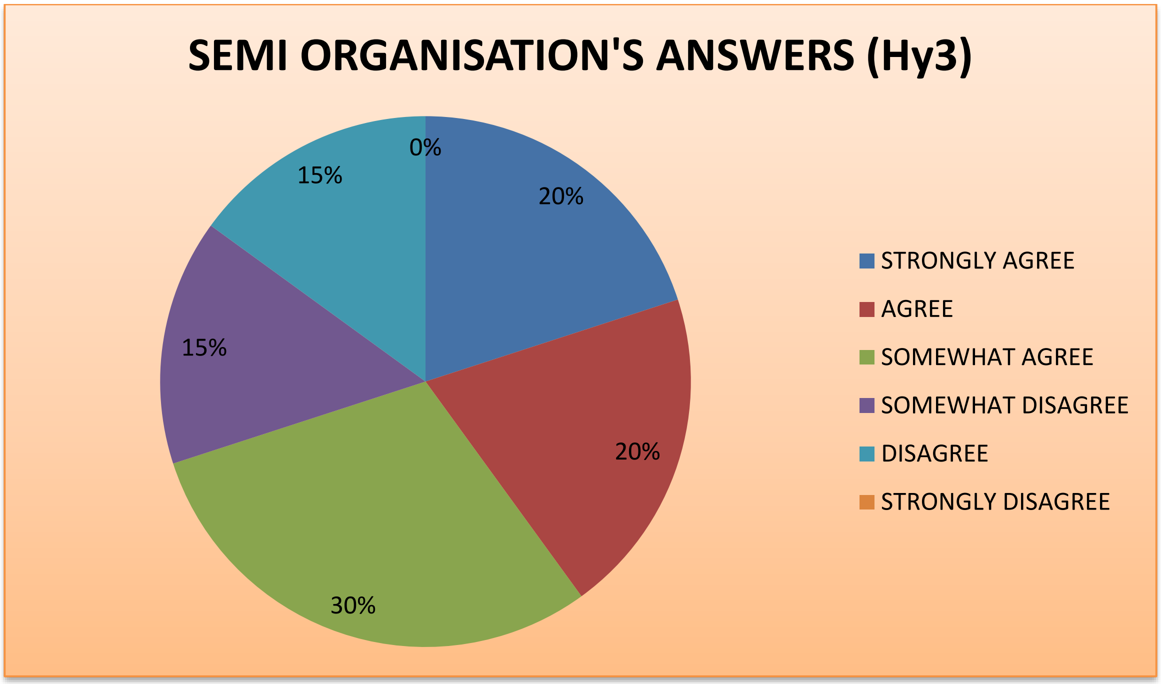

FIGURE 2.3

In addition, concerning stress the employees of semi organisation answered that their work productivity is strongly affected by it. Stress can occur because of financial worries or health worries or because you have a lot of tasks to complete but not enough time, also stress can occurred because of negative conditions prevailing at work and one major reason is redundancies resulting from surplus or bankruptcy and etc. The employees of semi organisation have agreed to our hypothesis. More specifically, 30% of the employees' answered "strongly agree", 30% of them answered "agree" and 30% answered "somewhat agree". As the 90% of the answers were positive, standard deviation was low and close to 1, 1.314343943. This is justified because the data are gathered closely together and are not spread out (SEE FIGURE 2.4). ***(Hypothesis 4 is strongly and positively accepted)*.**

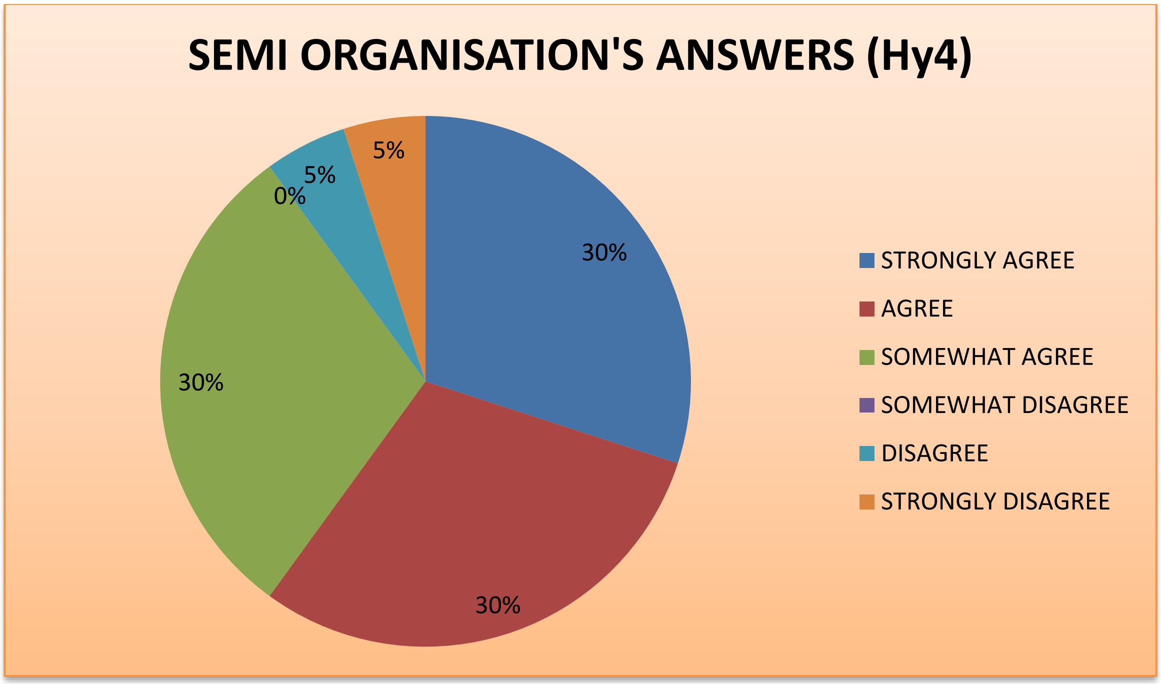

FIGURE 2.4

To clarify whether stress is mostly affecting their work productivity than any other stressor does we asked the employees of the semi organisation specifically only about financial matters. The majority of the employees answered agree and thus, financial matters affect significantly their work productivity. The employees' answers whereas follow: 30% answered “strongly agree”, 20% answered “agree”, 20% answered “somewhat agree” and the rest 30% disagreed *(SEE FIGURE 2.5*). According to our results, standard deviation will again be positive and close to 1 as out data are gathered together. Standard deviation was calculated to be 1.10792599, very close to 1 which implies that there is no variation. ***(Hypothesis 5 is strongly and positively accepted).***

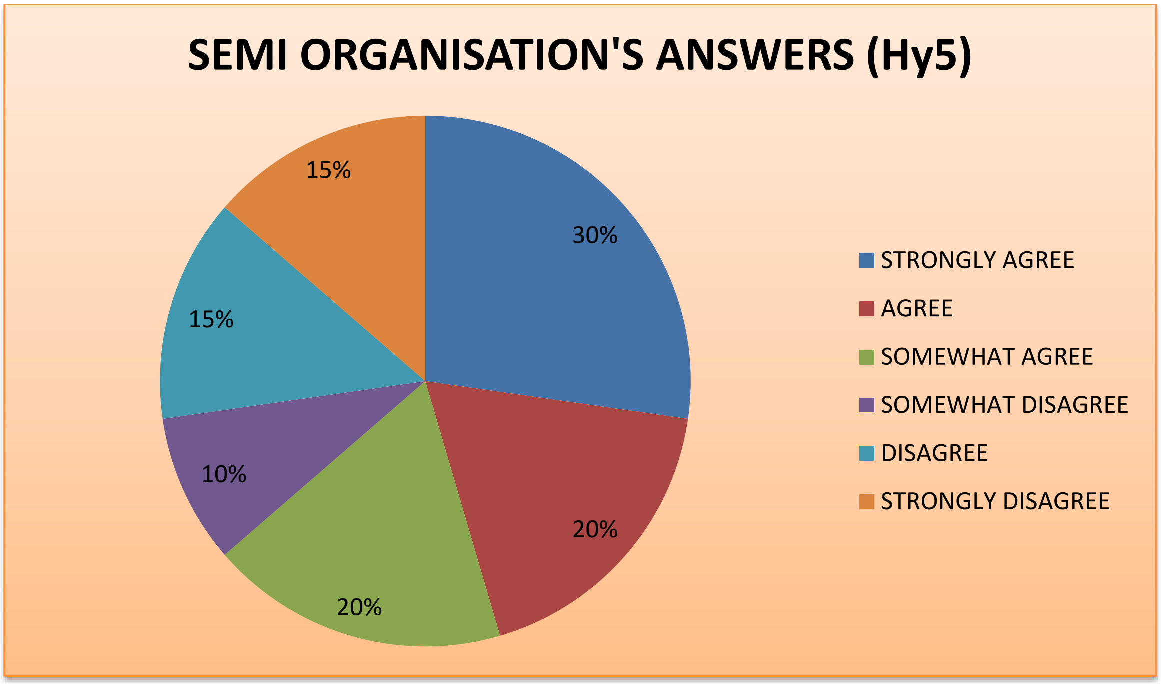

FIGURE 2.5

Moreover, when the employer is stressful and he is transferring the negative energy to his employees by his abrupt and stressful behaviour, the employees are probably going to be emotionally and negatively affected by his behaviour. Hence, they will not put much effort at work as the negative energy in the working environment will affect their emotions and desire for work. The answers of the semi organisations' employees were: 30% answered "strongly agree", 35% answered "agree", 10% answered "somewhat agree" and the rest 25% disagreed (SEE FIGURE 2.6). Standard deviation was calculated to be 1.314343943, which is close to 1. Thus, there is no variation between our data. ***(Hypothesis 6 is positively and strongly accepted.)***

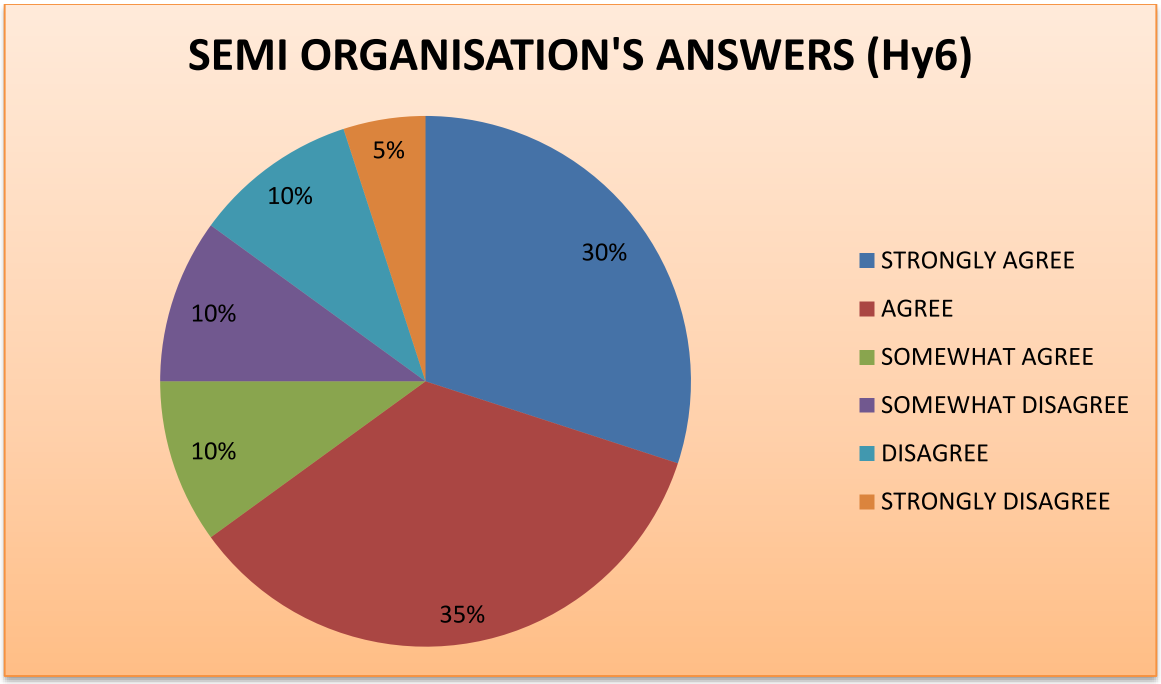

FIGURE 2.6

In addition, after the economic crisis occurred many employees feel unsafe of their job as they might lose their job because of redundancy. When the employees of the semi organisation have been questioned if the feel secure of their job after the economic crisis occurred, the 70% answered disagree. Whereas, the 15% answered “somewhat agree”, 30% answered “disagree” and 25% answered “strongly disagree”. The rest 30% answered agree. If you feel job insecurity at your work, you will not be much productive at your work. This is justified because despite how much productive you are at your work, you may lose your job because of redundancies which it does not depend on your productiveness but on the prevailing economic conditions. Hence, this insecurity will make you less productive. **(H*ypothesis 7 is positively and strongly accepted).*** Standard deviation is calculated to be 1.802082129, close to 2 and this is justified because our data are scattered. Are scattered because the 30% answered agree, and the 70% answered disagree *(SEE FIGRUE 2.7).*

