

## Job Stress and its Impact on Employees Commitment at the Bank of Jordan

### Author's Details:

<sup>(1)</sup>Ahmad Hisham Abu-Taleb <sup>(2)</sup>Prof. Mohammad Shehada

<sup>(1)(2)</sup>Talal Abu-Ghazaleh University Collage for Innovation

### Abstract:

*This research was conducted to measure the impact of job stress on the employees' commitment at the Bank of Jordan, located in the capital Amman. 110 employees were selected to answer the questionnaire statements by using a random sampling technique. Job Stress questionnaire was designed by the union of "Unite the Union", and employees' Commitment was measured by using a structured questionnaire. Results showed that there are a significant negative relationships between job related stress and employees' commitment ( $r = -.689$ , significant at the 0.01 level) and the relationship between job stress and the other dimensions of employees commitment also significantly negative, organizational commitment ( $r = -.638$ , significant at the 0.01 level), goals commitment ( $r = -.478$ , significant at the 0.01 level), and career commitment ( $r = -.624$ , significant at the 0.01 level). The results of this study provided an indicator that workers who have lower job stress levels would be highly committed. Thus, organizations have to insure that they take necessary steps to reduce job stress and provide an adequate working environment to ensure that workers have high levels of commitment.*

**Keywords:** Stress, Employees Commitment, Organizational Commitment, Goals Commitment, Career Commitment, Normative Commitment, Continuance Commitment, Cultur. Performance, Productivity

### Introduction:

This study depends on the relationship between job stress and employees' commitment with their work, based on the principle that human resource of any organization consider one of the most important asset that contribute in improving performance and enhance productivity, which is lead to increase organizational profit. One of the most important factors that influence these assets is job stress. Nowadays we can see job stress as a major source of anxiety for organizations that creates many problems at both sides individual and organizational side and has an important impact on employees' commitment.

Job stress can be defined as "the adverse psychological and physical reactions that occur in an individual as a result of his or her inability to cope with the demands being made on him or her" (Moorhead and Griffen, 1998). Selye in 1936, who defined job stress as "the non-specific response of the body to any demand for change". Job stress can be resulted from working environment and its related circumstances such as long working hours, heavy workload, lack of autonomy, lack of organizational policies and procedures, job insecurity, work-life conflict, changes inside the organization and changes in duties.

Organizational commitment is "the bond employees experience with their organization" (Stan, 2013). Organizational commitment is a very significant factor for organizations to be able to have capable and loyal employees who characterized by problem-solving attitude, self-motivation, strong connection with their work and willingness to exert extra effort which can lead to maximize organizational performance.

Employees in general in the banking sector face greater levels of job stress resulted from the sensitive nature of the banking environment that contribute in the level of employees' commitment and may influence the performance of the bank. Due to recent changes such as globalization, new technology and increasing competition that forces banks to adapt changes in order to cope with this rapid change, this by itself leaves employees with higher levels of stress.

### Statement of the problem:

Profitability and performance are the most important goals for any organization. These goals can be achieved by applying a lot of mechanisms and one of these mechanisms is the sustainability of human resources inside the organization which can be reflected by their commitment. Therefore, employees who are committed to their work are considered a very important asset for their organizations. Job stress has become a prime issue for

organizations especially with the recent challenges that resulted from the changing working environment, many researches prove that job stress has an important impact on the employees' commitment (Fairbrother and Warn, 2003; Azizi al., 2012). This research attempts to find the relationship between the independent variable (job stress) and dependent variable (employees' commitment) at the bank of Jordan.

### **Research objectives:**

The main objective of this study is to identify the impact of job stress on the level of employees' commitment. Secondary objectives that extracted from the main objective is:

- To identify the relationship between job stress and employees' organizational commitment.
- To figure out the relationship between job stress and employees' goals commitment.
- To find out the relationship between job stress and employees' career commitment.
- To show the effect of the Demographic and functional variables (age, employees' number of years of experience, education, gender, and employee' position) at the bank of Jordan on the relationship between job stress and employees' commitment.
- To provide suggestions to the organizations to reduce the level of job stress and increase employees' commitment.

