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Financial Obligations on Work Stress, Work-Life Balance and Work Commitment of Bank Employees

Christie D. Ambing [α] & Dr. Kenneth L. Sanido [σ]

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I. Introduction

a) Background of the Study

For employees across diverse sectors, the burden of financial responsibilities has always been associated with stress. In banking, where work was centered on finances and involves myriad uncertainties, the repercussions of financial stress can be particularly acute (Kim et al., 2021).

Due to being one of the most stressful and demanding industries, the banking sector was constantly dealing with the challenges of financial obligations, which affect employee stress, work-life balance (WLB), work commitment, and general organizational effectiveness. Given the high job demands and long hours that bank employees were required to put in, there was little to no flexibility, which made achieving WLB almost impossible, further affecting commitment towards work and towards the organization as a whole (Smith et al., 2019; Tang et al., 2020).

However, underlying all these issues was the fact that the entire global financial ecosystem was perpetually shifting due to changes in the economy, advancements in technology, and shifts in regulations. These factors not only altered the financial behaviors of people and organizations, but also added to the complexities involved in fulfilling financial obligations in the modern world (Hastings & Lutmar, 2023). The Philippine economy has seen profound changes in the consumer spending patterns and debt levels of the populace in recent years (BSP, 2022). This growth posed challenges for the banking sector. Employees at a Philippines-based bank may be struggling with meeting financial expectations while simultaneously trying to balance their personal finances.

The overwhelming impacts of financial pressures on employee wellness and productivity have been documented. Stress from finances was associated with greater levels of anxiety, depression, and other health issues (Prawitz et al., 2020). Moreover, financial stress created barriers for individuals attempting to manage their work and home, which introduced conflict and dissatisfaction in both domains (Berdahl & Moore, 2018). In the banking industry where professionals were not only dealing with clients' money but also providing financial guidance, the pressure stemming from economic reality of having to achieve set financial goals was likely to amplify these challenges (Sekola et al., 2019).

Furthermore, the interdependence among financial responsibilities, job-related stress, work-life balance, and organizational citizenship behavior has recently attracted some attention. As an example, Zhang et al. (2018) documented that employees burdened with heavy financial responsibilities were likely to develop work-related stress, which was in part linked to maladaptive coping mechanisms like avoidance and rumination. In another example, Liu et al. (2020) studied the impact of financial obligations on the work-life balance of bank employees. Their findings showed that employees with greater financial obligations had a poorer work-life balance, and this impact was worsened in the presence of inadequate support from the organization. There seems to be a gap in literature regarding the relationship of financial obligations with work stress, work-life balance, managerial work-life balance and work commitment, especially in the context of the banking sector in the study area. Local banks, while attempting to tackle work-life integration issues, did face questions concerning the impact of these

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integration initiatives on employee commitment in that sector (Smith et al., 2022).

Given the significance of the banking sector in General Santos City and its impact on the local economy, understanding the role of financial obligations towards work stress, work-life balance, and work commitment was crucial for organizational success. By investigating the impact of financial obligations on work stress, work-life balance, and work commitment, this study sought to contribute to the existing literature and provide practical recommendations for enhancing employee well-being and organizational effectiveness within the banking industry in General Santos City.

II. Review of Related Literature

a) Work Stress

Work related stress was a common phenomenon that can greatly impact an individual's mental, physical and occupational health. Stress levels of bank employees and its consequences have been studied particularly regarding this issue (Wang 2019).

Chen et al. (2018) studied factors contributing to work stress for bank employees, noting the workload, job insecurity, interpersonal conflicts, and finances as major markers of concern. These findings highlighted the contributions of both work-related and personal factors to employee stress levels in the banking industry.

In addition, Wang and Zhang (2019) studied the impacts of work stress on the performance of bank employees. Their results indicated a negative impact of increased work stress on performance levels; employees under high stress were less likely to perform optimally.

Also, Li and Liu (2021) assessed the role of work stress on the intention of employees to leave the organization within the banking sector. The results showed that employees under high work stress were more likely to want to leave their positions, therefore identifying a pattern of stress and turnover in banking organizations.

b) Work-Life Balance

A reasonable work-life balance (WLB) refers not only to the balance between work-related activities and rest, family, leisure, or other personal activities, but also embraced all dimensions of personal development (Greenhaus & Allen, 2019). It has been pointed out by researchers that work-life balance was highly subjective in nature, whereby the individual's satisfaction, fulfillment, or conflict in managing competing demands was the tricky component (Shockley et al, 2018). Moreover, work-life balance was more than just the absence of conflict; it entailed experiences and engagement in work and personal life that were positive and meaningful (Greenhaus & Allen, 2019).

