

How job stressors influence bankers' organizational commitment?

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History

- Received: 01-01-2025
- Revised: 16-04-2025
- Accepted: 10-06-2025
- Published Online: 10-09-2025

DOI :

<https://doi.org/10.32508/stdjelm.v9i3.1543>



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ABSTRACT

This study investigates the impact of job stressors – specifically income, job design, and supervisor relationships – on the stress levels experienced by employees in Vietnamese commercial banks. Using a quantitative cross-sectional survey of 150 employees, the research employs Partial Least Squares Structural Equation Modeling (PLS-SEM) for comprehensive data analysis by using Smart PLS 4. The findings reveal that negative relationships with supervisors, inadequate income, and poorly designed jobs significantly contribute to increased job stress among employees. This emphasizes the multifaceted nature of job stress as a formative construct that adversely affects organizational commitment. When employees encounter stress due to unsatisfactory supervisory relationships, insufficient pay, and ineffective job design, their commitment to the organization diminishes. Theoretically, this study outlines a model of job stressors that lead to heightened stress levels, which negatively impact the organizational commitment of bank employees. In light of these findings, the study stresses the necessity for banks to develop and implement effective strategies aimed at enhancing employee satisfaction and well-being. Key areas for improvement include increasing income levels to ensure fair compensation, refining job design to create roles that are engaging and aligned with employees' skills, and fostering positive relationships between supervisors and their teams. Addressing these factors can help alleviate stress levels and enhance overall organizational commitment, which is crucial for long-term success. This research serves as an essential resource for bank management and policymakers committed to creating a healthier work environment. Prioritizing employee well-being is not just a moral obligation; it is a strategic imperative that can lead to a more supportive workplace culture. This study underscores the importance of addressing job stressors to foster organizational commitment in the banking sector.

Key words: job stress, organizational commitment, income, job design, relationships with superiors

INTRODUCTION

The impact of human resource management on performance was the dominant research issue in the field¹. The literature on human resource management in banking industry widely confirm the direct impact of human resource management practices on bank performance² in many domains and countries, e.g. in retail banking³, in Islamic Banking⁴, in Pakistani banking⁵, Romanian banking⁶. Human resource helps bank generate sustained competitive advantage^{7,8}.

Of human resource management, factors influencing organizational commitment of banking sector employees is interested⁹. It is evidenced that job satisfaction is positively related to organizational trust, affective commitment, continuance commitment and normative commitment¹⁰. A study by Kaur and Sandhu¹¹ revealed significant differences in organizational commitment across career stages of employees when career stages were categorized on the basis of chronological age but no significant difference in any

dimension of organizational commitment has been found between employees in early-career stage (up to 2 years of experience), and employees in mid-career stage (3-10 years of experience). Nguyen, Mai¹² documented that employees' organizational commitment of Vietnamese bankers was impacted by a set of high-performance human resources managerial practices, which is mediated by job satisfaction. Prasetyo, Yuniarsih¹³ identified the mediating role of organizational commitment in the relationship between job satisfaction and organizational citizenship behavior. In sum, job satisfaction was documented as one of key drivers of organizational commitment.

In addition, stress is another determinant of organizational commitment. Khodabakhshi¹⁴ found the significant inverse correlation between occupational stress and organizational commitment of women working in Shahr bank, which means that those prone to high occupational stress have lower organizational commitment and are more willing to leave the job. Velnampy and Aravinthan¹⁵ also confirmed occupational stress is negatively correlated with organi-

Cite this article : Hung Vu D, Thanh Long N, Thien Huong L T. **How job stressors influence bankers' organizational commitment?**. *Sci. Tech. Dev. J. - Eco. Law Manag.* 2025; 9(3):6197-6207.

zational commitment in Sri Lankan private banks. Bhatti, Bhatti¹⁶ found that banking employees face great stress due to many stress antecedents like lack of support from supervisors, great pressure of work, problematic co-workers relationship and family and work life conflicts, which lead to low organizational commitment and absenteeism.

This research examines the factors contributing to job stress among banking employees. Additionally, it assesses the influence of job stressors on organizational commitment in order to validate the stress measurement model. The subsequent sections of this paper delve into the theoretical foundations, methodology, and findings of the study. Finally, the managerial implications will be discussed following the presentation of the research results.

THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

Job stress (StrSta) and Organizational Commitment (OrgCom)

Stress can be defined as a negative reaction to situations or events that are perceived to exceed an individual's ability to cope effectively¹⁷. Following the perspective of the Michigan group¹⁸, stress can be understood as an individual's response to perceived threats arising from the characteristics of their work environment. This viewpoint emphasizes the idea of a mismatch or poor fit between an individual's abilities and the demands placed upon them in their work context. It suggests that stress may arise when individuals face excessive demands that surpass their capabilities or when they lack the necessary resources to effectively manage a specific work situation^{19,20}.

Job stress is a condition marked by negative reactions to overwhelming situations that exceed an individual's ability to cope. It is regarded as a harmful response to circumstances perceived as unmanageable¹⁷. Dr. Hans Selye, a pioneer in stress research, first documented this concept 50 years ago, describing it as a non-specific bodily reaction to external demands¹⁷. Stress is also characterized as psychological tension or discomfort arising from exposure to challenging or atypical situations, known as stressors²¹. Yozgat, Yurtkoru²². The US National Institute for Occupational Safety and Health further explains job stress as harmful physical and emotional responses that occur when job demands do not match a worker's capabilities, needs, or responses²³. They also note that job stress includes any aspect of the work environment that poses a threat to the individual, whether due to excessive demands or inadequate resources, resulting in heightened tension.

Job stress refers to any aspect of the work environment that presents a potential threat to an individual, whether it involves excessive demands or inadequate resources to meet one's needs, which leads to an increase in tension or pressure experienced by the person²⁴. Huang, Feuerstein²⁵ conducted a study in which they identified several factors that contribute to job stressors. This study, based on NIOSH Publication No. 96-115 from the National Occupational Research Agenda (NORA) by the US National Institute for Occupational Safety and Health in 1996, highlighted the concept of job stressors, also known as occupational stress or work stress. Job stress arises from various factors related to work organization, specifically those at the task and/or organizational level, which can lead to stress and potential negative effects on health. According to NIOSH (2016), job stressors can be broken down into six main components: scheduling (such as work-rest schedules, hours of work, and shift work), job design (including task complexity, required skill/effort, and worker control), interpersonal factors (such as relationships with supervisors and coworkers), career concerns (such as job security and growth opportunities), management style (including participatory management practices and teamwork), and organizational characteristics (such as climate and culture). These categories closely resemble the stressors proposed in the early model developed by²⁶ concerning the dynamics of work stress. Organizational commitment refers to the nature of an individual's connection with an organization. Organizational commitment refers to the mental bond between employees and organizations²⁷. Highly committed individuals express a strong desire to remain part of a specific organization, are willing to invest significant effort on behalf of the organization, and firmly believe in and embrace its values and goals²⁸. Thus, organizational commitment goes beyond passive loyalty, representing an active relationship where individuals are willing to contribute to the organization's success and well-being²⁸.

Organizational commitment can indeed be influenced by job stressors. Watanabe, Imamura²⁹ conducted a systematic review of a comprehensive job stress questionnaire in Japan from 2003 to 2021 and found that employees experiencing job stress may exhibit various outcomes, including effects on job performance, burnout, sickness absence, work engagement, work holism, work-self facilitation, recognition of the organization, work identity, motivation, and work ability. In a study by Inas Mohammed and Taghrid Saleh³⁰, it was found that job stressors had

a significant negative impact on perceived organizational support and organizational commitment. Additionally, previous research by Beckworth³¹ documented that job stress led to decreased organizational commitment and decreased job satisfaction, which subsequently contributed to employee turnover. As a result, this research also hypothesizes that job stress is associated with a decrease in organizational commitment.

Job stressors

Work Scheduling (WS.WoSc)

Employee work scheduling, which can be a source of stress, encompasses various factors such as work-rest schedules, allocated work hours, shift work, flexibility in scheduling, piecework, and breaks^{25,32}. Employees in the banking industry face the challenge of dedicating a significant amount of time not only to their work at the office but also to work-related tasks at home. Due to the excessive workload, employees often have to utilize their rest time to complete their tasks, resulting in a reduced period of rest and limited personal and family time. A study conducted in the United States by Blix, Cruise³³ revealed that 66% of work-related stress is caused by time pressure. Bankers may experience extended working hours or work overtime to handle pending tasks, which can lead to bringing work home and further reducing the time available for family. Job stressors such as heavy workloads and time pressure are common in the banking industry³⁴. These factors lead to increased job stress, and diminish organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.1: Poor work scheduling contributes to increased job stress.

