

**Navigating Role Demands In Pakistan Private Banks: A Study Of
Role Conflict, Role Ambiguity And Job Satisfaction**

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Abstract

Currently every kind of organization has recognized the fact that it can gain competitive advantage in marketplace merely if it has personnel who have positive work related attitudes. Stress is a worldwide element and persons from nearly every walk of life have to face stress in organizations and at personal level too. Literature on job stress emphasizes the reality that organizational stress has significant influence on organizational performance and specifically job satisfaction of employees. Empirical study conducted on the private banking sector of Pakistan reveals that occupational stress is a prevalent phenomenon with comprehensive realistic and financial repercussions. The current study examines the relationship among eminent job stressors: role ambiguity, role conflict and job satisfaction of private banks employees in Pakistan. To obtain the objectives of this study a quantitative, random sampling design was implemented to assess effect of job stressors on job satisfaction. The sample group comprised of 220 respondents. Relevant data were collected using structured questionnaire. Descriptive statistics, Cronbach's alpha, correlation analysis and regression analysis were the analysis tools utilized in this study. The findings showed that job stressors role ambiguity and role conflict bring about negative effects on job satisfaction of private bank employees, resulting in poor concentration, mind

block and poor decision making skills. Based on the findings, private banks management is provided with few valuable suggestions in order to improve the job satisfaction of their workforce.

Keywords: Job Stress, Job Stressors, Role Ambiguity, Role Conflict, Job Satisfaction.

Introduction

In today's competitive business environment organizations have become more complex. The nature of work in every profession has changed a lot over the last ten years and is still changing at a rapid speed. The survival of any organization today is not only dependent on its ability to innovate and systemize its activities but also to be a leader in its field by holding a competitive advantage over its rivals. Human resource is the most valuable and primary asset for any organization and organizations can attain competitive advantage by having workforce with unique and inimitable skills and capabilities that are difficult to replicate by competitors (Rainbird, 1995). The basic purpose of Human Resource Management is to generate and retain appropriate, skillful and satisfied workforce, who can give their maximum at work to achieve organizational goals (Opatha, 2009). All ambitious and hardworking executives, managers and professionals face constant stress and anxiety in their jobs due to the requirements of turbulent business environment. Therefore, employees' job stress and job satisfaction (Spector, 1997) has always been and still is the most important and frequently investigated variables in many organizations. Of all the business organizations, banking sector is a promising area of service sector which is growing quite rapidly. Striking changes in policies due to globalization and privatization, inflated competition due to the entrance of new private banks, downsizing, organizational cultural changes and introduction of new technologies, etc. has transformed the banking sector in Pakistan from a languid and slow moving sector to a vigorous, competitive and profitable industry.

Many studies have been conducted on the psychological, physical and psychosocial side of the new privatization policy establishment in different sectors, but only little work has been carried out concerning the banking sector. In developed countries, the researchers based on their research have produced various programs for preclusion of stress arising due to privatization regime, but under-developing countries like Pakistan is still far behind. In Pakistan, the numerous reform programs started in private banks are just limited to improve the fiscal position, introduce new and unique products, improve the building infrastructure and adopting the contemporary practices at work etc., but they are yet to start any improvement programs, which are relevant to resolve staff's psychological, behavioral and attitudinal problems. There exists a limitation on the generalizability of job stressors and job satisfaction-related literature in the banking industry. In addressing the above research gap, the present study is conducted especially, to empirically test the effect of job stressors, i.e., role conflict and role ambiguity on job satisfaction in the context of Pakistan's private bank employees.

Literature Review

Job Stress

In the contemporary knowledge economy, the growing number of knowledge-intensive jobs and the demand for organizational innovation have led to workplace stress becoming a worldwide phenomenon (Li.J; Liao.Y; Wang.W; Han.X; Cheng.Z&Sun.G, 2025). Stress can be defined as any physical or psychological tension generated by either external or internal factors, while job stress occurs when a professional cannot cope with job demands, and thus, there is a negative impact on them and/or the workplace (Souza, R.C. et al, 2018; Galanis.P. et al, 2024). Stress related to an individual's work life may be called job stress or occupational stress or organizational stress or managerial stress. There is no single definition of stress due to its complex and multifaceted nature (Kahn & Boysiere, 1992). Job stress is widely regarded as a condition or feeling that is experienced when an employee perceives that the demands of a situation exceed their available resources and coping ability in the workplace (Meurs & Perrewé, 2011; Ren & Zhang, 2015; Li.J et al. 2025). It is the outcome of stressors (e.g., workplace environmental events and conditions) and leads to negative affective states, such as anxiety, hostility, and depression, which decrease performance (Ren & Zhang, 2015; Li.J et al. 2025). Parker and DeCotis (1983) also stated that job stress can happen while an employee has to manage extensive responsibilities at work that are beyond his/her coping capabilities and resources. Hence, job stress is a result of a poor fit between the employees' abilities and the work environment, in which excessive demands are regularly made on the employees who are not fully equipped to handle a particular situation (Jamal & Baba, 2000). Negative impacts of job stress on individuals and its association with key organizational outcomes for instance organizational commitment, job satisfaction and job performance and efficiency (Sullivan & Bhagat, 1992) is richly documented. Many researchers believe that job stress can be linked to decreased job contentment and an individual's intention to quit the job. A study showed that job stress results in a higher level of emotional exhaustion, which is a typical symptom of burnout (Lizano & Mor Barak, 2012; Wu et al., 2021). Job stress victims frequently experience low quality of work life and low job satisfaction (Savery & Luks, 2001). Ziauddin, Farooq and Tahir (2010) explored stress as the main cause behind the employee low job satisfaction and low job commitment which eventually obstruct the overall performance of the organization. Wu et al., (2021) suggested in their study that Chinese bank employers should focus on employees' mental health by establishing less stressful situations to enhance bank employees' perception of objective support and increase their job satisfaction, thereby reducing job burnout.