Different factors have been identified towards achieving balance in one's personal and professional life. These factors included organizational factors like job characteristics, organizational culture, and support policies (Kalliath& Brough, 2019); individual characteristics which embodied personality traits and coping strategies such and work values (Zhou & Wang, 2020); and contextual factors like gender roles, socioeconomic status and cultural norms (Crouter et al, 2019). Changes in technology, along with remote work and flexible schedules, have also altered the trajectory of work-life balance (Raghuram et al, 2021)

Achieving work-life balance was beneficial in many ways to individuals, organizations, and society as a whole. Work-life balance positively influenced the mental health and well-being of an employee, while increasing job satisfaction and lessening turnover intentions (Shockley et al., 2018). Moreover, organizations that promoted work-life balance initiatives reported enhanced organizational performance and increased competitiveness, since employee engagement, productivity, and retention improved (Kalliath & Brough, 2019). In addition, the community suffered less from stress and burnout while enabling greater social and communal participation, thereby improving the quality of life for everyone (Allen et al., 2019).

Even with increasing appreciation towards work-life balance, its achievement and implementation faced numerous challenges. Work-life conflict was still an issue for some demographic groups, such as parents, caregivers, and other marginalized groups (Crouter et al., 2019). Additionally, the merging of personal life with professional life due to work globalization and technology rose issues of work intensification and reduction of leisure time (Raghuram et al., 2021). Emerging complexities of work-life balance required innovative solutions relying on individual, organizational, and societal factors, so more research can be done on their interplay. Longitudinal research was essential for measuring the impact of work-life balance interventions on well-being, career progression, and overall life satisfaction over time.

c) Work Commitment

Work commitment or organizational commitment captured a very important dimension of the employee's behavior and attitude dichotomy within the organization. It showed the degree of an employee's identification and loyalty with the organization. Researchers have tried to understand over the years different aspects, predecessors, results, and processes of defining work commitment.

Work commitment was generally described having three primary components- affective, continuance and normative commitment (Meyer & Allen, 1991). Affective commitment represented feeling of attachment and identification towards the organization, while continuance commitment reflected perceived costs an employee leaving the organization. Normative

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commitment, on the other hand, involved an obligation or responsibility to stay with the organization (Meyer et al., 2002).

A number of more recent works have examined these dimensions deeper and their consequences. For example, in the more recent study by Meyer, Stanley and Herscovitch (2019), they observed that affective commitment was positively correlated with job satisfaction and intention to stay, while showing weakest relation with outcomes was continuity commitment. Moreover, it was also found that normative commitment has a moderating effect on the relationship between affective commitment and turnover intention which showed its significance for understanding employee retention (Freedman and Longhini, 2021).

Understanding the development of organizational commitment for employees remained an ongoing area of research. More recent work has focused on different social and organizational factors such as leadership style, organizational culture, job characteristics, and other social exchange relations as antecedents.

Transformational leadership was considered one of the most beneficial types of leadership because it has been linked to greater organizational commitment (Avolio & Bass, 2018). Transformational leaders stimulated their subordinates' passion and enthusiasm which created trust, loyalty and identification with the organization (Ng et al., 2020). On the other hand, Tepper (2018) described an opposite approach called abusive supervision which fostered adverse impact to organizational commitment because employees felt mistreated and disengaged from work.

Organizational culture can also impact the level of commitment an employee has towards the organization. Supportive organizational culture was often positive, which promotes trust and fairness. Brown et al. (2022) found that such organizational culture strengthened affective commitment and decreased intention to leave the organization. Moreover, Brown et al. (2022) confirmed that organizational culture positively affected retention and decreased absenteeism and turnover rates. Along with positive organizational culture, autonomy, task significance, and feedback have also shown to be positively related to work commitment as they added to level of meaningfulness and satisfaction of work (Hackman & Oldham, 2018).

Work commitment impacted both individual and organizational outcomes. Higher levels of commitment have been found to increase job satisfaction, performance, retention as well as decrease absenteeism and turnover rates (Meyer et al., 2002).

Recent studies have delved further into the impacts of work commitment across different settings. To illustrate, a meta-analysis conducted by Allen et al. (2021) revealed that affective commitment had a greater impact on job performance relative to other types of commit-ment such as continuance or normative commitment. In the same manner, a longitudinal study done by Riketta and Dick (2020) showed that work commitment over time forecasted later job satisfaction and intention to leave the organization.

In addition to the outcomes mentioned above, work commitment has been associated with organizational citizenship behavior (OCB). Employees with high levels of work commitment were more likely to perform voluntary, helpful activities that went beyond their job description which aids the organization (Podsakoff et al., 2018). It further demonstrated why increasing employee work commitment contributed to the efficiency and success of the organization.

Work commitment as a construct was accurately measured because it benefited both the research and practical fields. Different tools and scales have been designed to measure various aspects of organizational commitment.

The most frequently used scale is the Organizational Commitment Questionnaire (OCQ) by Porter et al. (1974), which differentiated between and measures affective, continuance, and normative commitment. A growing body of literature suggested that commitment scales do not capture the multifaceted nature of commitment which has prompted the need to create other forms of measurement.

As an example, Meyer et al. (2022) explained how the Comprehensive Organizational Commitment Scale (COCS) worked, which attempted to capture various forms and levels of organizational commitment and integrated them into one single measurement. This scale enhanced understanding of organizational commitment and its components deepens and broadens the evaluation.

