

A Study on The Influence of Role Conflict, Role Ambiguity, and Role Overload on The Prevalence of Job Stress among Female Employees in Nepalese Commercial Banks

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ABSTRACT

In the context of Nepalese commercial banks, this study investigates the influence of role stressors on the work stress encountered by female workers. The main purpose of this study is to examine to what extent role conflict, role overload, and role ambiguity determine the level of job-related stress and strain experienced by female employees of Nepalese commercial banks. The sample size of this study consists of 270 female employees of Nepalese commercial banks, and participants have been limited to those who have worked for two years, specifically in managerial positions. Regarding research procedures, in this study, descriptive statistics, specifically multi-regression analysis, have been used for data analysis and to report the findings. The findings of this study indicate role overload, role conflict, and role ambiguity has positive and significant relationship with occupational stress experienced by female employees. This study, by analyzing occupation stress from the conceptual references of role stressors, enables executives, human resources managers, and supervisors in Nepalese commercial banks to gain insights into the variance in occupational stress explained by role overload, role conflict, and role ambiguity and develop policies, practices, job designs, and training programs that enable and empower female employees to prevent, cope with, or manage their occupational stress effectively.

Keywords: Role conflict, Role ambiguity, Role overload, Job stress

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1. INTRODUCTION

This study investigates the influence of role stressors on the job stress experienced by female employees of Nepalese commercial banks. Regarding role stressors, this study recognizes that female employees associated with commercial banks in Nepal experience job stress due to role overload, role conflict, and role ambiguity in their job context (Mwakyusa & Mcharo, 2024). In a highly competitive sector like commercial banks, it has become increasingly visible that stressor factors such as role conflict, ambiguity, and overload emerge from job demands and expectations when there is a lack of clarity in job content, design, and specialization and excessive work pressure on the employees to achieve their targets and outcome expectations (Dhankar, 2015).

Moreover, it is important to examine role stressors such as role conflict, role ambiguity, and role overload and their influence on the job stress experienced by female employees in Nepalese commercial banks. After all, the consequences of occupational stress have been associated with different problems such as employee health, declining levels of productivity and competence, lower job satisfaction, turnover intention, and declining employee engagement among female employees (Dhankar, 2015; Palomino & Frezatti, 2016).

Due to increasing workload, job insecurity, competitive pressure, performance expectations, outcome targets, deadlines, long working hours, and pressure from management, female employees of commercial banks identify with high job stress (Madan & Bajwa, 2016; **Mittal & Bhakar, 2018**). More importantly, as indicated by Konrad et al. (2000), the confluence and internalization of inherent traits and learned behaviors cause men and women to exhibit statistically significant differences in needs, values, experiences, and attitudes. Hence, female perspectives and experiences towards job stress may be statistically different from those of male employees within the cultural framework of a collectivist society dominated by masculine orientations regarding gender roles (Hofstede, 2011). Therefore, to improve the mental health and quality of life of female employees in Nepalese professional context, a gender-specific understanding of job stress becomes necessary.

1.2 Research Objective

The main purpose of this study is to examine to what extent role conflict, role overload, and role ambiguity determine the level of job-related stress and strain experienced by female employees of a commercial bank in Nepal. Conducting this study in the context of female employees in Nepalese commercial banks will fill this gap and contribute to the existing body of literature on occupational stress, restructuring organizational orientations, human resource management practices, and stress management initiations.

More importantly, this study on job stress has aligned itself with Sustainable Development Goal-3, with a specific focus on health and well-being, and SDG-5, which aims to achieve gender equality by formulating and promoting gender-specific stress management policies

and programs that mitigate the strongest risk factor and predictor of mental health distress among female employees working in Nepalese commercial banks. Besides, the findings of this study provide reference to restructure human resource initiatives, performance management systems, stress management programs, leadership orientations, and managerial styles that can reduce the potential emergence and consequences of role stressors in the workplace.

2. REVIEW OF LITERATURE

2.1 Theoretical Review

Regarding the theoretical framework, this study has built its foundations on Robert Karasek's Demand-Control Model of Job Stress and the Job Demands-Resources (JD-R) theory. The Job-Demand-Control model is a well-known theory that explains how job characteristics influence employees' psychological well-being (Karasek, 1990). The model illustrates that job demands can cause stress for employees, and such stress is a response to an imbalance between demands on the individual and the resources he or she has to deal with those demands. (Demerouti et al., 2001) Based on this theory, this study also assumes that occupational stress experienced at work by female employees in commercial banks reflects the gap between excessive job demand and limited individual and autonomy control.

