

Full Length Research Paper

Relationship between job stress and organizational commitment: An empirical study of banking sector

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Stress can be defined as experienced discrepancy between demand of environment and capabilities of individual. In every phase of life, every individual has to face stress. Employees in different organizations face stress. Especially in the banking sector, employees face great stress due to many stress antecedents like lack of support from supervisors, great pressure of work, problematic co-workers relationship and family and work life conflicts. All these stressors lead to low organizational commitment and absenteeism. The aim of this study is to check the impact of job stress on organizational commitment in the banking sector. For this purpose, 30 questionnaires were filled by the employees of 3 different banks. Results demonstrate the negative and significant relationship between job stress and organizational commitment. Results also show that stress is a major cause that decreases the employee's commitment towards the organization.

Keywords: Job Stress, organizational Commitment, Banking Employees, Pakistan

INTRODUCTION

This study is based on how job stress makes an impact on organization commitment. Basically human resources of an organization play a very important role in achieving the organizational goals, objectives and increase its profitability. But nowadays, job stress is becoming a major phenomenon of organizations. Job stress creates many problems at individual level and at organizational level and makes an impact on organization commitment. Stress can be defined as the experienced discrepancy between demands of the environment and capabilities of

individual. Selye (1936) first introduced the idea of stress in life science and defined stress as force, pressure, or tension subjected upon an individual who resists these forces and attempts to uphold its true state. Job stress can be defined as the harmful physical and emotional responses that happen when the requirements of the job do not match the competences, resources, or needs of the worker. There are many things that create job related stress like job content (worthless tasks) work load, working times, partaking and control (lack of partaking in decision-making, lack of control over work processes, work life conflict, lack of upkeep for domestic problems at work, lack of sustenance for work glitches at home, lack of organizational rules and policies to support work - life balance), lack of career development

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opportunities, unsupportive supervision, poor relationships with colleagues. In short, it is what we feel when we think we have lost control over the event.

Organizational commitment is the attachment of an employee with his/her organization. Organizational commitment reflects as the psychological link that ties the employee to the organization (Reilly and Chatman, 1986). Organizational commitment has been defined as relating an employee's allegiance to the organization, readiness to exert work diligently on behalf of the organization, degree of goal and value congruency with the organization, and aspiration to retain attachment (Mowday et al., 1979). So researchers point the negative relationship between job stress and organization commitment.

Employees of the banking sector have to face a great level of stress due to many antecedents of stress and these facets contribute to low organization commitment and overall performance of the organization. During the last decades due to the globalization, change in technology, privatization, fast rapid competition, impels the banking sector to make changes in polices in order to cope with the rapid changing environment. Due to these changes, employees of this sector have to face high levels of stress.

RESEARCH PROBLEM

Stress has become a major problem in today's turbulent working environment. Job stress is a major basis of decreasing employee commitment towards the organization. The purpose of this study is to identify the impact of job stress on organization commitment in the banking sector.

Objectives of the study

The basic objective of this study is to identify the impact of job stress on organization commitment.

Subs objectives are:

- To investigate the relationship between job stress and organizational commitment
- To discover the relationship between job stress and organization commitment
- To give suggestions to the organization to lessen the job stress and increase the organization commitment.

Research questions

- What is the impact of the job stress on the organization commitment?

- What is the relationship between job stress and organization commitment?

Significance of study

This study is based on the cause and effect of stress on organization commitment in the banking sector. This study will help the managers to understand the workforce. The findings of the study would be significant for the policy maker of banks in devising their policies. Managers of banks can use the results to reduce the causes of job stress and increase the level of commitment in employees. The findings would be used to know the factors that are instigating stress among employees and lowering the organization commitment.

LITERATURE REVIEW

Job stress

Jamal (1990) defined Job stress as an individual's reactions to features of the work environment that seem emotionally and physically threatening. Job stress can be viewed as the individual response to his/her work environment that can be threatening for an employee if he/she does not feel comfortable with his /her job and feel that his/her job does not provide him/her proper career opportunities.