Commitment to work still attracted intense interest, and one of the most actively researched phenomena of organizational behavior, including its dimensions, antecedents, consequences, and ways to measure it. Recent literature has greatly contributed in understanding the commitment to work and its consequences for individual and organizational performance. Looking ahead, research in this direction further clarified work commitment and its significance on employee behaviors and organizational performance.

d) Relationship of Financial Obligations to Work Stress, Work-Life Balance, and Work Commitment Among Bank Employees

The relationship between financial obligations and such outcomes as work stress, work-life balance, and work commitment has been explored by several researchers studying employee well-being in the banking industry. The relationship has been a primary focus of many specialized studies, exposing the intricate network of financial obligations and these key outcomes to explain how strongly finance-related stress factors

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strained employees and shape d their feelings and attitudes. (Smith, 2022).

Zhang and Wang (2018) studied the connection between work stress and financial obligations of bank employees, as well as coping strategies, suggesting that coping strategies could mediate the relation. Their study concluded that individuals experiencing higher financial obligation levels tend to show more overall stress, and this association was partly mediated by avoidance and rumination, which were maladaptive coping strategies.

In addition, the work of Liu et al. (2020) analyzed how financial responsibilities related to the work-life balance of bank employees while focusing on the impact of organizational support. The findings showed that employees with high financial obligations experienced poor work-life balance, and this situation worsened in the presence of lack of organizational support, emphasizing the role of positive organizational environments in alleviating the effects of financial burdens.

Also, a study conducted by Smith and Jones (2022) focused on the relationship between financial obligations and work engagement with bank employees, considering the moderating impact of job satisfaction. The results indicated that employees with high financial obligations had low organizational commitment, and this relationship was explained due to lower satisfaction, which mediated the relationship, illustrating the strong impact of financial burdens on modern workers' attitudes towards their employers.

Taken together, the existing literature captured the complex dynamics of financial obligations and stress, work-life balance, and work commitment in the context of bank employees. With these relationships understood, organizations have the opportunity to create specific policies and relief programs aimed at addressing financial burdens to aid these employees and promote their well-being and engagement with the banking system.

III. Methodology

This study was guided by a quantitative approach. A quantitative research approach focused on the collection and analysis of numerical data in order to explore phenomena and relationships, stressing the use of statistical methods to test hypotheses and generalize results to a larger population (Creswell, 2017).

Furthermore, a descriptive correlational method was employed to examine the relationship between dependent and independent variables. This method was suitable for evaluating the relationship of financial obligations to work stress, work-life balance, and work commitment of the respondents.

To gather data, the researcher administered a survey questionnaire adapted from existing studies. These methods aided in assessing the levels of financial obligations, work stress, work-life balance, and work commitment of bank employees in General Santos City.

a) Sampling Method

The respondents of the study were the employees of the banks or banking institutions operating in the City of General Santos as of October 2024.

The study employed a purposive sampling technique in determining the respondents, a non-probability sampling method where respondents were deliberately chosen based on specific characteristics relevant to the research objectives (Palinkas et al., 2015). The researcher established the respondents in this study on the following criteria: (a) must be a bank employee in General Santos City; and (b) must have a loan or debt.

Using quota sampling, a total of one hundred thirty (130) bank employees or 70% of the total population were selected as respondents.

IV. Results and Discussions

Table 1: Demographic Profile of the Bank Employees in General Santos City

Variable	Frequency	Percentage
1.1 Age		
29-39	55	42.31
23-28	40	30.77
40-50	22	16.92
51-61	13	10.00
Total	130	100.00

1.1 Age

The majority of the respondents fell within the age group of 29–39 years (42.31%), followed by 18–28 years (30.77%), and 40–50 years (16.92%). A smaller portion belonged to the 51–61 age group (10.00%).

This suggested that the banking workforce in General Santos City was relatively young, with over 70% of employees under the age of 40. This aligned with the trend observed by Twenge (2010), where younger professionals dominated customer service and administrative roles in financial institutions, often balancing career growth and family formation.

Variable	Frequency	Percentage
1.2 Sex		
Female	80	61.5
Male	50	38.5
Total	130	100

1.2 Sex

The data revealed a female-dominated workforce, with 61.5% female and 38.5% male participants. This gender distribution was consistent with

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local and global trends in the banking sector, where women often outnumbered men in front-line roles, although men still dominated executive and managerial positions (World Bank, 2021). The predominance of female respondents may also influence how financial stress and work-life balance were experienced, given traditional gender roles in financial care giving and household management (Del Boca et al., 2020).

Variable	Frequency	Percentage
1.3 Civil Status		
Single	68	52.3
Married	60	46.2
Legally Separated	2	1.5
Total	130	100

1.3 Civil Status

In terms of civil status, 52.3% were single, 46.2% were married, and 1.5% were legally separated.

This indicated a balanced distribution of relationship statuses, which may affect financial obligations differently. Single employees may experience stress from supporting extended family or preparing for future security, while married employees might face additional responsibilities related to children or shared financial burdens (Voydanoff, 2005).

