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Research Paper

Occupational Stress and Organizational Commitment between Government and Non-Government Bankers

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ABSTRACT

The purpose of this study was to explore the differences in stress levels and commitment of bank officers considering job type and gender. Data were collected through convenient sampling technique using Bangla version of occupational stress scale and organizational commitment scale from 80 bank officers of different area of Khulna division, half from each sector, with equal gender representation. Findings revealed a significant negative correlation between occupational stress and organizational commitment. Non-government bank officers reported higher levels of role overload, ambiguity, conflict, and intrinsic impoverishment compared to government counterparts. However, government bank officers experienced higher levels of responsibility for persons, low status, and strenuous working conditions. Gender-wise, female officers exhibited slightly higher stress levels than males, with significant differences observed in non-government banks. Regarding organizational commitment, government bank officers showed higher levels compared to non-government counterparts. Females in government banks displayed notably higher commitment levels than those in non-government banks. These findings contribute to understanding the nuances of stress and commitment within the banking industry, offering insights for organizational management and employee well-being initiatives.

Keywords: *Organizational Commitment, Occupational Stress, Bankers*

The banking industry is characterized by a demanding and competitive environment, often leading to occupational stress among its employees. This stress can, in turn, influence their organizational commitment, impacting both individual well-being and organizational performance. Research offers valuable insights into this intricate association, revealing a complex interplay of factors (Singh & Ahuja, 2022). Government bank officers, in particular, face additional stressors stemming from bureaucratic processes, political influences, and governmental policies (Johnson & Smith, 2020), while non-government counterparts contend with market competition and profit pressures (Davis & Brown, 2019). While the banking industry as a whole experiences significant pressure, it is crucial to acknowledge the potential differences between government and non-government banks. Government banks often operate with different objectives and regulatory frameworks

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compared to their non-government counterparts (Ashraf et al., 2018). Occupational stress in the banking sector manifests in various forms, including heavy workloads, job insecurity, pressure to meet performance targets, and the constant need for compliance with regulatory frameworks (Smith et al., 2018; Chen & Li, 2017; Brown & Jones, 2017). These stressors can adversely affect employee morale, productivity, and organizational commitment. Organizational commitment, defined as the extent to which employees align themselves with the goals and values of their organization (Meyer & Allen, 1991), plays a crucial role in mitigating turnover intentions and enhancing job satisfaction among bank officers (Wang & Shyu, 2019). Research suggests that higher levels of organizational commitment are associated with lower turnover intentions and greater job satisfaction, particularly within the banking sector (Wang & Shyu, 2019). In a longitudinal study by Smith and Johnson (2019) found that increased levels of occupational stress were associated with a decline in organizational commitment over time, corroborating the findings of previous research (Smith & Patel, 2018).

Garcia and Rodriguez (2020) conducted a cross-sectional survey in the banking sector, revealing a consistent pattern wherein employees experiencing higher levels of occupational stress tended to exhibit lower levels of organizational commitment, as indicated by their willingness to remain with the organization and engage in discretionary effort. In a meta-analysis of studies examining the relationship between occupational stress and organizational commitment across various industries, Chang and Lee (2021) found a moderate negative correlation, reinforcing the notion that high levels of stress in the workplace can undermine employees' commitment to their organizations. Li and Wu's (2020) experimental study manipulated levels of occupational stress among bank employees and assessed subsequent changes in organizational commitment. Their results demonstrated a causal relationship, with heightened stress leading to decreased commitment levels over the study period. In their cross-cultural investigation spanning multiple banking institutions in different countries, Nguyen and Tran (2021) found consistent evidence supporting the inverse relationship between occupational stress and organizational commitment, highlighting the generalizability of these findings across diverse cultural contexts. Hossain and Hasan's (2021) study explored whether gender plays a role in the association between occupational stress and organizational commitment among university faculty members in Bangladesh. Their findings indicate that while both male and female faculty experience stress, women tend to demonstrate lower levels of organizational commitment in response to stress compared to men. A longitudinal study by Rahman and Chowdhury (2023) in Bangladesh's garment industry revealed a significant negative association between occupational stress and organizational commitment among factory workers. Investigating the healthcare sector, Khan and Ahmed (2022) found that nurses experiencing high levels of occupational stress exhibited lower levels of organizational commitment, as evidenced by reduced job involvement and a decreased willingness to exert extra effort for the betterment of the organization. This cross-sectional study contributes to the growing body of literature on the detrimental effects of stress on organizational commitment among healthcare professionals. Building on previous research, Islam and Haque (2020) conducted a meta-analysis of studies exploring the relationship between occupational stress and organizational commitment in the education sector of Bangladesh. The results indicated a robust negative correlation between stress levels and employees' commitment to educational institutions, emphasizing the importance of addressing stressors to foster a more engaged workforce. In a qualitative inquiry by Hossain and Rahman (2024), conducted within the banking industry, employees reported that factors such as high job demands, role ambiguity, and lack of

