

Role Ambiguity, Job Stress, and Job Satisfaction: A Mediation Analysis

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ABSTRACT

The study examined the association of job ambiguity with job satisfaction and analyzed the mediating effect of job stress, and employed a quantitative approach using survey data from Nepal's banking industry. The research used a descriptive, correlational, and explanatory research design. The structural questionnaire was used for the data collection. A total of 150 questionnaires were distributed to employees of Himalayan Bank Limited in the Kathmandu Valley. A total of 139 questionnaires were returned, and 123 were found unusable and analyzed using SmartPLS. The results revealed that role ambiguity negatively impacts job satisfaction and positively relates to job stress. Further that the study found no mediating effect of role ambiguity on job satisfaction. The study's practical implications for the organization, especially for top-level managers, can inform initiatives to increase job satisfaction and encourage positive employee behavior.

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Introduction

In the contemporary organizational setting, job satisfaction plays a crucial role in employee motivation and organizational performance. Job satisfaction is a multidimensional construct comprising personal and job-related characteristics. Among the several factors, role clarity

and workload management are key to job satisfaction. Job stress. Due to advances in information technology, fierce competition, and increased productivity, workplace stress is on the rise. For this reason, people's family life and mental health are greatly affected. These harms include retaining old employees and attracting new employees

into the organization (Ahmad et al., 2021). Caplan et al.(1975) defined stress as any work experience in the workplace that poses a threat to an employee. Factors that can cause stress include economic growth, increased work responsibilities, and the need for companies to maintain profitability and productivity. Job stress is defined as an unfocused negative response by an individual to work demands (Lazarus & Folkman, 1984). Many studies examine the strong impact of stress on job satisfaction (Beehr, 1976). An increase in job stress reduces satisfaction.

Hasibuan (2013) described job characteristics theory and argued that the outcomes of the job design are influenced by an individual's or employee's desire for personal or psychological development. Job characteristics are aspects of an individual's or employee's job and tasks that shape how an individual perceives his or her particular role in the organization. It is further explained that task clarity leads to greater job satisfaction. Thus, job satisfaction is an attitude that expresses love and happiness towards work, which manifests itself in discipline and success. Suwanto and Priansa (2011) determined that job satisfaction is the individual's perspective on their job, reflected in their behavior and thoughts about it. Robbins (1997) defined job satisfaction as a positive state of mind, and happy, cheerful, and hard-working employees are the prime assets of any organization. For the success of any organization, it is essential to handle human resources properly and ensure their happiness. If employees are happy and satisfied, they will be committed to their work and create a positive image for

the organization (Bashir & Ramay, 2010). When a person says that they have high job satisfaction, it means that they like their job, feel good about it, and value their job dignity.

Pareek (1993) defined roles as the responsibilities given to employees, which they are expected to fulfill in accordance with the organization's expectations. Role ambiguity occurs when employees lack knowledge of their roles. Role ambiguity is defined as the lack of clarity about the actions to be taken to achieve proposed individual goals (Kahn et al., 1964). The existence of ambiguity concerning objectives affects employees' understanding of what they are expected to do, generates doubts about how to achieve their performance objectives, and creates uncertainty as to how their performance will be assessed and what the consequences will be for completing or failing to complete their objectives (Rogalsky et al., 2016). When role ambiguity arises, it leads to job stress, which results in a decline in job satisfaction (Beehr, 1976).

A higher level of job satisfaction leads to superior work performance, strong commitment, reduced turnover, and decreased absenteeism. Meyerson (1994) believed that ambiguity could exist within the organization and within the individual's own cultural experience. In the same way, different individuals in the organization can experience different types of ambiguity at different times. Ahmed (1998) suggested that without the role ambiguity, innovation is very difficult for New Product Development (NPD), so in this condition, the organization needs to

encourage a culture for innovation, and the organization must be able to operate under the situation of ambiguity, and the managers must be able to accept and handle the uncertain situations. Role conflict and role ambiguity directly and adversely influence employees' job satisfaction (Bibi et al., 2017). Employees who perceive a higher level of role ambiguity and role conflict are less enthusiastic about their jobs. This could have negative consequences for both employees and companies (Yousef, 2002).

Some studies indicated that role ambiguity does not affect job satisfaction, and that job stress mediates the influence of role ambiguity on job satisfaction in the hospitality sector (Ranihusna et al., 2019). A similar result was observed in the studies in the banking sectors and insurance companies in Pakistan and Indonesia. Though the results were consistent, the current study lacks such studies in Nepalese society. Thus, this study focused on exploring the relationship between role ambiguity, job stress, and its effect on job satisfaction in the banking sector in the Nepalese context. Therefore, the major objective of the study is to investigate the significant impact of role ambiguity on the job satisfaction level among the employees of the commercial banks of Nepal. The specific purposes of the study are listed below:

- To analyze the relationship between role ambiguity and job stress of the Himalayan Bank Limited
- To investigate the impact of role ambiguity on the job satisfaction of the Himalayan Bank Limited.