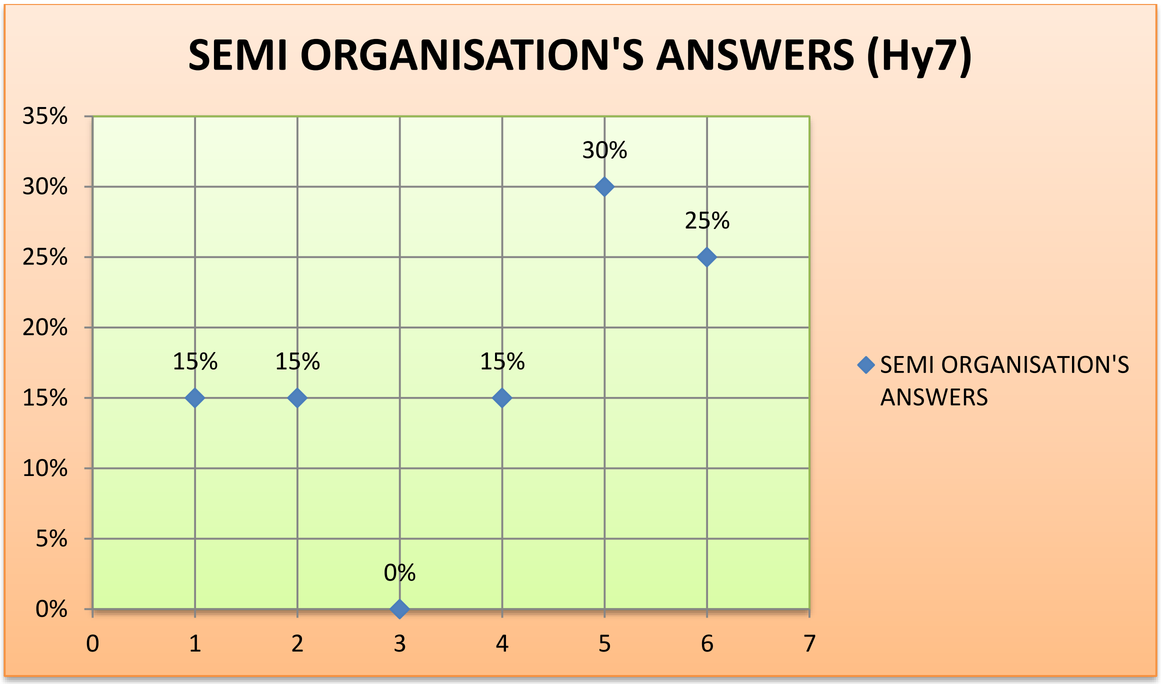

FIGURE 2.7

One of the main disadvantages that have occurred by the economic crisis is work overload, and this is because employees have more tasks to do at their work with less money paid. Many employers had decided with the economy crisis to leave a minority of employees who are high productive and fire the majority who are less productive. However, the employees who were high of productiveness will not have the same rates of productivity than they used to because they will have more work to do than they used to, with less wages paid. The employees of the semi organization have agreed to this; as 80% of them answered agree and 20% answered disagree. More specifically, 25% answered “strongly agree”, 35% “agree”, 20% “somewhat agree” and 10% answered “somewhat disagree”, 5% “disagree”, 5% “strongly disagree” *(SEE FIGURE 2.8).* Standard deviation was calculated to be 1.360147051. Hence, our data are gathered together and we do not have variation, as the majority has agreed to our hypothesis. ***(Hypothesis 8 is positively and strongly accepted)***

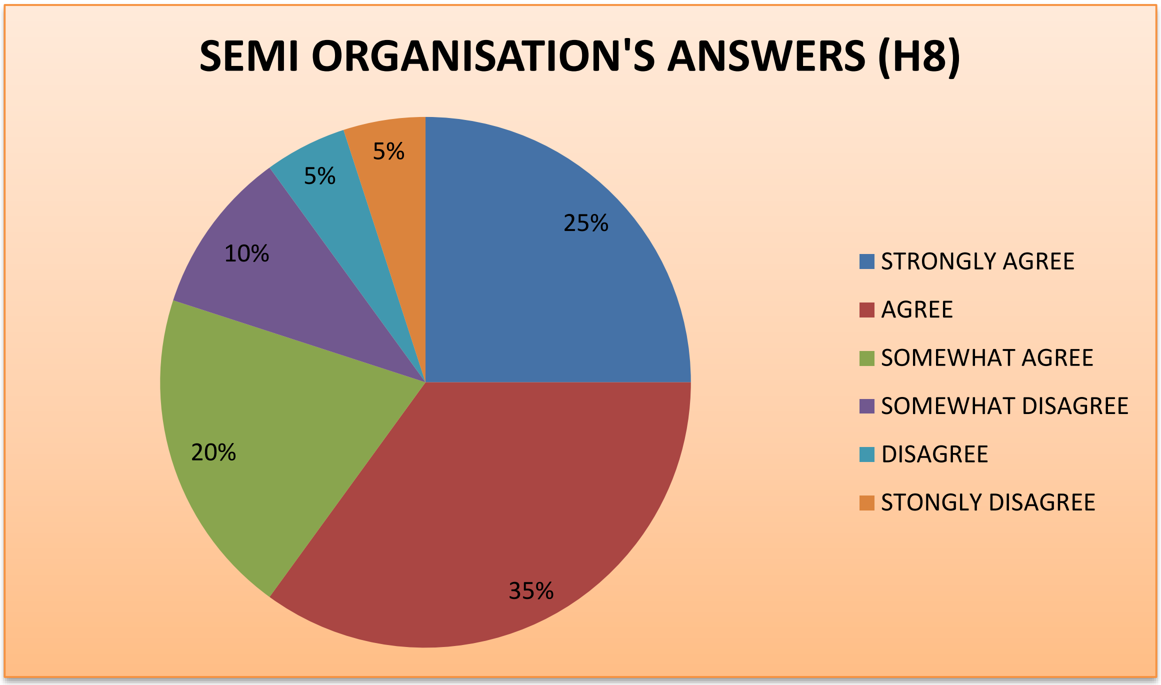

FIGURE 2.8

Another major motivator that has been affected by the economic crisis is the working environment. The working environment has probably been affected because of work overload and job insecurity, and by having this negativity and concerns every day in their life the working environment stops to be pleasant and thus, we put less effort at work. However, in large organisations the working environment might not be affected significantly because you work with many people and some of them become your friends, and thus you feel pleasant when you work with friends. Employees of the semi organisation have answered that after the economic crisis had occurred they do feel that they have a pleasant and good working environment. 5% answered “strongly agree”, 30% answered “agree”, 25% answered “somewhat agree”, and 40% answered “somewhat disagree”. This means that the employees of the semi organisation still feel that they have a pleasant and enjoyable working environment after the economic crisis occurred. Thus, their working productivity has not been affected by their working environment as it is still a positive working environment after the economic crisis occurred. We have a standard deviation close to 1, 0.948683298, because our data are gathered together and we have no variation. No employee had answer “disagree or strongly disagree” *(SEE FIGURE 1.9).* ***(Hypothesis 9 is negatively rejected).***

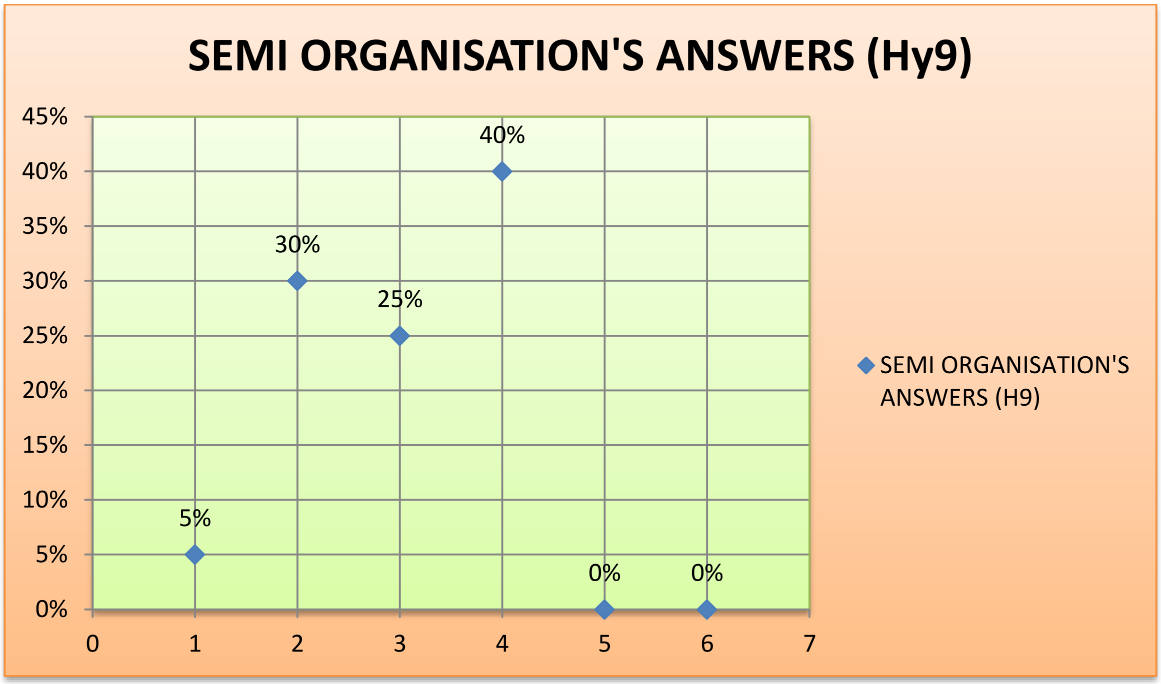

FIGURE 2.9

Furthermore, with the negative economic conditions prevailing in our country and after the hair cut of peoples’ bank deposits and the redundancies that took effect after the haircuts, employees’ feel more stressful than they used to feel. Moreover, many of the employees have loans and according to statistics made by the Central Bank of Cyprus in April 2014 loans made for obtaining housing for home ownership were amounted to be €5.8billions and the €2billions were non-performing loans, which represents the 26% of total lending in obtaining housing for main residence. These statistics show us that many of the employees might have non-performing loans and might lose their residence because they probably have it under mortgage. So, the majority of employees of semi and public organisation will probably feel more stress than they used to feel before the economic crisis. Employees of the semi organisation have agreed to this hypothesis as 85% answered agree and only 15% answered disagree *(SEE FIGURE 2.10).* Standard deviation was calculated to be 1.359227722, close to 1 because our data are not scattered. ***(Hypothesis 10 is positively and strongly accepted).***

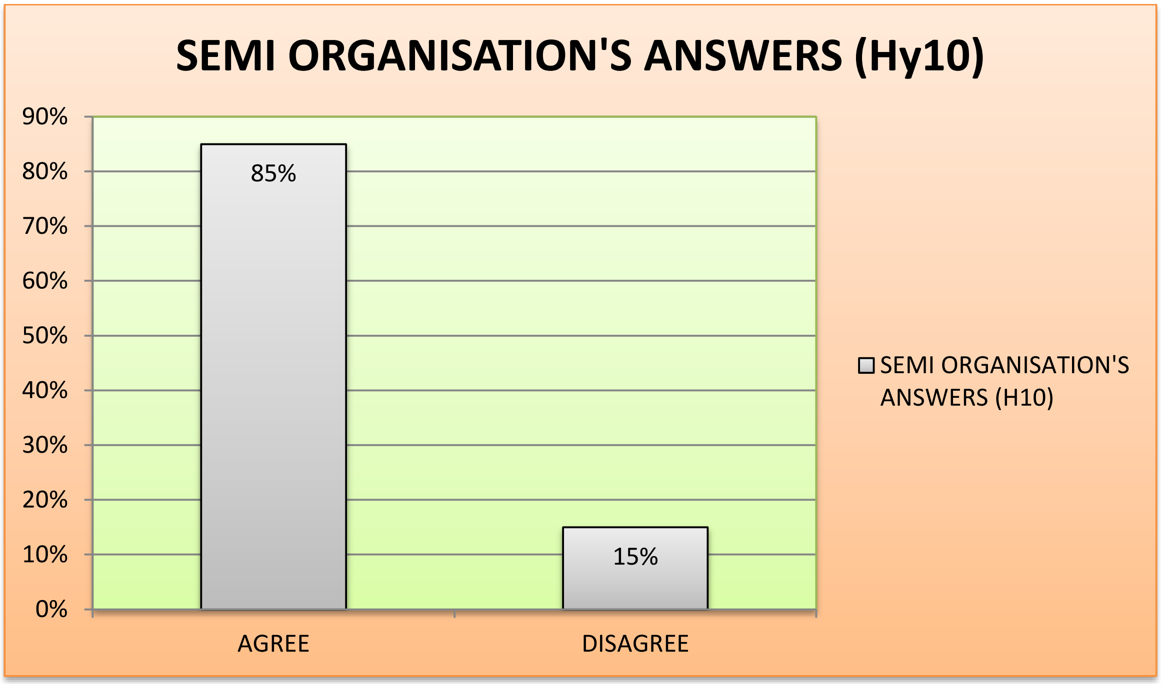

FIGURE 2.10

Work productivity has been affected significantly after the economic crisis occurred, as there are many negative factors that have resulted by it. The negative factors which have been resulted are work overload, reduce of salary, no monetary or non-monetary rewards, financial stress, less time off, redundancies, fear of unemployment as the unemployment rates are increasing and etc. The employees of semi organisation agreed to hypothesis 11, as the 80% had answer agree and the 20% answered disagree *(SEE FIGURE 2.11).* Standard deviation was calculated to be 1.260952021, close to 1 as the majority of the employees answered agree. We have no variation between our data. ***(Hypothesis 11 is positively and strongly accepted).***

