

Impact of Job Satisfaction on Organizational Commitment in Banking Sector: Study of Commercial Banks in District Peshawar

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Abstract

This study has investigated the relationship between job stress and organizational commitment in banking sector in district Peshawar, Pakistan. The results of this study indicate that there are negative relationships between job stress and organizational commitment. It concludes if the stress is reduced, the level of organizational commitment will improve and results in higher productivity, lower turnover and improved performance of the employees and organization. Due to reduced stress level employees will be more excited and enthusiastic towards their work and more committed to the organization. It concludes that stress and overall organizational commitment had a negative relationship, but no significant negative relationships were found between job stress and the sub-variables of organizational commitment, that is, affective commitment, continuous commitment and normative commitment.

Key words: Organizational Commitment, Job Satisfaction, Banking Sector.

Introduction

This study examines the relationship between job stress and organizational commitment in banking sector of Peshawar, Pakistan. Employers and employees have long been concerned with the constructs of job stress and organizational commitment, because of the strong impact of these variables on job performance and individual outcomes. It's obvious that no one can work under the stressed situation and specially in banking sector where excellence is the key to success. It is really important that the environment of the organization must be stress free so that employee may work with a tension free team. In today's hyper turbulent business environment job stress virtually exists everywhere; at every workplace, in one form or the other, and thus has become a largely prevalent phenomenon. The expectations of employers about job performance are on the rise, causing an increasing level of responsibilities of the employees. As a result, employees have often to work overtime. Banking sector is one of the most demanding fields, as employees are under constant job overload and job stress due to the sensitive nature of work.

The banking sector of Pakistan has a long history of catering the financial and economic needs of the nation. A few decades ago, only a few banks existed in the country and their operations were very traditional, simple and limited. They normally used manual systems of banking. However, with the wave of globalization and rising market demands, the banking sector of Pakistan underwent a huge transformation in the last decade. A major upheaval was the entry of private banks in Pakistani market. At present different international and well reputed banks are operating in the country.

Customers are provided with diverse and augmented services by different banks. Technological advancements such as ATM, online banking etc. have given a whole new shape to the banking industry. Traditions are being rapidly replaced by innovations. In short, the banking sector has undergone a major transformation.

However, this rapid advancement and development have also laid some negative impacts on banks and their primary and secondary stakeholders. Most importantly, banking jobs have become extremely demanding. In order to achieve the mission of enhanced services, bank employees have to exert far more efforts today as compared to the past. Now a days they have to entertain their customer in a good manner as well as perform all the indoor duties related to their job requirement and at the same time face the organizational politics. Many employees have a feeling that they can never have a day off work. A large number of bank employees are suffering from job burnout and workplace stress/job stress. Only a few researchers would deny the fact that the most serious issue faced by bankers in Pakistan, nowadays, is that of job stress. Today, banking organizations are facing several challenges such as human resource availability and development, management, capacity building, organizational growth and sustainability. All these challenges have given rise to stressful work environment for both the organizations and the individuals working within those organizations. Job stress has a considerable impact on individuals and group dimensions of banks. One of those individual aspects is that of organizational commitment. It is noteworthy to consider the fact that a high level of organizational commitment is necessary for an enhanced level of performance.

Clearly, there is insufficient literature that could help comprehending the relationship of job stress and organizational commitment among bankers in Pakistan. At present, only a handful of studies are available which have elucidated the relationship of job stress and organizational commitment in Pakistan, especially in the banking organizations of Khyber Pakhtunkhwa province.

Problem Sstatement

A large number of studies reveal the fact that the relationship of job stress and organizational commitment has been a widely studied phenomenon since the articulation of these constructs (Omolara, 2008). The existing literature demonstrates an abundance of studies that have addressed the importance of organizational commitment for organizational performance and the antecedents and negative effects of job stress. However, negligible a number of research studies have examined this relationship in the banking sector of Pakistan. A lot of empirical proofs are required to make the relationship clear between job stress and organizational commitment among bankers of Pakistan. The purpose of the study at hand is to examine the impact of job stress on organizational commitment in the banks of Peshawar city, Pakistan.

Research Objectives

The followings are specific objectives of this research:

1. To measure the level of job stress of bank employees in Peshawar
2. To measure the level of organizational commitment of bank employees in Peshawar
3. To measure the relationship between job stress and organizational commitment

Literature Review

Stress

Stress is defined by different people in different ways. Some of these are given below. Inouye (2006) suggests that stress is whatever thing that causes the body to get used to. Jones GN (2008) defines stress as it is something that makes you aggravated, angry or nervous.

