

## Factors Causing Stress and Impact on Job Performance, “A Case Study of Banks of Bahawalpur, Pakistan”

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### Abstract

**Purpose:** The purpose of this study is to identify the potential factors that cause stress, and how they affect the job performance of employees in banking sector of Pakistan.

**Design/Methodology:** In this study a survey has been conducted with the help of questionnaire in which a likert scale and in depth face to face interviews have been used.

**Findings:** Findings of the study shows that lower salaries, increased workload, market competition, management, peer support and behavior, longer time frames at work, lack of acknowledgement, public dealing and higher targets are the factors which causes stress and they negatively effects the performance of bank workers.

**Keywords:** Stress, Market Competition, Peer, Acknowledgement, Performance.

### 1. Introduction:

Usman & Ismail (2010) elaborated that work related stress is one of the most increasing and problematic issue for the working organizations. Barling et al (2004 as cited in Eurorpean Foundation for the Improvement of Life and Working Conditions, 2007) reported that, work related stress has increased in Europe and is a hot topic of discussion for the researchers. The report pointed out that due to the changes in work place environment employees feel over loaded which cause workplace stress. Moreover they reported the results of European Working Condition Survey (2000 as cited Eurorpean Foundation for the Improvement of Life and Working Condition, 2007) which showed that the causes which gave birth to health problems at workplace, stress is at second position in them. Stansfield et al (2000 as cited in Sabir & Helge, 2003) emphasized that work related stress effect the performance of individuals and produce unwanted behaviors such as smoking and drinking and also cause depression and anxiety when they are not able to meet the conflicting demands and responsibilities of their jobs. National Institute for Occupational Safety and Health asserted that with the passage of time working conditions have changed a lot and work stress has attracted much more importance because it is a hidden devil which can affect the performance of individuals as well as of working organizations. They reported the results of different surveys conducted by Northwestern National Life, Families and Work Institute and Yale University of America. The results showed that 40% workers are of the view that their job is extremely stressful, 26% feel stress due to work and 29% workers reported that they feel extreme stress due to the work responsibilities respectively. Matteson (1980 as cited in Sherry & Rabi, 1992) estimated that US will have to bear 10% much more cost of GNP to pay for the work related settlements. Stephen et al (2004) provided the estimated cost of £ 370 million to employers and £ 3.75 billion (cost provided in 1995/96 Health and Safety Executive, 2001) to whole society due to work related stress. Health and Safety Executive Annual report (2004) also provided that, 13.4 million days have been lost due to work related stress. Ziauddin et al (2010) explored stress as the main cause behind the low satisfaction of employees about the job and low job commitment which ultimately hinders the overall performance of the working organizations. Robert et al (2009) highlighted that sick leaves, high labor turnover and early retirements are the worst results of job/work related stress. Stavroula et al put their opinion that if the workers of an organization are stressed then they cannot meet the work demands and their organization cannot compete well in today's diverse and uncertain market of extreme competition. Rehman et al (2010) also revealed stress as the main cause of employees' poor health and reduced performance around the globe. American Psychological Association (2009 as cited in American Psychological Association Practice Organization, 2010) statistics showed that 51% of the workers are of the view that stress is the root cause of their lower performance and reduced productivity. Usman & Ismail (2010) described that no such study have conducted in Pakistan yet but many studies regarding this topic have already been conducted around the globe. Due to the significance of the study researcher have conducted the research on different banks of Bahawalpur (Punjab, Pakistan) to determine the stress level of bankers because banking job is usually considered as a very tough and stressful.

## 2. Objectives:

The objectives of this study are

- To identify the potential factors that causes stress,
- How they affect the job performance of bankers, and
- To recommend the solutions to deal with those stressors.

