

Job Related Stress and Organizational Commitment among Bank Employees in India: An Empirical Analysis

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Abstract- In this study, the goal is to determine what causes Indian bank employees to be stressed at the job and how stress affects their commitment to the organization. For this purpose, 345 people who work at public and private banks in the northern part of India were asked to give us their responses through a structured questionnaire. To figure out what causes job-related stress, an exploratory factor analysis (EFA) was done with SPSS version 21. This led to four factors: Performance, Workload, Organizational design and Responsibility/Authority, and Decision-making. To test the hypothesized relationship, PLS-SEM 3 was employed. The findings demonstrated that people who work at a bank are less likely to remain committed if they are stressed out at work. In addition, the findings show that managers need to take numerous different steps to lessen the effect of job-related stress on bank employees.

Index Terms- Job-related stress, Organizational commitment

I. INTRODUCTION

Job stress has become a common occurrence in today's workplaces. It has recently become the focus of fresh articles and the topic of conversation (Padmanabhan, 2021). Selye (1936) came up with the term "stress" in the health sciences, explaining it as a mental and physical condition induced by unexpected disparities in an individual's capacity to fulfill such demands. Daily activities, whether work, societal, or interpersonal, are bound to cause stress (Kumar and Kumar, 2014). The modern world is full of people who are stressed out, and nearly half of Indian employees are feeling this way. Stress may be defined as an unpleasant emotional state that occurs when we are unable to meet both our work-related and non-work-related requirements at the same time (Halkos and Bousinakis, 2009).

Stress affects both individual and organizations. All organizations deal with a lot of job stress because of lot of work, not enough promotion, conflicting roles, and a bad working environment (Chaudhari and Lodhwal, 2017). "The harmful, physical and emotional responses that occur when the requirements of job do not match the capabilities, resources or needs of the worker" as per with one definition of job stress (National Institute for Occupational Safety and Health, 1998). Additionally, it may also be termed as a "misfit between a person's skills and abilities and demands on the job and a misfit in terms of a person's needs supplied by the job environment which poses a threat to an individual" (Chand and Koul, 2012). Employees also had a lot of job stress because of work, not enough promotion, conflicting roles, and bad working conditions (Sidhu et al., 2019). According to Bhatti et al. (2016), there are a lot of things that can make a job stressful, as the content of the job, the work pressure, the overtime hours, non-supportive supervision, lack of professional growth chances, un-involvement in decision-making, and not having a good relationship with your co-workers etc.

Bank employees are no exception to this. In banks, jobs are structured in such a way that an employee is exposed to both workloads and work under acute time pressure. When businesses adopted the work-from-home concept, notably and throughout the COVID-19 outbreak, the banking staffs was required to report to the bank due to the restricted usage of online banking services. The risks in the workplace not only divert employees' attention away from their work, but they also put their jobs at risk by generating health concerns. Consequently, bank personnel are very susceptible to experiencing extreme stress, which has been associated with lower work satisfaction, increased absenteeism, and a lack of organizational commitment. A loss of self-confidence, poor motivation, high/low blood pressure, sadness, a decreased level of contentment, and an intention to leave work are all symptoms of this (George and Zakkaria, 2015).

Considering that, retention of talented staff in the banking industry is the main concern for Human Resource Management (HRM). So, this study intends:

- To ascertain the factors contributing to job-related stress among Indian bank workers.
- To explore the effects of job-related stress on bank employees' organizational commitment.

II. LITERATURE REVIEW

A. *Organizational commitment*

Organizational commitment can be characterized as an attitude that expresses feelings about the relationship between oneself and one's employer (Mowday et al., 1982). "Organizational commitment is a psychological state that characterizes the employee's relationship with the organization, and has implications for the decision to continue or discontinue membership in the organization" defined by Meyer and Allen (1997). According to him, it might be categorized as affective, continuous, or normative commitment. Positive sentiments of attachment and participation in the organization are characterized as affective commitment (Meyer and Allen, 1984). Continuous commitment is how dedicated employees are to their company because of the expenses they perceive to be involved with quitting their jobs (Meyer and Allen, 1984). The feeling of obligation that an employee should have to stick with the firm is known as normative commitment (Meyer and Allen, 1990).

B. *Job-related stress and organizational commitment*

This research looks at how job-related stress affects organizational commitment. On an individual and organizational level, job-related stress may generate a slew of problems, and it has a detrimental impact on employee commitment (Bhatti, 2016). It is assumed that when employees are under a lot of stress, their job satisfaction will suffer, and they will be less dedicated to the company (Aggarwal, 2015).