Health and Safety Executive UK defined that Stress ailment which happens when one grasps the pressures on them, or the requirements of a situation, are wider than their ability to understand that they can handle, if these requirements are massive and endure for a longer period of time without any interval, mental, physical or behaviour problems may occur. Job stress is the major issue of employees in both developed and developing countries and has become an immense challenge.

Health and Safety Executive UK defined the six factors that lead to work related stress if they are not managed properly as:

- Demand: Employees indicate that they are able to fulfil the demands of their jobs.
- Control: Employees indicate that they are able to perform the work in their own way.
- Support: Employees indicate that they get sufficient information and support from their co-workers and superiors.
- Relationship: Employees indicate that they are not ready to tolerate on unwanted things, e.g. bullying at work.
- Role: Employees specify that they realise their role and responsibilities.

- Change: Employees point out that the organisation involves them when undergoing an organisational change.

McGrath (1976) conceptualized job stress as a condition in which employees are needed to fulfil the duties that exceed the person's ability and resources, and are required to perform these duties, under the situation where there is a huge difference between rewards and demand for fulfilling the duties. When an employee is unable to fulfil the job duties, work assignment and responsibilities that is assigned to him/her then he/she feels the job stress.

Jamal (1990) pointed to a poor fit between the individual's abilities and his/her work environment, in which exclusive demands are made of an individual or the individual is not fully prepared to handle a specific situation. When the work assignment is assigned to an employee and it exceeds his/her capabilities, skills, knowledge and abilities then he/she will have to face the job stress.

Baker et al. (2010) defined that workload and time pressure to complete the work assignment in short span of time is a big source of job stress which leads to lower organization commitment. When work assignment is given to an employee and it exerts pressure on him/her to complete the work assignment in time and give him/her no freedom to complete the work assignment according to his/her convenient schedule then an employee views his/her job more stressful.

Walonick (1993), for the employers in developing countries where employers do not give much attention to the job stress. There are a lot of factors that create job related stress such as role conflict, work overloaded, and work family conflict and their consequences are work ineffectiveness, absenteeism and low organization commitment and high turnover.

General (2008), defined that the problem of job stress arises because of differences between employee job demands and the amount of control over gathering these demands. When an employee is unable to meet the job demands and unable to get the control over these demands then he faces physical and emotional stress.

Kausar et al. (2006) stated that the working conditions and repetitive work also causes stress among employees and decreasing organizational commitment. Job related stress can be viewed when working condition in which an employee perform his/her duties is not favourable and he/she is unable to perform his/her task. When an employee has to perform same type of task and work assignment then he/she has to face the stress because he/she is unable to find the more career opportunity this stress ultimately lead to the low organizational commitment.

Kavitha (2004) defined that Job Stress can also be created when no clear job description is given or lack of understanding among supervisor and employees, in adequate time for completion of tasks, heavy responsibilities with no authority, no reward system, lack of opportunities and chance of small errors resulting in serious consequences.

Weiss (1983) defined that certain stressors have much more severe effect on an individual, these are role ambiguity, lack of feedback given for performance, no career development programs and organizational structure and climate but if social support is present stress can be reduced.

Ismail and Hong (2011) stated that employees suffer from higher level of job-related stress if existences of job-related stress factors are more in the working environment. Job related stress factors are work load, long working hours, having no information about the work assignment, role ambiguity, unsupportive supervision and not good relationship with colleagues and supervisors. If these factors are not resolves by organization then they lead to the job stress and reduce the employee commitment with the organization.

Tom (2005) defined the job related stress as stress caused due to the worse work. It simply refers to when a person perceives the work environment in such a way that he is incapable to work. It may be begun by superficial/real pressures/deadlines/threats/disquiets within the working environment. Stress occurs when an individual identify an inequity between demands placed on them on the one hand, and their ability to cope on the other. It often occurs in situations characterised by low levels of control and support.

Organizational commitment

Mowday et al. (2000) defined organizational commitment as being loyal to the company, and the company being loyal to the employee, obviously understates the complexity involved in a person's attitude toward and behaviour within his or her employing organization.