## 3. Literature Review:

Stress has been defined in many different ways by the researchers. As Usman & Ismail (2010) elaborated that stress is that state of mind of an individual in which he faces confusion and conflict between demands, responsibilities or opportunities and desired work outcomes of these and feels that these important and necessary outcomes are not clear and productive. Ricardo et al found stress as a condition in which an individual is not able to meet the conflicting demands of the job due to inability of using the provided capabilities and resources for the particular task/job and these inability comes from the forces which pressurize the individual to complete the job. National Institute for Occupational Safety and Health refers job stress as that detrimental physical, mental, or emotional conditions which occurs due to the total mismatch between the employees' abilities to perform, inefficient resources and high work demands which are not within the reach of an employee. The Health and Safety Executive (2001, as cited in Stephen et al, 2004) says that job stress is the unfavorable responses which occurs due to the increased job demands and forces exerted on people. Beehr (1990, as cited in Umer Azeem et al 2010) provided the fact of stress as the feelings when employees are uncomfortable and irritated in their work environment which reduces their interest in the job. Similarly stress occurs when people have to do their tasks for which they require higher level of control and authorities to perform the job in effective manner and according to standards but they lack those authorities Vansell, Brief, & Schuler, (1981, as cited in Umer Azeem et al 2010). International Stress Management Association, UK, states that stress is a continuous state of feelings of work environment pressures. European Commission (1999) explained that work related stress is a continuous and harmful series of reactions such as cognitive, emotions, physiological and behaviors which happens due to the pressurized, tensed and irritated work tasks, bad, unfavorable, unstable and insecure working environment. Michie (2002, as cited in Rubina, 2008) explained that stress is the condition which occurs due to the inability of workers to meet and cope with uncertain and pressurized work demands which results in unwanted and adverse physical and emotional reactions. Barling et al (2004, as cited in European Foundation for the Improvement of Life and Working Conditions, 2007) stated that unless the worker /employee is not able to make a bridge between the high work demands and his capabilities to meet them, then he feels himself stressed. European Foundation for the Improvement of Life and Working Conditions (2007) explained that stress occurs when worker is not sure of the performance outcomes and feel fear of unwanted and unforeseen results. The report also explained that stress may also occur when employee have little control over work demands. Tanya (1976) defined stress as a process and he reported stress as a dependent and independent variable. Dealing with stress explained that an individual feels the situation of stress when he has to perform according to the standards in the presence of highly pressurized working environment. Paul (2002, Kahn and Byosier, 1992 and Taylor, 1999 as cited in Rehman et al, 2010) pointed out interpersonal relationships, insufficient resources, lower salaries and heavy work load as the major stressors which causes stress. Occupational Stress Factsheet (2006) described the insecurity of job, high workload, time pressure, little control over job, insufficient job resources and understaffing as the sources/causes of stress. Stavroula et al provided poor work, poor management and unsatisfied working conditions as the root causes of stress. They emphasized that less the mismatch between work demands and pressure and worker capabilities less will be the stress and vice versa. Less support of colleagues is another source of stress as well. Lloyd et al listed the threat of job loss, role ambiguity, working relationship, conflicting expectations, working conditions, role overload, alienation and job mismatch as the sources of stress.

### 3.1. Karasek Model:

Jungwee (2007) emphasized that job strain is the major stressor which causes stress to occur. Karasek (1979, as cited in Jungwee, 2007) established the demand/control model and said that psychological demands and decisions latitudes are the key determinants which form the basis of occurrence of job strain. Lindstorm (2005, as cited in Jungwee, 2007) explained that interpersonal abilities and skills required on the job are those attributes which determines the psychological demands placed on worker; whereas decision latitudes is about the flexibilities and control in making decisions about the work roles. Karasek (1998, as cited in Jungwee, 2007) said that psychological demands/decisions latitudes model consists of four work related environments i.e. low strain jobs, passive jobs, active jobs and high strain jobs. These all four outcomes of this model have different effects on worker and organization's performance and have equal importance. For example, four different work environments can occur at different integration of job control and psychological demands i.e. **Model Diagram 1.**

When job control and psychological demands are low, the work environment /outcome will be passive one, in which there is little or no motivation of workers to perform and produce the detrimental effect of obsolescence of skills which workers have already learnt and acquired. When job control is low and psychological demands are high then high strain work environment occurs which causes physical illness and high strain conditions. When both job control and psychological demands are low then low strain work environment occurs which is not as much harmful as of high strain work environment. The most important work environment which occurs due to the high levels of both job control and psychological demands is active work environment, which is the state of high motivation and encouragement to learn more sophisticated, easy and behaving differently in different situations which ultimately leads to higher level of work performance with efficient and increased productivity.