Several studies have connected workplace stress to lower levels of organizational commitment. As shown by Michael et al. (2009), job stressors considerably influence affective organizational commitment. However, it does not affect organizational continuance or normative commitment. Masihabadi et al. (2015) discovered that stressed employees at work were less happy with their occupations and were more likely to leave the organization. This research was conducted in Tehran and Mashhad. Similarly, Vkola and Nikolaou (2005) showed that stressed people had the less organizational commitment and were less willing to embrace change.

As shown by Ackfeldt and Malhotra (2012), role stressors have been observed to have a detrimental effect on affective commitment among frontline travel service organization employees in the United Kingdom. Empowerment and professional development, on the other hand, have been identified as essential management measures that may be utilized to mitigate the negative consequences of role stress on organizational commitment. As claimed by Khatibi et al. (2009), affective and normative commitment is negatively impacted by occupational stress. But there was no indication that stress at work was linked to a commitment to the organization.

As per Biswas and Biswas (2010), employees in perceived vulnerable organizations have a lower level of organizational commitment, are more stressed, and have a worse perceived organizational health. Ekienabor (2016) also found that academic professionals in Nigeria are less productive and committed to their jobs because of job stress, according to his research. A study by Saadeh and Suifan (2019) looked at how perceived organizational support at Jardon hospitals affected job stress and commitment to the job (POS). Job stress was negatively correlated with POS, although organizational commitment was positively correlated. Cicei, a, b (2012) revealed a negative link between occupational stress and affective and continuous commitment in Romanian public organizations.

According to Jagdish (1987), occupational stress associated with various job aspects results in a negative attitude toward the job and management. Addae et al. (2008) studied public employees in St. Lucia. Role stresses, including uncertainty and conflict, weakened emotional and normative commitment but not continuation commitment. Bhatti et al. (2016) studied Pakistan's banking industry and discovered that stress is a key factor impacting an employee's commitment to the organization. N Ngirande (2021) found that academic staff at South African universities were less committed to their jobs when they occupational stress and uncertainty.

Previous research has found a statistically significant negative connection among both job stress and organizational commitment. The following hypothesis has been produced as a result of the researcher's evolution of literature:

H1: Job-related stress has a negative influence on organizational commitment

III. RESEARCH METHODS

A. *Data collection*

Around 500 questionnaires were delivered to employees of private and public banks at all levels – junior, middle, and executive throughout northern India. To collect data, the researcher distributed structured questionnaires individually and via Google form. After deleting 155 incomplete replies, the survey received 345 responses, giving a response rate of around 70%.

B. *Measurement scales*

The measuring scales employed in this study are based on those used in earlier research. These scales have undergone extensive testing and are reliable.

Job-related stress: We utilized "Job-Related Tension Index (JRTI)" devised by Kahn et al. (1964). It is a 15-item scale numbered "1 (never bothered) to 5 (bothered nearly all the time), and 6 (does not apply)". Except for six, all replies are averaged in the scoring procedure. A higher score implies increased job-related stress. We selected JRTI because of its strong internal consistency, ranging from 0.80 to 0.92 (George and zakkaria 2015; Rogers et al., 1994).

Organizational Commitment: To assess organisational commitment, a nine-item abbreviated form of "Organizational Commitment Questionnaire (OCQ)" developed by "Mowday et al. (1979)" was administered. The internal consistency of this scale spans from 0.82 to 0.93 (Cronbach, 1951). Each response is rated using a seven-point scale, with "1 (strongly disagree) to 7 (strongly agree)".

C. Data analysis technique

The researcher employed both EFA and PLS-SEM 3 to assess the factors linked to job-related stress and to investigate the likelihood of a linkage across job-related stress and organisational commitment.

IV. RESULTS

A. Demographic Profile

Table1. Population characteristics (n=345)

Variables	Category	Frequency	Percentage
Gender	Male	187	54.2
	Female	158	45.8
Age	20-35 years	195	56.5
	35 and above	150	43.5
Years of experience	Less than 5 years	126	36.5
	5-10 years	136	39.4
	More than 10 years	83	24.1
Marital Status	Single	129	37.4
	Married	216	62.6
Education	Graduate	126	36.5
	Post-graduate	219	63.5
Nature of bank	Private	205	59.4
	Public	140	40.6

B. Common method bias

Our findings indicated that only 32.69 percent of the variation could be accounted for by a single component, indicating that none of the responses was biased (Padsakoff et al., 2003).