- To examine the effect of job stress on job satisfaction of the Himalayan Bank Limited

Literature Review

Job satisfaction is a subject of considerable interest to both organizational practitioners and scholars. It encompasses the feelings and beliefs employees hold regarding their current positions and serves as a motivator for individual performance. According to Herzberg (1959), the two-factor theory, which underpins this study, suggests that job satisfaction is influenced by both hygiene and motivational factors. Motivational factors such as achievement, recognition, responsibility, the nature of the work, advancement, and personal growth contribute to job satisfaction. Job satisfiers are associated with job content, while job dissatisfiers, or hygiene factors, are related to job context (Hasan et al., 2017). Hygiene factors, including supervision, administrative policies, leadership, and relationships with colleagues, prevent dissatisfaction but do not necessarily motivate employees, whereas motivational factors such as recognition, advancement, success, growth, and accountability foster satisfaction. Herzberg's theory emphasizes that management should focus on the nature of work to enhance job satisfaction, as these factors fulfill employees' growth and self-actualization needs.

The role theory originated by Ralph Linton and George Herbert Mead is also relevant to the current study. This theory proposes that roles are shaped by normative expectations and are linked to identifiable social positions in organizational contexts. The theory

argues that individuals' behavior is shaped by how they develop and define their roles (Matta et al., 2015). Role theory suggests that role ambiguity increases an individual's dissatisfaction with their role, hesitation over decisions, anxiety, and confusion, leading to ineffective performance (Rizzo et al., 1970). The role is defined with precise behaviors and values. It is mandatory to confirm one's tenancy of the position. However, if the roles, responsibilities, and requirements are not defined clearly enough to guide the role-holder's behavior, it may fall into a situation termed "role ambiguity" (Biddle, 1986).

Employees are the most precious asset to an organization because management gets the work done by working with and through people to achieve its mission and goals (Fulmer & Ployhart, 2013). Hence, employee job satisfaction plays a crucial role in organizational effectiveness and productivity. Robbins and Judge (2017) defined job satisfaction as a positive feeling about a work result and its evaluation based on its characteristics. An employee will feel comfortable and have high loyalty to the company if he or she gets job satisfaction based on his/her willingness. The comparison between what an individual expects from the job and what the job actually provides determines an employee's job satisfaction or dissatisfaction. Therefore, job satisfaction is the outcome of employees' perception of how the job fulfills their expectations (Arnold & Feldman, 1986). Job satisfaction is a multidimensional variable, and different researchers have defined it in various ways, such as it can be appraisal from the organization, pleasure for doing a job well done, and a state of happy emotion towards

a job (Bernardo et al., 2020). The ambiguity in the role can also be directly linked to low job satisfaction, and it appears to have an even greater indirect effect on satisfaction through its relation to stress (Bibi et al., 2017).

Role ambiguity, according to Rizwan et al. (2014), is a situation in which someone lacks clarity about their authority and about how to do or complete the work assigned to them. Role ambiguity is a universal issue that can occur in any organization and eventually lead to job dissatisfaction. This makes an employee perform below the required level, and ultimately, his performance will decline (Kahn, 1964). Numerous studies have demonstrated that a significant degree of role ambiguity frequently results in uncertainty, sadness, and a decline in job satisfaction, reflected in inconsistent workplace rewards and strict, unfair corporate regulations (Santhi et al., 2020; Bibi et al., 2017). Low work satisfaction is represented by a high level of role ambiguity. The results of this study align with those of Khattak et al. (2011) in Pakistan's banking sector, which showed that job satisfaction is negatively correlated with role ambiguity and work overload. Research has shown that role ambiguity is a professional stressor that leads to job dissatisfaction among employees in the banking sector. Similarly, the study by Rizwan et al. (2014) found a significant negative correlation between role ambiguity and job satisfaction. It shows that role ambiguity decreases organizational effectiveness, leading to job dissatisfaction, stress, and turnover. Ling et al. (2014) determined the relationship between role ambiguity and job satisfaction. They

concluded that when employees face role ambiguity, they are more likely to exhibit unfavorable behavior and to be dissatisfied with their jobs.

H1: Role ambiguity does not have an impact on job satisfaction.