### **Significance of the study:**

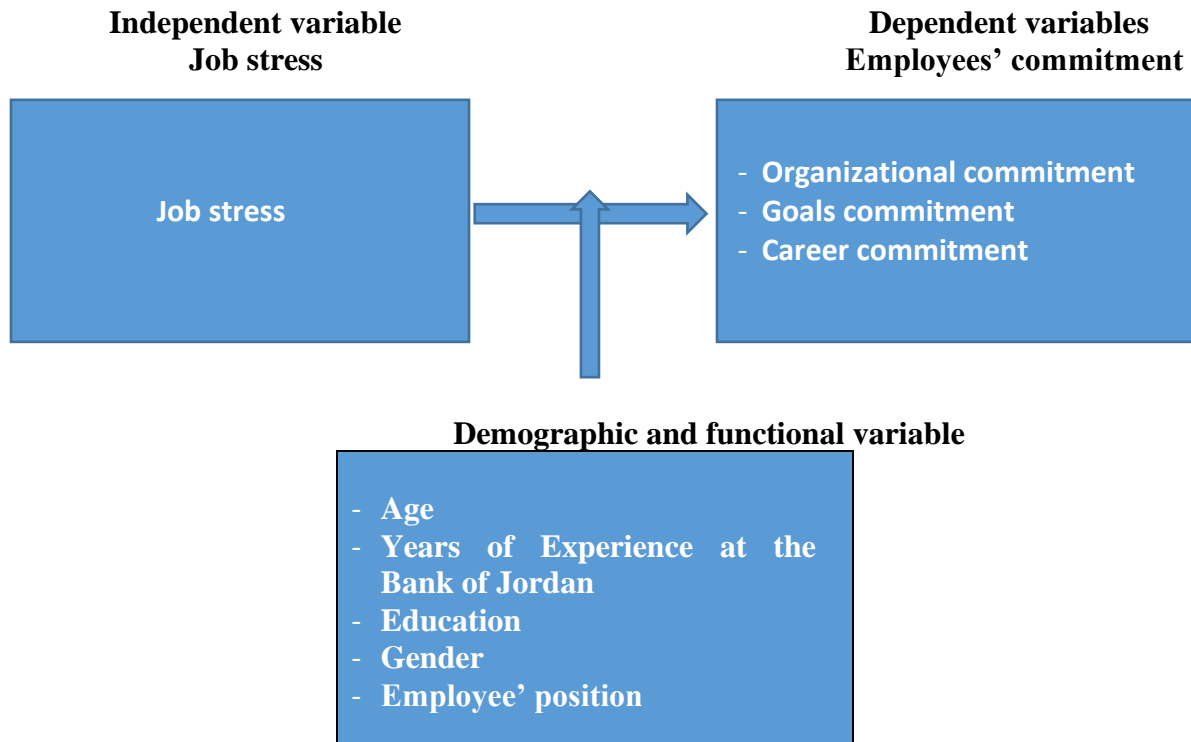
This research depends on the effect of job stress on employees' commitment at the bank of Jordan, findings of this study will help managers and leaders at the bank of Jordan to understand their workforces better, observe the level of job stress and commitment that their employees suffer during work. In addition, it will help policy and decision maker inside the bank to facilitate the process of decision-making and set SMART goals and objectives. Beneficiaries of this study will be able to use its results to reduce the levels of stress by knowing their causes and handling them, which can increase the levels of commitment for employees, and will increase their performance and at the end the overall bank's profit.

Within its context, recipients of this study were not able to find specific research that clarifying the relationship between job stress and employees' commitment especially it has been a neglected research arena in the Jordanian banking sector. Thus, this study is expected to fill up this gap and explain the effect of job stress on the employees' commitment at the Bank of Jordan.

### **Research model:**

The following figure represents the connection between the independent and dependent variables of the study, whereas Job Stress is the independent variable and Employees' Commitment with its dimensions (organizational commitment, goal commitment and career commitment) is the dependent variable.

**Figure 1: Research Model**



**Hypotheses:**

Based on what is discussed above, the following hypotheses were structured.

