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## Impact of Role Ambiguity on Job Satisfaction, Mediating Role of Job Stress

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### Abstract

In banking sector the retail banking is an important and generous sector of economy, however, generally it has been observed that job stress is increasing in this sector. Therefore, the study of the specific causes of job stress in the retail banking area should provide greater approach into both theory and managerial practices. Several Studies have been conducted on role ambiguity and job satisfaction. This study explored the relationship between role ambiguity, job stress and job satisfaction. The purpose of the study is to determine the effect of role ambiguity on job satisfaction with job stress as mediator variable. Convenience method was used to collect primary data from employees of banking sector. A total of 350 questionnaires were distributed of which 305 were received back, thus response rate was 87 %. The results of correlation and regression found that role ambiguity, had negative relation with job satisfaction, and job stress was playing a mediating role. It indicates that role ambiguity is playing one of the roles of job stressor which leads to job dissatisfaction among employees of banking sector. The findings of the study suggest that to increase the job satisfaction the role stressors should be controlled. When role stressors will be controlled, job stress will inevitably be decreased.

**Keywords:** Role Ambiguity, Job Stress, Job Satisfaction, Banking Sector, Correlation and Regression Analysis

### Introduction

Across the world the stress is mounting up at workplace which influences negatively for attracting new employees and retaining old employees (Cox & Griffiths, 2000). Generally speaking, contemporary era has been called as the age of stress and anxiety (Coleman, 1976).

For all types of businesses and industries the work stress is the reason for the exhaustion, tension and hopelessness. It is a dilemma for the globe, being faced by all employees irrespective of any location and/or specific organizational identity. Increased competition and demand of productivity leads firms to downsizing and rightsizing. Increased performance pressures are being experienced by the employees. It may create confusion for employees to recognize their roles. Information technology, in the last two three decades has made a proficient intensification in the organization because in the market more competition

is there and this has made a fierce competition for the workers as well as for the organization (Huang, 2001).

Apparently employees facing stress almost in every organization. Stress has negative effects if appropriate solution is not made (Sulksy and Smith, 2005). Place of work has become a starting place of intense stress as a result of technological revolutionizes, mass retrenchments, mergers and acquisitions, information excess, demand for more production, tough competition, and tentative outlook. Stress arises when the employee perceives the difference between more demands for the job and the capability of the employee. The encouraging aspect of the stress is that if properly managed, it will create the motivation level of the employees (Robbins, 2007).

In the economy of a country banks plays very important role. In the development period of banks it was used only for the deposit of money and different saving accounts. The bank forwarded this amount for the investment or lending purposes (Horne & Wachowicz, 1998). During the past decade in Pakistan large number of banks transformed into fleet and competitive business and amalgamated into privatization and now these are customized into client focal point, superiority, expediency, novelty and speed.

A study in Pakistan concluded that due to stress among employees, managers are unable to utilize abilities of their employees, where development in technologies is becoming reasons of stress (Ram, et al., 2011).

Banking sector is not only progressing but transforming, resulting in quick and outstanding modifications in strategy changes, increased competition, expansion in private sector and innovations of new technologies. As a result of these transformations, the high stress level is practicing in the banking segment. Banking employees acknowledged that their jobs have been affected by stress. Advanced and boom up economy, pressure for maintaining the profitability and large and maximized responsibilities are chief roots causes of the stress. Potential for conflict exists in every organization. Lazarus & Folkman (1984) observed that there are two types of stress i.e. eustress and distress. Eustress means that stress on the employee which generates positive change in the work of employee or approach while distress means the stress which generates negative results in the work or approach in the employees.

Job stress is the outlook of individual dysfunction attributable to the environment in the workplace. And it is the psychological effect to the tight, unfavorable or unapproachable workplace position.

Aziz, (2004); Pareek, (1993) defines role as, different tasks combination that has been assigned to employees and the employees perform these in such a way that the organization has some expectations from them. Role ambiguity, a type of job stressor, occurs due to lack of clear information (Larson, 2004).