C. Exploratory Factor Analysis

For the purpose of quantifying job-related stress among bank workers, we conducted exploratory factor analysis (EFA) on the job-related tension index (JRTI), to investigate the components that influence job-related stress. When 15 components were submitted to Principal Component Analysis (PCA) utilising varimax rotation in order to determine the origins of job-related stress, a conclusion was reached. As seen in table 2, results of Bartlett's test of sphericity were statistically significant, with a (chi-square value = 2669.471; degree of freedom = 105, p-value = 0.0001). Having received a score of 0.915, the Kaise-Mayar-Olkin (KMO) measure of sample adequateness was considered to be good. Because it exceeded the suggested threshold of 0.6, the KMO of 0.915 is considered outstanding. The total variance explained by all variables is shown in Table 3. There are four main factors to consider in this investigation. Seventy per cent of the construct could be described by these four factors altogether, which is deemed adequate. The factors with an eigenvalue greater than one were kept, indicating importance. The degree of variation associated with a factor is represented by an eigenvalue. Approx. Seventy per cent of the overall variation was explained by four variables. Factor 1 reports for 45.668 percent of the variation, factor 2 serves for 9.649 percent, factor 3 counts for 8.165 percent, and factor 4 contributes for 7.179 percent. After that, varimax rotation was used to rotate these factors. The rotated component matrix for each item and their factor loadings and commonalities are shown in Table 4. Only items with loadings larger than 0.5 were kept in this study since this indicate the effectiveness of the items in measuring the specific construct. For readability's sake, factor loadings less than 0.40 are removed. To do further research, all 15 items will be broken down into four dimensions or parts of the job-related stress construct. All of these items have a loading greater than 0.5. We employed identical factor names, such as "Performance", "workload", "organizational design and responsibility/authority", and "decision-making", as stated by Rogers et al. (1994) in their research of stress precipitators among 146 female senior executives, with differing factor loadings. In the present study, "performance" was the first factor discovered, and it was made up of four items: JRTI7, JRTI8, JRTI10, and JRTI11. The second component discovered was "workload", which had four items: JRTI4, JRTI5, JRTI13, and JRTI15. The "organizational design and responsibility/authority", is

the third factor, and it consists of four items: JRTI1, JRTI2, JRTI3, and JRTI12. The fourth factor, “decision-making” was loaded with three items: JRTI4, JRTI6, and JRTI19.

Table2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.915
Bartlett's Test of Sphericity	Approx. Chi-Square	2669.471
	Df	105
	Sig.	0.000

Table3. Total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	6.850	45.668	45.668	6.850	45.668	45.668	2.970	19.799
2	1.447	9.649	55.317	1.447	9.649	55.317	2.669	17.791	37.591
3	1.225	8.165	63.482	1.225	8.165	63.482	2.642	17.614	55.205
4	1.077	7.179	70.661	1.077	7.179	70.661	2.318	15.456	70.661
5	.612	4.082	74.743						
6	.536	3.570	78.313						
7	.487	3.244	81.557						
8	.438	2.919	84.477						
9	.430	2.866	87.343						
10	.361	2.404	89.747						
11	.344	2.293	92.040						
12	.338	2.256	94.296						
13	.317	2.115	96.411						
14	.303	2.021	98.431						
15	.235	1.569	100.000						

Table 4. Rotated Component Matrix^a

Items	Component				Commonalities
	1	2	3	4	
13. Thinking that amount of work you have to do may interfere with how well it gets done.	.826				0.712
15. Feeling that your job tends to interfere with your family life.	.784				0.671
4. Feeling that you have too heavy a workload, one that you can't possibly finish during an ordinary work day.	.781				0.634
5. Thinking that you will not able to satisfy the conflicting demands of people over you.	.749				0.687
11. Feeling you are unable to influence your immediate supervisor's decisions and actions that affect you.		.793			0.695
7. Not knowing what your supervisor thinks of you, how he evaluates your performance		.766			0.705
8. Fact that you can't get information to carry out your job.		.703			0.719

10. Feeling you may be liked and accepted by people you work with.	.689	0.801
2. Being unclear on just what the scope and responsibly of your job.	.777	0.700
3. Not knowing what opportunities for advancement or promotion exist for you	.771	0.754
1. Feeling that you have too little authority to carry out the responsibility assigned to you.	.745	0.760
12. Not knowing just what the people you work with expect from you.	.694	0.690
6. Feeling that you are not fully qualified to handle your job.	.797	0.708
9. Having to decide the things that affect the lives of individuals, people that you know	.795	0.700
14. Feeling that you have to do the things on the job that are against your better judgement.	.742	0.663

Note:

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

- a. Rotation converged in 6 iterations.