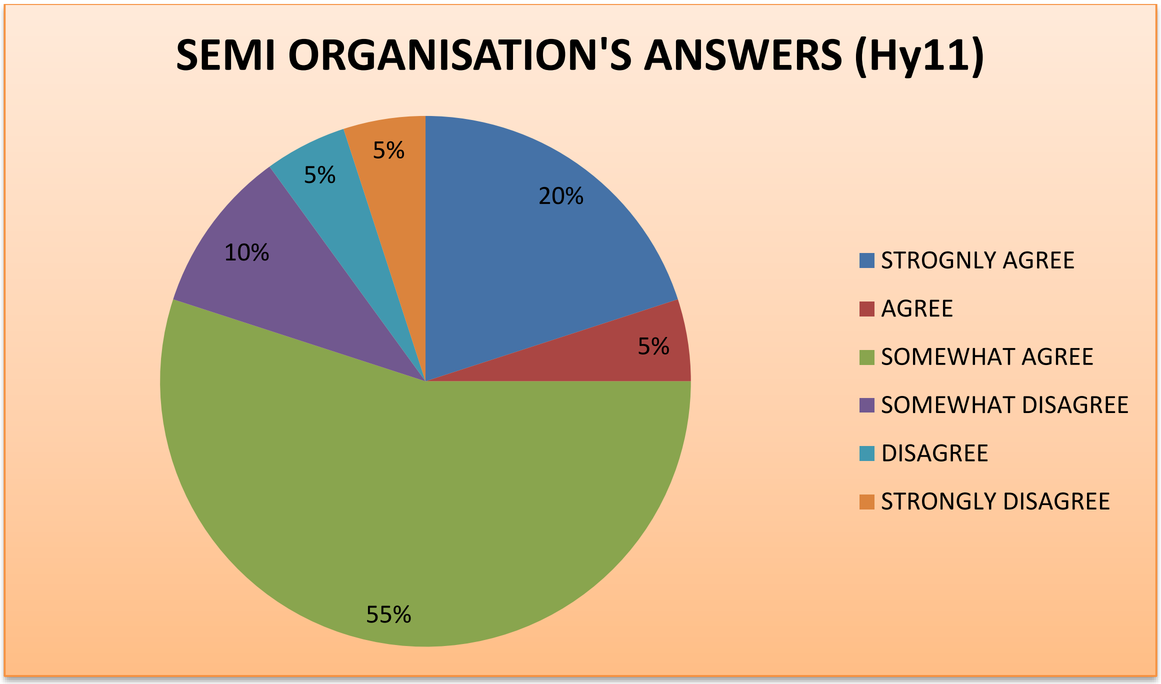

FIGURE 2.11

Lastly, the employers are not motivating the employees after the economic crisis occurred, than they used to motivate them. With less motivation we have less work productivity. Employers might not have the strength to motivate the employees because they have also a lot of concerns by the occurrence of the economic crisis as most of the employers' fear of becoming bankrupt. Hence, their financial worries might affect their behaviour towards their employees. However, in large organisations as semi organisations and public organisations because they do not have day to day contact with their employers, their motivation might not be affected significantly. So, they might not see a big difference to their employers' motivator factors and how they have been affected after the economic crisis occurred. In small private business motivators have a lot of significance to the employees and the employees will notice if they are not offered by the employer. Hence, motivators will affect their work productivity. The employees of the semi organisation have answered that the employer is still motivating them after the economic crisis occurred and thus motivators are still offered by their employer. 55% answered agree and 45% answered disagree. Standard deviation was calculated to be 1.275735082. Hence, our data are not scattered significantly despite that we have a variety of different answers *(SEE FIGURE 2.12)*.***(Hypothesis 12 is negatively rejected).***

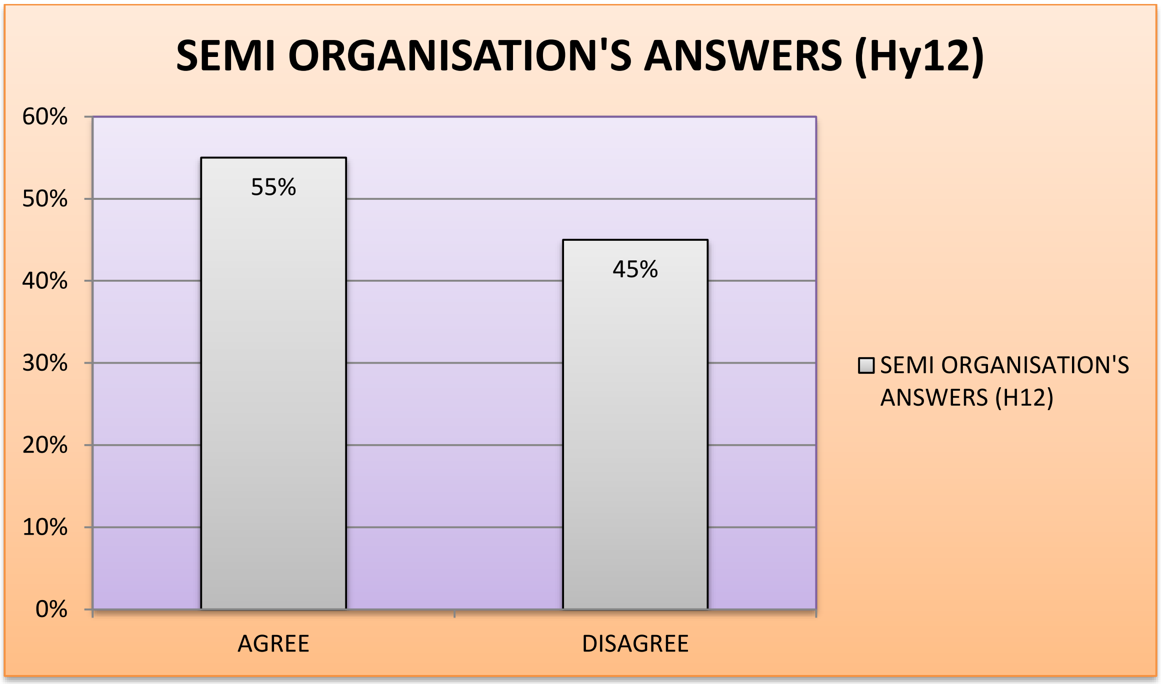

FIGURE 2.12

►<u>PUBLIC ORGANISATION: </u>Employees of the public organisation answered that their work productivity was not affected by the money they were rewarded before the economic crisis occurred. More specifically the 15% of the employees had answered “somewhat disagree”, 20% answered “disagree”, 30% answered “strongly disagree” and the 35% of the employees agreed (*SEE FIGURE 1.1*). By using the AVERAGE function of excel we have a result of 4.25 and the MODE function give us number 6. Hence, the employees’ work productivity has not been affected by the amount of money they have been rewarded before the economic crisis occurred ***(Hypothesis 1 is negatively rejected).***

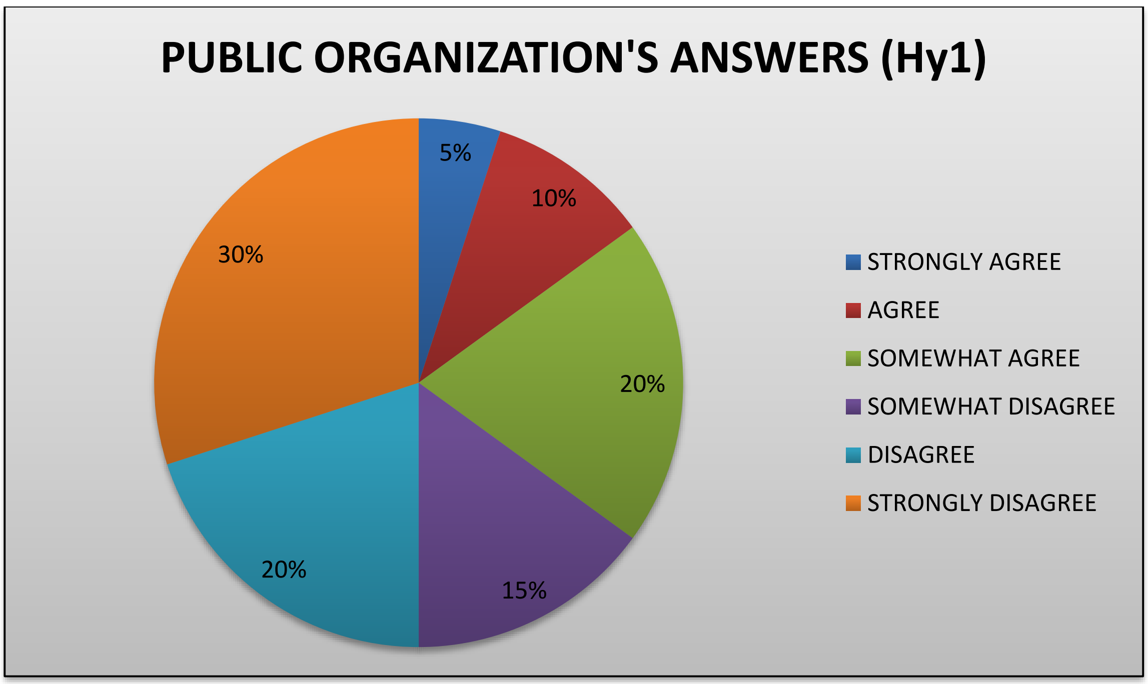

FIGURE 1.1

Moreover, the STANDARD DEVIATION here has a number of 1.545154which is a low number and close to 1. So the standard deviation does not vary from the average. Concerning with the working environment, the employees have answered that their work productivity was affected by the working environment before the economic crisis occurred. More specifically, 85% of the employees agreed whereas the 15% disagreed (SEE FIGURE 1.2). The standard deviation was calculated to be 1.089725 and the number was closed to one. Hence, there was no variation of the data ***(Hypothesis 2 is strongly and positively accepted).***

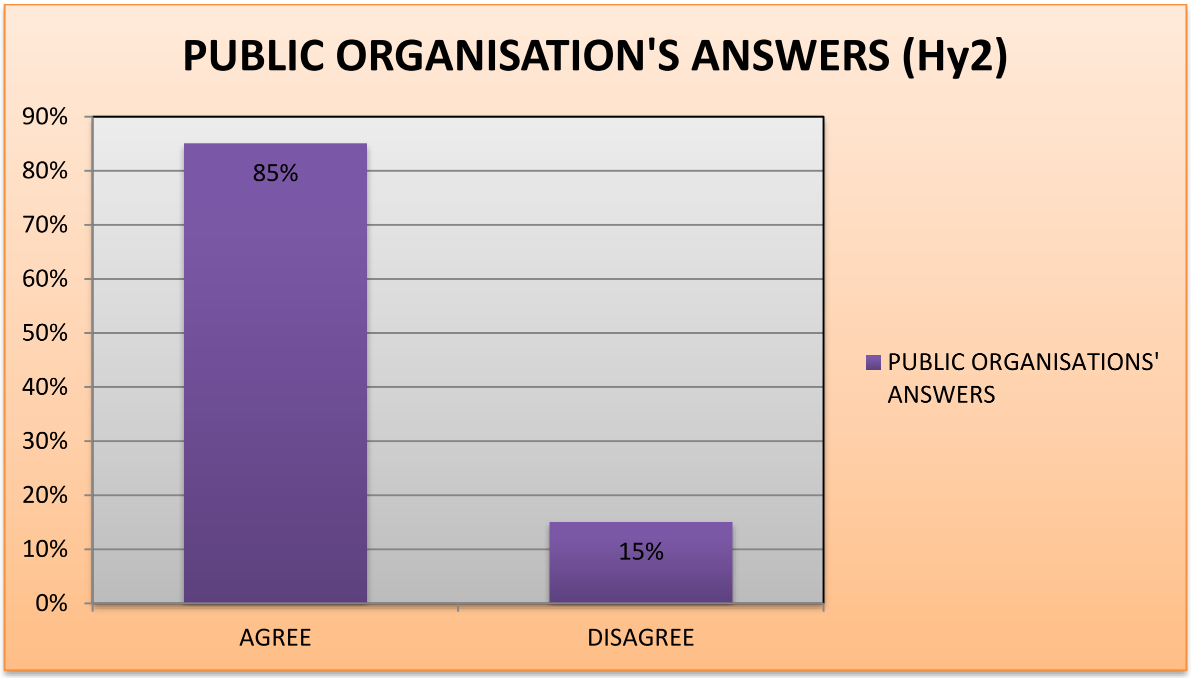

FIGURE 1.2

Furthermore, as to whether their work productivity has been affected by the relationship they had with their employer, here the employees answers varied. 25% of the employees answered “somewhat agree”, 20% of the employees answered “agree” and the other 20% answered “strongly disagree”. The number of standard deviation here is 1.819341 which shows some variation and the variation can be justified by the fact that 65% of the employees answers were positive and 35% were negative. The variation occurred because some employees answered “somewhat agree” and then other answered “disagree” and “strongly disagree”. Hence, the diversity of opinions in this question made the data vary and spread out (SEE FIGURE 1.3). This justifies a standard deviation close to 2 **(*Hypothesis 3 is positively accepted*).**