Variable	Frequency	Percentage
1.4 Educational Attainment		
Bachelor's degree	74	56.9
Master's degree	36	27.7
Doctorate degree	20	15.4
Total	130	100

1.4 Educational Attainment

Asked regarding their highest educational attainment, the respondents answered that most of them were degree holders (56.9%) with master's degree (27.7%) and doctorate degree (15.4%) following.

This suggested that a significant number of bank employees have attained higher education, which may influence their earning capacity, financial obligations, and career commitment (Becker, 1993). The presence of postgraduate degree holders also reflected aspirations for upward mobility in the industry.

Variable	Frequency	Percentage
1.5 Number of Dependents		
0-3	67	51.5
None	45	34.6
4-6	18	13.8
Total	130	100

1.5 Number of Dependents

A substantial portion of respondents (51.5%) reported having 0–3 dependents, while 34.6% had no dependents, and 13.8% had 4–6 dependents.

These figures revealed that most employees carried some degree of financial obligation, with a significant minority supporting multiple dependents. The number of dependents was a critical factor when analyzing financial stress and time allocation between work and personal responsibilities (Allen et al., 2000).

Variable	Frequency	Percentage
1.6 Tribe		
Cebuano	59	45.4
Tagalog	19	14.6
Ilocano	18	13.8
Ilonggo	17	13.1
Bisaya	8	6.2
Kapampangan	6	4.6
Waray	2	1.5
Tausug	1	0.8
Total	130	100

1.6 Tribe

The findings identified a diverse set of ethnic backgrounds. The dominant groups of Cebuano (45.4%) and Tagalog (14.6%) had the highest representation, followed by Ilocano (13.8%), Ilonggo (13.1%), and Bisaya (6.2%). Lesser but still considered minority groups such as Kapampangan (4.6%), Waray (1.5%) and Tausug (0.8%) made up the tail. This cultural diversity depicted the overall demographic distribution in General Santos City and posed possibilities on families' financial responsibilities given that different tribes may have diverse paradigms concerning supported extended family members, remittances or funds volunteered for community events (Agadjanian & Menjívar, 2008).

Variable	Frequency	Percentage
1.7 Bank Classification		
Government	75	57.7
Private	55	42.3
Total	130	100

1.7 Bank Classification

The results of the survey stratified by the respondents' bank classification showed that 57.7% of the respondents reported working for government banks, while 42.3% were employed in private banks. From this data, it can be interpreted that government banking institutions formed a considerable part of the banking occupational structure in General Santos City. This observation could indicate that a government job was more stable and offered better benefits, which was often considered ample reason to accept employment (Borst, Kruyen, & Lako, 2019).

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Variable	Frequency	Percentage
1.8 Position Level		
Entry-level Position (Teller, CS Representative, Junior Loan Officer)	86	66.2
Mid-level Position (Personal Banker, Asst. Branch Manager, Loan Officer)	31	23.8
Top-level Position (Branch Manager, Regional Manager, etc.)	10	7.7
Senior-level Position (Branch Manager, Relationship Manager, Senior Loan Officer)	3	2.3
Total	130	100

1.8 Position Level

As for the job title, the bank also reported having a larger proportion of junior employees, which comprised 66.2% of all respondents. This comprised persons earmarked for posts as Bank tellers, Customer Service (CS) Representatives and Junior Loan Officers. Mid-level positions came at 23.8%, while Senior and Top-level positions made up the remaining 10% in total.

This type of distribution suggested that the organization had embraced a pyramid organizational structure commonly found in most financial institutions (Drucker, 1999). The concentration in lower tiers may influence work dynamics, such as workload distribution, stress exposure, and opportunities for career growth. Entry-level employees may be more vulnerable to financial pressure due to comparatively lower income levels (Lu et al., 2019), potentially impacting their work-life balance and stress levels.

Variable	Frequency	Percentage
1.9 Number of Years Employed		
6 years –10 years	52	40.00
More than 1 year – 5 years	45	34.62
Less than 1 year	19	14.62
11 years –15 years	6	4.62
More than 20 years	5	3.85
16 years – 20 years	3	2.31
Total	130	100.00

1.9 Number of Years Employed

A significant portion of the workforce (40%) reported having worked for 6 to 10 years, followed by 34.62% with 1 to 5 years of employment. Only a small fraction (3.85%) had been in the industry for more than 20 years.

This distribution suggested a relatively young and mid-tenure banking workforce in General Santos City. It aligned with findings by Deery and Jago (2015), who emphasized that mid-career professionals often faced heightened financial obligations (e.g., loans, family expenses), which may influence their stress and commitment levels.

Variable	Frequency	Percentage
1.10 Purpose of Loan		
House	34	26.2
Car	28	21.5
Health	25	19.2
Education	17	13.1
Gadgets	15	11.5
Travel	14	10.8
Loan/Repay	12	9.2
Investment	10	7.7
None	10	7.7
Business	9	6.9
Others	6	4.6
Wedding/Special	4	3.1

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1.10 Purpose of Loan

When asked about the purpose of loan acquisition, the most cited reasons of the respondents were housing (26.2%), car purchase (21.5%), and health needs (19.2%). Educational purposes (13.1%) and gadgets (11.5%) also emerged as relevant financial commitments.

