

## The Effect of Occupational Stress Factors on Organizational Commitment (Alborz Branches Zone)

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**Abstract:** One of the challenges that organizations specifically banks and financial and credit institutes are facing with is the job stress of the employees. In this study, the effects of job stress on organizational commitment is assessed in three aspects: emotional commitment, normative commitment and continuous commitment amongst employees of Tejarat bank. This research is a descriptive research of measurement type. For surveying cause relations between its variables, the modeling of structural equations by LISREL Software is used.

**Key words:** Occupational stressors factors, managerial factors, welfare factors, organizational commitment, emotional commitment, continuous commitment, normative commitment

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### INTRODUCTION

Today, human resources are considered as the most important resources by organizations and managers have found that the most important factor for attaining competitive advantage is human resources of the organization. Therefore, one of the serious concerns of organizations' managers is paying attention to commitment and loyalty of human resources to the organization for better performance of their allocated roles and even ultra-role tasks (Bagheri and Tavallaei, 2010). Moreover, job and career has an important role in people's life and has great impacts on their wellbeing and happiness. From 1960s to present time, a great proportion of individuals' life is allotted to job. Although, employment is a exciting challenge for individuals, it can be a serious stress making source in their life (Ansari *et al.*, 2011). Job stress has negative effects on organizational results (e.g., violence in workplace, increased accidents and incidents in workplace, absence and job fatigue) (Ansari *et al.*, 2011). In a research performed by Lee and Shin amongst employees of a hotel, the meaningful and negative effect of job stress on job satisfaction is confirmed and in other research performed amongst physical education teachers, results show a low, positive and meaningful relationship between each stress making factor and management agents (Ansari *et al.*, 2011). Since, organizations seeks continuous growth and advance, managers have to pay attention to physical and mental health of their employees as much as they worry about productivity because lack of physical and mental health including job stress has

negative consequences such as increased absence and job fatigue, violence in workplace, increased accidents and incidents in workplace. One of the most obvious effects of job stress in organizations is the reduction of organizational commitment. In this study, researcher is about to identify job-stress maker factors of Tejarat bank employees and inspecting the effect of these factors on organizational commitment as the main goal on basis of Allen and Mire Model that has classified organizational commitment in three categories, emotional, continuous and normative commitment.

**Theoretical foundation:** Nervous pressure (stress) is a state that occurs through interference of mental, physiological variables in two factors, workplace and physical emotional health of the person Canon believes that stress is a biochemical and behavioral reflection that happens in one against risks. Shouler consider stress as a set of general reflections toward incompatible and unexpected factors of environment and in simple terms, disorder in incompatible system and body conformity with external environment that make him to fight risk by adopting inevitable fight method or chose to ran away and get out of the trouble (Rezaian, 2002).

Keith Davis and John W. Newstrom believe that stress is the pressure that people feel in their life and its degree and intensity differs according to individual differences. According to Richie Griffin, nervous pressure (stress) is a complicated process including accommodative reply of the individual to the stimulants that put too many physical and mental requirements on the individual. Mark Singer agrees with

Steven Sauter and Laurence Murphy and discuss that stress is the mental, physiological reflexes of individuals to stress-making events (Rezaian, 2002).

Organizational commitment is a state that individual considers the organization and particularly its goals as his indicator and tends to remain as a member of the organization. The difference between organizational commitment and job affiliation is that when a person attributes a specific job to him and considers that job as his indicator, there is job affiliation while organizational commitment is the crystallization of the state in which individual considers the organization as his identity's indicator (Rezaian, 2002).

Since consequences of organizational commitment can include staying or leaving the organization and alternation in individual's function and organizational effectiveness, therefore the matter is so important for the organization (Allen and Meyer, 1990). Knowing the importance of this component, organization researchers have arranged major researches in this field from which Allen and Meyer researches can be mentioned.