Certain role powers have a strong effect and are accepted by the people. Enhanced confidence, improved personality, and grades are just a few advantages that come with having role power. Additionally, a person may not always be able to meet the requirements for his or her position. Stress and low morale will result from someone not knowing everything there is to know about their specific work, including the powers that come with it, and not knowing what to do (Idris, 2011). Role ambiguity has a significant positive effect on employee work-related stress. So, it can be concluded that the greater the role ambiguity employees feel, the greater their work stress. The results of this study were in line with research by Khattak et al (2013), which found that role ambiguity had a positive effect on work stress. Increased role ambiguity resulted in employees becoming more stressed. Employees tend to become stressed when they are expected to perform well but are not given enough authority, clarity in their roles and responsibilities, or an understanding of how their job fits into the larger business. Ahmad et al. (2021) concluded that role ambiguity in an organization is one factor that affects work-related stress among workers. Role ambiguity leads to negative outcomes such as reduced confidence, a sense of hopelessness, anxiety, and depression. If there is work-related stress and dissatisfaction in any organization

anywhere in the world, it should be addressed, as this stress and dissatisfaction can lead to decreased employee satisfaction and performance. Companies and firms operating worldwide must raise awareness of job stress among the organization's workforce and implement mechanisms to reduce it (Engle & Dimitriadi, 2006).

H2: Role ambiguity does not have an impact on job stress.

Unclear job roles create uncertainty and reduce employees' ability to work efficiently (Kahn et al., 1964). Role ambiguity further impacts the depletion of an employee's psychological and physical resources and leads to a decline in stress levels. High levels of stress are negatively associated with job performance. Employee stress can appear as difficulty spending time with family, feeling overworked and pressed for time, worrying when the phone rings, not feeling like they have a day off, and feeling uncomfortable and guilty about taking time off. It lowers job satisfaction, as evidenced by inconsistent pay for continuous work, strict and unjust corporate policies, benefits-related issues, employees' physical health, and neglected relationships among coworkers. Consequently, a high level of work-related stress is associated with low job satisfaction. The study by Azzahra et al. (2021) concluded that stress triggers tension, which significantly affects economic conditions and employee thought processes. Employee work stress will affect organizational conditions, as productivity decreases and job satisfaction declines. However, the study by Ahmad et al. (2021) found that job stress was unrelated to job satisfaction.

H3: Job stress does not have an impact on job satisfaction.

According to [Haris et al. \(2000\)](#), role conflict and role ambiguity negatively affect resourcefulness. The relationship between role ambiguity and role conflict with job stress, mediated by job insecurity, is significant ([Khattak et al., 2011](#)). [Widyaningrum and Nora \(2020\)](#) found that role ambiguity among trading employees caused work stress. The main reason was that superiors wanted employees to complete tasks well, while the information employees received about the tasks was still lacking, which left them feeling depressed and anxious because they could not complete the assigned tasks. This finding was supported by research conducted by [Ahmad et al. \(2021\)](#), which suggested that job stress mediates the influence of role ambiguity on job satisfaction.

H4: Job stress does not mediate the relationship between role ambiguity and job satisfaction.

Based on the literature reviewed, job satisfaction is predicted to be affected by role ambiguity and job stress. Figure 1 depicts a conceptual framework of the study that links the dependent variable to job satisfaction ([Khattak et al., 2011](#); [Rizwan, et al. 2014](#); [Bibi et al., 2017](#); [Ranihusna et al. 2019](#); [Santhi et al 2020](#); [Widyaningrum & Nora, 2020](#); [Ahmad et al, 2021](#); [Azzahra et al, 2021](#)), mediating variable job stress ([Khattak et al., 2011](#), [Widyaningrum & Nora, 2020](#), [Ahmad et al., 2021](#))) and independent variable role ambiguity ([Khattak, et al., 2011](#); [Rizwan, et. al,2014](#); [Bibi et al., 2017](#); [Ranihusna et al. 2019](#); [Santhi et al, 2020](#); [Widyaningrum & Nora, 2020](#); [Ahmad et al., 2021](#); [Azzahra et al, 2021](#)).

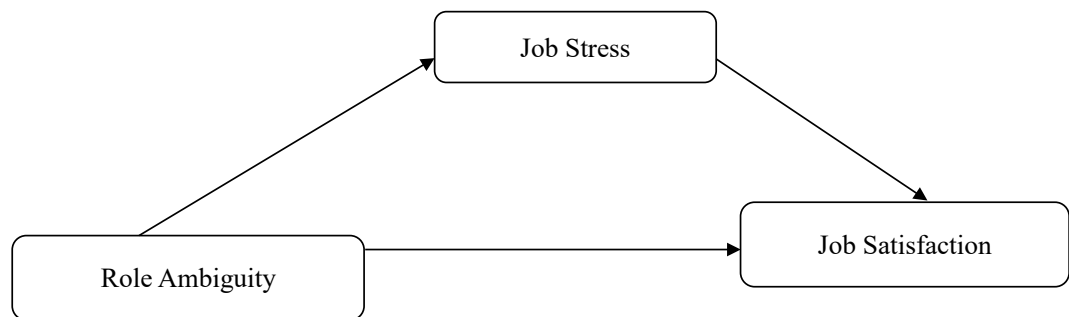


Figure 1. The conceptual framework of the study

Adopted from [Ahmad et al. \(2021\)](#)

