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How Financial Anxiety Shapes Affective Commitment: A Mediation Model of Self-Efficacy

Finansal Kaygı Duygusal Bağlılığı Nasıl Şekillendirir? Öz-Yeterliliğin Aracılık Rolüne İlişkin Bir Model

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Abstract

This study investigated the associations among financial anxiety, occupational self-efficacy, and affective organizational commitment among public-sector employees, including the proposed indirect association through self-efficacy. Grounded in Social Cognitive Theory, the study examined survey responses from 290 administrative employees at a public university. Descriptive statistics, confirmatory factor analysis, and regression-based mediation analysis with 5,000 bootstrap resamples were employed. Financial anxiety was negatively associated with occupational self-efficacy and affective commitment, whereas occupational self-efficacy was positively associated with affective commitment. The mediation analysis also indicated a negative indirect association between financial anxiety and affective commitment through occupational self-efficacy. By considering work-related capability beliefs alongside financial concerns and organizational attachment, this study offers context-specific evidence from public-university employees. The cross-sectional and self-reported design warrants an interpretation of these findings as statistical associations rather than causal effects.

Keywords: Financial anxiety, self efficacy, affective commitment

Öz

Bu çalışma, kamu sektörü çalışanlarında finansal kaygı, işe ilişkin öz-yeterlilik ve duygusal bağlılık arasındaki ilişkiler ile öz-yeterlilik üzerinden önerilen dolaylı ilişkiyi incelemektedir. Sosyal Bilişsel Teori çerçevesinde, bir devlet üniversitesinde görev yapan 290 idari personelden anket yoluyla elde edilen veriler kullanılmıştır. Betimleyici istatistikler, doğrulayıcı faktör analizi ve 5.000 bootstrap yeniden örneklemesine dayalı regresyon temelli aracılık analizi uygulanmıştır. Bulgular, finansal kaygının işe ilişkin öz-yeterlilik ve duygusal bağlılıkla negatif, öz-yeterliliğin ise duygusal bağlılıkla pozitif ilişkili olduğunu göstermektedir. Aracılık analizi ayrıca finansal kaygı ile duygusal bağlılık arasında öz-yeterlilik üzerinden negatif yönlü bir dolaylı ilişkiye işaret etmektedir. Çalışma, kişisel finansal kaygılar ile örgütsel tutumları işe ilişkin yeterlilik inançları bağlamında birlikte ele alarak kamu üniversitesi çalışanlarına ilişkin bağlamsal kanıt sunmaktadır. Kesitsel ve öz-bildirime dayalı araştırma tasarımı nedeniyle bulgular, nedensellik veya zamansal öncelik kanıtı olarak değil, istatistiksel ilişkiler olarak yorumlanmalıdır.

Anahtar Kelimeler: Finansal kaygı, öz-yeterlilik, duygusal bağlılık.

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Introduction

Economic uncertainty, rising living costs, and concerns about income adequacy can create financial difficulties that extend beyond employees' private lives into their work experiences. Financial anxiety refers to feelings of worry, insecurity, and reduced perceived control regarding one's current or future financial circumstances (Shapiro & Burchell, 2012). Research on employees' financial stress suggests that such concerns are associated with psychological well-being and a range of work-related attitudes and outcomes, although financial anxiety and broader financial stress should not be treated as identical constructs (Lee et al., 2023; Rosso et al., 2024). Understanding these associations is important even in employment settings characterized by relatively stable job security.

Affective organizational commitment reflects employees' emotional attachment to, identification with, and involvement in their organization (Meyer & Allen, 1997). Financial concerns may be relevant to this attachment when perceived financial pressures shape employees' sense of security and their evaluations of their employment relationship. Studies conducted in tourism and service contexts have linked financial anxiety or economic concerns with forms of work and career commitment, although these outcomes are conceptually distinct from affective organizational commitment (Yetgin & Benligiray, 2019; Adam et al., 2023; Karatepe et al., 2024). Consequently, the relationship between financial anxiety and affective commitment warrants more direct examination rather than being inferred from other forms of commitment.

Occupational self-efficacy offers one possible explanation for this relationship. Social Cognitive Theory emphasizes that beliefs about personal capability are relevant to how people interpret demands and respond to challenging circumstances (Bandura, 1997). The present study specifically examines work-related self-efficacy, reflected in employees' confidence in accomplishing occupational tasks, rather than financial self-efficacy, which concerns managing financial matters. Existing research associate’s financial anxiety with financial self-efficacy (Lee et al., 2023), but this does not in itself establish an association with occupational self-efficacy. A theoretically plausible cross-domain process is that persistent financial concerns compete for attention and emotional resources, potentially coinciding with lower confidence in managing demanding work responsibilities. This proposed transfer remains an empirical question rather than an established causal mechanism.

The second part of the proposed pathway concerns employees' organizational attachment. Occupational self-efficacy may be positively associated with affective commitment because employees who feel capable of fulfilling their work responsibilities may also experience a stronger sense of participation and identification within the organization. Prior research links occupational self-efficacy to organizational commitment (Rathi & Rastogi, 2009), and other evidence identifies self-efficacy as a mediator in relationships involving individual psychological characteristics and organizational commitment (Hameli & Ordun, 2022). Although resilience, perceived organizational support, and psychological safety are also plausible explanatory resources, occupational self-efficacy is particularly relevant to the present model because it captures perceived capability in the work domain. The model therefore proposes an indirect association from financial anxiety to affective commitment through

occupational self-efficacy without claiming that this mediator is necessarily superior to alternative explanations.