Selye (1975) says that stress is not of necessity disagreeable it can be pleasurable. Elbert (1988) argues that stress is a negative inconsistency between a person's apparent state and desired state, if the presence of this difference is considered as important by the individual.

Job stress

Job stress is the blueprint of something done that occurs when personnel are offered with work load that are not corresponding to their acquaintance, skills or abilities and which confront their aptitude to manage (Barling 2004). Job stress can come from diversity of behavior that affects community in diverse ways especially in the psycho-social phase of the job and health. Robinson (2001) defines job stress as self-motivated circumstances in which the persons are confronted with a prospect, constraints or hassle related to what he/she is craving and for which conclusion is alleged. Job stress or work stress is the negative physical and psychological reaction that emerges in an individual because of being unable to fulfill the demands made upon him or her (Omolara, 2008).

Job stress is only one type of stress that the workers may face at the workplace, physical effort and lack of confidence can also cause stress. Certainly uncertain job security and fear of layoff is also a significant source of stress (Williams 2003). Industrial sector employees have been experienced high stress (Jestin & Gampel 2002). Job stress is believed to be an internal reaction to anything that we mechanically perceive as a risk, either real or probable (Clarke & Watson 1991). Robinson (2001) defines stress as an active condition in which the person is confronted with an occasion, constraints or demands related to what he or she wishes and for which outcome is apparent to be both unsure and vital. External accountability, responsibility, work affiliations, inadequate discussion, insufficient comment on an act and organizational changes have been recognized as the sources of job stress (Meyer & Allen 1997). Salaries, timing, environment etc. (organizational factors) have been identified to provoke job stress for employees at the place of work (Greenhaus & Beutell, 1985).

A less stressful job is the one where the force on employees is suitable in relation to their abilities and resources, to the quantity of control they have over their work (WHO 1986). Job stress is the experienced as the difference between the demands of the organization and capacities of the persons (Cartwright & Cooper 1998). Stress is the vaguest word in the scientific vocabulary (Ivacevich & Matteson 1980). Stress is an exacting individual's sentiment of disfunction as a consequence of apparent conditions or activities in the work setting (Beehr & Newman 1978). Stress is the divergence of psychological (or physiological) execution caused by complexity in the individual's instant atmosphere (Kartz & Kahn 1978). The word job stress is used to explain the emotion of a person who is surely to depart from normal or self preferred functioning in the work place as the effect of opportunities or demand linking to work related outcomes (Galyin 1979). The result from the inequity between the demand of work place and the person's abilities to cope is known as job stress (Ullrich & Fitzgerald 1990). A compound of role strains that is deliberate by combining the score of role divergence, vagueness and overload items into a single score (Bateman & Strasser 1984; Mathieu & Zajac 1990).

Job stress remains a major concern for the organizations moving both organization and individuals (Jenning 2008). Stress at work is a well known issue for low inspiration, low organizational obligation, low confidence, and decrease in performance, high turnover and low output (Schabaracq et al; 1993). All the harms in an organization are associated straight but not directly to stress and they have an effect on overall organization efficiency (Chashmir & Franks 1988). A man devotes half of his waking hours to his job. It is said he both works to live and lives to work. Work can be the most valuable source of satisfaction but it can also cause stress (Linenson 1970). Organizational stressor can have more impact on individuals than factors intrinsic to the job (Clarke and Cooper 2000). Everyone encounters challenges, intimidation in daily life. Occasionally these can be life menacing, but more often they are just our pride, our status, our position at work, our place in the family and society and our self image (Auerbach & Gramling 1998). The factors such as noise, joblessness, job safety and company take over can also pressure the employee's experience

of stress. The feeling of being exhausted and having lack of vigor all the time are almost certainly the most common symptoms of stress (Aldwin, 1994). Some jobs have to be performed in difficult and disagreeable working conditions such as extreme heat, loud noise, crowding, and poor lighting or with old and inadequate machinery.

Employees working in such situation feel high rank of stress. Employees working in mechanized, engineering and building trades often suffer from these sources of stress (Potgeiter, 1996). Organizational force and management issues are frequent causes of stress (Reid & Boore 2003). Stress is caused by stressor and the stressors may consist of various stimuli in the atmosphere such as climate, social state or job related stressors (Selye 1936). Lack of contribution in the conclusion makes the middle manager feel that as they are the wounded by the decision made at a higher level, over which they have no control that leads them to be under stress and hence affect their performance and organizational commitment (Fumham 2005). Poor performance assessment can also cause work connected stress.