Job Satisfaction

Research interest in job satisfaction has been noteworthy, drawing attention from numerous scholars across various organizational sectors (Rokeman.N.R & Kob.C.G, 2024; Olubiyi, 2023; Bilderback, 2023; Westerman et al., 2022; Lawal et al., 2022; A Rahim et al., 2022; Ghasemy, Rosa-Díaz, & Gaskin, 2021; Khan et al., 2014). Job

satisfaction is described as an emotional, subjective, and multidimensional state that results from job evaluation and multiple elements and ranges from discontent to satisfaction (Huang. T &Wu.Y, 2025; W. Ali, 2016; E. Fernandez-Macias & R. M. de BustilloLlorente, 2023; J. Gawel; 2019; B. R. Shetty & R. Gujarathi, 2014.).It refers to individuals' cognitive evaluation of work-related factors, reflecting employees' feelings and thoughts about various aspects of their jobs by taking into account any discrepancy between how much an employee wants or expects from a job and how much the employee actually receives (Meade et al., 2010; Price, 2001; Ran et al., 2020). Organizational behavior perspective broadly explains job satisfaction as an outcome of employee's perception or appraisal of their job that may create a pleasant emotional state, a positive reaction and optimistic work approach. Job satisfaction occurs when employee feels he/she has aptitude, expertise, value, and is worthy of appreciation (Garcez, 2006). According to Cooper, Rout and Faragher (1989) job satisfaction is a combination of psychological and environmental conditions that makes a person derive pleasure from a job and feel satisfied. It is the degree to which an individual is pleased and contented from a job and employing organization. This pleasure is not limited to a handsome salary but also includes other aspects such as the attitude of the management towards the staff and how they are dealt and esteemed, the way colleagues support, working environment and the degree to which company consider their inputs. Job satisfaction is the belief of an individual that he/she is giving their best, enjoying their work, being fairly rewarded for the efforts exerted and is happy with the job and working environment. It is in the benefit and longevity of companies to keep the morale of their employees' high, as content workers will be more likely to produce better results, are creative, flexible, innovative, committed and loyal to the company. However, lack of job satisfaction can lead to increased stress, anxiety, absenteeism, turnover or turnover intentions which can adversely affect the organizational processes. Various researches has identified job satisfaction as a direct and one of the most prominent precursors of employee turnover and productivity (Kazaz et al. 2008; Calisir et al. 2011; Djastuti 2015; Wang et al. 2020; Yukongdi& Shrestha 2020; Dodanwala&Santoso 2022).Studies have demonstrated the relationships among job stress, social support, and job satisfaction (Liu, 2018; Petarli et al., 2015). Wu et al. (2021) found in their study that job stress has an indirect effect on job burnout through job satisfaction. Previous studies have also found a negative relationship between job stress and job satisfaction (Nam et al., 2016; Pan et al., 2015).

Job Stressors

In occupational stress model, many scholars found that job stress and job satisfaction are distinct, but highly interrelated variables. Though job satisfaction and job stress are highly researched areas in organizational behavior, the relationship between job stress and job satisfaction is still uncertain and under-explored. The literature suggests two competing paths among stress and perceived satisfaction. Evaluation of the literature suggested two causal models, both containing the same variables that are equally reasonable. For example, evidence suggests that an employee's job stress may come from stressors and subsequently could affect job satisfaction (Rizzo et al. 1970;