Those with high commitment have more attunement with aims and values of organization. When the organization provide employees with official structures to share information, employees with high commitment who consider their aims and values the same as organization goals will find these structures as an opportunity not only for organizational growth but also for personal growth. Therefore, they will endeavor for organization's goals (Rezaian, 2002).

Allen and Meyer have provided an acceptable frame for organizational commitment. They consider organizational commitment as a psychological connection between employee and his organization that reduce the possibility of leaving the organization by the employee (Allen and Meyer, 1990). Organizational commitment is one of the criteria that show weather individuals are effectively connected to the organization or there is the possibility of leaving the organization by them.

According to Allen and Meyer (1990), organizational commitment is a psychological state that clarifies the relation of the employee with the organization and ensures implications that result in the remaining of the employee in the organization. They count three fractions of organizational commitment as. Emotional commitment that indicates emotional connection of the employee with the organization and involvement with it. This commitment will cause the employee to feel identity in relation with the organization. Employees with high emotional commitment will continue activity in the organization because they want to remain in the organization. Continuous Commitment refers to individual's awareness of the cost of leaving the

organization. Employees connected with the organization with continuous commitment stay in the organization because they need to stay in it. Normative commitment refers to the feeling of undertaking to remain in the organization. Employees who have normative commitment toward the organization feel that they have to continue their job in the organization (Allen and Meyer, 1990). Therefore it seems that organizations survival and progress is not possible without emotional, continuous and normative commitment in employees and organization should provide the necessary ground for realization of this task (Rezaian, 2002).

## **MATERIALS AND METHODS**

The present study is a descriptive research from measurement type and since it can be used practically it can be considered as a practical research. Since we do not have information about society variance or the possibility of success or fail of the variance, statistic formulas cannot be used for estimating sample volume therefore Morgan table is used. Statistic society of this research is all rank employees of Tejarat bank, Alborz Province district that is 240 persons and is divided in 5 organizational positions: Branch Manager, Branch Deputy, Loan President, Fund President, Teller. According to branches' grade, researcher has chosen all employees of branches with grade 1, 2 and 4 that was 69 and the remaining 75 needed persons were chosen from grade 3 branches because abundance of grade 3 branches is higher than other branches. The type of questionnaire of this research is standard and close, the structure of which is in two sections; first part (questionnaire A) is about stress making factors on job which is chosen from Dr. Sa'atchi Psychological Tests book with a little change according to ruling environment of research society with Likert 4 choice range. The 6 questions are about welfare problems and 29 questions about managerial problems. Second section of the questionnaire (questionnaire B) is about organizational commitment that is distributed after omitting the choice "I don't have any idea" and with a 4 choice range. The 4 questions in this section are about emotional commitment, 8 about continuous commitment and 8 about normative commitment. Since the most important tool for collecting information and calculating variables in this research is questionnaire, the reliability of the questionnaire is very important. Content reliability is a kind of reliability that is usually used for studying components of a calculating tool. Content reliability of a test is usually determined by experts of the subject under study. Therefore, content credit depends on the judgment of referees (Khaki, 1999). Content credit of this questionnaire is verified by supervisor and advisor

Table 1: Cronbach's alpha coefficients for each aspect under study and the whole questionnaire

Variables	Cronbach's alpha
Managerial factors	0.907
Welfare factors	0.797
Emotional commitment	0.909
Normative commitment	0.847
Continuous commitment	0.852

professors and studying books and study related to the research as well as determining necessary information and assigning corrective comments. Cronbach's alpha is used for estimating reliability coefficient which is an appropriate criterion for evaluating reliability of calculating tool and coordination among questionnaire elements. Results shown in Table 1 are on this basis using SPSS Software.

**Data analyzing method:** In this paper both descriptive statistic method and inferential statistic method are used for analyzing data achieved from samples. For studying respondents' specifications, descriptive statistics and descriptive statistics indexes such as average central index and distribution of standard deviation index were used. Confirmatory Factor Analysis (CFA) is used for evaluating measurement models and finally structural equation modeling is used. In order to perform these analysis SPSS and LISREL statistic software were used. One of the most powerful and appropriate methods of analyzing in behavioral and social sciences researches is multi variable analysis. Because the nature of these subjects is multi variable and they cannot be solved by two-variable method (in which just one independent variable is considered with one dependant variable each time).