The job satisfaction has been defined by different researchers in different manner. The one definition which is very important is given by Robbins (1997) job satisfaction is a positive state of mind and a happy, cheerful and hard-hitting employee is the prime asset of any organization, in those banks are also included. Personnel of any bank are liable to a huge output and prosperity. For the success of banking sector, it is vital to handle human resource successfully for the purpose that their employees are happy or not. If the employees are happy and satisfied, so they will be committed to their work and they will have a good image for the organization (Bashir & Ramay, 2010).

### **Objectives of the Study**

This study was conducted for the purpose to reveal the role clarity in the mind of the employees of banking sector of Pakistan. The focus of the study was on the role ambiguity, job satisfaction and mediating role of job stress. The views were taken from the employees of private banking sector of Islamabad and Rawalpindi region. Research was focused on the following research questions.

1. What are the perceptions of employees regarding job satisfaction?
2. What will be the relationship between role ambiguities with job stress?
3. What is the impact of role ambiguity on job satisfaction?
4. What will be the effect of job stress as a mediator between role ambiguity and job satisfaction?

### **Study Significance**

This study explores the relationship of job stress with job satisfaction, relationship of role ambiguity with job satisfaction and the mediation role of job stress between role ambiguity and job satisfaction. In the organization sometimes employees get some problems relating to their job description which create confusion regarding their job roles and job responsibilities. In any organization employees are main and important determinant of organization's productivity. The organization will be very effective when the employees of the organization are satisfied from their jobs.

As present era has been developed and so many inventions have been taken place. In such development Information Technology has also been developed. So for more products and efficiency the workers have complicated roles and regulations and responsibilities, as this has been studied by Huarng, (2001). This study aspires for a deeper outlook of job stressors and also to identify that how these variables impact job satisfaction in the presence of role stressors. There may be many indicators of job stress; however, present study has been confined to role ambiguity as a cause of job stress and consequent job dissatisfaction.

### **Research Questions**

- I. How does role ambiguity influence the job satisfaction?
- II. How does job stress influence the job satisfaction?
- III. Does job stress mediate the relationship between role ambiguity and job satisfaction?

### **Literature Review**

#### **Role Ambiguity**

Role ambiguity arises when roles for a particular position are unclear, uncertain and poorly-defined. Performers deviate on role anticipations, not due to role conflict but because role expectations are unclear. For example, job description is a list that a person might use for general tasks, or functions, and responsibilities of a position. It may often include to whom the position reports, specifications such as the qualifications or skills needed by the person in the job. If these are not properly discussed or mention so role ambiguity will arise. The put up, as look likes noticeable its label, it is very difficult to define. Role ambiguity originates when the individuals not have a clear dimension and definition of the role which are expected from them (expectations), and requirements/procedures/methods which are necessary for the completion of tasks related to their jobs (Glissmeyer et al., 1985).

Role Ambiguity is also defined as “the absence of satisfactory information which is required in order for persons to accomplish their role in a satisfactory manner” (Zhao & Rashid, 2010).

Meyerson, (1991) says that ambiguity could exist inside the organization and also it is possible that ambiguity may exist inside the individuals own cultural experience. In the same way different individuals in the organization can also experience different ambiguity types at unusual times.

The Bedeian and Armenakis (1981) identified four dimensions of the role ambiguity which are goal or expectation ambiguity, process ambiguity, priority and behavior ambiguity.

Randall and Procter (2008) recommended that the employees of servants of civil service and the employees of private sector managers were drawn on the experience of their previous to infer the changes they experienced, different perceived ambiguity between rhetoric and reality. Each of the group comes to term with ambiguity by interpreting the change in meaning for the purpose to fit with their expectancies of transform, otherwise, in one case, do not reconcile the transform which then becomes a point of conflict.

