

## **Occupational Stress and Organizational Commitment in Private**

### **Banks: A Sri Lankan Experience**

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#### **Abstract**

Occupational stress is a pattern of emotional, cognitive, behavioral and psychological reaction to adverse and noxious aspects of work content, work organization and the work environment. It is an adaptive response, mediated by individual characteristics and/or psychological processes that are a consequence of any external action, situation or event that places special physical and/or psychological demands upon a person. It can be affected the commitment of the employees. Thus the present study was conducted to measure the impact of occupational stress on organizational commitment and the relationship between stress and commitment using 291 questionnaires gathered from employees in private banks at Northern Province of Sri Lanka. Correlation analysis indicated that organizational commitment is positively correlated with the components of occupational stress such as organizational factors, job design, management practices, career development and social stressors except physical environment. Further occupational stress is correlated with continuance type of commitment.

Multiple regression analysis showed that occupational stress is contributed to determine the organizational commitment by 33.8%

**Key words:** Occupational Stress, Commitment, Physical factors

#### **1.0 Introduction**

Stress arises from either a lack of assessment or an incorrect appraisal of persons and environment, leading to unreasonable expectations and disappointment. Work related psychological stresses are known to affect the body functions. Though psychological processes influence health through four types of closely interrelated mechanism - emotional, cognitive, behavioral and psychological (Levi, 1998). Work is the main cause of stress in life. Because significant positive relation has been revealed between job related stress and role overload, role conflict and strenuous working conditions. (Chand and Sethi, 1997). Tread gold (1999) suggested that, those engaged in work related to them are better able to cope with daily stress than those who are engaged in unrelated work.

The cause of stress can be categorized into extra organizational, organizational and group stresses. In combination or singly, they represent a tremendous amount of potential stress impinging upon today's job holders at every level and in every type of organizations (Luthans, 1998). The occupational stress helps or improves performance up to a limit and then starts deteriorating. Stress creates a fight and flight response in

an individual which releases stimulants that to prepare someone accomplish and achieve. Flight and Fight responses have had great evolutionary significance. When used appropriately, it enables an animal to escape a threatening or dangerous situation by fighting or running. Many scientists contend that the long term survival of human beings was made possible because of this response (Benson and Allen, 1993). An organization striving for high quality products and services needs a healthy work force to support the effort. Eustress is one characteristic of healthy people; distress is not. (Selye. H, 1936).

Organizational commitment is a key concept in Human Resources Management HRM rhetoric claims an integration and coherence for people management in organizations which adopt its philosophy. Integration is dependent on a strong and binding link between employee behavior and the goals of the organization. According to this viewpoint, commitment to the mission and values of the organization is a fundamental principle. As a concept it is clearly related to that of 'strong' corporate culture. Commitment goes further than simple compliance: it is an emotional attachment to the organization. The internal and external organizational elements have a relationship with employee Psychological Empowerment (Thirichelvam and Velnampy, 2009). Velnampy and Sivesan (2012) revealed that satisfaction can be determined by ten variables such as payment, happy to work, promotion, subordinate supervisor relationship, direction of supervisor, achievement, appreciation, participation in decision making, proud to work and enough description. According to exploratory factor analysis, these factors were divided into three groups. Group -I consist of five factors. This group is called as Payment group. Group -II consists of three factors. This group is named as achievement. Final group consists of two factors. They are proud to work and enough description.