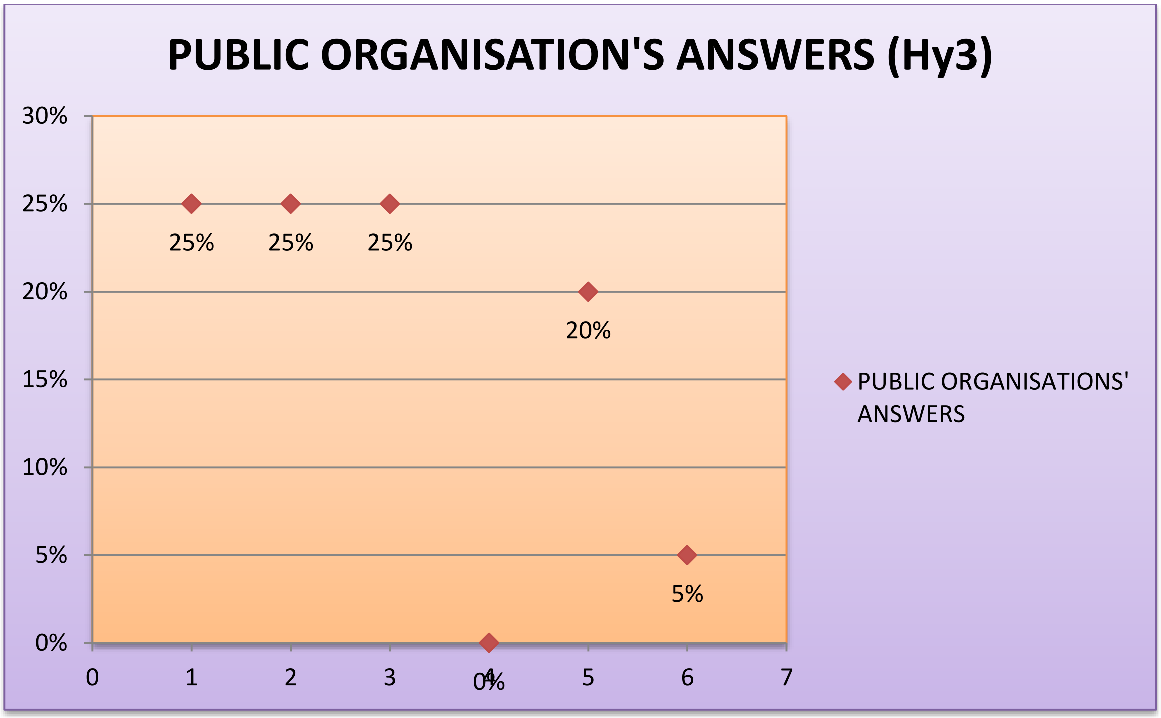

FIGURE 1.3

Furthermore, regarding stress and if stress is affecting their working productivity, the 40% of the employees from the public organization answered “somewhat agree” and the 25% answered “agree” (SEE FIGURE 1.4). As a result, stress is negatively affecting work productivity. Standard deviation here is 1.19478, it is not a very high number as to have a scattered data but however this number shows that some employees do not feel that stress is affecting their work productivity. Not a large number of people feel this way (a 30% only) but however, they are causing standard deviation to be close to 2***(Hypothesis 4 is strongly and positively accepted)*.**

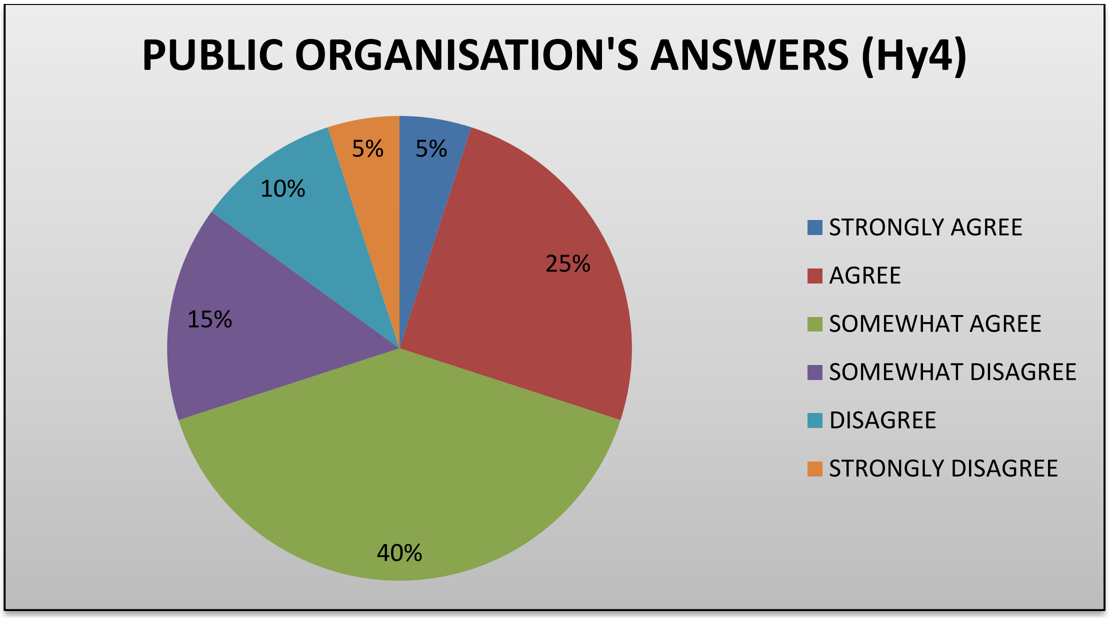

FIGURE 1.4

If stress about financial matters is affecting more the employees of the public organisations rather than other stressors, we will establish it now. In this question the 30% of the employees answered “somewhat disagree” when they questioned if financial matters affect their work productivity. However, the totals of 55% of the employees disagreed and the 45% agreed (SEE FIGURE 1.5). As a result, the employees of the public organisation are not stressed so much about financial matters as to affect their work efficiency. Hence, standard deviation will be close to 1 as the data are not scattered. Standard deviation is calculated to be 1.360147***(Hypothesis 5 is negatively rejected).***

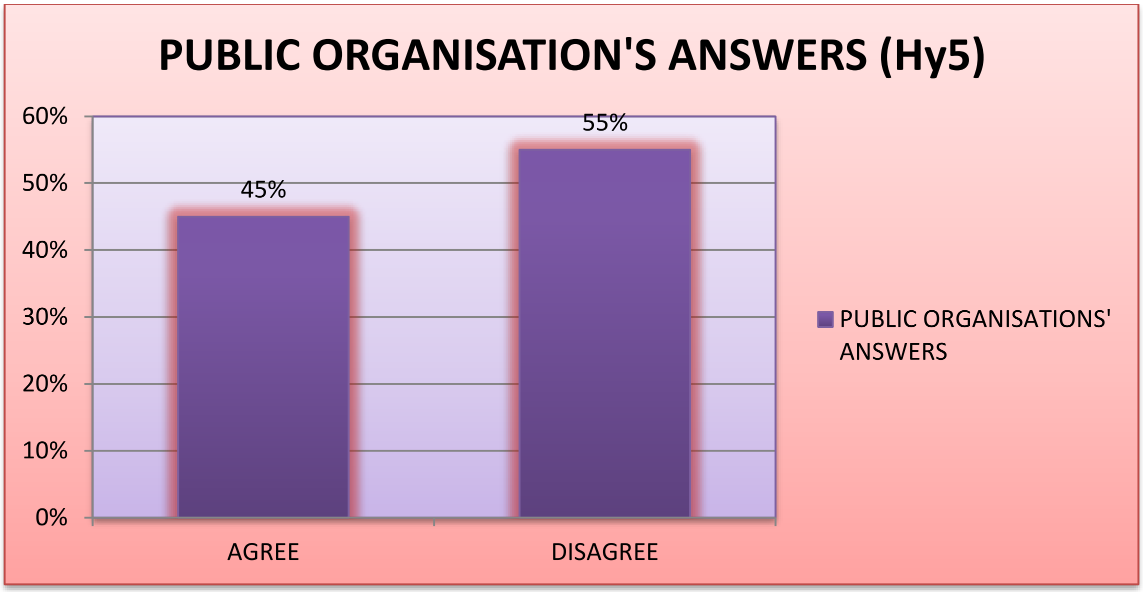

FIGURE 1.5

Moreover, as to whether the employees' work productivity is affected by the employers' stressful and bad behaviour, the 25% answered "somewhat agree", 25% answered "agree" and another 25% answered "strongly agree". The rest 25% disagreed (SEE FIGURE 1.6). Here we have a standard deviation of 1.568438714 as the majority of the data are gathered together and they are not spread out ***(Hypothesis 6 is positively and strongly accepted).***

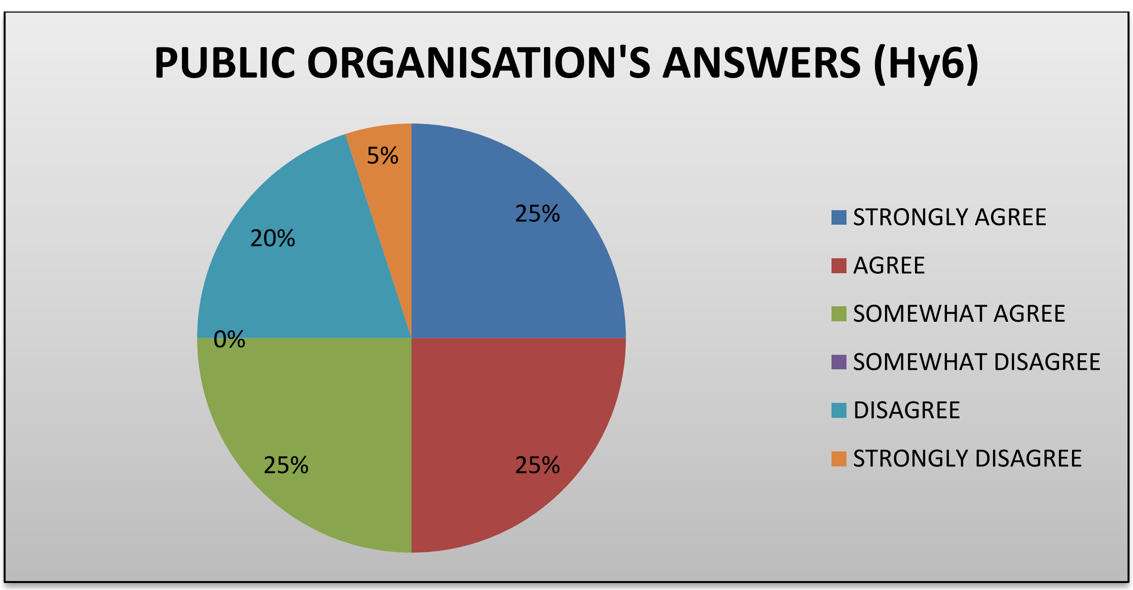

FIGURE 1.6

In addition, as to whether public employees feel more insecure of their jobs after the economic crisis occurred, the 35% answered “disagree”, the 10% answered “strongly disagree” and a 25% answered “somewhat disagree”. The remaining 30% answered “agree and somewhat agree” (SEE FIGURE 1.7). Hence, the employees of the public organisation after the economic crisis occurred do not feel secure that they will keep their job and thus is negatively affecting their work productivity. Standard deviation is calculated to be 1.220655562, not far from 1. Hence, standard deviation does not vary from the AVERAGE which it is calculated to be 4.1 and they are not scattered as the 70% of the answered fall within the same area ***(Hypothesis 7 is positively and strongly accepted)***.

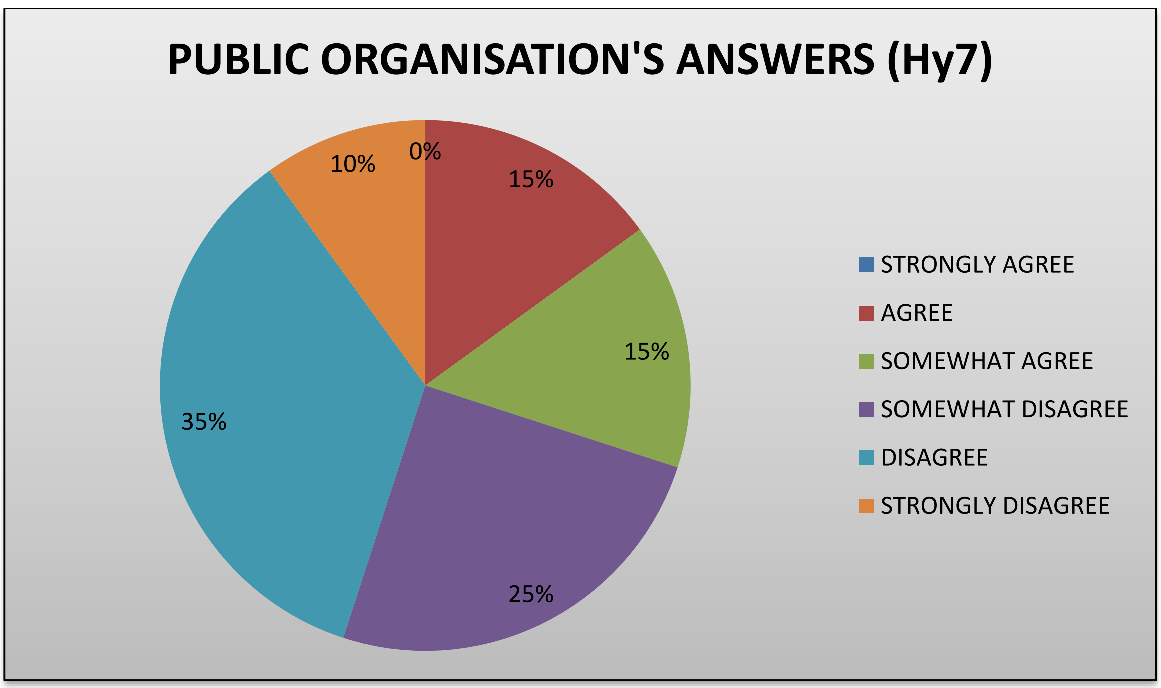

FIGURE 1.7

Furthermore, as to whether work overload affects work productivity the 50% answered “strongly agree, agree and somewhat agree” and the other 50% answered “somewhat disagree, disagree and strongly disagree” (SEE FIGURE 1.8). The standard deviation is calculated to be 1.646207763, which is not a high number and this is justified because the answers were divided in two groups. Hence, the data were not so scattered but divided in two and gathered closely together (***Hypothesis 8 cannot be rejected or accepted as there are not sufficient evidence to accept it or reject it***).