Job demands are job aspects that require sustained effort and are, therefore, associated with physiological and psychological costs (Bakker & Demerouti, 2017). A fundamental proposition of the Job Demands-Resources (JD-R) Model, developed by researchers Bakker and Demerouti (2017), is that high job demands and low job resources lead to stress and burnout. Based on the proposition of this model, this study also acknowledges that female employees in commercial banks experience stress due to the lack of symmetry between the physical, psychological, social, or organizational aspects of the work setting and job demands.

Robert Karasek's Demand-Control Model of Job Stress posits that job stress arises from the interplay between job demands and the control employees have over their work. In the context of female employees in Nepalese commercial banks, role conflict (where expectations from different roles clash), role ambiguity (uncertainty about job responsibilities), and role overload (excessive workload) can significantly elevate job demands (Karasek, 1990). Likewise, Job Demands-Resources (JD-R) Model complements this by suggesting that high job demands results into job stress (Bakker & Demerouti, 2017)

2.2 Empirical Review

Regarding a review of previous studies, as highlighted by Adrian and Ashcraft (2016), in the new management model, bank employees, with a redefinition of their tasks, are becoming both bank sellers and bank employees, working with clients to meet the bank's targets in areas such as the sale of investment funds, bonds, and insurance policies. Hence, due

to redescription, flexibility, and constant revision of job demands and job roles, female employees also experience role overload, role conflict, and role ambiguity in Nepalese commercial banks.

Considering work stress in commercial banks, Madan and Bajwa (2016) indicate that employees working in banks face a huge amount of stress, specifically in private banks, due to late working hours, superior-subordinate relationships, the manager's attitude, and financial rewards. In addition, research conducted by Hussain and Lei (2015) in the context of the banking industry to determine the effect of role stressors on job satisfaction found that role ambiguity and role conflict have a negative relationship with job satisfaction. Vanishree (2014) carried out research on the impact of work stressors on the job stress of small and medium-sized enterprises. The findings showed that role overload, role ambiguity, and role conflict bring about job stress among workers, resulting in poor concentration, mental block, and poor performance and decision-making skills.

With reference to Malaysian banking sector, Omar et al. (2015) indicates that there are growing job demands among the employees and they need to work overtime frequently, but in reality, the bank employers never considered the employees' abilities to handle the stress. Amiruddin (2019) found in a study that time pressure, work-family conflict, and role ambiguity each have a significant effect on work stress, and job stress experienced by an employee has a significant effect on quality reduction behavior. Likewise, regarding the prevalence of role conflict, Karimi et al. (2014) find that incompatible demands from the organization and role ambiguity, which result from a lack of clarity in terms of performance expectations and outcomes among female employees, have been positively associated with job stress.

Considering Nepalese literature on role stressors and job stress, Pandey and Risal (2023), concerning the impact of workplace stressors, indicate a positive and significant relationship between workload, work hours, unsupportive supervisors, and unfair treatment on employee burnout. Furthermore, Gautam and Gautam (2022) in their study have identified role ambiguity and growth opportunity expectations as the occupational stressors in the banking industry.

Similarly, Pandey and Khatri (2024), building upon the JD-R model, find that leadership styles can mitigate occupational stress and burnout in Nepalese commercial banks. Significantly, Basnet et al. (2022) demonstrated in their study that there is no positive influence between workload, role conflict, and job performance. Furthermore, the findings of the article suggest that a moderate level of workload and role conflict have a statistically insignificant impact on job performance.

2.3 Research Gap

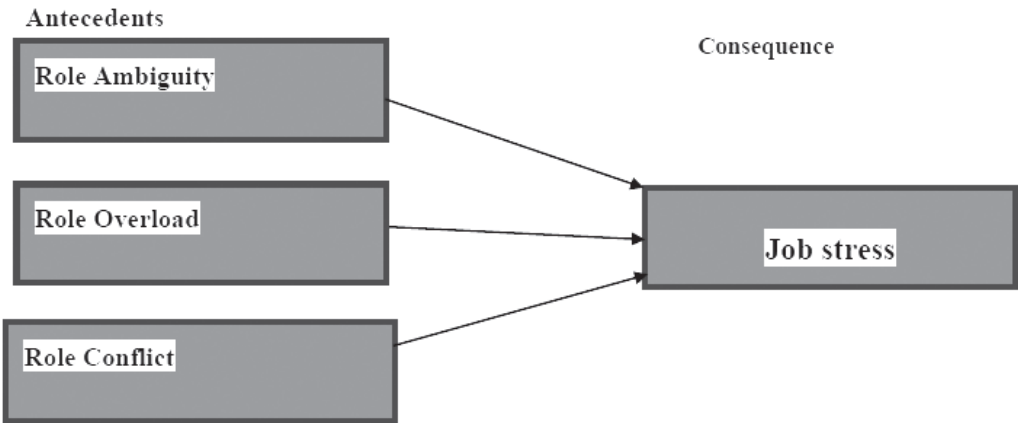
Indeed, in the Nepalese context, different studies have examined the antecedents of job stress