Attitudes tend to cluster and categorize themselves. A person, who has developed a favorable attitude toward one aspect of the job based on unique experiences, is likely to react favorably to other related job aspects. Thus, if one is involved in a job, one is likely to be satisfied with the job and committed to the organization. A person who is dissatisfied with a job may become less involved in the work and less committed to the employer. So the effect of learned helplessness on job involvement would also lead to effect on organizational commitment (Velnampy, 2008). In a way the present study is initiated on "occupational stress and organizational commitment"

## **2.0 Statement of Problem**

Organizations pay a special attention to work output. It can be possible through the performance of the employees. In order to cultivate the high level of performances, various strategies are adopted by the organization. In this part, the rewarding system plays a vital role. In addition, the organizations give a significant importance at giving technical training on the subjects to make the employees capable of doing

tasks and performing optimally. Further the model developed by Michael Matteson and John Ivancevich (1979), specifies several individual differences that moderate the stressor-stress-outcome relationship. Hence the management of the organization should be aware on managing the stress of employees, for the positive job attitudes such as job satisfaction, involvement and organizational commitment

A moderator is a variable that causes the relationship between two variables such as stress and outcomes to be stronger for some people and weaker for others. Even though, the organization implement suitable rewarding package, the level of performance, satisfaction and organizational commitment may not be at a higher level as the occupational stress has a substantial effect on the human resources outcomes. So, many academicians and researchers give much importance to the study of stress (De Frank and Cooper, 1987). Number of studies revealed different results as the relationship between stress and organizational commitment.

Thus the present study is initiated to find out that “To what extent occupational stress has an impact on organizational commitment in private banks in Northern region of Sri Lanka”?

### **3.0 Objectives of the Study**

The main object of the study is to identify the impact of occupational stress on organizational commitment.

Sub objectives are

- To find out the relationship between occupational stress and organizational commitment.
- To identify the impact of occupational stress on organizational commitment.
- To suggest the organization for reducing the occupational stress and also to improve the organizational commitment;

### **4.0 Literature Review**

Four decades ago, two US cardiologists, Drs Meyer Friedman and Ray Rosenman, observed during their clinical observations that a large number of their coronary heart disease patients shared a characteristic pattern of behaviors and emotional reactions, which they labeled as type A behavior pattern (TABP). They defined TABP as an action-emotion complex that can be observed in any person who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and if required to do so, against the opposing efforts of other things or persons (Friedman and Rosenman, 1974). It is believed to be influenced by western cultural values that reward those who can produce in any capacity with great amounts of speed, efficiency and aggressiveness (Lachar, 1993). Based on findings from their decade-long research on coronary heart disease patients, the cardiologists claimed that type A behavior pattern was the chief causal factor in triggering coronary heart disease (CHD) among middle aged US citizens living in industrialized urban regions (Friedman and Rosenman, 1974). The most common victims

were people engaged in active employment or leading very busy life schedule and included executives, entrepreneurs and those living under severe life stress. (James Thomas Kunnanatt, 2003)

Stress in the workplace is increasingly a critical problem for workers, employers and societies. Researchers who study stress in the United States have demonstrated the direct and indirect costs of stress (Matteson & Ivancevich, 1987). While stress has been studied frequently in the West, there has been little research on the topic in Southeast Asia. One recent study carried out in the People's Republic of China found higher job stress for Chinese managers with Type A personalities (Xie & Jamal, 1993). Singapore appears to be a prime country in Southeast Asia to study stress due to the rapid transformation of the city-state from a British colony to a newly industrialized country. Singaporeans have had to adjust to both the positive and negative effects of the quickened pace of life in a modern, industrialized nation. Managers in Singapore show a higher incidence of stress symptoms, than managers in the other highly industrialized countries such as the United States, Britain, Germany and Sweden (Cooper and Arbose 1984). Organizational Commitment is the internalization of the values and goals of the organization; a willingness to work hard on behalf of the organization and a strong desire to remain with the organization. Organizational Commitment is not an enduring trait or stable characteristic over the life course of an individual. The commitment is a function of personal characteristics and situational factors related to job setting. An important implication of this finding is that commitment is amenable to influence by the organization (Mowday et al., 1979)

Occupational stress represents a real threat to quality of life for employees (Danna and Griffin, 1999). Moreover, stress in the workplace represents a potential loss of talent for organizations as top performers disengage from work where occupational stress, its causes, symptoms and sequel are prevalent (Cartwright and Boyes, 2000).