Hypothesis 2.1: Poor work scheduling contributes to decreased organizational commitment.

Relationship with Co-worker (WS.ReCo)

The relationships with co-workers can also be a significant source of job stress for employees. Factors such as feeling undervalued by co-workers, a lack of support from co-workers, unfriendly interactions, conflicts with co-workers, difficulties in sharing information or collaborating with co-workers, and weak social relationships with co-workers can contribute to stress. Zaghini, Biagioli³⁵ have identified the lack of support from co-workers and poor relationships with co-workers as work-related stressors. These findings highlight the importance of positive and supportive relationships with co-workers in mitigating job stress. In the context of banking industry, the quality of relationships with co-workers can significantly impact

the level of stress experienced by bankers as well as and their organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.2: Negative relationships with co-workers contribute to increased job stress.

Hypothesis 2.2: Negative relationships with co-workers contributes to decreased organizational commitment.

Relationship with Seniors (WS.ReSe)

According to Huang, Feuerstein²⁵, interpersonal factors, specifically the relationships with seniors and co-workers, can be a source of job stress. In terms of relationships with seniors, employees may experience stress due to various factors such as a lack of respect, trust, and support from their superiors, having their opinions ignored, being excluded from decision-making processes, a lack of understanding of their workload, pressure to work efficiently, unfair employee evaluations, and strict supervision. These factors are influenced by management styles, including practices such as participatory management and teamwork.

Furthermore, when employees face hindrance stressors caused by supervisors, they may resort to intentionally neglecting certain aspects of their job as a coping mechanism to protect their psychological well-being³⁶. The relationship with seniors has also been identified as a job stressor in computer-mediated environments³⁷. Therefore, the quality of the relationship with seniors can significantly contribute to job stress experienced by bankers, and their organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.3: Negative relationships with supervisors contribute to increased job stress.

Hypothesis 2.3: Negative relationships with supervisors contributes to decreased organizational commitment.

Income (WS.Inco)

Income-related factors significantly contribute to job-related stress, which is one of major concerns for employees in their careers²⁵. Bankers, for instance, may experience stress when they encounter circumstances like receiving a salary lower than anticipated, insufficient coverage of basic expenses, inadequate family income, noticeable salary discrepancies compared to other industries, financial hardships, unequal salary distribution, not meeting salary expectations, insufficiently rewarding policies, and unappealing reward systems. Consequently, discontentment with

income can be regarded as a contributing factor to job-related stress among bankers, as also documented by Badar³⁸, and it also reduces organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.4: Low income contributes to increased job stress.

Hypothesis 2.4: Low income contributes to decreased organizational commitment.

Training and Promotion (WS.TrPr)

Career concerns, including growth opportunities, can indeed contribute to work-related stress. For bankers, stress may arise when they face situations such as having limited professional development opportunities, limited career advancement prospects, a lack of job skills training, an unclear path for advancement, and participating in boring or irrelevant training programs. The absence of training and promotion opportunities can significantly impact employee stress levels. In particular, career concerns related to promotions can lead to higher levels of stress, especially among individuals who possess a strong "getting ahead" orientation³⁹. Training and promotion opportunities are part of the organizational climate, which contributes to job stressors as observed by Thakre and Shroff⁴⁰. As a result, dissatisfaction with training and promotion opportunities can be viewed as a significant job stressor for employees, leading to a decrease in organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.5: Inadequate training and promotion opportunities contribute to job stress.

Hypothesis 2.5: Inadequate training and promotion opportunities contributes to decreased organizational commitment.

Job Design (WS.WoDe)

As stated by Huang, Feuerstein²⁵, job design refers to the intricacy of a job, including the necessary skills and efforts to complete it, as well as the decision latitude of employees, which refers to their level of control over their tasks and behavior during the workday. Unfavorable job design involves aspects such as high communication skills requirements, occupational risks, pressure to meet targets, and a multitude of targets. Unfavorable job design can act as a job stressor because it can impose a "load" on workers³² due to the need to balance various aspects of the job, which can result in stress, according to Balance Theory of Job Design for Stress Reduction by Smith and Sainfort⁴¹, and can also diminish organizational commitment.