These results revealed that the majority of bank employees prioritized essential life needs- shelter, mobility, and health- over discretionary spending. Housing loans, in particular, were long-term obligations that can exert financial pressure, potentially affecting an employee's psychological well-being and job performance (Brown, Taylor, & Price, 2005).

Table 5.11: Priority in Acquiring a Loan

Descriptive Statistics	N	Minimum	Maximum	Mean	Std. Deviation
Health	130	1	10	3.89	3.224
Gadget	130	1	10	6.21	2.638
Car	130	1	10	5.31	2.623
House	130	1	10	4.33	2.777
Education	130	1	10	4.15	2.555
Travel	130	1	10	6.44	2.276
Invest	130	1	10	4.95	2.399
Business	130	1	10	5.85	2.264
Repay	130	1	10	6.09	2.900
Wedding	130	1	10	7.76	2.664
Priority	130	5.20	5.50	5.4969	.02767
Valid N (list wise)	130				

5.11 Priority in Acquiring a Loan

The high prioritization of health, housing, and education indicated that employees largely directed financial resources toward essential and security-related needs. Health, in particular, ranked as the most urgent financial concern and top priority. This finding was in line with the observation of Kim and Garman (2004), who noted that health-related financial stress can have a direct and detrimental impact on job satisfaction and productivity.

Similarly, loans for housing and education signified long-term investments in personal and family well-being. These were consistent with Maslow's hierarchy of needs, which posited that individuals sought to satisfy physiological and safety needs before pursuing higher-level goals (Maslow, 1943). In the context of employment, financial obligations linked to these basic needs may create pressures that influence both work stress and commitment.

On the other hand, wedding-related expenses and travel were among the least prioritized, suggesting that employees considered these as discretionary rather than essential. The low prioritization of such non-urgent expenses may reflect a conservative financial outlook, where resources were reserved for critical and high-return uses (Joo & Grable, 2004).

Table 2: Level of Financial Obligations of Bank Employees in General Santos City

Indicator	WM	Description
Borrowings from family, friends, and co-workers.	1.14	Low Debt Level
Borrowings from money lenders.	1.42	Low Debt Level
Loan from GSIS, SSS, or Pag-ibig.	1.53	Moderate Debt Level
Loan from banks and other financial institutions.	1.56	Moderate Debt Level
Loan from the bank cooperative.	1.38	Low Debt Level
Loan from credit card.	1.69	Moderate Debt Level
Loan from pawnshop.	1.15	Low Debt Level
Mean	**1.41**	**Low Debt Level**

The overall mean WM of 1.41 fell under the category of Low Debt Level, indicating that, on average, bank employees in General Santos City managed relatively low financial burdens across multiple borrowing sources. This finding was consistent with financial prudence expected of professionals in the

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banking sector, who were presumed to have higher financial literacy and access to structured loan options (Lusardi & Mitchell, 2014).

The highest mean was recorded for credit card debt (WM = 1.69), suggesting that while still categorized as a moderate level, revolving credit presented a notable source of financial obligation. This aligned with studies noting that credit card use, even among financially literate individuals, can be a stressor if not managed properly (Norvilitis et al., 2006).

Loans from banks (WM = 1.56) and government agencies such as GSIS, SSS, and Pag-ibig (WM = 1.53) were also at moderate levels. These were common, structured, and often long-term financial commitments, indicating a degree of planned borrowing, often for housing or education purposes, as discussed in previous sections of this study.

Borrowings from informal sources like family, friends, and pawnshops yielded the lowest means, indicating that employees were less reliant on these sources, possibly due to the professional stigma or higher personal consequences associated with informal debt (Adams & Webley, 2001).

The relatively low overall debt level may contribute to lower financial stress among employees, potentially enhancing their work-life balance and commitment to their organizations. According to Kim and Garman (2003), manageable levels of debt were associated with reduced absenteeism and improved work outcomes, while high debt correlated with stress-related disengagement.

However, the moderate debt level in formal institutional sources (e.g., banks and credit cards) suggested that certain segments of the workforce may still be vulnerable to financial pressure.

Table 3: Level of Work Stress among Bank Employees in General Santos City

Indicator	WM	Description
I have felt fidgety or nervous as a result of my job.	2.82	Neutral
Working here makes it hard to spend enough time with my family.	3.14	Neutral
My job gets to me more than it should.	3.05	Neutral
I spend so much time at work, I can't see the forest for the trees.	3.12	Neutral
There are lots of times when my job drives me right up the wall.	2.97	Neutral
Working here leaves little time for other activities.	3.29	Neutral
Sometimes when I think about my job I get a tight feeling in my chest.	2.87	Neutral
I frequently get the feeling I am married to the company.	2.93	Neutral
I have too much work and too little time to do it.	3.08	Neutral
I feel guilty when I take time off from job.	2.78	Neutral
I sometimes dread the telephone ringing at home because the call might be job-related.	2.82	Neutral
I feel like I never have a day off.	2.88	Neutral
Too many people at my level in the company get burned out by job demands.	3.08	Neutral
Mean	**2.99**	**Neutral**

The results presented in the table indicated that the overall mean weighted mean (WM) for work stress indicators among the respondents was 2.99, or "Neutral". This suggested that, on average, bank employees neither strongly agreed nor strongly disagreed with the statements related to work-related stress.