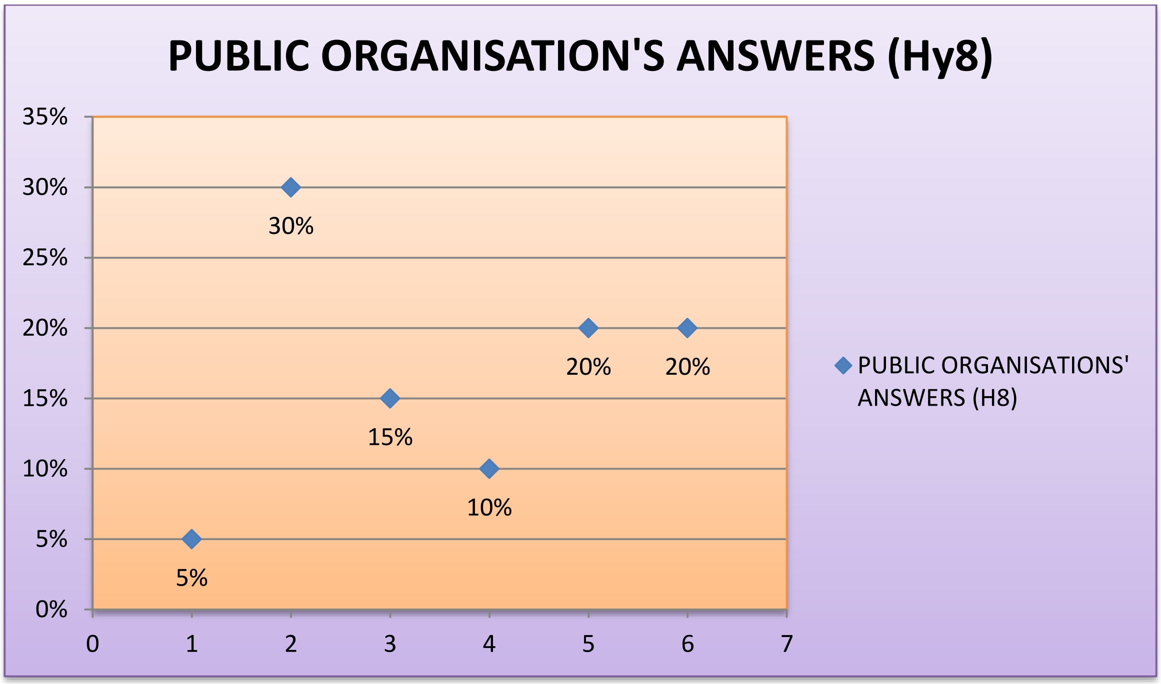

FIGURE 1.8

Regarding to the working environment and if it is enjoyable/good after the economic crisis as to positively affect the employees' working productivity, the 50% answered that they have a good working environment, "somewhat agree". The other 10% answered "agree" and the other 5% answered "strongly agree". The 15% answered "somewhat disagree" and the other 15% "disagree" (SEE FIGURE 1.9). Standard deviation is calculated to be1.15758369 and this means that our data are not scattered. This is justified by the result that only the 5% of the employees answered "strongly agree" and only 5% answered "strongly disagree". The majority of the data are gathered together and they are not spread out. ***Hypothesis 9 is negatively rejected.***

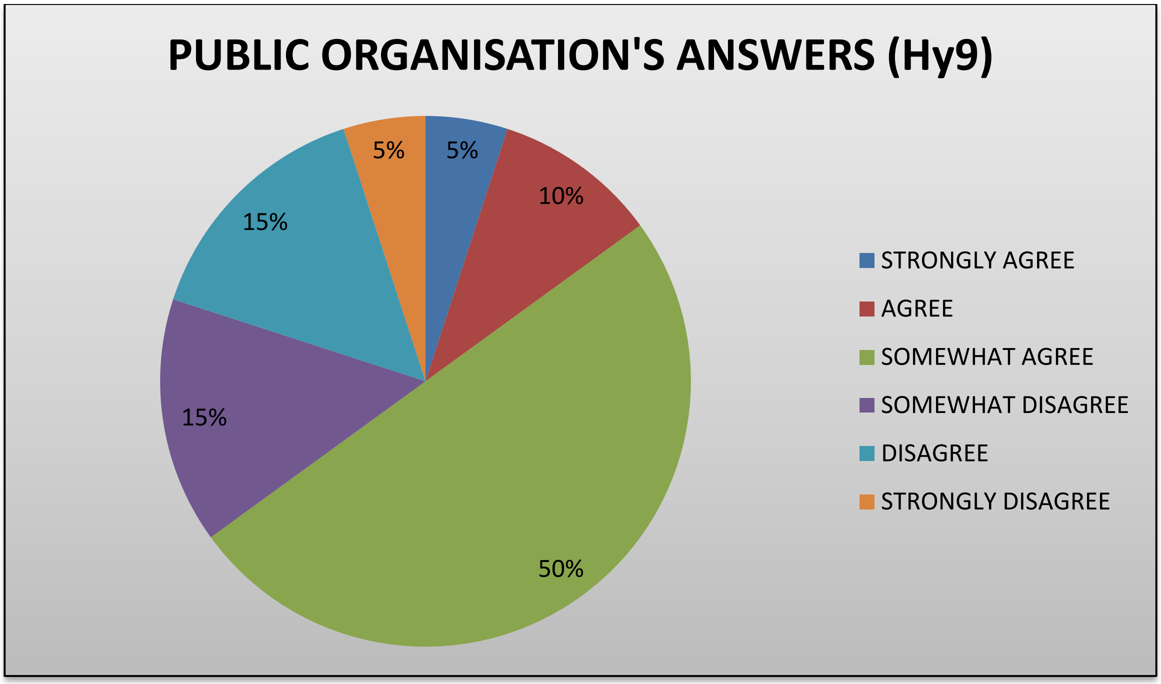

FIGURE 1.9

Additionally, as to whether the employees' feel more stress after the economic crisis occurred the 35% answered "agree", 30% "somewhat agree" and 5% "strongly disagree". A 20% of the employees' answered "somewhat disagree" (SEE FIGURE 1.10). Standard deviation is not far from the mean as it is 1.183215957 and thus there is no variation between the data. The data are gathered together as the majority of the employees' agreed on the question. ***Hypothesis 10 is strongly and positively accepted***.

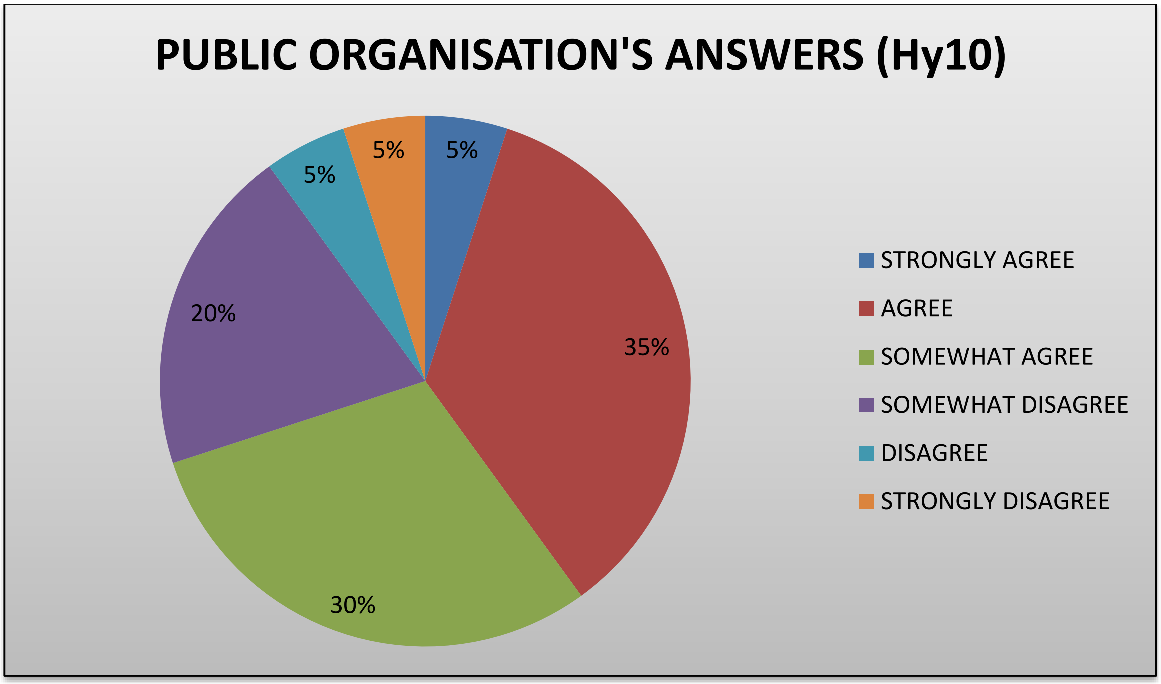

FIGURE 1.10

One of the most important questions that I would like to put more emphasis here is whether working productivity of the public employees has been affected significantly after the economic crisis occurred. 40% of the employees answered “somewhat disagree”, 15% “disagree” and 5% “strongly disagree”. A 30% answered “somewhat agree and the rest 10% “agree” (SEE FIGURE 1.11). As a result, their working productivity was not affected more after the economic crisis occurred. Standard deviation is 0.993730346, below 1 and thus there is no variation between our data. ***Hypothesis 11 is negatively and strongly rejected.***

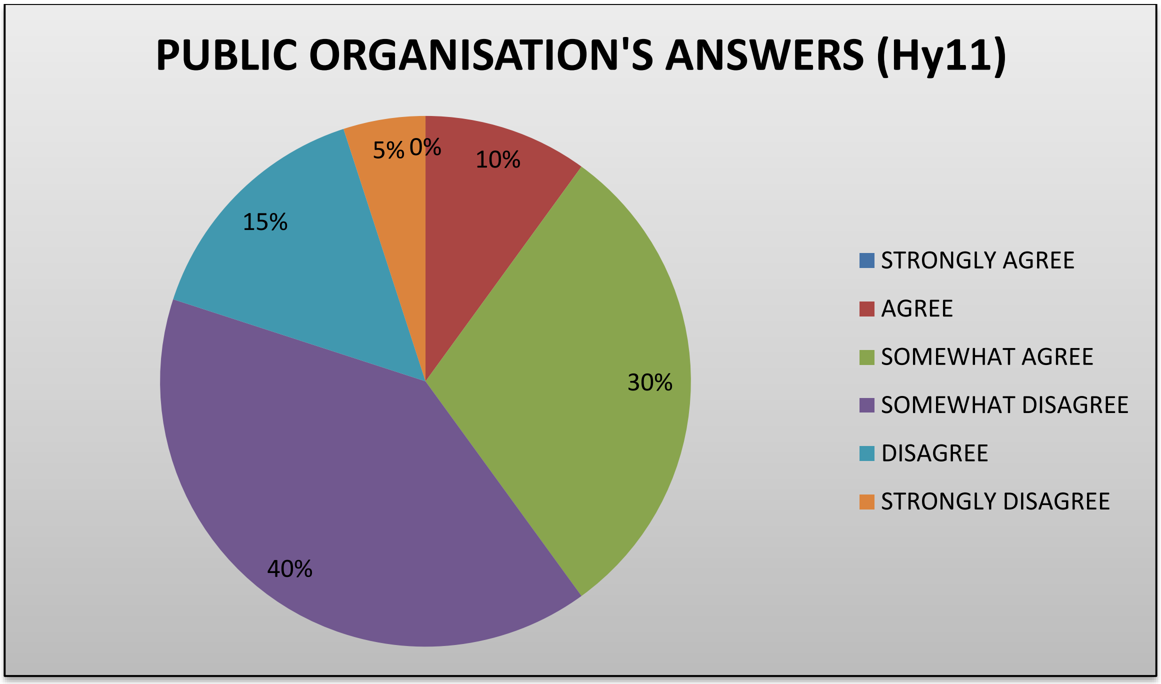

FIGURE 1.11

Finally, as to whether the employer is motivating the employees' to work after the economic crisis occurred, the 30% answered "disagree", the 20% "strongly disagree" and 5% "somewhat disagree". The other 25% answered "somewhat agree", 10% "agree" and 10% "strongly agree" (SEE FIGURE 1.12). Here the standard deviation is close to 2, and is 1.62711401, which this is justified by the result that our data are spread out. They are spread out because we the employees' circled all of the answers. ***<u>Hypothesis 12 is positively accepted.</u>***

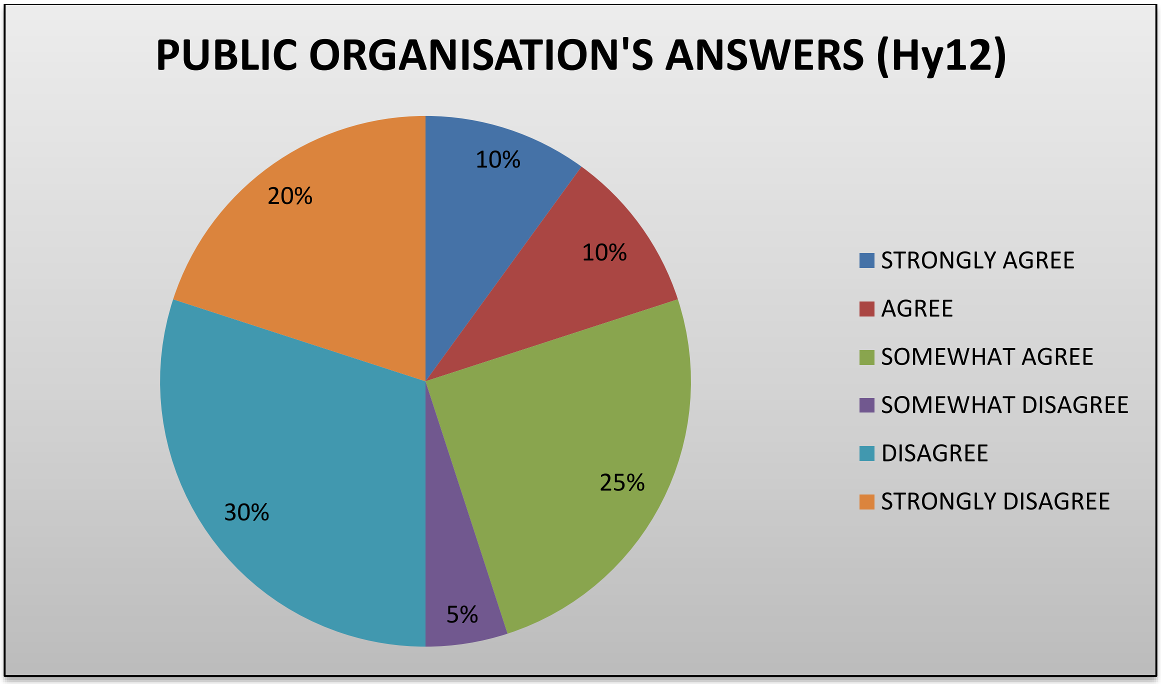
PUBLIC ORGANISATION'S ANSWERS (Hy12)
10%
10%
25%
5%
30%
20%
STRONGLY AGREE
AGREE
SOMEWHAT AGREE
SOMEWHAT DISAGREE
DISAGREE
STRONGLY DISAGREE

FIGURE 1.12

►T-TEST: TWO SAMPLE ASSUMING UNEQUAL VARIANCES: A ***T-Test*** asks whether a difference between two groups' averages is unlikely to have occurred because of random chance in sample selection. A difference is more likely to occur if the difference between the averages is large, the sample size is large and the responses are consistently close to the average values and not widely spread out (standard deviation is low). Conducting a ***T-Test*** of unequal variances will help as determine whether the null hypothesis is accepted or rejected. If the null hypothesis is rejected then we accept the alternative hypothesis. The null hypotheses in our research are mainly that the there will be no difference on the work productivity between the semi employees and public employees, whatever the factor is which affects the work productivity. I will set out in detail the null hypotheses with the alternative hypotheses and then I will use my results in excel to examine if the null hypothesis is rejected or not:

Ho 13: Semi employees' work productivity will not be more negatively affected compared to public employees' if the employer fails to reward them for their work performance.

