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THE RELATIONSHIP BETWEEN OCCUPATIONAL STRESS AND ORGANIZATIONAL COMMITMENT IN THE BANKING SECTOR OF GHANA: THE ROLE OF PSYCHOLOGICAL CONTRACT BREACH

BY

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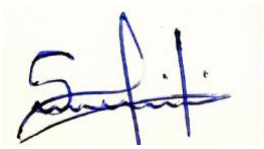
DECLARATION

This thesis, "The relationship between occupational stress and organizational commitment in the banking sector of Ghana: The role of psychological contract breach" is a study done and presented to the Department of Psychology, University of Ghana, for the award of Master of Philosophy (MPhil) in Industrial & Organizational Psychology.

With the exception of references duly cited, this work represents an original work of study by me, Sylvia Naa Lartey, under the supervision of Dr. Inusah Abdul-Nasiru and Dr. Angela Anarfi Gyasi-Gyamerah. This work has not been presented anywhere for a degree.



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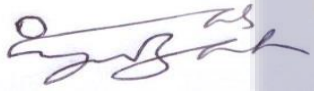

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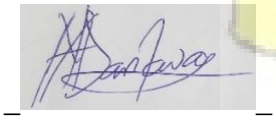

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DEDICATION

To my family and friends.

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TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

The role of organizational commitment of employees in general cannot be overemphasized as it one of the main predictors of employee attitudes and behaviour. This study sort to examine the role of psychological contract breach in the relationship between occupational stress and organizational commitment. The relationship between occupational stress, psychological contract breach and the dimensions of organizational commitment were tested. A correlational research method was used as the study sort to examine potential relationships with data gathered from 218 participants in the banking sector of Ghana. The study found a significant negative relationship between occupational stress and the dimensions of organization commitment (affective, normative and continuance commitment) as expected. There was a significant negative relationship between psychological contract breach and affective commitment. Also, the study found that psychological contract breach moderated the relationship between occupational stress and affective and normative commitment but not continuance commitment. From the finding, employees in the banking sector may reduce their commitment to the organization in the face of occupational stress and psychological contract breach. The findings of the study imply that there is a need for policies that create an opportunity for staff bonding, recreation, and health promotion. They also imply that there is a need for a realistic job preview during recruitment in order to reduce the occurrence of psychological contract breach.

CHAPTER ONE

INTRODUCTION

Background to the Study

The banking sector of Ghana experienced various forms of policy-based reforms that resulted in merging and acquiring of some banks and financial institutions. According to the International Monetary Fund (2011), the financial stability risk of the Ghanaian Banking sector is very high. It is therefore important to identify and attempt to reduce potential factors that can increase the stability risk of the sector. Increasing organizational commitment of bankers may reduce certain risk-causing factors like fraud and sabotage. Changes within the organization can be physically, emotionally, and psychologically stressful for the employees. According to a model designed by Motowidlo et al., (1986) occupational stress is influenced by changes in work condition. Other factors that influence occupational stress are work design, technology, and work environment (Smith et al., 1999). Placing employees in the banking sector on shift systems implies that fewer workers will be playing the same roles previously played by a larger number. This increases the workload and the likelihood of the occurrence of ambiguity, role conflicts, and stress. The recent changes in the banking sector of Ghana therefore suggests the presence of occupational stress among employees within the sector.

Research into occupational stress has found that it influences certain behaviours of employees as well as their commitment to their organization (for example, Bhatti et al., 2016). This suggests that the presence of stress at the work place influences employee commitment to their organizations. Employers desire to recruit and retain employees that have the willingness to be committed to the goals, objectives, and values of the organization as projected in the

organizational culture. This is because employee commitment to the goals and objectives of the organization goes a long way to influence the successful achievement of those goals and objectives, highlighting the importance of organizational commitment. As important as organizational commitment is to the success of an organization, a number of factors have the potential to influence and prevent their full positive expression at the work place. It is therefore important to identify such factors through empirical studies and control their occurrence in the best possible way.

Organizational Commitment refers to "an individual's psychological identification with the values and goals of their organization" (Addae et al., 2018). It is a psychological state that is associated with employees' relationships with their organization and has implications on decisions related to turnover (Bailey et al., 2015). Organizational Commitment may be classified into three dimensions (Meyer & Allen, 1991), which are affective commitment, normative commitment, and continuance commitment. Affective commitment refers to an "emotional attachment to the organization" (Cassar et al., 2011). Normative commitment relates to the "feeling of a sense of duty to remain with the organization" (Bailey et al., 2015). Continuance commitment relates to the perception of investment costs incurred and risk associated with leaving the business (Cassar et al., 2011).

In recent times, researchers have placed a growing amount of emphasis on employees' organizational commitment around the world (Ashley, 2018; Bailey et al., 2015; Coffie et al., 2018; Prasetio et al., 2017). The popularity of this concept in the literature is as a result the identified role it plays in predicting work behaviours and outcomes like citizenship and counter-productive behavior as well as its influence on turnover (Wright, 2005). High levels of commitment increases the quality of service delivery, willingness to engage in citizenship behavior

and higher employee retention (Posey et al., 2015). Highly committed employees make significant contributions towards the achievement of organizational goals than those who are less committed (Suryani, 2018).

Research into organizational commitment primarily developed from "a need to find a link between antecedents of organizational commitment and work outcomes in order to create and sustain a committed workforce" (Ghosh & Swamy, 2014). The leading studies that influenced research into organizational commitment was by Becker (1960) who proposed a single dimensional approach to the study of organizational commitment. Becker's approach emphasized that the relationship between employees and the organization is based on behaviors bounded by an agreement of economic gains. Employees are committed to the organization because they have some valuable investments with the organization which makes disengagement difficult. The approach suggests that employees remain with their organization because of the perceived or actual cost associated with leaving.

Allen and Meyer (1984) later proposed a multidimensional approach to the study of organizational commitment as an advancement to Becker's Side-Bet Approach. The multidimensional approach classified organizational commitment in affective, normative and continuance commitment. These dimensions helped put into perspective the various factors that influences an employee's willingness to keep working for an organization. Organizational commitment refers to a state that shows an employee's psychological bond with the values and the goals of their organization. It is considered a core predictor of employee attitudes and behaviours towards the organization (Ghosh & Swamy, 2014; Marrow, 1993; Mathieu & Zajac, 1990; Sinclair & Wright, 2005).

Stressors like unfavorable job conditions prevalent in the banking sector negatively affects employee commitment to the organization (Khaliq et al., 2016). Bank employees are exposed to job stress that are associated with lack of support from supervisors, job insecurity, and lack of autonomy which reduces their commitment to the organization (Suryani, 2018). In Africa, various banks are restructuring their path to growth and expanding their territories through mergers and acquisitions (Siyambalapitiya & Sachitra, 2019).These mergers and acquisitions are likely to create stress among bank employees (Siyambalapitiya & Sachitra, 2019). Recent happenings in the banking sector of Ghana, which led to mergers, acquisitions and collapse of some banks, suggests the existence of work related stress and uncertainty among workers in the sector. As a result, accessing the influence of stress on commitment is important to ensure the survival of the sector (Ngirande, 2021).

Also, in an employment relationship employees form certain beliefs about what goes into the agreement between themselves and their employer, which includes what they believe the employer has promised them. Failure on the part of the employer to fulfil these promises is considered as a breach. Awareness of a breach stimulates emotional states associated with resentment and negatively affects organizational commitment (Amoah, 2020; Cassar & Briner, 2011; Maia & Bastos, 2012) based on the premise of the social exchange theory (Antonaki & Trivellas, 2014; Robinson & Morrison 1995; Zhao et al, 2007).

When there are high levels of psychological contract breach in an organization there this a likelihood that employees will find the nature and conditions associated to the job to be more stressful, this may increase occupational stress and negatively influence organizational commitment. On the other hand when employers meet all the conditions in a psychological contract there is a likelihood occupational stress will be minimized and employees are likely to

increase their attachment to the organization. This is because high levels of psychological contract fulfilment suggests a balance in the expectations of employees and management and a likely agreement between the goals of both parties.

In order to be able to increase organizational commitment it is important to consider the factors that have an influence on it. Are these factors always related to the nature of the job, could there be psychological factors based on the perception of the employees that contribute to the occurrence of turnover? How do we increase employee commitment to improve performance? These are important questions that when answered will contribute greatly to existing literature and organizational practices.

Statement of the Problem

Generally, researchers have focused on factors that influence organizational commitment like sex, managerial status (Kumasey et al., 2014) qualification and experience (Affum-Osei et al., 2015). Other researchers have explored the relationship between psychological contract breach and organizational commitment. Other studies like Jafri (2011) have found that psychological contract breach significantly predicts organizational commitment, however not much studies have been done to explore the extent to which psychological contract breach predict the various dimensions of organizational commitment differently in employees. Despite the importance of organizational commitment as a core predictor of work behavior and a strong indicator of turnover behavior (Ghosh & Swamy, 2014), few studies have examined the relationship between occupational stress and organizational commitment among bankers (e.g., Kumasey et al., 2014; Siyambalapitiya & Sachitra, 2019; Velnampy & Aravinthan, 2013).

In spite of the evolving nature of research on organizational commitment in developed counties, there are no clear guidelines for enhancing commitment of workers in the banking sector of Ghana. The study of the interaction between occupational stress and psychological contract breach in predicting commitment would make a significant contribution to the development of such guidelines. Finding out the possible moderating relationship will help to make adequate provision for the control of the occurrence of breach from recruitment to exit. Also, not much literature exits on the interactional effect of occupational stress and psychological contract breach on organizational commitment. Insight gained from this study will add to knowledge on how to improve organizational commitment among bankers.

Aims and Objectives of the Study

The general aim of study is to examine the relationship between occupational stress and organizational commitment in the Ghanaian banking sector, testing psychological contract breach as a potential moderator.

The specific objectives of the study are;

1. Find the extent to which occupational stress predicts organizational commitment in the banking sector.
2. Find the extent to which psychological contract breach predicts affective commitment.
3. Find the extent to which psychological contract breach predicts normative commitment.
4. Find the extent to which psychological contract breach predicts continuance commitment.
5. Find the extent to which the perception psychological contract breach moderates the relationship between occupational stress and Organizational commitment.

Relevance of the Research

The relevance of this study would be seen along three strands; that is relevance to research, practice and policy. In relation to the relevance of this study to organizational commitment research is that it explores the interaction between occupational stress and psychological contract breach on organizational commitment which has not been much researched into in Ghana. The study therefore goes beyond the trend of current research in organizational commitment.

The relevance of this study to practice, the study will provide guidelines to banking institutions on ways to reduce occupational stress, the perception of psychological contract breach in order to increase organizational commitment.

The relevance to policy is that it would provide feedback on policies implemented by various banks in Ghana and the government of Ghana on how to promote organizational commitment in the banking sector of Ghana.

CHAPTER TWO

LITERATURE REVIEW

Introduction

A theoretical framework, which includes hypotheses that explain the concepts being studied is discussed in this chapter. An evaluation of relevant studies and their findings is also included. Also, expected results are expressed as a hypothesis and backed up by a conceptual model.

Theoretical Framework

The social exchange theory, Challenge-hindrance framework, and equity theory were the three main theories that underpinned this study.

The Social Exchange Theory (SET)

The social exchange theory (Blau, 1964) posits that human behaviour is an exchange process in which individuals seek to increase benefits and reduce costs. From the theory individuals form and maintain relationships based on the value they place on them by taking into consideration the costs and benefits derived from them. In this case, when an individual receives benefits that are less that are less than the contributions they make, the relationship will be discontinued because it is seen as unbeneficial. Conversely, if there are more benefits than costs in a relationship, it will be perceived as beneficial and will be continued. Individuals form and maintain relationships because they intend to increase their benefits.

The theory suggests that, in the workplace, the exchange relationship is perceived to exist between an employee and the organization. In this relationship the employee perceives that they exchange their knowledge skills and abilities for a reward from the organization. They expect that

as they offer their services to the organization, the reward they receive will be proportional to the services rendered for the exchange relationship to be perceived as beneficial and continued. Employees will discontinue an exchange relationship within which there perceive that their input outweighs the benefits they derive from the relationship.

The social exchange theory provides the basis for understanding the relationship between psychological contract breach and organizational commitment. From this theory employees come to an employment relationship expecting to exchange their knowledge skills, attitude (cost) for some form of benefits. These benefits may be written and agreed upon or they may be psychological and based on expectations. When the cost incurred does not correspond with the expected benefits then psychological contract breach is said to have occurred.

From the theory employees may reduce their commitment to the organization when there is an imbalance between expected benefits and cost incurred. This is in an attempt to ensure that cost incurred in terms of knowledge skills, and attitudes corresponds with the benefits derived based on their own expectation. A reduction is organization commitment therefore reflects high psychological contract breach based on the social exchange theory. Also, employees are likely to increase their commitment to their organization when they perceive that cost incurred in terms of their knowledge skills, and attitudes is lower than the benefits derived.

Challenge-Hindrance Framework

The Challenge-Hindrance framework (Cavanaugh et al., 2000) posits that stressors at the workplace may be categorized into hindrance-related stressors or challenge-related stressors. According to the framework, hindrance-related stressors prevents the successful completion of a task or general performance whereas challenge-related stressors have the potential to facilitate the

achievement of goals. The availability of work related coping mechanisms may be one of the factors that determines whether a stressor will be a hindrance to performance or will facilitate performance. From this framework the experience of occupational stress in relation to this study is dependent on whether or not the stressor interferes with performance.

The General Adaptation Syndrome (GAS) refers to general process that individuals go through in an attempt to deal with stress (Selye, 1975). GAS involves three levels. The first level is the alarm stage in which the individual becomes aware of the factors within the environment that triggers the feeling of stress. The second stage is the resistance stage, the individual exhibits physiological and behavioural responses to reduce the feeling of stress. When exposure to stress causing conditions continue beyond resistance, the individual experiences exhaustion which is the final stage of the General Adaptation Syndrome. Stress factors that causes the individual to reach exhaustion are usually related to work-life and their daily routines (Ates & Ihtiyaroglu, 2018). According to Ates & Ihtiyaroglu, the probability for employees to experience stress factors that are caused by an imbalance in their work-life is very high.

Occupational stress refers to" the harmful physical and emotional responses that occur when the demands of the job do not correspond with the competencies, needs or resources of the worker" (Hayat et al., 2016). Bertan (2012) identified structure of tasks, structure of authority, structure of production, structure of clustering, and structure of cultural setting as the main factors that causes occupational stress among employees. Researchers have specified factors that usually influence occupational stress in the banking sector around the world. They include; unsupportive supervisors, poor relationship with colleagues, and huge workload. Employees who appraise the demands of their job to be beyond the resources they have been provided with are likely to reduce their commitment to the organization as a result of the hindrance experienced. The belief that

remuneration does not match with work-load triggers the perception of stress amongst employees and reduces their commitment to the organization.

Equity Theory

The equity theory (Adams, 1963) emphasizes that employees have a natural tendency to maintain equity in their social relationships. It focuses on the finding out whether the distribution of resources is fair to relational parties. The equity theory is based on the assumption that individuals compare the ratio of inputs they make in a relationship and outcomes that are generated to others to determine whether the relationship is equitable. The theory suggests that individuals strive to maximize their outcomes in an exchange relationship (Adams, 1963). This is done by comparing the ratio of their inputs and the outcomes generated with the input-output ratio of others to determine whether their relationships are equitable. Individuals who find out that they are receiving too-little or too much outcome experience distress. They therefore seek to eliminate their distress by restoring equity. One of the main ways through which equity is restored is by discontinuing the relationship. When individuals perceive a relationship as inequitable they experience distress which (Amoah, 2020).

In the organizational setting, one of the most relevant exchange relationships is between the employee and the organization. Employees seek to maintain a balance between their inputs (time, knowledge, and skills) and the output (compensations and benefits) generated and they expect the ration of their input and output to correspond with that of others. When the time, knowledge, and skills presented by the employee does not correspond with the outcome in terms of compensations and benefits that employee experience distress. From the equity theory, an employee is likely to reduce their commitment to ensure a balance between their input and output

and eliminate their distress. Also, when input is lower than output, employees are likely to increase their input which reflect upon their commitment to the organization

Review of Related Studies

Research into organizational commitment primarily developed from "a need to establish a link between antecedents of organizational commitment and work outcomes in order to create and sustain a committed workforce" (Ghosh & Swamy, 2014). The leading studies that influenced research into organizational commitment was by Becker (1960) who proposed a single dimensional approach to the study of organizational commitment. Allen and Meyer (1984) later proposed a multidimensional approach to the study of organizational commitment as an advancement to Becker's Side-Bet Approach.

Occupational Stress and Organizational Commitment

Organizational commitment was initially theorized to consist of two main dimensions, which are affective commitment and continuance commitment (Allen & Meyer, 1984). Later, normative commitment was added as a third dimension of organizational commitment. Several researchers have examined the relationship between the dimensions of organizational commitment and occupational Stress (e.g., Cicei, 2012; Haque & Aston, 2016; Kuo, 2015).

Affective commitment refers to the emotional bond and high level of identification between an employee and the organization (Ates & Ihtiyaroglu, 2018). Employees with high affective commitment towards an organization continue with the employment relationship between they feel like they want to. Continuance commitment refers to the awareness of an employee of the costs that they will incur or the investment they will lose when they discontinue an employment relationship (Ates & Ihtiyaroglu, 2018). Employees who are high on this kind of

organizational commitment consider the time, effort, and other resources that they have invested into the relationship that will be lost if they discontinue the employment relationship. Such employees remain with the organization because of the perceived cost associated with exiting. The third dimension, which is normative commitment, refers to the feeling of a sense of duty to remain with the organization (Bailey et al., 2016). Employees that have high normative commitment towards their organizations remain in the employment relationship because they feel obliged to do so.