Firth et al. 2004; Calisir et al. 2011; Lu et al. 2017; Penconek et al. 2021; Wu et al. 2021; Hwang & Park 2022), on the other hand, job stress may be a result of dissatisfaction with the job (Bateman and Strasser 1983; Tongchaiprasit & Ariyabuddhiphongs 2016; Dodanwala & Santoso 2022; Dodanwala et al. 2023). According to the stress interaction theory, stress arises from interactions between individuals and their surroundings (Li.X; Liu.H; Peng.P, 2025). The key stressors faced by the individuals are due to the work, its environment or its people. Stressors vary, they may be in the form of day-to-day tensions of work and family, task completion worries, major organizational events, health issues or prolonged collegial problems (Bailey & Bhagat, 1987), or they may arise due to certain ideas, perceptions and thoughts of individuals that induce pessimistic feelings (Buunk & Janssen, 1992). Job stressor can be defined as a detrimental antecedent condition within one's job that requires an adaptive reaction on behalf of the individual. The negative response to the stressor is known as "distress" or "strain", which is found to be a major cause of individuals' negative affective outcomes e.g. emotional exhaustion, attitudinal outcomes e.g. job dissatisfaction, and more objective organizational outcomes e.g. absenteeism and turnover. Cotton (1990) defined stressor as a stimulus which individuals discern as a menace. Job stress on the other hand is an adaptive reaction to such external stimulus that results in individuals physical, behavioral and psychological deviations. This definition clearly implies that individuals respond in divergent ways when subjected to stressors (Luthens, 2002). The individual must perceive the stressor to be extreme for the stress to result, whether it is physical, psychological or psychosocial stressor. Job stressors badly influence person's mental and physical well-being.

Marshall and Cooper (1979) proposed an occupational stress model that focuses on organizational factors that are deemed as common reasons for the occurrence of stress. They identified six broad categories of workplace stressors consisting of: intrinsic factors of the job, role in the organization, acquaintances at workplace, career development and progression, organizational structure and atmosphere, and the home-work interference. Workplace stressors due to the intrinsic factors of the job include the quantitative and qualitative workload, extra shifts and long-working durations, exposure to technological changes, effects of hazardous situations and several other environmental factors, such as, noise, pulsation and heat. Stressors arising from one's role in the organization (Cooper & Marshall, 1976) may be due to certain, imprecise and unclear expectations about which behaviors are acceptable and which behaviors are not and contradictory and unsuited demands. For example, stressors with respect to one's role in the organization can be role conflict which occurs when unsuited and incompatible multiple roles are to be considered at the same time (Buunk, Jonge, Ybema, & Wolff, 1998), role ambiguity which arises due to unclear expectations, goals and objectives and one's job responsibility which is also reckoned as a potential job stressor. Acquaintances at workplace with top management, colleagues, and subordinates have been identified as another potential stressor. Several studies prove that poor working relationship among co-workers lead to high ambiguity at work, reduced job satisfaction, and poor mental health (Danna & Griffin, 1999). Stressors

under the head of career development and achievement are stress experienced while starting, developing and sustaining a career, a disparity between expectations from one's job and rewards and provisions provided by the job, feelings of being undervalued and frustration due to lack of achievements (Sutherland & Cooper, 2000). The organizational structure and climate of the workplace are also one of the eminent stressors for employees (Cooper, Cooper & Eaker, 1988). It refers to the hierarchical level, working conditions, customs, beliefs, values and practices of the working place. A complete stress profile can only be obtained by also examining the home-work interface. This includes events other than the job that effect employee's performance, welfare and satisfaction at work (Sutherland & Cooper, 2000). Properly managing the interface between one's job and various roles and responsibilities of personal life is another possible stressor (Cooper et al., 2001). If the employees don't give attention to stressors then they have to face a lot number of problems like low performance, high turnover ratio and high job dissatisfaction (Bayraktar et al., 2017; Abbasi, 2024). Due to elevated competition in international and national banks, implementation of economic plans, institutional change and reduction in inflationary rates (Silva & Navarro, 2012, Abbasi, 2024) the operations of banks are being redesigned. Therefore, employees of banks are also subjected to various Job stressors not only in the workplace but in their daily lives too (Abbasi, 2024).

Work Role Stressors

Work role stressors, also known as role demands, relate to pressures placed on a person as a function of the particular role he or she plays in the organization (Griffin and Clarke 2011). Hence, role stressors include role ambiguity, role conflict, role overload, and work-family conflict (Firth et al. 2004; Hang-yue et al. 2005; Siong et al. 2006; Calisir et al. 2011, Dodanwala et al. 2023). Work role stressors play a major role in determining employees' stress levels (Firth et al. 2004; Hang-yue et al. 2005; Calisir et al. 2011). There also exists a direct relationship between work role stressors and job satisfaction (Firth et al. 2004; Siong et al. 2006; Calisir et al. 2011; Ritter et al. 2016; Penconek et al. 2021; Wang et al. 2021). Higher exposure to role stressors is detrimental to employees' health and the organizations they work for (Tracey and Hinkin 2008; Calisir et al. 2011; Tijani et al. 2020; Dodanwala et al. 2021; Dodanwala and Shrestha 2021). However, role stress manifests itself mainly in the form of role conflict and role ambiguity (Zhang & He, 2022) and are associated with various negative job outcomes such as tension of job, absenteeism, job dissatisfaction, little job involvement, reduced job expectancies, low motivation (Schuler et al. 1977, p. 125) employee turnover, employee burnout (Van et al, 1981; Lee, 1997; Jones, 1993) poor performance and diminished organizational commitment (Johnston, Silvestro, Fitzgerald, & Voss, 1990; Jackson & Schuler, 1985). These evidences clearly indicate that role ambiguity and role conflict are the most significant and widely investigated role stress constructs in organizational settings research (Jackson & Schuler, 1985), explaining why this study adopts them rather than other role stresses. "Role conflict and role ambiguity are the two explicit work-related stressors that faculty counselors experience with regard to the numerous roles they undertake within schools" (Bryant

