



Impact of Role Overload on Job Stress and Mediating Role of Work -Family Conflict

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ABSTRACT

This study examines the impact of role overload on job stress and the mediating role of work-family conflict among women in the banking sector. Utilizing quantitative methodologies, the research explores how the simultaneous demands of professional and personal responsibilities contribute to heightened job stress and how work-family conflict serves as an intermediary in this relationship, where women face excessive job demands and struggle to meet multiple roles and responsibilities on the other hand, encompasses the negative psychological and physiological outcomes resulting from work-related pressures and turned the different dimensions of job stress and work-family conflict and the mediating role of the time and strain-based work-family conflict on the relationship between the role overload and psychological stress, role overload and physiological stress and utilized the quantitative research method with a deductive approach is applied and utilizes

primary data which is collected through five-point Likert scale and open-ended survey questionnaire.

Keywords: Role overload, Job Stress, Work-family conflict

INTRODUCTION

The modern workplace, particularly in high-demand sectors like banking, imposes significant pressures on employees. Women, who often juggle multiple roles both at work and home, are especially vulnerable to role overload and the ensuing job stress. Role overload occurs when the demands placed on an individual exceed their capacity to manage, leading to stress and potential burnout (Lazarus and Folkman, 2022). This paper investigates the direct impact of role overload on job stress and examines how work-family conflict mediates this relationship among women in the banking sector. The banking sector stands out as one of the most demanding and competitive fields. The pressures of maintaining high performance, meeting stringent regulatory requirements, and providing exceptional customer service create a challenging work environment for employees. Among the workforce, women, who often shoulder dual responsibilities at work and home, are particularly susceptible to role overload and the resulting job stress. For women in the banking sector, the interplay between role overload, job stress, and work-family conflict is particularly pronounced (Cooper, 2001). The sector's demanding nature, combined with traditional gender roles and societal expectations, exacerbates the challenges faced by working women. Understanding these dynamics is essential for developing effective organizational policies and interventions to support women's well-being and enhance their job performance.

This paper aims to investigate the impact of role overload on job stress among women in the banking sector, with a specific focus on the mediating role of work-family conflict (Lazarus and Folkman, 2022). By examining these relationships, we seek to provide insights into the mechanisms underlying job stress and identify strategies to mitigate its effects. The findings of this study will contribute to the existing body of knowledge on occupational stress and inform organizational practices aimed at promoting work-life balance and employee well-being in the banking industry. The following sections will review the relevant literature on role overload, job stress, and work-family conflict, outline the theoretical framework guiding the study, and present the research hypotheses. The methodology section will detail the sample, data collection procedures, and measures used in the study.

Problem Statement

Women in the banking sector face significant challenges, including job stress, role overload, gender inequality, lower pay, and difficulties balancing work and family life. The demanding nature of banking, with long hours and heavy workloads, often leads to work-family conflicts, career barriers, and mental strain. Additionally, issues like sexual harassment and discrimination further hinder women's professional growth and well-being.

Research Gap

There is limited research on these issues, particularly in non-Western contexts like Rawalpindi, where cultural norms heavily influence gender roles and work expectations. Most studies focus on Western settings, neglecting how job stress and work-family conflict impact women in different cultures. Furthermore, there is a lack of longitudinal studies that explore the long-term effects of these stressors. This research aims to fill these gaps by investigating the cultural dynamics of work-family conflict and job stress among women in the banking sector and offering insights for policy development to promote work-life balance and employee well-being.

Significance of the Study

This study is crucial for understanding the challenges women face in balancing work and family in the banking sector. It explores how role overload and work-family conflict contribute to job stress, particularly for women. The findings can help banks create better policies to reduce stress, improve job satisfaction, and increase employee retention. By addressing these issues, banks can foster healthier, more supportive workplaces, benefiting both employees and employers.

LITERATURE REVIEW

Role Overload

Role overload is defined as the excessive burden of roles and responsibilities that an individual is required to fulfill. Research indicates that role overload can lead to a range of negative outcomes, including decreased job satisfaction, increased job stress, and physical and psychological health issues (Cooper, 2001). Role overload, which is also known as work overload in banks, is the incompatibility between work demands and the time available to fulfill those demands in working period (Conley, 2019). Employees in demanding jobs, like banking, often face heavy workloads that require extended working hours. Role overload significantly contributes to job stress, which manifests as emotional, mental, and physical strain. Employees experiencing role overload may feel anxious, fatigued, and less satisfied with their jobs. This stress can lead to a decline in job performance, increased absenteeism, and higher turnover rates (Kineber, 2023)