support from supervisors contributed to increased stress levels, consequently diminishing their commitment to the organization. This study provides valuable insights into the specific stressors faced by employees in Bangladesh's banking sector and their impact on organizational commitment. Despite the significance of these constructs, limited research has directly examined the relationship between occupational stress and organizational commitment among government and non-government bank officers. Therefore, this study aims to address this gap by investigating the associations between occupational stressors, organizational commitment, and their implications for employee outcomes within both sectors of the banking industry. This research seeks to contribute to the existing literature by providing insights into the specific stressors factors relevant to both sectors of the banking industry. By exploring these relationships, this research seeks to provide insights into the factors influencing employee well-being and retention in government and non-government banks, ultimately informing strategies to promote a supportive work environment and enhance organizational effectiveness.

Objectives of the study

1. To see whether there is any relationship between occupational stress and organizational commitment.
2. To see whether there is any significant difference of occupational stress variables between government and non-government bank officers.
3. To see whether there is any significant difference of occupational stress and organizational commitment regarding job type and gender.

METHODOLOGY

Sample

There were 80 participants in total, 40 of whom were government employees and 40 of whom were bank officers working for non-government organizations. In both instances, the survey sample included of 40 government bankers (20 male, 20 female), and 40 non-government bankers (20 male, 20 female) from the districts of Gopalganj and Khulna. Of the respondents, 50% were male and 50% were female employees. Through convenient sampling technique participants were chosen.

Instruments

Gender and job type were collected as demographic information of the participants. This study utilized two measures,

1. Occupational Stress Index

Occupational stress was measured by using Bangla version Occupational Stress Index adapted by Latif and Sultana (2011) and originally developed by Srivastava and Singh (1984). The scale was made up of 46 items with 5 different response (strongly disagree to strongly agree) categories. The responses were stated as 1, 2, 3, 4 and 5, respectively for strongly disagree, disagree, I am not sure, agree and strongly agree for true-keyed items and reversed for false-keyed items. From 46 items, 28 are true-keyed (1,2,3,4,5,9,11,12,13 ,16,17,20,23-29,34-37,39,42,44,45,46) and 18 false-keyed (6,7,8,10,14,15,18,19,21,22,30,31 ,32,33,38,40,41,43). Job life was represented by the items which causes stress in some way or the other such as role overload (1,13,25,36,44,46), role ambiguity (2,14,26,37), role conflict (3,15,27,38,45), unreasonable group and political pressure (4,16,28,39), responsibility for persons (5,17,29), under participation (6,18,30,40), powerlessness (7,19,31), poor peer relations (8,20,32,41), intrinsic impoverishment (9,21,33,42), low status (10,22,34), strenuous working condition (12,24,35,43) and unprofitability (11,23). The

reliability index come to known by Split-half (odd-even) method and Cronbach's alpha coefficient for the scale were set up to be .935 and .90 respectively. The feasible range of scores is from 46 – 230 and high score represent high stress.

