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An Empirical Analysis of Work Overload, Organizational Commitment and Turnover Intentions among Employees of Banking Sector

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ABSTRACT

The work overload is often considered as the most critical factor which effects the employees' commitment and turnover intention toward organization, therefore, the current study aims to evaluate effects of Work Overload (WO) on Organizational Commitment (OC) and Turnover Intentions (TOI) of employees. The data was collected from 296 employees of selected banks. The data was assessed through Pearson Correlation and Regression equation. It was found that work overload negatively influenced organizational commitment while positively affects employees' turnover intentions. The findings of this study can help the decision makers to effectively manage employees' workload and to improve organizational commitment and reduce employees' turnover intentions. Such type of behavioral outcomes has the potential to augment organizational performance.



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1. Introduction

Work overload refers to the employees' perceptions that they are assigned the tasks which are too difficult to complete within the working hours (Jex, 1998). Overloaded employees often found complaining about the unjustified work roles, work for long or uncertain hours, experience a hard-working pace, pressure during overtime work (with or without compensation) and doesn't obtain proper breaks, holidays, and vacations (or none at all). French, Caplan, and Harrison (1982) suggested that overload are of two kinds the first one is the Quantitative that is feeling much more to do or sensing too much pressure or/and working with high pace. The second one is Qualitative, which is the feeling of about unavailability of skills or time to complete quality work and assignment. Similarly, Reilly, (1982) described that

role overload can be interchangeably used as work overload. Role overload is explained as experiencing much more task to do in available time span, feeling time fleeted, hurried and exhausted (Duxbury et al., 2015). Role overload arises in the workplace and domestic life when employees feel, overworked, too much responsibilities assigned to them, and a conflict of work and family obligations. Altaf & Awan (2011) explained overloaded work as a most important challenge occurred in most of the organizations. Work-overload may be considered as a situation characterized with difficult and prolonged work hours, feeling burden to do the overtime work (either paid or unpaid), very limited short or casual leaves, unreasonable work overload, and uncertain time and resources to achieve goals. They further added that work-overload may be occurred due to individual inner or/and external factors. Inner factors occur when an individual cannot refuse for extra work. Whereas in case of external factors, work overload is experienced due to decision made by others e.g. result of bad appraisals by the manager, unpleasant relations with the managers, job, career uncertainty (Altaf & Awan, 2011).

In present era of globalization working hours of the banking sector employees (work overload) is rising dramatically throughout the world because of competition in the existing and growing business environment, that caused bankers' official duties more demanding. Work itself is not dangerous; however, the work overload has some serious consequences. When an employee feels that the assigned tasks are beyond his ability it creates work overload. It not only negatively effects workplace environment but it also disturbs the domestic life of the workers. It is worth mentioning that increased workload has shown significant effects on job satisfaction, employees' performance and intentions to stay in an organization. Therefore, this study aims to identify the effects of work overload on different factors like, OC and TOI in banking sector employees of Khyber-Pakhtunkhwa. Furthermore, it was also observed that how the factors like gender differences of the bank employees effect their perceptions of work overload and its impact on various job factors was also evaluated.

2. Literature Review

2.1. Work Overload

The work being assigned to an employee to perform within a particular time frame and resources is called workload. In organizations employees perform different tasks as per their job description and according to their knowledge, abilities and skills. Performing such tasks within the specific time period is also known as workload. However, often employees are faced with a situation in which they have to perform extra tasks, work under time pressure, face tough schedule and lack the required resources, such situation leads to work overload (Glazer & Beehr, 2005). It also creates anxiety, frustration, disturbance, depression, burnout, lack of confidence, increased absenteeism (Maslach & Jackson, 2013).

Work overload occurs when insufficient time available to properly execute all necessary tasks related to work. Work overload can be seen from two aspects, quantitative and qualitative (Grayna, 2004). Quantitative overload is the availability of proper time and resource for completion of a largest work or tasks. While qualitative overload involves circumstances in which assigned job to the worker is complex in nature and cannot be accomplished properly within available time and resources (Conley & Woosley, 2000).