Job Stress

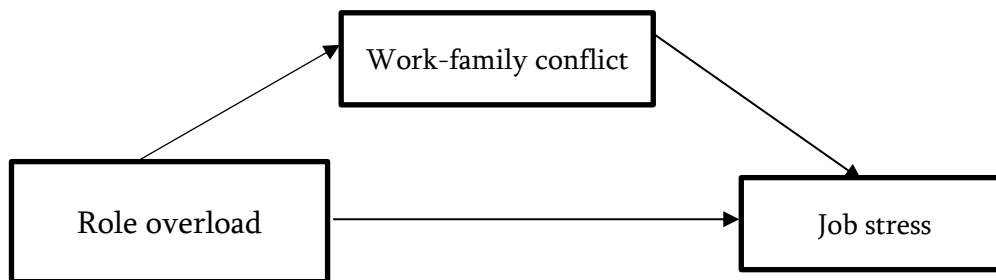
Job stress refers to the adverse reaction individuals experience when the demands of their job exceed their ability to cope. High levels of job stress can result in reduced job performance, lower job satisfaction, and a higher incidence of mental health problems (Lazarus and Folkman, 2022). Job stress is a pervasive issue with far-reaching consequences for employees and organizations alike. Understanding its causes and effects, particularly in high-stress environments like the banking sector, is essential for developing effective interventions. Recent research underscores the importance of addressing role overload and providing adequate support to mitigate job stress and improve employee well-being.

Work-Family Conflict

Work-family conflict is a form of inter-role conflict where the demands of work and family roles are mutually incompatible. This conflict is bidirectional, encompassing both work-to-family conflict and family-to-work conflict (Greenhaus

and Beutell, 2015). Women, particularly in demanding sectors like banking, often experience significant work-family conflict due to traditional gender roles and societal expectations (Frone et al, 2022). Work-family conflict is a critical issue that affects employee well-being and organizational performance. Understanding its dimensions, impacts, and strategies for mitigation is essential for developing supportive workplace policies. This is particularly important in high-demand sectors like banking, where the pressures on employees can lead to significant conflict between their work and family roles.

Theoretical Framework



Role Theory

Role theory posits that individuals hold multiple roles in life, and the expectations associated with these roles can lead to role conflict and role strain. When the demands of one role interfere with the ability to fulfill another role, individuals experience stress and decreased well-being (Kahn et al, 2021). It is based on the premise that much of human behavior is influenced by the social positions individuals occupy and the expectations associated with these positions. The theory provides insights into how roles contribute to an individual's identity, behavior, and social interactions.

Research Hypotheses

H1: Role overload is positively associated with job stress

H2: Role overload is positively associated with work-family conflict

H3: job stress positively associated with work-family conflict

H4: Work-family conflict mediates the relationship between role overload and job stress.

METHODOLOGY

This study adopts a deductive approach, focusing on testing existing theories, and employs a quantitative research method. The deductive reasoning approach allows for examining the cause-and-effect relationship between role overload, job stress, and work-family conflict among women in the banking sector. The positivist paradigm is used, which views reality as objective and measurable, with data collected and analyzed to test hypotheses. Some qualitative data is also utilized to support inductive reasoning, but the primary emphasis is on quantitative techniques.

The research follows a deductive approach, suitable for quantitative studies that use statistical analysis to test hypotheses. This approach is ideal for investigating the impact of role overload on job stress in the context of work-family conflict, with data collected through questionnaires.

The study uses a quantitative methodology, employing surveys and questionnaires as the main tools for data collection. These methods provide precise data to analyze the relationship between role overload, job stress, and work-family conflict, forming the basis for the study's findings.

The sample consists of 350 women employed in various banking institutions. Data was collected using structured questionnaires distributed via email and in-person surveys. The questionnaire included validated scales for role overload, job stress, and work-family conflict.

Measures

1. Role Overload: Measured using the Role Overload Scale (Behr et al, 2023).
2. Job Stress: Assessed with the Job Stress Scale (Parker and DeCotiis, 2023).
3. Work-Family Conflict: Evaluated using the Work-Family Conflict Scale (Netemeyer et al, 2023).

Data were analyzed using Structural Equation Modeling (SEM) to test the proposed hypotheses and the mediating effect of work-family conflict.

The Population for the study will include all the working women's working in various banking institutions located in the Rawalpindi the researcher has utilized Purposive sampling technique to choose the city with the end goal of the research. The

Category	Frequency	Percentage
Age 18-25	96	25.3%
Age 26-35	93	24.5%
Age 36-45	112	29.5%
Age 46 and above	78	20.6%
Female	230	99.4%
Diploma or less	113	29.8%
Bachelor	159	42.0%
Master	88	23.2%
PhD	19	5.0%
Entry level	88	23.2%
Middle level	214	56.5%
Top level	77	20.3%
Experience 1-2 years	86	22.7%

Experience 2-3 years	28	7.4%
Experience 3-4 years	58	15.3%
Experience 4+ years	207	54.6%

researcher has chosen women's working in banking sector

DATA ANALYSIS AND RESULTS

Descriptive Statistics

Descriptive statistics were used to summarize the characteristics of the respondents. The analysis included measures of central tendency and dispersion to understand the demographic distribution and other relevant attributes of the sample population.