Ahmed (1998) suggested that without the role ambiguity, innovation is very difficult for the New Product Development (NPD), so in this condition the organization needs to encourage the culture for innovation and the organization must able to operate under the situation of ambiguity and the managers must be able to accept and handle. Kim and Wilemon (2002) stated that it is very important to recognize the nature of uncertainty for the New Product Development (NPD).

Brun et al., (2009) stated that there are two types of ambiguity one is subject ambiguity and other is resource ambiguity. The subject ambiguity consists of product, market, process and organizational resources while in the resource ambiguity multiplicity, novelty, validity and reliability are included.

The study of Walsh et al., (1976), Dougherty and Cordes (1993), Cooper (1991), Dyer and Quine, (1998), and Ursprung, (1986) found that when the individual lacks the information there will be role ambiguity. In the study of Muchinsky, (1997) and Jackson and Schuler, (1985) that role ambiguity will lead to negative outcomes which such as anxiety, helplessness and confusion and depression among employees.

### ***Job Stress***

Job stress occurs when the individual doesn't have the skills and abilities to perform the job effectively, when he is not given the proper training or some necessary resources have not been given to perform the job or when he is confronted with conflicting job demands (Waheed, & Malik, 2010). If stress is not handled and managed effectively, it accumulates with in an individual. Job stress is multidimensional in nature i.e. workload pressure, time pressure, performance pressure, role conflict, role ambiguity, work family conflict etc. In the study of Ahsan et al. (2009) the job stress consists of workload pressure, management role, homework interface, relationship with others, performance pressure and role ambiguity.

Rapid change increases the workforce pressure to perform better and enhance competitiveness. Individual has to perform and do multi tasks to keep one self up to date to match with development in technologies (Quick, 1999; Cascio, 1995). Townley (2000) conducted a study in UK and found that most of the employees were unhappy with the culture of the organization with extended hours and work loads.

In the study of Wilkes, et al (1998) it was concluded that time constraints and work overload were significant contributors to work stress. Kyriacou, (2001) identifies that job

stress results in frustration, anxiety, worry and depression. While in the study of Borg & Falzon, (1991) it was found that job stress is result of role overload, role ambiguity, role conflict, lack of work environment, more demands from the agencies, inadequate working environment and poor relation with colleagues etc.

### **Job Satisfaction**

Job satisfaction has also many dimensions which are pay satisfaction, promotion satisfaction, supervisor's satisfaction, satisfaction with work itself and satisfaction with workers etc.

Herzberg (1968) gave two factors theory. According to this theory there are two dimensions, one is job satisfaction dimension which are recognition, personal growth, responsibilities for ones work, achievement and advancement. While on the side the job dissatisfaction dimension which includes pay, relationship with colleagues and supervisors, work conditions and security. Based on literature review following research model is made:

### **Mediating Role of Job Stress between Role Ambiguity and Job Satisfaction**

According to Yousef (2000) that role ambiguity affects the job satisfaction. Haris et al., (2000) studied that role conflict and role ambiguity affects the level of resourcefulness in a negative way.

The relationship between role ambiguity, role conflict with job stress that mediated by job insecurity is significant (Safaria et al., 2011). Yousef (2000) studied that role stressors do not affect the job satisfaction combine but it can affect the job satisfaction separately. In the study of Lankau et al., (2006) it was concluded that if role ambiguity was reduced, the level of job satisfaction and organizational commitment will be increased. In a study of Yousef (2002) it was established that role stressors has direct and negative relationship to the job satisfaction. In 2006, Wu& Norman investigated and found that negative relation between role stressors and job satisfaction.

Based on above literature following model is developed for our study.