Analysis of covariance structures or causal modeling or structural coefficient model is one of the main methods for analyzing complicated data structures. Therefore, since in present paper independent variant exist in form of a main variant the effect of which should be studied on a dependant variant with various aspects, using structural coefficients become necessary.

**Data analysis:** To analyze gathered data, first, demographic characteristics including gender, education, age, job experience and organizational position are described and summarized at descriptive level, using statistics indexes (such as frequency and frequency percentage); then research variances such as perceived stress (managerial and welfare factors) and organizational commitment (emotional, normative, and continuous) are studied according to central indexes and average dispersion and standard deviation.

In order to study questionnaire reliability and testing the meaningfulness amongst observer variables and latent variables as well as fitness of measuring models attained

Table 2: Respondents' distribution according to demographic variables

Variables/groups	Frequency	Percent
<b>Sex</b>		
Men	97	66/9
Women	48	33/1
<b>Age</b>		
<30	21	14/5
30-35	36	24/8
36-40	35	24/1
>40	53	34/6
<b>Licence</b>		
Diploma	82	56/5
Associate degree	16	11
BS	43	29/7
MS	4	2/8
<b>Work experience (years)</b>		
<10	28	19/3
10-15	44	30/3
16-20	33	22/8
>20	40	27/6
<b>Organizational positions</b>		
Teller	73	50/3
Fund president	25	17/3
Loan president	15	10/3
Branch deputy	19	13/1
Branch manager	13	9

Table 3: Study of descriptive statistics of stress making factors variable

Variables	Average	SD
Managerial factors	2.22	0.377
Welfare factors	2.25	0.491
Perception of stressors	2.22	0.377

Table 4: Study of descriptive statistics of organizational commitment variable

Variables	Average	SD
Emotional commitment	3.09	0.652
Continuous commitment	2.91	0.531
Normative commitment	2.85	0.613
Organizational commitment	2.95	0.458

from confirmatory factor analysis are used and to study the stability of the questionnaire, Cronbach's alpha was used.

In deductive level, to study the situation of research variables, average test for one society was used and to study the role of demographic variables in research variables, the average test for two societies was used. Finally, in order to study causal relations between research variables, structural equation modeling by LISREL Software was used. The demographic variables are given Table 2.

## RESULTS AND DISCUSSION

### Demographical variables

**Descriptive statistics of research variables:** Following, descriptive statistics indexes such as average and standard deviation of research variables are discussed. As shown in Table 3 and 4, perceived variable average from stress making factors including managerial and welfare factors are >1.5 (middle of range) in Likert 4 range that shows perception of job stress making factors

Table 5: Fitness indexes of stress making factors variant model

Index	Standard values	Actual values
$\chi^2/df$	<3.0	2.080
RMSEA	<0.1	0.087
AGFI	>0.8	0.910
GFI	>0.9	0.930
NFI	>0.9	0.950

(welfare, managerial) is rather high. Grade of commitment is also higher than median (2.5 at the middle of range).

**Questionnaire factor reliability:** In this study result of confirmatory factor analysis of each of research variables from LISREL Software is mentioned separately for each variable. It should be mentioned that in order to reduce variables and considering them as a latent variable, the obtained factor load should be >0.3 (Moemeni and Faal, 1997). In confirmatory factor analysis, the researcher knows which question relate to which aspect. That is in confirmatory factor analysis there is a conceptual model for each of research variables or contents. Surveying any model, the main question rose that weather these measuring models are appropriate or not? In other words weather research data match with the conceptual model or not?