Among the specific indicators, the highest mean was recorded for the item “Working here leaves little time for other activities” (WM = 3.29), followed by “Working here makes it hard to spend enough time with my family” (WM = 3.14), and “I spend so much time at work, I can’t see the forest for the trees” (WM = 3.12). These indicators suggested that the demands of the job significantly interfered with personal time and social obligations, highlighting the strain on work-life balance, a key stressor supported by existing literature.

Similarly, indicators such as “I have too much work and too little time to do it” (WM = 3.08) and “Too many people at my level in the company get burned out by job demands” (WM = 3.08) further reinforced the notion that role overload and occupational burnout were prevalent concerns.

Conversely, the lowest mean score was observed in the item “I feel guilty when I take time off from job” (WM = 2.78). While still within the “Neutral”

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range, it suggested a relatively lower level of internalized guilt or pressure regarding taking breaks from work. This may reflect either a cultural norm where time off was accepted or a coping mechanism among employees to maintain psychological balance amidst high job demands.

Overall, the findings presented a moderate but concerning level of work stress, where employees showed signs of emotional and temporal strain, but may not yet perceive it as severe or unmanageable.

Table 4: Level of Work-Life Balance of the Bank Employees

Indicator	WM	Description
4.1 Nature of Work		
This job is matching with my skill set.	3.60	Agree
This job requires a lot of planning and skill.	3.62	Agree
The job needs interpersonal skills to achieve the targets.	3.76	Agree
The job does not give me the freedom to take my own decision to suggest apt investment plans.	3.01	Neutral
I am happy with the nature of work assigned by the organization.	3.56	Agree
This organization helps me to grow professionally.	3.88	Agree
I believe that my job has societal benefits.	3.87	Agree
Mean	**3.61**	**Agree**

4.1 Nature of Work

The data in the table indicated that bank employees generally experienced a positive alignment between their job roles and their personal and professional expectations, as evidenced by a mean score of 3.61 ("Agree"). Indicators such as "This organization helps me to grow professionally" (WM = 3.88) and "I believe that my job has societal benefits" (WM = 3.87) suggested that the nature of work contributed positively to their sense of purpose and satisfaction. This aligned with Hackman and Oldham's (1976) Job Characteristics Model, which posited that meaningful work contributed to higher job satisfaction and better work-life balance.

Indicator	WM	Description
8.2 Work Flexibility		
Strict login rules are followed in the workplace.	3.85	Agree
My superior is not empathetic to understand whenever I need time off.	2.75	Neutral
I can share my work with my colleagues in case of emergency.	3.50	Agree
The job provides me the option of work from home.	2.42	Disagree
Job rotation practice is not encouraged.	2.37	Disagree
Mean	**2.98**	Neutral

4.2 Work Flexibility

The mean score for work flexibility was 2.98, falling under the "Neutral" category. While employees agreed with the enforcement of strict login rules (WM = 3.85) and expressed a willingness to share work in emergencies (WM = 3.50), they disagreed with the availability of remote work options (WM = 2.42) and job rotation practices (WM = 2.37). The data indicated limited flexibility, which could hinder efforts to achieve work-life balance. Research by Allen et al. (2013) emphasized that flexibility in work arrangements was critical for balancing professional and personal responsibilities, especially in high-demand sectors like banking.

Indicator	WM	Description
4.3 Compensation		
I get remuneration as per the Industrial standards.	3.30	Neutral
I get compensated for my extra efforts in the organization.	3.21	Neutral
The organization provides medical benefits to me and my dependents.	3.08	Neutral
The organization does not take care of employee welfare schemes.	2.54	Neutral
I work in such a place that is supportive of my family commitments.	3.36	Neutral
Mean	**3.10**	**Neutral**

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4.3 Compensation

With a mean of 3.10, the compensation dimension also fell within the "Neutral" range. While respondents expressed moderate satisfaction with the organization's support for family commitments (WM = 3.36), concerns were evident regarding employee welfare schemes (WM = 2.54) and recognition for extra efforts (WM = 3.21). The neutral rating implied that while basic compensation was adequate, it may not be sufficient to alleviate financial stress or enhance work-life quality, particularly relevant in the context of financial obligations that may push employees to endure work-related strain.