Usman & Ismail (2010) reported that Health and Safety Executive established the distinction between pressure and stress. Pressure is the feeling which promotes an individual to do a certain task/job and it has a positive effect on the performance of the individuals but up to a certain limit, when it crosses that limit then pressure becomes stress. They studied the "Impact of stress on employees' job performance, a case study of banking sector of Pakistan", and concluded that job stress and job performance has negative relation between them. As the job stress increase, performance of the worker at job will decrease in turn. They supported their result with the help of numeric data which they have obtained from their analysis which shows that, if job stress increases by 1% it will affect the performance of the workers by 52.7 and 47.3 work performance is effected by other than job stress factors. Usman & Ismail (2010) derived these values from beta value of -0.527. Furthermore, the results of regression analysis studied between job stress and job performance established the conclusion that it affects the work performance up to the level of 27.8% which is very detrimental to the performance of workers and ultimately whole organization as well. They suggested that organizations should establish their culture in such a way which not only helps, motivate, support but also encourage the performance of workers at job. Likewise, Rubina et al (2008) provided the results that job performance is affected by job stress in a negative relation and concluded that a motivated and supportive culture is the key to manage, reduce and prevent the job stress. The prevention of occurring job stress depends upon the capability of the organization that how they form and implement the stress management strategies within the organization. Similarly, Robert et al (2009) found a negative relationship between the Health and Safety Executive Management Standards (as measured by the Health and Safety Executive indicator tool) and job related anxiety and depression which are the symptoms of stress.

#### **4. Research Methodology:**

This is an exploratory research which has been conducted to identify the work related stress factors and its impact on the performance of the bankers, and banks of Bahawalpur was taken as the case for this. The methodology for this research is both of qualitative and quantitative in nature. As discussed by Dr karim (2008) quantitative research is the process of investigating and explaining different concepts and theories based on variables and drawing results in the form of numeric data by applying different statistical operations. On the other hand a qualitative research is the process of developing relationships between complicated concepts and situations of interest which happens in natural settings and then drawing meanings from those relationships. For example, in-depth unstructured and structured face to face interviews. Under quantitative method a structured questionnaire has been used consisting of 20 questions and collected data from a sample size of 100 respondents who belonged to banks of Bahawalpur supported by qualitative method of 25 unstructured face to face interviews from managers and bank's employees of different Bahawalpur banks. The interviews helped to explore those factors which are not being collected by the questionnaire or which are not included in it but they are the sources /causes of stress. For making the results more obvious and easy to understand the results have been analyzed with the help of bar graphs in percentages.

#### **5. Findings and Discussion:**

The demographics of the survey from the sample of 100 respondents showed that, 88% of the respondents were male and 12% were females. As the purpose of this research study is to identify the stress causing factors and their impact on job performance of bankers, the researcher have found the following factors,

##### **5.1. Workload:**

Responses to the statement, "banking workload is too much heavy and worker cannot finish it on an ordinary work day" showed that 40% of the respondents are agree and 8% are strongly agree (figure 1) to this. During interviews from managers and employees at bank, they explored the similar point of view that the work load is heavy enough that they usually have to stay at bank for longer hours in evening to finish the work. Particularly, the employees who perform the job of balancing bank accounts usually spend longer time at bank and finish the work which effect their mental and physical health and put them in a state of high stress if they are not able to complete the given work in given time. See figure 1.

##### **5.2. Technological Problem:**

The responses of the statement that “worker feel difficulty in handling customers when bank’s server/link get down”, revealed that 64% of the respondents are agree to this and feel themselves as victim of depression and stress when the operating server of the bank gets down/out of order. See figure 2. One of the employees explored the same point of view when interviewed. He told that, employees feel much difficulty to handle customers when such technological problems occur. Diverse nature and different kinds of customers want their required financial service done immediately, on the spot and without wasting time to wait for the server to be functional again. So, such technological problems are the major stressor for the bankers because they cannot control and overcome these uncertain happenings which stressed them and affect the performance of the worker as well.

### **5.3. Higher Targets:**

Some of the jobs in banks are target based and salaries of workers are attached to their targets completion within due time, but it is not so much common in bank jobs; however, this thing exists in the market. In such situations, employees have to complete their assigned targets within due time otherwise they have to face their boss for explanation of not meeting the targets in due time. Keeping this factor in mind 32% of the respondents are agree and 20% are strongly agree about the statement “employees feel themselves as worried and victim of stress when they are not able to meet the targets”. See figure 3. These results are the evidence of higher/unachievable targets as the source/cause of stress for the bankers who are appointed on target based jobs. One of the managers when interviewed about this factor supported that higher targets are the source of creating/causing stress. According to the manager, “employees can perform well only when they are given realistic and achievable targets and suggested that there should be a proper match between nature of targets given, employee’s capabilities to achieve those targets and time given to achieve those targets. If the situation is not according to this, then employees feel irritated depressed and feel fear about the consequences of not achieving the targets which ultimately effects his social interactions with people at work and family which dragged him in the state of stress and reduce his performance at work.