and their subsequent impact on job performance, turnover intention, and job satisfaction (Basnet et al., 2022; Gautam & Gautam, 2022; Pandey & Risal, 2023). Previous studies on occupational stress in the Nepalese context have only focused on the consequences of antecedents associated with role stressors and overlooked specific factors that result in the emergence of such antecedents of role-based stress. More importantly, examining the effects of role overload, role conflict, and role ambiguity on occupational stress within the framework of Robert Karasek’s Demand-Control Model of Job Stress and the Job Demands-Resources (JD-R) Model acknowledging the contextual experiences of female employees in Nepalese commercial banks remains a research gap.

Moreover, previous studies on job stress in Nepalese context, have not acknowledged specific requirements, expectations, job sources, specific roles, and normative expectations associated with working as a female employee in a Nepalese commercial bank with a collective and masculine socio-cultural context in the background (Ornelas & Kleiner, 2003). Besides, Muis et al. (2021) indicates that the positive relationship between multiple role conflicts, workload, and work stress means that an increase in workload and role conflicts increases work stress for female employees.

2.4 Conceptual Framework and Hypothesis

Figure 1 Relationship between role overload, role conflict and role ambiguity on the prevalence of job stress among female employees working in Nepalese commercial banks



Model Estimation:

JS= RA+RO+RC+e

$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon:$

JS= Job stress

RA (Role Ambiguity) = β_1X_1

$$RO \text{ (Role Overload)} = \beta_2 X_2$$

$$RC \text{ (Role Conflict)} = \beta_3 X_3$$

Based on theoretical references and review of previous literature, conceptual framework describing relationship between role overload, role conflict and role ambiguity on the prevalence of job stress among female employees has been developed (Yongkang et al., 2014; Palomino, & Frezatti, 2016; Mwakyusa & Mcharo, 2024). Among independent variable, this study builds on a propositional assumption as defined by Rizzo et al., (1970) that role conflict can be understood as incongruence or incompatibility when individuals are faced with inconsistent or incompatible demands in their job.

Role theory also addresses role conflict, which arises when an individual faces conflicting expectations from different roles. Conflicting expectations can lead to stress, job dissatisfaction, and poor work performance (Kessler, et al., 2013). This study also accepts that role overload as an experience where employees feel that there are too many responsibilities or activities expected of them in light of the time available, their abilities, and other constraints (Rizzo et al., 1970). Similarly, role overload occurs when people feel inconsistency between the time required to finish the task and the time available for them (Yongkang et al., 2014). Besides, role overload has been conceptualized in this study a specific stressor that reflects the perception that the demands of work role exceed personal resources (Eatough et al., 2011).

Moreover, role ambiguity manifests when the behaviors expected of an employee are unclear and contradictory, (Rizzo et al., 1970). According to Fisher (2001) role ambiguity is manifest when an employee does not have useful information that allows her to effectively perform her duties. In this study, role ambiguity has been operationalized as condition where clear information is lacking regarding the expectation associated with a role, method for fulfilling known role expectations; and the consequences of role performance (Yongkang et al., 2014). Lastly, this study regards job stress as psychological distress or pressure that arises from both organizational and individual stressors in the workplace where there is inconsistency between employee capability and job requirements or organizational demand (Mwakyusa & Mcharo, 2024)

Based on above assumptions and discussions following hypothesis have been developed for this study

Hypothesis (H1): *Role ambiguity confronted by female employees in Nepalese commercial banks has positive and significant influences on the prevalence of job stress.*

Hypothesis (H2): *Role overload experienced by female employees in Nepalese commercial banks has positive and significant influences on the prevalence of job stress.*

Hypothesis (H3): Role conflict that *creates* conflicting expectations from different roles among *female employees in Nepalese commercial banks* has positive and significant influences on the prevalence of job stress.

