

“OCCUPATIONAL STRESS AND ORGANIZATIONAL COMMITMENT IN PAKISTAN’S BANKING, IT, AND EDUCATION SECTORS: A SECTORAL AND GENDER-BASED ANALYSIS”

Murad Alam^{*1}, Dr. Akhter Baloch², Muhammad Burhan Ul Haque³

^{*1}Dept. of Public Administration, University of Karachi

²Professor, Dept. of Public Administration, University of Karachi

³Dept. of Public Administration, University of Karachi

Corresponding Author: *

Received	Revised	Accepted	Published
11 August, 2024	11 September, 2024	24 September, 2024	01 October, 2024

ABSTRACT

This research study looks into the occupational stress and organizational commitment of employees from Pakistan's Banking, IT, and Education sectors. The paper utilizes the framework of GGC Theory to analyze the stress and commitment aspects on the cultural, sectoral, and gender levels. A set of 300 employee responses was analyzed via SPSS, while qualitative insights were derived from 15 managerial interviews. Results indicated very high sectoral and gender differences. Bankers felt the most stress and lowest levels of affective commitment. The culture in banking was described as a little more high-grid and extremely competitive. Educators were experiencing fewer stressful feelings with higher affective commitment as they are functioning within a much more group-based and teamwork-driven context. Gender differences highlighted female workers as having experienced the greatest levels of stress regarding work-life issues; no differences existed with regards to commitment between the two sexes. The findings therefore warrant sector-specific and gender-sensitive HR strategies, such as stress management programs and work-life balance policies, particularly where demands are high, such as in the health and social sector. Recommendations argue that organizational supports need to be designed and implemented to improve employees' well-being and commitment.

Keywords: Occupational Stress, Gender Differences, Organizational Commitment, Banking, IT, Education, Pakistan.

INTRODUCTION

In the current scenario of a highly competitive and rapidly changing work environment, occupational stress and organizational commitment are critical elements impacting worker productivity, overall well-being, and organizational structures' integrity. With organizations facing increasing demands for performance and flexibility, occupational stress has increasingly become an issue of concern, particularly in industries with high demands on their employees who continually face such large volumes of work, increased job insecurity, and restrictive organisational cultures. Such situations thus pose

significant challenges of burnout, decreased job satisfaction, and productivity that can have severe impacts on the performance of the individual as well as the organization (Griffiths, 1998). Prolonged exposure to such stressors has been documented to lead to disengagement, high turnover, and severe effects for employees' psychological and physiological health, thus it becomes critical that organizations address effective antidotes to the causes of occupational stress.

Organizational commitment, especially in its affective dimension, has been recognized as an

essential element in fostering loyalty, dedication, and consistent performance among employees within organizations. Affective commitment signifies an employee's emotional connection to their workplace, thereby cultivating a sense of belonging and personal engagement with the organization's objectives and values. These studies show that during the peak periods of the levels of affective commitment, stressful experiences are lowered because the employees continue to be obsessed and motivated, even in adversity (Allen & Meyer, 1990). Thus, it creates mutual advantage since committed employees will probably be more resilient and therefore enhance their work while at the same time ensuring that the organizational culture is not damaged.

In the context of Pakistan's multifaceted and essential service sectors—namely Banking, Information Technology (IT), and Education—the concepts of occupational stress and organizational commitment hold significant relevance. Every sector encounters distinct pressures and cultural dynamics that influence the experiences of employees. For instance, banks always relate to high stress levels that come along with a system of rules, stringent performance targets, as well as complicated customer-driven jobs. The pressures force most employees to handle heavy workloads under great pressure. In the information technology industry, employees are exposed to fast technological change, stiff competition globally, as well as a rapidly changing work environment requiring constant change and learning, all factors that elevate levels of stress. In contrast, the Education sector is usually characterized by a workplace culture emphasizing teamwork and support, where teamwork and shared purpose abound. This is not to imply that environmental and cultural differences are absolute, but rather these distinctions have led to varying levels of stress and commitment, thus highlighting the importance of sector-specific strategies for effectively managing these constructs.

The current investigation utilizes the Grid-Group Cultural (GGC) Theory as a conceptual underpinning to investigate how cultural dimensions within an organization impact occupational stress and commitment. According to GGC Theory, organizations are characterized based on the extent

of structural control or rigidity (grid) and the level of social cohesion or groupness. High-grid, low-group environments are marked by rigid hierarchies and well-defined roles, with limited interpersonal cooperation, leading most of the time to greater stress and lower affective commitment levels. High-group, low-grid settings promote a collaborative culture where there is expression of sense of social bonding and support, leading to higher commitment and lower stress. Based on GGC Theory on occupational stress and commitment, this research aims at demonstrating how sector-specific cultures in Pakistan's Banking, IT, and Education sectors, respectively, affect these critical workplace factors in their particular sectors. This methodology provides an insight into how every sector can utilize the cultural and structural factors to achieve employee well-being and, in turn, organizational performance.