### **5.4. Compensation and salary:**

Responses of the statement, “bank job salary is much lower as compare to work which bank placed on them”, showed that 36% of respondents are totally agree and 16% are strongly agree about this statement. See figure 4. These quantitative results are supported by the facts which were collected by the help of interviews. Majority of the employees when interviewed gave the similar responses that salaries and benefits which bank’s job offer to them are much lower and work load is much higher due to which they feel unsatisfied about the job and are not able to meet the requirements of their daily life. These conditions lead them towards the stress and results in lowering interest in job, lower work performance, reduce productivity and sometimes lead to employee turnover. But 40% of the respondents (figure 4.) are neutral about the question of lower salaries of bank’s job. They are actually those employees who are on management positions such as branch managers, operational managers and HR managers who enjoy higher salaries and benefits attached to their jobs. But as mentioned earlier major number of bank employees are not satisfied about the salaries and benefits which they are receiving against their heavy bank workload which is a major stressor for them.

### **5.5. Public/customer dealing:**

Public/customer dealing had always been a much difficult task for every business. It is a thought that in bank job public dealing is much difficult as compare to other jobs because bank employees don not know about how their customers will behave to them? What they can demand from them? And how they respond to them there and then? 44% of the respondents are agree to the statement that: customer dealing is much more difficult in bank’s job (Figure 5). Similarly, 48% of respondents are agree that they feel worried and stressed when there are rushy days in banks (Figure 6). From these results it is concluded that public dealing is also a major stressor which can make a bank employee a victim of stress. It is also depends upon the number and nature of customers on a particular day at bank. During interviews employees raise the same opinion that difficult public dealing put them in stress and affects their performance when they face uncertain situations.

### **5.6. Outcomes of decisions:**

A manager when asked about the authority of making decision, he explored that the outcomes of decisions are very important for them and attached to the authority as well. He asserted that most of the times outcomes of decisions put them in a state of depression, anxiety and stress because they don’t know that whether the outcomes/results of their decisions will be favorable for them or not? And whether those outcomes will be welcomed by the peers, employees and subordinates or not? Another manager described that, managers make decisions on the basis of their experience, intuition and according to the situations but they do not know about what the final results would be? This is a state of pressure and anxiety for the managers which then leads to stress. Same results are obtained by the help of questionnaire which supported the same facts explained by managers who were being interviewed. Questionnaire’s results showed that 28% of respondents are agree and 8% are strongly agree that outcomes of their decisions acts as a source of stress for them until they receive the actual

results. (Figure 7) If the actual outcomes/results are favorable then it encourages and motivates the decision makers which affect the worker's performance positively and if the outcomes are not favorable then prolonged state of anxiety and depression leads to stress which effect the performance of workers negatively.

#### **5.7. Management and peer support and behavior:**

In this research it is identified that management and peer support and behavior is very much important because if it is not favorable then it can create stress for the workers working in the bank specifically and to all other organizations generally. Due to the lack of management and peer support employees cannot fulfill their responsibilities and demands of job placed on them. Employees have to interact with management, peers and colleagues to complete such tasks and if conditions and relations with management and peers are not good then it will create a state of tension and depression for the employees which ultimately results in worker stress. But looking at the other side of mirror, it is revealed that in the presence of pleasant relations and behavior of management and peers support, stress will be low because in such situations employee fell no fear and are motivated to perform their job well because they know that they have the full support of peers and management.

#### **5.8. Quality of subordinate:**

A manager when interviewed told that, the quality of subordinates acts as a source for both creating and reducing stress in the work place of bank. If subordinates are selected on merit, are competitive, hard worker, can understand manager's words and orders then it adds to their performance positively and manger will not face any stress or feel worry about the work and productivity. But on the other hand if the quality of subordinates is not up to the standards, are not cooperative, not able to understand manager's orders, not meet deadlines for work assigned to them, then it places a manager in a state of stress because in this situation the performance, productivity and profits of the bank are on stake and it is the responsibility of manager to control these situations.

#### **5.9. Longer time frames of bank's job:**

In Pakistan the working hours of banks are from 9am- 5pm, but employees work more than this time frame which affects the social and family life of employees. 52% of respondents are agree and 40% are strongly agree (Figure 8) that longer time frames at work usually interferes with family, social obligations and personal needs which gave birth to conflicts among family members. Moreover in interviews, respondents complaint that they find very little time for their families and friends. This thing leads to family conflicts and ultimately stressed the banker and performance falls.