The specific research gap lies at the intersection of these research streams. Existing studies illuminate financial anxiety, financial efficacy beliefs, and several forms of work commitment, while research on occupational self-efficacy has considered its links with organizational attitudes (Lee et al., 2023; Adam et al., 2023; Hameli & Ordun, 2022). Less clearly established is whether occupational self-efficacy statistically mediates the association between employees' financial anxiety and their affective organizational commitment. This distinction is particularly consequential in public universities, where relatively stable employment does not necessarily eliminate concerns about purchasing power, living costs, or personal financial security. Rather than treating this setting as representative of all public employees, the present study examines one specific organizational context.

Accordingly, this study investigates the associations among financial anxiety, occupational self-efficacy, and affective organizational commitment using survey data from 290 administrative employees at a public university. Its theoretical contribution is to connect financial concerns with work-related capability beliefs and affective commitment within a social cognitive perspective. Its empirical contribution is to test the proposed indirect association rather than considering only the relationship between financial anxiety and commitment. Its contextual contribution is to provide evidence from public-university administrative staff, a group for whom job stability and personal financial concerns may coexist. Because the design is cross-sectional, the findings are interpreted as associations and statistical mediation, not as proof of a temporal or causal process.

1. Conceptual Framework

1.1. Financial Anxiety and Affective Commitment

Financial anxiety concerns persistent worry about one's financial situation and the perceived ability to meet present or anticipated financial obligations (Shapiro & Burchell, 2012). Such worries may draw attention toward personal financial demands and can accompany unfavorable evaluations of well-being and work experiences. A systematic review covering 136 empirical studies found that employee financial stress is associated with workplace outcomes, including commitment, while also emphasizing conceptual and measurement differences across studies (Rosso et al., 2024). This broader evidence makes organizational commitment a relevant outcome to examine, but it does not establish that financial anxiety invariably predicts affective commitment in every setting.

Affective commitment, specifically, captures a desire to remain connected to an organization because of emotional attachment and identification, rather than perceived costs of leaving or felt obligation (Meyer & Allen, 1997). Employees who experience persistent financial pressure may evaluate their employment relationship less positively, especially when financial worries coincide with diminished feelings of stability or control. Nevertheless, secure employment may simultaneously provide valued continuity, making the direction and strength of the association context-dependent. For this reason, the present study specifies a negative association as a theoretically informed hypothesis rather than a universal causal effect.

Relevant empirical studies provide converging but not interchangeable evidence. Yetgin and Benligiray (2019) examined economic anxiety and occupational commitment among tour guides, while Adam et al. (2023) investigated financial anxiety and future work commitment in the tourism sector. In a Turkish service-employee sample, Karatepe et al. (2024) examined financial anxiety within a model of perceived organizational support and career commitment. These studies suggest that financial concerns have implications for commitment-related outcomes, but occupational, future-work, and career commitment are not the same construct as affective organizational commitment. Their findings therefore motivate, rather than directly establish, the association tested here.

Recent employee research adds nuance to the financial-strain argument. Schmitt et al. (2024), using a time-lagged employee design, linked financial worries to health complaints and examined work-related decisional conflict as a possible intervening process. Their outcomes were not affective commitment, but their findings show why financial concerns should be considered alongside employees' psychological and career-related experiences. Similarly, Choi et al. (2023) found that affective organizational commitment was relevant to the relationship between core self-evaluation and innovative work behavior, illustrating that organizational attachment can feature within broader psychological models without equating core self-evaluation with occupational self-efficacy.

The Turkish public-university context is particularly relevant because relatively stable public employment can coexist with substantial household-level financial pressure. Official consumer price statistics document the wider inflationary environment: Türkiye's annual consumer price inflation was 30.89% in December 2025 and 29.73% in September 2026 (Central Bank of the Republic of Türkiye [CBRT], 2026). These macroeconomic indicators establish the context in which concerns about living costs and purchasing power may arise, but they do not directly measure financial anxiety among university employees or establish changes in their organizational commitment. Unlike employees in the tourism and service settings examined by Yetgin and Benligiray (2019), Adam et al. (2023), and Karatepe et al. (2024), administrative staff at a public university may experience a relatively secure employment relationship alongside uncertainty about the adequacy of their income. Such coexistence makes this setting analytically informative: perceived employment security does not necessarily imply freedom from personal financial concerns. Nevertheless, evidence from other occupations cannot simply be generalized to this group, and the available national price data do not establish the proposed association. The present study therefore empirically examines whether higher financial anxiety is associated with lower affective organizational commitment among administrative employees at one Turkish public university, rather than assuming that a relationship demonstrated elsewhere applies unchanged to this context.

H1: Financial anxiety is negatively associated with affective commitment.

1.2. Financial Anxiety and Self-Efficacy

Self-efficacy refers to individuals' beliefs about their capability to organize and execute actions required to manage particular situations (Bandura, 1997). Because these beliefs are domain-sensitive, it is important to distinguish financial self-efficacy, which concerns

managing financial decisions and obligations, from occupational self-efficacy, which reflects confidence in performing work-related responsibilities. The present study measures the latter through the self-efficacy dimension of the Psychological Capital Questionnaire (Luthans et al., 2007). Consequently, evidence about financial efficacy beliefs cannot be assumed to apply directly to occupational self-efficacy.