In general there are two indexes for testing model fitness. Indexes of goodness and indexes for badness such as NFI, AGFI, the more the amount the better it is. The proposed amount for this type of indexes is 0.9. Also indexes of badness include  $\chi^2/df$  and RAMSEA, the less they are the better fitness the model will have and the permitted amount of RMSEA is 0.08. To answer the question about model fitness, the indexes of goodness and badness (CFI, NFI, AGFI, RMSEA,  $\chi^2/df$ ) should be studied together.

**Confirmatory factor analysis (measuring model) stress making factors variable:** Results of estimation in reformed model (after emitting inappropriate questions) indicate the rather appropriateness of indexes. Considering the LISREL output, the calculated amount of  $\chi^2$  is 903.00 which is <3 according to degree of freedom 433. The amount of RMSEA is also 0.087. The permitted amount for RMSEA is 0.1. Indexes GFI, AGFI and NFI are 0.91, 0.93, and 0.95 respectively which shows a very appropriate fitness. Table 4 shows the results of model fitness indexes.

In this research simultaneous study takes place of variables in form of primary model. For evaluating the supposed model of this research, first we estimate parameters using the maximum likelihood method. Estimated parameters include path coefficients.

Finally, the indexes of model fitness evaluation and the form of fitted model are reported. In the following, while reviewing the research questions, structural model in standard estimation state and meaningfulness coefficients are discussed. Structural models are simply research structural equations modeling or in other words surveying endogenous and extrinsic latent variables simultaneously. Figure 1 and 2 show the effect of extrinsic latent variable (stress making factors) on endogenous latent variables (organizational commitment and its aspects). Supposed zero and one for verifying or rejecting any of research hypotheses is as follows.

**Main questions:** What is the effect of organizational stress making factors on organizational commitment in Tejarat bank:

- $H_0$ : there is no meaningful relation between two variables
- $H_1$ : there is meaningful relation between two variables

**Sub questions:** Question 1: what is the effect of organizational stress making factors on employees' emotional commitment in Tejarat bank?

- $H_0$ : there is no meaningful relation between two variables
- $H_1$ : there is meaningful relation between two variables

**Question 2:** What is the effect of organizational stress making factors on employees' continuous commitment in Tejarat bank?

- $H_0$ : there is no meaningful relation between two variables
- $H_1$ : there is meaningful relation between two variables

**Question 3:** What is the effect of organizational stress making factors on employees' normative commitment in Tejarat bank?

- $H_0$ : there is no meaningful relation between two variables
- $H_1$ : there is meaningful relation between two variables

If significance number of test (t-coefficient) in research model test is >1.96 or <-1.96 hypotheses zero is rejected and hypothesis one, i.e., existence of meaningful relation is confirmed (hypothesis confirmation) and if significance number of test (t-coefficient) in the research model test ranges between 1.96 and -1.96 the hypothesis one is rejected and hypothesis zero is accepted, e.g., lack of existence of meaningful relation. Table 5 and 6 demonstrates confirmation or reject of relations between research variables in summary.

Table 6: Surveying reject or confirmation of relations between variables

Statistical assumptions based on research questions	Effect	0.37	Meaningfulness
Stressors significant influence on organizational commitment	-0.53	▶	-3.71
Stressors significant influence on emotional commitment	-0.79	▶	-7.18
Stressors significant influence on continuous commitment	-0.39		-3.70
Stressors significant influence on normative commitment	-0.88		-5.48