**H0:** there is no impact of job stress on the employees' commitment at the Bank of Jordan at (a=0.05).

**H01:** there is no impact of job stress on the employees' organizational commitment at the Bank of Jordan at (a=0.05).

**H02:** there is no impact of job stress on the employees' goals commitment at the Bank of Jordan at (a=0.05).

**H03:** there is no impact of job stress on the employees' career commitment at the Bank of Jordan at (a=0.05)

**H04:** there is no difference between job stress and employees' commitment at the Bank of Jordan when it comes to Demographic and functional variables (age, employees' number of years of experience, education, gender, and employee position) at (a=0.05)

**Literature Review:**

Based on Meyer and Allen (1998) who connected status related experience, competence and comfort to employees' commitment. They also state that early positive work experience will lead to higher levels of commitment. Brewer and McMahon (2003) assured that perceived organizational support is the most important factor that affects the level of stress and commitment. Job related stress during the work is a known phenomenon that maybe appears differently, and affects employees differently, in different work environments (Michael, Court & Petal 2009). Khatibi al (2009) perceives that there is an important opposite relationship between job related stress and employees' organizational commitment.

**Job stress**

Stress is a main part of the life. Opposed to beliefs, stress might link with both pleasant and unpleasant occasions (Levi, 1972). It can be defined as "the harmful of emotional and physical response that occurs when job requirements do not match the needs, resources and capabilities of the workers" (National Institutes for Occupational Safety and Health, 1999). With existence of stress individuals become unorganized, confused and less able to adapt; stress maybe associated with the people health problems. Workplace is one of the most important factors that stand behind individual stress because of a lot of time is spent by those individuals in this situation.

Ismail and Hong (2011) stated that employees will suffer from higher levels of job stress if more factors of job stress existed in the working environment. There are a lot of job stress factors such as being without information about work assignments, longer working hours, work load, unsupportive management, roles ambiguity, and bad relationships with supervisors and colleagues. If the organization ignored to solve these factors they will lead to increase the level of the job stress for employees.

The Health and Safety Executive defines stress as ‘the adverse reaction people have to excessive pressures or other types of demands placed on them’. There are seven factors that lead to job stress if they are not controlled properly as:

- Demand of the job: Employees indicate that they are able to satisfy the demands of their jobs.
- Control: Employees believe that they are able to carry out their work in their own ways.
- Work-life balance: Employees indicate that they are able to find balance between their work and other life roles.
- Relationships at work: Employees know that they are not forced to deal with unwanted things.
- Organizational change: Employees feel that their organizations involve them if there are any organizational changes.
- Conflicting roles: Employees perceive that they know their responsibilities and roles inside the organization.
- Working environment: Employees have an appropriate and safety surrounding conditions at their work.

Job stress is highly relevant to banking employees in general because of the nature of the environment inside this type of organizations. Job related stress can affect employees negatively toward highlighting counter-productive working behaviors (Chraif, 2010), lower performance at work (Pitariu, Radu & Chraif, 2009) which will affect the entire performance of the organization.

#### **Employees’ commitment**

Employees’ commitment always deemed to be one of the most important factors that allow organizations to exist and compete at ongoing basis. According to Steer (1977) employees’ commitment can be defined as “congruence between the goals of the individual and the organization whereby the individual identifies with and extends effort on behalf of the general goals of the organization”. Miller and Lee (2001) argued that employees who are committed are characterized by their acceptance of the goals and objectives of their organizations and their willingness to exert efforts to support their organizations. Employees’ commitment means that an employee associated with a particular organization, its objectives, and desire to remain as a part of it. For this paper we will examine the relationship between job related stress and organizational, goals and career commitment of the employees.

#### **Employees’ organizational commitment**

Meyer and Allen (1991) further stated that because of the multidimensional nature of the employees’ organizational commitment, it has three different dimensions (Affective, Normative and Continuance commitment). All these dimensions have an effect on the level of involvement and commitment that an employee has inside the organization.