2.2. Work Overload and Organizational Commitment

Organizational Commitment is a multidimensional concept and refers to the attachments of an employee with an organization where employees attach and feel fit in it and obeys and accepts the goals of the organization (Miller, 2003). Miller (2003) elaborated that organizational commitment is condition in which worker associate himself/herself to an organization and its objectives and desires to continue his/her membership with it. Committed employees possesses behaviors which are considered by them morally right instead of personally valuable (Agarwal, & Sajid, 2017).

When workers feel overloaded because of internal factors or external factors, they feel exhausted. The feelings of work exhaustion lead to many negative consequences associated with individual family and work life. Work Overload (WO) often reduces the level of employees' Organizational Commitment (OC) because they perceive that their organization is not caring for making their work life miserable (Lee and Ashforth 1996). When they interact with other colleagues, they try to share their feelings with others which may lead to a poor work environment (Leiter and

Maslach,1988). Mostly, the theoretical and empirical studies examined the direct association of work overload and organizational commitment; however, some researchers studied the organizational commitment as a mediating or moderating variable in combination with work overload. Mostly the studies indicated that WO negatively affected OC (e.g. Azeez & Omolade, 2013). Similarly, Flores (2008) also identified that WO has a negative effect on OC of employees. Therefore, it is suggested that WO reduces employees' OC.

Hypothesis 1: Work overload is negatively associated with organizational commitment of employees.

2.3. Work Overload and Turnover Intentions

Turnover Intention (TOI) has taken considerable attention in research at the organizational level (Houkes et al. 2003) and was the subject of an in-depth investigation in the field of organizational behavior around years. Turnover intentions are the processes by which staff leave a firm or business and subsequently that firm substitutes them. Turnover is an act of leaving an organization and marked as event of physical separation from the organization (Agarwal, & Sajid, 2017). Turnover is a particular behavior which is considered as a very important action that could have a serious impact on the organization and on individuals as well.

Turnover intentions concept reflected the desire of the employee to quit the current job and search for some other job alternatives. Turnover intention is the wish of an individual to search other employment opportunities which have not been executed in the form of real act (Jacobs & Roodt, 2011). This may also be described as a mental decision of the employees, between their attitude towards current job and the decision to continue or leave the job. This mental decision is regarded as the immediate determinant to employee's behavior to exit the job (Jacobs & Roodt, 2011). By summing up, an employee's intention is an outcome of employee's evaluation of the probability to leave and hidden expectation of his/her own to carry on in the current job. However, retaining talented employee is a significant task to build a sustainable competitive advantage for every organization. Therefore, managers who want to retain their talented worker, should give importance to reduce employee's turnover intention.

According to Hon, Chan, & Lu, (2013) WO is a critical factor of job stress and often it leads to employees' TOI. This state of WO negatively effecting the total productivity of an organization (Duxbury, & Higgins, 2001). Ahuja et al. (2007) argued that WO has an indirect relationship to TOI, it influences the support of the management which influence the job satisfaction which leads to TOI. But largely studies conducted show that work overload has positive effects on turnover intentions (Firth et al., 2004).

Studies conducted in Pakistan also reported relational exposures of the work family conflict and work overload or exhaustion. Noor and Maad (2008) in their study conducted on marketing personnel, suggested that work overload creates work life conflict which leads to employees' turnover. Aslam et al. (2011) also highlighted the impact of exhaustion of employees on turnover intentions.