& Constantine, 2006, p. 265) and they are also found to cause burnout in them (Wilkerson & Bellini, 2006). In marketing literature also, role stress poses negative impact on the job satisfaction of a salesperson through marketing-oriented boundary spanners and managerial sales orientations (Sumrall & Sebastianelli, 1999). Accounting literature as well indicates negative association of role ambiguity and role conflict with job satisfaction (Fisher, 2001; Ussahawanitchakit, 2008). Positive relation has been hardly found between role stress and job satisfaction (Igbaria, Parasuraman, & Badawy, 1994). Zhang & He (2022) in their study examined the associations between role conflict, role ambiguity, and job autonomy through job satisfaction among social workers in China. The data analysis showed that increased levels of role conflict and role ambiguity resulted in low job satisfaction, which in turn led to increased burnout among social workers.

Role Ambiguity

Role ambiguity refer to the confusion workers face regarding occupational tasks, expectations, and performance evaluation (Putri, Jatmiko, & Ambarwatic, 2025). It occurs when an individual lacks clarity concerning the roles they are expected to perform according to their responsibilities (WikanCarito & RizaBahtiar, 2022). Role ambiguity is experienced when individuals lack a clear definition of the expectations of their roles and the required methods to carry out their job duties (Rizzo et al. 1970; Dodanwala, Santoso, & Yukongdi, 2023). Role theory explains the stress experienced by an employee due to his role. Role theory indicates that positions and on job responsibilities of all employees should be clear and defined, only then employees will perform efficiently and effectively. If employees are unclear about the principal requisites of the job and what they have to accomplish and what kind of behavior is required of them, they will certainly abstain from decision making and showing positive behaviors that are necessary for the achievement of organizational goals (Jackson & Schuler, 1985). Role ambiguity creates a sense of despair among employees; reduces their confidence level by increasing anxiety and depression as depicted by Jackson, Schuler (1985) and Muchinsky (1997). Dodanwala et al, (2023) in their study identified role ambiguity as a direct antecedent of job satisfaction. Thus, it can be anticipated that those individuals who face higher levels of role ambiguity at work would usually be less satisfied. Previous research on job satisfaction and role ambiguity also show a negative correlation (Rizzo, House, & Lirtzman, 1970). Conversely, two separate studies, one conducted by Tosi and Tosi (1970) and the other carried out by Tosi (1971) found no significant association amid job satisfaction and role ambiguity. Researchers however argue that individuals respond differently to job stressors in different contexts. Considering role ambiguity as a debilitating syndrome, this study has been undertaken with a purpose to systematically explore the effect of role ambiguity on job satisfaction amongst private bank professionals in the context of Pakistan. Therefore, the study developed the following hypothesis:

H1: Role ambiguity has a significant negative effect on employee's job satisfaction which they derive from their jobs in private sector banks.

Role Conflict

Role conflict arises from confusing guidelines and conflicting and incompatible requirements (Bransford, 2005; Zhang. N & He. X, 2022). It is a situation where the bureaucratic control mechanisms within an organization do not align with norms, rules, ethics, and professional autonomy (Fadila et al., 2022). This misalignment occurs when employees face demands that are inconsistent with their job roles, leading to stress and negatively affecting their performance(Putri, Jatmiko, &Ambarwatic, 2025).Employees who have to work with two or more groups that function in different ways and/or receive incompatible requests from two or more people would result in high levels of workplace conflict (Dodanwala et al. 2021, Dodanwala et al. 2023).Amongst some other important factors causing stress, role conflict is most evident which is faced due to the multiple roles at the workplace (Butler & Constantine, 2005).Role conflict increases job stress and decreases job satisfaction among both genders (Spector, 1997).Mansoor, Fida, Nasir and Ahmad (2011) research findings reveal that intense competition in telecom industry exert severe pressure on employees. Due to heavy workload, role conflict and hectic working environment employees feel burdened, affecting their job satisfaction. Dodanwala et al. (2023) in their study identified role conflict as a direct predictor of both job satisfaction and job stress. Additionally the banking employees may face some extra work to do other than their regular routine jobs. Which can result in the conflicts between routine work and extra work where time and energy insisted by numerous works becomes conflicting with each other. Input in one work makes it difficult for the employees to participate in another work and give it proper time. (Duxbury and Higgins, 2005, Abbasi, 2024). The study conducted by Malik (2011) signifies that the private bank's staff experience high role conflict as compared to public bank's staff. This entails that the work expectations applied to the individuals by the private banks and the role they perform within the institution does not match with each other. In today's turbulent business environment, existence is more important factor for the banks, than maintenance. Employees have to work under stress and strain, to attain competitive advantage over other private banks. Employees having varied skills and capabilities have to adjust their work according to the demands placed upon them. Hence, the chance of role conflict and its negative impact on job satisfaction becomes higher. Although the dynamics of role conflict among other professionals and in other settings are relatively well documented, understanding the effects of role conflict among private bank professionals of Pakistan is of paramount importance for their well-being and formulation of stress management programmers. Therefore, the following hypothesis has been developed:

H2: Role conflict has a significant negative effect on employee's job satisfaction, which they derive from their jobs in private sector banks.

Figure 1 shows the research framework of the study.

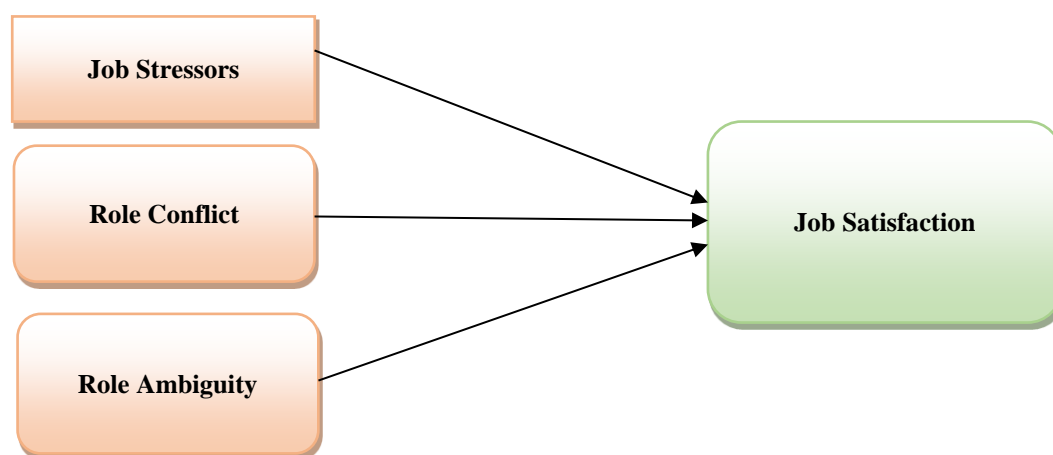


Figure 1: Research Framework of the Study.

Source: Author's work.

Methods

Data Collection Method

Since, it is a hypothetical-causal situation both primary and secondary data was used to collect the requisite information. The primary data was gathered through well-structured, personally administered questionnaires. Secondary data was retrieved from the sources already existing. Related articles, dissertations and conferences were the big source of secondary data. Along with relevant books, web sites and internet also provided profound information in concurrence with the variables.

Participants and Procedure

In order to examine the connection between job stressors (role ambiguity, role conflict) and job satisfaction, cross-sectional survey design was employed. The survey population consisted of 530 employees working in top rated private banks of Pakistan. Respondents were drawn from employed individuals' of private banks in Peshawar, Islamabad and Abbottabad. The sample size for this study was chosen to be 220, given the population size (Sekaran, 2005, p.294). Simple random sampling technique was used to obtain the requisite data form individuals. Data was collected from employees working in different departments of private banks

Measures

Role Conflict

Independent variable role conflict was measured with scale developed by Rizzo, House and Lirtzman (1970). Coefficient alpha values for role conflict were between 0.71 and 0.87 (Adkins, 1995; Bauer & Green, 1994). The 8-items which measured role conflict included "I am told to do assignments in which there are conflicting requirements, "I have to sometimes go against the policy rule in order to carry out an assignment, "I receive incompatible assignments from two or more superiors at the same time, "I have to do things that are appropriate to be accepted by one person and not accepted by others, "I am sometimes given unnecessary assignments, "I have to work with two or more groups who operate quite differently, "I receive assignments without appropriate manpower to complete them, "I receive assignments without adequate resources and material to execute them".

Role Ambiguity

Role ambiguity was measured with 6-items developed by Rizzo, House and Lirtzman (1970). The alpha reliability for role ambiguity ranged from 0.71 to 0.95 (Adkins, 1995; Bauer & Green, 1994). Items which measure role ambiguity include "I know exactly what is expected of me, "I know that I have divided my time properly between different tasks, "I am clearly explained about what has to be done in my job, "I feel clear about how much authority I have, "I know what my responsibilities are, "I have clear, planned goals and objectives for my job.

Job Satisfaction

To measure dependent variable job satisfaction, the measure developed by Brayfield and Rothe (1951) was used. Coefficient alpha values for the six-item measure were from 0.83 to 0.90 (Agho, Mueller & Price, 1993). The items include, "I am often bored with my job, "I feel fairly well satisfied with my present job, "I am satisfied with my job for the time being, "Most days I am enthusiastic about my work, "I like my job better than the average worker does, "I find real enjoyment in my work".