Allen and Meyer (2000) conceptualized organizational commitment as a psychological state that binds an employee to an organization, thereby reducing the incidence of turnover. It means organizational commitment is an emotional attachment of employees to their organization, that enforces them not to leave the organization.

Swales (2002) defined that organization commitment refers to the employee's emotional connection, identification with, and relationship in the organization. In essence, measuring organizational commitment is an assessment of the resemblance between an individual's own tenets and beliefs and those of the organization.

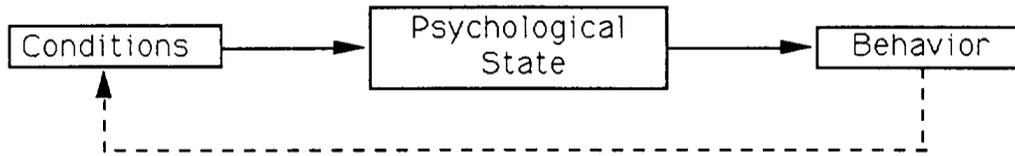


Figure 1: Mowday conceptual model

Buchanan (1974) defined that organization commitment is the emotional link to a particular organization, which is characterized by three major parameters in the individual's attitudes towards the organization:

- Identification – internalization of the organization's goals and values.
- Involvement – activity that the employee performs as part of his or her role.
- Loyalty – a sense of belonging to the employing organization.

Allen and Meyer (2002) defined that organisational commitment is regarded as an attitude, as it relates to individuals mind-sets about the organisation. Dedicated employees are willing to perform their duties more diligently and are more likely to persist with the organization than unattached employees.

Miller and Lee (2003) stated that organisational commitment is characterised by employee's acceptance of organisational goals and their readiness to put effort on behalf of the organisation. Organisational commitment is a state in which an employee ascertains with a particular organisation and its goals, and wishes to retain membership in the organisation.

Hollenbeck (2005) defined organization commitment is a sturdy credence in and acceptance of the organizational goals and tenets; a readiness to exert exertion on the behalf of organization, and a desire to retain the membership with organization. Commitment can be seen as the identification with one's employer that includes the enthusiasm to work on the behalf of organization and intent to remain with organization for a long time period.

Gbadamosi (2010) defined more favourable an individual's attitudes toward the organisation, the greater the individual's acceptance of the goals of the organisation, as well as their readiness to exert more sweat on behalf of the organisation. Organizational commitment is the extent to which employees admit the goals and values of organization and are eager to remain in the organization.

Opkara (2004) conceptualized that organizational commitment is portrayed as employees' disposition to subscribe to organizational goals. When employees are sure that they will nurture and get the advancement in his/her field when the organization will mature, their level of binding with that exact organization is higher.

Adams (2007) defined that studies have also shown that managers desire to improve organizational efficiency and effectiveness should ensure that employee commitment is optimal. If an organization wants to survive and create its good reputation in market then commitment of employee with the organization should high. So that organization will able to achieve its goals and objectives through the committed employees that will also increase the efficiency and effectiveness of organization.

Wagner and Hollenbeck (2010) depicted organizational commitment depicts the employee identification with the organization. It implies a readiness on the employee's part to put forth a substantial struggle on the organization's behalf and his or her intention to stay with the organization for a long time.

In the model of organization commitment that is described by Mowday et al, (See figure 1) concept of organization commitment as a mind-set or psychological state (i.e feelings, or beliefs concerning the employee relationship with organization). This psychological state not to be limited to the value or goal resemblance, but it can reflect a desire, a need or an obligation to retain affiliation with organization.

Job stress in relation with organization commitment in banking sector

Banking sector activities are all about association with customers, banking sector cannot able to achieve its target goal and work efficiently until a stress free environment is not provided to the employees. Human resource is the most important asset of the organization. (Kavitha, 2003). Over stressed job due to work load, risky work, relationship problems with colleagues and the inability to manage family life creates social problems, dissatisfaction among employees of banks and decreases their level of commitment with work and organization (Shahid et al., 2004.). It was believed that employees are among one of the assets of any organization but now as changes are taking place they are considered as most important and essential assets. Because without competent employees, organization will unable to achieve the goals and objectives. Banks are working hard to decrease level of stress. The extreme effect of stress in any bank acts as an obstruction in performance levels, stress not just leads to turnover, in