Social Cognitive Theory offers a plausible basis for examining how financial concerns might be associated with confidence in the workplace. Efficacy beliefs are shaped partly by individuals' interpretations of demands, setbacks, and available resources (Bandura, 1997). Persistent financial anxiety may absorb attention, heighten concerns about control, and make competing demands feel more difficult to manage. Under these conditions, employees may also evaluate their ability to meet challenging work tasks less favorably. This account proposes a possible spillover from the financial domain to work-related capability beliefs; it does not presume that financial strain necessarily diminishes occupational competence or efficacy in every employee.

The distinction between the two efficacy domains is also important when interpreting prior findings. Lee et al. (2023) examined financial anxiety in relation to financial knowledge and financial self-efficacy, providing insight into perceived capability within the financial domain. That research does not directly establish an association between financial anxiety and the occupational self-efficacy measured here. Accordingly, the proposed work-domain relationship is an extension that requires empirical testing rather than an already demonstrated effect.

Evidence from other occupational contexts further underscores the importance of keeping efficacy domains distinct. Alshaibani et al. (2024) examined general self-efficacy together with job satisfaction, intention to stay, and organizational commitment among clinical nurses. Although general self-efficacy is not identical to the task-focused occupational efficacy measured in this study, the research illustrates the relevance of personal capability beliefs to organizational attitudes. The proposed link between financial anxiety and occupational self-efficacy therefore remains a theoretically reasoned extension that requires testing, rather than a relationship established by studies of financial or general self-efficacy.

For administrative staff in a public university, financial pressures may coexist with comparatively secure employment and ongoing demands for effective task performance. Financial worry might therefore be associated with weaker work-related efficacy beliefs when it coincides with perceived resource constraints and difficulties maintaining attention or control. Equally, stable work routines and successful task experiences may help sustain confidence despite financial concerns. Taking these competing possibilities into account, the study advances a directional but noncausal hypothesis, grounded in the proposed cross-domain relationship and tested using cross-sectional data.

H2: Financial anxiety is negatively associated with occupational self-efficacy.

1.3. Self-Efficacy and Affective Commitment

Occupational self-efficacy reflects employees' beliefs in their capacity to meet work-related demands and accomplish assigned tasks. Within a social cognitive perspective, such beliefs are relevant to how individuals approach responsibilities, persist when facing difficulties, and interpret their role in the organization (Bandura, 1997). Employees who

perceive themselves as capable of contributing effectively may also develop a stronger sense of involvement and identification, both of which are pertinent to affective organizational commitment (Meyer & Allen, 1997). Nevertheless, confidence in task performance and emotional attachment to an employer remain distinct constructs.

Prior studies offer grounds for examining their association without establishing an inevitable causal effect. Rathi and Rastogi (2009) considered occupational self-efficacy alongside organizational commitment, and Tsai et al. (2011) examined self-efficacy and commitment in a banking context. Hameli and Ordun (2022) further investigated self-efficacy as a mediating variable between emotional intelligence and organizational commitment. These studies support the relevance of efficacy beliefs to commitment-related attitudes, although differences in settings and operational definitions should be recognized. On this basis, stronger occupational self-efficacy is expected to be positively associated with affective commitment in the present sample.

A recent study by Özdemir et al. (2024) reported a positive association between teachers' self-efficacy and affective commitment and investigated the mediating role of self-efficacy between empowering leadership, autonomy, and commitment. This provides more directly relevant recent evidence for linking efficacy beliefs with affective organizational commitment. Nevertheless, teachers' self-efficacy and leadership-related predictors differ from the occupational self-efficacy and financial-anxiety variables examined among university administrative personnel here; the findings support theoretical plausibility, not direct replication.

The proposed indirect pathway connects two conceptually separate associations. First, persistent financial anxiety may coincide with reduced occupational self-efficacy if financial preoccupations compete with the attention and perceived control employees bring to difficult work tasks. Second, lower occupational self-efficacy may accompany weaker affective commitment because employees who feel less capable of fulfilling their roles may find it more difficult to experience successful participation, identification, and emotional connection with the organization. Conversely, confidence in handling work responsibilities may be linked to a more positive experience of organizational membership. Thus, work-related efficacy beliefs are proposed as a possible psychological bridge between personal financial concerns and organizational attachment, rather than as a direct measure of financial coping.

This explanation also clarifies why the study tests mediation instead of treating self-efficacy solely as a protective moderator. The proposed model concerns whether differences in occupational self-efficacy statistically account for part of the association between financial anxiety and affective commitment; it does not test whether high self-efficacy changes the strength of that association. Other mechanisms, including perceived organizational support, resilience, and psychological safety, may also be relevant. Furthermore, because the data were collected at one time point, a statistically significant indirect effect would not establish that financial anxiety temporally precedes changes in self-efficacy or commitment. Figure 1 depicts the proposed model to be evaluated.

H3: Occupational self-efficacy is positively associated with affective commitment.

H4: Occupational self-efficacy statistically mediates the association between financial anxiety and affective commitment.