There, the following hypothesis is proposed:

Hypothesis 1.6: Poor job design contributes to increased job stress.

Hypothesis 2.6: Poor job design contributes to decreased organizational commitment.

Figure 1 presents the research model, offering an overview of the theoretical framework and hypotheses. The study suggests that various factors may impact bankers' job stress and organizational commitment, including work scheduling (H1), relationships with co-workers (H2), relationships with supervisors (H3), income (H4), training and promotion opportunities (H6), and job design (H7).

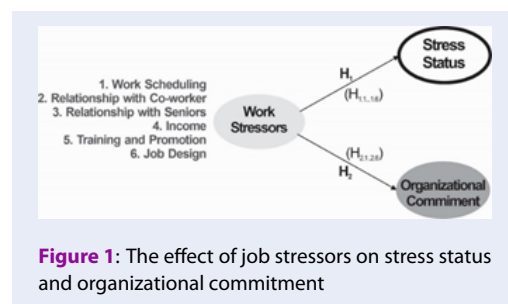


Figure 1: The effect of job stressors on stress status and organizational commitment

METHODS

A quantitative study was undertaken to examine the impact of job stressors on stress levels and organizational commitment among bankers. This stage involved a cross-sectional survey that collected data from 150 employees working in the banking industry in Vietnam. The mediating effect was assessed using Partial Least Squares Structural Equation Modeling (PLS-SEM), as proposed by Hair, Hult⁴², following the validation and reliability testing of the measurement instruments.

Data collection

The questionnaire utilized in this study consisted of a total of 69 items designed to measure the various research variables. To assess the constructs, measurement items were adapted from previous studies. For instance, the factors contributing to job stressors were drawn from the work of Huang, Feuerstein²⁵, while the Brief Job Stress Questionnaire (BJSQ) in Sugito, Okada⁴³ informed the measurement of certain aspects. Organizational commitment was measured using items from the study conducted by Mowday, Steers²⁸. Additionally, new items were generated based on insights obtained from interviews.

The questionnaire encompassed specific dimensions, including working scheduling (6 items), relationships

Table 1: Sample description

		Gender			Age			
		Male	Female	Total	22 – 29	30 - 39	40 - 49	Total
Education	College	0	1	1	0	0	1	1
	University	70	65	135	63	44	28	135
	Postgraduat	11	3	14	3	6	5	14
Income	<7,5 mil.	2	5	7	7	0	0	7
	7.5 to 15 mil.	54	54	108	46	40	22	108
	5 to below 20 mil.	21	7	28	11	8	9	28
	Above 20 mil.	4	3	7	2	2	3	7
Job position	Back-office	12	10	22	4	9	9	22
	Customer service	1	30	31	17	9	5	31
	Sales staff	62	23	85	43	27	15	85
	Managers	5	2	7	1	1	5	7
	Risk management	1	4	5	1	4	0	5
Banking	Big4	5	2	7	2	5	0	7
	Other commercial banks	76	67	143	64	45	34	143
	Total	81	69	150	66	50	34	150

*Monthly income in million Vietnamese dong.

** The "Big 4" commercial banks include AgriBank, BIDV, Vietcombank, and VietinBank.

with co-workers (6 items) and seniors (9 items), working environments (8 items), income (11 items), training and promotion opportunities (5 items), job design (7 items), stress status (7 items), and organizational commitment (10 items). Respondents were asked to indicate their level of agreement or disagreement with the provided statements using a five-point Likert scale, where 1 represented "strongly disagree" and 5 represented "strongly agree."

In-depth interviews were conducted with six individuals who had worked in the banking sector for 3 to 15 years. These interviews aimed to clarify the understanding of the questionnaire, focusing on refining its wording to ensure the reliability of measurement scales related to work scheduling, relationships

with co-workers and supervisors, income, training and promotion opportunities, and job design.

Table 1 presents the description of 150 valid respondents. The results indicate that the study sample is evenly distributed across demographic attributes.