Figure 2: Theoretical Framework

banks or any other organization they may lose some of their potential employees and along with that they would have to bear high training and recruitment cost for hiring new employees. Management have to make strategies so that they could take qualitative measures to reduce the level of stress among employees and make potential employees satisfied and committed towards their work (Bhagat, 2008). The causes of stress among bankers were found to be higher targets, salary, work load, timings, public dealing and lack of management and peer support, the responsibility of controlling the developing stress in any work setting lies on both the management and employees (Badar, 2011). Study showed that in the banking sector of Pakistan sources of stress are negative feelings about work load, extensive working hours, technologies used at work and no proper training provided, unsatisfactory salary, no time for family and social life and job complications. Prolong working hours don't provide employees the time to take rest or to manage their family life. These all reasons lead to physical and psychological stress (Kattak et al., 2011). Another study of Pakistan banking showed that here the working hours for employees mostly don't have any time limit they may exceed the standard time of 9 am to 5 pm which is a source of concern for employees. Stress has a negative relation with organizational commitment. If stress level increases then the employee commitment with the organization will decrease (Bashir and Ramay, 2010).

Proposed research model

The research model encompasses independent variable and dependent variable, job stress is the independent variable and organizational commitment is the dependent variable (See figure 2).

Research variables

This research study is based on the following research variables:

- Independent variable; Job stress
- Dependent variable; organization commitment

Different studies have shown the effect of job stress on organizational commitment. Over stressed job due to work load, risky work, relationship problems with colleagues and the inability to manage family life creates social problems, dissatisfaction among employees of banks and decreases their level of commitment with work and organization.

Hypotheses

- H1: job stress is positively associated to the organizational commitment.
 H2: job stress is negatively associated to the organizational commitment.

RESRAERCH METHDOLOGY

Research Design: The research is concentrating to realize the relationship between job stress and organizational commitment. This study is descriptive in nature includes quantitative study by using the survey method to identify the impact of job stress on organizational commitment in banking sector. The quantitative data was collected through questionnaires which were tested on the sample population of 50 employees of banks. The secondary data was collected from books, research papers, and internet.

Sampling elements: So in order to conduct the research on the impact of job stress on organizational commitment baking sector is selected. The data was collected through questionnaire from different banks (AL-Falha bank, Allied Bank, Faysal Bank). The questionnaire was distributed among middle level management having a designation of OG-I, OG-II and OG-III of selected banks.

Sampling techniques: Convenience sampling as sampling technique is used for this study.

Sampling size: Total 50 questionnaires were distributed in banks which were the staff consist of middle level management and 30 questionnaires were received back so response rate is 60%.

Table 1: Age

	Frequency	Percent	Cumulative Percent
15-25	10	33.3	33.3
26-35	17	56.7	90.0
36-45	3	10.0	100.0
Total	30	100.0	

Table 2: Gender

	Frequency	Percent	Cumulative Percent
Male	25	83.3	83.3
Female	5	16.7	100.0
Total	30	100.0	

Research instrument and measurement: Research instrument acts as a medium for data collection. Questionnaire has been used to measure the research result as it permits the collection of primary data in an inexpensive way within a short period of time from a large number of respondents. The research group used the questionnaire with fixed alternative questions; it enabled the respondents to complete the questionnaire with clear understanding. This was because the questions gave respondents detailed, limited alternative responses. They are required to choose the one that is closest to their viewpoint. The questionnaire consists of two sections which are section (1) and section (2). Section (1) is formed by questions on the independent variable (job stress). Section (2) is formed by the questions on dependent variable (organizational commitment). The scales of the study are adopted from the past literature. The scales of job stress are taken from Parker and Dacotiis (1983). Scales of organizational commitment are taken from and Kalleberg (1990) and Marsden et al., (1993). Five points Likert scale ranging from 1=strongly disagree, 2=disagree, 3=neutral, 4= agree, 5=strongly agree was used for that purpose.