Generally, studies on organizational commitment has examined its relationship with variables like; Job satisfaction (Bailey et al., 2016), work-life balance (Ampem, 2018), human resource management practices (Coffie et al., 2018), internal motivation (Kara, 2015), and work engagement (Agyeman & Ofei, 2013). Others have studied the relationship between organizational commitment and outcomes like counter-productive work behaviour, organizational citizenship behaviour, turnover, and performance. In recent times researchers have place a growing amount of emphasis on the relationship between occupational stress and organizational commitment because stress has been found to have an impact on the individual and the organization as a whole.

From the perspective of the Challenge-hindrance framework, occupational stress is considered to be as a result of unavailability of the relevant resources for handling a specific task or job role. Employees may feel inadequate to handle a condition that they consider to be harmful or threaten if they believe that they do not have the required resources (time, authority, or equipment) to manage that condition. This perception of inadequacy creates stress for the employee and reduces their commitment to the organization. Furthermore, the social exchange theory suggests that employees desire to maximize the benefits they derive from the exchange relationship they have with their employer. Occupational stress is associated with distress.

Affective commitment was commonly referred to as organizational commitment in many studies on the association between occupational stress and organizational commitment (Zhao et al., 2007).Various disciplines have looked into the link between work stress and organizational commitment. Köseolualk (2016) discovered a weak negative association between occupational stress and organizational commitment in the health industry, for example. Employee engagement to their firms is reduced as stress levels rise, according to the study. Saadeh and Suifan (2018) reported similar findings using a cross-sectional, quantitative survey design to collect data from 500 participants. The results suggest a significant negative effect of job stress on organization commitments of hospital employees. Kumasey, et al., (2014) in Ghana, examined the role of gender and managerial status on the relationship between occupational stress and organizational commitment. They found that males and females do not differ significantly on occupational stress.

Furthermore, one of the sectors that experience the most occupational stress is the banking sector (Hayat et al., 2016). This as the result of the presence of various stressor that are beyond the control of the employee in line with the Transactional Model of Stress and Coping. These stressors reduces organizational commitment, increases absenteeism, and reduces employee performance. Hayat et al., (2016) study occupational stress and organizational commitment amongst employees of three different banks in Pakistan with the aim of examining the impact of stress on organizational commitment on the banking sector. This study focused on finding out how hindrance-related stressors influenced organizational commitment. The results show a significant negative relationship between occupational stress and organizational commitment. The study concluded that stress is the major factor that decreases employees' commitment to organizations. In a study of private banks in Sri Lanka using 291 participants, Velnampy, and Aravinthan (2013) found a relationship between occupational stress and organizational commitment. The findings of

the research suggests that occupational stress contributes 33.8% to determine organizational commitment of bank employees. Some studies have examined the relationship between occupational stress and the dimensions of organizational commitment. For example, a study

Research has found a negative relationship between occupational stress and organizational commitment. This implies that as occupational stress increases, employee commitment to the organization will decrease (Bashir & Ramay, 2010).

Organizational Commitment and Perception of Psychological Contract Breach

A psychological contract is an employee's perception about what they owe their organization and what their organization owes them (Dogbatse 2015). They refer to the employee's perception of what goes into the agreement (Darkwah, 2014). They may refer to perceptions of an employee on what he has to do for the organization and what the organization has to do for him. A breach occurs when an employee believes that the organization has failed or is failing in fulfilling their obligations (Rousseau, 1989). It is a perception of broken promises rather than the actual breaking of a promise that results in psychological contract breach (Robinson, 1996 cited in Dogbatse, 2015). Upasna & Shivganesh (2013) stated that breach is not an exception but a norm, a breach in psychological contracts are likely to occur often as management and employees may have different and continuously changing expectations. One of the factors that have been found to act as a trigger for psychological contract breach is organizational change (Chen, Tsui & Zhong, 2008).

Phuong (2013) identified three dimension of the perception of psychological contract breach as unmet job characteristics contract (the belief that the nature of the job given is different from the one promised or expected, [Darkwah, 2014]), unmet work environment contract (the belief that the work environment is different from the kind promised or expected, [Darkwah,

2014]) and unmet compensation contract (the belief that the compensation promised or expected at work has not been met by the employer, [Darkwah, 2014]).

Researchers have found a relationship between psychological contract breach and organizational commitment (Feldman & Lam, 2010) in general and affective commitment in particular (Quaratulain et al, 2018). Other researchers have examined the relationship between organizational commitment and job satisfaction (Eslami et al, 2012). Amoah (2020) studied the relationship between psychological contract breach and organizational commitment and found a negative correlation between psychological contract breach and affective and normative commitment of teachers in Ghana. However, not much work has been done to explore how psychological contract breach interacts with occupational stress in affecting organizational commitment in the banking sector of Ghana.

Psychological Contract Breach (PCB) as a moderator between occupational stress and Organizational commitment

A psychological contract is an employee's perception about what they owe their organization and what their organization owes them (Dogbatse, 2015). They refer to the employee's perception of what goes into the agreement that exists between them and their organization (Darkwah, 2014). They include the expectations the individual employee has in relation to the working conditions, the work environment, and compensations. They may refer to perceptions of an employee on what he has to do for the organization and what the organization has to do for him. A breach occurs when an employee believes that the organization has failed or is failing in fulfilling their obligations (Rousseau, 1989). It is a perception of broken promises rather than the actual breaking of a promise that results in psychological contract breach

(Robinson, 1996 cited in Dogbatse, 2015). One of the factors that have been found to act as a trigger for psychological contract breach is organizational change (Chen, Tsui & Zhong, 2008).

The Social Exchange theory provides a theoretical underpinning for understanding how PCB affects the commitment of employees. It suggests that employees strive to maintain a balance between their costs (knowledge, skills, abilities, and others) the benefits (for example, remuneration, compensations, vacation days, and working conditions) that are derived. Each party in an employment relationship, the employee and the employer, have their own expectations of what they must contribute and the outcomes their contribution must generate. When costs do not match with the expected outcomes, a breach is said to have occurred. Awareness of the existence of a breach reduces the commitment of the employee (Feldman & Lam, 2010) in order to maintain equity. Agarwal & Bhargava (2013) stated that breach is not an exception but a norm, a breach in psychological contracts are likely to occur often as management and employees may have different and continuously changing expectations.

Researchers have found a relationship between psychological contract breach and organizational commitment (Feldman & Lam, 2010) in general and affective commitment in particular (Quratulain et al., 2018). Based on SET, employees experience stress when they perceive a breach in the psychological contract that exist between themselves and their organization (Lapointe et al., 2013), this leads to low commitment amongst employees (Saadeh & Suifan, 2019) The Equity Theory suggests that employees will reduce their commitment to the organization if they believe that the organization is not fulfilling their part of the psychological contract.

Amoah (2020) studied the relationship between psychological contract breach and organizational commitment and found a negative correlation between psychological contract

breach and affective and normative commitment of teachers in Ghana. The implication of her findings is that, an increase in the perception of breach reduces the employee's feeling of emotional connection with, and sense of obligation to their organization. As discussed earlier, several researchers have examined the relationship between occupational stress and organizational commitment (e.g., Köseoğlu Şalk, 2016; Saadeh & Suifan, 2018). Others have found a significant relationship between psychological contract breach and organizational commitment (e.g., Amoah, 2020; Feldman & Lam, 2010). However, not much work has been done to explore how psychological contract breach interacts with occupational stress in affecting organizational commitment in the banking sector of Ghana.

This study therefore seeks to explore the relationship between occupational stress and organizational commitment in the banking sector of Ghana. It also seeks to explore the moderating role of psychological contact breach in the relationship between occupational stress and organizational commitment.

Statement of Hypotheses

Based on the literature reviewed, the following hypotheses are proposed

1. Occupational stress will relate negatively to a) affective commitment, b) continuance commitment, and c) normative commitment.

2. PCB will be negatively related to affective commitment.

3. PCB will be negatively related to normative commitment.

4. PCB will be negatively related to continuance commitment.

5. PCB will moderate the relationship between occupational stress and a) affective commitment, b) continuance commitment, and c) normative commitment.

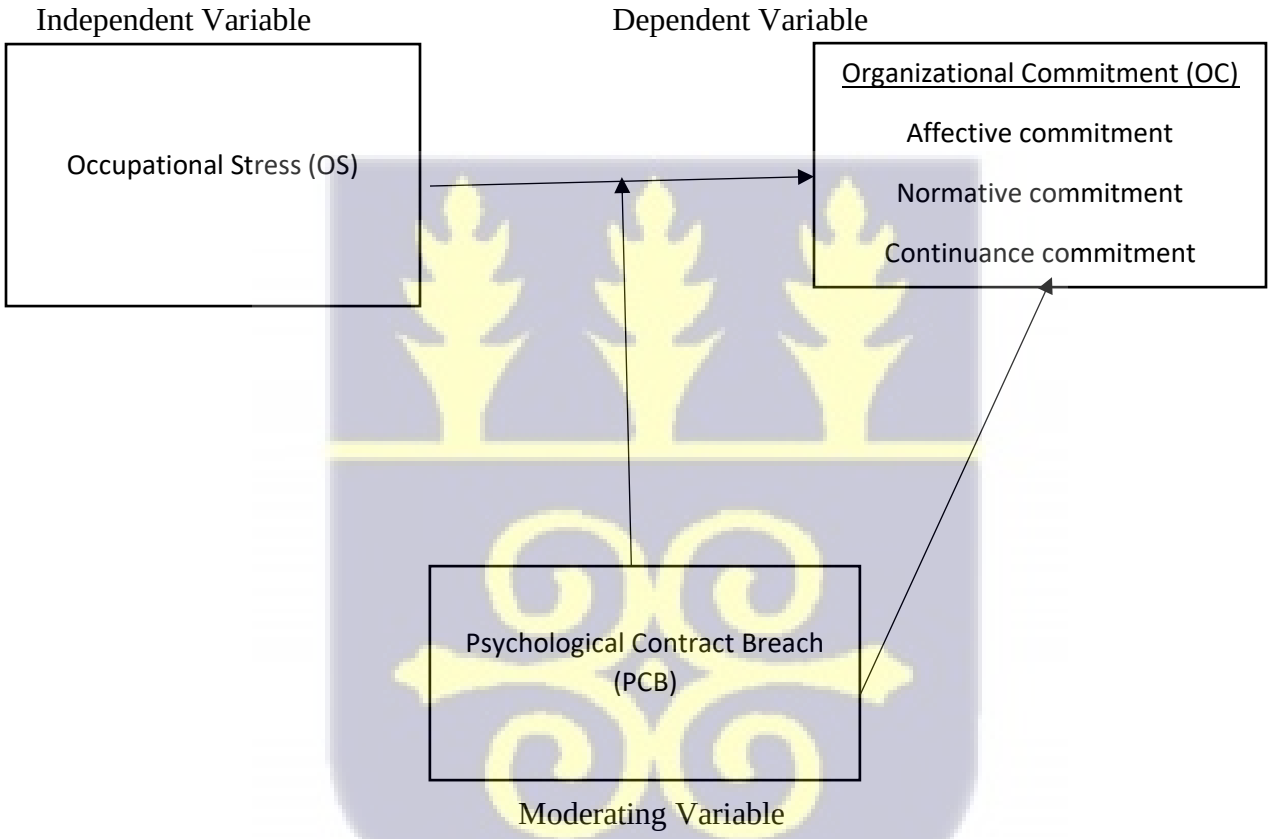

Figure 1 Proposed conceptual framework for the study.

CHAPTER THREE

METHODOLOGY

Introduction

The research method, setting and population used for the study are discussed in this chapter. It also defines the sampling technique and sample characteristics. Furthermore, the chapter provides an in-depth description of the research instrument used as well as the procedure used in piloting and collecting data or analysis. Ethical issues considered in the study are also discussed.

Setting

The study was organized for employees in the banking sector of Ghana electronically by providing links for electronic questions on professional social media platforms of banks to encourage participation from target audience. The study was conducted during an ongoing global pandemic, COVID 19, questionnaire were therefore made available online to reduce cross contamination as result of handling hard copy questionnaires.

Various factors trigger occupational stress among employees which are usually outside the control of the employee. Stressors like unfavorable job conditions (lack of job security, autonomy, and empowerment) prevalent in the banking sector negatively affects employee commitment to the organization (Khaliq et al., 2016). Bank employees are exposed to job stress that are associated with lack of support from supervisors, job insecurity and lack of autonomy which reduces their commitment to the organization (Suryani, 2018).

In an attempt to enhance growth and increase their share of the customer's income, various banks in Africa have focused on restructuring through mergers and acquisitions (Siyambalapitiya

& Sachitra, 2019). These mergers and acquisitions are known to have a significant positive impact on the profitability of organizations. In spite of the benefits of mergers and acquisition, just like every other organizational change process, they have the potential to create stress among employees when managed poorly (Siyambalapitiya & Sachitra, 2019). This implies that an increase in organizational change activities have the likelihood of increasing occupational stress and the feeling of uncertainty among employees. An increase in employee stress does not only affect the physical, physiological, and psychological health of the employee, it also affects the organization as a whole.

The banking sector of Ghana is a significant contributor to economic growth of the nation. It accounts for 70% of the financial sector growth of the country (Bawumia & Owusu-Danso, 2008). Since 2011, the sector has experience various changes that have had a nationwide impact. These include mergers, acquisitions and an increase in the minimum capital requirements as well as the collapse of some banks (Essien. 2014; Boadi, 2015). The outbreak of the COVID-19, the global pandemic, also had a significant impact on the banking sector. The uncertainties that surrounded the outbreak and the initial uncertainty about the cause and possible solution to the global pandemic exerted pressures on the not only the banks but also their employees. These uncertainties have the potential to create occupational stress amongst bank employees (Siyambalapitiya & Sachitra, 2019).

The main causes of stress in the banking sector include; high targets, low salary, poor managerial and peer support, work load, and work-family conflict (Badar, 2011). Study showed that in the banking sector of Ghana sources of stress are unsatisfactory salary, work-life conflict, negative feelings about work load, lack of training and development opportunities, and the use of technology (Affum-Osei & Azunu, 2015). Also, recent happenings in the banking sector of Ghana,

which led to mergers, acquisitions, and collapse of some banks, suggests the existence of occupational stress and uncertainty among employees in the sector. As a result, the survival of the sector depends partly on the ability to minimize occupational stress and increase commitment of employees (Ngirande, 2021).

Research Design

The study aimed at examining how occupational stress affects organizational commitment, using Psychological Contract Breach as a moderator variable. The study was focused on employees in the banking sector of Ghana. It sought to acquire information from a large number of people in order to establish relationships that may exist between the variables under consideration, for this reason a correlational research method was adopted. A quantitative research approach was used to test hypothesized relationships using regression.

A large number of participants provided information used in examining the relationship between variables, hence a correlational design was used in the study. According to Fink (2008), "a cross-sectional survey design is one of the most effective methods that can be used to collect large volumes of data for quantitative analysis". This design was used with reference to this recommendation.

Population

The target population for this study was mainly made up employees in the banking sector of Ghana. As at March 2020, there were 23 commercial banks in Ghana. Employees in the banking sector were selected for this study because of the recent happenings in the banking sector of Ghana (for example, mergers, acquisitions, and the collapse of some banks) which has the potential to increase work related stress due to its associated uncertainty. These happenings also have the likelihood of

increasing the perception of broken promises amongst employees. It is therefore imperative to study of these variables and how they influence job related outcomes likes organizational commitment.

Sampling and Sample size

Using a power analysis recommended by Faul et al. (2007), a sample size of 150 was determined for this research work given the effect size of .15 and a confidence internal of .95. According Tabachnick and Fidell (2001), a large sample is required for regression analyses. For this reason a sample size of 300 was targeted. The participants included bank tellers, client service officers, back officers, branch managers, operations supervisors, sales representatives, relationship managers, departmental staff, and departmental heads between the ages of 18 and 60 were used. Agent bankers, national service personnel, cleaners, and security personnel of banks were not included in the study. This is because the researcher is focusing on bank employees who are in a direct employment relationship with the banks and are more likely to more work to do.

Questionnaires were made available online for participants on various professional social media platforms for bank employees. Of the targeted three hundred (300) respondents, two hundred and eighteen (218) responses were received representing a 73% response rate which is above the recommended minimum response rate of 60% suggested by Fowler (1984). The sample size for this study was therefore two hundred and eighteen (218) bank employees. Bank employees who were willing to participate in the study indicated their consent by complete the questionnaire online. Hence the convenience sampling technique was in all instances of the study as banking employees who were willing and available to complete the questionnaires were used in the study. A strict sampling frame could not be established for this study.

The demographic data collected showed that of the 218 bank employees who responded, 141 were males and 77 were females. Table 1 summaries the characteristics of the samples used in the study.

Table 1. Demographic characteristics of participants

Variable	Category	Frequency	Percentage %
Gender	Male	141	64.7
	Female	77	35.3
Age	18-25	35	16.1
	26-30	126	57.8
	31-40	55	25.2
	41-60	2	.9
Marital Status	Single	177	82.23
	Married	38	17.7
Education	First Degree and Below	175	80.3
	Master/professional	43	19.7

Table one indicates that 64.7% of the participant of the study were males and about 35% were female. This suggests that there almost a double amount of males in the study than females. Also, 57.8% of the participants were between the ages of 26years and 30years and less than 30% above 30years.