Data Analysis and Results

Field data was collected from various departments of private banks through concise administration of a survey. Data was coded, analyzed and presented using the SPSS (Statistical Package for Social Sciences) software version 15.0. The descriptive statistics based on frequency tables are used to provide information on key demographic variables. Subsequently inferential statistics were carried out for the examination of each hypothesis formulated for the research. Normality tests with Q-Q plots were conducted to test the normality of the data.

The demographical information of 210 respondents of private banks is represented in tabular format along with the interpretation of results. Table (1) presents that majority of the private sector bank sample consisted of male respondents i.e. 71.4% while the remaining 28.6% comprised of female respondents.

Table 1: Gender Distribution for Private Sector Banks Respondents

Gender	Frequency	Percent
Male	150	71.4
Female	60	28.6
Total	210	100

Table (2) indicates the distribution of respondents by age. The respondents in the age group of 20-30 years are in majority comprising 53.8%. Respondents in the age group of 31-40 years are 33.3%. Respondents between the age group of 41-50 years are 5.2%. The respondents in the age group between 51 years and onwards were only 7.6%.

Table 2: Age Distribution for Private Sector Bank Respondents

Age	Frequency	Percent
20-30 years	113	53.8
31-40 years	70	33.3
41-50 years	11	5.2
51-onwards	16	7.6
Total	210	100

Table (3) shows that 58.6% of the total respondents are married and the rest of the 41.4% were unmarried.

Table3: Marital Status Distribution for Private Sector Bank Respondents

Marital Status	Frequency	Percent
Married	123	58.6
Single	87	41.4
Total	210	100.0

Table (4) points out that out of the 210 respondents 22.4% belonged to Askari bank. 6.2% belonged to Faysal bank. 11.9% respondents were from Meezan bank. 13.8% respondents belonged to Allied bank. United bank comprised of 12.4% of respondents. Bank Alfalah had 11.9% respondents. Rest of the 21.4% respondents belonged to Habib bank.

Table 4: Organization Distribution for Private Sector Bank Respondents

Organization	Frequency	Percent
Askari Bank	47	22.4
Habib Bank	45	21.4
Allied Bank	29	13.8
United Bank	26	12.4
Meezan Bank	25	11.9

Organization	Frequency	Percent
Bank Alfalah	25	11.9
Faysal Bank	13	6.2
Total	210	100

Majority, that is, 56.2% of the respondents were in managerial level-1.19.0% of the employees were in managerial level-2. Whereas, 24.8% of the respondents were in managerial level-3 as shown in Table (5)

Table 5: Post Distribution for Private Sector Bank Respondents

Post	Frequency	Percent
Managerial Level-1	118	56.2
Managerial Level-2	40	19.0
Managerial Level-3	52	24.8
Total	210	100

Of the given sample 10.5% of the recipients have a job experience of less than 1 year, the highest percentage of experience, that is, 76.2% is between 1-10 years, 4.3% of recipients have experience between 11-20 years, 7.1% of respondents have experience between 21-30 years, and only few i.e. 1.9% have job experience of 31-40 years as shown in table (6).

Table 6: Job Experience Distribution for Private Sector Bank Respondents

Job Experience	Frequency	Percent
Less than 1 year	22	10.5
1-10years	160	76.2
11-20 years	9	4.3
21-30 years	15	7.1
31-40 years	4	1.9
Total	210	100.0

According to Table (7) only 3.3% of the respondents have achieved some college degree While, 28.1% of the recipients have attained bachelor degree Most commonly reported academic qualification has been found to be masters' that make up 68.6% of the total.

Table 7: Education Distribution for Private Sector Bank Respondents

Education	Frequency	Percent
Below Graduate	7	3.3
Graduate	59	28.1
Post Graduate	144	68.6
Total	210	100

Table (8) shows that majority of the recipients i.e. 42.4% earn between rs.20,000 to 30,000 per month. 25.7% of the total sample earns rs.31,000 to 40,000. 16.7% are those respondents whose pay is between rs. 41,000 to 50,000. Only 15.2% of the respondents earn rs.51,000 and more than that.

Table 8: Income Distribution for Private Sector Bank Respondents

Income Level	Frequency	Percent
Rs.20,000-30,000	89	42.4
Rs.31,000-40,000	54	25.7
Rs.41,000-50,000	35	16.7
Rs.51,000 and above	32	15.2
Total	210	100

According to Rizzo, House and Lirtzman (1970) Coefficient alpha values for role conflict has good internal consistency, with a Cronbach alpha coefficient reported of 0.71 to 0.87 and that for role ambiguity is from 0.71 to 0.95. The data collected through questionnaires from the sample of 210 respondents was processed into SPSS (version 15.0) and reliability of scale was checked. In the current study the Cronbach alpha value for the overall questionnaire turned out to be 0.800, showing that the average inter-correlations among the items measuring the concept is good.