Hy 13: Semi employees' work productivity will be more negatively affected compared to public employees' if the employer will fail to reward them for their work performance.

t-Test: Two-Sample Assuming Unequal Variances		
	Public employees	*Semi employees*
Mean	4.315789474	3.263157895
Variance	2.561403509	2.538011696
Observations	19	19
Hypothesized Mean Difference	0	
Df	36	
t Stat	2.031856384	
P(T<=t) one-tail	0.024799267	
t Critical one-tail	1.688297694	
P(T<=t) two-tail	0.049598534	
t Critical two-tail	2.028093987	

Figure 3.1

In order to establish if the null hypothesis is rejected we must compare the ***P-Value*** with the ***Significance Level (Alpha).*** The significance level (alpha) is usually calculated as 0.05. Therefore if the P is less than the significance level alpha 0.05 then this provides evidence to reject the null hypothesis and that our samples give us reasonable evidence to support our alternative hypothesis. In Hy 13 P-value is calculated to be 0.049 which this means that p value < 0.05 and that there is only a 4.9% chance that the null hypothesis might be true. Hence, we will reject the null hypothesis and accept the alternative hypothesis 13.

Ho 14: Public employees' work productivity will not be negatively affected if there is not good working environment, compared to semi employees' work productivity.

Hy 14: Public employees' work productivity will be more negatively affected if there is not good working environment compared to semi employees' work productivity.

t-Test: Two-Sample Assuming Unequal Variances		
	Public Employees	*Semi Employees*
Mean	2.789474	2.842105
Variance	1.28655	1.362573
Observations	19	19
Hypothesized Mean Difference	0	
Df	36	
t Stat	-0.14095	
P(T<=t) one-tail	0.444347	
t Critical one-tail	1.688298	
P(T<=t) two-tail	0.888693	
t Critical two-tail	2.028094	

Figure 3.2

The ***P-Value*** in T-Test method on hypothesis 14 was found to be 0.88. This means that there is an 88% chance that null hypothesis might be true but because we do not have enough evidence we will not reject the null hypothesis and we will not accept the alternative hypothesis. We can also say that no difference had occurred because the means are almost same.

Ho 15: Semi employees' work productivity will not be negatively affected if there is no social interaction between them and the employer.

Hy 15: Semi employees' work productivity will be more negatively affected if there is no social interaction between them and the employer. Public employees' work productivity will not be affected significantly.

t-Test: Two-Sample Assuming Unequal Variances		
	Public employees	*Semi Employees*
Mean	3.368421	2.842105
Variance	3.578947	1.918129
Observations	19	19
Hypothesized Mean Difference	0	
Df	33	
t Stat	0.978492	
P(T<=t) one-tail	0.167475	
t Critical one-tail	1.69236	
P(T<=t) two-tail	0.33495	
t Critical two-tail	2.034515	

Figure 3.3

In hypothesis 15 we conduct the ***T-Test*** and we calculated ***P-Value*** to be 0.33. As a result there is a 33% that the null hypothesis might be true but we do not have enough evidence to prove it and therefore we will fail to reject the null hypothesis and we will not accept the alternative hypothesis.

Ho 16: Semi employees' are not stressful than public employees.

Hy 16: Semi employees' are more stressful than public employees and therefore they will exhibit lower levels of work productivity.

	Public employees	*Semi employees*
Mean	3.157894737	2.421052632
Variance	1.584795322	1.812865497
Observations	19	19
Hypothesized Mean Difference	0	
df	36	
t Stat	1.742453609	
P(T<=t) one-tail	0.044983609	
t Critical one-tail	1.688297694	
P(T<=t) two-tail	0.089967219	
t Critical two-tail	2.028093987	

Figure 3.4

Moreover, in Hypothesis 16 ***P-Value*** is 0.089 which is again higher than 0.05. Therefore, there is an 8.9% chance that the null hypothesis might be true but we do not have enough evidence. Hence, we fail to reject the null hypothesis and we cannot accept the alternative hypothesis.

Ho 17: Semi organisation employees' have same concerns about financial matters as public employees.

Hy 17: Semi organisation employees' have more concerns about financial matters and therefore their work productivity will be negatively affected.

t-Test: Two-Sample Assuming Unequal Variances		
	Public employees	*Semi employees*
Mean	3.526316	2.842105
Variance	2.040936	2.584795
Observations	19	19
Hypothesized Mean Difference	0	
Df	36	
t Stat	1.38668	
P(T<=t) one-tail	0.087033	
t Critical one-tail	1.688298	

P(T<=t) two-tail	0.174067
t Critical two-tail	2.028094

Figure 3.5

P-Value in hypothesis 17 was calculated to be 0.17 more than the significance level 0.05. We will fail to reject the null hypothesis and we will not accept the alternative hypothesis.

<u>*Ho 18:*</u> A stressful and aggressive employer will not affect negatively and more the work productivity of semi employees.

<u>*Hy 18*</u>*:* A stressful and aggressive employer will affect negatively the work productivity of semi employees rather than that of public employees.

t-Test: Two-Sample Assuming Unequal Variances				
	Public employees	*Semi employees*		
Mean	2.842105	2.578947		
Variance	2.695906	2.368421		
Observations	19	19		
Hypothesized Mean Difference	0			
Df	36			
t Stat	0.509721			
P(T<=t) one-tail	0.306679			
t Critical one-tail	1.688298			
P(T<=t) two-tail	0.613358			
t Critical two-tail	2.028094			

Figure 3.6

P-Value for hypothesis 18 was calculated to be 0.61. This implies that there is a 61% chance that the null hypothesis might be true but we do not have enough evidence to prove it. As a result we will fail to reject the null hypothesis and we cannot accept the alternative.

Ho 19: Semi employees do not feel more insecure of their job after the economic crisis occurred compared to public employees' feelings.

Hy 19: Semi employees feel more insecure of their job after the economic crisis occurred.

t-Test: Two-Sample Assuming Unequal Variances			
	Public employees	*Semi employees*	
Mean	4.157894737	3.947368421	
Variance	1.584795322	3.385964912	
Observations	19	19	
Hypothesized Mean Difference	0		
Df	32		
t Stat	0.411596604		
P(T<=t) one-tail	0.341689515		
t Critical one-tail	1.693888703		
P(T<=t) two-tail	0.683379031		
t Critical two-tail	2.036933334		

Figure 3.7

P-Value for hypothesis 18 was calculated to be 0.68. This implies that there is a 68% chance that the null hypothesis might be true but we do not have enough evidence to prove it. As a result we will fail to reject the null hypothesis and we cannot accept the alternative.

Ho 20: Public employees' experience the same work overload than semi employees and therefore they have the same productivity at work.

Hy 20: Public employees experience more work overload than semi employees and therefore they will be less productive at work.

t-Test: Two-Sample Assuming Unequal Variances

	Public employees	*Semi employees*
Mean	3.473684	2.947368
Variance	1.374269	0.94152
Observations	19	19
Hypothesized Mean Difference	0	
Df	35	
t Stat	1.507557	
P(T<=t) one-tail	0.070321	
t Critical one-tail	1.689572	
P(T<=t) two-tail	0.140642	
t Critical two-tail	2.030108	

Figure 3.8

P-Value for hypothesis 20 was calculated to be 0.14. This implies that there is a 14% chance that the null hypothesis might be true but we do not have enough evidence to prove it. As a result we will fail to reject the null hypothesis and we cannot accept the alternative.

Ho 21: Semi employees' working environment has not changed after the economic crisis occurred and therefore they still have an enjoyable working environment. Public employees' working environment has not changed too.

Hy 21: Semi employees' working environment has changed after the economic crisis occurred and therefore they do not have an enjoyable working environment anymore. Public employees' working environment has not changed significantly after the economic crisis.

t-Test: Two-Sample Assuming Unequal Variances		
	2	*1*
Mean	3.789474	2.578947
Variance	2.842105	1.923977
Observations	19	19
Hypothesized Mean Difference	0	
df	35	
t Stat	2.416965	
P(T<=t) one-tail	0.0105	
t Critical one-tail	1.689572	
P(T<=t) two-tail	0.021	
t Critical two-tail	2.030108	

Figure 3.9

P-Value for hypothesis 21 was calculated to be 0.021 lower than 0.05 which is the significance level. This implies that there is a 2.1% chance that null hypothesis might be true and therefore we reject the null hypothesis as it is lower than the significance level and accept the alternative hypothesis.

Ho 22: Both public and semi employees are not financially stress after the economic crisis occurred.

Hy 22: Both public and semi employees are financially stress after the economic crisis occurred. Therefore they will be less productive at work.

t-Test: Two-Sample Assuming Unequal Variances		
	Public employees	*Semi employees*
Mean	3	2.526315789
Variance	1.555555556	1.929824561
Observations	19	19
Hypothesized Mean Difference	0	
Df	36	
t Stat	1.105963093	
P(T<=t) one-tail	0.138039375	
t Critical one-tail	1.688297694	

P(T<=t) two-tail	0.276078749		
t Critical two-tail	2.028093987		

Figure 3.10

In this hypothesis ***P-Value*** was found to be 0.27, which means that there is a 27% chance that null hypothesis might be true. As a result because we have a higher number of 0.05 we fail to reject the null hypothesis and we will not accept the alternative hypothesis.

Ho 23: Semi employees' work productivity has not been affected more after the economic crisis occurred.

Hy 23: Semi employees' work productivity has been affected more after the economic crisis occurred compared to public employees' work productivity.

t-Test: Two-Sample Assuming Unequal Variances				
	Public employees	*Semi employees*		
Mean	3.789474	3		
Variance	1.064327	1.555556		
Observations	19	19		
Hypothesized Mean Difference	0			
df	35			
t Stat	2.12605			
P(T<=t) one-tail	0.020314			
t Critical one-tail	1.689572			
P(T<=t) two-tail	0.040628			
t Critical two-tail	2.030108			

Figure 3.11

Regarding hypothesis 23, ***P-Value*** after conducting t-test method was calculated to be 0.04. So there is a 4% chance that the null hypothesis might be true which is lower than the significance level 5% and therefore we reject the null hypothesis. Hence, we accept the alternative hypothesis.

Ho 24: Employers' behaviour towards semi employees has not been affected negatively after the economic crisis occurred as to not be able to motivate them to work.

Hy 24: Employers' behaviour towards semi employees has been affected negatively after the economic crisis occurred as to not be able to motivate them.

t-Test: Two-Sample Assuming Unequal Variances		
	Public employees	*Semi employees*
Mean	3.894737	3.210526
Variance	2.877193	1.730994
Observations	19	19
Hypothesized Mean Difference	0	
df	34	
t Stat	1.389317	
P(T<=t) one-tail	0.086884	
t Critical one-tail	1.690924	
P(T<=t) two-tail	0.173769	
t Critical two-tail	2.032244	

Figure 3.12

Finally regarding the last hypothesis we have calculated a ***P-Value*** of 0.17. This implies that we fail to reject the null hypothesis and we cannot accept the alternative as we have not enough evidence from our data.

We have examined the answers of both organisations and we can establish that some answers of the two organisations differ. Some answers differ significantly and some others are the same. In continuance, we shall examine which answers by the two organisations differ and why, and which of our hypotheses have been rejected and why.