Data analysis

Factor analysis should be conducted using Principal Components extraction for unidimensional structures, while Principal Axis Factoring and Promax rotation are recommended for multidimensional structures or unidimensional structures that exhibit signs of being multidimensional⁴⁴. The selection criteria for measurement items and factors include: (1) Cron-

bach's Alpha greater than 0.7 and total variable correlation exceeding 0.3; (2) Extraction Sums of Squared Loadings greater than 50% and factor loadings for measurement items above 0.5; and (3) the difference between the highest loading coefficient of a measurement item to one factor and the second highest loading coefficient of that item to other factors should be no less than 0.3.

The validation of the measurement model consists of several key steps. First, model fit is assessed using Confirmatory Factor Analysis (CFA) to evaluate alignment with the data. Next, both reliability and validity (convergent and discriminant) of the scales are examined, which includes validating each individual construct and comparing the main model with competing models. Finally, the theoretical relationships of the scale are tested to establish nomological validity.

RESULTS

Reliability, convergent and discriminant validity

The analysis results in Table 2 indicate that all structures retained their original number of measurement items, except for WS.Inco, which had one item with a slightly low loading coefficient of 0.46. This item will be retained for the subsequent CFA. Like the low factor loading of 0.46, the high Cronbach's Alpha values (>0.9) warrant further investigation through confirmatory factor analysis, as suggested by Hair, Hult⁴². After removing a few measurement items, the structures met the testing requirements, as shown in the table below. The only exception is that the RMSEA for StrSta is slightly above the threshold; however, it is accepted with 5 measurement items. The results indicate that the structures satisfy the criteria for convergent and discriminant validity, and the overall fit of the model is satisfactory, with CMIN/df = 1.366, CFI = 0.913, TLI = 0.908, and RMSEA = 0.050.

The effects of job stressors on stress status and organizational commitment

The main model

The testing results presented in Figure 2 indicate that the model fits well, with CMIN/df = 1.366, CFI = 0.913, TLI = 0.906, and RMSEA = 0.050. The results of the hypothesis testing are summarized in Table 3. Two notable significant relationships are found in hypotheses H2.3 and H2.6.

H2.3: The relationship with supervisors reflects a hierarchical, bureaucratic nature; the higher the level of this relationship, the stronger the employee's commitment to the organization. This can be explained as follows: although the relationship with supervisors (in a

bureaucratic/command direction) is a stressor, it does not impact commitment to the organization. This significant relationship, as evidenced by the tests, is likely a coincidental correlation, as organizational commitment is influenced by multiple factors.

H2.6: As job difficulty and challenges increase, organizational commitment also rises. Difficult and challenging work can be a source of stress, but it can also stimulate employees' potential, encouraging them to strive for performance and align their personal outcomes with organizational results.

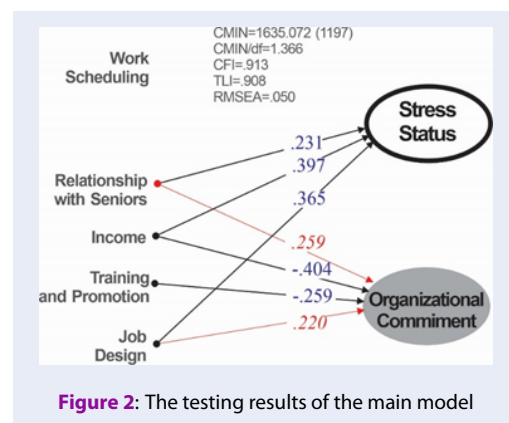


Figure 2: The testing results of the main model

To strengthen the testing results, the relationship WS.ReSe $\rightarrow$ OrgCom was fixed at 0, yielding fitting results with CMIN/df = 1.369, CFI = 0.912, TLI = 0.907, and RMSEA = 0.050, with hypothesis testing shown in Figure 3. Overall, the relationships are consistent with the theory related to Work Stressors $\rightarrow$ Stress Status, while the only stressor affecting OrgComm is WS.InCo.