3. RESEARCH METHODS

This study has applied quantitative research methodology to uncover the relationship between the variables indicated in the conceptual framework of this study. Specifically, regarding research design, this study has adopted a descriptive and causal-comparative research design. For the purpose of a survey, research also uses a cross-sectional research design because it permits the researchers to integrate variables mentioned in a conceptual frame, develop a questionnaire, and conduct the actual survey for the purpose of collecting data. In this study, cross-sectional research design has been used to describe trends and identify individuals' attitudes, opinions, and beliefs. In this cross-sectional quantitative research method, data were collected from the research participants at a single point in time with a relatively short time frame.

3.1 Participants and Procedures

The study samples include female employees of commercial banks situated within Kathmandu Valley. In this study, participants have been limited to those who have worked in commercial banks for at least two years, especially in managerial positions. A pilot study with 30 participants was also carried out with a structured questionnaire, and based on their recommendations, revisions were made to the final questionnaire.

In this study, female employees were approached through online surveys, which included a Google Form questionnaire set. For the purpose of the research sample, convenient sampling procedures have been used to locate 270 female employees (N = 270) of 10 different commercial banks inside the Kathmandu valley. For the purpose of collecting data, a structured questionnaire was prepared, and the questionnaire was distributed within a standard template through email as well as through different social networking sites through Google Forms. In this study, the participants were selected through non-probability sampling method and the norms of utmost confidentiality have been maintained, and the selection of participants has been limited to those readily accessible and willing to participate.

Here, it is important to acknowledge that target research participants have been limited to commercial banks with private ownership; in other words, this research excludes female employees of state-owned commercial banks. In this study, participants only included managerial and permanent staff associated with different departments of commercial banks. Besides, questionnaires were distributed to more than 500 female employees, and only about 300 of them filled out the online survey, however some of the questionnaire were incomplete or unfit for further Analysis hence, the sample size has been limited to 270

participants.

Regarding research procedures, in this study, descriptive statistics and inferential statistics, specifically multi-regression analysis, have been used for data analysis and to report the findings. In this research, multiple regression analysis has been used to investigate the simultaneous and causal effects of independent variables on dependent variables, resulting in variations in job stress explained by the set of variables associated with role stressors. The data collected from completed questionnaires was entered into the statistical package for social sciences software (IBM SPSS Statistics 25.0) for statistical analysis.

3.2 Survey Instruments and Measures

In this study, a survey instrument has been developed on the basis of existing literature (Rizzo et al., 1970; Muis et al., 2021; Mwakyusa & Mcharo, 2024; Palomino & Frezatti, 2016). The structured questionnaire used in this research was divided into two sections. The first section focuses on questions capturing the participant's demographic profile. Similarly, the second section includes 8 items for questions related to experiential, behavioral, and perspective-based questions regarding responses of female employees regarding job stress and role stressor variables in the modality of dichotomous (yes/no, agree/disagree, prefer/not prefer, influence/not influence) and rating scale questions. These questions have been used to determine contributing factors to occupational stress and its potential outcomes.

The third section gathers data regarding role ambiguity, role conflict, role overlord, and job stress among female employees, utilizing a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) associated with research items. Based on previous studies, the constructs and questionnaire items have been slightly modified to meet the context of the study. The questionnaire coverage regarding role conflict and ambiguity has been formulated on the basis of Rizzo et al. (1970), a research tool that composes five items to measure the strength of the role ambiguity variable. Likewise, regarding role overload, this variable is measured using five question items that were adapted from Rizzo et al. (1970) and Tang and Vandenberghe (2021).

The dimensions used to measure role overload are time to complete the task, excessive workload, the amount of time, a new task, and the quality of the assignment. Regarding job stress, five items from the perceived stress scale have been used for collecting data regarding this variable (Amiruddin, 2019). In this study, the Cronbach's alpha that asserts the reliability and validity of the questionnaire for all the items ranged from .80 to .95. After all, the Cronbach's alpha values typically range from 0 to 1, where 0.7 or higher indicates acceptable internal consistency; hence, the alpha value indicates satisfactory levels of internal consistency reliability.