#### **5.10. Market Competition:**

As today's business market is of very diverse nature and very intense in competition. That is why, it is very difficult for businesses to compete and retain a good and competitive position in market like banking sector. During the interviews, mangers asserted that such market competition, with a lot of competitors, acts as a major stressor for them and for their employees. To remain competitive they have to work hard for longer time frames, remain informed about competitors that what they are doing? What financial services they are offering? And how much attention they are paying to their customers by providing different types of financial services and benefits. That is why; it acts as a cause of creating stress for employees which can reduce their performance.

### **6. Suggestions and recommendations:**

On the basis of results, it is recommended that following measures must be taken by bank's management and workers for reducing stress and improving their performance.

1. Management should increase the compensation and salaries of bank workers to accommodate them against heavy work. It can be an increment in salaries or providing fringe benefits to workers.
2. Culture of the bank/organization should be supportive for everyone and there should not be any biasness in providing opportunities to any worker.
3. There should be a proper plan for career development for workers which helps in increasing job interest of workers, reducing tension, depression and stress of workers about their future.
4. Senior employees must coach the junior staff about handling their banking work in an efficient and effective manner.
5. Employees should manage their time in such a way that they can finish their work possibly in time and without any worries. This will prevent them from becoming a victim of stress.
6. Work environment should be flexible for the workers. Breaks, like tea break and lunch break should be given to workers to have some rest and come back on work again.
7. Number and quality of workers/staff should be increased in banks which helps in dividing the workload and prevent growth of stress in the banking sector.
8. Hire professionals at key posts based on the concept of "right person for the right job".
9. Managers should provide counseling to stressed workers to help them and bring them out of stressed

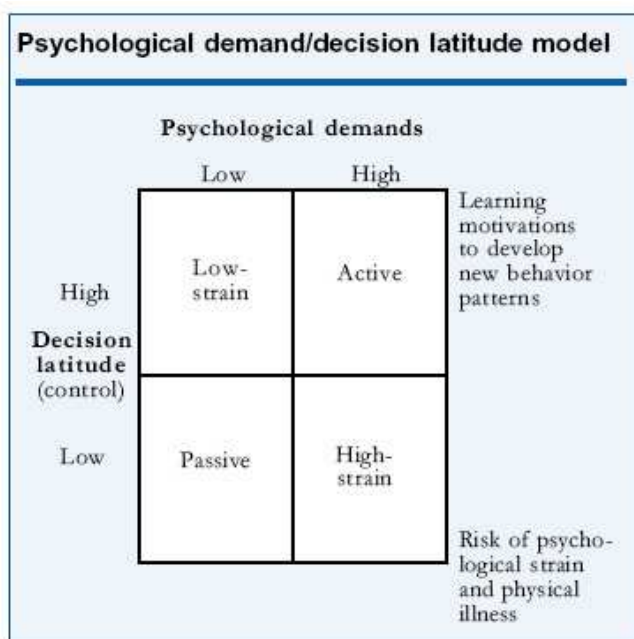
conditions. Such actions will motivate the workers for developing interest in their jobs.

10. Acknowledgement should be given to workers for their better work which will increase the morale of workers, motivate them and prevent stress to develop.

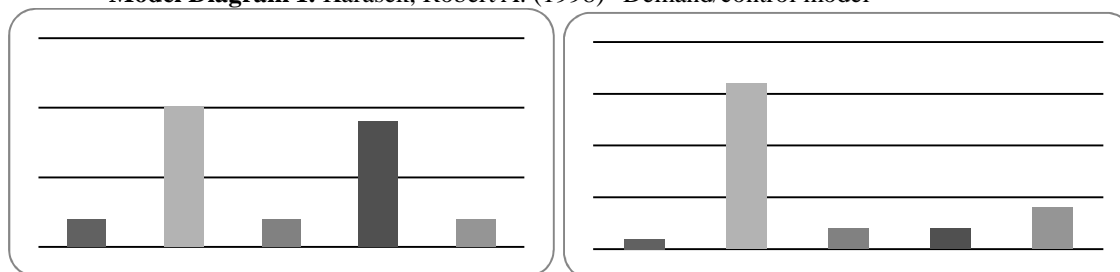
**7. Conclusion:**

The primary goal of the research was to identify the factors which causes stress in bankers and how they can affect the performance of workers at bank, and it is found that heavy workload, longer time at work, lower salaries, technological problems, public dealing, higher targets are the most important factors which causes stress and effects the performance of workers negatively. Moreover, market competition, quality of subordinate staff, lack of acknowledgement, management and peer support and behavior are also the potential factors which are the causes of stress.