Sanjyot & Sushama (2002) suggests that pre and early job socialization procedures, job enrichment strategies including task identity and feedback, the establishment of norms of reciprocity between staff and organizations, and the maintenance of rewards expectancies are found to be effective in increasing commitment. The internationalization of business has accelerated to the point at which nearly all companies are to some extent, and most to a very great extent, affected by international linkages and developments (Garland and Farmer, 1986). This critical dynamic suggests that the success of any given enterprise, especially in the private sector, is contingent on their method of dealing with their employees. It seems here that the emphasis should be on increasing the psychological bound of all employees to the organization, especially given that affective commitment shows the most promise as a predictor of employee performance (Brett et al, 1995). Mowday (1979) defined organizational commitment in terms of three factors:

- (a) A strong belief in and acceptance of the goals and values of the organizations,
- (b) Readiness to exert considerable effort on behalf of the organization, and

- (c) A strong desire to remain a member of the organization.

Moreover, it is a behavioral dimension to evaluate employees' strength of attachment. Commitment is an effective response to beliefs about the organization (Mowday, 1982).

The successful organization is likely to be one which can manage employment practices and perceptions of those practices by all groups of employees in a way that results in positive job-related outcomes. It seems here that the emphasis should be on increasing the psychological bound of all employees to the organization, especially given that affective commitment shows the most promise as a predictor of employee performance (Brett et al., 1995). The present age of chaos, change, high level of work pressures can cause learned helplessness in organization. Since organizational practices have impact on organizational commitment and job involvement, learned helplessness influence job involvement and organizational commitment. Based on this discussion and review of literature, it is hypothesized that learned helplessness has a negative effect on job involvement and organizational commitment. Commitment is defined as the degree of identification and involvement which individuals have with their organization's mission, values and goals. This translates into their desire to stay with the organization; belief in its objectives and values; the strength of employee effort in the pursuit of business objectives (Mowday et al. 1979).

Various studies have been done on the same discipline, but a detailed study representing the Sri Lankan context has still not been conducted. So that the present study is initiated to fill the gap.

## 5.0 Conceptualization

The following conceptual model was formulated to depict the relationship between variables.

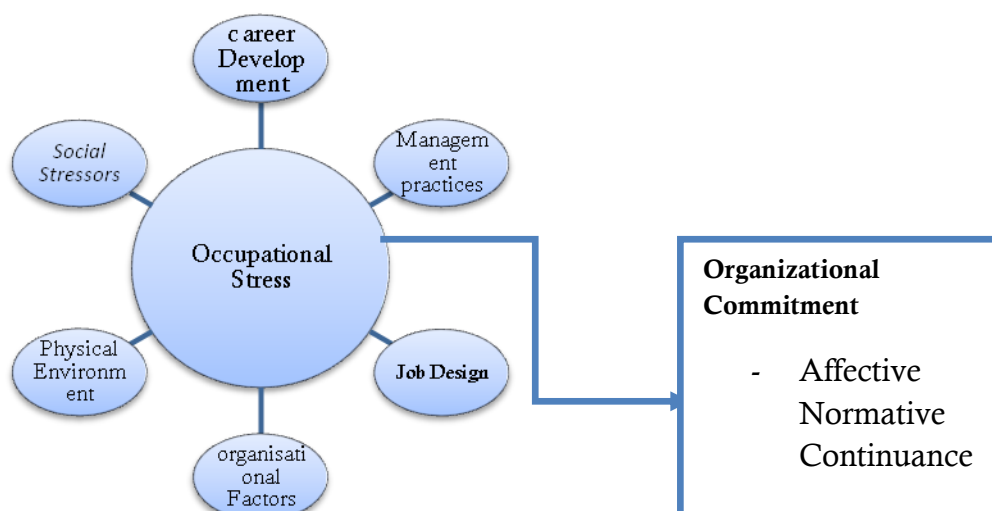


Figure 01: Conceptual Model

## 6.0 Data collection

The primary and secondary data were collected for the survey. Primary data were collected through questionnaires and secondary data were collected from books, journals, magazine and etc.