Measures and instruments

The data gathering instruments used for this study was a questionnaire consisting of 3 different scales. The instrument was segmented into four different parts and was written in English because it is the official language of Ghana. Part A, asked questions about the demographic characteristics of the participants and covered items like age, gender and highest educational qualification. Part B contained items measure the dependent variable, Organizational commitment in its dimensions.

Part C contained items that measured the independent variable, Occupational stress. Part D consisted of items that measure Psychological Contract Breach, the moderating variable. Each of the parts of the questionnaire was preceded with an instruction on the purpose of the items, the response options available and meaning of the response options. All measures were adapted to suit the Ghana context and the study.

Age and educational level were used as control variables during the study as studies in Ghana suggests that these variables play an important role in psychological contract formation (Adam, Quagrainie and Klobudu, 2014). The decision to control for these variables is therefore consistent with existing literature (for example, Epitropaki, 2012; Johnson & O'leary-Kelly, 2003).

Organizational Commitment (OC): The commitment of bank employees to their organizations were measured on an eighteen (18) item global Organizational commitment scale developed by Meyers, Allen and Smith (1993). Responses were measured on a 7point Likert scale ranging from 1= strongly disagree to 7 = strongly agree. An example of the items on the scale is "This bank deserves my loyalty". The scale assesses the three dimensions of the organizational commitment has Cronbach's alpha values of .82, .74 and .83 for affective, continuance and normative commitment respectively.

Negatively worded items on the scale were reverse scored, these were items 3, 4, 5 and 13. During piloting Cronbach's alpha of .77 was obtained for the organizational commitment questionnaire and .74, .756 and .74 for affective, continuance and normative commitments respectively. The scale was scored by averaging the responses in order to get an overall score for each of the three dimensions of commitment. High scores indicate high levels of commitment and vice versa.

Occupational Stress: Employee stress was measured using the Job Stress Scale. The scale was created by Parker and Decotiis (1983) and consists of 13 items. The responses to the items on the job stress scale were graded on a 5-point Likert scale, with 1 indicating significant disagreement and 5 indicating strong agreement. "My job gets to me more than it should," for example, is one of the scale's items. Cronbach's alpha value for scale was .78 (Amponsah et al, 2011), while during piloting, a Cronbach's alpha value of .90 was recorded. The scale was graded by adding together all of the responses to generate an overall score. High stress levels are indicated by high scores, and vice versa.

Psychological contract Breach: The perception of broken promises were asses using a 5item scale developed by Robinson and Morrison (2000). The responses where measured on a 5point Likert scale with scores ranging from 1=strongly disagree to 5= strongly agree. An example of the items on the scale is "I have not received everything promised to me in exchange for my contribution". Bal, Chiaburu, and Jansen (2009) in an earlier research indicated the scale has a validated alpha of .89. Rayton and Yalabik (2014) recorded an alpha value of .93.

During pilot testing for this investigation, a Cronbach's alpha value of.93 was recorded. This scale was chosen because "global scales outperform dimensional scales when the research

isn't focused on a certain type of material" (Zhao et al., 2007). The scores for items 1, 2, and 3 were reversed. The scale was graded using the grading procedures provided by the scale's creators. The total scores were calculated by adding the numerical weights of the various replies chosen by respondents according to the scale's norms. High scores showed a high level of breach of psychological contract, and vice versa.

Procedure

The research was split into two parts. The first part involved piloting the data collection instrument, and the second part involved gathering data from participants for analysis utilizing the piloted instruments. These two parts were preceded by obtaining ethical clearance from the Departmental Research and Ethics Committee (DREC) of the department of Psychology of the University of Ghana

Piloting

For piloting, a sample of 30 bank employees was selected from outside the area of interest in order to determine the instrument's reliability and use in the Ghanaian environment. The sample size for pilot texting was determined based on the recommendation of Sim and Lewis (2012). Piloting was done because of its ability to identify potential challenges of the instrument (Kraemer, 2006).

All instruments used in the study were found to be reliable and valid in the Ghanaian context. The organization commitment questionnaire used in measuring the dimensions of commitment obtained Cronbach's alpha values of .74, .76 and .74 for affective, continuance and normative commitments respectively during pilot testing.

Main Study

Ethical clearance was sort and obtained from the Departmental Research and Ethics Committee prior to data collection. Questionnaires were made available to bank employees on google forms via professional social media platforms. The researcher was responsible for consenting participants as the consent process took place online.

In all, 218 responses were received for the study. The aim of the study was clearly explained to the participants, those interested in taking part of the study were given the opportunity to indicate their willingness by selecting an option on an informed consent form. Participants that indicate that they are not willing to participate in study were denied access to data collection instrument.

The introductory letter for the questionnaire contained information on the researcher, the purpose of the study and the estimated time it will take to complete the questionnaire. This was followed by a consent to participate in the study and participants were asked to indicate their consent by selecting an option and proceeding. Approximately 3months were used for data collection.

Ethical Considerations

Measures were taken to ensure that the American Psychological Association's (APA) ethical guidelines for the conduct of psychological research (APA, 2002) were followed in this study. The study received ethical clearance from the Departmental Research and Ethics Committee (DREC) after submitting an application for ethical clearance (Ref: DREC/017/20-21). A consent letter was included with the questionnaire.(1) "The purpose of the research, the length of time expected for completion, and procedures; (2) Participants' right to refuse participation and/or withdraw from the study even after it had begun; (3) anticipated consequences in withdrawing;

and (4) predictable factors expected to influence willingness to participate, such as potential risks or discomforts, (5) benefits, (6) confidentiality limits; and (7) inducements for participation (8) contact details of researcher for questioning and clarifications of the research, in accordance with Standard 3.10 of the APA's ethical regulations.

Participants were given the opportunity to indicate their willingness to participate in the study as the information on the consent form was provided to clients during data collection. To cater for confidentiality, participants were not required to write their names on their questionnaires which were completed anonymously online.

CHAPTER FOUR

RESULTS

Introduction

The results obtained from the statistical analysis of the data collected are discussed in this chapter. Tables are used in presenting result and an interpretation for the results is presented under each table. The data collected in this study was analyzed using procedures from the Statistical Product and Service Solutions version 20.0. Following the review of literature, five main hypotheses were formulated and tested using statistical methods appropriate for each hypothesis. The hypotheses were tested using hierarchical multiple regression and Pearson's correlational analysis.

The presentation of the results of the data analysis was done in two parts. The first part involves the preliminary tests including descriptive statistics, reliability analysis, correlation and test for normality in the data. The second part involves a presentation of the tests of the hypotheses formulated for this study.

Preliminary Analysis

Descriptive statistics of the variables in the study were analyzed and presented in the form of means and standard deviations. Table 2 summarizes the results of the descriptive statistics performed. A reliability analysis was conducted to test the reliability of the instrument used in the study and the results showed that all instruments used were reliable with Cronbach's alpha values ranging from .73 to .91.

Data collected was tested for normality in fulfillment of the basic requirements for performing regression analyses (Tabachnick & Fidell, 2007). The results obtained from the

normality test performed during the preliminary analysis suggests that the data can be subjected to parametric statistical analysis with a skewness and kurtosis values between -1 and 1. Table 2 summaries of the descriptive statistics of data collected for variables in the study. The test for normality indicates that variables were normally distributed as skewness and kurtosis values fell between the acceptable range of -1 to +1 (Tabachnick & Fidell, 2007). Table 2 also shows the reliability coefficients of the instruments used were strong. The instruments were therefore reliable.

Table 2. Summary of Descriptive Statistics

Variable	Mean	S.D	Skewness	Kurtosis	Min	Max	Alpha
Occupational stress	44.74	10.36	.069	-.868	27.00	65.00	.906
Psychological Contract Breach	12.07	5.05	.383	-.198	5.00	25.00	.929
Organizational Commitment	72.30	12.96	-.243	.234	25.00	98.00	.725
Affective Commitment	27.77	5.66	-.285	.119	8.00	40.00	.790
Continuance Commitment	24.52	7.41	.424	.165	6.00	40.00	.756
Normative Commitment	25.73	6.72	.106	-.482	6.00	40.00	.741

Also, Pearson's product moment correlation analyses were conducted to test the relationships between variables. Table 3 presents a summary of the results of the interrelations between variable in the study.

Table 3.Summary of correlational analysis between variables

		Org Comm.	Affective Com	Continuance Com	Normative Com	Occupational Stress	Psych. Contract Breach	Age	Experience
Org Comm.	Pearson Correlation	1							
Affective Com	Pearson Correlation	.80***	1						
Continuance Com	Pearson Correlation	.66***	.37***	1					
Normative Com	Pearson Correlation	.73***	.50***	.16*	1				
Occupational Stress	Pearson Correlation	-.19*	-.30***	.14*	-.22**	1			
Psychological Contract Breach	Pearson Correlation	-.09	-.17*	-.001	-.07	.18**	1		
Age	Pearson Correlation	.14	.26**	-.02	-.05	-.21**	.09	1	
Experience	Pearson Correlation	.168*	.168*	.062	.149*	.046	-.008	.269**	1

*sig at 0.05, **sig at 0.001, ***sig at 0.001

From table 3, there is a negative statistical significant relationship between occupational stress and organizational commitment, r (171) = -.19, p<0.05. The three dimensions of organizational commitment were found to have a negative statistical relationship with occupational stress. Occupational stress was found to have a medium, negative and statistical significant relationship with Affective commitment, r (171) =-.30, p<0.001. The results suggest that occupational stress has a positive statistical significant relationship with continuance commitment, r (218) =.14, p<0.05. Also, occupational stress was found to have a negative and statistical significant relationship with normative commitment, r (218) =-.22, p<0.01. From Table 3, there is a positive correlation between occupational stress and psychological contract breach, r (218) =.18, p<0.05.

A Pearson's correlation analyses was conducted to test the interrelationship between psychological contract breach and the dimensions of organizational commitment. The results, shown in Table 3, suggests that there is a negative statistical significant relationship between psychological contract breach and affective commitment, r (171) = -.17, p<0.05. The study found no statistical significant relationship between psychological contract breach and continuance commitment, r (218) =-.01, p>0.05. There was no statistical significant relationship between psychological contract breach and normative commitment r (218) = -.07, p>0.05.

Table 3 shows a positive and statistical significant relationship between age and affective commitment, r (171) = .26, p<0.01. A negative statistical significant relationship was found between age and occupational stress, r (218) = -.21, p<0.01. Also, the results suggest a positive statistical significant relationship between experience and affective commitment r (171) = .17, p<0.05. The results suggest a positive statistical significant relationship experience and normative commitment, r (218) = .15, p<0.05.

Hypotheses Testing

The statistical tests that were mainly used in testing the hypotheses formulated for this study were correlational analyses and Hierarchical multiple regression. Hypotheses 1 to 4 were tested using correlational analysis. Hypotheses 5 was tested using Hierarchical multiple regression because the study sought to test moderation.

Hypothesis 1

Hypothesis 1 stated that there will be a significant negative relationship between Occupational stress and a) affective commitment, b) continuance commitment, and c) normative commitment. The relationship between occupational stress and the dimensions of organizational commitment was tested using Pearson's product moment correlational analysis. Preliminary analyses were performed to ensure normality, linearity and homoscedasticity. Table 4 provides a summary of the results obtained in this analysis.

Table 4. Summary of correlation between occupational stress and dimensions of organizational commitment

		Occupational Stress	AFFECTIVE	CONTINUANCE	NORMATIVE
Occupational Stress	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	218			
AFFECTIVE	Pearson Correlation	-.30**	1		
	Sig. (2-tailed)	.000			
	N	171	171		
CONTINUANCE	Pearson Correlation	.14*	.37**	1	
	Sig. (2-tailed)	.037	.000		
	N	218	171	218	
NORMATIVE	Pearson Correlation	-.22**	.50**	.16*	1
	Sig. (2-tailed)	.001	.000	.017	
	N	218	171	218	218

*sig at 0.05, **sig at 0.001, ***sig at 0.001

The results suggest that there was negative statistical significant relationship between occupational stress and Affective commitment, r (171) =-.30, p<0.001. From the findings as occupational stress increases the affective commitment of employees decreases. There was a positive statistical significant relationship between occupational stress and continuance commitment, r (218) = .14, p<0.05. As occupational stress increases continuance commitment increases with it. From the findings, there is negative statistical significant relationship between occupational stress and normative commitment, r (218) = -.22, P<0.01. As occupational stress of employees increase their normative commitment to their organization decreases.

Hypothesis 2

Hypothesis 2 states that there will be a negative relationship between psychological contract breach and affective commitment. The inter relationship between psychological contract breach and affective commitment was tested using Pearson's product-moment correlation coefficient. The analysis used to test hypothesis 2 provided output for tests on hypotheses 3 and 4 as well. Preliminary analyses were performed to ensure normality, linearity and homoscedasticity. Table 5 provides a summary of the results obtained in this analysis.

Table 5. Summary of correlation between psychological contract breach and affective commitment, continuance commitment, and normative commitment

		PCB	AFFECTIVE	CONTINUANCE	NORMATIVE
PCB	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	218			
AFFECTIVE_	Pearson Correlation	-.17*	1		
	Sig. (2-tailed)	.025	,		
	N	171	171		
CONTINUANCE	Pearson Correlation	-.001	.37***	1	
	Sig. (2-tailed)	.989	.000		
	N	218	171	218	
NORMATIVE	Pearson Correlation	-.07	.50***	.16*	1
	Sig. (2-tailed)	.290	.000	.017	
	N	218	171	218	218

*sig at 0.05, **sig at 0.001, ***sig at 0.001

From the results, there is a negative statistical significant relationship between psychological contract breach and affective commitment, r (171) = -.17, p<0.05. As psychological contract breach increases the affective commitment of an employee decreases.

Hypothesis 3

Hypothesis 3 states that there will be a negative relationship between psychological contract breach and normative commitment. The inter relationship between psychological contract breach and normative commitment was tested using Pearson's product-moment correlation coefficient.

Preliminary analyses were performed to ensure normality, linearity and homoscedasticity. There was no statistical significant relationship between psychological contract breach and normative commitment r (218) = -.07, p>0.05. The study found a negative relationship between psychological contract breach and continuance commitment as expected although the relationship was not statistically significant. The results suggests that psychological contract breach does not have a significant influence on the continuance commitment of bank employees. Hypothesis 3 was therefore not supported in the study.

Hypothesis 4

Hypothesis 4 states that there will be a negative relationship between psychological contract breach and continuance commitment. The inter relationship between psychological contract breach and continuance commitment was tested using Pearson's product-moment correlation coefficient.

Preliminary analyses were performed to ensure normality, linearity and homoscedasticity. The study found no statistical significant relationship between psychological contract breach and continuance commitment, r (218) =-.001, p>0.05. There was a negative relationship between psychological contract breach and normative commitment, however this relationship was not

significant. From the findings psychological contract breach does not have a statistical significant influence on the normative commitment of bank employees. Hypothesis 4 was therefore not supported in the study.

Hypothesis 5

Hypothesis 5 predicted that Psychological contract breach will moderate the relationship between occupational stress and affective commitment, continuance commitment and normative commitment. To test this hypothesis a hierarchical multiple regression analysis was conducted.

A series of hierarchical multiple regression analysis were conducted to test the direct and moderation effect of occupation stress and psychological contract breach on organizational commitment. The predictor variable is the analysis demographic variables (which were included to control their influence), occupational stress, psychological contract breach and the interaction between occupational stress and psychological contract breach. The outcome variables in the study were the dimensions of organizational commitment; affective commitment, continuance commitment and normative commitment.

The analysis were conducted in three steps. In the first step the demographic variables were entered, occupational stress and psychological contract breach where entered in the second step and the interaction term (between occupational stress and psychological contract breach) was entered in the third step. Prior to the creation of the interaction term for the analysis, occupational stress and psychological contract breach were centered to avoid multicollinearity (Baron & Kelly, 1986). Table 6 summarizes the results of the analysis.

		AFFECTIVE			CONTINUANCE			NORMATIVE		
	PREDICTOR	B	S.E	β	B	S.E	β	B	S.E	β
Step 1	Age	2.37	.65	.28***	-.38	.78	-.03	-.21	.70	-.02
	Educational level	-1.20	1.09	-.08	1.21	1.30	.07	-2.14	1.17	-.13
Step 2	Age	2.02	.65	.24**	.02	.80	.00	-.74	.71	-.07
	Educational level	-.79	1.05	-.15	.98	1.30	.05	-1.76	1.15	-1.53
	Occupational stress	-.12	.04	-.23**	-.10	.05	.15*	-.15	.05	-.23**
	Psychological contract breach	-.17	.08	-.15*	.05	.10	-.03	-.02	.09	-.02
Step 3	Age	1.98	.64	.23**	.04	.81	.00	-.78	.71	-.08
	Educational level	-.76	1.03	-.74	.96	1.30	.05	-1.72	1.14	-.01
	Occupational Stress	-.12	.04	.22**	.10	.05	.15*	-.15	.05	-.23*
	Psychological contract Breach	-.20	.08	-.18*	-.03	.105	-.02	-.06	.09	-.05
	Occupational stress x psychological contract breach	.99	.39	.18*	-.42	.50	-.06	1.02	.43	.16*

Table 6. Summary of hierarchical multiple regression

Affective Commitment Step 1 R^2=.07; p<.01, step 2 Δ R^2 = .08; p<.001, step 3 ΔR^2 =.03; p <.001
Continuance Commitment Step 1 R^2=.004; p>.05, step 2 Δ R^2 = .02; p>.05, step 3 ΔR^2 =.003; p >.05
Normative commitment Step 1 R^2=.02; p>.05, step 2 Δ R^2 = .05; p<.01, step 3 ΔR^2 =.02; p <.05
Note *** = p<.001, ** = p<.01, * = p<.05

In step one in the analysis for each of the dimensions of organizational commitment, the results show that age and educational level accounted for 7.3% of the variance in affective commitment (F (2,168) = 6.66, p<.01), 0.4% of the variance in continuance commitment (F (2,215) = .47, p>0.05) and 1.8% of the variance in normative commitment (F (2,215) = 1.94, p>0.05). The model was not significant for continuance (F (2,215) = .47, p>0.05) and normative commitment (F (2,215) = 1.94, p>0.05) but was significant for affective commitment. Of the two demographic variables that were inputted to control their influence on the outcome variable, age was significant as it had a significant positive relationship with affective commitment (β =.28, p<0.001) but not continuance and normative commitment. There was no statistical significant relationship between educational level and continuance commitment and normative commitment.