**Affective commitment:** Occurs when an employee fully embraces goals, beliefs and values of the organization. He became completely interconnected with the organization and feel that he is personally responsible for the success of it. This type of employees usually appears higher level of performance, positive work behaviors, and willingness to stay within the organization, Sa’odah A. (2016).

**Normative commitment:** Occurs when an employee decides to stay with his organization based on social norms or the expected behavior by him. Becky and Stephen (2005) stated that these employees feel that they are guilty if they leave their organization, and feel that leaving would have destructive results, such as creating gap in the skills and knowledge, which will put a lot of pressures on their colleagues. Researchers found that this type of

employees tends to have the same level of behaviors and attitudes just as employees who appear to be affectively committed.

**Continuance commitment:** Occurs when an employee builds its relationship with the organization on what he is getting in return for his efforts and on the other side what he will lose if he decided to leave the organization (salary, benefits, payments, i.e.). This type of employees exerts their best efforts only if the benefits and rewards of working reach their expectations.

### **Employees' goals commitment**

The main idea of this type of commitment is that employees support objectives and goals of their jobs because of their faith and admission in these objectives and goals (Wainwright B, 2018). People who are committed to their goals are more likely to accept, follow and maximize their efforts to accomplish these goals. In addition, they are believe in their goals, regardless of the creator of these goals, and want to achieve them.

### **Employees' career commitment**

Career commitment can be reflected by an employee's general attitude and behavior toward his profession. Employees who have high levels of career commitment are able to adapt with the disappointments that face him to improve themselves in their career and continue working within the profession (Lunz, Sharp & Castleberry, 1996). According to Greenhaus who defined career commitment as follows: "general attitudes toward the work, vocational planning and thought, and relative importance of work".

### **Bank of Jordan**

Bank of Jordan is a bank that locates in Amman, Jordan. Where it is the one of the largest financial institutes in Jordan. It was founded in 1960 and is based in Amman. The Bank of Jordan offers a lot of services such as providing credit cards and Internet banking services. It has more than 75 branches in Jordan and more than 12 branches in the West Bank and Gaza Strip areas, and around 150 ATMs. The bank lists its stock in Amman Stock Exchange's ASE.

### **Research Methodology:**

#### **Sample and Data Collection**

This study was carried out by using descriptive and analytical means in which it used a quantitative approach survey to find out the relationship between job related stress and employees' commitment, and it describe the relationship between the variables. Simple random means was used to collect data from the Bank of Jordan, located in Amman/Jordan. 110 questionnaires were distributed randomly and 83 responses were collected. 11 responses were rejected therefore, the number of valid responses were 72.

#### **Research Instruments**

Job-Stress questionnaire produced by the union of "Unite the Union" is used. It is a tool to measure job-related stress. This questionnaire is used to collect data about stress level of the employees. It consists of 15 questions that is designed to measure job stress among employees. A higher total score for each employee would indicate a higher level of Job-Stress and vice versa.

Data about employees' commitment were collected by using a structured questionnaire that consists of 18 items, and divided into three groups that were designed to measure these aspects of employees' commitment (organizational, Goals, and Career Commitment). Sample of items were: "I would be very happy to spend the rest of my career with this organization, I was taught to believe in the value of remaining loyal to one organization, One of the few serious consequences of leaving this organization would be the scarcity of available alternatives, My profession is a rewarding career, I would strongly recommend my profession as a career, My job goals are important to my organization".

From the above we can conclude that the questionnaire consisting of two sections of 33 items. This questionnaire used a standard of five-point Likert scale “strongly agree”, “agree”, “neutral”, “disagree”, and “strongly disagree”.

### Statistical Analysis:

This research paper was conducted to measure the impact of job related stress on employees’ commitment at the Bank of Jordan. Statistical Package for Social Sciences (SPSS) version 23 was utilized to analyze the data and the hypothesis.

At the beginning, descriptive, frequency and reliability statistical analysis was used to clarify the full picture of collected data, such as normal distribution of the sample. Secondly, Pearson correlation analysis and regression analysis have been used for testing the hypotheses and provide analysis of the linearity between the independent and the dependent variables.

### Frequency analysis

This analysis is utilized to explain the trends in respondents, and provides detailed information about demographic and functional variables of respondents; age, number of years of experience at the Bank of Jordan, education level, gender, and job category.