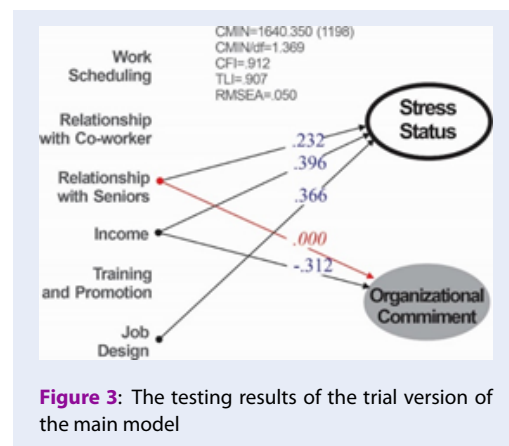


Figure 3: The testing results of the trial version of the main model

Table 2: Table 2: EFA results

Before EFA				EFA			
Construct	items	Construct	items	Lmin	Lmax	Extraction Sums of Squared Loadings (%)	Alpha
WS.WoSc	6	WS.WoSc	6	0.626	0.788	61.264	0.855
WS.ReCo	6	WS.ReCo	6	0.735	0.833		0.903
WS.ReSe	9	WS.ReSe	9	0.748	0.901		0.950
WS.Inco	11	WS.Inco	11	0.460	0.852		0.945
WS.TrPr	5	WS.TrPr	5	0.648	0.798		0.887
WS.WoDe	7	WS.WoDe	7	0.601	0.809		0.857
StrSta	7	StrSta	7	0.602	0.881	57.470	0.872
OrgCom	10	OrgCom	10	0.743	0.809	62.808	0.933

Table 3: Testing results of the main model

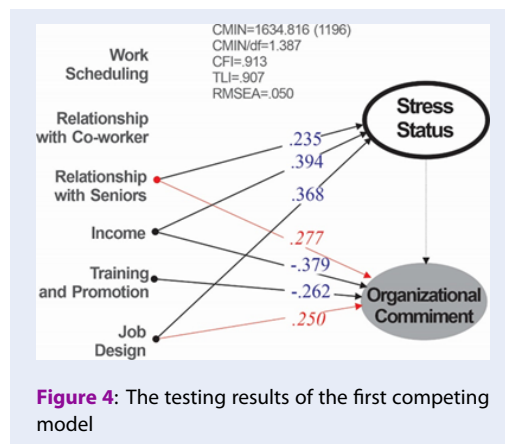
			Regression weight		Hypotheses	Result
StrSta	<—	WS.WoSc	0.043	0.588	H1.1	
StrSta	<—	WS.ReCo	-0.083	0.308	H1.2	
StrSta	<—	WS.ReSe	0.231	0.012	H1.3	Confirmed
StrSta	<—	WS.Inco	0.397	***	H1.4	Confirmed
StrSta	<—	WS.TrPr	0.000	0.999	H1.5	
StrSta	<—	WS.WoDe	0.365	***	H1.6	Confirmed
OrgCom	<—	WS.WoSc	-0.124	0.210	H2.1	
OrgCom	<—	WS.ReCo	-0.074	0.458	H2.2	
OrgCom	<—	WS.ReSe	0.259	0.023	H2.3	
OrgCom	<—	WS.Inco	-0.404	***	H2.4	Confirmed
OrgCom	<—	WS.TrPr	-0.259	0.025	H2.5	Confirmed
OrgCom	<—	WS.WoDe	0.220	0.035	H2.6	

The competing models

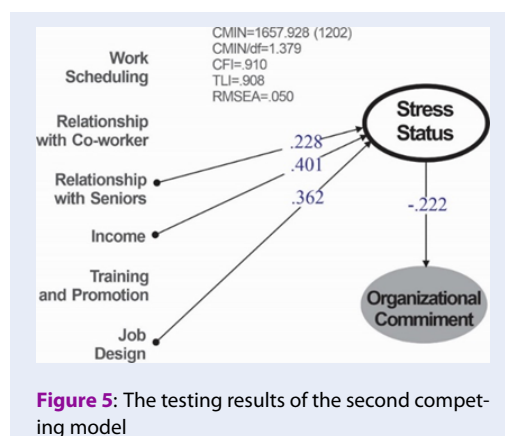
To strengthen the testing results, the hypothesis (H3) suggesting that bankers' stress status positively affects their organizational commitment was proposed in the first competing model. The testing results in Figure 4 indicate that this model fits well, with CMIN/df = 1.387, CFI = 0.913, TLI = 0.907, and RMSEA = 0.050. However, this model faces similar issues to the main model regarding hypotheses H2.3 and H2.6. Additionally, hypothesis H3 is not accepted. It is also noted that if the relationship $WS.ReSe \rightarrow OrgCom$ is fixed at 0, the testing results are similar to those of the main model, and H3 is unaccepted.