## 7.0 Sampling

Earlier, there are 16 private bank branches in Northern Province of Sri Lanka and 291 employees employed to deliver services of same. Employees are categorized as three levels such as upper, middle and lower. Branch managers and Assistant managers are taken as upper level management employees. Credit officers, Officers for operations (Current/Savings), Pawning officers and agricultural officers/Field officers are taken as middle level management. Banking assistants and Messengers are taken as lower level management in this study. There are 32 employees comes under upper level management, 62 employees under middle level and rest of 197 employees under lower level management.

Then, we used stratified random sampling technique for the selection of respondents in the above mentioned banking organizations. In a way, we identified the total No. of employees working in the organization which are revealed by the Table No- 01

**Table No-01 : No. of Employees selected for the survey.**

Bank	District	No of employees	No of Employees selected
Hatton National Bank PLC	Jaffna	81	81
	Vavuniya	28	28
	Mannar	17	17
	<b>TOTAL</b>	<b>126</b>	<b>126</b>
Commercial Bank of Ceylon PLC	Jaffna	87	87
	Vavuniya	20	20
	<b>TOTAL</b>	<b>107</b>	<b>107</b>
Seylan Bank PLC	Jaffna	20	20
	Vavuniya	28	28
	<b>TOTAL</b>	<b>48</b>	<b>48</b>
Sampath Bank PLC	Vavuniya	10	10
	<b>TOTAL</b>	<b>10</b>	<b>10</b>
<b>GRAND TOTAL</b>		<b>291</b>	<b>291</b>

As per Table No-01, we can observe that totally 291 employees are working in all the private sector banking organizations. The researcher decided to select whole employees for the present survey, considering the accurate information and weight of the study. It is important to note that the private sector banking organizations only in Northern Province are selected due to the potential capacity of the researcher and time constraint.

## 8.0 Methodology.

The primary data were collected for the present study; accordingly the questionnaire was designed to collect data with the 5 point Likert scale. The questionnaire consists of 5 sections: Section A, B, C, D and E. In order to find out the impact of independent variables on dependent variables, we formulated the following model for this study.

$$OC = f(OS)$$

$$OC = \beta_0 + \beta_1(PE) + \beta_2(OF) + \beta_3(JD) + \beta_4(MP) + \beta_5(CD) + \beta_6(SS) + \infty - 1$$

Where

OC = Organizational commitment

PE = Physical environment

OF = Organizational factors

JD = Job design

MP = Management practices

CD = Career development

SS = Social stressors

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \infty$  = Co efficient of correlation

## 9.0 Hypotheses

The following hypotheses are taken for the study,

H<sub>1</sub>= Occupational stress has impact on organizational commitment

H<sub>2</sub>= Occupational stress and organizational commitment are positively correlated.

## 10.0 Result and discussion

### 10.1 Validity and Reliability

The validity represents the extent to which an instrument what it is supposed the measure (Velnampy T, 2006). A careful attempt was made by the researcher in constituting the four instruments to consider the items such as objective and hypotheses which are taken in the present study. Thus instruments provided an adequate coverage of the phenomenon of occupational stress and organizational commitment of employees in private banks in Northern Region of Sri Lanka, which ensured the content validity of four instruments. These instruments / variables of occupational stress and organizational commitment were already tested by previous authors for content validation (Matteson and Ivancevich, 1987, Benson and Allen, 1993).

A co-variance method with correlation matrix was used to test the reliability of the data. The Cronbach's Alpha is computed for variables, such as occupational stress and organizational commitment. The Cronbach's Alpha value for each component of all the variables is depicted in the table No-02.

Table No- 2- the total statistics for Occupational stress and organizational Commitment

Item	No of items	Cronbach's Alpha on standardized item
<b>Occupational stress</b>	41	0.984
Organizational Commitment	12	0.637

Generally it is said that the reliability of the instrument should be high (above 0.7) or at least marginally acceptable (above 0.5), when selecting an instrument. (Nunnally,1994). Cronbach's Alpha of the occupational stress is 0.984, which demonstrates a high reliability of the data collected. Alpha value for organizational commitment is 0.637, which demonstrates at least marginally acceptable reliability of the data collected for the study.