After entering occupational stress and psychological contract breach in step 2, the model as a whole explained a total variance of 15.6% in affective commitment (F (4,166) = 7.68, p <0.001, Δ R^2 = .083), 2.4% of the variance in continuance commitment (F (4,213) = 1.29 p>0.05, Δ R^2 = .019), and 6.9% of the variance in normative commitment (F (4,213) = 3.94, p<0.01, Δ R^2 = .051). The model was therefore not significant for continuance commitment but were significant for affective and normative commitment. At this step a statistical significant negative relationship was found between occupational stress and affective commitment (β = -.226, p<0.01), continuance commitment (β = -.15, p<0.05), and normative commitment (β = -.23, p<0.01). The results show a statistical significant negative relationship between psychological contract breach and affective commitment (β = -.15, p<0.05). There was no statistical significant relationship between psychological contract breach and continuance commitment (β = -.03, p>0.05), and normative commitment (β = -.02, p>0.05).

The interactional term of occupational stress and psychological contract breach was entered in the third regression model. The interactional term accounted for an additional 3.1% of the variance in affective

commitment (F (5, 165), p<0.001, ΔR^2 =.03), 0.3% of the variance in continuance commitment (F (5, 212), p>0.05, ΔR^2 =.003), and 9.2% of the variance in normative commitment (F (5, 212), p<0.001, ΔR^2 =.09). The model was thus significant for affective and normative commitment but not continuance commitment (F (5, 212), p>0.05, ΔR^2 =.003). The interactive term had a significant positive relationship with affective commitment (β = .18, p<0.05) and normative commitment (β = .16, p<0.05). Also, a negative relationship was found between the interactional term and continuance commitment (β = -.06, p>0.05) although the relationship was not statistically significant. The results suggests that a psychological contract breach moderates the relationship between occupational stress and affective commitment and normative commitment but not continuance commitment. Hence the hypothesis that psychological contract breach moderates the relationship between occupational stress and a) affective commitment b) continuance commitment, and c) normative commitment was partially supported.

Main Findings

The following are the main findings obtained from the hypothesis tested in this study.

1. As the occupational stress of bank employees increases their affective and normative commitment decreases. As their occupational stress increases, continuance commitment increases.
2. As psychological contract breach increases, the affective commitment of bank employees decreases.
3. There was no statistical significant relationship between psychological contract breach and continuance commitment as well as normative commitment of bank employees.
4. Psychological contract breach moderated the relationship between occupational stress and affective and normative commitment of bank employees but not continuance commitment.

CHAPTER FIVE

DISCUSSION

Introduction

The present study sought to examine the impact of occupational stress on organizational commitment of employees in the banking sector of Ghana. The study also examined psychological contract breach as a moderator in the relationship between occupational stress and organizational commitment. This chapter discusses the findings of the study and makes recommendations for future studies. Also, the practical implication of the study for Human Resource and Industrial and organizational psychologists is also discussed.

Occupational stress and Organizational commitment.

The study hypothesized that occupational stress will be negatively related to a) affective commitment b) continuance commitment and c) normative commitment. From the analysis hypothesis 1 was supported. The results indicated that occupational stress had a significant negative relationship with affective, continuance and normative commitment. The findings suggest as the work related stress of bank employees increases, their emotional attachment (affective), their assessment of the cost of leaving the organization (continuance) and their attachment as a result of the feeling of indebtedness to the organization (normative) decreases.

Various studies on occupational stress have found that it reduces commitment to organization. According to the social exchange theory, individuals strive to maximize their outcomes in an exchange relationship (Adams, 1963). This is done by comparing the ratio of their inputs and the outcomes generated with the input-output ratio of others to determine whether their relationships are equitable. Individuals who find out that they are receiving too-little or too much

outcome experience distress. They therefore seek to eliminate their distress by restoring equity. Bank employees there reduce their commitment in an attempt to maintain a balance between their input and output derived to reduce their feeding of distress.

Various studies (e.g., Cicei, 2012; Haque & Aston, 2016; Kuo, 2015) on the relationship between occupational stress and organizational commitment have shown that occupational stress reduces the commitment of employees to their organizations.

Psychological contract breach and Organizational commitment.

The study hypothesized that psychological contract breach will be negatively related with 2) affective commitment 3) normative commitment and 4) continuance commitment. From the results hypothesis 2 was supported but hypothesis 3 and 4 were not supported. The results show that psychological contract breach had a significant negative relationship with affective commitment but not with normative commitment and continuance commitment. This findings implies that as bank employers fail to meet their obligations to their employees, the emotional attachment to the organization decreases. For normative and continuance commitment there was a reduction effect as was expected but this reduction was not statistically significant.

Studies examining the link between psychological contract breach and organizational commitment have shown that breach influences employees' commitment to their organizations (Amoah, 2020; Conway & Briner, 2005). Employees reduce attachment to their organization when employers do not fulfill the terms of a psychological contracts. This follows the tenets of the social exchange theory and the equity theory as employees believe they are receiving less from the organization in comparison to their input and therefore reduce their inputs to create a balance between input and outcome. This is also evident in the findings of Bal et al. (2011) who suggested

that breach makes employees feel less indebted to their organizations. The findings of this study are therefore consistent with the social exchange theory and equity theory.

The results of this study is also consistent with the results obtained in other studies (Amoah, 2020; Agarwal & Bhargava, 2013; Brown & Roloff, 2015; Conway et al., 2014; Zhao et al., 2007) which found a negative relationship between psychological contract breach and affective commitment.

Psychological contract breach as a moderator in the relationship between occupational stress and organizational commitment.

The study hypothesized that psychological contract breach will moderate the relationship between occupational stress and organizational commitment. The outcome of the analysis shows that psychological contract moderates the relationship between occupational stress and affective commitment and the relationship between occupational stress and normative commitment but not the relationship between occupational stress and continuance commitment. The findings suggest that psychological contract breach influence the affective and normative commitment of bank employees who experience occupational stress. That is, psychological contract breach together with occupational stress influences the emotional attachment, feeling of obligation that bank employees have towards their employers and their organizations.

The findings of this study can be explained with the transactional model of stress of coping which posits that an individual's appraisal of a stressor the availability of resources to manage these stressors influences their reaction towards the stressor. The study found that the interaction between occupational stress and psychological contract breach has a positive relationship with

affective commitment and normative commitment but not with continuance commitment. When employers breach their psychological agreements with their employees, employees who are an emotional attachment to the organization, and employees who have a sense of obligation towards the organization tend to strengthen their commitment to the organization in the face of stress to enable them cope with these stressors. The commitment of such employees serves as their coping strategy hence their affective and normative commitment increases in the face of psychological contract breach and occupational stress. Also, the interaction between psychological contract breach and occupational stress was found to have a reducing relationship on continuance commitment although this relationship was not found to be significant.

The results of this study are consistent with what was obtained in other studies (e.g. Feldman & Lam, 2010; Lapointe et al., 2013; Saadeh & Suifan, 2019) which suggested that the interaction between psychological contract breach and occupational stress has an increasing relationship with work related outcomes.

Theoretical and Practical Implications of Findings

The findings of this study have implications for the application of theory and the practice of industrial and organizational psychology in the banking sector. It also has implications for stakeholders and policy makers in the banking sector in order to improve employee commitment and performance of the sector.

This study found occupational stress to be negatively related to affective continuance, and normative commitment. It suggests that the commitment of bank employees increases when occupational stress reduces. Psychological contract breach moderated the relationship between occupational stress and affective commitment indicating that employees strengthen their emotional

attachment to the organization to enable them cope with stress and breach. Also, psychological contract breach moderated the relationship between occupational stress and normative commitment.

In line with the tenets of the social exchange theory, bank employees are constantly engaged in an exchange relationship in which they provide a service that they consider to correspond to the resources made available to them. Here, output reduces when employees believe that they are being offered less than what was agreed. Also, the presence and increase in occupational stress which may occur as a result of unavailability of required resources, employees reduce their commitment to ensure a balance between resources provided and work related outcomes. Also, the equity theory posits that employees operate where they perceive fairness and equity and withdraw their commitments to the organization when they perceive unfairness and inequity.

The findings suggest that the perception that the organization has broken its promises to the employee and the presence of work related stress influences the emotional attachment of employees as well as their sense of obligation to the organization. The transactional model of stress and coping states that an employee's appraisal of work related stress and the availability of resources for handling it influences the coping strategy they adopt. From this theory employees may decide to increase their emotional attachment to the organization when they believe that all promises made to them by the organization are being met even in the face of stress. Employees may detach themselves from the organization when they are not provided with the resources they need to cope. Stress makes employees evaluate the availability of resources that they deem necessary for coping, employees are

likely to increase their commitment even in the face of psychological contract breach when the relevant resources are made available. The transactional model of stress and coping can therefore be used to explain the moderation effect of psychological contract breach in the relationship between occupational stress and psychological contract breach.

The findings from this study helps Industrial and Organizational psychology to substantiate these theories as well as increases the literature on these theories. The study also increases the body of literature on the variables accessed in the banking sector. This study adds to existing knowledge on occupational stress by looking at the banking sector of Ghana considering changes that have taken place in the sector since 2016, for example mergers, acquisitions and collapse of some banks. It expands literature by considering the moderating effect of psychological contract breach in the relationship between occupational stress and psychological contract breach.

In practice, the study found that bank employees reduce their commitment to their organizations when occupational stress increases and they reduce their emotional attachment when psychological contracts are breached. From the findings, managers are to expect a reduction of employee's emotional attachment to and involvement with the organization when there is an increase in job related stressors. Managers should also expect a reduction in employee's decision to stay with the organization due to a sense of indebtedness or obligation to the organization when there is an increase in occupational stress.

Branch managers and departmental heads, in an attempt to increase the commitment of their employees need to ensure that the relevant resources relating to working conditions,

working environment, compensation, and others are provided in other to encourage their employees or subordinates to give off their best to the organization. Also, in order to reduce psychological contract breach in its associated reduction in affective commitment, it is recommended that branch managers and departmental heads engage in weekly performance management discussions with individual staff to identify areas that require improvement on the part of the employee and the part of management. This will ensure that both parties in the business agreement are on the same level in terms of their input and output expectations.

Also, it recommended that senior management members implement policies that create an opportunity for staff bonding, recreation, and health promotion. Organizing outdoor games, health screening, health and fitness trainings as well as healthy in door competitions are known to increase an employee's feeling of belonging to the organization and reduces the impact of work related on employees. Also, policies that cover or take into consideration the immediate family on employees like health insurance benefits and flexible working conditions to enable employees deal with stress that maybe associated with an imbalance between work and family life caused by the nature of their job role.

During recruitment, it is essential to provide a realistic job preview of the working conditions, working environment and compensations to reduce the occurrence of psychological contract breach on the job. A realistic job preview gives the newly employed the opportunity fully understand the nature of the job, the context, the requirements, and the benefits of the job. It also helps the employee and management to clearly state and understand their roles and in the business relationship. Providing a realistic job preview

during the recruitment process will help to reduce the occurrence psychological contract breaches on the part of the employer and also the employees. This to a large extent ensures a balance between the psychological contract and the written down agreement between the employer and the employee.

Limitations and Recommendations for Future Studies

There were some limitations in the study although it had some strengths which have been outlined although the findings are in line with other studies and is supported by theory. One of the limitations of the study relates generalization, the participants for the study were selected from employees in the banking sector in Accra. Findings cannot be said to apply to the banking sector of Ghana in general. Also, the design of the study was cross-sectional making it difficult to establish causal relationships between variables. For example, it cannot be concluded that occupational stress causes a reduction in affective, normative, and continuance commitment. How employees interpret and respond to stress was not assessed in the study.

Considering the limitations of the study stated above, the following recommendations are made for subsequent studies. Firstly, future research should consider an experimental design to make causal inferences in the between occupational stress and work related outcomes. Also, future studies using qualitative methods are recommended in order to assess employee's experiences and interpretation of occupational stress. In other to improve generalizability, future research that seeks to replicate this study should consider sampling from other regions of Ghana.

Conclusion

The aim of study is to examine the relationship between occupational stress and organizational commitment in the banking sector of Ghana using, psychological contract breach as a possible

moderator. The study also sought to access the relationship between occupational stress and the dimensions of organizational commitment in the banking sector.

The findings of the study indicate that occupational stress was negatively related to affective, continuance, and normative commitment of employees in the banking sector. Psychological contract breach moderated the relationship between occupation stress and affective, continuance, and normative commitment. Thus, the perception of broken promises held by employees towards their employers influences the impact of stress on their commitment to the organization. Also, the study found a positive correlation between occupational stress and psychological contract breach. This suggests that an increase in work related stress of employees is associated with an increase in the perception of broken promises.

The findings from the study suggests that it is relevant for stakeholders in the banking sector implement measures for reducing occupational stress and the perception of broken promises in order to increase the commitment and performance of bank employees. To reduce occupational stress, it relevant for management commit to creating working conditions and working environment that emphasize health promotion, work-life balance management, time management and overall stress management. The availability of such resources help employees to better cope with work related stress as postulated by the transactional model of stress and coping.

Also, the findings suggest that the occurrence of psychological contract breach influences the emotional attachment of employees to their Organizations. It is therefore relevant to clearly define the terms of the agreement that exists between the employer and the employee to reduce the occurrence of breach. It is important for employers in the banking sector of Ghana to identify potential areas of breach and employees who exhibit signs that their expectations from the

organization are not being met and in order to implement measure to improve commitment in the face of stress.

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APPENDICES

Appendix 1- Ethical Clearance Letter from DREC

DEPARTMENT OF PSYCHOLOGY
SCHOOL OF SOCIAL SCIENCES
UNIVERSITY OF GHANA

DEPARTMENTAL RESEARCH & ETHICS COMMITTEE (DREC)

10 October, 2021

Sylvia Naa Lartey
Department of Psychology
University of Ghana, Legon
Ghana

Dear Ms. Sylvia Naa Lartey

Protocol number: DREC/017/20-21

Project title: The relationship between occupational stress and organizational commitment in the banking sector of Ghana: The role of psychological contract breach.

Full Approval–Committee Reviewed Protocol

In response to your application received on August 13, 2021, the Departmental Research & Ethics Committee of the Department of Psychology, University of Ghana has considered the above mentioned application and the protocol has been granted **Full Approval**

Any significant alteration(s) to the approved research protocol (i.e. **the Questionnaire/Semi-structured interviews, Informed Consent Form, Title of the Project, Research Approach and Methods)** must be submitted for review and approval prior to implementation. In case you have further queries, please quote the above reference number.

Note: Research data should be **securely stored** at an appropriate location and should only be destroyed after **5 years.**

This ethical clearance certificate is valid for only 12 months from the date of issue. Thereafter, re-certification must be applied for on annual basis.

We take this opportunity to wish the very best in your research.

Yours faithfully,

Annabella Osei-Tutu, Ph.D.

Appendix 2- Data Collection Instrument

Research Project Participation

Dear Sir /Madam,

You are invited to participate in an academic research project being conducted by Sylvia Naa Lartey, a graduate student at the Department of Psychology, University of Ghana. The aim of the study is to examine the influence of occupational stress and psychological contract breach on employees' work attitudes and behaviours in the banking sector. This will help understand the impact of stress and breach on bankers. It will take you about 20minutes to provide answers to items in the questionnaire that follows.

To answer the questionnaire, please follow the instructions given for each section carefully. This questionnaire should be responded to anonymously. There is no way to identify you or your responses by the researcher or anyone else. Your response will be kept confidential, and your name will not be required under any circumstance. All data will also be transformed into numerical values and cannot be traced back to you in anyway.

By answering the questionnaire, you are agreeing to participate in the study. There is no compensation, monetary or otherwise, for participating in this study. We seek your voluntary participation and assure you that information provided will be used solely for educational purposes.

Thank you for your participation.

Yours faithfully,

Sylvia Naa Lartey

(M.Phil. Student, University of Ghana)

SECTIONS A

Demographics

Please answer the following questions about yourself by ticking the appropriate box or writing in the appropriate space provided.

1. Gender (1) Male [ ] (2) Female [ ]

2. Age: (1) 18-25 years [ ] (2) 26-30 years [ ] (3) 31-40 years [ ] (4) 41-50 years [ ] (5) 51 years and above [ ]

3. Marital status: (1) Single [ ] (2) Married [ ] (3) Divorced [ ] (4) Widowed [ ]

(5) Other …….. (Please indicate)

4. Highest educational qualification ……..

5. Job Title…… ……

6. Length of experience with current employer …….

SECTION B

Instructions

The statements below represent feelings that individuals might have about the company or organization they work for. With respect to your own feelings about the particular organization you are now working for, please indicate the degree of your agreement or disagreement with each statement by **circling an option using the answering key below.**

1 = strongly disagree

2= disagree
3 = slightly disagree
4= undecided
5 = slightly agree
6= agree
7= strongly agree.