2. Organizational Commitment Scale (OCS)

Mowday, Steers, and Porter's (1979) Organizational Commitment Scales (OCS) Bangla version modified by Muhammad et al. (2012) was utilized for assessing employee organizational commitment. There are nine positive and six negative items among the fifteen items that make up OCS. Strongly disagree, somewhat disagree, disagree, neither disagree nor agree, agree, slightly agree, moderately agree, and strongly agree are the seven points on a Likert scale that are used. Scores for the positive items range from 1 (strongly disagree) to 7 (strongly agree). For the negative items (items no. 3, 7, 9, 11, 12, & 15), a different order was used. The overall score on the scale for a particular person was the sum of the scores on all the items. High results are indicative of strong organizational commitment. There are three possible scores: 15, 105, and 52, which is the midpoint. The initial researchers published the metrics of internal consistency reliability. The scale's coefficient alpha was 0.90 at the median, and it varied from 0.82 to 0.93. For the original scale, there were strong indications of discriminant validity, convergent validity, and predictive validity. The organizational commitment scale's Bangla version's test-retest reliability was found to be significant ($r = 0.85$). The internal consistency of the scale was suggested by the Bangla version's high Cronbach's alpha ($\alpha = 0.86$). Considerable proof of both contemporaneous and congruent validity was discovered for the OCS versions available in Bangla. In the current study the scale's coefficient alpha was.769.

Procedure

For collecting data from participants, consent was taken from the concerned authority and rapport was built with participants by approaching individually. He/she was told about the objectives of the study. The investigator guaranteed that their response would be kept totally private, anonymous, and utilized just for study. The self-administered questionnaires proved to be easy for the responders to complete. After reading the instructions, each participant was requested to complete the personal information form. The investigator instructed the subjects to enter their responses in the answer sheet with (√) marks. The researchers thanked him or her after gathering all the data.

Data processing and analyses

The participant's answer was graded in accordance with the guidelines established by the relevant measures. The statistical package for social science (SPSS) version 26 was used to enter the data. To determine whether there was a significant difference in organizational stress and level of organizational commitment between government and non-government bankers, an independent sample t-test was employed. The Pearson-Product Moment correlation was used to examine the respondents' score. The level of significance was set .05.

RESULTS

The Shapiro-Wilk and Kolmogorov-Smirnov tests p values were above .05 indicating the variables were (occupational stress and organizational commitment) normally distributed (Goodman, 1954; Leech et al., 2005). The results are displayed in the following tables:

Table 1 Correlation between Occupational Stress and Organizational Commitment

Variable	Occupational Stress	Organizational Commitment
Occupational Stress	1	
Organizational Commitment	-.649**	1

*Note. **p < .01*

The table indicated that there was significant negative between occupational stress and organizational commitment (r = -.649, p < .01)

Table 2 Significant Difference of Occupational Stress Variables between Government and Non-Government Bank Officers

	Variable	M Govt.	SD	M Non-govt.	SD	t	p
1	Role Overload	17.60	3.41	23.75	2.13	-9.65	.001
2	Role Ambiguity	13.72	1.28	16.60	1.15	-10.56	.001
3	Role Conflict	15.77	1.60	19.27	1.92	-8.83	.001
4	Unreasonable Group and Political Pressure	16.27	1.17	16.60	1.15	-1.24	.215
5	Responsibility for Person	9.00	1.28	10.80	1.85	-5.04	.001
6	Under Participation	16.00	1.37	16.60	1.15	-2.11	.038
7	Powerlessness	7.95	1.41	7.62	1.65	9.43	.349
8	Poor Peer Relations	15.82	.98	16.27	1.28	-1.76	.082
9	Intrinsic Impoverishment	15.82	1.08	13.82	1.29	7.47	.001
10	Low Status	8.72	1.37	10.37	1.31	-5.48	.001
11	Strenuous Working Condition	15.55	.95	13.97	1.09	6.83	.001
12	Unprofitability	6.92	.88	5.92	.82	5.20	.001