Figure 1 shows the conceptual framework of the study. Moreover, role ambiguity is a situation of uncertainty, experienced by employees regarding demands in their work ([Belias et al., 2015](#)). [Zhao and Rashid \(2010\)](#) defined role ambiguity as the unavailability of knowledge or information required that is necessary to perform a certain job or duty. Lack of information and role ambiguity are the root causes of stress, anxiety, poor performance, low productivity, and depression in the workplace ([Dwyer & Ganster, 1991](#)). If the organization provides a work environment where the employees experience role

ambiguity, employees will not be satisfied with their work because they do not clearly understand how to carry out their duties, and this can reduce job satisfaction and affect employee performance in achieving organizational goals and objectives. [Santhi et al. \(2020\)](#) said that ambiguity can exist within the organization and may also be present in an individual's own cultural experience.

Stress is the body's response to any change in the environment that needs mental or physical adjustments to work properly and productively ([Essiam et al., 2015](#)). Job stress is the negative response (mental or physical) of an employee when work requirements and demands do not align. According to [Luthans \(2011\)](#), job stress is an adaptive response to external situations that produce physical, psychological, and/or behavioral deviations in organizational members. Job stress occurs when the individual lacks the skills and abilities to perform the job effectively, or when he is not given proper training or necessary resources to do so ([Malik & Waheed, 2010](#)). If stress is not effectively managed, it accumulates within an individual. Job stress is a major health risk in organizations worldwide. Stress at work can be a product of interpersonal, task, and role demands.

[Robbins and Judge \(2017\)](#) defined job satisfaction as a positive feeling about a work result and its evaluation based on its characteristics. [Wilson \(2012\)](#) argued that job satisfaction is an assessment of either a pleasant or unpleasant job climate, which will later direct employees to certain behaviors. The comparison between what an individual expects from the job and

what the job actually provides determines an employee's job satisfaction or dissatisfaction. Therefore, job satisfaction is the outcome of employees' perception of how the job fulfills their expectations ([Arnold & Feldman, 1986](#)). Employees are the most precious asset to an organization because management gets the work done by working with and through people to achieve its mission and goals ([Fulmer & Ployhart, 2013](#)). Hence, the level of job satisfaction of employees plays a crucial role in organizational effectiveness and productivity. Job satisfaction increases creativity and productivity and reduces absenteeism and turnover. Thus, this study aims to understand how role ambiguity and job stress affect job satisfaction.

Methods

The purpose of the study was to investigate and analyze the relationships among role ambiguity, job stress, and job satisfaction among employees of Himalayan Bank Limited in the Kathmandu Valley. In this regard, the quantitative research design was adopted for the present study. From the perspective of the reasoning used, the study employed a deductive approach, drawing on the two-factor theory and role theory. The study employed a cross-sectional study. Descriptive and causal research designs were employed. Descriptive research was primarily used to describe, explain, and validate findings, and to gather necessary statistical data to determine how role ambiguity influences employees' job satisfaction. Causal research was conducted to identify the extent and nature of the relationships among independent, mediating, and dependent variables. All

these variables were measured separately, and further assessment was conducted to examine the relationship without manipulating the independent variable.

The employees of Himalayan Bank Limited in the Kathmandu Valley were the population of this study. The Himalayan Bank Limited is a joint venture A-level Bank and introduced the first ATM service and internet banking in Nepal. The employees were selected as a sample from a range of positions, educational levels, and age groups. It is impractical to test every employee due to the large population. Therefore, Purposive sampling is used to represent the population. Out of the total 18 branches of Himalayan Bank within the valley, three branches, namely Newroad, Thamel, and Kamaladi, were chosen based on the main transaction station of the bank and a high number of employees. The range of employees, including policy level to operation level, can be included in the sample. The selection of bank employees is consistent with the purpose of the study, which aims to capture the impact of role ambiguity on employees' job satisfaction. Similarly, bank workers are selected as the target group because they are likely to work in a demanding environment and face inadequate information. The questionnaire was circulated efficiently and conveniently to collect data for the study. The required information was acquired within a week. [Nunnally and Bernstein \(1994\)](#) recommend that five per items are respondents is recommended for the sample size. A total of 150 questionnaires were distributed in the three branches from 29 October 2024 to 5 November 2024. Of the 150 distributed questionnaires, 139 were collected, of

which 123 were complete and usable, yielding a valid response rate of 82%.