Organizational Commitment

Mowday (1982) and his colleagues possibly advances the most thoroughly examined approach to organizational obligation, which stresses the employee's affective connection with the organization (Moday, Porter & Steers, 1982). This view point shows three points about organizational commitment 1).

A burly belief in the organizational values and goals. 2) Willingness to exert sufficient effort on behalf of the institute. 3) A strong wish to maintain association in organization (Mowday 1982). The three constituent conceptions of organization commitment are developed are affective, continuous, and normative commitment (Meyer, Allen and Smith, 1993). When employees are treated quite, they are pleased and they have good relatives with the supervisors then they high level of affective commitment (Spector 2006).

The affective commitment of employees correlates positively with job performance while continuous commitment correlates negatively (Goffin & Jackson 1989). Hatton & Laschinger (1991, 2001) agrees that organizational culture predicts the organizational commitment (Haltton 1991 & Laschinger 2001). Innovative organizational culture characterized by willingness to experiment and innovative was strong forecaster of organizational commitment among workers (Lok & Crawford). Old employees and employees with longer term (i.e the time of employment in same organization) tended to be more committed than younger individuals or those with the shorter organizational tenure (Garau 1991, Kacmar, Carlson & Brymer 1999). More capable, competent and educated employees show lower level of obligation, most likely because they have higher expectation or greater option regarding job opportunities (Garau 1991, Mathieu & Zajac 1990).

Organizational commitment is the gauge of effectiveness such as job performance, turnover, job satisfaction (Meyer & Allen 1997). Organizational commitment is the psychological part felt by the person for the organization reproducing the degree to which the individual internalize or take on the perspectives of the organization (Chatman & Caldwell 1986).

There is a clear difference between two processes of commitment the active exchange one, and psychological add-on one. The compliance measurement somewhat leads to shallower extra to the organization. The deeper accessory according to Chatman & Caldwell (1986) consequences from the psychological attachment formed by two other size, namely recognition and internalization. Another great giving of Chatman & Caldwell (1986) was their view of relationship between organizational commitment and outcomes. The role of normative commitment and incessant commitment should be reexamined in the commitment conceptualization. The high correlation between normative and affective commitment also establish in Meta analysis and the bi dimensionality of incessant commitment propose the need for alteration of these (Price & Muller 1997).

Job stress and organizational commitment

The phenomenon of job stress directly affect employee's lives and work performance (Van de Ven 2002). Researches revealed the impact of job stress on individuals with different degrees of commitment. The individuals who have higher degree of commitment to their organization experience greater amount of stress than those who are less committed (Mathieu & Zajac 1990). Organizational commitment protects the individuals from negative outcomes of stress. Job stress and its more severe forms are increasingly prevalent in the work environment (Kobasa & Antosrovsky). With the rapid speed of change and the increasing demand on time; stress becomes a major factor that the employees have to content with (Srinivas 1991). Therefore the relationship between job stress and organizational commitment is noted positive and significant (Zia & Riaz 2005). Job stress has been found to have a negative impact on organizational commitment. Higher level of commitment is associated with lower organizational commitment (Kitchand & Strawser 2001). Organizational commitment is found to have a negative relationship with job stress (Robert 1997).

Research Design

This study made use of a survey research design.