CHAPTER 5

RESULTS:

Hypothesis 1 is rejected after tested on Public Organisations and accepted after tested on the Semi Organisation. This could be justified by the fact that employees' of the Public Organisation do not get extra bonuses for good work but they have a fix salary every month. They know they will have the same salary every month and only if they get promotion they will have a raise on their salary. As a result, extra monetary rewards do not affect their working productivity. It is important to mention that they do not get extra money rewards because the organisations have Regulations which are adopted by the Government. On the other hand, employees of the Semi Organisation have accepted the Hypothesis because they have the ability to get bonuses for good work, and they get promoted easier than the employees of a Public Organisation. Thus, their working productivity has been affected by the money they were rewarded before the economic crisis occurred. Considering ***Hypothesis 13,*** here it is accepted as it refers to the Semi employees' working productivity been affected more than the working productivity of Public employees' if they do not get rewarded for their job performance. *Hypothesis 13 was also accepted and by the T-Test which rejected the null hypothesis because P-Value < Significance level (alpha).*

Hypothesis 2 has been accepted as the answers of Semi organisation and Public organisation were positive. Work environment is a matter affecting public organisations, semi organisations and private organisations. When you have not a good working environment and more specifically an environment that makes you feel like home because you spend the majority hours of a day at work, you cannot be enough productive. A good environment is to have friendly colleagues, enough space to work, the ability to drink and eat, good heating and good air conditioning and etc. Semi Organisations and Public Organisations have these benefits and the fact that they are large organisations with minimum of 100 employees most of them have become friends which is a positive factor of working productivity. ***Hypothesis 14*** states that Public employees' work productivity will be affected more if they have a negative environment but it is rejected as our data show that and semi employees and public employees will be affected. *Regarding T-Test, in hypothesis 14 the means were almost the same and P-Value > than the significance level (alpha). We failed to reject the null and we could not accept Hypothesis 14.*

Moreover, as to ***Hypothesis 3*** it is accepted after tested on the employees of the Public and Semi Organisation as well. Both organisations work more productive when they engage in social activities with their employer. This is justified by the fact that an employer need to be strict at his work and thus he does not do much talking with his employees, so when the employees engage in social activities with their employer, where they are able to talk freely with him and get to know him, makes the employees happier and motivates them to put more effort at work. ***Hypothesis 15*** is accepted because semi employees' work productivity will be affected more if they do not engage in social activities with their employer. This could be justified because semi organisations are not as large as public organisations and therefore the employer has no difficulty to interact socially with all his employees. *The results on T-Test regarding to hypothesis 15 were P-Value > Significance level (alpha) and we failed to reject the null hypothesis. Hence, we could not accept Hypothesis 15.*

Stress is affecting the employees' of the Public Organisation and the employees' of the Semi Organisation as well. Thus, ***Hypothesis 4*** has been accepted after tested on the employees' of both organisations. Stress could occur because of family matters, issues at work, health issues, financial issues and etc. Whatever the stress is about it will affect the employees' working productivity. ***Hypothesis 16*** is negatively rejected because stress is not affecting more the working productivity of the Semi employees' only, but it affects more the public employees' work productivity. *Furthermore, the results in T-Test in Hypothesis 16 were P-Value > Significance level (alpha). Hence, failed to reject the null hypothesis and accept Hypothesis 16.*

Hypothesis 5 has been accepted after tested on the Employees of the Semi Organisation and rejected after tested on the Employees of the Public Organisation. This could be justified by the fact that the Employees' of the Public Organisation know that at the end of the month they have their salaries whatever the cause. Especially in public organisations because they are paid by the Government, they always get paid on time and they know that they have a secure job. They have a secure job because most of them are not fired because they do not do good work but they leave the work only when they get retired. So their working productivity is not affected by stress on financial matters but on other matters. Instead, Semi organisations' productivity is affected by stress on financial matters. This is justified because there were discussions to make the semi organisations in Cyprus private. As a result, most of the employees of the Semi organisations will lose their job because of redundancies, their salaries will be reduced and all the other benefits they used to have will be lost. Moreover, they are lump sum will also be reduced significantly. Most of the employees working in Semi Organisation in Cyprus have retired early because of the possible reduction on their lump sum. So by taking into consideration all these, justifiably the employees of Semi organisation are worried much more than the public employees about financial matters. ***Hypothesis 17*** is positively accepted as it states that Semi employees' work productivity is affected more by financial stress compared to public employees'. We need to mention that after the closure of Laiki Bank in Cyprus many semi employees lost their jobs and others were transferred to Bank of Cyprus. It is definite that the employees of Bank of Cyprus and Laiki Bank are still worried of losing their job and how they are going to cope with their financial obligations if there is a high chance of losing their jobs. *P-Value in hypothesis 17 was higher than the significance level (alpha). Hence, we failed to reject the null hypothesis and we could not accept hypothesis 17.*

Furthermore, as to ***Hypothesis 6*** it is agreed by both Organisations. When the employer has stress he might obtain a pressing and aggressive behaviour towards his employees. An aggressive behaviour towards the employees will make them unhappy and unwilling to work efficiently. ***Hypothesis 18*** is rejected as semi employees' work productivity is affected at the same level as it affects the public employees' if the employer obtains an aggressive behaviour towards them. *P-Value in hypothesis 18 was calculated to be higher than the significance level (alpha). Thus, we failed to reject the null hypothesis and we could not accept the alternative.*

- Employees’ of Semi organisation and Public Organisation accepted ***Hypothesis 7*** because they do not feel secure of their job. After the economic crisis occurred is possible to be afraid of losing your job because all organisations now are making redundancies. As a result, when you are anxious and feel unsafe of your job position because you know you might lose your job because of the crisis and not because of your mistakes, you do not feel as eager to work as you did before. ***Hypothesis 19*** is rejected because semi employees do not feel more insecure of their jobs but our data showed that both employees of the two organisations feel the same job insecure. *P-Value in Hypothesis 19 was calculated to be higher than the Significance level (alpha). Again we failed to reject the null hypothesis and we could not accept hypothesis 19.*

- In addition, we do not have sufficient evidence to test ***Hypothesis 8*** on the employees of the Semi Organisation. However, Hypothesis 8 it was tested on the employees of the Public Organisation and it was positively accepted. It is definite that work productivity will affect negatively the employees of the public organisation when they are working extra hours, when they have more variety of tasks and responsibilities with the same salary and not get paid for the extra working hours. ***Hypothesis 20*** is accepted as public employees’ work productivity is affected more with work overload. *P-Value in hypothesis 20 was calculated to be higher than the significance level (alpha). We failed to reject the null hypothesis and we could not accept hypothesis 20.*

- ***Hypothesis 9*** is rejected after tested on Public Organisation and on Semi Organisation. It is reasonable for the employees of the Public Organisation to feel that they still have a good working environment after the economic crisis have occurred because the Government provides the employees with the same working environment as it did before. More specifically, they have the same big offices, heating and air-conditioning, they are not supervised everyday by their supervisors and thus they can easily make a break and drink a coffee or eat or chat with their colleagues. However, it is also logical not to have the same working environment after the economic crisis occurred, because the employers will try to minimize their expenses and they could do it by not using all offices and therefore they will put more than one employee in every office which that is disturbing for most employees, or the employer will not let the employees to use heating and air-condition as freely as they used to and etc, but this might be the case at private organisations' only. The working environment has not changed either for the employees of the Semi organisation and thus their work productivity will not negatively be affected. ***Hypothesis 21*** is rejected as the work productivity of semi and public employees' has not been affected after the economic crisis by their working environment. *P-Value in Hypothesis 21 was calculated to be lower than the significance level (alpha). Here, we rejected the null hypothesis and accepted the alternative, Hypothesis 21.*

After we tested ***Hypothesis 10*** it was accepted by both Organisations. Employees do feel more stress than they did before the economic crisis occurred. They feel stress for the matters we have mentioned above and because most of them have lost money because of the hair cut by the Banks which occurred in 2013. Employees feel more stress after the economic crisis occurred because they are worried if they have enough money to support their families and if they have undertook a loan in the past, now with the reduced salaries they are worried how they are going to cope and pay the monthly instalments of the loan. Another important issue that worries the employees is the chance of divesting their immovable property, which this might occur because they do not pay their loans and if they had put their house under mortgage for the bank's security, the bank will try to get an order from the Court to sell the house at a discount price so they can cover the loan. There are still discussions about this matter by the Parliament but it is worries the employees as if it is approved by the Parliament they might lose their main residence. ***Hypothesis 22*** is rejected as semi employees' feel more stress after the economic crisis occurred than public employees feel. This could be justified because of the reasons we mention before, about the divesting of main residency, because of the closure of Laiki Bank and the multiple dismissals, moreover the reduction of their salaries and etc. *P-Value in hypothesis 22 was* *calculated to be higher than the significance level (alpha). We failed to reject the null hypothesis, so we could not accept the alternative, hypothesis 22.*

Concerning ***Hypothesis 11*** we tested it on both Organisations and it was rejected by the Public Organisation's employees but accepted by the Semi Organisation's employees. The reason why public employees' working productivity was not affected is because they feel more secure of their jobs than the employees of the semi organisation. However, the employees' of the semi organisation are affected because of the one factor mention before, which is that there is a chance that semi organisations might become privatized. This fear of become privatized is not encouraging for the employees of the semi organisation to work more efficiently. ***Hypothesis 23*** is accepted as semi employees' work productivity is affected more because they feel more insecure of their jobs than public employees feel. This could be justified because we have not heard of any dismissals at the public sector, but it is definite that they have stop making recruitments after the economic crisis occurred. Regarding the semi organisations, we heard that many dismissals have occurred after the bankruptcy of Laiki bank and there are still rumours that many more dismissals will occur. *P-Value in hypothesis 23 was calculated to be lower than the Significance level (alpha). Hence, we rejected the null hypothesis and accepted the alternative, hypothesis 23.*

Finally, as to ***Hypothesis 12*** after we tested the hypothesis, it was rejected by the Semi organisation but accepted by the Public Organisation. We can assume that the employers of the semi organisation still motivate the employees to work as they have not yet been privatized and thus the employers' mental state has not been negatively affected yet. The employers of the Public Organisation stopped motivating the employees because their mental state was negatively affected by the Economic crisis and the consequences that occurred with it. The employers of the public organisation have been affected by the economic crisis as their salaries were reduced and also they are not allowed to get sick leaves or time offs as they used to do. As a result, employers by focusing on their problems, they stopped motivating their employees. ***Hypothesis 24*** is rejected because semi employees answered that the employer is still motivating them, after the economic crisis occurred. *P-Value in hypothesis 24 was calculated to be higher than Significance level (alpha). Hence, we failed to reject the null hypothesis and we could not accept the alternative.*

CHAPTER 6

CONCLUSION:

To sum up, after explaining my results i established that both organisations have been negatively influenced by the Economic crisis. The fact that monetary rewards cannot be used as a motivator at the time being because of the economic crisis, the employers must find other ways to motivate them.

The employers of the Semi Organisations' do not reward the employees with extra money and bonuses for their good working performance. This affects negatively the employees working productivity, so the employers of the semi organisations' should find other ways to motivate the employees. Employers can motivate the employees by providing them some autonomy at their job in order to feel motivated. When the employers give the employees reasonable freedom, listen to their ideas and give them opportunity to pursue and achieve their goals, they feel respected and are motivated to put extra effort at their work.

As to the working environment, it has not been affected after the economic crisis occurred, and as a result the working productivity of the employees has not been affected by the working environment. The employers should not try to change the working environment of their employees of both organisations but try to improve it in order to increase their working environment. The working environment can be improved by providing them with free meals, which does not have to be costly for the employer but something affordable that will makes the employees feel more pleased.

Engaging in social activities, even for work purposes will increase the employees' working productivity. Especially in public organisations', the employer should engage in social activities with his employees because he does not get in direct contact with his employees every day, except when he has to appoint them tasks and provide them feedback on their work performance. The employer of a public organisation is strict and demanding against his employees, so engaging in social activities with his employees outside work when he is not forced to be strict and demanding will make them increase their working productivity as they will see that their employer is approachable and that they can discuss with him something that worries them about the job.

Financial matters do not worry the employees' of the public organisation as much as they worried the employees' of the semi organisation. This could be justified because as I mention before, the employees of the semi organisation feel insecure of their job. Job security is an important incentive that the employer can provide to the employee. When the employees feel job secure they will put their maximum effort in order to achieve the organisations' goals. Moreover, when an employee feels job secure he is free from financial stress and anxiety and thus, he is productive. In addition, praise or recognition is another important incentive that actuates the employees to put more effort at work, as it satisfies the ego needs of the employees. Job security can be provided when the employers offer the employees' long year lasting contracts instead of one year contract with the purpose to renew it.

Job enrichment is equally another important motivator for the employees. But i must distinguish job enrichment with work overload, because as i have established work overload diminishes working productivity of the employees of both organisations. By job enrichment i mean the same quantity of work but with more important tasks and different nature of work than the usual.

Moreover, the employees' of the Public Organisation do not feel stress about financial matters or other matters after the economic crisis occurred. However, the employees of the Semi organisation do feel stress. The employers of the semi organisations should try to engage more in private discussions with their employees as to listen to their problems and try to encourage them in order to reduce their stress. Another possible way to reduce their employees stress is to give them a free pass, some days off but in order to do that the employer should be aware of his employees' mental state. Furthermore, the employers could arrange a seminar at the work place which will focus on stress and how to avoid stress, which could occur every month or every week and last for one hour. It is better for the employer to spend some money for his employees' well being, instead of losing more money because his employees are stressful and cannot work efficiently and as a result it affects his colleagues' work productivity too because they talk all the time about their worries and problems to others.

Work productivity has been significantly reduced after the economic crisis occurred. The consequences caused by the economic crisis did not affect so much the employees of the Public Organisation as it did affect the employees of the Semi Organisation. This is justified because as I mention before dismissals were not occurred at the public sector, and if they occurred, they were not so many. Most of the dismissals occurred in semi organisations.

In conclusion, when the employees' mental state is well they will produce high levels of work productivity. By using the incentives we mention before, the employers will increase their employees' work productivity because they will feel respected, happy and important to the organisations' goals. Moreover, when you provide the employee with feedback and appraisal of his work performance once a while it motivates them more to put more effort at work. Many employers have stopped providing feedback regarding the employees work performance. Not knowing that they are doing a good work, it will make them feel insecure of their job too.

