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## Long Working Hours, Stress, Turnover and Organization Commitment among Employees in Banking Sector

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**Abstract** *The main aim of the study is to examine the impact of a long working hour on stress, turnover and commitment of employees in the baking sector District Swabi. Stress affects the state of equilibrium. Stress is the reaction on the employees when there are a lot of pressures on them it can be workload, office environment or other factors. The data were collected through self-administrated from 234 respondents of the banking sector. The findings of the study show that there is a positive relationship between long working hours with turnover and stress while a negative relationship with organizational commitment. For enhancing both organizational and employee's productivity, the administration and policymakers need to increase compensations, organizational commitment and rewards. This study also provides the limitations and recommendations for further research.*

**Key Words:** Long Working Hours, Employees Stress, Turnover, Organization Commitment

### Introduction

Every organization wants to improve its employee's performances and wish to maximize its productivity. Some organization gives overtime to their employees and pay extra money for there over time, in meanwhile the overtime also destroys employee personal life and increases the stress of employees (Dembe, 2005). According to Dembe (2005), employees are suffering from different kinds of physical and mental problems. Employees have not adequate time for their family and rest due to workload, which affects the work-life balance also health condition of the employee, which increase employee's turnover and low organization commitment.

According to Winton Au (2005), several mental problems arises due to long working hours and work is done by employees. In the survey results, 38% of employees are affected due to workload, 46% of employees do not have time for rest, while 60% of employees are affected because the employees cannot manage their work-life balance. Gray (2004) concluded that the level of satisfaction decreased with an increase in working hours. These effects could be controlled for those who wish to do extra time/ want to do long working hours so those type of employees are hired for extra time, and they will be satisfied from their job hours and manage their work-life balance.

Shields (1999) conducted a study on 3,830 employees', where there were male and female in the age of 25 to 54 are working for 35 hours or more than it per week from 1994 to 1997 years. The author further investigates the association between long working hours and depression were stated that women are more depressed and affected by long working hours. Kluczyk (2013) stated that work-life balance is an important part of employees' lives. Furthermore, working time affect their work-life balance. In the same way, employees are working for long hours' employees will give less time to their family, while in less working hours' employees can have spent more time with their friends and family and cause stress (Maaz Ud Din and Farooq, 2017).

According to Winton Au (2005), employees work hard for getting time for their personal life and try to take off just to spend some quality time with their families. For extra working hours, the nature of work is very important if it is hard labor, physical job it becomes the moral duty of

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personnel or human resource development department whether the extra burden is that must of urgent nature affecting the monetary loss or other related problem which may affect the function of the organization.

Several researches have been conducted by Ogura (2007) and Selvaraj (2015) on long working hours and their effect on the organization in developed countries, but less study has been conducted in less developing countries. The work burden, long working hours, highly challenging job demands and technological changes have made it problematic for workers to balance their work and organizational commitment; therefore, the researcher tries to fill the gap and targeted Pakistan to fill the gap. When the organization have a stressful environment, the employees will be demotivated as well as performance will be low. (Erasmus, 2007). On the other hand, stress is left unmanaged, which results in damaged morale, increase turnover, interpersonal conflict.

### Objectives

- i. To find the association of long working hours with stress, turnover and organizational commitment in banking sector district Swabi.
- ii. To investigate the effect of long working hours on job stress, turnover and organization commitment.

### Literature Review

According to [Anderson \(2002\)](#), Work-family conflict is one of the most important factors of producing stress in workers of the organization. In the study, stress has defined as dis-functional for both individual and organization similarly, according to [Selye \(1956\)](#) Stress is the main factor which affects the performances of employees, their physical and mental health. Stress in job position disturbs the life balance of employees, which affect employee's performance, their physical and mental health. According to [Schumacher \(2011\)](#), stress is a condition when there is a particular pressure on employees or whether complicated requirements which are difficult to deal with, such requirements are big enough to achieve and continue for a longer time period which causes mental, physical and serious health problem may occur.