Indicator	WM	Description
4.4 Organizational Support		
My casual leave is not easily sanctioned by my manager.	2.85	Neutral
Medical leave is allowed when it is needed.	4.05	Agree
Organization provides paid paternity/maternity leave.	3.95	Agree
This organization does not encourage the employees to be physically fit.	2.51	Neutral
The organization offers personal counselling for enhancing mental health.	3.05	Neutral
On-site child care facility is not provided.	3.22	Neutral
Mean	**3.27**	**Neutral**

4.4 Organizational Support

The overall mean for organizational support was 3.27, still within the "Neutral" range, although two indicators were rated as "Agree": availability of medical leave (WM = 4.05) and provision of paternity/maternity leave (WM = 3.95). This suggested a moderate level of institutional support, especially in formal policy areas. However, indicators like denial of casual leave (WM = 2.85) and lack of physical wellness programs (WM = 2.51) highlighted gaps in day-to-day support. Eisenberger et al. (2002) argued that perceived organizational support was pivotal in reducing job stress and improving employee commitment, underscoring the mixed outcomes seen here.

Indicator	WM	Description
4.5 Personal Life		
I can have at least 8 hours of sleep.	3.18	Neutral
I always manage to have food on time.	3.22	Neutral
I can't spend quality time with my loved ones.	3.13	Neutral
I am able to make myself free to attend the social gatherings.	3.24	Neutral
My personal life is not moving according to my expectations.	3.05	Neutral
Mean	**3.16**	**Neutral**
Over-all Mean	**3.22**	**Neutral**

4.5 Personal Life

The personal life component received a mean rating of 3.16, which also indicated a "Neutral" perception. While employees managed basic needs like sleep (WM = 3.18) and timely meals (WM = 3.22), the responses reflected limited time for social and familial engagement- e.g., "I can't spend quality time with my loved ones" (WM = 3.13) and "My personal life is not moving according to my expectations" (WM = 3.05). This supported the idea that personal domains were compromised under the weight of occupational demands, particularly in service-oriented sectors where customer interaction and performance metrics were constant (Voydanoff, 2005).

Table 5: Level of Work Commitment of the Bank Employees

Indicator	WM	Description
5.1 Affective Commitment		
I am extremely glad that I chose this company to work for over others I was considering at the time I joined.	3.76	Agree
I talk up this company to my friends as a great company to work for.	3.63	Agree
I am proud to tell others that I am part of this company.	3.86	Agree
Mean	**3.75**	**Agree**

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5.1 Affective Commitment

The mean score for affective commitment was 3.75, interpreted as "Agree", which reflected a generally positive emotional attachment of employees to their organization. High scores on indicators such as "I am proud to tell others that I am part of this company" (WM = 3.86) and "I am extremely glad that I chose this company to work for over others" (WM = 3.76) suggested that employees identified strongly with the bank they work for. This type of commitment was associated with job satisfaction and a sense of belonging, which, according to Meyer and Allen (1991), was a significant predictor of employee retention and engagement.

Indicator	WM	Description
5.2 Active Commitment		
I work for the company because it provides me with many on-the-job training opportunities.	3.72	Agree
I work for the company because it is a good chance to realize my goals.	3.57	Agree
I work for the company because I can make full use of what I have learned here.	3.59	Agree
I work for the company because of the challenging job.	3.42	Neutral
I work for the company because there are many opportunities for promotion.	3.49	Neutral
Mean	**3.56**	**Agree**

5.2 Active Commitment

The active commitment component received a mean score of 3.56 ("Agree"), indicating that employees were engaged and motivated by the developmental opportunities provided by the organization. Respondents agreed with statements like "I work for the company because it provides me with many on-the-job training opportunities" (WM = 3.72) and "I work for the company because I can make full use of what I have learned here" (WM = 3.59). These findings reflected that employees perceived the organization as a platform for personal growth and goal achievement, which was essential for sustained organizational performance (Becker, 1960).

However, two items under this component- opportunities for promotion (WM = 3.49) and the challenge of the job (WM = 3.42)- received "Neutral" responses, indicating moderate uncertainty or dissatisfaction in these areas. This suggested that while training and current job roles were appreciated, long-term career advancement might be perceived as limited.

Indicator	WM	Description
5.3 Normative Commitment		
I consider it my obligation to work for the same company all the while.	3.42	Neutral
I would like lifetime employment if possible.	3.20	Neutral
I would do any job as long as I work here.	3.23	Neutral
Mean	**3.28**	**Neutral**

5.3 Normative Commitment

Normative commitment, or the sense of obligation to remain with the organization, received a mean score of 3.28, interpreted as "Neutral". Employees were less inclined to strongly agree with statements like "I consider it my obligation to work for the same company all the while" (WM = 3.42) and "I would like lifetime employment if possible" (WM = 3.20). This indicated a weaker sense of moral obligation to stay with the organization, which may reflect broader societal trends where lifetime employment was no longer seen as a primary goal (Jaros, 1997). This neutrality suggested that employee loyalty may be contingent on tangible benefits rather than a deeply internalized commitment.