Research Questions

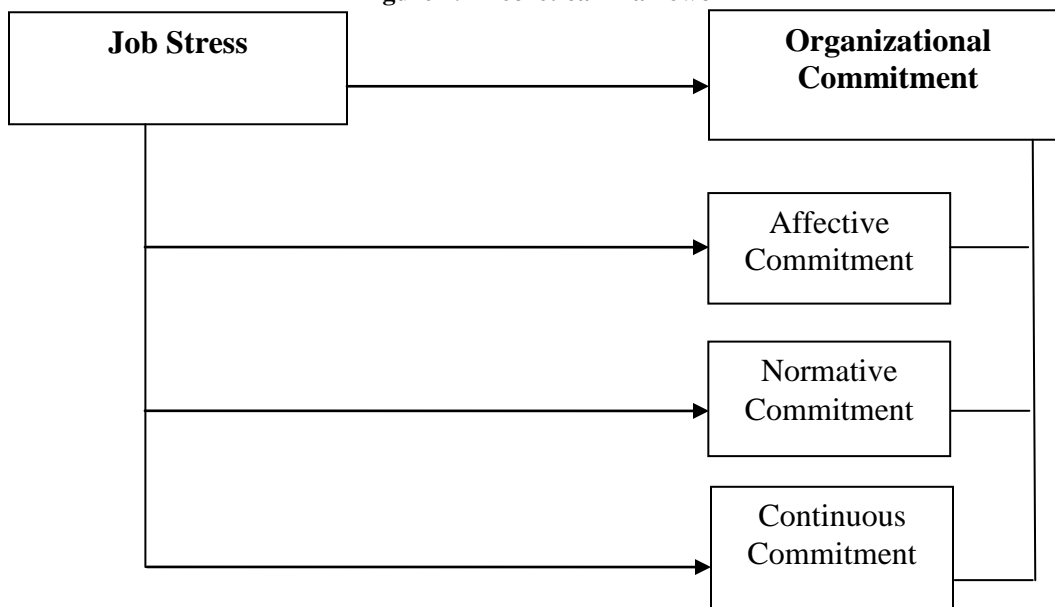
This study answers the following research questions:

1. What is the level of job stress of bank employees in Peshawar?
2. What is the level of organizational commitment of bank employees in Peshawar?
3. To measure relationship between job stress and organizational commitment?

Theoretical Framework

The theoretical framework of this study has been formulated keeping in view the finding and direction of the existing literature. Following is the theoretical framework adopted for this study.

Figure 1. Theoretical Framework



Hypotheses

Keeping in view the existing literature, the following are the resultant hypotheses of this study:

H1: There is a significant negative relationship between job stress and organizational commitment.

Hypothesis 2

There will be a significant negative relationship between job stress and affective commitment.

Hypothesis 3

There will be a significant negative relationship between job stress and normative commitment.

Hypothesis 4

There will be a significant negative relationship between job stress and continuous commitment.

Variables of the study

There are two variables included in the scope of this study. The independent variable is job stress. The dependent or the predicted variable is organizational commitment. Furthermore, the variable of organization is further divided into three sub-variables, namely, affective commitment, continuous commitment and normative commitment.

Population and sample

It includes employees of public and private banks operating in the region of Peshawar, Pakistan. Employees in grade 17 or above are included in the population of this study. The sample of this research study is composed of hundred (100) (N= 100) banking employees working in three different banks of Peshawar. Moreover, sampling was done using convenience sampling technique.

Measures

Well validated and reliable scales were used for the respective constructs. The following are the details of the measures or questionnaires used in this study:

Job stress

The level of job stress was measured by using job stress measurement scale that was developed by Parker and Decotis (1983). It is a thirteen item scale (includes 13 questions), and is a valid measure of job stress or stress at workplace. Responses were anchored through a 5-point Likert scale.

Organizational commitment

Organizational commitment was measured using Meyer and Allen (1993) eleven-item organizational commitment scale. Responses were anchored through a 5-point Likert scale.

Data Analysis

Data analysis has been performed using SPSS software. The statistical tool used for analysis is simple linear regression.

Results

The major aim of this study was to study the impact of job stress on the organizational commitment. The results were tested by linear regression are as follows:

Results for Hypothesis 1

A significant negative relationship between job stress and organizational commitment is noted.

Table 1. Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	JS ^a		Enter

a. All requested variables entered.

b. Dependent Variable: OC

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.113 ^a	.013	-.022	.32475

a. Predictors: (Constant), JS

Table 3. ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.038	1	.038	.363	.551 ^a
Residual	2.953	28	.105		
Total	2.991	29			

a. Predictors: (Constant), JS

b. Dependent Variable: OC

Table 4. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.543	.338		10.494	.000
	JS	-.060	.100	-.113	-.603	.551

a. Dependent Variable: OC

Table 2 explains the summary for the predictor variable (job stress) with correlation coefficient ($r=0.11$) which means that if job stress increases by one unit then there will be a decrease in organizational commitment 0.11 degree. Table 2 also shows coefficient of determination ($R^2=0.13$). So 13% of the variation in organizational commitment is explained by the variation in job stress. The value of correlation coefficient suggests a strong negative relationship between job stress and organizational commitment. The p-value shown in table 3 is 0.55 ($p > 0.05$) which means that the model is insignificant. Table 4 shows beta value of .113 with a negative sign indicating a negative relationship between the two variables. But this relationship is statistically insignificant. As a result, the hypothesis given above is rejected that job stress has negative impact of organizational commitment.