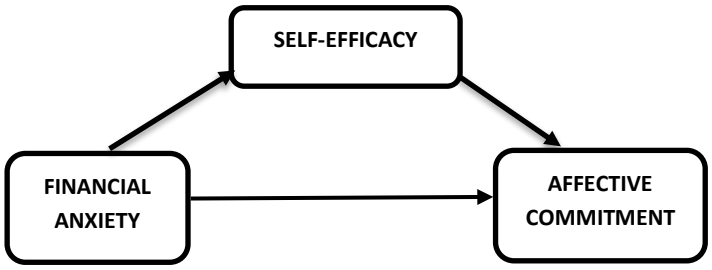

Figure 1. Hypothesized research model linking financial anxiety, occupational self-efficacy, and affective organizational commitment.

2. Methodology

2.1. Research Design

This study employed a quantitative, cross-sectional survey design to examine the associations among financial anxiety, occupational self-efficacy, and affective organizational commitment in administrative employees at a public university. The proposed indirect association was evaluated using a regression-based mediation model. All three constructs were measured through self-report questionnaires at a single time point. Accordingly, the study tests statistical associations and does not establish temporal ordering or causal effects.

2.2. Population, Recruitment, and Sample

The target population comprised 651 administrative employees at the public university during the data-collection period. A total of 290 employees participated in the study, representing approximately 44.5% of this population. Administrative employees were the target group because the research questions concern financial anxiety, work-related capability beliefs, and organizational attachment in this specific institutional context.

Participants were recruited using non-probability convenience sampling, based on their accessibility and willingness to take part in the study. Participation was voluntary, informed consent was obtained, and respondents were assured of anonymity and confidentiality. As participants were not selected randomly, the sample should not be regarded as statistically representative of the entire administrative staff population.

The sample was drawn from one institution, and generalizability beyond its administrative workforce should not be presumed. Ethical approval was obtained from the Human Research Social and Human Sciences Ethics Committee of Erzincan Binali Yıldırım University (Meeting Date: 22.04.2026, Protocol No: 04/15). The study was conducted in accordance with the stated research ethics procedures.

Sample-size considerations were evaluated in relation to the planned simple mediation model rather than the proportion of the institutional population alone. Methodological research indicates that power to detect an indirect effect depends on the magnitudes of both constituent paths and the method used to test mediation; accordingly, no single minimum sample size guarantees adequate power across mediation models (Fritz & MacKinnon, 2007). Simulation-based approaches are recommended when a study-specific power estimate is required (Schoemann et al., 2017). The achieved sample of 290 participants permitted estimation of the

proposed regression-based indirect association with bootstrap confidence intervals. However, an a priori power analysis was not conducted, and the available information does not establish a numerical power level for the indirect effect. Therefore, sample adequacy is assessed cautiously in light of the model, estimation method, and precision of the reported confidence intervals, without claiming that the sample is universally sufficient or statistically representative.

2.3. Data Analysis

Data analysis was conducted in sequential stages. Descriptive statistics, including means and standard deviations, were calculated for the study variables. Internal consistency was assessed using Cronbach's alpha coefficients, and composite reliability (CR) and average variance extracted (AVE) were examined as additional indicators of measurement quality. Bivariate correlations were calculated to describe associations among financial anxiety, occupational self-efficacy, and affective organizational commitment.

Confirmatory factor analysis (CFA) was conducted in IBM SPSS AMOS 22 to evaluate the individual construct measurement models and a correlated three-factor measurement model comprising all 19 items. Model fit was assessed using the chi-square/degrees-of-freedom ratio (χ^2/df), root mean square error of approximation (RMSEA), comparative fit index (CFI), goodness-of-fit index (GFI), normed fit index (NFI), Tucker–Lewis index (TLI), and standardized root mean square residual (SRMR) for the overall model. The fit statistics and reliability and validity estimates are presented in the Results section.

The proposed indirect association was examined using the PROCESS macro for IBM SPSS Statistics 24, with a simple mediation specification corresponding to Model 4. Financial anxiety was entered as the predictor (X), occupational self-efficacy as the mediator (M), and affective organizational commitment as the outcome (Y). The indirect effect was evaluated with 5,000 bootstrap resamples and a 95% confidence interval. No demographic or employment-related covariates were entered into the mediation model. This unadjusted specification was used to estimate the hypothesized associations among the three focal constructs, rather than to claim independence from potential confounding factors. Consequently, the estimates may reflect unmeasured differences related to age, gender, tenure, income, or other characteristics; they should not be interpreted as adjusted or causal effects. Figure 1 presents the conceptual research model.

Potential common method variance was considered because the three constructs were measured with self-report questionnaires from the same respondents. Harman's single-factor test and a comparison with a single-factor CFA model were used as diagnostic checks (Podsakoff et al., 2003). Their results are reported in the Results section. Neither procedure can conclusively establish that common method bias is absent, and the possibility of shared-method influences was therefore retained as a limitation.

2.4. Measures

Financial Anxiety: Financial anxiety was assessed using seven Turkish-language items from the Financial Anxiety Scale originally developed by Archuleta et al. (2013). A Turkish adaptation and psychometric evaluation of this scale was published by Ayvaz and Şahin (2024).

The items assessed anxiety and distress associated with respondents' financial circumstances. Higher scores indicated greater financial anxiety. Responses were recorded on a five-point Likert-type scale ranging from 1 = "Strongly disagree" to 5 = "Strongly agree".