Indicator	WM	Description
5.4 Value Commitment		
When my colleagues learn something new, they tell me about it.	3.45	Neutral
My colleagues share information they have with me.	3.63	Agree
My colleagues think it is important that I know what they are doing.	3.44	Neutral
My colleagues regularly tell me what they are doing.	3.32	Neutral
Mean	**3.46**	**Neutral**
Over-all Mean	**3.51**	**Agree**

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5.4 Value Commitment

Value commitment, which referred to the degree of alignment with and support from coworkers in achieving organizational goals, scored a mean of 3.46—also interpreted as "Neutral." Although employees agreed that "My colleagues share information they have with me" (WM = 3.63), other items, such as "My colleagues regularly tell me what they are doing" (WM = 3.32) and "My colleagues think it is important that I know what they are doing" (WM = 3.44), received slightly lower ratings. This suggested a moderate level of collaboration and information sharing among colleagues. A lack of strong value commitment could hinder team cohesion and efficiency, which were crucial in banking operations (O'Reilly & Chatman, 1986).

Table 6: Relationship Between Obligations and Work Stress

Variables	Pearson r	Sig. (2-tailed)	Interpretation
Financial Obligations and Work Stress	0.623	0.000	Significant (Strong)

As presented in Table 10, the analysis yielded a Pearson correlation coefficient (r) of 0.623 with a p-value of 0.000. This result indicated a strong positive relationship between financial obligations and work stress, which was statistically significant at the 0.01 level (2-tailed). Employees who carried heavier financial burdens, such as loan repayments, household expenses, and education costs, were more likely to experience higher levels of psychological strain at work. This result aligned with the theoretical framework of Kahn and Byosiere (1992), who identified financial concerns as potent stressors in occupational settings. Financial stressors can deplete an individual's coping resources, making managing daily work demands and challenges more difficult

Furthermore, the strong correlation suggested that financial wellness was a critical factor in managing employee stress levels. When employees were burdened by debt or financial instability, their cognitive focus may shift from work responsibilities to personal financial concerns, ultimately affecting productivity, motivation, and performance.

Table 7: Relationship Between Financial Obligations and Work-Life Balance

Variables	Pearson r	Sig. (2-tailed)	Interpretation
Financial Obligations and Work-Life Balance	-0.587	0.000	Significant (Strong Negative)

A strong negative correlation ($r = -0.587$, $p < 0.01$) existed between financial obligations and work-life balance, which meant that there was a significant relationship, but it was an inverse (negative) relationship. This implied that as financial obligations increased, the ability of employees to maintain a healthy work-life balance decreased.

This finding was consistent with the work of Greenhaus and Allen (2011), who emphasized the concept of resource drain- the idea that stressors from one life domain (e.g., financial issues) can deplete the emotional and cognitive resources needed to manage another domain (e.g., family or social life).

Furthermore, the data suggested that employees with high financial obligations may face emotional conflicts when choosing between job demands and family expectations. This could lead to feelings of guilt, dissatisfaction, or burnout, which further erode the work-life balance and contribute to diminished overall well-being.

Table 8: Relationship Between Obligations and Work Commitment

Variables	Pearson r	Sig. (2-tailed)	Interpretation
Financial Obligations and Work-Life Balance	0.472	0.000	Significant (Moderate)

A moderate positive correlation ($r = 0.472$, $p = 0.000$) was found between financial obligations and work commitment.

The moderate positive correlation indicated that employees with higher financial obligations were more likely to exhibit stronger work commitment. This may be because financial pressure served as a motivator for employees to remain dedicated to their jobs, driven by the necessity to maintain a steady source of income.

This phenomenon supported Becker's (1960) side-bet theory, which proposed that individuals became more committed to an organization when they perceived they had invested substantially, whether through time, resources, or personal stakes such as

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financial obligations. The fear of losing the benefits of stable employment, such as salary and benefits, can increase job attachment even if intrinsic satisfaction was not high.

In essence, the findings suggested that financial pressure can foster a pragmatic form of work commitment, whereby employees prioritized job security as a means of financial stability. This highlighted the need for organizations to recognize not only the financial needs of their employees but also to cultivate intrinsic motivators that promote deeper, more enduring forms of commitment.

V. Conclusions

In light of the findings of this study, the following conclusions were:

1. Financial obligations have a significant, moderate positive relationship with work commitment. Workers who faced greater financial responsibilities tended to demonstrate increased commitment or attachment towards a job, which seemed driven by the necessity to attain a stable income. This form of commitment, likely out of necessity, rejected the null hypothesis that there was no significant relationship between financial obligations and work commitment among bank employees.

VI. Recommendations

Based on the conclusions of the study, the following were the recommendations:

1. For banking and financial institutions, it was suggested that the human resources departments may take greater concern for their employees' financial welfare by integrating counseling, debt relief classes, and investment strategy seminars into targeted financial wellness programs.
2. For bank employees, the study suggested that they may pursue personal financial literacy and wellness programs to comprehend their financial obligations better.
3. For other employees in similarly arranged or high-pressure sectors, it was recommended that they make use of lessons learned in this study and take initiative in managing financial stressors through personal budgeting, workplace communication, and participation in wellness programs. Employees in other industries were encouraged to conduct similar
4. For future researchers, it was suggested that subsequent research be conducted on the connection between the financial responsibilities and the psychological aspects of an individual's life by diving deeper into other moderating factors like coping strategies, emotional understanding, or support systems within the organization.

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