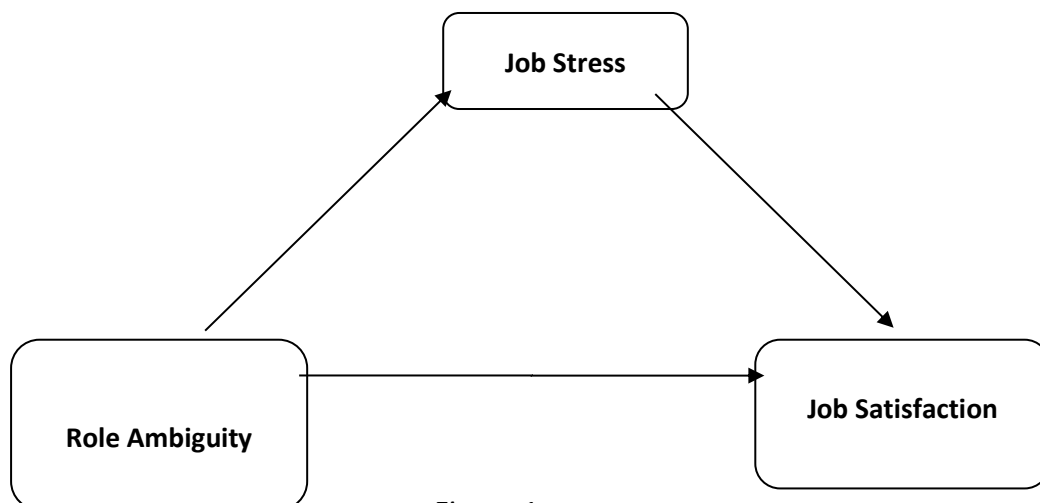


Figure 1.

### **Hypothesis**

1. There is significant positive relationship between Role Ambiguity and Job Stress.
2. There is negative significant relationship between Role Ambiguity and Job satisfaction.

3. Job Stress mediates the effect of Role Ambiguity on Job Satisfaction.
4. Job Stress has negative relationship with job satisfaction.

## **Methodology of Research**

### **Research Design**

Role of predictability, role clarity and role certainty are taken as factors defining role ambiguity. The job satisfaction has been studied in general affective reaction to his/her job without reference to any specific facets. For the data collection the questionnaire was used. The questionnaire has four parts. In the first part the demographic data was given, in the second part role ambiguity questions and in the third part of the questionnaire job stress and in the last part of the questionnaire the job satisfaction questions were given. For the measurement of the variables five point Likert Scale was used.

### **Population and Sample**

As discussed, that new technologies have been developed and complexities have been come in different organizations. In such type of organizations Banks also has important role. In banking sectors the employees have a lot of work, because all over the world the banks have been transformed to consumer focus point. In banking sectors the employees have a lot of work, so they have the best choice to be study. For this purpose all the employees have been selected for the study, except the branch manager and higher level of management. For this purpose the total population of 350 employees has been taken into consideration. For the collection of data the questionnaire was used. The data obtained from the workers was 305, so the percentage was 87 %. The data was collected on a structured questionnaire.

### **Measure: The Research Instrument**

#### **Role Ambiguity**

Role Stressor Scale (RSS) was used and it was developed by Rizzo, House and Lirtzman in (1970). This scale consists of eight and six items. For the measurement of variables five-point Likert scale was used, ranging from 1 (strongly disagree) to 5 (strongly agree). For Examples the one item has been included as; "I have to do things that should be done differently". And "I feel certain about how much authority I have" etc.

#### **Job Stress**

Job Stress Scale (JSS) that was used by Jamal and Baba in (1992) with a summarized version of the Job Stress Scale consisting of nine items.

#### **Job Satisfaction**

For the measurement of Job Satisfaction Global Job Satisfaction (GJS) was used and was developed by Quinn and Shepard, (1974) and was modified by Pond and Geyer, (1991) and Rice et al. (1991). A Five Point Likert Scale was used. Such as; "In general, how much do you like your job?" etc.

### **Data Collection**

For the collection of data structured questionnaire were distributed. The distribution was made personally. At last the filled questionnaires were collected. The data was gathered from all the private banks.