Objectives:

- To assess the levels of organizational commitment and the occupational stress in between employees in Education, IT & Banking.
- To discover variations (gender-based) in occupational stress & commitment.
- To understand sectoral results via GGC Theory, determining that how cultural factors can influence such constructs.

This study, therefore, provides a targeted analysis of sectoral and gender-based differences in stress and commitment: practical insights for HR practice within Pakistan's dynamic service sectors. Empirical evidence supports developing policies that are more culturally aligned and gender-sensitive to enhance workforce stability and satisfaction.

Literature

Occupational Stress in High-Demand Sectors

Occupational stress is kind of a complex concept, which comes from many things; such as over-increasing workload, the threat of losing a job, huge competition, and strict work rules. In regions that have high performance requirements and have high competition, occupational stress is the major problem in practice; for instance in business and information technologies sectors. Research actually demonstrates that working in such industries has a tendency to increase the stress levels of workers.

Such stress does not only affect their health but even their long-term engagement with the organization (Yusoff & Khan, 2013). In the Banking sector, sources of work stress are strict rules, clear chains of command, and big financial responsibilities. These factors create a strict work environment where employees have to face lots of pressures to meet the performance goals under strict rules. It minimizes their emotional commitment to a great extent (Bhatti et al., 2011). In high-grid structures, employees' freedom is likely to be strained as per Grid-Group Cultural Theory, and roles also explicitly define role boundary limits. Such a work culture might decrease their emotional attachment to the organization.

In Pakistan, the banking sector is such one rigid structure under which the more rules and emphasis on performance increase stress and reduce chances for connecting employees with their work. Workers in such areas often report feeling less satisfied with their jobs and of lower emotional ties to work; they state that the rigid hierarchies limit opportunities for developing connections as well as solving problems together (Griffiths, 1998). Most research on bank stress analyze that working environments that put workers in direct contact with customers contribute to making the job stressful. The work feels pressure as they relate to the sense of urgency to fulfill client demands. Therefore, that would cause stress (Bhatti et al., 2011). This means that in the case of banks, having too much work is not only the source of stress but also the culture and design of the industry. This makes it difficult for the HR departments that intend to increase loyalty and lower staff changes in such a high-stress workplace.

Whereas some fields, like Education, have less stressful work environments due to a teamwork-oriented and helpful culture. Places which have a culture of strong teamwork and minimal rules in Education tend to encourage open talk, regular teamwork, and a common goal, thereby reducing work stress. According to Allen and Meyer (1990), workplaces that emphasize teamwork and have supportive relationships usually are more likely to support heightened emotional commitment. These workers in such working environments would tend to view their work as meaningful and congruent with their values; doing so would help protect them against the negative effects that job stress may have

on them. The collaborative orientation of education institutions instilled teamwork and community building deeply into organizational culture, thereby ensuring that workers are better able to overcome work-related problems without sacrificing commitment levels.

Banking and Education are different experiences between workers of the two sectors to prove how important the culture of each sector is when it comes to the issue of creating job stress. For example, sectors such as Banking are very formal and centered around individual performance rather than teamwork. This will create a transactional relationship wherein workers commit to the organization out of need rather than emotional connections. Conversely, high-grid sectors such as Education encourage group affiliation and thus provide a sense of belonging and purpose that could therefore even maintain commitment in times of difficulty. The findings thus suggest that sectors differ in management strategies to handle occupational stress, mainly due to differences in sources and impacts of stress between high-grid and high-group sectors.

Organizational commitment and sector culture

Organizational commitment is an elaborate concept that demonstrates the degree with which the employees relate and develop attachment to their organization. According to Meyer and Allen's 1997 model, commitment has three major components: affective, normative, and continuance commitment. Affective commitment is an emotive relationship between the employee and the organization; it demonstrates that the aims of the employees align with the organization's goals and values. Normative commitment is the sense of duty to stay in the organization usually as out-and-out expression of loyalty and expectations in the cultural setting, while continuance commitment is the perception of the costs of leaving the organization. Organizational and cultural factors affecting them are different with emphasis on their expression according to the sectoral culture, specifically the work environment employees have to face.