The relationship between job satisfaction and job stressors that are, role conflict and role ambiguity were investigated using Pearson product-moment correlation coefficient. All correlations above .10 were significant at $p < .05$ (1 – tailed). Job Satisfaction has been found to have significant small negative correlation with variable role ambiguity ($r = -0.301$, $p < 0.05$) and role conflict ($r = -0.283$, $p < 0.05$). Table (9) represents the correlation matrix for each variable.

Table 9: Bivariate Correlation

Variable		Role Ambiguity	Role Conflict
Job Satisfaction	Pearson Correlation	-.301**	-.283**
	Sig.(1-tailed)	.000	.000

Correlation is significant at the 0.01 level (1-tailed). * Correlation is significant at the 0.05 level (1-tailed).

Multiple regression analysis is used to test all the hypothesis of interest concerning the main effects. Job satisfaction was entered into the dependent box whereas; role conflict and role ambiguity were entered into the independent box. The Multiple Linear Regression Model with two explanatory variables have R^2 value of 0.158, expressed as a percentage means that our hypothesized model, that is, job stressors (role ambiguity, role conflict) explains 15.8% of the variance in the dependent

variable job satisfaction. Furthermore, the F-statistic assesses the overall significance of our model. The value of F-statistic is 7.653 with $p < 0.05$, it shows that our model is highly significant. See table (10).

Hypothesis 1: Role ambiguity has a significant negative effect on employee's job satisfaction, which they derive from their jobs in private sector banks.

The beta value in Table (10) shows that 1 unit increase in the value factor role ambiguity would decrease 0.251 units (25.1%) in job satisfaction ($\beta = -0.251$, $p < 0.05$). This means that this variable makes the strongest unique contribution to explaining the dependent variable, when the variance explained by all other variables in the model is controlled for. The t-statistics of role ambiguity also account for significant negative variation in dependent variable, that is, Job Satisfaction ($t = -3.728$, $p < 0.05$). Consequently, the null hypothesis is rejected and research hypothesis is accepted. The more ambiguous the role of an employee in the private banks is, the less he/she is satisfied from their job.

Hypothesis 2: Role conflict has a significant negative effect on employee's job satisfaction, which they derive from their jobs in private sector banks.

Further, it shows that a 1 unit increase in the value factor role conflict would decrease 0.256 units (25.6%) in job satisfaction ($\beta = -0.256$, $p < 0.05$). Role conflict, amongst the independent variables also makes the strongest unique contribution to explaining the job satisfaction when all other variable are held constant. The t-statistics also shows, that, role conflict accounts for significant negative variation in job satisfaction ($t = -3.317$, $p < 0.05$). Hence it can be stated that, the null hypothesis is rejected and research hypothesis is supported. When employees in private banks have to fulfill conflicting requirements, their job satisfaction is highly affected and reduced.

Table 10: Regression Coefficients

Variables	Standardized Beta	t-statistics	Sig.
Constant	-----	16.646	.000
Role Ambiguity	-.251	-3.728	.000
Role Conflict	-.256	-3.317	.001

Predictors: (Constant), Role ambiguity, Role conflict. b. Dependent Variable: Job Satisfaction

Table (11) shows the model summary of the regression model.

Table 11: Model Summary

Model	R	R Square	Adjusted Square	RF	Sig.
1	0.397	0.158	0.137	7.653	0.000

Predictors: (Constant), Role ambiguity, Role conflict. b. Dependent Variable: Job Satisfaction

Conclusions

For the success of an organization, the most important aspect is the productivity of the work force. This, in turn depends on the psychological, emotional and physical health of the individuals. In this atomic age, an employee faces real challenges while taking advantage of new knowledge, skills, coordinating special functions more effectively and looking at broader corporate needs more clearly. These challenges in the organizations compel employees to make adjustments. To make adjustments effective and purposeful, the employees' has to improve and modify their understanding, talent, attitude and behavior. Moreover, they are exposed to variety of stressors that ultimately affect them in all spheres of life. Banking profession is inherently stressful than other occupations but the technological changes linked with globalization and privatization policies has drastically changed conventional patterns. Now, there is an enormous pressure particularly on private banks' employees to work in non-traditional and uncertain environment, have a global mindset and be able to cope with the unexpected. This pressure creates job stress that poses threat to the quality of work-life. When job stress reaches at its peak, it adversely affects operational efficiency and productivity of an employee, besides lowering his quality of life and morale. Such occupational stress tends to decrease employee's general job satisfaction. From this research study; we have reached to the conclusion that the private bank employees are faced with certain stressors that adversely affect their job satisfaction. Two most frequently observed job stressors i.e role conflict and role ambiguity were empirically tested with employee's satisfaction at work. Good support for the formulated hypothesis was found. First, it was hypothesized that job stressor; role ambiguity is negatively related to job satisfaction of personnel working in private banking sector of Pakistan. The findings of the study explicitly proved negative relation of role ambiguity with job satisfaction, which are coherent with the findings of Koustelios et al. (2004), Tarrant and Sabo (2010), Calisir et al. (2011), Palomino and Frezatti (2016), Dodanwala et al. (2023).