Self-Efficacy: Occupational self-efficacy was measured using the six-item self-efficacy subscale of the Psychological Capital Questionnaire originally developed by Luthans et al. (2007). The Psychological Capital Questionnaire, including its self-efficacy dimension, was adapted into Turkish and psychometrically examined by Çetin and Basım (2012). The items assessed confidence in successfully carrying out challenging work-related tasks. Higher scores indicated greater occupational self-efficacy. Responses were recorded on a five-point Likert-type scale ranging from 1 = "Strongly disagree" (Kesinlikle Katılmıyorum) to 5 = "Strongly agree" (Kesinlikle Katılıyorum).

Affective Commitment: Affective organizational commitment was assessed using six Turkish-language items corresponding to the affective commitment dimension originally introduced by Allen and Meyer (1990). Wasti (2003) examined the measurement of organizational commitment in the Turkish cultural context and provides relevant Turkish-context evidence; this study is not described here as an exact item-for-item Turkish adaptation of the six-item form. The items assessed emotional attachment to, identification with, and involvement in the organization. Higher scores indicated stronger affective commitment. Responses were recorded on a five-point Likert-type scale ranging from 1 = "Strongly disagree" (Kesinlikle Katılmıyorum) to 5 = "Strongly agree" (Kesinlikle Katılıyorum).

2.5. Results

Table 1 presents the descriptive statistics, internal consistency reliability, composite reliability, average variance extracted (AVE), square roots of AVE (√AVE), and inter-construct correlations. Cronbach's alpha values ranged from 0.81 to 0.85, and composite reliability (CR) values ranged from 0.82 to 0.86, supporting internal consistency reliability rather than establishing validity on their own. AVE values ranged from 0.50 to 0.52, providing evidence consistent with convergent validity. Financial anxiety was negatively correlated with affective commitment ($r = -0.198$, $p < .05$) and occupational self-efficacy ($r = -0.242$, $p < .05$), whereas occupational self-efficacy was positively correlated with affective commitment ($r = 0.260$, $p < .05$). These coefficients describe associations and do not imply causality. Discriminant validity was additionally evaluated using the Fornell–Larcker criterion (Fornell & Larcker, 1981). As shown in Table 1, √AVE was 0.714 for financial anxiety, 0.707 for affective commitment, and 0.721 for occupational self-efficacy. Each √AVE value exceeded the corresponding absolute inter-construct correlations (0.198–0.260), supporting discriminant validity for the three measured constructs under this criterion.

2.5.1. Common Method Bias Analysis

Because all study variables were obtained from the same respondents using self-report measures at one time point, common method variance was examined as a potential source of bias. In the unrotated factor analysis, the first factor explained 35.7% of the total variance, and more than one factor was extracted. A single-factor CFA model also reportedly showed poorer fit than the proposed measurement model; however, comparative fit indices for that model were not provided. These observations do not indicate that a single factor alone accounts for most

observed variance, but Harman's test has limited sensitivity to common method bias and cannot rule it out (Podsakoff et al., 2003). Accordingly, common method variance remains a potential limitation when interpreting the relationships among the self-reported constructs.

Table 1. Means, Standard Deviations, Reliability, and Correlations

	α	Mean	Sd	1	2	3	CR	AVE	√AVE
Financial Anxiety	0.85	2.95	0.786	-			0.86	0.51	0.714
Affective Commitment	0.81	2.57	0.689	-0.198*	-		0.82	0.50	0.707
Self-Efficacy	0.83	3.65	0.248	-0.242*	0.260*	-	0.84	0.52	0.721

Note(s): ** $p < 0.01$ * $p < 0.05$ α = Cronbach's alpha; CR = Composite Reliability; AVE = Average Variance Extracted; √AVE = Square Root of AVE.
Source: Author's own work

Table 1 presents the descriptive statistics, reliability estimates, and intercorrelations among the study variables, together with indicators of convergent and discriminant validity. The mean scores were 2.95 (SD = 0.786) for financial anxiety, 2.57 (SD = 0.689) for affective commitment, and 3.65 (SD = 0.248) for occupational self-efficacy. Cronbach's alpha coefficients ranged from 0.81 to 0.85, while composite reliability (CR) values ranged from 0.82 to 0.86, indicating satisfactory internal consistency across the three constructs. Furthermore, the average variance extracted (AVE) values ranged from 0.50 to 0.52, meeting the conventional threshold for convergent validity.

The correlation analysis revealed statistically significant relationships consistent with the hypothesized directions. Financial anxiety was negatively associated with affective commitment ($r = -0.198$) and occupational self-efficacy ($r = -0.242$), suggesting that employees reporting greater financial anxiety also tended to report weaker emotional attachment to their organization and lower confidence in their occupational capabilities. In contrast, occupational self-efficacy was positively correlated with affective commitment ($r = 0.260$), indicating that stronger work-related efficacy beliefs were associated with greater organizational attachment. Although statistically significant, the correlations were relatively modest in magnitude, suggesting that the constructs capture related but distinct aspects of employees' psychological and organizational experiences.

Discriminant validity was further assessed using the Fornell–Larcker criterion. The square roots of AVE, ranging from 0.707 to 0.721, exceeded the absolute correlations between the corresponding constructs (0.198–0.260). This pattern provides evidence supporting discriminant validity within the proposed measurement model. Collectively, the results indicate satisfactory internal consistency and provide supporting evidence for convergent and discriminant validity, while the observed correlations offer preliminary empirical support for the proposed relationships among financial anxiety, occupational self-efficacy, and affective commitment.