In more structured environments, such as Banking, maintaining and upholding compliance is generally more crucial than becoming emotionally bonded to the organization. In high-grid environments, defined

rankings or established roles are often acknowledged as vital to an organization but can make workers feel controlled and react to the organization because they must and not because they are emotionally attached (Becker, 1960). In those conditions, individuals may stay with the organization based on job security, financial benefits, or the expense of leaving, but psychologically, they may not attach themselves to what the company wants to achieve. It is an illusion of staying because one has to or because of responsibility, which in turn leads to a stable team not really care since it naturally becomes proficient in compliance rather than caring about the reason for the company.

Affective commitment is much stronger in areas where people work very closely together by requiring teamwork and cooperation among all workers. In the Education sector, for instance, workers are known to be motivated by a sense of purpose and shared values. The close culture existing in schools and colleges facilitates social interactions; working towards common goals and the building of supportive relationships all contribute to high affective commitment. This commitment is not only to any job stability but reflects in how employees relate to the values and objectives of the organization. As indicated by Allen and Meyer, (1990) a good psychological contract experience is achieved through supportive environments that create trust and respect both ways, whereby employees feel valued and want to reciprocate with loyalty and dedication.

Hence, the impact of sector culture on commitment is that the more performing-oriented sectors may not easily elicit emotional commitment in employees since opportunities to identify with organizational values are limited. Sectors that focus more on the community and shared goals ensure a committed workforce that will be loyal and involved. These dynamics underscore the need for culturally aligned HR practices that consider the unique organizational environment in formulating strategies that can influence commitment.

Gaps between Genders toward Job Stress and Commitment

Gender is one of the more important determinants of how people experience job stress and their

commitment to an organization. Recent studies reveal that women face some unique challenges in trying to balance work and family, social expectations, and even help from the organizations themselves. Studies indicate that women in the workplace often say they experience more job stress, particularly in cultures that expect them to tend to both work-related and family obligations (Ekundayo, 2014). In areas like Banking and IT, the competition being tough, and hence the pressure to perform well at its best, these issues often surface in women at a distinct level. Responsibilities on jobs become mixed up with personal responsibilities, which again is an extra burden; therefore they may face difficulties in staying fit and involved in demanding jobs.

The works indicated that women experiencing very stressful jobs have more issues balancing their work and personal lives, leading to increased stress. This increase in stress can impact their level of job satisfaction and commitment to their jobs, especially in rigid tough work environments with minimal autonomy and strict expectations. Many female employees feel strongly committed to their work, as cultural and social expectations bear on loyalty and devotion toward the workplace (Haque & Aston, 2016). In Pakistan's workplaces where the importance of society's rules is of importance, women may have a strong need to remain devoted to their jobs despite immense stressful situations. This can sustain commitment for a short period but may lead to bigger problems such as burnout and disengagement in the long term if supportive policies are lacking in the organisation.

In a high-group culture like Education, this culture will reduce some stressors that females feel because it will be friendly and supportive. It promotes the environment of teamwork as well as common goals, which further allows for more flexibilities and support from others, keeping work duties and personal life together. The sense of high-group culture has respect and understanding for others; therefore, the place becomes a place with which women can connect their work emotionally. This sense of belongingness and congruence with organizational values would continue to nourish affective commitment, helping perhaps to cushion the effects of work-family spillover.

These gendered dynamics present the imperative of having gender-sensitive policies within high occupational stress sectors. Offering work-life arrangements, family support programs, and mentorship opportunities allow organizations to better support their female members, reduce occupational stress levels, and enhance commitment. These policies are indeed relevant within high-grid, high-stress sectors such as Banking and IT, within which structural rigidity and performance demands often heighten the challenges imposed on women's ability to face work-life issues. Addressing these issues with focused HR practices would benefit organisations in the creation of a more diverse and robust workforce.

Methodology

The cross-sectional design selects employees from the Pakistan Banking, IT, and Education sectors. The study obtains data through stratified samplings of 300 employees. Occupational stress and organizational commitment measure through a Likert-scale questionnaire. Quantitative descriptive statistics, t-test, ANOVA, and Pearson correlation apply in SPSS. 15 interviews are conducted for the qualitative insight.

Results

Descriptive Statistics

The data consists of 300 respondents spread in three sectors: Banking 34%, IT 33%, Education 33%. Table 1 Overview of the demographics of the respondents. In this, the number of males and females attending, average age, and years of experience.