Zehra and Faizan (2017) stated that all employee and managers are exposed to work stress; some are exposing more intensive than others. Work overload can be a major stressor and stress is the main reason for decreasing level of motivation and morale, but high rate of turnover and leaves, decreases in performance, low job satisfaction, accidents, disputes and bad internal communication. The findings of studies conducted in Pakistan were found consistent with the international studies on the subject (e.g. Murphy, 1993). However, as discussed earlier, the banking sector professionals often face different situation because of their stressful jobs. This study was conducted to develop some of the insights of employees' stressors in banking sector and how stress can be handled through effective management of employees work overload and hence it is hypothesize that:

Hypothesis 2: Work overload stress increases employees' turnover intentions in banking sector of Pakistan.

2.4. Effects of Demographic Differences on Work Overload and its Outcomes

As discussed earlier, the Work overload stress is treated as an important issue and many studies are being conducted on the subject. The existing research studies mostly focus on the causes and consequences of work overload, however, few studies highlighted that it is also important to consider gender and other contingent factors while studying the

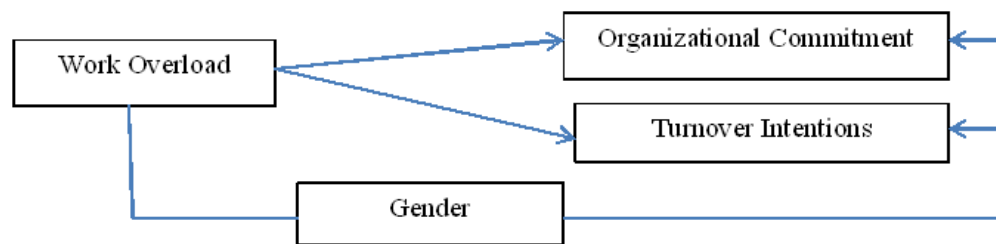
work overload stress. Work overload may have different impact on female workers than male workers or experienced employees as compared to the new entrants. Therefore, this study also examined the employees' perceptions about WO, OC and TOI in employees based on their demographic characteristics and the contextual factors. Specifically, this study also evaluated the differences of perceptions of employees on the basis of gender. Accordingly, the following hypotheses was developed:

Hypothesis 3: Female workers scores higher than male workers on the variables of the study.

3. Theoretical Framework

On the basis of above mentioned discussion the following theoretical framework was developed for this study:

Figure 1: Theoretical Framework



4. Methodology

For current study, data was collected from 312 middle management officers of different banks operating in Khyber Pakhtunkhwa province of Pakistan. This research tested hypothesized model by employing a cross-sectional design to test the hypotheses proposed in the study. During data collection process of this study, both national and international standards were observed. Questionnaire was structured and issued along-with cover letter ensuring confidentiality of individual responses and objectives of the study. Data was collected through personal visits of the branches, after all data collection process, the research team has collected 296 useable responses.

4.1. Measures

The structured and standardized measures were used for questionnaire to gather data from employees working in the banking sector of Khyber Pakhtunkhwa and 5- points likert scale was used. For work overload 13 items scale was adapted from Reilly (1982). Organizational Commitment was measured through 9 items scale of Mowday, et al. (1979). Similarly, for variable "employees' turnover intentions" a seven items scale was adapted from the study of Eisenberger, et al (2002). The questionnaire consists of two parts. First section covers demographic features such as age, gender, experience, nature of job (Permanent, contractual / temporary), marital status. The second section covers questions related to variables of the study. The study is based survey approach in which data was collected regarding the perceptions of employees about work overload stress and its impact on OC and TOI of the employees.

4.2. Population and Sample

For result generalization all banking sector professionals are part of population, however data was collected from officers of four banks only. A multi-stage sampling technique is used for the purpose of this study, in first stage of sampling, we have selected two banks in public sector, National Bank of Pakistan (NBP) and Bank of Khyber (BoK) as per purposive sampling technique. It was assumed that the purpose of the study can be best served because of selection of largest banks from both public and private banks. Both NBP and BoK are the largest public sector banks in Khyber Pakhtunkhwa. Similarly, two banks i.e. Habib Bank Limited (HBL) and MCB bank were selected from private sector. In second, phase we have selected the two largest districts from three divisions of Khyber Pakhtunkhwa i.e. Peshawar division, Mardan Division and Hazara Division because the area covers the major part of Khyber Pakhtunkhwa. According to the official web sites of the banks, there are 312 branches of all four banks in the selected districts. It was decided to collect data from branch manager/manager operations from each branch, hence the sample size of the study was 312.