Table 2 presents the confirmatory factor analysis (CFA) results for the individual constructs and the overall measurement model. The three-factor model comprised 19 observed items representing financial anxiety (seven items), occupational self-efficacy (six items), and affective organizational commitment (six items), with each item specified to load onto its

corresponding latent construct and the three latent factors allowed to correlate. The individual measurement models generally demonstrated acceptable fit, although some variation was observed across constructs. The overall three-factor model also exhibited acceptable fit (χ^2/df = 2.265, RMSEA = 0.071, CFI = 0.936, GFI = 0.919, NFI = 0.913, TLI = 0.924, and SRMR = 0.068). These results suggest that the proposed measurement structure provides a reasonable representation of the observed covariance patterns, although the fit indices do not indicate an unequivocally excellent fit. Furthermore, acceptable overall model fit does not independently establish construct validity or confirm the empirical distinctiveness of the latent variables. Accordingly, the CFA findings were considered alongside the reliability and validity indicators reported in Table 1. The Fornell–Larcker comparisons provide additional evidence consistent with discriminant validity under that specific criterion, although further assessment based on latent-factor correlations would strengthen the evaluation of the distinctiveness of the three constructs.

Table 2. Confirmatory factor analysis fit indices for individual constructs and the overall three-factor measurement model

Variables	*χ2 /df*	*RMSEA*	*CFI*	*GFI*	*NFI*	*TLI*
Financial Anxiety	2.410	0.072	0.930	0.920	0.910	0.920
Affective Commitment	2.180	0.069	0.940	0.930	0.920	0.930
Self-Efficacy	3.215	0.075	0.935	0.910	0.900	0.910
Three-factor model	2.265	0.071	0.936	0.919	0.913	0.924

Source: Author's own work

Table 3 presents the results of the regression-based mediation analysis examining the association between financial anxiety and affective organizational commitment through occupational self-efficacy. The proposed mediation model was estimated using PROCESS Model 4 with 5,000 bootstrap resamples and a sample of 290 employees. The analysis examined the individual regression paths, the direct and total associations, and the indirect association through occupational self-efficacy.

Table 3. Regression for the simple mediation model

Self-Efficacy	*B*	*SE*	*t*	*p*	*%95 CI*	
Constant	2.45	0.21	11.67	0.000	2.04	2.86
Financial Anxiety	-0.28	0.09	-3.11	0.002	-0.46	-0.10
Affective Commitment						
Constant	2.11	0.34	6.21	0.000	1.44	2.78
Self-Efficacy	0.42	0.11	3.82	0.000	0.20	0.64
Financial Anxiety (direct effect)	-0.21	0.09	-2.33	0.020	-0.39	-0.03
Financial Anxiety (total effect)	-0.33	0.11	-3.00	0.003	-0.55	-0.11
Financial Anxiety (indirect effect)	-0.12	0.05			-0.22	-0.03

Note(s): Not 1. N=290; Not 2. Standardized regression coefficients are specified; Not 3. Bootstrap number of samples:5,000

Source: Author's own work

The first regression model indicated that financial anxiety was negatively and significantly associated with occupational self-efficacy (B = −0.28, SE = 0.09, t = −3.11, p = .002, 95% CI [−0.46, −0.10]). This finding supports the hypothesized negative association between financial anxiety and occupational self-efficacy (H2). Specifically, higher levels of financial anxiety were associated with lower levels of perceived occupational capability. From a social cognitive perspective, this pattern is consistent with the possibility that employees experiencing greater financial concerns may also report less confidence in their ability to manage work-related responsibilities. However, the cross-sectional design does not establish whether financial anxiety precedes or contributes to changes in occupational self-efficacy.

The second regression model examined affective commitment as the outcome variable, with financial anxiety and occupational self-efficacy entered simultaneously as predictors. Occupational self-efficacy was positively and significantly associated with affective commitment (B = 0.42, SE = 0.11, t = 3.82, p < .001, 95% CI [0.20, 0.64]). This result supports H3, indicating that employees reporting stronger occupational self-efficacy also tended to report greater emotional attachment to their organization, after accounting for financial anxiety in the specified regression model. This association is consistent with the proposition that confidence in fulfilling occupational responsibilities is positively related to organizational identification and emotional involvement.

Financial anxiety remained negatively associated with affective commitment after occupational self-efficacy was included in the model (B = −0.21, SE = 0.09, t = −2.33, p = .020, 95% CI [−0.39, −0.03]). The total association between financial anxiety and affective commitment was also negative and statistically significant (B = −0.33, SE = 0.11, t = −3.00, p = .003, 95% CI [−0.55, −0.11]), providing support for H1. The difference between the total and direct effect estimates suggests that part of the negative association between financial anxiety and affective commitment is statistically accounted for by occupational self-efficacy.

To evaluate this indirect association, a bootstrap mediation analysis with 5,000 resamples was conducted. The estimated indirect effect of financial anxiety on affective commitment through occupational self-efficacy was negative (B = −0.12, BootSE = 0.05, 95% bootstrap CI [−0.22, −0.03]). Because the bootstrap confidence interval excluded zero, the indirect association was statistically significant, providing support for H4. The negative indirect effect reflects the combination of a negative association between financial anxiety and occupational self-efficacy and a positive association between occupational self-efficacy and affective commitment.