Table 1: Descriptive Statistics of Sample Demographics

Variable	Category	Frequency	Percentage (%)	Mean	SD
Sector	Banking	102	34%		
	IT	99	33%		
	Education	99	33%		
Gender	Male	180	60%		
	Female	120	40%		
Age	-	-	-	32.6	7.1
Years of Experience	-	-	-	7.0	4.2

The average age of the respondents is 32.6 years; and their mean work experience is seven years. Such a young and relatively experienced workforce may shed very important light into occupational stress and commitment patterns across sectors as well as gender.

The independent samples t-test was used to analyze gender difference within occupational stress and affective commitment. Results: Female employees are highly stressed at their workplace as compared to male employees, with a significantly greater level of occupational stress, clearly demonstrated by the mean difference compared to the male employees.

Differences of the Gender in Occupational Stress & Organizational Commitment

Table 2: T-Test Results for Gender Differences in Occupational Stress and Affective Commitment

Variable	Gender	Mean	SD	t	df	p-value	Effect Size (Cohen's d)
Occupational Stress	Male	3.9	1.0	2.68	298	0.008	0.40
	Female	4.3	1.1				
Affective Commitment	Male	4.0	1.2	1.45	298	0.148	-
	Female	4.1	1.3				

Results for the t-test in terms of occupational stress reflect a statistically significant gender difference, $t(298) = 2.68$, $p = 0.008$, which was moderate in effect size: Cohen's $d = 0.40$. That is to say that female employees suffered from a great deal more

than their male counterparts in occupational stress as reflected by means and SD, $M = 4.3$, $SD = 1.1$ versus $M = 3.9$, $SD = 1.0$. However, no significant gender difference is found in the case of affective commitment ($p = 0.148$). This suggests that female

employees enjoy the same commitment as their male counterparts, even though they suffer higher levels of stress.

These results may provide the basis for the additional pressures on women to juggle work and family roles, as expressed in interviews. The majority of female workers cited a desire for improved work-life balance as their primary source of stress, consistent with prior literature suggesting that women experience more occupational stress in high-demand industries.

Table 3: ANOVA Results for Sectoral Differences in Occupational Stress and Affective Commitment

Variable	Source	Sum of Squares	df	Mean Square	F	p-value	Partial Eta Squared
Occupational Stress	Between Groups	16.32	2	8.16	6.45	0.002	0.05
	Within Groups	375.22	297	1.26			
Affective Commitment	Between Groups	12.14	2	6.07	5.32	0.005	0.04
	Within Groups	338.89	297	1.14			

Overall, ANOVA indicated that there was significant sectoral variation in occupational stress, $F(2, 297) = 6.45, p = 0.002$, partial eta squared = 0.05, and affective commitment, $F(2, 297) = 5.32, p = 0.005$, partial eta squared = 0.04. Further, post-hoc Tukey's HSD tests revealed that workers in Banking had greater stress than that reported by the workers in Education, and no difference in the level of IT and others.

Banking employees work in the most grid-intensive, rather hierarchical, performance-based organizations and are under the greatest strain, their average score being significantly greater than Education's. Interviews provided some evidence to support these findings: a number of Banking employees suggested regulatory pressures and strict performance targets as the main causes of stress. This high-stress work environment fits into the GGC Theory, which states that within high-grid structures, often there are hierarchical and rigid conditions present that bring about an increase in

Occupational stress and organizational commitment vary across sectors.

To compare the differences between the Banking, IT, and Education sectors, an ANOVA One-way was conducted. Table 3: The outcomes of the analysis of variance indicate highly significant variations for both occupational stress and organizational commitment.

occupational stress and a decrease in affective commitment.

On the other hand, the industry of Education embraces a cooperative, high-group environment that encourages lower levels of occupational stress. Workers in the Education sector have higher levels of affective commitment indicating that an organizational culture which supports may serve as a buffer to stress. Interview responses from employees in Education revealed factors such as social support and teamwork, referred to by these employees as salient in the education sector, factors which both reduce stress but increase commitment.

Correlation analysis between occupational stress and affective commitment

Pearson correlation was utilized in ascertaining how occupational stress interacts with affective commitment across sectors. Table 4 provides a correlation matrix showing that there was a negative and significant relationship between occupational stress and affective commitment.

Table 4: Correlation Matrix for Occupational Stress and Affective Commitment

Variables	Occupational Stress	Affective Commitment
Occupational Stress	1.00	-0.42**
Affective Commitment	-0.42**	1.00

Note: ** $p < 0.01$

The correlation analysis presents a moderate, negative statistically correlated trend with occupational stress and affective commitment with $r = -0.42$, $p < 0.01$. Here, the implication is that the more occupational stress one has, the more decreases in affective commitment it tends to take. It was more evident in the Banking sector where high stress somehow reduces the emotional attachment employees have to their work. In Education, however, the negative relationship is weaker, indicating that the good culture will sustain commitment even at stress conditions.