DATA ANALYSIS

The research was conducted to analysis the impact of job stress on organizational commitment in the banking sector. SPSS version 20 was used to explore the data and test the hypothesis. Frequency analysis, reliability analysis and descriptive analysis are used to assess the goodness of the measures. Finally, for the results of the hypotheses testing, using correlation analysis and regression analysis are discussed.

Frequency analysis

Frequency analysis is used to show the trends in respondents. Frequency analysis provides in detail information about the respondents age, gender and education. This information is expressed in percentage.

Table 1 shows the division of respondents according to the age. This table shows that 56.7% respondents belong to the age bracket 26-35 years, 33.3% respondents belong to the age bracket of 15-25 years and 10% respondents belong to the age bracket of 36-45 years.

Table 2 shows the division of respondents according to gender. So the table shows that majority of respondents are male and their percentage is 83.3%. Only 16.7% respondents are female. Table 3 shows the division of respondents according to education. This table shows that majority of respondents have the education of Master and their percentage is 70% and only 30% respondents have the education of becholar.

Reliability test: The Cronbach's Alpha is computed for variables, such as job stress and organizational commitment. The Cronbach's Alpha value for each component of all the variables is depicted in table 4. Cronbach's Alpha of the job stress is 0.804, which demonstrates a high reliability of the data collected. Alpha value for organizational commitment is 0.751, which demonstrates acceptable reliability of the data collected for the study.

Descriptive analysis: Descriptive analysis is used to describe the basic features of the data in a study. Measures used to describe the data set are mean (average) and standard deviation (measures of variability). Summary of descriptive analysis is shown in

Table 3: Education

		Frequency	Percent	Cumulative Percent
Valid	Becholar	9	30.0,	30.0
	MASTER	21	70.0	100.0
	Total	30	100.0	

Table 4: Reliability Statistics

Cronbach's Alpha (JS)	0.804
N of Items	13
Cronbach's Alpha (OC)	0.751
N of Items	6

Table 5: Mean and standard deviation for JS and OC

	N	Mean	Std. Deviation
JS	30	51.4667	6.52176
OC	30	18.7333	3.53244
Valid N (list wise)	30		

Table 6: Correlations

		JS	OC
JS	Pearson Correlation	1	-.412 [*]
	Sig. (2-tailed)		.000
	N	30	30
OC	Pearson Correlation	-.412 [*]	1
	Sig. (2-tailed)	.000	
	N	30	30

*.Correlation is significant at the 0.05 level (2-tailed).

table 5. All the variables are evaluated based on a 5-point scale (1 being strongly disagreed to 5 being strongly agreed). Table 5 shows that the mean on the Job stress was 51.4667 with the standard deviation 6.52176 and the mean for the organizational commitment was 18.7333 with the standard deviation 3.53244.

Correlation analysis: Correlation is a statistical measure that shows the strength of association between variables involved in study. Table 6 presents the correlation between predictor variable (JS) and outcome variable (OC).

Pearson correlation coefficient matrix explained the interrelationship between job stress and organizational commitment. This table shows that there is negative

relationship between Job stress and organizational commitment ($r = -.412, p < 0.05$). So the result proved the H1 that there is negative link between job stress and organizational commitment.

Regression analysis: Regression analysis is a way to recognize whether there is significant link between dependent variable (Y) and independent variable (X). Table 7 shows the model summary of regression analysis of Independent variables and dependent variable. Regression analysis shows the relationship between job stress and organizational commitment is proved the value of R square .170. It displays the impact of job stress on organizational commitment is 17% explained.

Table 7: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.412 ^a	.170	.140	3.27565

Predictors: (Constant), JS

Table 8: ANOVA^a Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.430	1	61.430	5.725	.000 ^b
	Residual	300.437	28	10.730		
	Total	361.867	29			

a. Dependent Variable: OC; b. Predictors: (Constant), JS

Table 9: Coefficient

Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Result
1	(Constant)	30.219	4.837	6.247	.000	
	JS	-.223	.0 93	-.412	-2.393	.000

a. Dependent Variable: OC

Result in table 8 shows the model fitness. Analysis of variance with F value= 5.725 suggested and proved the validity of model. Overall, empirical model of turnover intention is proved highly significant and useful.