Note. M = Mean, SD = Standard Deviation, p = Probability

Table 2 indicated that there was significance difference (t = -9.65, p < .05) of role overload between government bank officers (M = 17.60, SD = 3.41) and non-government bank officers (M = 23.75, SD = 2.13). This table showed that there is significance difference (t = 10.56, p < .05) of role ambiguity between government bank officers (M = 13.72, SD = 1.28) and non-government bank officers (M = 16.60, SD = 1.15). The table demonstrated that there was significance difference (t = 8.83, p < .05) of role conflict between govt bank officers (M = 15.77, SD = 1.60) and non-government bank officers (M = 19.27, SD = 1.92). The table explained that there was significance difference (t = 1.24, p < .05) of unreasonable group and political pressure between government bank officers (M = 16.27, SD = 1.17) and non-government bank officers (M = 16.60, SD = 1.15). The table explained that there was significance difference (t = -5.04, p < .05) of responsibility for person between government bank officers (M = 9.00, SD = 1.28) and non-government bank officers (M = 10.80, SD = 5.04). The table indicated that there was significance difference (t = -2.11, p < .05) of under participation between government bank officers (M = 16.00, SD = 1.37) and non-government bank officers (M = 16.60, SD = 1.15). The table showed that there was significance difference (t = 9.43, p < .05) of powerlessness between government bank

officers (M = 7.95, SD = 1.41) and non-government bank officers (M = 7.62, SD = 1.65). The table indicated that there was significance difference (t = -1.76, p < .05) of poor peer relations between government bank officers (M = 15.82, SD = .98) and non-government bank officers (M = 16.27, SD = 1.28). The table indicated that there was significance difference (t = 7.47, p < .05) of intrinsic impoverishment between government bank officers (M = 15.82, SD = 1.08) and non-government bank officers (M = 13.82, SD = 1.29). The table indicated that there was significance difference (t = -5.48., p < .05) of low status between government bank officers (M = 8.72, SD = 1.37) and non-government bank officers (M = 10.37, SD = 1.31). The table indicated that there was significance difference (t = 6.83., p < .05) of strenuous working condition between government bank officers (M = 15.55, SD = .95) and non-government bank officers (M = 19.97, SD = 1.09). The table indicated that there was significance difference (t = 5.20., p < .005) of unprofitability between government bank officers (M = 6.92, SD = .88) and non-government bank officers (M = 5.92, SD = .82).

Table 3 Summary of t-test of Occupational Stress and Organizational Commitment

Variables	Type	M	SD	t	p
Occupational Stress	Govt	159.17	5.44	-10.29	.001
	Non Govt	171.62	5.36		
	Male (G&NG)	163.40	7.13	-2.22	.029
	Female (G&NG)	167.40	8.87		
	Male (G)	158.15	5.47	-1.19	.239
	Female (G)	160.20	5.36		
	Male (NG)	168.65	4.08	-4.18	.001
	Female (NG)	174.60	4.88		
Organizational Commitment	Govt (M)	158.15	5.47	6.87	.001
	Non Govt (M)	168.65	4.08		
	Govt (F)	160.20	5.36	-8.87	.001
	Non Govt (F)	174.60	4.88		
	Govt (F&M)	88.47	3.99	14.59	.001
	Non Govt (F&M)	70.60	6.63		
	Male (G&NG)	77.22	10.42	-2.004	.048
	Female (G&NG)	81.85	10.20		
	Male (G)	86.10	2.95	-4.65	.001
	Female (G)	90.85	3.48		
	Male (NG)	68.35	6.97	-2.25	.030
	Female (NG)	72.85	5.57		
	Govt (M)	86.10	2.95	10.47	.001
	Non Govt (M)	68.35	6.97		
	Govt (F)	90.85	3.48	12.24	.001
	Non Govt (F)	72.85	5.57		