4. RESULTS AND ANALYSIS

This section of study includes demographic profile of female employees working in Nepalese Commercial banks, their attitude, perceptions, and evaluative responses regarding variations in occupational stress when associated with as role conflict, ambiguity, and overload they experience and encounter during their job engagement and performance

4.1 Demographic Profile of Respondents

This research is based on a sample size of 270 female employees (N = 270), and the sample target possesses particular characteristics necessary for providing insights on job stress. In this study, employees with graduation and post-graduation degrees, an age above 25, and at least 2 years of work experience have been selected as research participants. The main reason behind this procedure is that the participants with cumulative and sustained experience of job stress can provide objective and consistent data regarding influences on role ambiguity, work overload, and role conflict. In this study, 44% (n = 120) of the respondents were in the age group of 35–45, 32% (n = 85) were in the age group of 25–35, and the rest (n = 65) were in the age groups of 45–55 and 55 and above. In this study, the majority of research participants have post-graduate master’s degrees (70%, n = 190), 26% (n = 70) have completed their graduate studies, and the remaining 4% (n = 10) have a master’s in philosophy degree.

Again, regarding the area **of professional specialization and qualification among** female employees, approximately 65% (n = 180) of respondents have a management degree, 11% have a humanities and social science degree, 7% have computer-related degrees, and 2% have an engineering background. Similarly, approximately 50% (n = 160) have been in the banking sector for 5–10 years, 15% have been in it for 2–5 years, and the remaining 30% are in the category of 10-15 years and above.

Table 1
Demographic Information

Demographic Information		
Respondents character	No. of responses	Percentage (Approximately)
Female Employees in Nepalese Commercial Banks	N=270	
Age (in years)		
25-35	85	32%
35-45	120	44%
45-55	60	22%
55 & Above	5	2%

Total	N=270	100%
Academic Qualifications		
Graduate Studies (Bachelors Level)	70	26%
Post-Graduate (Master’s Level)	190	70%
Master of Philosophy (M.Phil.)	10	4%
Doctor of Philosophy (PhD)	0	0%
Total	N=270	100%
Area of Professional Qualification		
Management	180	65%
Law, Humanities and Social Sciences	30	11%
Economics	25	9%
Computer & Information Technology	20	7%
Engineering	5	2%
Chartered Accountants	15	6%
Total	N=270	100%
Organizational Tenure		
2-5 years	40	15%
5-10 years	160	50%
10-15 years and above	70	30%
Total	N=270	100%
Organizational Hierarchy		
First line managers	180	67%
Middle level managers	80	29%
Senior level managers	10	4%
Total	N=270	100%
Work Position		
Specialist	10	4%
Financial Advisor/Analyst	30	11%
Branch Manager	20	7%
Head of Department	40	15%
Officer/Junior Manager/ Supervisor	170	62%

Total	N=270	100%
Marital Status		
Single	105	39%
Married	162	60%
Divorced/Separated	3	1%
Total	N=270	100%
Roles and Responsibility Intrinsic to Work Position		
Managerial/ Strategic	55	21%
Information Management	25	9%
Marketing & Public Relationship	30	11%
Accounting	25	9%
Operations/ Internal Controls	135	50%
Total	N=270	100%
Monthly Salary		
35000-55000	75	28%
55000-75,000	160	59%
75,000-95,000	30	11%
Above 95,000	5	2%
Total	N=270	100%
Work Schedule		
8 hours per day	30	12%
8-10 hours per day	165	61%
10-12 Hours per day	55	20%
12 Hours and above	20	7%
Total	N=270	100%

Note: From researcher’s survey, 2024

Among, sample female employees (N=270) within organizational hierarchy 67% (n=180) are first line managers approximately 29 % (n=80) are middle-level managers and only about 4% (n=10) in senior or executive level managerial position. This demographic data regarding organizational position among female employees also exemplifies the large gaps between the representation of men and women in leadership positions in banks and in banking-supervision agencies worldwide. Hence, despite this growth of employment opportunities for women in Nepalese commercial banks when it comes to leadership, senior managerial and senior professional roles, gender disparity remains at large.

Similarly, regarding work position majority of respondents approximately 62% (n=170) of female employee are engaged at Officer/Manager/Supervisor level, about 15%(n= 40)

of them are department heads and only 4% (n=10) working as specialist. Likewise, 11% are specialist financial Advisor/Analyst and 7% are branch managers. Regarding roles and responsibilities intrinsic to job position 50% (n=135) are responsible for Operations/ Internal Controls and only 21% (n=55) are associated with managerial and strategic level job. Since, most of the female employees in this study belong to middle level management with duties of operations and internal control, hence majority of them 59% (n=160) have monthly salary in the range of (55,000-75,000).