Discussion

Findings indicate that, for Pakistan's service sectors, sectoral culture and gender both have the most significant impacts on occupational stress and organizational commitment. High-grid structure in Banking applies strict hierarchies and performance pressure, elevating levels of stress and compromising affective commitment. Hence, to date, job security and career stability top the list of employee motivations in this sector, indicating a preeminence of continuance and normative commitment in this sector. This is within the bounds of GGC Theory, where it has been claimed that high-grid environments stress simply because of the strict rules and hierarchies which seek to curb flexibility as well as individual control.

On the other hand, the Educational Sector, with its high-group culture, fosters cooperation and social support combined with shared values that help in gaining higher affective commitment and lower stress levels. Their employees gain a sense of purpose and support from each other as well; this was also proved by previous research because it reminds the fact that high-group environments have been linked with lower stress and higher affective commitment (Allen & Meyer, 1990). This cooperative context keeps the employees engaged in work in order to cope with the pressures and supports well-being along with loyalty towards the organization.

The gendered effects point to a scenario where the female employees observe higher levels of stress. The major aspects that are argued as factors causing stress among the female employees relate to issues concerning work-life balance. Commitment of the male and female employees is reported to be at par.

Such findings thus suggest that normative motivations may hold potential in ensuring commitment sustains among women, corresponding to earlier research outcomes showing that cultural expectations guide loyalty in the Pakistani context of work (Haque & Aston, 2016). It is essentially about policy development that is gender sensitive and promotes work-life balance so as to allow employees more time for personal lives along with employee careers without compromising their well-being.

Overall, the study results underscore the potential of sectoral culture in alleviating occupational stress and commitment. Overall, the needs addressed sector-specific and gendered will result in improvement for employee welfare, reduction in turnover, and in general, the productivity of the workforce will be increased, particularly in very highly stressful sectors such as Information Technology and Banking.

Conclusion and Recommendations

This study presents the needed evidence of sectoral as well as gender-based differences of occupational stress and organizational commitment between employees in Pakistan's sectors of banking, IT, and education. Thus, findings call for HR practices to be culturally aligned in a manner that addresses sector-specific issues in each industry. In the banking sector, characterized by a high-grid structure, policies that reduce hierarchical pressures, promote flexibility, and foster affective commitment via team-building and recognition activities would be essential. This would develop careers and support work-life for the IT sector, and the Education sector should continue to maintain the collaborative culture to ensure commitment levels are sustained.

Recommendations

For the Banking Sector: The Stress management programs flexible work arrangement, and team-building activities, to reduce occupational stress

For the IT Sector: Professional development career paths, to promote commitment, and reduce role-related stress.

For the Education Sector: To sustain commitment, maintain a level of collaboration and social support.

Gender-Friendly Policies: Support women workers in the workplace, particularly concerning work-life balance and mentorship.

Since the longitudinal design is considered, changes of stress and commitment levels will be precisely captured with time. This study should also be conducted in multiple sectors of Pakistan's economy; different cultures of organizations are very diverse, and this may help in capturing a larger view about occupational stress and commitment dynamics.

REFERENCES

- Allen, N.J. & Meyer, J.P., 1990. The measurement and antecedents of affective, continuance, and normative commitment to the organization. *Journal of Occupational Psychology*, 63(1), pp. 1-18.
- Bhatti, N., Hashmi, M.A., Raza, S.A., Shaikh, F.M. & Shafiq, K., 2011. Empirical analysis of job stress on job satisfaction among university teachers in Pakistan. *International Business Research*, 4(3), pp. 264-270.
- Douglas, M., 1970. *Natural Symbols: Explorations in Cosmology*. London: Barrie & Jenkins.
- Ekundayo, H.T., 2014. Occupational stress and job satisfaction: Role of individual differences. *Asian Journal of Business and Management*, 2(4), pp. 1-6.
- Haque, A. & Aston, S., 2016. Gender, stress, and the Pakistani banking sector. *South Asian Journal of Human Resources Management*, 3(2), pp. 115-132.
- Meyer, J.P. & Allen, N.J., 1997. *Commitment in the workplace: Theory, research, and application*. Thousand Oaks, CA: Sage.
- Yusoff, R. & Khan, F., 2013. Stress at the workplace: A study on banking employees. *International Journal of Economics and Financial Issues*, 3(1), pp. 37-40.