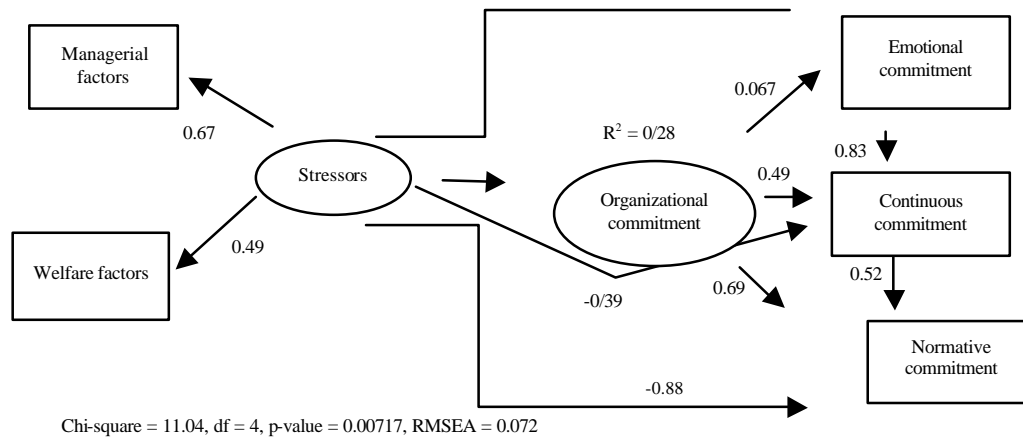


Fig. 1: Model in the state of standard estimation coefficients

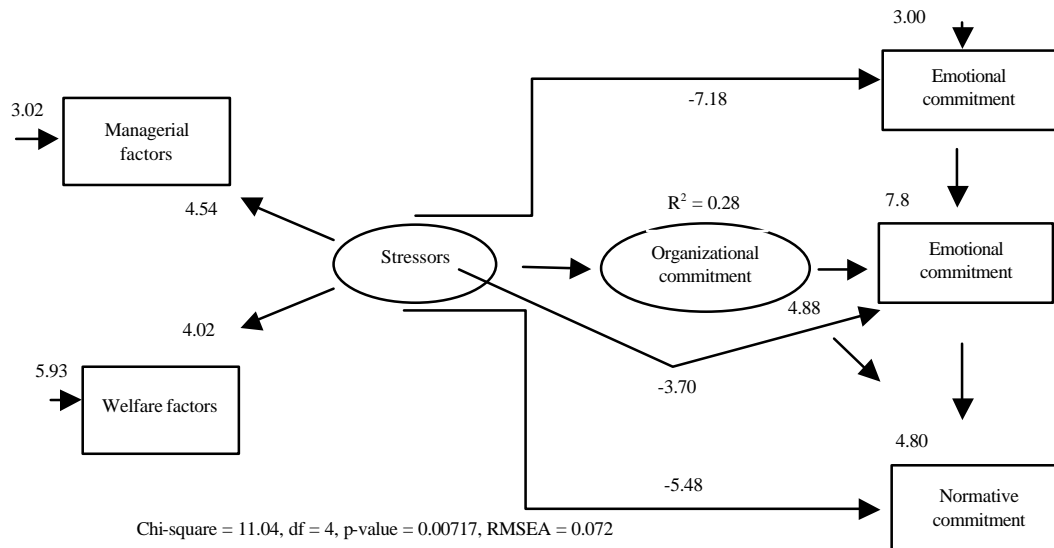


Fig. 2: Model in the state of meaningfulness coefficients

As shown in results, the main first question and all sub questions are confirmed because their meaningfulness amount (t coefficient) is  $< -1.96$ .

In research model test, using structural equation model, first the software output shows the appropriateness of fitted structural model for hypothesis testing. According to LISREL output the calculated amount of  $\chi^2$  is 11.04 that is  $< 3$  according to degree of

freedom 4 (proportion of square to degree of freedom is 2.85). The amount of 0.072 for RMSEA demonstrates appropriateness of structural model fitness. In other words observed data are mostly coincided with research conceptual model. The amount of NFI, GFI and AGFI is 0.82, 0.85 and 0.92, respectively that shows the rather appropriate model fitness.

Since in this research, question is used instead of

hypothesis, therefore logically, answering the questions can show the conclusion of the researcher about achievements of this research which will be discussed in the following.

**Sub questions:** What is the effect of organizational stress making factors on employees' emotional commitment in Tejarat bank?

In relation with above question we can answer in this way that according to operational description of emotional commitment in present research in general organizational stress making factors either managerial factors or welfare factors are effective on emotional commitment of Tejarat bank employees because pressures that are applied to employees by these factors fade their sensitiveness about organizational values and the more intense these stress making factors the less their tendency to stay in bank will become.