Table 1 shows the mean and standard deviation of the respondents’ age and their years of experience at the bank of Jordan, 31.58 years is the mean age of respondents and 7.21 years is the mean years of experience of them.

Table 2 presents the demographic distribution of the sample in numbers and as a percentage, according to their age, number of years of experience at the Bank of Jordan, education level, gender, and job category. Pie charts have been used to present this distribution.

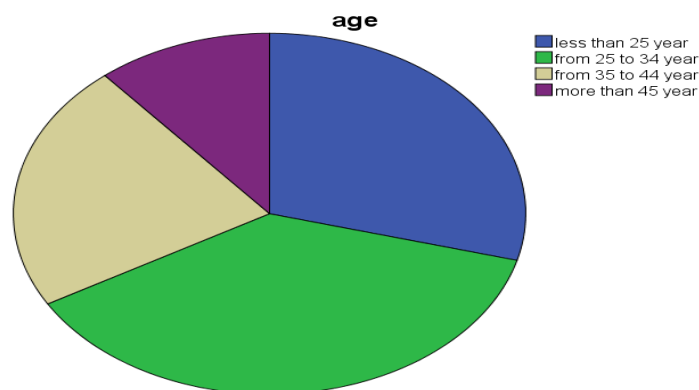
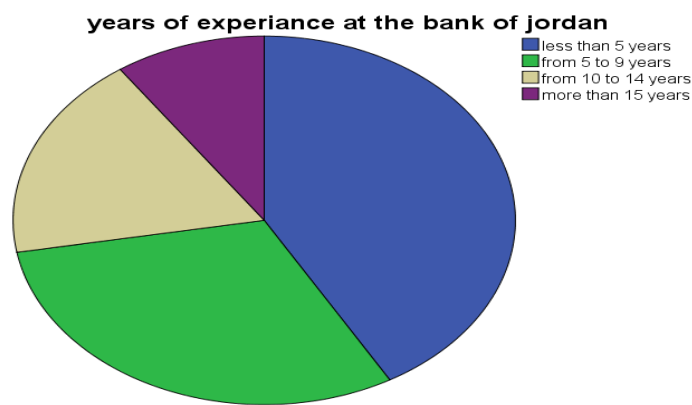
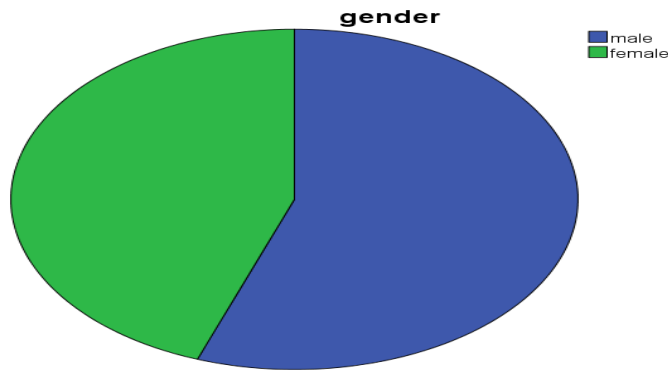
**Table 1: Mean and standard deviation of the sample**

		age	years of experience at the bank of Jordan
N	Valid	72	72
	Missing	0	0
	Mean	31.58	7.21
	Std. Deviation	8.191	4.599
	Skewness	.743	.859
	Std. Error of Skewness	.283	.283

**Table 2: Demographic Distribution of the sample**

Type of Classification	Category	Number of Respondents	Percentage in Sample
Age	Less than 25 year	21	29.2
	From 25 to 34 year	27	37.5
	From 35 to 44 year	16	22.2
	More than 45 year	8	11.1
Number of Years of Experience at the Bank of Jordan	Less than 25 year	30	41.7
	From 25 to 34 year	22	30.6
	From 35 to 44 year	13	18.1
	More than 45 year	7	9.7
Education Level	Diploma	7	9.7
	Bachelor's	56	77.8
	Master	8	11.1
	Doctorate	1	1.4
Gender	Male	40	55.6
	Female	32	44.4
Job Category	Officer	35	48.6
	Supervisor	23	31.9
	Manager	14	19.5
Number of Employees	---	72	100

**Pie Charts**



**Reliability test**

The Cronbach’s Alpha is measured for the variables, such as job stress and employees’ commitment. The value of Cronbach’s Alpha for each one of them is shown in table 3. Cronbach’s Alpha of the job stress is 0.853, which explain a high reliability of the collected data. Alpha value for employees’ commitment is 0.931, which also explain a high reliability of the collected data for the research.