The idea of stress has for the first time been given by [Selye HA \(1997\)](#). According to him, stress is known as a type of mental pressure. Stress is derived from the Latin word tension applied to a person due to the burden ([Yusoff,2013](#)). Stress is the first stage of emotional, physical, and mental exhaustion and exhaustion produced by absorption in very demanding conditions. In the place of work and continuous experiences of long hours of work and stress (Health and S,2001). Stress is a condition that force employee leaves from their normal work due to the disorder of the change in their psychological and/or physiological situation. (Faisal,2014)

According to [Mowday, Porter, and Steers \(2013\)](#), define as commitment is exist in different forms. Commitment means when employees are really sincere with their organization and loyal to their work and organization. According to [Hussain and Asif \(2012\)](#), turnover of employee mentions as the percentage or rate of personnel who leave an organization and are substituted by new workers. Employee turnover measurement can be a useful tool for employers who want to evaluate numbers of employees leaving each year and the reason for turnover intention or estimate the cost-to employer for budget purpose. Working time in the European Union based on the rule of law as applied by member states, any time period during which the workers are required to work and carrying out activities or duties in accordance with national laws and practices. However, working hours vary according to the law of employment in each country, but the average working time for each seven-day period, including overtime, generally must not exceed 48 hours. Studying the impact of long working hours were an aspect of medical education. The basic justification was given that it is vital to medical education when employees work longer than usual hours. It can improve patients care and also better understanding the diseases.

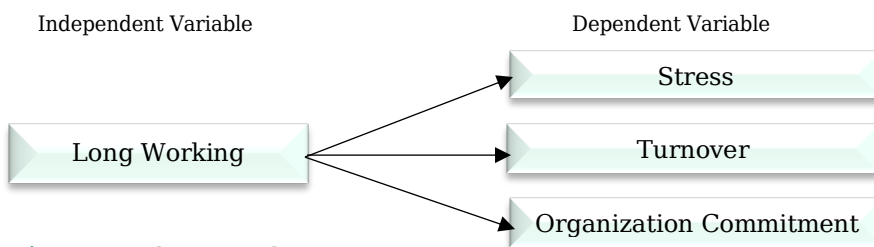


Figure 1: Conceptual Framework

## Research Hypotheses

- H1:** There is a positive impact of long working hours on stress.  
**H2:** There is a positive impact of long working hours on turnover.  
**H3:** There is a negative impact of long working hours on organizational commitment.

## Research Methodology

### Population and Sampling

According to [Kothari \(2004\)](#), the population is the entire number of people in the study area known as the population of that study. The population of this survey consists of employees working in the banking sector of Swabi. Currently, cooperating sector, especially banking, has 600 employees, both contract and permanent basis. According to [Hanlon and Larget \(2011\)](#), a sample considers a subset of the people in a population; There is usually data available for individuals in samples. Moreover, [Robert V. Krejcie \(1970\)](#) will be the selected respondent from the entire 600 population. In the current study, a questionnaire is used to collect data.

There are two types of sampling techniques, probability sampling and non-probability sampling. According to Kumer (2011), in probability samples, every element of the population has an equal and independent selection option. On the other hand, in the case of non-probabilistic sampling, every element of the population has an unequal or predetermined chance of selection in the sample. It can e selected on the basis of favouritism, age, gender etc.

### Data Collection Techniques

For the current study, the data was collected through different sources; a secondary source has been used from past research studies, i.e., literature. The secondary data is collected from journal, article and books. The information already available, and the source will be used as secondary data. [Sekaran \(2003\)](#). The secondary data is obtained easily, fast and lesser expensive than primary data. The questionnaire survey was used to gather primary data that is also known as a self-administrated survey. The primary data is used for the first from different sources. In the current study, primary data will be used to gather through an adapted questionnaire.

After conducting a literature review, the questionnaire is designed in which different questions are designed to find out the response of each variable. The questionnaire includes 47 questions with five Likert scales (strongly disagree to strongly agree).

## Data Analysis

### Response Rate

The population of this study is 600. According to [Krejcie and Morgen \(1970\)](#), the selected respondent was 234 from the whole population of 600. Therefore, the researcher distributed 234 questionnaires in which the researcher received 215 out of 234, so the response rate was 91.88%.

**Table 1.** Demographic Information

		Frequency	Percent	Valid Percent
Gender	Male	202	94.0	94.0
	Female	13	6.0	6.0
Marital status	Single	169	47.0	47.0
	Married	46	20.9	20.9
Age	Below 25	33	15.3	15.3
	26-30	97	45.1	45.1
	31-35	63	29.3	29.3
	36-40	15	7.0	7.0
	above 40	7	3.3	3.3
Position	Operations	63	25.1	25.1
	Retail Customer Services	48	22.3	22.3
	Cashier	70	24.7	24.7
	Branch manager	34	15.8	15.8

In the study, there are 202 male employees with 94.0% and 13 female employee's mean 6.0% out of 215 employees in the banking sector Swabi. According to the collected data, there were 101 single employees, whose percentage was 47.0%, 20.9% of the respondent employees were engaged.