Findings of the survey show that the primary responsibility for controlling the growth of stress in work environment lies upon the shoulders of managers as well as employees themselves. Management and workers can manage, control and prevent stress by working hand in hand.

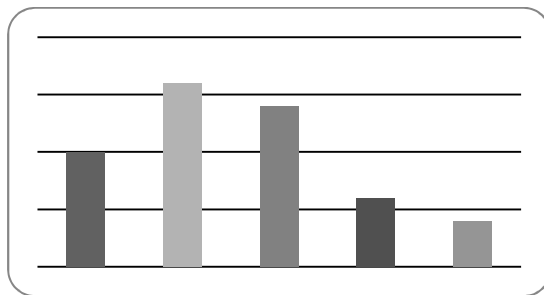


**Model Diagram 1.** Karasek, Robert A. (1998) "Demand/control model"

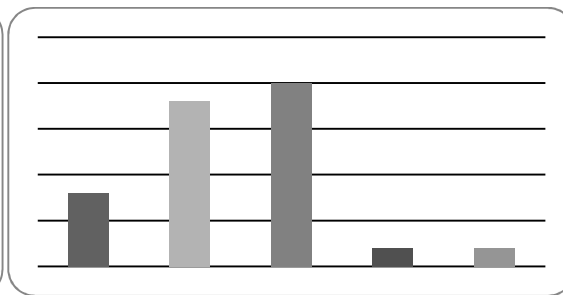


**Figure 1**

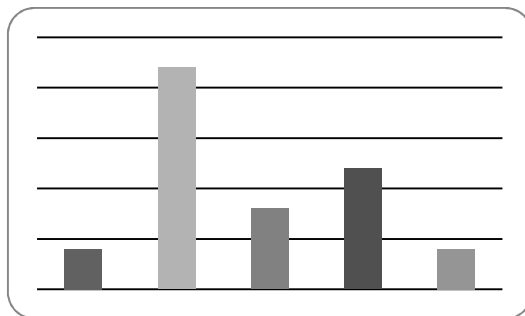
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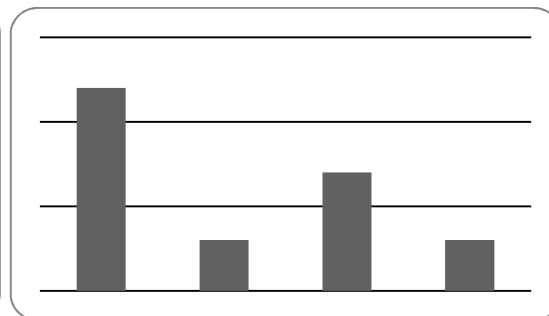
**Figure 3.**



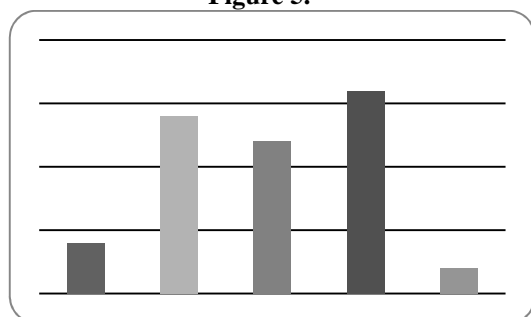
**Figure 4.**



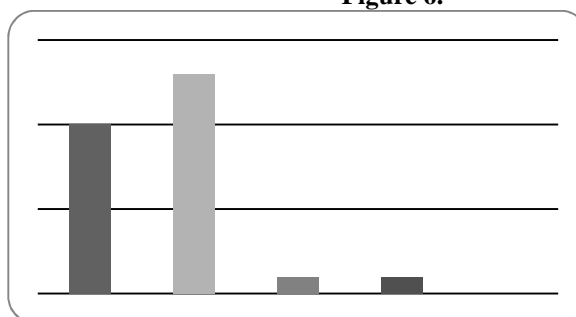
**Figure 5.**



**Figure 6.**



**Figure 7.**



**Figure 8.**

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