Similarly, approximately 61% (n=165) of female employees work 8-10 hours a day at the commercial bank, 20% (n=55) working hours are under the range of 10-12 hours However, provisions of Labor act 2074-2017 in Nepal explicitly indicates that an employee can't be employed to work more than 8 hours a day and 48 hours a week by an employer. However, working beyond stander 8 hours has become a norm in Nepalese commercial bank. Besides, previous study has also identified that workload and extended working hours the significant sources of stress in the banking sector (Khattak et al.,2011)

4.2 Responses on Role Stressors and Job Stress

Similarly, regarding prevalence of job stress due to the performance expectations 48% (n=130) indicate that they experience job stress due to performance expectation occasionally and approximately 33% (n=90) specify that they experience stress regularly due to performance expectation in commercial banks. Consequently, on the issue of incompatible job demands from customers, co-workers, and managers in the workplace, 54% (n=145) of participants have responded with a confirmation. In addition, regarding expectations associated with fulfilling numerous responsibilities within limited time frame and capacity, 70% (n=190) female employees indicate that they frequency experience such job demand.

Table: 2
Responses on Perceived Job stress

Responses	No. of responses	Percentage (Approximately)
1. How often do you feel stressed by the performance expectations?		
Always	20	7%
Regularly	90	33%
Occasionally	130	48%
Rarely	30	12 %
Total	N=270	100%
2. Do you receive incompatible job demands from customers, co-workers, and managers in the workplace?		
Yes	145	54%
No	125	46%

Total

N=270

100%

3. How often are you expected to perform numerous job responsibilities within the limited time frame and capacity?

Frequently	190	70%
Irregularly	50	18%
Rarely	30	12%
Total	N=270	100%

4. Do you perceive a lack of clarity regarding your role and responsibilities in the organization?

Yes	175	65%
No	95	35%
Total	N=270	100%

5. Do you believe that working under stress will have a negative impact on your mental, emotional and physical health?

Yes	250	93%
No	20	7%
Total	N=270	100%

6. Do you think the stress management initiatives of commercial banks are effective enough to reduce job stress?

Yes	110	31%
No	160	59%
Total	N=270	100%

7. Due to the demands of the job, do you frequently feel mentally exhausted, tense, restless, and worried?

Agree	230	85%
Disagree	40	15%
Total	N=270	100%

Note. From researcher’s survey, 2024

Furthermore, concerning a lack of clarity regarding your role and responsibilities in the organization, 65% (n=175) respondents indicate that they have to work in demanding work environment where job requirements, responsibilities and duties are not clearly outlined. Besides, role ambiguity leads to job stress when the expectations, objectives, responsibilities have not been clearly designed for employees (Karimi, 2014)

Moreover, regarding the question working under stress will have a negative impact on your mental, emotional and physical health, 93% of participants (n=250) perceive job stress having negative impact on their overall welling and quality of work life. Approximately 59% (n=160) of female employee of commercial banks evaluate stress management initiatives of commercial banks as ineffective and inadequate.

Similarly, regarding the response on feeling mentally exhausted, tense, restless, and worried due to job demand 85% (n=230), identify that they experience different features of job stress in the organizational setting fulfilling their managerial and operational roles and responsibilities. Hence, this study finds that job stress is a pervasive issue that affects employees of all ages, socioeconomic backgrounds and managerial hierarchy and boundaries among female employees in Nepalese commercial banks.

4.3 Descriptive Statistics of Variables

The findings of descriptive in this study indicate that respondents confirm with and acknowledge research constructs and items associated with three significant role stressors—role conflict, ambiguity, and overload and prevalence of job stress as female employees associated with Nepalese commercial banks. More importantly, Based on previous studies in this study the constructs have been extracted and refined to make it contextual (Vanishree, 2014; Yongkang et al., 2014; Palomino, & Frezatti, 2016; Mwakyusa & Mcharo, 2024;).

Table 3
Statistics of Construct Items

Constructs	Weighted MEAN) (̄X)	Standard Deviation (σ)
Role Ambiguity	4.28	0.88
Role Conflict	2.17	0.55
Role Overload	4.05	0.75
Job Stress	4.15	0.47

Note. From researcher’s survey, 2024

In this study Perceived Stress Scale (PSS) developed by Frantz and Holmgren (2019) has been used to assertion job stress. In this study, items related to role ambiguity and role conflict have been developed from scale formulated by Rizzo et al., (1970). Here it is important to note that the weighted mean value of role ambiguity is highest among variables. This evidence highlights the need for reducing role ambiguity that occurs when employees are uncertain about job expectations, leading to confusion, stress, and decreased job satisfaction (Rizzo et al.,1970).