In last, the 68 employees are Married, having a percentage of 31.6%, while 1 divorced mean .5% out of 215 populations in the banking sector of Swabi.

In the study, there are different scales of age in which 33 employees are below 25, mean 15.3%. 100 employees are in age scale of 26-30, which mean 46.5%, 66 employees are in the age between 31-35 mean 30.7%% and 16 employees are between 36-40 with the percentage of 7.4.

In the study, 215 employees are taken as a sample size in which 54 employees are on the job of operations with the percentage of 25.1 while 48 employees are on the post of Retail customer services with the percentage of 22.3%, and 53 employees are working as a cashier mean 24.7% having 34 branch managers with the percentage of 15.8% and 26 personal banking employees 12.1% in banking sector of Swabi.

### Descriptive Statistic

Descriptive statistics quantitatively explains the characteristics of the data collected from the respondents. In table 2, the first column is the name of the variables, which are stress, turnover and organization commitment as an (dependent variables) and long working hours (independent variable). In the Table 2 N, are the numbers of respondents which are 215 in this case the third column gives a mean value which explains central tendency of each of the variable. And then the last column provides the standard deviation of each variable.

**Table 2.** Descriptive Statistics

Variables	N	Mean	Std. Deviation
Stress	215	2.6264	1.07961
Turnover	215	3.3872	1.22364
Organization commitment	215	2.9349	.47043
Long working hours	215	2.8527	.60588

### Reliability Analysis

Every variable in the study having different reliability values in this study researcher studies four variables, where three are dependent variable and one is independent variable and asked 47 questions about these variables through questionnaire so the value of reliability is shown in table 3.

### Data Analysis

**H1:** Positive impact of long working hours on stress.

According to Pearson correlation Table 3, there is a positive relationship between long working hours is and stress. Hence the hypothesis H1 is proved and accepted.

**Table 3.** Correlation and Reliability Analysis

	N	Long Working Hours	Turnover	Organizational commitment	Stress
Long Working Hours	215	0.77			
Turnover	215	0.081	0.73		
Organizational commitment	215	-0.086	0.413	0.92	
Stress	215	.031	0.413	0.159	0.73

In table 4, R represents the value that measures the quality of prediction of the dependent variable. The value of R is .358 that lies in the acceptance range, which indicates the good prediction of a dependent variable, while R square represents a change in the dependent variable, that is, stress and long working hours, as the independent variable. The R square value is .128 which means that 12.8% change in dependent variable which is explained by independent variable like long working hours.

**Table 4.** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.358	.128	.124	.44684	.128	31.261	1	213	.000

a. Predictors: (Constant), LWHV

Table 5 shows that B-value of stress 0.356 is significant and has positive effect on stress. The B-value of stress 0.055 which means that unit increases in long working hours stress will be increased the stress of employee by 29.7%.

**Table 5.** Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	95% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
1 (Constant)	2.468	.356		6.936	.000	1.767	3.170
LWHV	.055	.122	.031	.454	.000	-.185	.296

*Dependent Variable: Stress Independent variable: Long working hours*

**H2:** Positive Impact of Long Working Hours on Turnover

According to Pearson correlation table 6, there is a positive relationship between long working hours is and turnover. Hence the hypothesis H2 is proved and accepted. In the below table, R represents the value that measures the quality of prediction of the dependent variable. The value of R is .081 that lies in the acceptance range, which indicates the good prediction of a dependent variable, while R square represents a change in the dependent variable that is turnover and long working hours as the independent variable. The R square value is .007, which means a 0.5% change in the dependent variable, which is explained by the independent variable like long working hours.

**Table 6.** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.081 <sup>a</sup>	.007	.002	1.22246	.007	14.15	1	213	.000

a. Predictors: (Constant), LWHV

According to ANOVA table 7, the P-value is 0.000. The table shows the valve of F 14.15 and the value of P (0.000) with degree of freedom 4, hence these meet the assumption of regression.