The second competing model

Given the similar testing results of the main model and the first competing model, along with the positive coincidental correlation between a poor relationship with seniors and organizational commitment, as well as the controversial correlation between training-promotion and organizational commitment, it is reasonable to test the second competing model, in which the direct relationships between stressors and organizational commitment are removed. As a result, stress status fully mediates the relationship between stressors and organizational commitment. The testing results of the competing model in Figure 5 show a good



fit with CMIN/df = 1.379, CFI = 0.910, TLI = 0.904, and RMSEA = 0.050.



This second competing model is adopted because it is theoretically sound. First, job stress is caused by several factors, referred to as stressors, as discussed in the literature on job stress. This finding enriches the literature on job stressors, as seen in recent studies by Yang, Li⁴⁵ and Cong, Zhang⁴⁶. Second, job stress can be viewed as a formative construct that leads to decreased organizational commitment. Results indicate that Vietnamese bankers' job stress is caused by negative relationships with supervisors, perceived low income, and poor job design. As a result, high stress levels may decrease organizational commitment. The relationship between job stress and organizational commitment remains contentious. Chen, Silverthorne⁴⁷ found no significant link between the two. In contrast, Abdelmoteleb⁴⁸ conducted a longitudinal study that identified a dynamic feedback loop, demonstrating that job stress can negatively impact organizational commitment over time, and vice versa.

Through the examination of three models, this study highlights that job stressors adversely affect organizational commitment within the banking industry in Vietnam.

DISCUSSION, IMPLICATION AND CONCLUSION

This study introduces a novel model that enhances our understanding of job stress within the banking sector. It is theoretically robust, highlighting that job stress arises from multiple stressors, a concept well-established in the literature on banking job stress^{17,21,23}. They also note that job stress includes any aspect of the work environment that poses a threat to the individual, whether due to excessive demands or inadequate resources, resulting in heightened tension. However, this research uniquely positions job stress as a formative construct that significantly impacts organizational commitment.

The findings reveal that for Vietnamese bankers, job stress is predominantly driven by negative relationships with supervisors^{25,36,37}, perceived low income^{25,38}, and poor job design by^{25,32,41}. This perspective contributes to the existing body of knowledge by demonstrating that high stress levels can detrimentally affect organizational commitment. By framing job stress in this way, the study provides valuable insights that can inform both academic discourse and practical interventions aimed at improving workplace dynamics in the banking industry.

This research encourages commercial banks to adopt comprehensive strategies aimed at reducing job stress for bankers while simultaneously enhancing their organizational commitment. By implementing targeted initiatives that improve income, and refine job design, banks can foster a culture of well-being and productivity. Additionally, strengthening relationships between employees and their superiors is crucial, as it promotes open communication, trust, and collaboration. Such an approach not only contributes to a more positive workplace atmosphere but also helps cultivate a sense of belonging and loyalty among employees. As a result, these strategies can significantly enhance employee commitment to their banks, leading to improved performance, lower turnover rates, and ultimately a stronger competitive position in the financial market. By prioritizing the well-being of their workforce, commercial banks can create a sustainable model for success that benefits both employees and the organization as a whole.

This study highlights the complex nature of job stress as a key factor that negatively impacts organizational

commitment. However, one notable limitation of this study is the small sample size of 150 respondents. While this sample provides valuable insights into the factors influencing job stress among Vietnamese bankers, it may not fully capture the diversity of experiences and stressors present in larger populations or different banking sectors. A limited sample size can also affect the generalizability of the findings, as the results may not be representative of all banking professionals or other industries.

To enhance the robustness of future research, it is recommended that subsequent studies explore a larger and more diverse sample. Additionally, future investigations should consider examining a broader range of stressors beyond those identified in this study. By incorporating various factors, such as organizational culture, workload, and work-life balance, future research can provide a more comprehensive understanding of job stress and its implications for organizational commitment. Future studies should also investigate the aggregate effects of job stress beyond organizational commitment. This approach will not only strengthen theoretical contributions but also offer more targeted recommendations for mitigating job stress in the workplace.