D. Measurement Modal

The lower order components' internal consistency reliability, convergent validity, and discriminant validity are explored using the measurement model.

Internal consistency Reliability: The constructs' validity was assessed using Cronbach's alpha and composite reliability. Their values for all lower-order constructs vary from 0.781 to 0.901, as seen in Table 5. The findings are all above 0.70 threshold, which means that the measures are very accurate and reliable (Hair et al., 2014).

Convergent Validity: Convergent validity is demonstrated when the outer loadings and average variance extracted (AVE) are both 0.50 or higher (Chin, 2010). This study's first-order construct and AVE outer loadings are all more than the minimal threshold value, as shown in Table 5.

Table5. Reliability and convergent Validity

Construct	Items	Outer loadings	Cronbach's alpha	Composite reliability	AVE
Performance	PERF1	0.853	0.834	0.833	0.559
	PERF2	0.702			
	PERF3	0.782			
	PERF4	0.633			
Workload	WL1	0.831	0.876	0.874	0.635
	WL2	0.861			
	WL3	0.762			
	WL4	0.726			
Organization Design and Responsibility/Authority	OD1	0.730	0.825	0.819	0.533
	OD2	0.707			
	OD3	0.658			
	OD4	0.832			
Decision-Making	DM1	0.816	0.781	0.782	0.551
	DM2	0.818			

	DM3	0.562			
Organizational Commitment	OC1	0.612	0.901	0.901	0.508
	OC2	0.711			
	OC4	0.827			
	OC5	0.569			
	OC6	0.680			
	OC8	0.567			
	OC10	0.800			
	OC13	0.890			
	OC14	0.682			

Note: AVE represents average variance extracted

Discriminant validity: Fornel and Larcker criteria were used to look at discriminant validity. The Heterotrait-Monotrait (HTMT) ratio was also looked at. AVE square root is bigger than non-diagonal values in both rows and columns in depicted in Table 6. Additionally, table 6 also documented that link between each pair of constructs was not above the recommended value of 0.85. Hence, the results confirmed that the study established the discriminant validity.

Table6. Discriminant Validity

	Decision-making	Organizational commitment	Organizational design	Performance	Workload
Fornell and Larcker Criterion					
Decision-making	0.761				
Organizational commitment	-0.192	-0.251			
Organizational design and responsibility/authority	0.753	0.733	0.712		
Performance	0.625	-0.685	0.643	0.746	
Workload	0.533	0.661	0.634	0.661	0.797
HTMT Criterion (HTMT_{.85} Criterion)					
Decision-making					
Organizational commitment	0.193				
Organizational design and responsibility/authority	0.761	0.284			
Performance	0.640	0.321	0.646		
Workload	0.558	0.319	0.64	0.665	

E. Higher order construct

Job-related stress was postulated as a (type I) higher-order (reflective-reflective) construct in this study. To quantify job-related stress, a disjointed two-stage technique was adopted. The researcher needs first save the latent variable scores for the lower order components (i.e., performance, workload, organizational design and responsibility/authority, and decision-making) created using PLS and thereafter include such scores in a data set to look at the higher-order construct (Sarstedt et al., 2019). Tables 7 and 8 provide the findings for the higher-order construct, which reveal that the construct's reliability, convergent validity, and discriminant validity all fulfilled the threshold requirements.

Table7. Higher-order constructs reliability and convergent validity

Construct	Items	Outer loadings	Cronbach's alpha	Composite reliability	Average variance extracted
Job-related stress	Performance	0.810	0.831	0.830	0.552
	Workload	0.793			

Organizational design and responsibility/authority	0.731
Decision-making	0.621

Table8. Discriminant Validity (Higher-order construct)

	Job-related tension	Organizational commitment
Fornell and Larcker Criterion		
Job-related tension	0.743	
Organizational commitment	-0.323	0.709
HTMT Criterion (HTMT_{.85} Criterion)		
Job-related tension		
Organizational commitment	0.316	