### 10.2 Relationship between occupational stress and organizational commitment

Correlation analysis was carried out to find out the relationship between occupational stress and organizational commitment. Occupational stress is measured using six components such as physical environment, organizational factors, job design, social stressors, career development, management practices where as the commitment is measured using three components such as affective, continuance, and normative and the output of the study is disclosed in Table 03.

Table No- 3: Multiple correlation matrix for Occupational stress and Organizational commitment

Variable	Organizational Commitment	Affective	Continuance	Normative
Occupational stress	0.246	0.102	0.233**	0.096
Physical environment	0.102	0.300**	0.118	0.198**
Organizational factors	0.221**	0.044	0.243**	0.132*
Job design	0.328**	0.062	0.385**	0.215**
Management practices	0.224**	0.151*	0.173**	0.012
Career development	0.219**	0.079	0.201**	0.115
Social stressors	0.175**	0.109	0.128*	0.047

Table No – 3 shows the correlation value of 0.233 which is significant at 0.01 levels. It means that there is a relationship between occupational stress and the continuance type of organizational commitment. But, occupational stress is not associated with other two types of organizational commitment such as affective and normative. Further organizational commitment is positively correlated with the components of occupational stress such as organizational factors, job design, management practices, career development and social stressors. Physical environment is not correlated with organizational commitment. However the strength of association between job design and organizational commitment is higher than that in other components of occupational stress. It is important to note that physical environment is associated with affective and normative type of organizational commitment. Further we can observe the association



between organizational factors and continuance and normative commitment and between job design and continuance and normative type of commitment. Moreover, correlation value between management practices and affective commitment is 0.151 which is significant at 0.01 levels.

### 10.3 Regression Analysis

A multiple regression analysis was performed to identify the predictors of occupational stress as conceptualized in the model. The Table No-4 provides the summary measures of the model,

Table No-4. – Predictor of organizational commitment – Model summary

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Standard error of the estimate
1	0.582 <sup>a</sup>	0.338	0.323	2.25332

a. predictors : (constant), physical environment, organizational factors, job design, management practices, career development and social stressors.

The specification of the six variables that are physical environment, organizational factors, job design, management practices, career development and social stressors as the components of occupational stress in the model revealed the ability to predict organizational commitment. R<sup>2</sup> value of 0.338 which is in the model denotes that 33.8% of the observed variability in organizational commitment can be explained by the differences in the independent variables. Remaining 66.2% of the variance in organizational commitment is related to other variables which are not mentioned in the model as they are outside the scope of the study. R<sup>2</sup> value of 33.8% indicates that there may be number of variables, which can have an impact on occupational stress that need to be studied. Hence this area is indicated as a scope for future research.

Table No- 5 Coefficient for predictors of organizational commitment

Model	Un standardized Co efficient		Standardized Co efficient	t	Significant
	Beta	Std. Error	Beta		
<b>1 (constant)</b>	20.621	0.696		29.644	0.000
<b>Physical Environment</b>	0.337	0.131	0.222	2.583	0.010
<b>Organizational factors</b>	-0.200	0.062	-0.617	-3.211	0.001
<b>Job Design</b>	0.798	0.082	2.031	9.706	0.000
<b>Management Practices</b>	-0.017	0.053	-0.039	-0.325	0.745
<b>Career development</b>	-0.336	0.152	-0.494	-2.208	0.028
<b>Social Stressors</b>	-0.548	0.164	-0.781	-3.329	0.001

a. Dependent variable: organizational commitment.