Result in table 9 shows the significance of relationship between Independent variables and dependent variables. According to the result of table Standardized Coefficients Beta value is -.412, that shows 41.2 means if there is one percent change in job stress then there would be 41.2 percent change will occur in organizational commitment. In other words 41.2 percent of organizational commitment is being affected by job stress. Regression analysis results in Table 10 also confirmed that job stress is negatively related to organizational commitment and significant ($\beta = -.412$, $p < .05$). Result in the table also proved the H1 that there is negative relationship between job stress and organizational commitment.

RECOMMENDATIONS AND SUGGESTIONS

Discussion

Based on the findings, it has been proved that there is substantial relationship between job stress and organizational commitment. Relationship between job stress and organizational commitment because of the p-value 0.000 is less than alpha value 0.01. It means job

stress has an impact on the commitment of employees towards organization.

Based on the findings, there is negative relationship between job stress and organizational commitment. Based on the Pearson correlation coefficient output, it is indicated that there is negative relationship between job stress and organizational commitment. Job stress variable has -.412 correlations with the organizational commitment. Regression analysis results also confirmed this negative relationship.

Suggestions

There are a number of ways to alleviate the job stress among the banking sector of employees and increasing the organizational commitment. In order to reduce the stress among the employees banks has to conduct the counselling programmes to know about the stress level.

It is relevant to suggest the following ways for a bank employee to reduce job stress (Albrecht, 1998):

- Build rewarding, pleasant, cooperative relationships with co-workers and employees
- Build an especially effective and supportive relationship with managers
- Negotiate with seniors for realistic deadlines on important projects
- Find time every day for detachment and relaxation

- Do not put off dealing with repugnant problems
- Make a constructive 'worry list' that includes solutions for each problem

Except of these suggestions banks should have to conduct a stress management program whose basic objective is to reduce the stress among the employees. For conducting this type of programs, require the support and involvement from top level officials with the clear goals and objectives.

Stress Management strategies

- Redesign the jobs; design the job in such that is compatible with the employee skills and capabilities.
- Provide the opportunity to employee for interpersonal work arrangements to reduce the job related stress.
- Changing the work environment relieves the employee from job stress.
- Making the work less competitive between employees lower the amount of stress.
- Have open communication between management and employees.
- Introduce more job oriented training programs, which increase employees' skill and their self-reliance to work effectively.
- Provide the adequate resources to the employees in order to perform the job effectively and efficiently.
- Provide the career growth opportunities to the employees.
- Reduce the workload and deadlines for the completion of task.

Conclusion

Human resource dramas a very important role in order to increase the organizational productivity and profitability. If the employee is not free from stress and working under stressful environment then it is not possible for the organization to achieve its goals and objective. In order to gain the employee commitment towards the organization, organization should have to provide stress free environment to the employees. The results also indicated negative and significant relationship between job stress and organizational commitment. As the employee stress increases, employee commitment towards the organization decreases and vice versa. The result of this research is consistent with the research results of Lee (2007), Lambert and Paoline (2008) and Omolara (2008). Considering the importance of organizational commitment, Banks can promote the commitments among the employees by

reducing the stress. There are different factor that contribute to the job stress like risky work, work pressure, poor co-workers relationship and family work conflicts. All these factors contribute to the job stress and also decrease the organizational commitment. Banks have to make proper strategies to reduce the job stress among employees like flexible work hours, career growth opportunities, develop the good relationship with co-workers and supervisors. In this way banks will able to reduce the job stress and increase the organizational commitment.

Recommendation for future researcher

Increase the number of respondents then able to get more reliable and accurate results. Results may be different if some other sector is chosen for the research like telecom sector, textile sector and FMCG sectors. Selection of some other location and cities could provide the different results.

Limitation

This study is limited only to the banking sector. Sample size was short to generalize the result. This study was only focusing on two facets. As with other research that uses questionnaire as the instrument to assemble data, there may be problem of social desirability. Some respondents may have the tendency to exaggerate or provide responses deemed to be desirable by others, instead of giving authentic responses.

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