It is noticed that the private bank employees face high ambiguity during the work. The main reasons behind role ambiguity can be that there is no clarity concerning the attitudinal expectations from the employees on work which may arise out of lack of information or understanding on behalf of the management. Employees in private banks have to perform variety of duties on daily basis but lack of proper communication system at different levels create ambiguity in their minds, which eventually creates a feeling of stress and job dissatisfaction. Next, it was postulated that job stressor; role conflict is negatively related to job satisfaction of employees working in private banks. The results also supported the second hypothesis. Hence, the results are in line with the findings of Firth et al. (2004), Hang-yue et al. (2005), Siong et al. (2006), Calisir et al. (2011), Chen et al. (2011), Vanishree (2014), Palomino and Frezatti, 2016, Dodanwala et al. (2023), Abbasi (2024). From the above findings it can be concluded that stressor; role conflict faced by the employees

of the private banks is inevitable and is a chief contributor to employee dissatisfaction. Employees in the banks are daily provided with different sets of roles to be performed. Fulfilling the requirements of one role often conflicts with the requirements of another role. On the other hand, reporting to two or more different officials creates even more a mess for the employees. All this eventually results in a huge burden for the employees, adversely affecting their job satisfaction.

Recommendations

Private sector banks management should know and understand the personal and professional needs of their workforce. They need to emphasize on providing opportunities for learning, training and development to its staff, which will ultimately improve the behavior, knowledge, skills and attitudes of employees. Individuals are known by their profession as it is the main thing which shows their work, skills and capabilities. Their job, family and society around expect too much from them. The job can be source of earning, comfort, satisfaction, development and improvement in the life of an employee or the same can be major cause of his disturbances, tension and worry, if desires/needs and performance of an employee are not matching. In order to obtain desired results in the shape of orderliness, adequate output and high morale, the private banks should give attention to their staff's job satisfaction. The management should make attempts to reduce role ambiguity and role conflict by developing a clear line of command, proper communication channels, and better job designs (Cheng et al. 2003; Hang-yue et al. 2005; Correia 2007, Dodanwala e al. 2023). Commercial banks management need to understand the relevance for development of platforms to intensify two-way communication throughout the workplace which would not only reduce ambiguity and conflict but also help employees prioritize the tasks for better performance. Since, the majority of role senders are from the immediate work group of the employees, it is suggested that attempts be made to develop individual communication skills to enhance communication among team members and build strong group support to relieve role stress.

Developing better job designs in terms of clear job descriptions prior to hiring the employees can also increase the employees' role clarity, as they know what they will have to do and are expected to do upon hiring (Dodanwala e al. 2023). Private Banks could take adequate steps to redesign proper jobs and work to meet the demands of the dynamic business environment and introduce more job-oriented training programs in order to improve employees' skill, abilities and capacities that will help in elevating their confidence to work more effectively and efficiently. Management can be encouraged to practice proactive approaches rather than reactive approaches as a strategic step. Employees can be motivated through rewards that are just and rational. In this connection, financial and non-financial benefits play a vital role in increasing the efficiency of workers', besides job satisfaction at workplace and above all improves employee output and productivity. It is also recommended to develop human resource practices to conduct periodic conflict management and resolution training programs to help employees cope with workplace conflicts (Haraway and Haraway 2005; Dodanwala et al. 2021). For this purpose, bank management requires

to find out the actual factors which lead to incompatible and vague roles. To address evident problems caused by role conflict and role uncertainty, the work procedures need to be simplified and effective policies can be formulated in the overall interest of employees of the organization.

Lack of adequate resources at work has also been found to be a factor causing role stress. Planning for making available the required resources is, therefore, essential for reducing role stress at work. Bank management may educate their employees to manage properly their work timings to enable them to do their work in an efficient manner. Considerable freedom and discretion to employees can also prove to be helpful in scheduling their work tasks.

Limitations

There are limitations in our pragmatic study, that might limit the external validity of our results and findings cannot be generalized. The survey population of the study comes from a specific type of industry i.e. private banking institutions, and particular regions i.e. Peshawar, Islamabad and Abbottabad, therefore, difference between this population sample and other organizational cultures may be existent and it may not be accurately representative of population (employees) in other industries, resultantly decreasing the confidence in making generalizations

Future Avenues

The present thesis suggests a few avenues for future research. First, more workplace stressors should be investigated. An additional step would involve determining the demographic effects on these stressors and job satisfaction. Examining the moderating and mediating effects of various variables can be considered as well. There is further scope to reproduce the present study in varied environments and locations. Moreover, it is also recommended that research in future should be conducted in longitudinal design so as to go deeply and study the effects of exposure of job stressors on job satisfaction.

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