**Data Analysis**

For the analysis of data the tools were used of Statistical Package for Social Sciences (SPSS). The study was focused on the correlation and regression mainly. However for the reliability of questions the reliability test was also used which has been developed by Cronbach, (1951) and according to McMillan and Schumacher (2001) that, for the reliability of the questions it is the best measurement. The mean, maximum and minimum tests were also used for the responses on the questionnaire. To find out the relationship of different variables the Correlation test was used. This also represents the variables relationship whether positive or negative. ANOVA test was used to find whether the model which has been developed is fit or not? Regression analysis was also used to find out the mediation role of job stress between role ambiguity and job satisfaction. This was measured according to the Barron and Kenny (1986) and all the three assumptions were also applied for the measurement of mediator variable. The alpha value coefficient  $<.50$  in this case the factor will not be believable. When the value of alpha coefficient  $.70 < \alpha < 0.9$ , the factor will be very credible. And similarly if the alpha coefficient value is  $.90 < \alpha < 1$ , the factor will be extremely believable”.

According to the Nunnally (1978), the minimum alphas for the reliability of items should be 0.60.

**Results**

**Frequency**

Table 1. Male and Female

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	<b>236</b>	<b>77.4</b>	<b>77.4</b>	<b>77.4</b>
Female	<b>69</b>	<b>22.6</b>	<b>22.6</b>	<b>100.0</b>
Total	<b>305</b>	<b>100.0</b>	<b>100.0</b>	

From the above table 1 it shows the frequencies of the gender. Out of 305 questionnaires there were 236 male respondents forming a percentage of 77.4% while there were 69 female respondents forming a percentage of 22.6%.

**Reliability Test**

Table 2. Reliability of Role Ambiguity Statistics

Cronbach's Alpha	No. of Items
<b>.758</b>	<b>6</b>

The above table 2 of reliability statistics shows that there were 6 items for measuring the factor role ambiguity, The Cronbach alpha value is 0.758, which represents that the questions related to role ambiguity is highly reliable and in real term these are measuring the variable role ambiguity.

In the study of Adkins, (1995) the alpha was ranged from 0.71 to 0.95.



Table 3. Summary Item Statistics of Role Ambiguity

	Mean	Minimum	Maximum	Maximum/ Minimum	Variance	No. of Items
Item Means	3.645	3.226	3.911	1.212	.062	6

In Table 3 the Mean value is 3.645, which means that the employee's responses are on the stage of middle which was represented in the questionnaire by "Indifferent". But still they are on the stage of agree side of the questionnaire. Because the minimum (3.226) and maximum (3.911) Level also shows that the responses were on the agree side of the questionnaire.

Table 4. Reliability of Job Stress

Cronbach's Alpha	No. of Items
.786	9

The above table 4 of reliability statistics shows that there were 9 items for measuring the factor Job Stress, The Cronbach alpha value is 0.786 which represents that the questions related to job stress is highly reliable and in actual appearance these are measuring the variable job stress. In the study of Jamal and Baba, (1992) the alpha was ranged 0.83.

Table 5. Summary Item Statistics of Job Stress

	Mean	Minimum	Maximum	Maximum/ Minimum	Variance	No. of Items
Item Means	3.139	2.793	3.436	1.230	.045	9

The mean value is 3.139 in the above table. Which represents that the questionnaire responses were on the agree side of the questionnaire. The maximum (3.436) and minimum (2.793) shows that the responses were between the "Disagree" and "Agree" level of the questionnaire.

Table 6. Reliability of Job Satisfaction

Cronbach's Alpha	No. of Items
.870	6

The above table 6 of reliability statistics shows that there were 6 items for measuring the factor role ambiguity, The Cronbach alpha value is .870 which represents that the questions related to job stress is highly reliable and in real term these are measuring the variable job satisfaction.