5. Data Analysis Techniques

The descriptive statistical techniques were applied for presentation of data and demographic characteristics of the participants. Hypotheses were tested through correlation and regression analysis.

6. Data Analysis

In this section, we have presented the information regarding the demographic characteristics of the employees and testing of hypotheses.

6.1. Classification based on Demographic Attributes

This section presents the distribution of participants according to their demographic attributes. The results are shown in Table 1

Table 1: Demographics Profile

Attribute	Frequency	Percentage
Gender		
Male	70.9	210
Female	29.1	86
Educational Qualification		
Post Graduate	17.6	52
Graduate	69.9	207
Under-graduate	12.5	37
Work Experience		
> Ten years	122	41.2
Seven to ten years	108	36.5
Four to Seven years	34	11.5
< Three years	32	10.8

6.2. Descriptive Data on Predictors & Criterion Variables

Table 2 presents the descriptive statistics of with reference to the variables of the study.

Table 2: Descriptive Statistics on Research Variables (N=296)

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
Work Overload	296	1.00	4.73	3.3576	.71772
Organizational Commitment	296	1.00	4.67	3.1603	.59202
Turnover Intentions	296	1.00	5.00	3.1173	1.27762
Valid N (listwise)	296				

Table 3 displays that the highest average of 'Work Overload' variable which is the independent variable in the research model (see Figure 1) while the weakest average (3.117) has been computed from 'turnover intentions' that is a dependent variable. Similarly, the average value of organizational commitment is 3.160.

6.3. Testing of the Hypotheses

Hypotheses of the research were assessed through correlation and regression analysis techniques. The results presented in Table 3 shows that the correlation between work overload and organizational commitment is significant and negative ($r=-0.521$). It shows that work overload is negatively influencing organizational commitment. While Work Overload is positively correlated with turnover intention ($r=0.297$) which indicates that employees' turnover intentions will be increased when they feel overloaded.

Table 3: Table of Correlations (N=296)

	N	Work Overload	Organizational Commitment	Turnover Intentions
Work Overload	296	1		
Organizational Commitment	296	-.521**	1	

Turnover Intentions	296	.297**	-.428**	1
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Model Summary shown in Table 4 depicts that Work Overload as predictor is explaining 27% ($R^2=0.272$) of change in the organizational Commitment of bank employees. The r-square value highlights that work overload has role in predicting organizational commitment.

Table 4: Model of Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521 ^a	.272	.268	.50660
a. Predictors: (Constant), Work Overload				

In Table 5 Beta value of $-.521$ states that one unit change in the value of independent variable (Work overload) brought 0.521 unit change in the dependent variable i.e. Organizational Commitment. The relationship between the Work overload and Organizational commitment is also statistically significant, because p values (.000) is less than threshold value i.e 0.005. R-square of 27% advocates accepting the hypothesis that there is a negative impact of employee Work overload on their organizational commitment.

Table 5: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.717	.174		9.895	.000
	workOverload	-.430	.051	-.521	8.503	.000

Prediction of turnover Intentions (H2)

The results shown in Table 6 depicts that Work Overload explains 8.8% ($R^2=0.088$) change in the employees' turnover Intentions. The r-square value pin points that work overload has role in predicting turnover Intentions.

Table 6: Model of Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.297 ^a	.088	.084	1.22311

a. Predictors: (Constant), work Overload

Co-efficient Table 7 states that one unit change in the value of independent variable (Organizational Commitment) cause 0.297 change in the dependent variable (Employees' turnover intention). The relationship between the Work overload and Employees' turnover intention is significant, because p values (.000) is less than threshold value i.e. 0.005.