1. I would be very happy to spend the rest of my career with this bank.	1	2	3	4	5	6	7
2. I really feel as if this bank's problems are my own.	1	2	3	4	5	6	7
3. I do not feel a strong sense of "belonging" to this bank.	1	2	3	4	5	6	7
4. I do not feel "emotionally attached" to this bank.	1	2	3	4	5	6	7
5. I do not feel like "part of the family" at this bank.	1	2	3	4	5	6	7
6. This bank has a great deal of personal meaning for me.	1	2	3	4	5	6	7
7. Right now, staying with this bank is a matter of necessity as much as desire.	1	2	3	4	5	6	7
8. It would be very hard for me to leave this bank right now, even if I wanted to.	1	2	3	4	5	6	7
9. Too much of my life would be disrupted if I decided I wanted to leave this bank now.	1	2	3	4	5	6	7
10. I feel that I have too few options to consider leaving this bank.	1	2	3	4	5	6	7
11. If I had not already put so much of myself into this bank, I might consider working elsewhere.	1	2	3	4	5	6	7
12. One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	1	2	3	4	5	6	7
13. I do not feel any obligation to remain with my current employer.	1	2	3	4	5	6	7
14. Even if it were to my advantage, I do not feel it would be right to leave this bank now.	1	2	3	4	5	6	7
15. I would feel guilty if I left this bank now.	1	2	3	4	5	6	7

16. This bank deserves my loyalty.	1	2	3	4	5	6	7
17. I would not leave this bank right now because I have a sense of obligation to the people in it.	1	2	3	4	5	6	7
18. I owe a great deal to this bank.	1	2	3	4	5	6	7

SECTION C

Instructions

These statements ask questions about the frequency of your experience of work-related stress. Please indicate your response by **circling** the number that best applies to you using the answering key below.

1 = Strongly disagree
2= Disagree
3= Neither agree nor disagree
4 = Agree
5 = Strongly agree

1.Working here makes it hard to spend enough time with my family	1	2	3	4	5
2. I spend so much time at work, I can't see the forest for the trees	1	2	3	4	5
3. Working here leaves little time for other activities	1	2	3	4	5
4. I frequently get the feeling I am married to the company	1	2	3	4	5
5. I have too much work and too little time to do it in	1	2	3	4	5
6. I sometimes dread the telephone ringing at home because the call might be job-related	1	2	3	4	5

7. I feel like I never have a day off	1	2	3	4	5
8. Too many people at my level in the company get burned out by job demands	1	2	3	4	5
9. I have felt fidgety or nervous as a result of my job	1	2	3	4	5
10. My job gets to me more than it should	1	2	3	4	5
11. There are lots of times when my job drives me right up the wall	1	2	3	4	5
12. Sometimes when I think about my job I get a tight feeling in my chest	1	2	3	4	5
13. I feel guilty when I take time off from job	1	2	3	4	5

SECTION D

Instructions

These statements ask questions on how you see your employer or working organization to be fulfilling its obligations or promises to you. With respect to your own experiences in a particular organization for which you are now working, please indicate the degree of your agreement or disagreement with each statement by **circling an option using the answering key below.**

1 = strongly disagree
2= disagree
3= neither agree nor disagree
4 = agree
5 = strongly agree

1. Almost all of the promises made by my employer during recruitment have been kept so far	1	2	3	4	5
2. I feel that my employer has come through in fulfilling the promises made to me when I was hired	1	2	3	4	5
3. So far, my employer has done an excellent job fulfilling its promises to me	1	2	3	4	5
4. I have not received everything promised to me in exchange for my contribution	1	2	3	4	5
5. My employer has broken may of its promises to me even though I've upheld my side of the deal	1	2	3	4	5

Thank you for agreeing to be part of this survey.

Appendix 3-SPSS Output from Data Analyses

Regression

[DataSet1] C:\Users\hp\Desktop\Untitled12.sav

Descriptive Statistics

	Mean	Std. Deviation	N
TOTAL_OS	44.7385	10.35857	218
AFFECTIVE_COMMITMENT	27.7661	5.66135	171
CONTINUANCE_COMMITMENT	24.5229	7.40606	218
NORMATIVE_COMMITMENT	25.7339	6.71629	218

Correlations

		TOTAL_OS	AFFECTIVE_COMMITMENT	CONTINUANCE_COMMITMENT	NORMATIVE_COMMITMENT
Pearson Correlation	TOTAL_OS	1.000	-.304	.142	-.220
	AFFECTIVE_COMMITMENT	-.304	1.000	.374	.501
	CONTINUANCE_COMMITMENT	.142	.374	1.000	.162
	NORMATIVE_COMMITMENT	-.220	.501	.162	1.000
Sig. (1-tailed)	TOTAL_OS	.	.000	.018	.001
	AFFECTIVE_COMMITMENT	.000	.	.000	.000
	CONTINUANCE_COMMITMENT	.018	.000	.	.008
	NORMATIVE_COMMITMENT	.001	.000	.008	.
N	TOTAL_OS	218	171	218	218
	AFFECTIVE_COMMITMENT	171	171	171	171
	CONTINUANCE_COMMITMENT	218	171	218	218
	NORMATIVE_COMMITMENT	218	171	218	218

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT[b]	.	Enter

a. Dependent Variable: TOTAL_OS

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.416[a]	.173	.159	9.50181	.173	11.680	3	167	.000

a. Predictors: (Constant), NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT

b. Dependent Variable: TOTAL_OS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3163.499	3	1054.500	11.680	.000[b]
	Residual	15077.498	167	90.284		
	Total	18240.997	170			

a. Dependent Variable: TOTAL_OS

b. Predictors: (Constant), NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	56.834	4.009		14.176	.000					
AFFECTIVE_COMMITMENT	-.686	.158	-.375	-4.331	.000	-.304	-.318	-.305	.661	1.514
CONTINUANCE_COMMITMENT	.413	.106	.295	3.885	.000	.142	.288	.273	.859	1.164
NORMATIVE_COMMITMENT	-.123	.125	-.080	-.981	.328	-.220	-.076	-.069	.748	1.337

a. Dependent Variable: TOTAL_OS

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	AFFECTIVE_COMMITMENT	CONTINUANCE_COMMITMENT	NORMATIVE_COMMITMENT
1	1	3.889	1.000	.00	.00	.00	.00
	2	.064	7.816	.01	.01	.73	.24
	3	.029	11.615	.55	.04	.23	.62
	4	.019	14.357	.44	.95	.03	.14

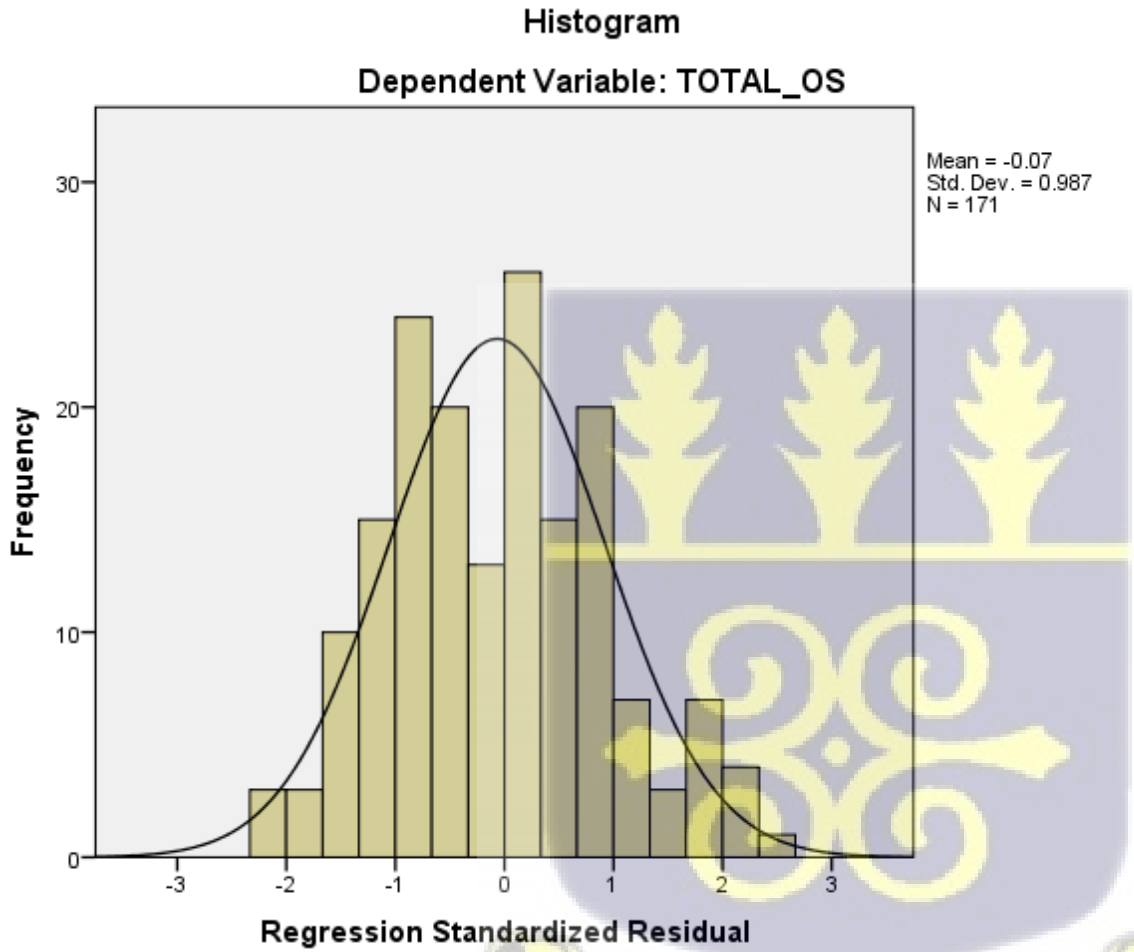
a. Dependent Variable: TOTAL_OS

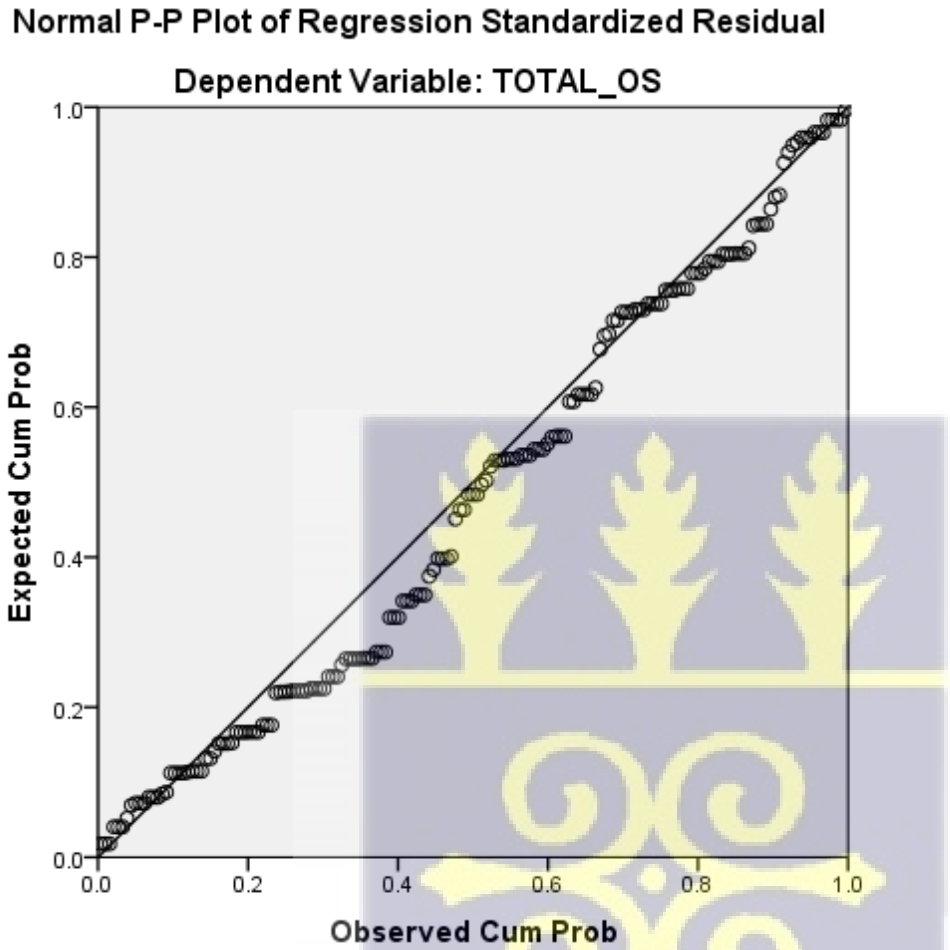
Residuals Statistics[a]

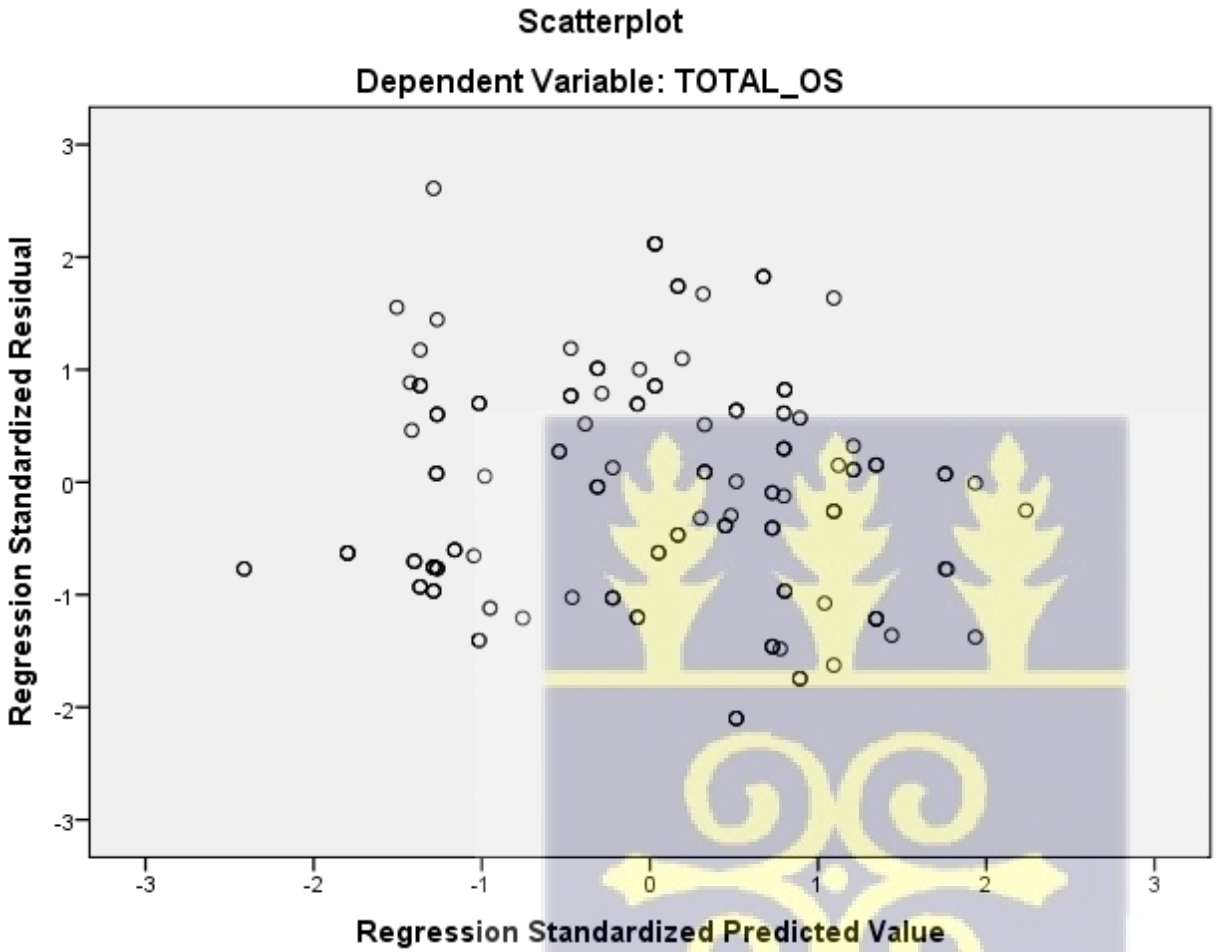
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	34.3257	54.3811	44.6332	4.41121	171
Residual	-19.95016	24.81414	-.64488	9.37917	171
Std. Predicted Value	-2.414	2.235	-.024	1.023	171
Std. Residual	-2.100	2.612	-.068	.987	171