F. Structural model

Following the verification of the measurement model, the hypothesized value was verified using a structural model. One of the first things we needed to make certain that multi-collinearity was not a significant concern between the constructs (Hair et al., 2017). Overall, there was no evidence of collinearity in the present analysis, owing to VIF values ranging in-between 1.289 to 2.903, which under beneath the specified range of 3 in the current inquiry (Hair et al., 2019). Then, using bootstrapping technique at 5000 subsamples for 0.05 significance threshold (two-tailed), we evaluate the path-relevance coefficients for testing postulated correlations. The outcomes of the structural model are depicted in figure 1 and table 9 indicating that job-related stress aspects significantly impact organizational commitment. As shown by PLS-SEM 3, job-related stress ($\beta = -0.285$, $t\text{-value} = 4.803$, $CI = [-0.412; -0.182]$, $P < 0.000$) had unfavorable considerable effect on organizational commitment, hence corroborating H1. Furthermore, we also calculated R square and Q-square (predictive relevance) to analyze the structural model. In this study, the R square shows the model's weak explanatory power, demonstrating that job-related stress accounts for just 0.107 per cent of the variance in job satisfaction. Moreover, the Q square is calculated, representing the model's predictive relevance (Geissor, 1974; Stone, 1974) based on the blindfolding procedure. The value of Q square should be larger than zero in order to be valid (Chin, 1998; Henseler et al., 2009). In our investigation, the Q square value is 0.045, demonstrating that the model is predictively valid.

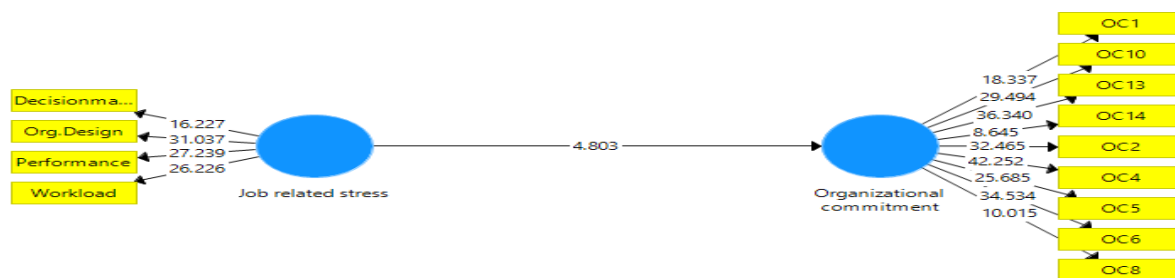


Figure1. Structural Model

Table9. Path-co-efficient and hypothesis testing

Hypothesis	Path co-efficient (β)	T-value	Confidence Interval	P Values	Remarks
H1: Job-related stress \rightarrow Organizational Commitment	-0.285	4.803	[-0.412, -0.182]	0.000	Supported

Notes: $p < 0.05$ (Two tailed)

V. CONCLUSION AND DISCUSSION

In the current study, researcher was trying to figure out the factors associated with job related stress and what that stress does to their commitment. An exploratory factor analysis (EFA) was executed on Kahn's (1964) Job-related tension index (JRTI), yielding four stress precipitator components - Performance, Workload, Organizational Design and Responsibility/Authority, and Decision-making. Our research findings corroborate the findings of previous researchers who also find out the almost similar factor structure of JRTI (Dominguez ad Scherer, 1998; Rogers et al., 1994).

Besides that, the study also looks into how job-related stress affects people's level of commitment to their company. PLS-SEM 3 results revealed that job-related stress factors negatively influence bank employees' commitment, which supported our proposed hypothesis. In other words, when employees are under a great deal of stress at work, their willingness to put in their best effort decreases. Likewise consistent with previous researchers' findings, which demonstrated a negative association between job-related stress and organisational commitment; these findings are also in accord with other researchers' findings. (Michael et al., 2009; Jagdish and Jagdish, 2010; Vkola and Nikolaou, 2005; Bhatti et al., 2016; Khatibi et al., 2009; Masihabadi et al., 2015). Employees' productivity diminishes due to being overworked, which may be a contributing cause to their lack of commitment to the company (Ekienabor, 2016). As a result, companies should provide ground for stress reduction and management opportunities.

VI. IMPLICATIONS

The study's conclusions will be relevant for bank policymakers to formulate their policies. Bank executives may utilize the data to identify the elements contributing to employee stress and decreased organizational commitment. Also, it is crucial to monitor job-related stress and the creation of an atmosphere that allows people to work productively while being healthy. Employees' commitment to an organization largely depends on their ability to work in an atmosphere free of stress. Therefore, management needs to come up with plans to take significant steps to make employees happy and committed to the company, such as providing career growth opportunities, flexible working hours, developing good relationships with co-workers and supervisors, introducing spiritual practices etc. Banks are expected to lessen workplace stress and increase employees' commitment as a result of this.

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