Table 7: Coefficientss

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.342	.419		3.203	.002
	Work Overload	.529	.122	.297	4.332	.000

a. Dependent Variable: turnover Intentions

6.4. Mean Differences between Demographic Groups

Impacts of Gender

The differences between 'male and female' bank employees are significant for two variables (work overload [p-value=0.001] and organizational commitment [p-value=.004]). The hypothesis that male employees score higher than the female employees stands true for two variables while the outcomes are insignificant on turnover intentions as the p-values are beyond the essential critical value of 0.05. The results of group statistics are shown in Table 8 and F and T test outcomes is shown in table 9. As the results are significant for two variables, therefore the hypothesis is partially acceptable.

Table 8: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error of the Mean
Work Overload	Male	210	3.4367	.66811	.05233

Organizational Commitment	Female	86	2.9669	.83066	.14460
	Male	210	3.1979	.62471	.04893
Turnover Intentions	Female	86	2.9747	.34263	.05964
	Male	210	3.1145	1.33558	.10461
	Female	86	3.1313	.95721	.16663

Table 9: F and T test results

Variables	F	T	df	Sig. (2-tailed)
Work Overload	0.864	3.055	294	.001
Organizational Commitment	10.826	2.892	294	.004
Turnover Intentions	5.118	-.085	294	.932

7. Discussion and Theoretical Implications

After examining the prevailing literature review and the field work during this study, it becomes quite clear that the work overload is an undeniable reality and no sector, including banks, can even exist without handling the work overload to manage the performance of the employee. Work overload refers to employees performing unnecessary and disproportionate work under time pressure, tough schedule and lack of resources for meeting job obligation (Glazer & Beehr, 2005). This study has explored the impact of 'work overload on job factors of bank employees. In truth, this research has shown that employees with work overload leads to low organizational commitment and high turnover intentions.

The nature of jobs in the banking sector is very sensitive and a higher level of organizational commitment by employees is needed to attract and retain customers in this competitive environment. Similarly, professionals with high level of experience are always well received by the competitors in the job market; therefore, employers have to ensure a healthy working environment for their retention. Cost of losing a trained professional is very high in the banking sector.

Past studies highlighted that work overload is one of the key variables due to which TOI increases, many researchers have shared their knowledge shown that work overload is positively related to TOI (e.g Pradana, & Salehudin, 2015). Their research suggested that work overload is key predictor of turnover intention.

A number of studies have explored the role of work overload on organizational commitment, focusing on employees in the bank industry. Work overload is widely studied topics in research, mainly because of its importance to employees' psychological health, which in turn affects service quality and organizational effectiveness (Ahuja et al., 2007). Work overload at the workplace can cause job related dissatisfaction (Fisher, 2014). Hence, needful steps to reduce Work overload are suggested based on results of the study, which will improve employees' commitment.

8. Conclusion

The current study presents modern and feasible choices for the management of venerable overloads of work issues, particularly in Pakistan and the banking sector. Actual conditions in the banking sector in Pakistan are not actually explained in the world view of existing literature. Nevertheless, the literature on developed countries is similar and relevant to the problems in Pakistan. The evidential finding of the study gives an actual picture of the work overload and its relationship with Pakistan's employment factors, with a thorough analysis of the various factors involved in this issue. Tabassum, Farooq & Fatima (2017) in their study also reported the similar results. This field study was conducted on the basis of theoretical Model that was developed from the universal view of the problem. The findings endorse work overload as predictor for organizational and job factors that are responsible for the success and failure of organizations (Lambert, et al. 2018). Therefore, the findings of this study will help the decision makers in banking sector of Pakistan to develop their insight of managing employees work overload and thereby improving their organization commitment and reducing employees' turnover intentions.

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