**Table 3: Reliability Statistics**

	Cronbach's Alpha
ress	.853
oyees' commitment	.931

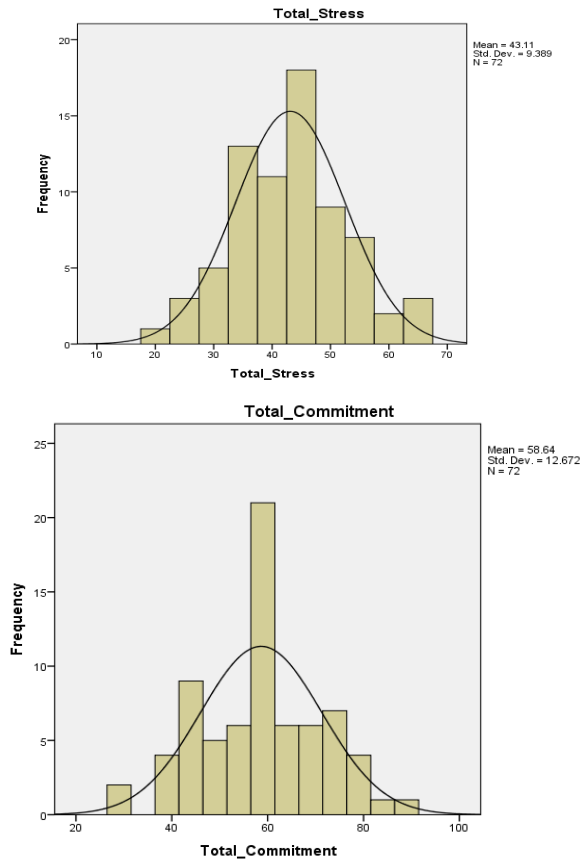
**Descriptive analysis**

This analysis is used to explain the main features, and describe the mean, minimum, maximum, and standard deviation of collected data. Table 4 summarizes this descriptive analysis. Variables are evaluated by using five-point Likert scale. The mean value of the Job stress was 43.11 and the standard deviation 9.389 and the mean value of the employees’ commitment was 58.64 and the standard deviation is 12.672.

**Table 4: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Total Stress	72	20	65	43.11	9.389
Total Commitment	72	29	87	58.64	12.672
organizational commitment	72	8	34	20.43	6.153
goals commitment	72	10	25	18.38	3.042
career commitment	72	8	29	19.83	5.360
Valid N (listwise)	72				

Following Histograms represent the distribution of the degree of respondents’ job stress and commitment, as the curve shows job stress is normally distributed with higher rate locates at the point 45 which is consider moderate level of job stress. Employees’ commitment is also normally distributed with higher rate around 59 degree which is consider also moderate commitment level.



**Correlation and Regression analysis**

Correlation analysis is a statistical tool for measuring the relationship between dependent and independent variables of the study. Table 5 shows the correlation between independent variable (job stress) and dependent variables (employees’ commitment and the other dimensions of the variable, organizational, goals and career commitment).

Pearson correlation coefficient provides explanation of the relationship between job stress and employees’ commitment. Table 4 shows a negative relationship between Job related stress and employees’ commitment ( $r = -.689$ , significant at the 0.01 level), explains that there is a significant negative relationship between job stress

and employees' commitment. Which means H0 is rejected. Also there is a significant negative relationship between job stress and employees organizational commitment ( $r = -.638$ , significant at the 0.01 level), significant negative relationship between job stress and employees goals commitment ( $r = -.478$ , significant at the 0.01 level), and significant negative relationship between job stress and employees career commitment ( $r = -.624$ , significant at the 0.01 level), which means that H01, H02 and H03 would be rejected.