a. Dependent Variable: TOTAL_OS

Charts







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REGRESSION
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  /MISSING PAIRWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE ZPP
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  /NOORIGIN
  /DEPENDENT AFFECTIVE_COMMITMENT
  /METHOD=ENTER AGE EDU
  /METHOD=ENTER TOTAL_OS TOTAL_PCB
  /METHOD=ENTER INTERACTIONAL_VARIABLE
  /SCATTERPLOT=(*ZRESID ,*ZPRED)
  /RESIDUALS HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /CASEWISE PLOT(ZRESID) OUTLIERS(3)
  /SAVE MAHAL COOK LEVER.
```

Descriptive Statistics

	Mean	Std. Deviation	N
AFFECTIVE_COMMITMENT	27.7661	5.66135	171
AGE	2.11	.663	218
EDUCATIONAL LEVEL	1.20	.399	218
TOTAL_OS	44.7385	10.35857	218
TOTAL_PCB	12.0688	5.05361	218
INTERACTIONAL_VARIABLE	.1778	1.03086	218

Correlations

		AFFECTIVE_COMMITMENT	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
Pearson Correlation	AFFECTIVE_COMMITMENT	1.000	.258	-.020	-.304	-.171	.149
	AGE	.258	1.000	.231	-.213	.087	.039
	EDUCATIONAL LEVEL	-.020	.231	1.000	.040	.066	.004
	TOTAL_OS	-.304	-.213	.040	1.000	.179	.022
	TOTAL_PCB	-.171	.087	.066	.179	1.000	.191
	INTERACTIONAL_VARIABLE	.149	.039	.004	.022	.191	1.000
Sig. (1-tailed)	AFFECTIVE_COMMITMENT	.	.000	.397	.000	.013	.026
	AGE	.000	.	.000	.001	.100	.286
	EDUCATIONAL LEVEL	.397	.000	.	.276	.165	.475
	TOTAL_OS	.000	.001	.276	.	.004	.372
	TOTAL_PCB	.013	.100	.165	.004	.	.002
	INTERACTIONAL_VARIABLE	.026	.286	.475	.372	.002	.
N	AFFECTIVE_COMMITMENT	171	171	171	171	171	171
	AGE	171	218	218	218	218	218
	EDUCATIONAL LEVEL	171	218	218	218	218	218
	TOTAL_OS	171	218	218	218	218	218
	TOTAL_PCB	171	218	218	218	218	218

INTERACTIONAL_VARIABLE	171	218	218	218	218	218

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	EDUCATIONAL LEVEL, AGE[b]	.	Enter
2	TOTAL_PCB, TOTAL_OS[b]	.	Enter
3	INTERACTIONAL_VARIABLE[b]	.	Enter

a. Dependent Variable: AFFECTIVE_COMMITMENT

b. All requested variables entered.

Model Summary[d]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.271[a]	.073	.062	5.48189	.073	6.656	2	168	.002
2	.395[b]	.156	.136	5.26311	.083	8.129	2	166	.000

3	.433[c]	.187	.163	5.18070	.031	6.323	1	165	.013

a. Predictors: (Constant), EDUCATIONAL LEVEL, AGE
b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS
c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE
d. Dependent Variable: AFFECTIVE_COMMITMENT

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F
1	Regression	400.059	2	200.029	6.656
	Residual	5048.585	168	30.051	
	Total	5448.643	170		
2	Regression	850.394	4	212.599	7.675
	Residual	4598.249	166	27.700	
	Total	5448.643	170		
3	Regression	1020.097	5	204.019	7.601
	Residual	4428.547	165	26.840	
	Total	5448.643	170		

a. Dependent Variable: AFFECTIVE_COMMITMENT
b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE
c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS
d. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	24.196	1.710		14.146	.000					
AGE	2.372	.652	.278	3.638	.000	.258	.270	.270	.947	1.056
EDUCATIONAL LEVEL	-1.199	1.084	-.084	-1.106	.270	-.020	-.085	-.082	.947	1.056
(Constant)	31.976	2.610		12.250	.000					
AGE	2.016	.647	.236	3.114	.002	.258	.235	.222	.884	1.131
EDUCATIONAL LEVEL	-.793	1.045	-.056	-.759	.449	-.020	-.059	-.054	.937	1.067
TOTAL_OS	-.123	.041	-.226	-3.016	.003	-.304	-.228	-.215	.909	1.100
TOTAL_PCB	-.166	.082	-.148	-2.022	.045	-.171	-.155	-.144	.951	1.052
(Constant)	32.272	2.572		12.547	.000					
AGE	1.980	.638	.232	3.105	.002	.258	.235	.218	.884	1.131
EDUCATIONAL LEVEL	-.758	1.029	-.053	-.737	.462	-.020	-.057	-.052	.937	1.067
TOTAL_OS	-.123	.040	-.224	-3.049	.003	-.304	-.231	-.214	.909	1.100
TOTAL_PCB	-.204	.082	-.182	-2.487	.014	-.171	-.190	-.175	.918	1.089
INTERACTIONAL_VARIABLE	.988	.393	.180	2.515	.013	.149	.192	.176	.963	1.039

a. Dependent Variable: AFFECTIVE_COMMITMENT

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	TOTAL_OS	-.256[b]	-3.457	.001	-.258	.946	1.057	.897
	TOTAL_PCB	-.192[b]	-2.614	.010	-.198	.990	1.010	.941
	INTERACTIONAL_VARIABLE	.139[b]	1.879	.062	.144	.998	1.002	.945
2	INTERACTIONAL_VARIABLE	.180[c]	2.515	.013	.192	.963	1.039	.884

a. Dependent Variable: AFFECTIVE_COMMITMENT

b. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE

c. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
1	1	2.887	1.000	.01	.01	.01			
	2	.073	6.295	.00	.51	.71			
	3	.040	8.502	.99	.48	.28			
2	1	4.705	1.000	.00	.00	.00	.00	.01	
	2	.128	6.069	.00	.08	.13	.00	.75	
	3	.082	7.552	.01	.47	.02	.22	.11	
	4	.068	8.313	.03	.14	.81	.10	.13	
	5	.017	16.722	.96	.31	.03	.67	.00	
3	1	4.749	1.000	.00	.00	.00	.00	.01	.00
	2	.960	2.224	.00	.00	.00	.00	.00	.96
	3	.124	6.179	.00	.08	.14	.00	.73	.03
	4	.082	7.611	.01	.47	.03	.21	.12	.01
	5	.068	8.359	.03	.13	.79	.11	.14	.00
	6	.017	16.809	.96	.31	.03	.67	.00	.00

a. Dependent Variable: AFFECTIVE_COMMITMENT

Casewise Diagnostics[a]

Case Number	Std. Residual	AFFECTIVE_ COMMITMENT	Predicted Value	Residual
24	-3.332	8.00	25.2634	-17.26340

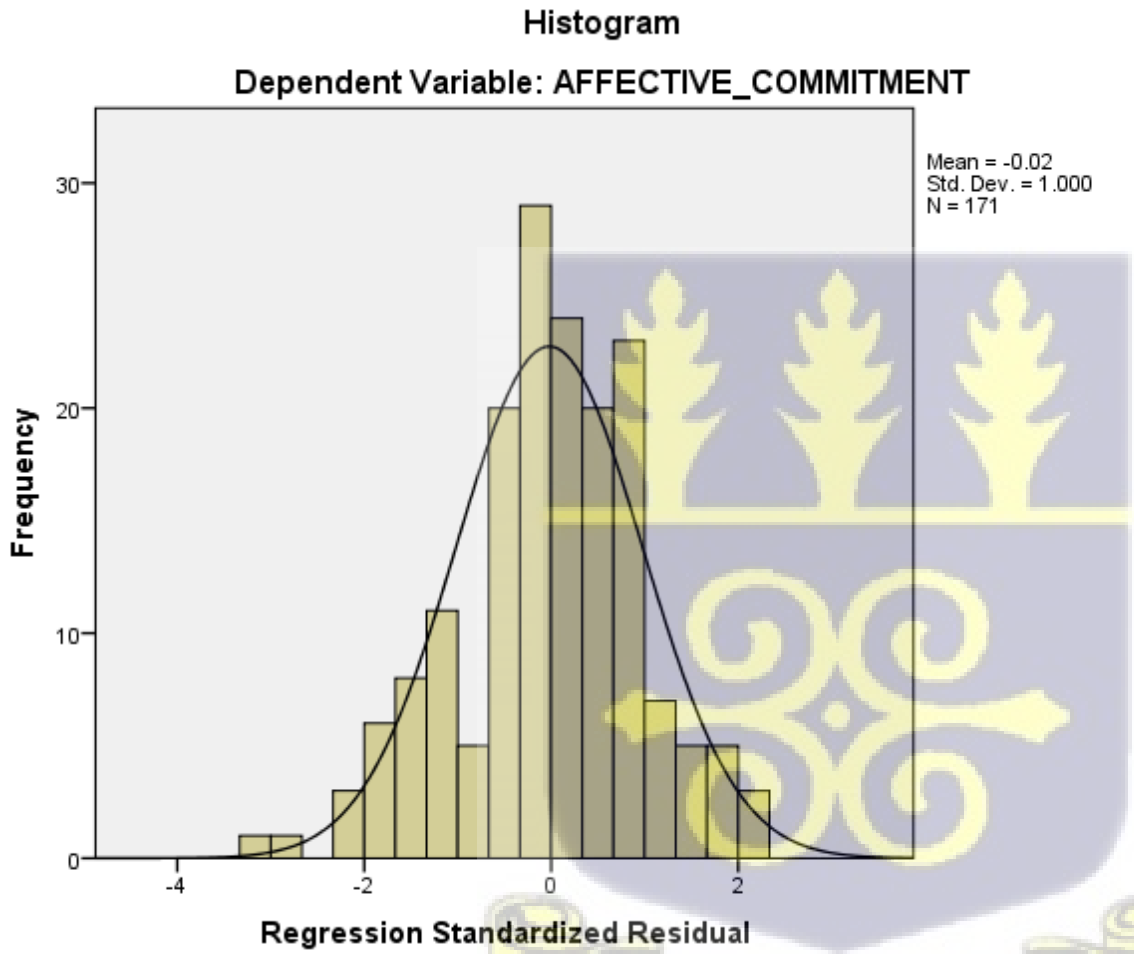
a. Dependent Variable: AFFECTIVE_COMMITMENT

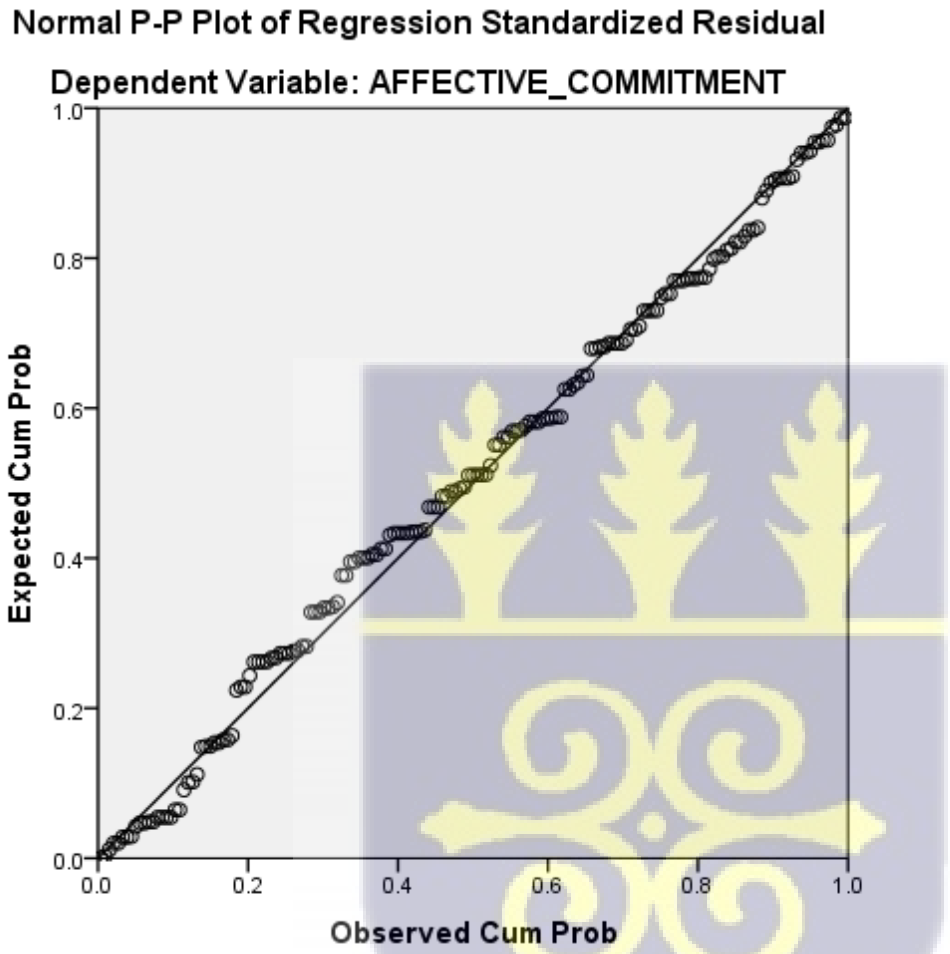
Residuals Statistics[a]

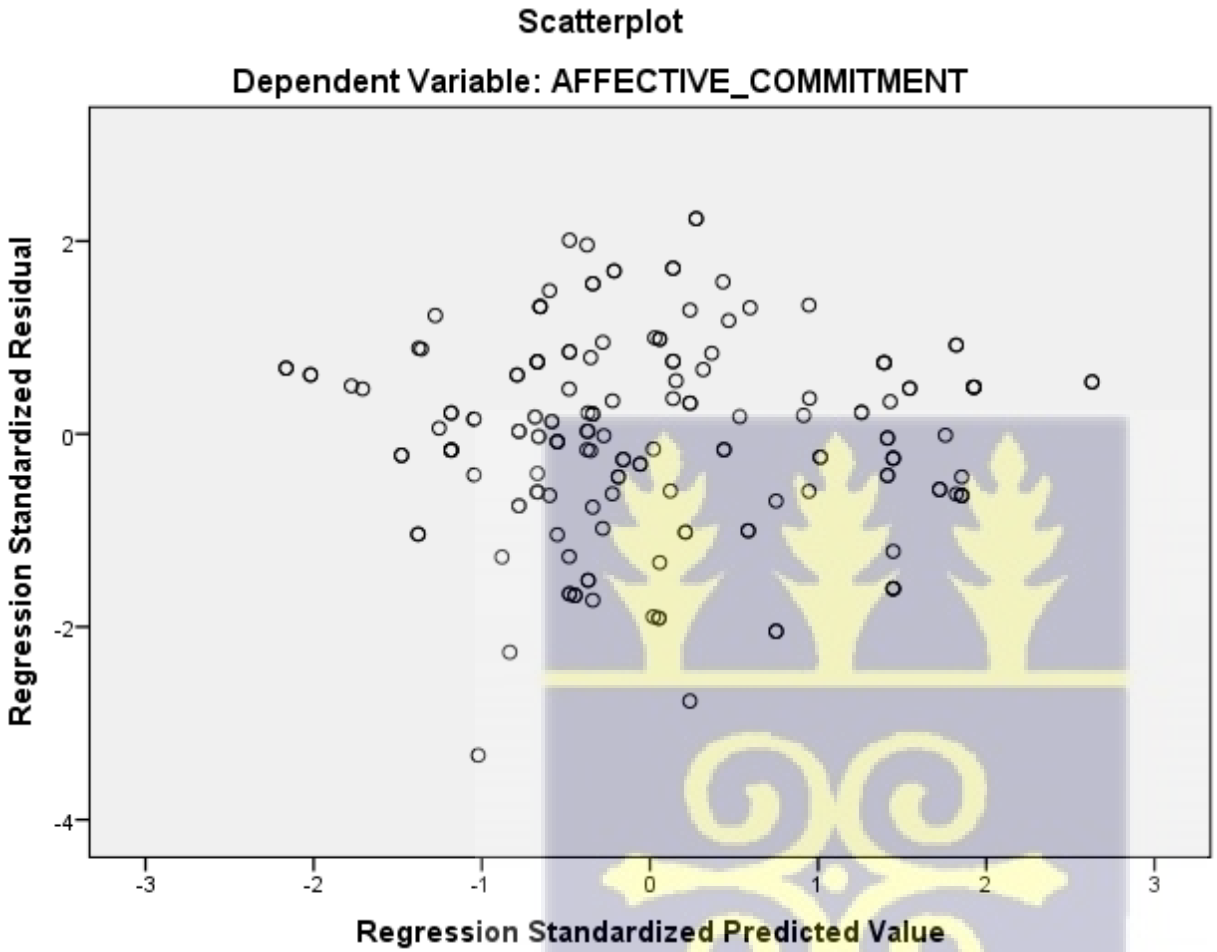
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.4650	34.2060	27.7661	2.44961	218
Std. Predicted Value	-2.164	2.629	.000	1.000	218
Standard Error of Predicted Value	.453	2.189	.923	.303	218
Adjusted Predicted Value	22.1982	34.0477	27.8714	2.55312	171
Residual	-17.26340	11.56168	-.11219	5.17937	171
Std. Residual	-3.332	2.232	-.022	1.000	171
Stud. Residual	-3.389	2.300	-.021	1.016	171
Deleted Residual	-17.85199	12.28123	-.10534	5.34635	171
Stud. Deleted Residual	-3.502	2.331	-.022	1.023	171
Mahal. Distance	.304	29.342	4.977	4.405	218
Cook's Distance	.000	.065	.006	.010	171
Centered Leverage Value	.002	.173	.029	.026	218

a. Dependent Variable: AFFECTIVE_COMMITMENT

Charts







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  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE ZPP
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  /NOORIGIN
  /DEPENDENT CONTINUANCE_COMMITMENT
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  /METHOD=ENTER TOTAL_OS TOTAL_PCB
  /METHOD=ENTER INTERACTIONAL_VARIABLE
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  /RESIDUALS HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /CASEWISE PLOT(ZRESID) OUTLIERS(3)
  /SAVE MAHAL COOK LEVER.
```

Regression

[DataSet1] C:\Users\hp\Desktop\Untitled12.sav

Descriptive Statistics

	Mean	Std. Deviation	N
CONTINUANCE_COMMITMENT	24.5229	7.40606	218
AGE	2.11	.663	218
EDUCATIONAL LEVEL	1.20	.399	218
TOTAL_OS	44.7385	10.35857	218
TOTAL_PCB	12.0688	5.05361	218
INTERACTIONAL_VARIABLE	.1778	1.03086	218

Correlations

		CONTINUANCE_COMMITMENT	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
Pearson Correlation	CONTINUANCE_COMMITMENT	1.000	-.019	.057	.142	-.001	-.059
	AGE	-.019	1.000	.231	-.213	.087	.039
	EDUCATIONAL LEVEL	.057	.231	1.000	.040	.066	.004
	TOTAL_OS	.142	-.213	.040	1.000	.179	.022
	TOTAL_PCB	-.001	.087	.066	.179	1.000	.191
	INTERACTIONAL_VARIABLE	-.059	.039	.004	.022	.191	1.000
Sig. (1-tailed)	CONTINUANCE_COMMITMENT	.	.389	.201	.018	.494	.193
	AGE	.389	.	.000	.001	.100	.286
	EDUCATIONAL LEVEL	.201	.000	.	.276	.165	.475
	TOTAL_OS	.018	.001	.276	.	.004	.372
	TOTAL_PCB	.494	.100	.165	.004	.	.002
	INTERACTIONAL_VARIABLE	.193	.286	.475	.372	.002	.
N	CONTINUANCE_COMMITMENT	218	218	218	218	218	218
	AGE	218	218	218	218	218	218
	EDUCATIONAL LEVEL	218	218	218	218	218	218
	TOTAL_OS	218	218	218	218	218	218
	TOTAL_PCB	218	218	218	218	218	218
	INTERACTIONAL_VARIABLE	218	218	218	218	218	218

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	EDUCATIONAL LEVEL, AGE[b]	.	Enter
2	TOTAL_PCB, TOTAL_OS[b]	.	Enter
3	INTERACTIONAL_VARIABLE[b]	.	Enter

a. Dependent Variable: CONTINUANCE_COMMITMENT

b. All requested variables entered.