Notably, the direct association between financial anxiety and affective commitment remained statistically significant after occupational self-efficacy was included in the model. This pattern is consistent with partial statistical mediation, suggesting that occupational self-efficacy accounts for a portion, but not all, of the observed relationship between financial anxiety and affective commitment. Nevertheless, the remaining direct association may reflect other unmeasured psychological or organizational factors that were not included in the present model.

3. Discussion

This study examined the associations among financial anxiety, occupational self-efficacy, and affective organizational commitment among administrative employees of a Turkish public university. The observed negative association between financial anxiety and

affective commitment suggests that relatively stable public employment need not insulate employees' organizational attachment from concerns about their personal finances. Affective commitment reflects identification and emotional attachment rather than merely the economic benefits of remaining employed (Meyer & Allen, 1997). Accordingly, an employee may value the security of a public-sector position while simultaneously experiencing financial concerns that coincide with a less favorable emotional evaluation of organizational membership. This distinction is especially pertinent in a setting where employment stability and perceived purchasing-power pressures can coexist; the present data, however, cannot establish which aspects of the wider economic environment account for participants' individual responses.

The negative association between financial anxiety and occupational self-efficacy raises a cross-domain question. The study assessed confidence in carrying out work-related tasks, not confidence in managing money. From a social cognitive perspective, efficacy judgments are shaped by how people appraise demands, resources, and their own capacity for action (Bandura, 1997). One plausible interpretation is that persistent financial worries compete for attention and perceived control, potentially accompanying less favorable evaluations of one's capacity to handle demanding occupational responsibilities. This proposed spillover extends the financial-domain perspective of Lee et al. (2023), whose work concerned financial self-efficacy rather than occupational self-efficacy. It should therefore be treated as a theoretical interpretation of the observed association, not as a mechanism directly measured or causally demonstrated in this study.

This interpretation also resonates with the time-lagged evidence of Schmitt et al. (2024), who linked financial worries to employee health complaints and work-related action crises. The study does not establish financial anxiety as a cause of diminished occupational self-efficacy, yet it suggests that the implications of financial worries can extend beyond an individual's financial domain. Our contribution is to examine a different work-related belief—occupational self-efficacy—rather than the health and career outcomes considered in that research.

Occupational self-efficacy was positively associated with affective commitment. Employees who feel able to meet organizational demands may experience greater participation, perceived contribution, and identification with their workplace. This interpretation is consistent with research connecting occupational self-efficacy and organizational commitment (Rathi & Rastogi, 2009) and with evidence that self-efficacy can be relevant to models of organizational attachment (Hameli & Ordun, 2022). Nevertheless, work-related confidence and emotional attachment remain conceptually distinct. Moreover, organizational resources, managerial relationships, and successful work experiences may shape both constructs; the present unadjusted, cross-sectional estimates cannot rule out these competing explanations.

Recent studies offer further points of comparison. Özdemir et al. (2024) associated teachers' self-efficacy with affective commitment in an educational context, whereas Alshaibani et al. (2024) examined general self-efficacy and organizational commitment among nurses. These findings are broadly consistent with the possibility that capability beliefs are linked to organizational attitudes, but differences in populations, constructs, and research designs limit direct comparison. Likewise, Choi et al. (2023) located affective commitment within a broader model involving core self-evaluation and employee behavior; core self-evaluation must not be treated as equivalent to occupational self-efficacy.

The proposed mediation model offers a potentially useful integration of financial and organizational perspectives. Rather than assuming that financial anxiety relates to commitment only through an employee's evaluation of financial circumstances, the model considers work-related capability beliefs as an intervening statistical construct. This conceptual approach differs from studies of economic anxiety and occupational commitment among tour guides (Yetgin & Benligiray, 2019), financial anxiety and future work commitment in tourism (Adam et al., 2023), and financial anxiety within a career-commitment framework among service employees (Karatepe et al., 2024). These earlier outcomes should not be equated with affective organizational commitment. The observed negative indirect association is consistent with the hypothesized mediation pattern, although the cross-sectional data do not establish the temporal sequence or a causal psychological mechanism.

The public-university setting adds a contextual qualification to this literature. Relative job stability can make continued employment attractive even as financial pressure coincides with reduced emotional attachment or work-related confidence. Consequently, public-sector employment security and affective organizational commitment should not be treated as interchangeable. At the same time, the sample comprises convenience-recruited administrative staff from one university, and the analysis did not adjust for demographic or employment-related covariates. These features limit generalization across universities and prevent causal or temporal claims. Longitudinal studies across institutions could examine whether changes in financial anxiety precede changes in occupational self-efficacy and subsequent affective commitment, while also testing competing explanations such as organizational support or psychological resilience.

4. Conclusion and Recommendations

4.1. Theoretical Implications

The study brings financial anxiety into dialogue with occupational self-efficacy and affective organizational commitment. Its principal theoretical contribution is to examine whether work-related capability beliefs are statistically implicated in the association between financial concerns and emotional attachment to an employer. This emphasis distinguishes occupational self-efficacy from financial self-efficacy and complements Social Cognitive Theory (Bandura, 1997) without assuming that concerns arising in one life domain necessarily cause changes in another. The cross-sectional pattern is compatible with the proposed conceptual framework but cannot establish the direction or sequence of the relationships.