What is the effect of organizational stress making factors on employees' continuous commitment in Tejarat bank?

To answer the above question considering that continuous commitment in operational explanation of this research demonstrate the fact that staying of Tejarat bank employees is their need to stay, it can be concluded that considering the meaningful relation of stress making factors with continuous commitment and its negative effects, organizational stress making factors especially from managerial aspects will lead to employees' continuous commitment.

What is the effect of organizational stress making factors on employees' normative commitment in Tejarat bank?

The answer of the above question is that if the stress making factors receive less attention from senior managers of Tejarat bank and they do not get reduced, the amount of employees' normative commitment will reduce.

**Main question:** What is the effect of organizational stress making factors on organizational commitment in Tejarat bank?

Considering that components of a structure altogether demonstrate its whole structure and the total reasons of a phenomenon will result in causal generalities of that phenomenon, answering the main question of this research starts from answering the sub questions and finally the nature of the answer of main question will obviously be from the same nature of sub questions but to answer and get to the result from the main question following tasks can be mentioned.

Organizational stress making factors in form of managerial and welfare factors will cause stress (nervous pressure) in employees and naturally, in stress and anxiety state, individuals' tendency to stay cannot be imagined inherently and every human being seeks relaxation either in workplace or at home or society.

Meaningfulness and negative effects of stress making factors on organizational commitment in this research demonstrate that not only there is relation between organizational stress making factors and organizational commitment but also this relation is from converse type, i.e., the higher the effect of stress making factors become the lower the employees' organizational commitment, which means employees' belonging to organization's goals and tendency to stay, in Tejarat bank will become.

Considering the two above tasks, one of the basic human resources discussions for senior managers of Tejarat bank is attention to organizational stress making factors, control of which and reducing them is focused for higher productivity.

The one sample t-test has shown that considering 4 pieces Likert spectrum the average of which is 1.5, stress making factors variable is 2.22 and respondents' perception from job pressure making dimensions (managerial and welfare) is at a desired level.

The one sample t-test in organizational commitment variable has shown that respondents' perception from triple dimensions of organizational commitment is 2.95 that demonstrate the upper intermediate level of this variable and the condition of rather high perception of organizational commitment in respondents. The independent two sample t-test results are as follows.

The independent two sample t-test according to sex has shown that meaningfulness level of stress making factors is 0.679 and for organizational commitment 0.987 that demonstrate that the mentioned variables with different sexes has no meaningful difference because it is higher than 0.05.

According to the educational situation of individuals, the analysis of performed variance in organizational commitment is 0.013 that shows existence of meaningful difference in individuals with different educations and the average of variables show the higher the level of education, the lower their organizational commitment will become.

According to age of individuals, analysis of performed variance suggest the presence of research variables meaningful differences in different ages, because for stress making factors 0.033 and for organizational commitment 0.012 is shown which are lower than meaningfulness level (0.05). Therefore hypothesis 0,

i.e., average equality is confirmed. Variable average almost demonstrates the increased variable through increased age.

In research results, considering the organizational position, performed variance analysis demonstrates that firstly, research variables in individuals with different organizational positions have meaningful differences. Secondly, generally organizational commitment has direct relationship with organizational position, i.e., the higher the organizational position, the organizational commitment of individuals will be. It should be mentioned that there is a little difference between commitment of branch deputies and chiefs. The 3.23 as the average of organizational commitment amongst branch deputies show the highest amount.

The results of variance analysis considering individuals' job experience show a research variable meaningful difference in individuals with different job experiences. The 0.035 for stress making factors and 0.028 for organizational commitment demonstrate that. Research variables average shows increased organizational commitment according to job experience, the lowest of which is 2.27 amongst those with <0 years experience and 3.08 is the highest number in those with >20 years of experience.

## **CONCLUSION**

Findings of the research show that the higher the educational degree the lower the organizational commitment will be. Also, variables such as job experience, age and organizational position have direct relation with organizational commitment.

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