Results for Hypothesis 2

There is a significant negative relationship between job stress and affective commitment.

Table 5. Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	JS ^a		Enter

a. All requested variables entered.

b. Dependent Variable: OC_AC

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.123 ^a	.015	-.020	.55874

a. Predictors: (Constant), JS

Table 7. ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.133	1	.133	.427	.519 ^a
	Residual	8.741	28	.312		
	Total	8.875	29			

a. Predictors: (Constant), JS

b. Dependent Variable: OC_AC

Table 8. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.521	.581		6.061	.000
	JS	-.112	.172	-.123	-.654	.519

a. Dependent Variable: OC_AC

Table 6 shows the model summary for the predictor variable of job stress. The value of R is 0.123, which means that if job stress changes by one unit, organizational commitment, the dependent variable, will change by 0.123 units. The value of R-square is 0.02, which means that only 2% of the variation in dependent variable (organizational commitment) is explained by the independent variable (job stress). Table 7 shows the p-value of 0.519 which is greater than 0.05.

This means that the model is insignificant and we cannot say that there is a significant negative relationship between job stress and affective commitment. Table 8 shows the beta value of – 0.123 having a negative sign. This negative sign reveals that there is a negative relationship between job stress and organizational commitment. However, this relationship is very weak and statistically insignificant. So on the basis of the data collected, the hypothesis 2 is rejected

Results for Hypothesis 3

There will be a significant negative relationship between job stress and normative commitment.

Table 9. Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	JS ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: OC_NC

Table 10. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.024 ^a	.001	-.035	.67438

a. Predictors: (Constant), JS

Table 11. ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.007	1	.007	.016	.899 ^a
	Residual	12.734	28	.455		
	Total	12.742	29			

a. Predictors: (Constant), JS

b. Dependent Variable: OC_NC

Table 12. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.605	.701		5.142	.000
	JS	-.027	.207	-.024	-.128	.899

a. Dependent Variable: OC_NC

Table 10 shows the model summary for predictor variable job stress. The value of R is 0.02, which means that if job stress changes by one unit, normative commitment will change by 0.02 units. The value of R-square is 0.001, which means that zero percent variation in organizational commitment is explained by job stress. Table 11 shows the p-value of 0.899, which is greater than 0.05. This means that the model is highly insignificant. Table 12 shows that beta value is -.024, which points to the existence of a negative but statistically insignificant relationship. As a result, the hypothesis 3 is rejected. It can be argued that there is no significant relevant relationship between job stress and normative commitment.

Results for Hypothesis 4

There will be a significant negative relationship between job stress and continuous commitment.

Table 13 Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	JS ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: OC_CC

Table 14 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.016 ^a	.000	-.035	.58806

a. Predictors: (Constant), JS

Table 15 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.003	1	.003	.008	.931 ^a
	Residual	9.683	28	.346		
	Total	9.685	29			

a. Predictors: (Constant), JS

b. Dependent Variable: OC_CC

Table 16 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.394	.611		5.552	.000
JS	-.016	.181	-.016	-.087	.931

a. Dependent Variable: OC_CC

Table 14 indicates summary for job stress. The value of R is 0.01, which means that if job stress changes by one unit, continuous commitment will change by 0.01 units. The value of R-square is 0.00, which means that zero percent or no variation in continuous commitment is explained by job stress. Table 15 shows the p-value of 0.931 which is greater than 0.05. This means that the model is insignificant. Table 16 shows the beta value of -0.016. The negative sign shows that there is a negative relationship, but this relationship is statistically insignificant. Therefore, the hypothesis 4 is rejected. It can be argued that there is no negative relationship between job stress and continuous commitment.

Discussions

It could be useful to compare stress and job commitment at work place. Results of this study demonstrate that there is negative relationship in job stress and organizational commitment. Therefore, it could be concluded that if the stress is reduced, the level of organizational stress will be improved and will result in higher productivity, lower turnover and improved performance of the employees and organization. Due to reduced stressed level they should be more excited and enthusiastic towards their work and also more committed to the organization.

It could be inferred that although stress and overall organizational commitment had a negative relationship, but no significant negative relationships were found in job stress and the sub-variables of organizational commitment i.e. affective commitment, continuous commitment and normative commitment.

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