In the study of Pond and Geyer, (1991) the reliability for the job satisfaction was ranged 0.89.

Table 7. Summary Item Statistics of Job Satisfaction

	Mean	Minimum	Maximum	Maximum/ Minimum	Variance	No. of Items
Item Means	3.249	2.728	3.623	1.328	.120	6

The mean value is 3.249, which means that the responses are on the Agree side of the questionnaire and the maximum (3.623) and minimum (2.728) values shows that the responses are in between “Disagree” and “Agree” level of the questionnaire.

Correlations				
		RA	JSt	JS
RA	Pearson Correlation	1	.243 **	-.391 **
	Sig. (2-tailed)		.000	.000
JSt	Pearson Correlation	.243 **	1	-.688 **
	Sig. (2-tailed)	.000		.001
JS	Pearson Correlation	-.391 **	-.688 **	1
	Sig. (2-tailed)	.000	.001	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Where RA= Role Ambiguity, J St= Job Stress, JS=Job Satisfaction.

The above table of correlation represents the association between any two variables. The correlation value of role ambiguity and job stress is -0.243 which represents that there is near to 0 which means that there is near to no relation between RA and Job Stress. The correlation value of role ambiguity and job satisfaction is .391. It means that the relationship between role ambiguity and job satisfaction is significant. It means that one variable increases the other variable will automatically increase. There exists negative relationship between job stress and job satisfaction. In this study the correlation value between job stress and job satisfaction is -.688, which represents that the relationship between job stress and job satisfaction is negative and significant.

### Regression

Barron and Kenny (1986) believe that before applying the mediator variable it is necessary to fulfill the conditions of relationship significance between the variables whether it is significant or not. So for this purpose the relationship was found between the role ambiguity and job Satisfaction. It was found that the relationship is significant (sig. 0.000). The relationship between the role ambiguity and job stress, it was also found the significant relationship. The relationship between job stress and job satisfaction was also found significant. So for the mediation between role ambiguity and job satisfaction all the three conditions were fulfilled.

We also use the p-value to see the overall significance of the regression model. If the p value of a regression model is less from the value 0.05 than the model will be called as significant and if the p value is greater than the value 0.05 than the model will be called as insignificant.

The value of Beta represents the strength of independent variable on dependent (criterion) variable. The Standard Deviation units are used to measure the Beta value.

If the value of Beta is higher than there will be greater impact of the independent (Predictor) variable on the dependent variable.

Table 9. Model Summary 1 of Role Ambiguity and Job Satisfaction

Model	R	R Square	Adjusted R Square	F	Std. error	Standardized Coefficients Beta	Sig.
1	.391	.153	.150	54.703	.74786	-.391	.000

The F value is 54.703 which mean that the model is 54.703 %. In this case the model is significant. The Beta value shown the rate of change in independent variable will cause the change in the dependent variable.

R Square is the proportion of variance in the dependent variable (job satisfaction) which can be predicted from the independent variable (role ambiguity). This value indicates that 15.3 % of the variance in job satisfaction can be predicted from the variable role ambiguity. The average of (RA, B=-.391) is significant (p=0.000), and the coefficient is negative which would indicate that large role ambiguity related to lower job satisfaction. Which is what we would expect? It is also explained as that one unit increase in predictor would yield a 0.391 units decrease in the criterion variable. The F and T values are significant at this level.

Table 10. Model Summary 2 of Role Ambiguity and Job Stress

Model	R	R Square	Adjusted R Square	F	Std. error	Standardized Coefficients Beta	Sig.
2	.243	.059	.056	19.085	.75017	.243	.000

The R Square of two variables tells the output of two constructs job stress and role ambiguity. If the total variance in the role ambiguity was 100 % then the 5.9 % variance in the job stress was due to role ambiguity. The Beta value shown the rate of change in independent variable will cause change 24.3 % in job stress. It is also constructed that a one unit decrease in independent variable would yield a 0.243 units increase in the predicted variable. The F value is 19.085 which mean that the model is 19.085% fit. In this case the model is significant. The Beta value shown the rate of change in independent variable will cause the change in the dependent variable.