Primary data were used in this investigation. A set of self-administered, structured questionnaires with a 5-point Likert scale was developed and administered to the chosen sample to gather data. The Likert scale is widely used as one of the most fundamental and widely used psychometric tools in sociology, psychology, information systems, politics, and economics. ([Taherdoost, 2021](#)) and 5-point rating scales are less confusing and increase response rate ([Bouranta et al, 2009](#)). The survey began with a brief description of the study's objective and a guarantee of confidentiality. Respondents were asked about their designations, ages, genders, educational backgrounds, and job experiences in the general background section. Similarly, multiple-choice, rank-in-order, and 5-point Likert scale questions (ranging from strongly agree to strongly disagree) were included in the basic and variable-related information section. The Likert-scale attributes, or items, were adapted from prior studies with minor language modifications. To evaluate role ambiguity, four items were extracted from a scale developed by [Bibi et al. \(2017\)](#) and [Ahmad et al. \(2021\)](#). Job stress was measured using three items and job satisfaction was assessed using four items from [Bibi et al. 2017](#)) and [Ahmad et al. \(2021\)](#). The study employed correlational and regression analyses to determine the strength of the relationships among the variables. The theoretical model for the relationship is given below as an equation:

$$Y_i = a + b_i X_i + e$$

Where,

Y_i = Job satisfaction (JSS)

a = Intercept

X_i = Independent variables

b_i = Coefficient of independent variables

e = Error term

The respondents' ages ranged from 25 or below, from 25 to 30, and above 30 years old, as shown in *Table 1*. Out of the total respondents, 23 (18.70 %) respondents are 25 years and below, 43 (35%) respondents are between 25 and 30 years, and 57 (46.30%) respondents are above 30 years.

Results and Discussion

Table 1.

Profile of respondents

Demographic Factors	Options	Frequency	Percentage
Age group	Below 25	23	18.70%
	25-30	43	35%
	Above 30	57	46.30%
	SLC	1	0.80%
Academic Qualification	Plus 2	4	3.30%
	Bachelor	58	47.20%
	Master	60	48.80%
	Below 5	53	43.10%
Work Experience	5 – 10	47	38.20%
	Above 10	23	18.70%

Regarding academic qualification, the majority of the respondents have completed a master's degree (i.e., 48.80%), followed by a bachelor's degree (i.e., 47.20%). Among the respondents, 43.10% of employees have

work experience of less than 5 years. It can be noticed that only a few employees, i.e., about 23 employees (18.70%), have experience of more than 10 years.

Table 2.

Descriptive statistics for all samples

Variables/Statistics	N	Mean	Median	Std. Deviation	Variance
Role ambiguity	123	3.50	3.50	0.49	0.24
Job stress	123	3.57	3.67	0.75	0.56
Job satisfaction	123	3.07	3.00	0.64	0.41

Table 2 displays the descriptive statistics for each variable across the 123 respondents in the study sample, including mean, median, standard deviation, and variance. The mean

value for the mediating variable, job stress, is found to be the highest among other variables, with a mean value of 3.57, which is followed by the independent variable,

role ambiguity, whose mean value is 3.50, and the dependent variable, job satisfaction, with a mean value of 3.07. Similarly, the median value for job stress is found to be highest with a mid-value of 3.67, followed by role ambiguity with a mid-value of 3.50. The mid value for job satisfaction is found to be the lowest, with the value of 3.00. Job stress has the highest value in both standard

deviation and variance, with the value of 0.75 in standard deviation and 0.56 in variance. Likewise, the standard deviation and variance for the dependent variable job satisfaction are 0.64 and 0.41, respectively, followed by role ambiguity with a value of 0.49 in standard deviation and 0.24 in variance.

Relationship between variables

Variables		Role ambiguity	Job stress	Job satisfaction
Role ambiguity	Pearson Correlation	1		
	Sig. (2-tailed)			
Job stress	Pearson Correlation	.401**	1	
	Sig. (2-tailed)	(0.001)		
Job satisfaction	Pearson Correlation	-0.009	-.216*	1
	Sig. (2-tailed)	(0.922)	(0.016)	

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

* . Correlation is significant at the 0.05 level (2-tailed).