4.4 Multiple Regression Analysis

The table below indicates that the explanatory variables explain 46.3 percent of the variation in the prevalence of job stress among female employees of Nepalese Commercial banks is generated by job related role stressors like role conflict, ambiguity and overload.

Table 4

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.068	.463	.457	.41659

a. Predictors: (Constant): Role Conflict, Role Ambiguity, Role Overload

b. Dependent Variable: Job Stress

Table 5

Result of Multiple Regression Analysis

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.433	.180		4.23	.013*
	Role Conflict	0.009	.049	0.011	0.17	.041*
	Role Ambiguity	0.401	.067	0.443	7.45	.020*
	Role Overload	0.236	.069	0.301	4.63	.037*

* Significant at the 0.05 level, Model 1 F value=56.809, Dependent variable: Job Stress

According to data analysis mentioned in the above table the regression equation exploited in this study is: Job stress = 1.433 + 0.009 (Role Conflict) + 0.401 (Role Ambiguity) + 0.261 (Role Overload). Based on the multiple regression equation, this study estimations that independent variables predict the prevalence of dependent variable among female employees. The findings of this research show that role ambiguity and role overload are important predictors of job stress in the Nepalese commercial banks. Besides, role conflict also has weak but statistically significant relation with job stress experienced by female employees in the workplace

Based on the significance of the coefficients found, all three alternative hypotheses proposed in the study have been accepted rejected. Thus, muti-regression analysis of this study concludes female employees of Nepalese Commercial banks are not immune to perceiving role conflict, role ambiguity and overload as associative factors of job stress. The model has been able to explain 43.7 % of the variance in occupational stress due role overload, role conflict, role ambiguity. The result also indicates that role ambiguity as the strongest predictor to predict occupational stress. In this study role ambiguity emerges as a particularly significant factor, exerting a considerable effect on job stress with a p-value ≤ 0.020 This low p-value indicates that the relationship between role ambiguity and experience of job stress among female employees holds substantive considerations. In this study, Hypothesis 1,2 & 3 all have been accepted.

5. DISCUSSIONS

After data analysis, this study finds that three variables associated with role stressors positively and significantly affect the prevalence of job stress among female employees. The finding of this study is comparable with study by Yongkang et al, (2014) that indicates among three role stressors; role ambiguity had a most significant effect on job stress. Since standardized β s are positive, based on regression analysis this study indicates that 1 percent enhance in role ambiguity, conflict and overload normally, and has the positive relationship influence of a rising in job stress experienced by female employees. In this study, regression analysis confirms the model of Rizo et al. (1970) which recognizes role conflict, ambiguity and overload as sources of job-related stress. In this study impact on role conflict on job stress is statistically significant yet with a regression coefficient include weak association. This finding is also indicative of the fact that multitasking has been embraced as an important requirement for fast-paced competitive work environments of commercial banks (Hemani, & Rashidi, 2016).

More importantly, the findings of this particular study are comparable with previous studies by Vanishree (2014), which indicate role overload, role ambiguity, and role conflict bring about job stress among employees while fulfilling their expectations and responsibilities in the organization. Simultaneously, in line with the findings of the study by Essawy (2016), results from multiple regression analyses indicate role ambiguity and role overload as the main antecedents of emotional stress. This study also finds that, among the three role stressors, role ambiguity and role overload have a significant impact on the occupational stress experienced by female employees in Nepalese commercial banks. Likewise, this study findings also align with those of Karimi et al. (2014), who support the relationship between role overload and occupational stress in a workplace where employees are expected to work longer hours, work more shifts, and deal with incompatible requests from customers in rush hours at commercial banks.

Moreover, as consistent with a study by Mittal and Bhakar (2018) on the impact of role overload on job stress among married working women in the banking sector, the result of this study also reveals that female employees experience job stress due to role overload. Although this research, unlike the study by Mittal and Bhakar (2018), includes both married and unmarried female employees, as indicated in the demographic profile of respondents, 60% of female employees are also married in this study.