**Table 7.** ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.114	1	2.114	14.15	.000
	Residual	318.307	213	1.494		
	Total	320.421	214			

The table 8, shows that B-value of long working hours (0.164) is significant and has positive effect on turnover. The B-value of Turnover (2.919) which means that unit increases in long working hours stress will be increased the stress of employee by 8.4%.

**Table 8.** Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	95% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
1 Turnover	2.919	.402		7.258	.000	2.126	3.712
LWH	.164	.138	.081	1.189	.000	-.108	.436

*Dependent Variable: Turnover*

*Independent Long working hours*

**H3:** Negative Impact of Long Working Hours on Organization Commitment.

According to Pearson correlation table 9, there is a negative relationship between long working hours and organization commitment. Hence the hypothesis H3 is proved and accepted. Below the

table, R represents the value that measures the quality of prediction of the dependent variable. The value of R is .346 that lies in the acceptance range, which indicates a good prediction of the dependent variable, while R square represents a change in the dependent variable that is organization commitment and long working hours as the independent variable. The R square value is .035 which means that 0.35% change in the dependent variable which is explained by independent variable like long working hours.

**Table 9.** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.346	.035	.030	.65468

a. Predictors: (Constant), LWV

b. Dependent Variable: OCV

According to ANOVA table 10, the P-value is 0.000 that is lesser than Alfa values (0.005). The table shows the value of F 76.21 and the value of P (0.000) with degree of freedom 4, hence these meet the assumption of regression.

**Table 10.** ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.266	1	3.266	76.21	.000
	Residual	91.292	213	.429		
	Total	94.558	214			

a. Predictors: (Constant), LWV

b. Dependent Variable: OCV

Table 11 shows that the B-value of organization commitment 2.395 is significant and has a negative effect on long working hours. The B-value of long working hours -.214, which means that unit increases in long working hours will decrease organization commitment of employee by -21.4%.

**Table 11.** Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Long working hours	2.395	.228		10.507	.000
Organizational Commitment	-.214	.078	-.186	-2.761	.000

Dependent Variable: OC

Independent Variable LWV

### Discussion and Conclusion

This study shall help the banking sector to decrease the long working hours, which will help in the performance of both the individuals and organization. Furthermore, the study will help the sector to reduce the turnover of the employees, which will increase the commitment of the workers with the organization and decreases the level of stress of the individuals. The study will be helpful for the researchers for their future researchers. It also contributes to the body of literature. Moreover, the research study will be helpful the individual to reduce their stress level and increases the level of commitment with their organization, which ultimately increases the level of job performance. In last, the study will be helpful for policymakers, especially in the banking sector, for making better rules and regulation for their employees. The study will save the time and money of the government to revise and reformulate their policies.

Every research has limitations. Therefore, the research study has not exempted from limitations, which are as follows. The first limitation was the return rate. Of the 235 questionnaires distributed, 215 are returned, resulting in a return rate of 91%. Some questionnaire is not filled completely while some are not returned. In this study, the researcher used the cross-sectional method due to limited time, so in future research can use longitudinal methods. The study adopted qualitative approaches other researchers will use the quantitative approach. This researcher concentrates on the influence of stress, long working hours, turnover and commitment of workers. Furthermore, in the future, the researcher can also find the influence of work-life balance issues

and long working hours on mental issues. Scholars can also use stress as a mediator and can find the mediating effect of stress on turnover and organization commitment. This study is limited to district Swabi only in future researcher can also find the same impact of long working hours on stress, turnover, and organizational commitment in other districts in other areas in broad view.

This study is limited to the banking sector only. Furthermore, other researchers can also find the impact of long working hours in other organizations with other variables like health issues and work-life balance issues. Another limitation is that the data collection instrument used in this study is a questionnaire, while other methods could have been used to provide a better insight like interviews or focus groups. Feedback from employees may not be accurate completely. Sometimes they don't give complete information about them and the organization. Also, maybe employees may fear their managers. That's why they are not giving negative feedback.

Last but not least, If any researcher wants to do their research on this topic so they should use the longitudinal method to achieve the best result. Furthermore, researchers are advised to use both quantitative and qualitative measure for better understanding the effect of turnover, long working hours on employee stress level and commitment. The researcher can also use other variables like the effect of long working hours on wellbeing, long working hours or the result of mental issues on work life balance. Banking sector needs to be corporative with researchers because they are trying to help them out and helping in make good policies for them. Other researcher can also use long working hour's effect on medical effects of employees and also the influence of work life balance on long working hours.



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