Table 3 depicts the correlation analysis of the variables under a study conducted for the whole sample. As exhibited in the table, the result shows that the relationship between role ambiguity and job stress is significant, as the hypothesis is rejected at a 99 percent confidence level with a p-value of 0.001. The correlation between role ambiguity and job stress is observed to be positive and significant, with a correlation coefficient of 0.401. Similarly, the result showed a negative and significant relationship between job stress and job satisfaction, with a coefficient of -0.216. However, the table depicts that the null hypothesis of role ambiguity and job satisfaction is accepted because its p-value is greater than 0.05, i.e., (0.922 > 0.05). It shows that there is a negative and insignificant relation between

them, with a correlation coefficient of -0.009. The correlation analysis shows that the independent variable, role ambiguity, has no significant relationship with the dependent variable, job satisfaction.

Model Measurement

The study used Cronbach's alpha coefficient, composite reliability (CR), Average Variance Extracted (AVE), and outer loading for model measurement. Normally, an accepted Cronbach's alpha coefficient is 0.70. The marginally accepted coefficient is 0.6 (Hair et al, 2019). Value of Cronbach's alpha 0.6 -0.7 indicates an acceptable level of reliability and 0.8 or greater a very good level (Hulin et al., 2001). The coefficient of the outer loading should be greater than 0.4 to indicate acceptable reliability (Hair

et al, 2019). AVE greater than 0.5 confirms the reliability and convergent validity of the measurement model (Forrnell & Larcker, 1981; Hair et al, 2019)

Table 4

Construct reliability and validity

Constructs	Items	Outer Loading	CA	CR	AVE
Job Stress	JS	0.857	0.704	0.870	0.771
	JS	0.898			
Job Satisfaction	JSS1	0.733	0.720	0.839	0.636
	JSS2	0.757			
	JSS3	0.893			
Role Ambiguity	RAMB1	0.701	0.614	0.795	0.565
	RAMB2	0.749			
	RAMB3	0.802			

Note: JS = Job stress, JS = Job satisfaction, RAMB = Role ambiguity, CA = Cronbach's alpha, CR = Composite reliability, AVE = Average variance extracted

The results reveal that all measurements have satisfactory reliability CR (rho_a) value above 0.70, which indicates acceptable

reliability. Steven (2002) suggested at least a 0.4 threshold of the factor loading, and 0.50 is the recommended threshold (Hair et al., 2019). The results of all indicators were found to be greater than 0.70. Outer loading greater than 0.70 indicates adequate convergent validity of the measurement model (Hair et al., 2019).

Table 5

Cross loading

	JS	JSS	RAMB
Job stress	0.857		0.461
JS3	0.898		0.546
JSS1		0.733	
JSS2		0.757	
JSS3		0.893	
RAMB1	0.614		0.701
RAMB2	0.338		0.749
RAMB3	0.336		0.802

The coefficient of all the indicators of JS is greater than 0.80, JSS, and RAMB is greater than 0.70. It indicates that the cross-loading value of other variables is lower than that of

the proposed variable constructs. It means that there is good discriminant validity. Discriminant validity criteria. Hereotrait-monotrait ratio (HTMT) is recommended

value less than 1 indicates adequate discriminant validity (Garson, 2016). The HTMT threshold of value is 0.90 (Henseler

et al.,2015), cutoff is 0.85 for conceptually similar constructs.

Table 6

Discriminant Validity

Constructs	Hereotrait-monotrait ratio			Fornell Larcker Test		
	JS	JSS	RAMB	JS	JSS	RAMB
JS				0.878		
JSS	0.349				0.798	
RAMB	0.865	0.624		0.577		0.752

The table indicates that the foreign Larcker test (Square root of AVE) was greater than the corresponding latent-variable correlations, indicating satisfactory discriminant validity. In this study, all indicators of discriminant validity indicate that the HTMT values were less than 0.85; thus, discriminant validity is further

satisfactory.

Collinearity Statistics

The variance inflation factor (VIF) test is used to assess multicollinearity among variables. VIF recommended threshold of 3.3, indicating no multicollinearity issues in the model (Hair et al., 2019)

Table 7

Collinearity statistics

Varaibles	VIF
JS2	1.418
JS3	1.418
JSS1	1.303
JSS2	1.472
JSS3	1.584
RAMB1	1.115
RAMB2	1.339
RAMB3	1.378

Table- depicts the coefficient of VIF value of each indicator is well below the threshold limit of less than 2, which indicates that there are no multicollinearity issues in the