Model Summary[d]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.066[a]	.004	-.005	7.42419	.004	.471	2	215	.625
2	.154[b]	.024	.005	7.38660	.019	2.097	2	213	.125
3	.164[c]	.027	.004	7.39131	.003	.729	1	212	.394

a. Predictors: (Constant), EDUCATIONAL LEVEL, AGE

b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE

d. Dependent Variable: CONTINUANCE_COMMITMENT

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	51.875	2	25.938	.471	.625[b]
Residual	11850.510	215	55.119		
Total	11902.385	217			
Regression	280.699	4	70.175	1.286	.276[c]
Residual	11621.686	213	54.562		
Total	11902.385	217			
Regression	320.522	5	64.104	1.173	.323[d]
Residual	11581.863	212	54.631		
Total	11902.385	217			

a. Dependent Variable: CONTINUANCE_COMMITMENT

b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE

c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

d. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	23.889	2.050		11.651	.000					
AGE	-.383	.781	-.034	-.490	.624	-.019	-.033	-.033	.947	1.056
EDUCATIONAL LEVEL	1.205	1.299	.065	.928	.355	.057	.063	.063	.947	1.056
(Constant)	19.193	3.242		5.919	.000					
AGE	.024	.804	.002	.029	.977	-.019	.002	.002	.884	1.131
EDUCATIONAL LEVEL	.977	1.299	.053	.753	.453	.057	.051	.051	.937	1.067
TOTAL_OS	.104	.051	.145	2.048	.042	.142	.139	.139	.909	1.100
TOTAL_PCB	-.045	.102	-.031	-.441	.660	-.001	-.030	-.030	.951	1.052
(Constant)	19.066	3.248		5.870	.000					
AGE	.039	.805	.004	.049	.961	-.019	.003	.003	.884	1.131
EDUCATIONAL LEVEL	.962	1.300	.052	.740	.460	.057	.051	.050	.937	1.067
TOTAL_OS	.104	.051	.145	2.041	.042	.142	.139	.138	.909	1.100
TOTAL_PCB	-.028	.104	-.019	-.274	.784	-.001	-.019	-.019	.918	1.089
INTERACTIONAL_VARIABLE	-.424	.496	-.059	-.854	.394	-.059	-.059	-.058	.963	1.039

a. Dependent Variable: CONTINUANCE_COMMITMENT

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	TOTAL_OS	.139[b]	2.004	.046	.136	.946	1.057	.897
	TOTAL_PCB	-.002[b]	-.034	.973	-.002	.990	1.010	.941
	INTERACTIONAL_VARIABLE	-.058[b]	-.853	.395	-.058	.998	1.002	.945
2	INTERACTIONAL_VARIABLE	-.059[c]	-.854	.394	-.059	.963	1.039	.884

a. Dependent Variable: CONTINUANCE_COMMITMENT

b. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE

c. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
1	1	2.887	1.000	.01	.01	.01			
	2	.073	6.291	.00	.51	.71			
	3	.040	8.496	.99	.48	.28			
2	1	4.705	1.000	.00	.00	.00	.00	.01	
	2	.128	6.065	.00	.08	.13	.00	.75	
	3	.083	7.548	.01	.47	.02	.22	.11	
	4	.068	8.308	.03	.14	.81	.10	.13	
	5	.017	16.711	.96	.31	.03	.67	.00	
3	1	4.748	1.000	.00	.00	.00	.00	.01	.00
	2	.960	2.224	.00	.00	.00	.00	.00	.96
	3	.125	6.175	.00	.08	.14	.00	.73	.03
	4	.082	7.606	.01	.47	.03	.21	.12	.01
	5	.068	8.354	.03	.13	.79	.11	.14	.00
	6	.017	16.798	.96	.31	.03	.67	.00	.00

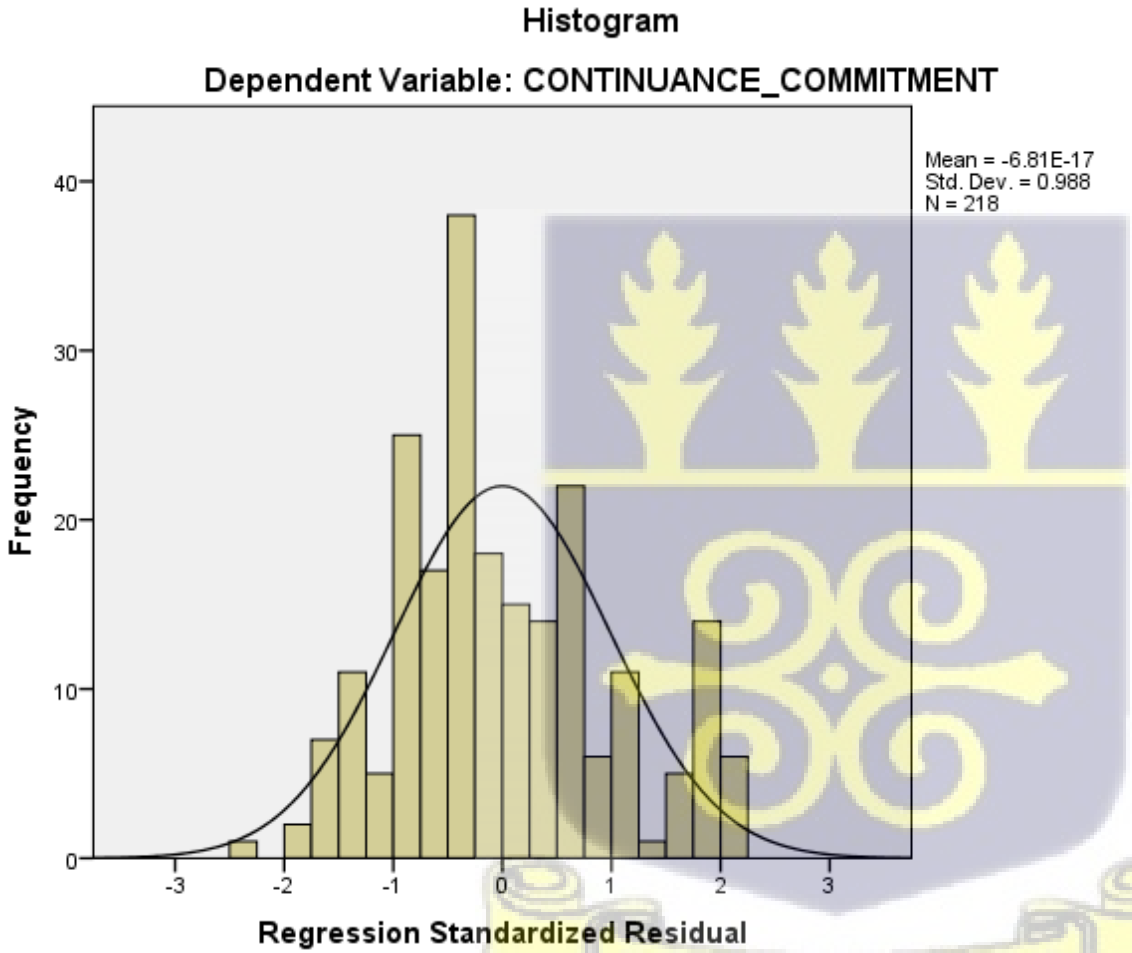
a. Dependent Variable: CONTINUANCE_COMMITMENT

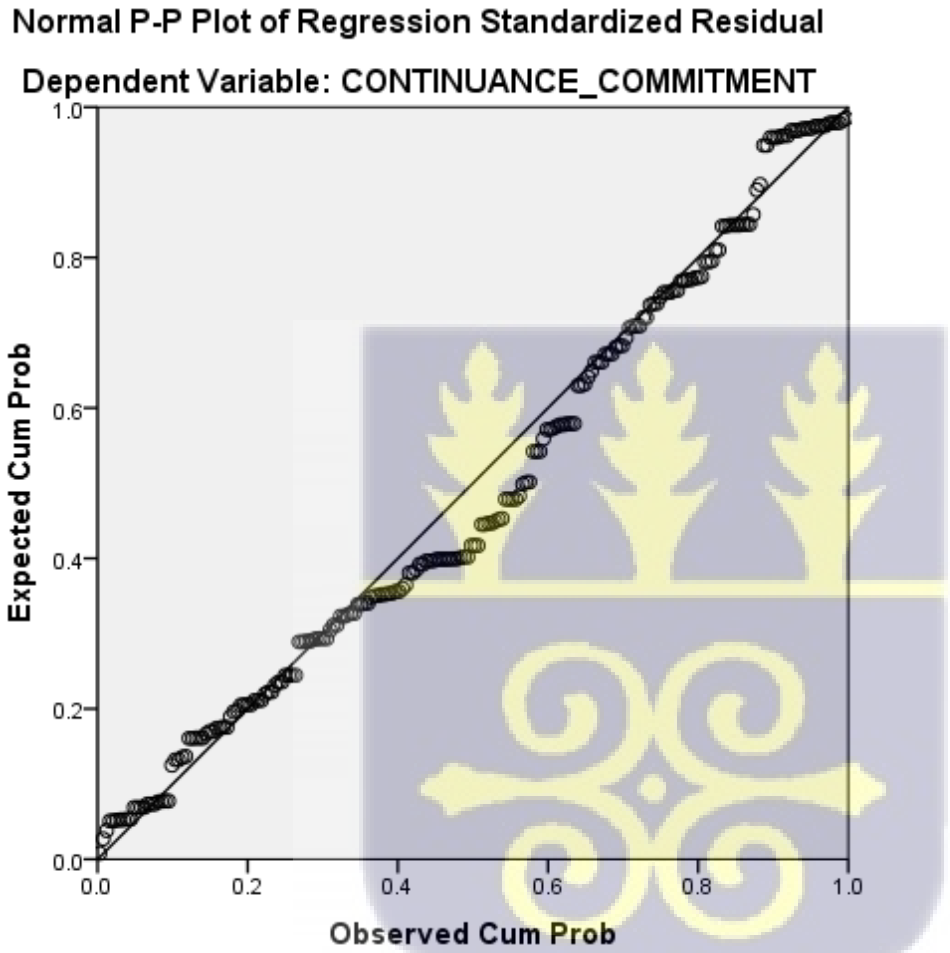
Residuals Statistics[a]

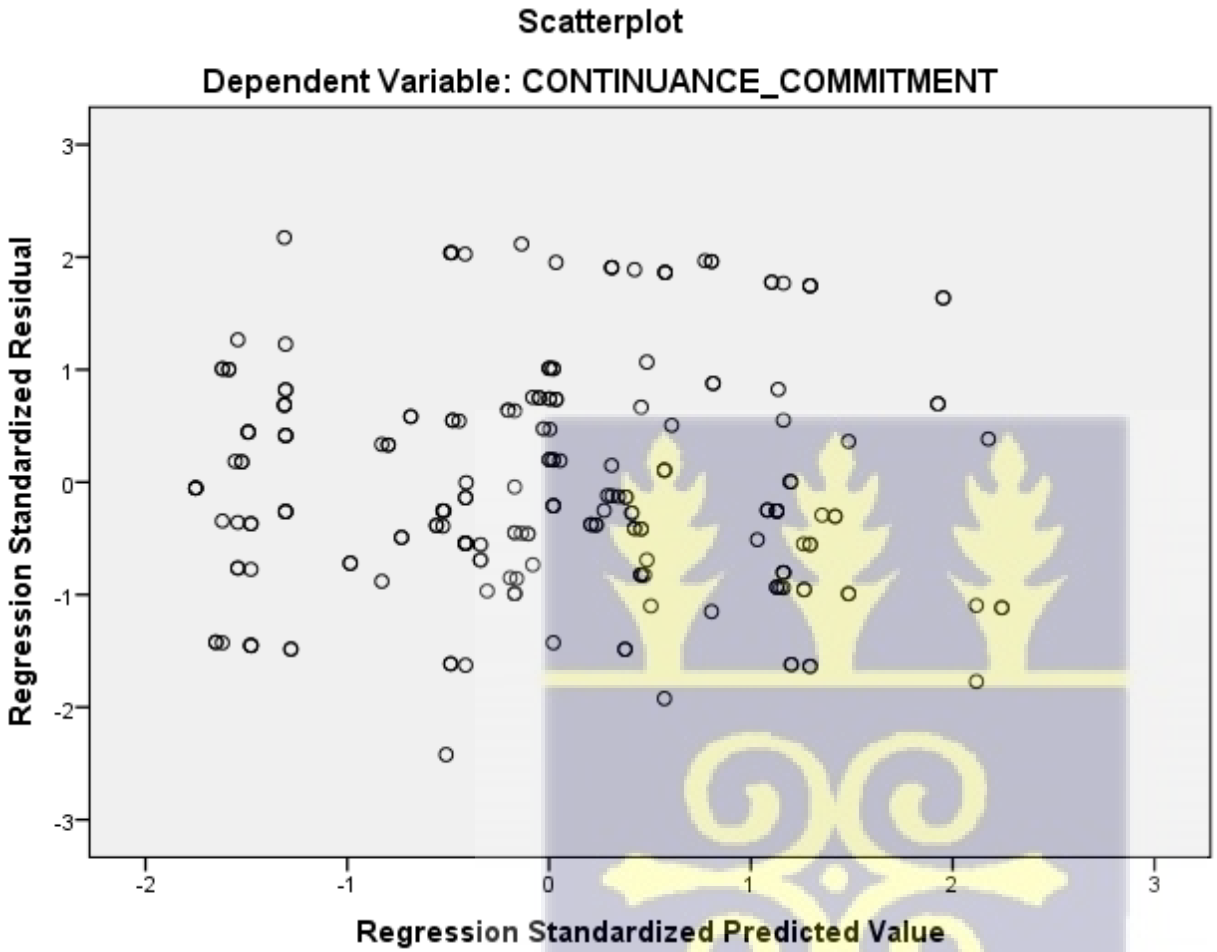
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.3942	27.2493	24.5229	1.21534	218
Std. Predicted Value	-1.752	2.243	.000	1.000	218
Standard Error of Predicted Value	.572	2.764	1.165	.383	218
Adjusted Predicted Value	22.2697	27.8418	24.5401	1.24264	218
Residual	-17.90248	16.07153	.00000	7.30566	218
Std. Residual	-2.422	2.174	.000	.988	218
Stud. Residual	-2.454	2.190	-.001	1.003	218
Deleted Residual	-18.37725	16.29602	-.01712	7.51811	218
Stud. Deleted Residual	-2.484	2.209	.000	1.006	218
Mahal. Distance	.304	29.342	4.977	4.405	218
Cook's Distance	.000	.070	.005	.008	218
Centered Leverage Value	.001	.135	.023	.020	218