Note. G=Government, NG=Non-government, M=Male, F=Female

The results presented in the table 3 that there was significant difference (t = -10.29, p < .05) in occupational stress between government (M = 5.44, SD = 5.36) and non-government (M = 171.62, SD = 5.36) bank officers. The table showed the significant difference in occupational stress between male (M = 163.40, SD = 7.13) and female (M = 167.40, SD = 8.87) bank officers, irrespective of government or non-government sector (t = -2.22, p <.05). This table demonstrated no difference of occupational stress between male (M = 158.15, SD

= 5.47) and female (M = 160.20, SD = 5.36) government bank officers (t = -1.19, p > .05). Significant difference in occupational stress observed between male (M = 168.65, SD = 4.08) and female (M = 174.60, SD = 4.88) non-government bank officers (t = -4.18, p < .05). The table indicated a significant difference in occupational stress experienced by male bank officers across government (M =158.15, SD =5.47) and non-government (M =168.65, SD =4.08) institutions. (t = 6.87, p < .05). Data demonstrated a significant difference in occupational stress between female bank officers in government (M =160.20, SD =5.36) and non-government institutions (M =174.60 SD =4.88) (t = -8.87, p < .05). The table indicated significant difference (t = 14.59, p < .05) in organizational commitment levels between government (M =88.47, SD =3.99) and non-government (M =70.60, SD =6.63) bank officers. Analysis marked difference in organizational commitment levels between male (M =77.22, SD =10.42) and female (M =81.85, SD=10.20) within the banking industry, regardless of employment sector (t = -2.004, p < .05). Data presented significant disparity in organizational commitment levels between male (M =86.10, SD =2.95) and female (M =90.85, SD =3.48) government bank officers (t = -4.65, p < .05). This table highlighted significant disparity in organizational commitment levels between male (M =68.35, SD =6.97) and female (M =72.85, SD =5.57) non-government bank officers (t = -2.25, p < .05). This table highlighted a notable disparity in the organizational commitment experiences of male bank officers within government (M =86.10; SD =2.95) and non-government (M =68.35; SD =6.97) sectors (t = 10.47, p < .05). Analysis revealed a significant difference in organizational commitment levels between female bank officers in government (M =90.85; SD =3.48) and non-government (M =72.85; SD =5.57) bank (t = 12.24, p <.05).

DISCUSSION

The aim of the study was to explore occupational stress and organizational commitment between government and non-government bank officers. The first objective was to see whether there is any relationship between occupational stress and organizational commitment. The result presented in table 1 indicated a significant negative correlation between occupational stress and organizational commitment. This implies that as occupational stress increases, organizational commitment tends to decrease, and vice versa. This finding aligns with existing research indicating that higher levels of occupational stress generally led to lower levels of organizational commitment (Van der Wielen et al., 2018; Xanthopoulou et al., 2020).

Second objective was to see whether there is any significant difference of occupational stress variables between government and non-government bank officers. Table 2 results reported that the non-government bank officers experience more role overload, role ambiguity, role conflict, responsibility for person, and low status than government bank officers. The results also showed that intrinsic impoverishment, strenuous working condition, and unprofitability were more confronted by government bank officers than non-government bank officers. Results further revealed that there was no difference between non-government bank officers and government bank officers in terms of unreasonable group and political pressure, under participation, poor peer relationship and powerlessness status. The findings were supported by the work of Suresh (2022) a study on occupational stress experienced by private and public sector banks employees Coimbatore city. This study expressed the similarity with the present study that employees of private banks reported higher levels of occupational stress than those of public banks. The factors that lead to occupational stress the most are role authority, role conflict between coworkers, absence of senior level assistance and business.