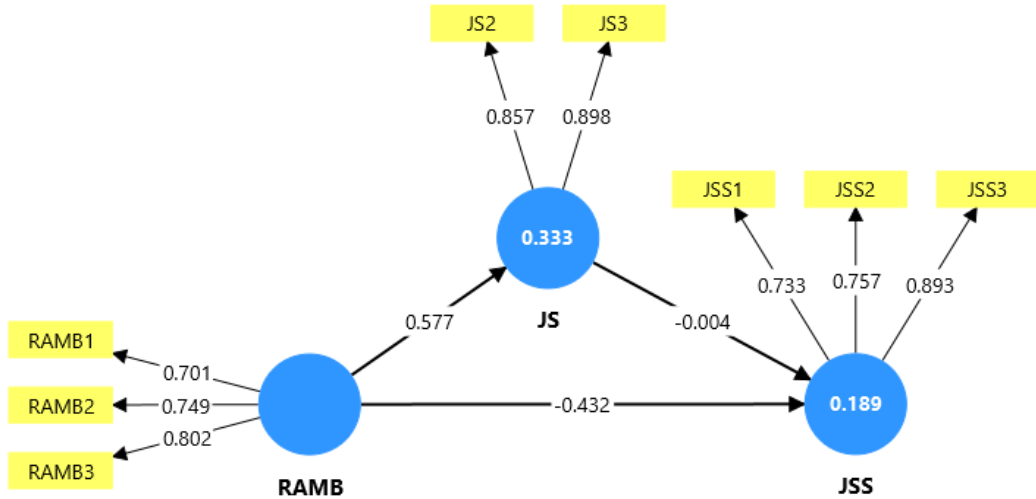
model. The value of R-squared explains the proportion of variance of an endogenous variable, explained by an exogenous variable in the model.

Table 8

Explanatory power of the model

	R-square	R-square adjusted
JS	0.333	0.327
JSS	0.189	0.175

The value of R-squared indicates that the predictor variable Job stress (JS) explains 33 percent, and Job satisfaction (JSS) explains 19 percent in the model.

**Figure 2** *Structure model***Path Coefficient**

The results indicate that the path from job stress to job satisfaction was not statistically significant. The coefficient t value (0.034) was extremely below the threshold, and the p value (0.973) was above the 0.05 threshold, indicating that job stress does not influence job satisfaction. Thus, the

null hypothesis is accepted. The result indicates a strong positive relationship between role ambiguity and job stress, with a Beta coefficient of 0.577. The coefficient of t is well above the threshold, and the p-value of 0.00 is below the threshold. 0.05 reveals that it is statistically significant. It can be interpreted that the higher the role ambiguity, the higher the job stress.

Path Analysis of Direct Effect

	Beta	Standard deviation (STDEV)	t statistics	P values
RAMB -> JS	0.577	0.071	8.121	0.000
JS -> JSS	-0.004	0.125	0.034	0.973
RAMB -> JSS	-0.432	0.120	3.588	0.000

Note: RAMB- Role ambiguity, JS- Job Stress, JSS- Job Satisfaction

The Beta coefficient -0.432 indicates the negative impact of role ambiguity on job satisfaction. The t value is greater than the threshold, and p (0.00) is well below the threshold. 0.05 indicates that it is statistically significant. The study showed that the higher the role ambiguity, the lower the job satisfaction.

Mediation analysis

Mediation analysis is an analytical tool

for exploring the mechanism by which one variable influences another through a mediator variable. By employing mediation analysis techniques, the study aims to evaluate not only the impact of role ambiguity on employees' job satisfaction but also how job stress mediates this relationship. In this study, the indirect effect of role ambiguity on Job satisfaction through job stress is examined using a bootstrapping procedure in Smart PLS.

Table 10

Mediation effect

	Beta	Standard deviation (STDEV)	T statistics	P values
RAMB -> JS -> JSS	-0.002	0.075	0.033	0.974

The result indicates that the indirect path from role ambiguity to job stress and job satisfaction is not statistically significant. The beta coefficient is -0.002, the t-value is

0.033, and the p-value is 0.974; the p-value, which is higher than the threshold of 0.05, and the extremely low t-value indicate that Job stress mediates the relationship between role ambiguity and job satisfaction.

Table 11

Results of the hypothesis test

Hypothesis	Results
<i>H1: Role ambiguity does not have an impact on job satisfaction.</i>	<i>Accepted</i>
<i>H2: Role ambiguity does not have an impact on job stress.</i>	<i>Accepted</i>
<i>H3: Job stress does not have an impact on job satisfaction.</i>	<i>Failed to reject</i>
<i>H4: Job stress does not mediate the relationship between role ambiguity and job satisfaction.</i>	<i>Failed to reject</i>

Table 11 depicts the results of the hypothesis test. It is observed that the relationship between role ambiguity and job stress is positive and significant at a 99 percent confidence level with a correlation coefficient of 0.401. There is a negative, insignificant relationship between role ambiguity and job satisfaction, with a correlation coefficient of -0.009. There is a negative, significant relationship at the