COMPETING INTERESTS

The authors declare that they have no conflicts of interest.

AUTHORS' CONTRIBUTIONS

Dang Hung Vu: Tasked with writing the Introduction, performing a literature review, and leading the Discussion and Conclusion sections.

Nguyen Thanh Long: Responsible for designing the research framework, methodology, and data analysis.

Le Thi Thien Huong: Charged with developing the questionnaire, collecting data, processing data, and addressing implications.

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Các yếu tố gây căng thẳng trong việc ảnh hưởng như thế nào đến cam kết tổ chức của nhân viên ngân hàng?

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Lịch sử

- Ngày nhận: 01-01-2025
- Ngày sửa đổi: 16-04-2025
- Ngày chấp nhận: 10-06-2025
- Ngày đăng: 10-09-2025

DOI:

<https://doi.org/10.32508/stdjelm.v9i3.1543>



Bản quyền

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TÓM TẮT

Nghiên cứu này đánh giá tác động của các yếu tố gây căng thẳng trong công việc – cụ thể là thu nhập, thiết kế công việc và mối quan hệ với cấp trên – đến mức độ căng thẳng mà nhân viên gặp phải trong các ngân hàng thương mại tại Việt Nam. Sử dụng khảo sát định lượng cắt ngang với 150 nhân viên, nghiên cứu áp dụng mô hình phương trình cấu trúc dựa trên bình phương tối thiểu từng phần (PLS-SEM) để phân tích dữ liệu bằng Smart PLS 4. Kết quả nghiên cứu cho thấy mối quan hệ tiêu cực với cấp trên, thu nhập không đủ và công việc được thiết kế kém góp phần gây ra căng thẳng trong công việc của nhân viên. Điều này cho thấy căng thẳng trong công việc có cấu trúc nguyên nhân, được hình thành bởi nhiều yếu tố và có ảnh hưởng tiêu cực đến cam kết tổ chức. Khi nhân viên gặp căng thẳng do mối quan hệ không tốt với cấp trên, mức lương không đủ và thiết kế công việc không phù hợp, sự cam kết của họ đối với tổ chức sẽ giảm sút. Về mặt lý thuyết, nghiên cứu này đã khẳng định một mô hình các yếu tố gây căng thẳng trong công việc, ảnh hưởng xấu đến sự cam kết tổ chức của nhân viên ngân hàng. Dựa trên những kết quả này, các ngân hàng được khuyến nghị phát triển và thực hiện các chiến lược hiệu quả nhằm nâng cao sự hài lòng và phúc lợi của nhân viên. Các lĩnh vực cần cải thiện bao gồm tăng mức thu nhập để đảm bảo nhân viên được trả công xứng đáng, cải thiện thiết kế công việc để tạo ra sự hấp dẫn và phù hợp với kỹ năng của nhân viên, cùng với việc thúc đẩy các mối quan hệ tích cực giữa người quản lý và đội ngũ nhân viên. Giải quyết những yếu tố này có thể làm giảm mức độ căng thẳng và nâng cao sự cam kết tổ chức của nhân viên. Điều này rất quan trọng cho thành công lâu dài của ngân hàng. Nghiên cứu này có thể được sử dụng làm tài liệu tham khảo cho các nhà quản lý và nhà hoạch định chính sách của ngân hàng để tạo ra một môi trường làm việc lành mạnh hơn. Đặt phúc lợi của nhân viên lên hàng đầu không chỉ là nghĩa vụ đạo đức; đó là yêu cầu chiến lược để tạo nên văn hóa hỗ trợ lẫn nhau trong công việc. Nghiên cứu này nhấn mạnh tầm quan trọng của việc cải thiện các yếu tố gây căng thẳng trong công việc để thúc đẩy sự cam kết tổ chức trong lĩnh vực ngân hàng.

Từ khoá: căng thẳng công việc, cam kết tổ chức, thu nhập, thiết kế công việc, mối quan hệ với cấp trên.

Trích dẫn bài báo này: Hùng Vũ D, Thành Long N, Thiên Hương L T. Các yếu tố gây căng thẳng trong việc ảnh hưởng như thế nào đến cam kết tổ chức của nhân viên ngân hàng?. *Sci. Tech. Dev. J. - Eco. Law Manag.* 2025; 9(3):6197-6207.