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APPENDICES
APPENDIX A: QUESTIONNAIRE

Information for respondents

- **Survey objective:**

This survey is undertaken by an MBA student, Maria Papacosta, of Neapolis University Paphos. This questionnaire concerns with work productivity and what factors increase employees' work productivity and how work productivity has been affected after the economic crisis in Cyprus. The information given by this survey will be used in order to better understand what factors affect the level of work productivity and in what level work productivity is affected during the economic crisis.

- **Who will complete this questionnaire:**

The questionnaire will be completed by employees of a public organization and by employees of a semi organization in order to establish the difference of work productivity between these two different types of organization and how it has been affected by the economic crisis.

- **Questionnaire:**

Section A provides questions about motivators at work and how they can affect your work productivity. In addition, section B provides questions about stress and how stressors can affect your work productivity. Section C regards to questions about the economic crisis. Finally, section D provides general questions as to establish if work productivity was affected more by the economic crisis.

Please answer the questions to the best of your ability. There are no right or wrong answers. Circle the numbers you indicate whether you:

Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree
1	2	3	4	5	6

SECTION A:

1. Did your employer before the crisis occurred recognized your good work and rewarded you with money?	Strongly Agree 1	Agree 2	Somewhat Agree 3	Somewhat Disagree 4	Disagree 5	Strongly Disagree 6
2. Did your employer provide you with a pleasant working environment?	1	2	3	4	5	6
3. Did your employer engage in social activities with you?	1	2	3	4	5	6
4. If you had a personal problem, were you able to talk freely with your employer?	1	2	3	4	5	6
5. Did your work productivity have been affected by the money you were rewarded?	1	2	3	4	5	6
6. Did your work productivity have been affected by the working environment?	1	2	3	4	5	6
7. Did your work productivity have been affected by the relationship you have with your employer?	1	2	3	4	5	6
SECTION B:						

1. Do you feel stress at your work?	Strongly Agree 1	Agree 2	Somewhat Agree 3	Somewhat Disagree 4	Disagree 5	Strongly Disagree 6
2. Do you have stress because of financial matters?	1	2	3	4	5	6
3. When your employer is stress, does he behave badly?	1	2	3	4	5	6
4. When your employer is stress does he pressurize you to put more effort at work?	1	2	3	4	5	6
5. When your employer is stress, do you feel unwanted at work?	1	2	3	4	5	6
6. Is stress affecting your work productivity?	1	2	3	4	5	6
7. Is stress about financial matters, affecting your work productivity?	1	2	3	4	5	6
8. When your employer is stressful, and he has a bad behaviour towards you, does it affect your work productivity?	1	2	3	4	5	6

SECTION C:						
1. After the economic crisis occurred, do you feel secure of your job?	Strongly Agree 1	Agree 2	Somewhat Agree 3	Somewhat Disagree 4	Disagree 5	Strongly Disagree 6
2. If your salary has been reduced because of the economic crisis, did it affect your work productivity?	1	2	3	4	5	6
3. After the economic crisis occurred, do you steel feel that you have a good working environment?	1	2	3	4	5	6
4. Does the environment you have now affect your work productivity?	1	2	3	4	5	6
5. Does work overload affect your work productivity (working more hours with less money)?	1	2	3	4	5	6
6. Do you forcefully complete work overload because you are afraid of losing your job?	1	2	3	4	5	6
SECTION D:						

1. Now with the economy crisis, do you feel more stress than you did before?	Strongly Agree 1	Agree 2	Somewhat Agree 3	Somewhat Disagree 4	Disagree 5	Strongly Disagree 6
2. Does your work productivity have been affected more after the economic crisis occurred?	1	2	3	4	5	6
3. Is your employer steel motivating you to work (after the economic crisis occurred)?	1	2	3	4	5	6

THANK YOU!!!

APPENDIX B:

(a) Tables that represent the answers of the public organization and statistical calculations:

No. Persons			SECTION A				
	Q1	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**
1	6	3	5	5	3	2	2
2	3	3	3	2	4	2	2
3	5	5	5	6	3	1	1
4	5	5	5	6	5	3	2
5	5	3	6	5	4	3	5
6	3	3	3	2	2	2	3
7	4	2	3	2	3	3	3
8	2	3	6	5	3	3	1
9	2	3	6	6	5	3	1
10	6	5	5	3	1	1	1
11	6	3	6	4	2	2	3
12	6	4	6	3	6	3	3
13	5	6	6	6	6	3	6
14	5	6	6	5	6	4	6
15	5	6	6	6	6	2	6
16	6	1	6	3	6	6	6
17	5	5	4	3	5	4	5
18	6	5	4	5	5	2	3
19	6	3	3	5	6	3	2
20	5	3	6	5	4	3	5
FREQUENCY	0	**9**	4	4	4	**9**	**5**
	0%	**15%**	20%	20%	20%	**45%**	**25%**
	8		**10**	**7**	**6**	6	4
	40%		**50%**	**35%**	**30%**	30%	20%
AVERAGE	**4.8**	**3.85**	**5**	**4.35**	**4.25**	**2.75**	**3.3**
MODE	**5**	**3**	**6**	**5**	**6**	**3**	**3**
STANDARD DEVIATION	**1.28841**	**1.388344**	**1.183216**	**1.423903**	**1.545154**	**1.089725**	**1.819341**

No. Persons	SECTION B							
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
1	5	3	4	3	5	3	3	2
2	1	2	5	5	4	5	2	2
3	3	3	3	2	3	3	3	1
4	1	5	2	3	5	5	5	3
5	2	4	3	4	4	4	4	5
6	2	3	3	4	3	2	4	5
7	2	2	2	2	2	2	2	3
8	2	1	1	2	5	2	3	1
9	3	1	1	1	5	2	2	1
10	2	1	1	1	3	3	4	2
11	3	5	4	4	4	3	5	1
12	4	4	5	5	6	4	4	3
13	3	5	6	6	6	1	1	2
14	4	6	6	4	6	3	5	5
15	2	5	5	4	6	2	1	3
16	3	6	3	2	6	6	6	6
17	1	1	2	1	1	3	3	2
18	3	3	2	1	3	3	4	3
19	1	2	4	4	3	3	5	1
20	2	4	3	4	4	4	4	5
FREQUENCY	6	3	**5**	2	**5**	**8**	**4**	**1**
	30%	15%	**25%**	10%	**25%**	**40%**	**20%**	**5%**
	7	**4**		**7**				
	35%	**20%**		**35%**				
AVERAGE	**2.45**	**3.3**	**3.25**	**3.1**	**4.2**	**3.15**	**3.5**	**2.8**
MODE	**2**	**3**	**3**	**4**	**3**	**3**	**4**	**2**
STANDARD DEVIATION	**1.0712143**	**1.646208**	**1.545154**	**1.479865**	**1.43527**	**1.19478**	**1.360147**	**1.568439**

No. Persons	SECTION C					
	Q1	Q2	Q3	Q4	Q5	Q6
1	3	2	2	2	2	5
2	5	4	2	3	3	3
3	6	3	5	1	2	4
4	3	4	5	3	5	5
5	4	4	3	4	5	3
6	2	3	3	4	2	5
7	2	3	4	3	2	3
8	5	1	3	3	2	4
9	5	2	3	3	1	2
10	4	2	6	2	2	3
11	3	4	3	3	3	4
12	4	6	4	4	3	3
13	5	6	3	5	6	6
14	5	5	3	4	5	5
15	5	6	3	4	6	6
16	4	6	1	6	6	6
17	2	4	5	4	4	6
18	6	6	4	2	4	3
19	5	3	3	6	6	5
20	4	4	3	4	5	3
FREQUENCY	7	6	3	7	4	7
	35%	30%	15%	35%	20%	35%
AVERAGE	4.1	3.9	3.4	3.5	3.7	4.2
MODE	5	4	3	4	2	3
STANDARD DEVIATION	1.2206556	1.513275	1.157584	1.24499	1.646208	1.249

No. Persons	SECTION D		
	Q1	Q2	Q3
1	3	3	5
2	2	4	3
3	3	3	6
4	2	5	5
5	4	4	5
6	3	3	3
7	2	3	3
8	2	4	5
9	2	3	6
10	2	2	6
11	4	4	5
12	2	3	2
13	6	5	1
14	3	4	4
15	5	5	1
16	3	6	3
17	3	4	3
18	4	4	6
19	1	2	2
20	4	4	5
FREQUENCY	**7**	**8**	**5**
	35%	**40%**	**25%**
AVERAGE	**3**	**3.75**	**3.95**
MODE	**2**	**4**	**5**
STANDARD DEVIATION	**1.183216**	**0.99373**	**1.627114**

(b) ***Tables that represent the answers of the semi organization and statistical calculations:***

No. Persons			SECTION A				
	Q1	Q2	Q3	Q4	Q5	Q6	Q7
1	2	2	4	3	2	3	3
2	2	2	4	3	2	3	3
3	6	5	6	6	3	5	5
4	3	5	6	6	6	6	4
5	1	2	1	1	1	3	1
6	2	2	2	3	2	3	3
7	3	2	2	1	1	2	4
8	1	2	3	1	2	2	4
9	2	2	1	1	2	2	1
10	6	3	6	1	6	1	1
11	6	2	5	3	5	3	5
12	2	2	3	1	3	2	1
13	3	2	3	4	2	4	3
14	2	2	5	1	3	3	2
15	3	2	4	2	3	3	3
16	2	2	2	2	3	2	2
17	5	2	4	2	5	3	5
18	3	3	1	2	5	3	2
19	5	3	6	2	5	2	2
20	1	2	4	2	3	2	3
FREQUENCY	**7**	**15**	**5**	**7**	**6**	**9**	**6**
	35%	**75%**	**25%**	**35%**	**30%**	**45%**	**30%**
	5		4	**6**	**6**	7	4
	25%		20%	**35%**	**30%**	35%	20%
AVERAGE	**3**	**2.45**	**3.6**	**2.35**	**3.2**	**2.85**	**2.85**
MODE	**2**	**2**	**4**	**1**	**2**	**3**	**3**
STANDARD DEVIATION	**1.643168**	**0.920598**	**1.68523**	**1.492481**	**1.536229**	**1.107926**	**1.314344**

No. Persons	SECTION B							
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
1	2	1	3	2	3	1	1	1
2	2	1	3	2	3	1	1	1
3	4	2	4	2	4	5	2	3
4	6	6	5	3	6	6	6	5
5	3	3	5	3	4	1	1	1
6	2	5	3	3	3	2	5	2
7	3	3	2	2	2	1	1	1
8	2	5	2	2	1	2	3	3
9	1	4	4	3	2	3	3	2
10	2	2	3	2	3	1	5	1
11	2	5	5	5	6	3	5	6
12	2	3	5	5	5	3	3	1
13	2	2	3	2	2	2	1	2
14	3	3	2	3	3	2	1	4
15	2	2	3	3	2	1	2	2
16	3	3	5	5	5	3	2	2
17	2	5	4	4	5	3	4	5
18	1	5	4	3	2	2	3	2
19	2	3	2	3	3	2	4	2
20	2	3	3	2	2	3	2	4
FREQUENCY	4	4	**7**	**8**	**6**	**6**	**6**	**7**
	20%	20%	**35%**	**40%**	**30%**	**30%**	**30%**	**35%**
	12	**7**	4	**8**	**6**	**6**	4	6
	60%	**35%**	20%	**40%**	**30%**	**30%**	20%	30%
AVERAGE	**2.4**	**3.3**	**3.5**	**2.95**	**3.3**	**2.35**	**2.75**	**2.5**
MODE	**2**	**3**	**3**	**2**	**3**	**1**	**1**	**2**
STANDARD	**1.067707**	**1.41774**	**1.07238**	**1.02347**	**1.41774**	**1.31434**	**1.57718**	
DEVIATION	**8**	**5**	**1**	**4**	**5**	**4**	**1**	**1.5**

No. Persons	SECTION C					
	Q1	Q2	Q3	Q4	Q5	Q6
1	6	1	4	3	1	1
2	6	1	4	3	1	1
3	4	1	4	3	2	3
4	6	5	4	3	6	6
5	1	1	1	1	1	1
6	5	3	3	3	2	2
7	2	3	2	4	2	4
8	6	2	3	3	3	2
9	1	2	2	2	4	3
10	6	5	3	2	3	5
11	4	5	2	5	3	5
12	1	2	2	1	1	2
13	4	3	4	2	2	2
14	5	2	4	3	3	2
15	5	1	4	3	1	2
16	2	3	2	1	2	2
17	5	4	3	5	4	4
18	2	1	2	1	5	2
19	5	6	3	1	2	4
20	5	2	4	2	2	1
FREQUENCY	**6**	**6**	**8**	**8**	**7**	**8**
	30%	**30%**	**40%**	**40%**	**35%**	**40%**
	5	5	6	5	5	4
	25%	25%	30%	25%	25%	20%
AVERAGE	**4.05**	**2.65**	**3**	**2.55**	**2.5**	**2.7**
MODE	**5**	**1**	**4**	**3**	**2**	**2**
STANDARD DEVIATION	**1.8020821**	**1.558044**	**0.948683**	**1.203121**	**1.360147**	**1.452584**

No. Persons	SECTION D		
	Q1	Q2	Q3
1	1	1	2
2	1	1	3
3	4	3	6
4	6	6	5
5	1	1	3
6	1	3	4
7	5	4	2
8	2	3	4
9	3	3	2
10	1	5	1
11	3	3	2
12	2	3	4
13	1	1	4
14	2	3	4
15	2	2	3
16	3	3	4
17	3	3	2
18	3	3	3
19	2	4	1
20	3	3	4
FREQUENCY	**6**	**11**	**7**
	30%	**55%**	**35%**
	6		5
	30%		25%
AVERAGE	**2.45**	**2.9**	**3.15**
MODE	**1**	**3**	**4**
STANDARD DEVIATION	**1.359228**	**1.260952**	**1.275735**