95 percent confidence level between job stress and job satisfaction, with a coefficient of -0.004. The impact of role ambiguity on job stress is found to be positive and significant at a 99 percent confidence level. The regression coefficient for role ambiguity is 0.577, indicating that role ambiguity is associated with job stress. The impact of role ambiguity on job satisfaction is negative

and significant. The regression coefficient of -0.432 indicates that role ambiguity directly affects employees' job satisfaction. Similarly, job stress had a negative and significant impact on job satisfaction at the 95 percent confidence level. The regression coefficient for job stress is -0.004, indicating a negative impact on job satisfaction. The relationship between role ambiguity and job satisfaction is not mediated by job stress. The p-value (0.974) for the indirect effect is insignificant (i.e., greater than 0.01), and the t-statistic (0.033). Therefore, job stress does not mediate the relationship between role ambiguity and job satisfaction.

The analysis of role ambiguity data shows a positive, significant relationship with job stress among Himalayan Bank employees. The result is consistent with (Khattak et al., 2011), Rizwan et al. (2014), and Ranihusna et al. (2019), who observed a positive and significant relationship between role ambiguity and job stress. The studies by Santhi et al. (2020), Widyaningrum and Nora (2020), and Ahmad et al. (2021) also identified a significant, positive relationship between role ambiguity and job stress.

Role ambiguity is found to have a negative, significant relationship with job satisfaction. This result is consistent with Widyaningrum and Nora (2020), who concluded that there is a negative, significant relationship between role ambiguity and job satisfaction. These findings contradict those of Khattak et al (2011), Rizwan et al (2014), Bibi et al (2017), Ranihusna et al (2019), Ahmad et al (2021), and Azzahra et al (2021), who concluded that role ambiguity does not have a significant impact on job satisfaction. Likewise, there

is a negative and insignificant relationship between job stress and job satisfaction. This result is consistent with the study by Ahmad et al. (2021), which found that job stress has an insignificant relationship with job satisfaction. This result contradicts Khattak et al. (2011), Rizwan et al. (2014), Ranihusna et al. (2019), and Santhi et al. (2020), who stated that job stress has a negative and significant relationship and impact on job satisfaction.

Conclusion

This research focuses on exploring the relationships among role ambiguity, job stress, and job satisfaction. Using job stress as a mediating variable, the study sought to determine how the independent variable, role ambiguity, affected the dependent variable, job satisfaction among workers at three different Himalayan Bank locations. The findings from the correlation analysis section of this study revealed that role ambiguity and job stress are positively correlated, whereas job stress and job satisfaction are negatively correlated. Also, from the regression analysis of this study, it can be concluded that job stress has a statistically insignificant negative impact on job satisfaction, and role ambiguity has a statistically significant positive impact on job stress. The mediating variable, job stress, fully mediates the relationship between role ambiguity and job satisfaction. The results indicate that role ambiguity causes job stress, which eventually reduces employees' job satisfaction. When role ambiguity increases, it increases job stress and decreases employees' job satisfaction. Similarly, when employees are well aware of their responsibilities, they feel less

pressure and stress, which helps them to be satisfied with their job. Therefore, the management team needs to focus more on properly dividing roles and responsibilities among employees in the organization. Research has shown that when workers are aware of their duties, they are more likely to act positively and feel satisfied with their jobs. As a result, organizations must strive to properly allocate duties to reduce job stress among employees. This can be accomplished by ensuring a fair distribution of duties, precise performance evaluation procedures, a clear understanding of the nature and requirements of the work, and other factors. These elements may lessen work-related stress and raise job satisfaction.

This research has both theoretical and practical impacts. The study's findings may, in theory, aid researchers studying organizational behavior in their understanding of issues related to work satisfaction. The degree of job satisfaction is influenced by several variables. This research focuses on the impact of job stress and role ambiguity on employees' job satisfaction. The study's findings are likely to have a significant impact and are expected to be helpful to several banks, including Himalayan Bank. The banking industry should evaluate all factors contributing to role ambiguity and difficult working conditions for employees. It is essential to provide a stress-free work environment for happy, content employees. The study's conclusions will guide the organization's management team in improving how duties are assigned and in establishing a stress-free workplace to raise employee satisfaction and output. Practically speaking, management

teams in local government agencies, businesses (both public and private), and nonprofit organizations can benefit from this study by learning how to reduce workplace stress and boost job satisfaction. The study's conclusions can help managers understand the critical role supervisors play in boosting staff morale and output, both of which are long-term benefits to the company. Managers can encourage open communication and feedback channels to address concerns related to role ambiguity and job stress. Additionally, the organization may benefit by providing staff with the guidance and support they need to perform their jobs effectively.

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