**Table 5: Correlations Coefficient**

		Total Commitment	organizational commitment	goals commitment	career commitment
Total Stress	Pearson Correlation	-.689**	-.638**	-.478**	-.624**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	72	72	72	72

\*\*Correlation is significant at the 0.01 level (2-tailed).

Following curve shows the linear negative impact of the independent variable (job stress) on the dependent variable (employees' commitment).

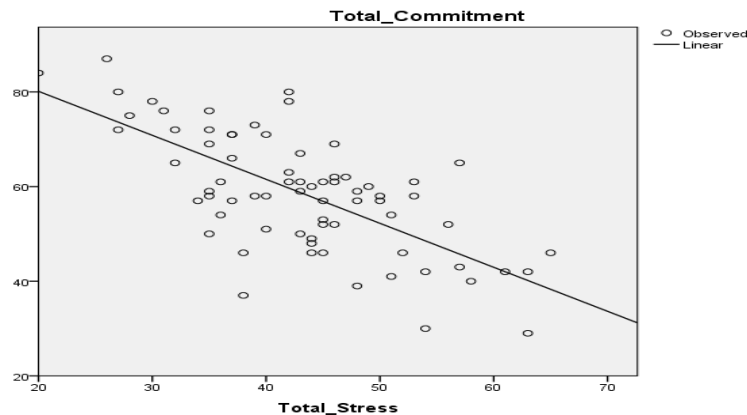


Table 6 shows the link between independent (X) and dependent (Y) variable. Model summary of the regression analysis shows that the value of R square is .474, it presents the effect of job stress on employees' commitment is 47% explained.

**Table 6: Regression Analysis**

Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.689 <sup>a</sup>	.474	.467		9.252

a. Predictors: (Constant), Total Stress

**Scope of the research:**

This research conducted by analyzing and testing the hypothesis of a random sample of the Bank of Jordan' employees that is located in Amman, Jordan for the period of 2019 and 2020. Although findings of the research cannot be generalized to other populations, but it presents an obvious tendency of the relationship between job stress and employees' commitment. This means that the objectives of this research have been successfully attained.

**Limitations of the Study:**

Some limitations of this study should be noted, firstly time limitations. secondly based on the nature of the data that was received from the employees' of the Bank of Jordan about the impact of job stress on the level of employees' commitment, it is difficult to generalize the results of this research on other industries. Thirdly, validity and reliability of the collected data are questionable because the questionnaire is self-reporting, which means that accuracy of the data depends on the honesty of the respondents.

**Conclusion:**

The results of this study show that employees who have high levels of job stress would present less commitment levels. Which is considered compatible with previous studies that proved that high job stress level will lead to lower levels of employees' commitment. In addition, employees' organizational goals and career commitment are negatively affected by high levels of job stress.

At the end, this relationship provide an indicator that job related stress will lead to more serious issues to organizations, such as increasing turnover rates, low productivity, absenteeism, and lower employees' performance. On the other hand lower rates of job related stress is associated with higher employees' commitment, which would lead to higher productivity and higher employees' performance.

Therefore, if employees work under stress and organization environment is not stress free then it is very difficult for the organization to attain its objective and goals. Taking into consideration the influence of employees' commitment, Bank of Jordan can promote the levels of commitments among its employees by reducing the job related stress.

### **Recommendations & Future Research:**

Concluded from the results of this this study, the management of the Bank of Jordan has to find the appropriate strategies regarding the causes of the job stress such as: long working hours, adequate supervision and interpersonal relationships to reduce stress levels and to improve the performance of its employees.

It is an important issue for the Bank of Jordan to monitor its working environment on a continuous basis to avoid stress related factors and create a healthy working environment that can enhance the efficiency of its employees. One way of doing that is by creating a suitable reward system and by providing intrinsic and extrinsic motivator, which at the end would encourage employees to do their work better.

We invite more research to tackle the stress problem in other banks in Jordan. In addition, a replication of this research would be of great benefit to research in general.

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