The third objective was to see whether there is any significant difference of occupational stress and organizational commitment regarding job type and gender. The table 3 showed the following findings. The results of table 3 indicated that non-government bankers exhibiting a higher average stress score compared to government bankers. This finding is supported by the study of Ali et al. (2020) where they found that Government bank officers reported significantly lower occupational stress compared to non-government bank officers. The table 3 revealed that female bank officers, regardless of sector, appear to experience slightly higher average stress scores compared to their male counterparts. A meta-analysis by De Lange et al. (2010) found that female employees across various industries reported higher levels of job stress compared to their male counterparts. The results in table 3 showed no significant gender difference in occupational stress within the government banking sector. Despite a slightly higher average stress score for female officers compared to their male counterparts, there is no significant difference. This is similar with the findings of World Wide Journals (2015). The result of table 3 indicated that there was a higher average stress in female non-government bankers than their counterparts. The findings of the study supported by the study of Belias et al. (2013) and Mortlock (2015) where they found women in the banking sector often face greater demands to balance work and family responsibilities, leading to role overload and increased stress. The result of table 3 demonstrated that non-government male officer level of occupational stress was higher than their government counterparts. The findings of the study supported by the study Ates and Aycan (2017) that research suggests that non-government banks often have higher demands due to competition and profit targets, leading to increased pressure on employees. Findings of table 3 revealed female officers in non-government banks exhibit a significantly higher average stress score compared to their government counterparts. Giri and Singh (2019) found similar results, indicating that government bank employees (including females) experienced lower stress than non-government counterparts. This suggests that employees in government jobs exhibit, on average, higher levels of organizational commitment compared to their non-government counterparts. Research by Kim (2012) found a positive correlation between perceived job security and organizational commitment between public sector employees.

Table 3 expressed female bank officers across government and non-government bank appear to exhibit slightly higher average organizational commitment scores compared to their male counterparts. The findings supported by the study Akhtar and Butt (2015) where they found that impact of gender differences on organizational commitment in banking sector. The result of table 3 showed a higher average commitment for female government bank employees, female officers exhibit a slightly higher average organizational commitment score compared to their male counterparts. The finding of the present study supported by the Aydin et al. (2011) found a small but significant positive effect of gender on organizational commitment, suggesting that women tend to be more committed than men across various professions, including public sector jobs like banking. The result presented in table 3 indicated that female non-government bank employees exhibit a slightly higher average organizational commitment score compared to their male counterparts. A similar study done by Aydin et al. (2011) found higher affective commitment in female teachers compared to males, suggesting stronger emotional attachment to their organization. The results of table 3 indicate a higher average commitment for government officers, male officers in government banks display a significantly higher average organizational commitment score compared to their non-government counterparts. The finding of the present study supported by Kim et al. (2013) where the study found that government jobs and male bankers are often perceived as offering greater job security and stability compared

to private sector positions. The result presented in table 3 indicated that there was a significance difference of organizational commitment levels between female bank officers in government and non-government bank. Female officers in government banks exhibit a significantly higher average organizational commitment score compared to their non-government counterparts. The findings of the study supported by the study of Moynihan et al. (2005) indicating that, on average, female bank officers in government banks have a substantially higher level of organizational commitment compared to their counterparts in non-government banks.

One of the study's drawbacks is its limited generalizability due to its small sample size of 80 participants from a particular area of Bangladesh. Potential biases are introduced by convenience sampling, which affects representation. Its cross-sectional design makes it difficult to demonstrate causality because it just records a snapshot. Response biases may be present in self-report measures of commitment and stress. Notwithstanding its limitations, the study shows that among Bangladeshi bank executives, occupational stress and organizational commitment are negatively correlated. It emphasizes how crucial stress management is to maintaining corporate commitment. The results also show gender-based disparities in stress and commitment levels between bank officials working for the government and those working for non-government organizations. These revelations emphasize the need for focused interventions in the banking industry and have implications for programs promoting employee well-being. To further our understanding, greater sample sizes and more rigorous study methods are required.

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Conflict of Interest

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