a. Dependent Variable: CONTINUANCE_COMMITMENT

Charts







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REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING PAIRWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE ZPP
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT NORMATIVE_COMMITMENT
  /METHOD=ENTER AGE EDU
  /METHOD=ENTER TOTAL_OS TOTAL_PCB
  /METHOD=ENTER INTERACTIONAL_VARIABLE
  /SCATTERPLOT=(*ZRESID ,*ZPRED)
  /RESIDUALS HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /CASEWISE PLOT(ZRESID) OUTLIERS(3)
  /SAVE MAHAL COOK LEVER.
```

Regression

[DataSet3] C:\Users\hp\Desktop\Untitled12.sav

Descriptive Statistics

	Mean	Std. Deviation	N
TOTAL_PCB	12.0688	5.05361	218
AFFECTIVE_COMMITMENT	27.7661	5.66135	171
CONTINUANCE_COMMITMENT	24.5229	7.40606	218
NORMATIVE_COMMITMENT	25.7339	6.71629	218

Correlations

		TOTAL_PCB	AFFECTIVE_COMMITMENT	CONTINUANCE_COMMITMENT	NORMATIVE_COMMITMENT
Pearson Correlation	TOTAL_PCB	1.000	-.171	-.001	-.072
	AFFECTIVE_COMMITMENT	-.171	1.000	.374	.501
	CONTINUANCE_COMMITMENT	-.001	.374	1.000	.162
	NORMATIVE_COMMITMENT	-.072	.501	.162	1.000
Sig. (1-tailed)	TOTAL_PCB	.	.013	.494	.145
	AFFECTIVE_COMMITMENT	.013	.	.000	.000
	CONTINUANCE_COMMITMENT	.494	.000	.	.008
	NORMATIVE_COMMITMENT	.145	.000	.008	.
N	TOTAL_PCB	218	171	218	218
	AFFECTIVE_COMMITMENT	171	171	171	171
	CONTINUANCE_COMMITMENT	218	171	218	218
	NORMATIVE_COMMITMENT	218	171	218	218

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT[b]	.	Enter

a. Dependent Variable: TOTAL_PCB

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.185[a]	.034	.017	5.01057

a. Predictors: (Constant), NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT

b. Dependent Variable: TOTAL_PCB

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	148.959	3	49.653	1.978	
Residual	4192.675	167	25.106		
Total	4341.634	170			

a. Dependent Variable: TOTAL_PCB

b. Predictors: (Constant), NORMATIVE_COMMITMENT, CONTINUANCE_COMMITMENT, AFFECTIVE_COMMITMENT

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations		Collinearity Statistics		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Pa	Tolerance	VIF

										r t		
(Constant)	15.616	2.114		7.386	.000	11.442	19.790					
AFFECTIVE_COMMITMENT	-.187	.084	-.210	-2.240	.026	-.352	-.022	-.171	-.171	-.170	.661	1.514
CONTINUANCE_COMMITMENT	.051	.056	.074	.903	.368	-.060	.161	-.001	.070	.069	.859	1.164
NORMATIVE_COMMITMENT	.016	.066	.021	.239	.811	-.115	.146	-.072	.019	.018	.748	1.337

a. Dependent Variable: TOTAL_PCB

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	AFFECTIVE_COMMITMENT	CONTINUANCE_COMMITMENT	NORMATIVE_COMMITMENT
1	1	3.889	1.000	.00	.00	.00	.00
	2	.064	7.816	.01	.01	.73	.24
	3	.029	11.615	.55	.04	.23	.62
	4	.019	14.357	.44	.95	.03	.14

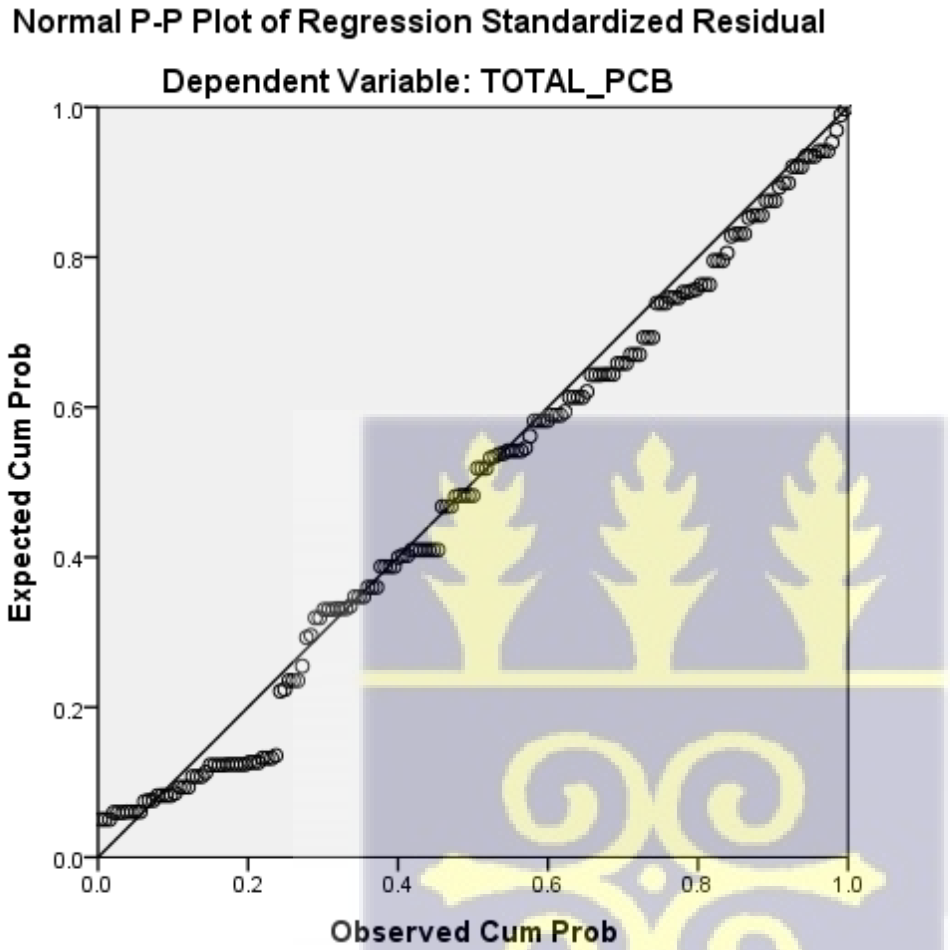
a. Dependent Variable: TOTAL_PCB

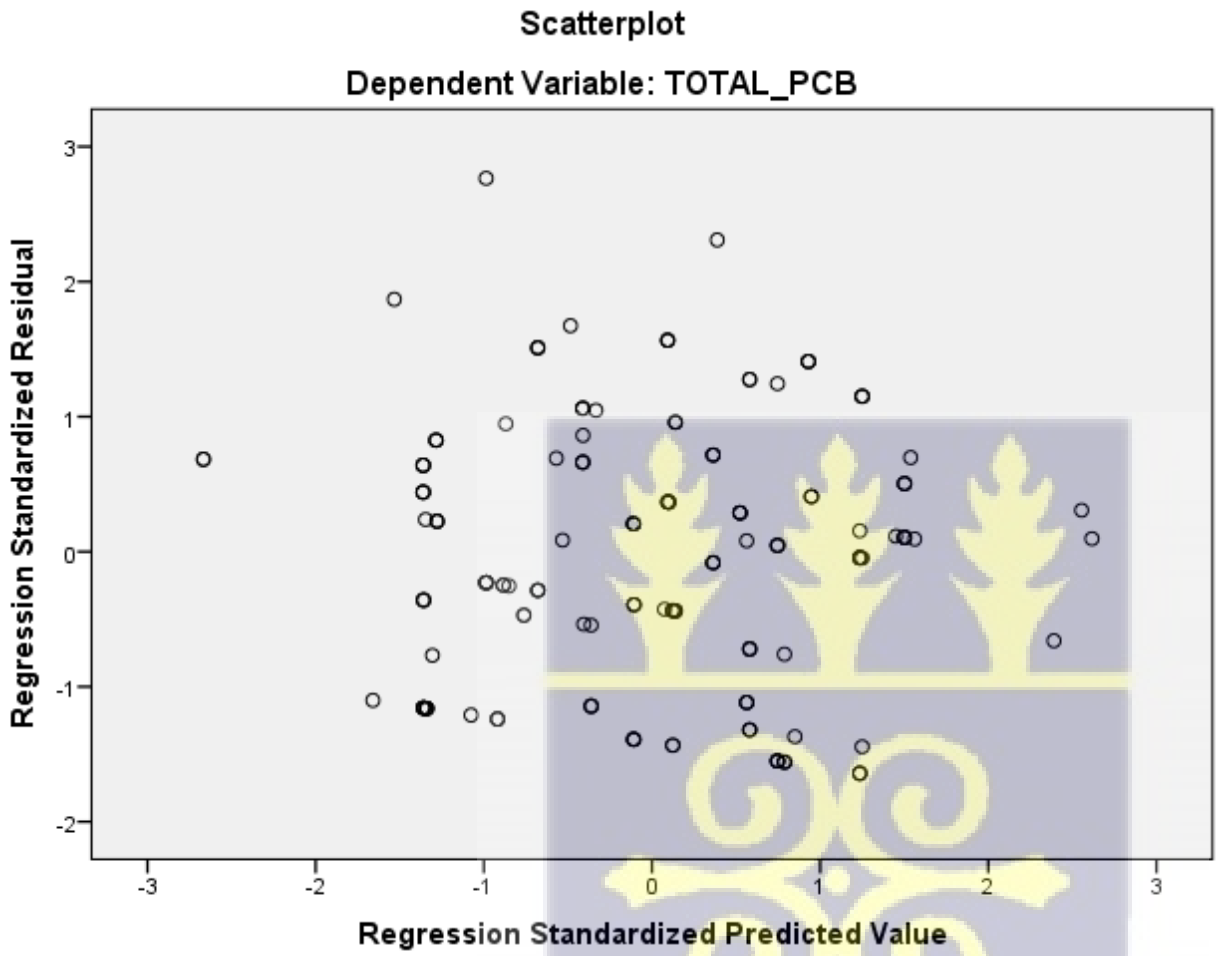
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.5715	14.5174	12.0451	.93209	171
Std. Predicted Value	-2.668	2.616	-.025	.996	171
Standard Error of Predicted Value	.418	1.577	.764	.200	171
Adjusted Predicted Value	9.3757	14.4643	12.0495	.94769	171
Residual	-8.22540	13.85440	-.28490	4.68164	171
Std. Residual	-1.642	2.765	-.057	.934	171
Stud. Residual	-1.666	2.810	-.057	.946	171
Deleted Residual	-8.47209	14.30762	-.28930	4.80397	171
Stud. Deleted Residual	-1.675	2.870	-.057	.950	171
Mahal. Distance	.192	15.851	3.227	2.202	171
Cook's Distance	.000	.065	.006	.009	171
Centered Leverage Value	.001	.093	.019	.013	171

a. Dependent Variable: TOTAL_PCB

Charts





Regression

[DataSet1] C:\Users\hp\Desktop\Untitled12.sav

Descriptive Statistics

	Mean	Std. Deviation	N
NORMATIVE_COMMITMENT	25.7339	6.71629	218
AGE	2.11	.663	218
EDUCATIONAL LEVEL	1.20	.399	218
TOTAL_OS	44.7385	10.35857	218
TOTAL_PCB	12.0688	5.05361	218
INTERACTIONAL_VARIABLE	.1778	1.03086	218

Correlations

		NORMATIVE_COMMITMENT	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
Pearson Correlation	NORMATIVE_COMMITMENT	1.000	-.050	-.132	-.220	-.072	.139
	AGE	-.050	1.000	.231	-.213	.087	.039
	EDUCATIONAL LEVEL	-.132	.231	1.000	.040	.066	.004
	TOTAL_OS	-.220	-.213	.040	1.000	.179	.022
	TOTAL_PCB	-.072	.087	.066	.179	1.000	.191
	INTERACTIONAL_VARIABLE	.139	.039	.004	.022	.191	1.000
Sig. (1-tailed)	NORMATIVE_COMMITMENT	.	.230	.026	.001	.145	.020
	AGE	.230	.	.000	.001	.100	.286
	EDUCATIONAL LEVEL	.026	.000	.	.276	.165	.475
	TOTAL_OS	.001	.001	.276	.	.004	.372
	TOTAL_PCB	.145	.100	.165	.004	.	.002
	INTERACTIONAL_VARIABLE	.020	.286	.475	.372	.002	.
N	NORMATIVE_COMMITMENT	218	218	218	218	218	218
	AGE	218	218	218	218	218	218
	EDUCATIONAL LEVEL	218	218	218	218	218	218
	TOTAL_OS	218	218	218	218	218	218
	TOTAL_PCB	218	218	218	218	218	218

INTERACTIONAL_VARIABLE	218	218	218	218	218	218

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	EDUCATIONAL LEVEL, AGE[b]	.	Enter
2	TOTAL_PCB, TOTAL_OS[b]	.	Enter
3	INTERACTIONAL_VARIABLE[b]	.	Enter

a. Dependent Variable: NORMATIVE_COMMITMENT

b. All requested variables entered.

Model Summary[d]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.133[a]	.018	.009	6.68726	.018	1.944	2	215	.146
2	.262[b]	.069	.051	6.54158	.051	5.842	2	213	.003
3	.304[c]	.092	.071	6.47329	.024	5.517	1	212	.020

a. Predictors: (Constant), EDUCATIONAL LEVEL, AGE

b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE

d. Dependent Variable: NORMATIVE_COMMITMENT

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	173.885	2	86.943	1.944	.146[b]
	Residual	9614.684	215	44.719		
	Total	9788.569	217			
2	Regression	673.827	4	168.457	3.937	.004[c]
	Residual	9114.742	213	42.792		
	Total	9788.569	217			
3	Regression	905.028	5	181.006	4.320	.001[d]
	Residual	8883.541	212	41.903		
	Total	9788.569	217			

a. Dependent Variable: NORMATIVE_COMMITMENT

b. Predictors: (Constant), EDUCATIONAL LEVEL, AGE

c. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

d. Predictors: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS, INTERACTIONAL_VARIABLE

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	28.740	1.847		15.561	.000					
AGE	-.213	.704	-.021	-.302	.763	-.050	-.021	-.020	.947	1.
EDUCATIONAL LEVEL	-2.136	1.170	-.127	-1.826	.069	-.132	-.124	-.123	.947	1.
(Constant)	36.301	2.872		12.642	.000					
AGE	-.740	.712	-.073	-1.039	.300	-.050	-.071	-.069	.884	1.
EDUCATIONAL LEVEL	-1.758	1.150	-.104	-1.529	.128	-.132	-.104	-.101	.937	1.
TOTAL_OS	-.148	.045	-.228	-3.287	.001	-.220	-.220	-.217	.909	1.
TOTAL_PCB	-.024	.090	-.018	-.265	.792	-.072	-.018	-.017	.951	1.
(Constant)	36.608	2.845		12.869	.000					
AGE	-.778	.705	-.077	-1.104	.271	-.050	-.076	-.072	.884	1.
EDUCATIONAL LEVEL	-1.722	1.138	-.102	-1.513	.132	-.132	-.103	-.099	.937	1.
TOTAL_OS	-.147	.045	-.227	-3.307	.001	-.220	-.222	-.216	.909	1.
TOTAL_PCB	-.064	.091	-.048	-.701	.484	-.072	-.048	-.046	.918	1.
INTERACTIONAL_VARIABLE	1.020	.434	.157	2.349	.020	.139	.159	.154	.963	1.

a. Dependent Variable: NORMATIVE_COMMITMENT

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	TOTAL_OS	-.232[b]	-3.415	.001	-.227	.946	1.057	.897
	TOTAL_PCB	-.062[b]	-.917	.360	-.063	.990	1.010	.941
	INTERACTIONAL_VARIABLE	.141[b]	2.095	.037	.142	.998	1.002	.945
2	INTERACTIONAL_VARIABLE	.157[c]	2.349	.020	.159	.963	1.039	.884

a. Dependent Variable: NORMATIVE_COMMITMENT

b. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE

c. Predictors in the Model: (Constant), EDUCATIONAL LEVEL, AGE, TOTAL_PCB, TOTAL_OS

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	AGE	EDUCATIONAL LEVEL	TOTAL_OS	TOTAL_PCB	INTERACTIONAL_VARIABLE
1	1	2.887	1.000	.01	.01	.01			
	2	.073	6.291	.00	.51	.71			
	3	.040	8.496	.99	.48	.28			
2	1	4.705	1.000	.00	.00	.00	.00	.01	

	2	.128	6.065	.00	.08	.13	.00	.75	
	3	.083	7.548	.01	.47	.02	.22	.11	
	4	.068	8.308	.03	.14	.81	.10	.13	
	5	.017	16.711	.96	.31	.03	.67	.00	
	1	4.748	1.000	.00	.00	.00	.00	.01	.00
	2	.960	2.224	.00	.00	.00	.00	.00	.96
3	3	.125	6.175	.00	.08	.14	.00	.73	.03
	4	.082	7.606	.01	.47	.03	.21	.12	.01
	5	.068	8.354	.03	.13	.79	.11	.14	.00
	6	.017	16.798	.96	.31	.03	.67	.00	.00

a. Dependent Variable: NORMATIVE_COMMITMENT

Casewise Diagnostics[a]

Case Number	Std. Residual	NORMATIVE_COMMITMENT	Predicted Value	Residual
24	-3.244	6.00	26.9962	-20.99616

a. Dependent Variable: NORMATIVE_COMMITMENT

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	21.2880	30.8354	25.7339	2.04221	218
Std. Predicted Value	-2.177	2.498	.000	1.000	218
Standard Error of Predicted Value	.501	2.420	1.020	.335	218
Adjusted Predicted Value	20.9060	31.0853	25.7336	2.05443	218
Residual	-20.99616	13.97674	.00000	6.39828	218
Std. Residual	-3.244	2.159	.000	.988	218
Stud. Residual	-3.286	2.226	.000	1.002	218
Deleted Residual	-21.55298	14.85475	.00031	6.57052	218
Stud. Deleted Residual	-3.365	2.247	.000	1.006	218
Mahal. Distance	.304	29.342	4.977	4.405	218
Cook's Distance	.000	.052	.005	.007	218
Centered Leverage Value	.001	.135	.023	.020	218

a. Dependent Variable: NORMATIVE_COMMITMENT

Charts