At the above model, t values are significant for 5 independent variables (Significant 0.05) such as physical environment, organizational factors, job design, career development and social stressors. Therefore we can reject the null hypothesis that the co efficient for occupational stress is zero. The significant level explains that we can observe a high degree of certainty (greater than 99.9%) in physical environment, organizational factors, job design, career development and social stressors, that the coefficient should be included in the regression equation. Physical environment and job design have a positive co efficient, which means that occupational stress increases with increasing level of organizational commitment whereas organizational factors, career development and social stressors have a negative co efficient; this means that occupational

stress increases with decreasing level of organizational commitment. The study finds that the high levels of physical environment, organizational factors, job design, career development and social stressors would be associated with higher level of occupational stress and the study proves that physical environment, organizational factors, job design, career development and social stressors will have an impact on the level of occupational stress. But job design has a greater impact on occupational stress than physical environment, organizational factors, career development and social stressors.

### **11.0 Conclusion and Recommendation**

To conclude, we found that level of occupational stress is high at low and moderate level components. From the organization's standpoint, management may not be concerned when employees experience low to moderate levels of stress. The reason is that such levels of stress may be functional and lead to higher employee performance (Benson and Allen. 1993). But high levels of stress or even low levels sustained over long periods, can lead to reduce employee performance and thus, require action by management. While a limited amount of stress may benefit an employee's performance, we should not expect employees to see it in that way. From the individual's standpoint, even low levels of stress are likely to be perceived as undesirable. It's not unlikely, therefore, for employees and management to have different notions of what constitutes an acceptable level of stress on the job. What management may consider being 'a positive stimulus that keeps the adrenaline running' is very likely to be seen as 'excessive pressure' by the employee. When we analyze three components of organizational commitment, we found that normative is highly rated with the mean and standard deviation values. Hence banks should pay more attention on better provision of loyalty of job, participation in job and fate of job.

Correlation analysis indicated that organizational commitment is positively correlated with the components of occupational stress such as organizational factors, job design, management practices, career development and social stressors except physical environment. Further occupational stress is correlated with continuance type of commitment.

Multiple regression analysis in the research revealed that the physical environment as a component of occupational stress has lower level of observed variability in organizational commitment. For this, management of the banks should make arrangements to enhance the prospects for promotion, opportunity for skill development, access to job rotation, sufficient progress on job and more social support to their employees.

There are a number of ways to alleviate dysfunctional stress from them. These range from commonsense remedies (such as getting more sleep and eating better) to more exotic remedies like biofeedback and meditation. Finding a more suitable job, getting counseling and planning / organizing each day's activities are other sensible responses.

It is relevant to suggest the following ways for a bank employee to reduce job stress (Albrecht, 1998):

- ↻ Build rewarding, pleasant, cooperative relationships with colleagues and employees
- ↻ Do not bite off more than, what we can chew
- ↻ Build an especially effective and supportive relationship with our superiors
- ↻ Negotiate with superiors for realistic deadlines on important projects
- ↻ Find time everyday for detachment and relaxation
- ↻ Learn as much as we can, about upcoming events and get as much lead time as we have to prepare for them
- ↻ Take a walk around the office to keep our body refreshed and alert
- ↻ Find ways to reduce unnecessary noises
- ↻ Reduce the amount of trivia in our job; delegate routine work whenever possible
- ↻ Limit interruptions
- ↻ Do not put off dealing with distasteful problems
- ↻ Make a constructive 'worry list' that includes solutions for each problem

The employer and its Human Resources specialists and supervisors can also play a role in identifying and reducing job stress. Supportive supervisors and fair treatment are two obvious steps. Other steps include:

- ↻ Reduce personal conflict on the job
- ↻ Have open communication between management and employees
- ↻ Support employees' efforts, for instance, by regularly asking how they are doing
- ↻ Ensure effective job-person fit, since mistakes can trigger stress
- ↻ Give employees more control over the job
- ↻ Provide employee assistance programmes including professional counseling
- ↻ Train the employees to take everything as easy and learning
- ↻ 360 degree approach to work, by managing peers, subordinates and superiors effectively, and understand their views

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