The public-university setting provides a further qualification: relatively secure employment may coexist with financial concern and variation in affective organizational commitment. Employment continuity should therefore not be treated as equivalent to emotional attachment. Because participants were recruited from one university through convenience sampling, these observations describe a specific context rather than a representative pattern across the entire public sector.

4.2. Practical Implications

For public-university managers and human-resource practitioners, the results suggest that financial concerns and employees' perceived work-related capabilities merit attention when considering organizational attachment. Financial guidance, voluntary employee-assistance

services, supportive supervision, and opportunities to build task-related confidence could be considered as possible responses. However, this study did not evaluate any of these programs, and their effectiveness for improving affective commitment cannot be inferred from the present data.

Overall, the study offers an integrated, context-specific examination of three constructs that are often considered in separate research streams. Its contribution lies in articulating and evaluating a proposed indirect association in a public-university sample, rather than demonstrating that financial anxiety causes diminished commitment or that self-efficacy interventions reverse such outcomes. The reported results suggest that work-related capability beliefs are relevant to understanding how financial concerns and organizational attachment are associated. Multi-institutional longitudinal studies and intervention evaluations would be valuable for investigating temporal ordering, alternative explanations, and practical applications.

4.3. Limitations and Future Research Directions

First, the study relied on self-reported information collected from the same respondents at a single time point. This design creates possible common-method influences and social-desirability bias. Harman's single-factor diagnostic does not exclude such influences. Future research should combine multiple sources or measurement occasions. Furthermore, the mediation model did not adjust for demographic or employment-related covariates, leaving possible confounding unaddressed.

Second, the 290 respondents were recruited by convenience sampling from the administrative staff of one public university. Consequently, the findings cannot be generalized statistically to all employees at that institution, to other public universities, or to the wider public sector. Universities may differ in regional living costs, institutional resources, employment arrangements, organizational cultures, managerial practices, and employee composition. Such differences could alter the observed associations even among public universities within Türkiye. Replication using probability-based or more diverse multi-university samples would be needed to evaluate their generalizability.

Third, the cross-sectional design did not permit conclusions about temporal ordering or causality among financial anxiety, occupational self-efficacy, and affective commitment. The mediation model estimated an indirect statistical association, not a demonstrated causal mechanism. Longitudinal and experimental designs are needed to assess temporal sequences and potential intervention effects.

Fourth, the research paid attention to self-efficacy as the main mediating variable, although other psychological and organizational processes might be significant factors. Other variables like perceived organizational support, financial literacy, psychological resilience, job insecurity, leadership style and workplace stress may be used to elaborate on the role of financial anxiety in organizational attitudes. These factors could be taken into consideration in the further models to offer a more comprehensive explanation of the phenomenon.

Fifth, the Turkish economic and institutional context may influence how financial concerns are experienced, but the study did not directly assess regional prices, household finances, or cross-cultural differences. Accordingly, the wider macroeconomic setting provides context rather than evidence of a specific mechanism. Future research should explicitly measure

economic and organizational conditions and compare regions and institutions instead of assuming that these circumstances produce uniform responses.

The future study must thus be longitudinal, multi-method and cross-cultural in order to broaden the current results. Moreover, the analysis of moderating variables including the leadership style, organizational trust, and psychological safety can be used to determine in which conditions the financial anxiety can have a stronger/weaker impact on the affective commitment.

Overall, this study is a step in the right direction to understanding the organizational effects of financial stress. However, additional research is needed to get a clearer idea of more mechanisms, contextual factors and long-term processes that help to explain the relationship between financial stress and organizational attitudes and employee well-being, to create a more comprehensive theoretical and empirical model.

Değerlendirme/*Evaluation* **/** Çift Taraflı Kör Hakemlik Sistemi: *Double Blind Refereeing System*

Ethics Committee Permission / *Etik Kurul İzni:* It was deemed ethically appropriate with the letter dated 23.04.2026 and numbered E-88012460-050.04-542281 of Erzincan Binali Yıldırım University Rectorate Human Research Social and Humanities Ethics Committee. / *Erzincan Binali Yıldırım Üniversitesi Rektörlüğü İnsan Araştırmaları Sosyal ve Beşeri Bilimler Etik Kurulu'nun 23.04.2026 tarih ve E-88012460-050.04-542281 sayılı yazısı ile etik açıdan uygun görülmüştür*.

Ethics Notification / *Etik Bildirim*: info@esosder.org

Use of Artificial Intelligence / *Yapay Zekâ Kullanımı***:** *Bu çalışmanın hazırlanma sürecinde yapay zekâ tabanlı herhangi bir araç veya uygulama kullanılmamıştır. Çalışmanın tüm içeriği, yazar(lar) tarafından bilimsel araştırma yöntemleri ve akademik etik ilkelere uygun şekilde üretilmiştir*. / No artificial intelligence-based tools or applications were used in the preparation of this study. All content of the study was produced by the author(s) in accordance with scientific research methods and academic ethical principles.

Declaration of conflict of interest / *Çıkar Çatışması Beyanı***:** *Bu çalışmada herhangi bir potansiyel çıkar çatışması bulunmamaktadır.* / There is no potential conflict of interest in this study.

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