Additionally, similar to the study of Mwakyusa and Mcharo (2024), there is a positive yet weak association between role conflict and job stress. Similarly, previous studies in the context of Nepalese commercial banks have indicated a negative and insignificant relationship between role conflict and employee performance (Basnet et al., 2022). In addition, this study also finds similar with Eatough et al. (2011) that work overload predicts occupational stress, and role overload occurs when the demands of a job exceed an employee's resources,

such as time, energy, and capability

This study in line with Hobfoll (1989) finds that when female employees are expected to achieve outcomes beyond their performance dimension, job description, and specialization, they often experience job stress when they are forced to apply additional resources for their work role. Moreover, this study, comparable to that by Yousaf et al. (2020), reveals that occupational stress is the adverse reaction individuals experience when they perceive a discrepancy between their work demands and their ability to cope effectively. In alignment with the research by Stringer and Cheloha (2003), the demographic profile of female employees in this study indicates that for the purpose of career development, individual employees have pursued educational advancement through post-graduate degrees, which have been accepted within commercial banks as an essential foundation for advancing future leaders.

Although the effects of role conflict, role overload, and role ambiguity on psychological stress have been confirmed, in a working context where there is a difference between women's and men's work value orientation in Nepalese organizations (Hofstede, 2011), this study has specifically focused on gender as a specific variable and has the potential to generate differentiated variation regarding the impact of job-related role stressors on job stress among. Besides, the overall finding of this study also confirms JD-R model, individuals working in high job demands are more likely to experience occupational stress in the workplace (Bakker & Demerouti, 2017).

6. CONCLUSIONS AND IMPLICATIONS

Based on the findings, this study indicates that role ambiguity, role conflict, and role overload have a positive and significant impact on the prevalence of job stress among female employees in Nepalese commercial banks. Conceptually, this study bridges the gap between conceptualization of role-related stressors and empirical evidence by providing quantitative data on to what extent role conflict, ambiguity, and overload uniquely affect female employees in the banking sector of Nepal. Practically, the findings offer actionable insights for Nepalese commercial banks by highlighting the need for targeted interventions to mitigate these stressors, thereby improving employee well-being and productivity.

First of all, commercial banks need to inculcate stress management initiatives and programs that improve the psychological wellbeing of their employees. Next, to reduce role ambiguity, organizations need to make sure that employees receive comprehensive information about their duties and objectives and provide concise and open communication.

As theoretical implications, based on Robert Karasek's Demand-Control Model of Job Stress this study suggests that increasing autonomy and decision-making power of employees can mitigate negative influence of role stressors. On the other hand, the Job Demands-Resources

(JD-R) Model emphasizes the balance between job demands and resources available to employees. By identifying specific resources—such as social support, training opportunities, and clear communication channels—this study further suggests that commercial banks can enable their female employees manage their roles more effectively.

Similarly, commercial banks in Nepal can also reduce role anxiety through effective socialization, job orientation programs, and continuous training modules by promoting a culture of collaboration between different departments and people with different areas of specialization for female employees to enhance their understanding of the assigned roles and responsibilities and establish clear and explicit plans and priorities to facilitate greater efficiency (Mwakyusa & Mcharo, 2024).

Regarding role overload, practical implications include setting realistic and achievable goals rather than assigning female employees additional volumes of work and goals that are unachievable and will cause employees' stress. Furthermore, to reduce role overload, it is necessary for department heads, team leaders, coordinators, managers, and supervisors in commercial banks to fix the task per day, and during chaotic peak hours, female employees need to feel ensured and supported by immediate supervisors and managers through collaborative efforts and teamwork.

More importantly, commercial banks need to develop stress management strategies to enhance the balance between multiple tasks and reduce the consequences of role overload among female employees. Commercial banks also need to nurture organizational climate, leadership, employee benefit policies, and stress management strategies that can reduce the susceptibility of female employees to role conflict, overload, and ambiguity before they take up any job position (Palomino & Frezatti, 2016). As professional bankers, this study recommends to female employees that before assuming roles and responsibilities at commercial banks, they seek information regarding performance dimensions, job enlargement, and expected behaviors, including additional skills and competencies required for the job (Fisher, 2001), to reduce their experience of occupational stress in commercial banks.

Although, this cross-sectional study provides significant findings that provide insights into improving mental health and reducing psychological stress through stress reduction in commercial banks, this cross-sectional study has several limitations as well. First of all, in this study, the sample size of participants was limited to only private commercial banks based on convenient sampling. In addition, this study captures causal relationships between variables at a specific time by delimiting its research constructs to three specific role stressors, excluding other role-related stressors like role anxiety, role stagnation, and role self-distance. Hence, this lays the groundwork for future research that can identify and examine other role stressors as underlying causes of job stress.

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