R Square is the proportion of variance in the dependent variable (job stress) which can be predicted from the independent variable (role ambiguity). This value indicates that 5.9 % of the variance in job stress can be predicted from the variable role ambiguity. The average of (RA, B=.243) is significant (p=0.000), and the coefficient is positive which would indicate that large role ambiguity related to large job stress and vice versa, which is what we would expect. The Beta value gives the rate of change in dependent variable due to the independent variable.

Table 11. Model Summary 3 of Job Stress and Job Satisfaction

Model	R	R Square	Adjusted R Square	F	Std. error	Standardized Coefficients Beta	Sig.
3	.188	.035	.032	11.086	.79810	-.188	.001

R Square is the proportion of variance in the dependent variable (job satisfaction) which can be predicted from the independent variable (job stress). This value indicates that 3.5 % of the variance in job satisfaction can be predicted from the variable job stress. The average of (JSt, B=-.188) is significant (p=0.001), and the coefficient is negative which would indicate that large job stress related to lower job satisfaction which is what we would expect.

The F value is 11.086 which indicate that the model is 11.086% fit. In this case the model is significant. The Beta value shown the rate of change in independent variable will cause the change in the dependent variable.

### Mediation

Table 12. Regression Analysis of Job Stress Mediating between Role Ambiguity, Role Conflict and Job Satisfaction

	R	R <sup>2</sup>	R <sup>2</sup> change	Sig.	Beta
<b>Step No. 1</b>					
Role Ambiguity On Job Satisfaction	0.391	0.153	0.000	-0.391	
<b>Step No. 2</b>					
Role Ambiguity On Job Stress	0.243	0.059	0.000	0.243	
<b>Step No. 3</b>					
Mediation of Job Stress	0.188	0.035	0.001	-0.188	
Between role ambiguity and Job Satisfaction	0.403	0.162	0.127	0.000	0.367

\*p<.05; \*\*p<.01;\*\*\*p<.001

As shown in table 12, the role ambiguity significantly affects the job satisfaction. As per statistical analysis step (1) is confirmed, as see in table 12, step (1) role ambiguity and job satisfaction had a significant relationship (Beta = -0.391, p<.01). In Step (2) role ambiguity and job stress found significant relationship (Beta = 0.243, P<.01).in step (3) when job stress (mediating variable) was included to the above regression model, job stress had a significant negative relationship with job satisfaction. (Beta = 0.367, p<.01). And the regression coefficient of role ambiguity and job satisfaction increased from -0.391 to 0.367 (p<.01). The R value also increased form 0.391 to 0.403. The R Square value also increased form 0 .153 to 0.162. The R<sup>2</sup> change reduced from 0.162 to 0.127. This is small change but still job stress is mediating the role ambiguity and job satisfaction. This demonstrates a partial mediation of job stress in the relationship between role ambiguity and job satisfaction.

### Hypotheses Testing

1. There is significant positive relationship between Role Ambiguity and Job Stress.
2. There is negative significant relationship between Role Ambiguity and Job satisfaction.

3. Job Stress mediates the effect of Role Ambiguity on Job Satisfaction.
4. Job Stress has negative relationship with job satisfaction.

### **Hypothesis 1**

#### ***There is significant positive relationship between Role Ambiguity and Job Stress***

This hypothesis was rejected in this study because the correlation between role ambiguity and job stress was near to no relation and the value was -0.243 at a level of  $p < 0.01$ , however regression coefficient value was -0.243,  $p < 0.01$ .

### **Hypothesis 2**

#### ***There is negative significant relationship between Role Ambiguity and Job satisfaction.***

Hypotheses 2 examined the relationship between role ambiguity and job satisfaction. When data was collected from the employees of banking sector, it was concluded that the respondents did not support the hypothesis. In the Correlation results the role ambiguity and job satisfaction variables were positively related with each other at a point of (0.391 at  $p < 0.01$ ) and the regression coefficient is (Beta = -0.391,  $p < 0.01$ ).

### **Hypothesis 3**

#### ***Job Stress mediates the effect of Role Ambiguity on Job Satisfaction.***

The hypothesis of mediation effect was used and the dependent variable is job satisfaction and the independent variable is role ambiguity. The data which was collected from the respondents it was proved that the mediator Job Stress mediates the relationship of Role Ambiguity and Job Satisfaction. The direct relation of role ambiguity and job satisfaction has been supported by this study. On the applying of mediator between role ambiguity and job satisfaction the Beta reduced from 0.391 to 0.367 ( $p < 0.01$ ). So it's Hence, it is demonstrated that job stress mediated the role ambiguity and job satisfaction. The R Square was also reduced from 0.162 to 0.127.

### **Hypothesis 4**

#### ***Job Stress has negative relationship with job satisfaction.***

Fourth hypothesis was examined between job stress and job satisfaction. According to data received from the respondents, and it was supported by the employees. The correlation value was in the study -0.188 and the p value less than 0.01. The regression coefficient is 0.188 which is significant at a level of 0.01.

## **Discussions**

### ***Contribution of Role Ambiguity to Job Satisfaction***

The relationship of role ambiguity and job satisfaction was carried out in this study. It was concluded that the role ambiguity and job satisfaction has negative relationship and the regression analysis also supports and the Beta was negative, which means that role ambiguity and job satisfaction has negative relationship.

### ***Contribution of Role Ambiguity to Job Stress***

The role ambiguity and job stress have positive relationship which was measured as 0.243. The regression coefficient was measured as 0.243 as well. This indicates that positive relationship exists between the variable. When Role Ambiguity increased the Job Stress also increases and vice versa.

### **Contribution of Job Stress to Job Satisfaction**

The job stress and job satisfaction have negative relationship and according to the regression analysis the study supports the hypothesis. In the study of Melamed, Kushnin & Meir (1991), Xie & John (1995) and Jamal and Baba (1992) it was concluded that job stress was negatively correlated with organizational commitment and job satisfaction and positively correlated to role ambiguity and overload.

### **Mediating effect on Job Stress on Role Ambiguity, Role Conflict and Job Satisfaction**

The Global Job Satisfaction correlated negatively with commitment, job alternative, role ambiguity and role conflict Birnbaum & Somers, (1993), McFarlin & Rice, (1992) and Pond and Geyer, (1991). According to the regression analysis the job stress mediates the influence between role ambiguity and job satisfaction. Because the regression was reduced from -0.391 to 0.367 and the R Square was reduced from 0.162 to 0.127. The mediation role of job stress between role conflict and job satisfaction was also mediated. The Beta was reduced from 0.243 to 0.176 and the R Square was reduced from 0.61 to 0.026.

### **Conclusions**

The purpose of the study was to develop the conceptual framework which has been developed for the study. The study was focused to find out the mediating role of job stress between role ambiguity, role conflict and job satisfaction. The study was conducted on the banking sector of Pakistan the focus was on the banks of Rawalpindi and Islamabad. The relationship of the variables was significant and according to the correlation and regression analysis, it has been concluded that the mediator (job stress) mediates between the variables role conflict, role ambiguity and job satisfaction.

The results of the study revealed that there was a negative relationship between role ambiguity and role conflict representing that higher the role ambiguity a lower was the role conflict among the employees of banking sector specifically banks of Islamabad and Rawalpindi.

Results from this study designate that owners require taking steps to decrease role stress and increase job satisfaction different dimensions of their jobs. However, the changes which will improve the one dimension of the job satisfaction and may not be related to increase in job satisfaction in a different dimension.

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