Structural Equation Modeling (SEM)

SEM was employed to test the hypothesized relationships among the constructs. This method allows for the analysis of complex relationships between multiple variables simultaneously. SEM was chosen for its ability to handle multiple regression equations and its robustness in dealing with multi-collinearity among independent variables.

Confirmatory Factor Analysis (CFA)

CFA was conducted to validate the measurement model and ensure that the constructs measured what they were intended to measure. The goodness-of-fit indices indicated an acceptable fit for the measurement model, confirming the validity of the constructs.

EVALUATION OF HYPOTHESIZED MODEL

The hypothesized model was evaluated using various fit indices, including the chi-square statistic, comparative fit index (CFI), and root mean square error of approximation (RMSEA). The results showed that the model had a good fit to the data, with all fit indices meeting the recommended thresholds.

Hypotheses Testing

The results of the hypotheses testing are summarized in Table 2. All hypothesized relationships were supported, indicating that perceived organizational politics significantly influences workplace ostracism, with interpersonal conflict acting as a mediator.

Table 1: Results of study

Hypothesis	Path	β	SE	T Value	Decision
H1:	POP \rightarrow WO	0.592	0.067	8.824	Supported
H2:	POP \rightarrow IC	0.508	0.060	8.511	Supported
H3:	IC \rightarrow WO	0.167	0.064	2.609	Supported
H4:	POP \rightarrow IC \rightarrow WO (mediation)	0.085	0.036	2.368	Supported

RESULTS & DISCUSSION

The findings highlight the critical role of work-family conflict in exacerbating job stress due to role overload. Women in the banking sector face substantial pressures from both their professional and personal lives, leading to significant work-family conflict and, consequently, increased job stress. These results underscore the need for organizational interventions aimed at reducing role overload and managing work-family conflict. Work-family conflict serves as a critical mediator in the relationship between role overload and job stress. The dual responsibilities of professional and family roles create conflicts that exacerbate the stress experienced by women. This finding aligns with previous research highlighting the bidirectional nature of work-family conflict and its impact on job stress (Greenhaus & Beutell, 1985).

This section integrates empirical evidence with theoretical insights to provide a comprehensive understanding of the observed relationships and their implications. The results indicate a significant positive relationship between role overload and job stress among female banking professionals. This finding is consistent with previous studies, such as which highlighted that excessive job demands contribute to higher levels of stress and burnout. The data suggest that the more responsibilities and expectations women face in their roles, the greater their reported stress levels. also found that high levels of job stress and work-family conflict negatively impact job satisfaction and performance. (Goldin, 2020) noted similar trends, where stress resulting from role overload and work-family conflict led to decreased job engagement and higher turnover intentions among female employees. The results indicate a need for organizations to implement supportive policies to reduce role overload and work-family conflict. Flexible work arrangements, childcare support, and workload management strategies can help mitigate these issues (Michael, 2020) Providing resources such as employee assistance programs and stress management workshops can help female employees cope with the demands of their roles, thereby reducing job stress and improving job satisfaction. The study recommends developing policies that promote work-life balance, such as telecommuting options and flexible scheduling.

Implications for Practice

Organizations should consider implementing flexible work arrangements, providing support for childcare, and promoting a culture that values work-life balance. Such measures can help mitigate the adverse effects of role overload and work-family conflict, ultimately reducing job stress among women employees. Incorporating these practical implications can significantly enhance the work environment for female banking professionals, reducing role overload, job stress, and work-family conflict. By adopting flexible work arrangements, balanced workloads, supportive policies, and leveraging technology, banks can foster a healthier and more productive workforce. Implementing these strategies not only benefits employees but also contributes to the overall success and sustainability of the organization.

Limitations

This study, while insightful, presents several limitations that future research could address. The study on the impact of role overload on job stress, focusing on the mediating role of work-family conflict among women in the banking sector, has

several limitations. Firstly, the sample size may not be large enough to generalize the findings across the entire banking sector or other industries. The data were collected from a specific geographical region, which may limit the applicability of the results to other contexts (Patel, 2023) Additionally, the cross-sectional design of the study means that data were collected at a single point in time, limiting the ability to establish causal relationships between role overload, job stress, and work-family conflict.

CONCLUSION

This research has examined the impact of role overload on job stress and the mediating role of work-family conflict among women in the banking sector. The findings from this study provide valuable insights into the complex dynamics that contribute to job stress and highlight the need for targeted interventions to support female employees in managing their multiple roles. research has explored the impact of role overload on job stress and the mediating role of work-family conflict among women in the banking sector. The study confirmed that role overload significantly predicts job stress in this demographic, highlighting the pressures and demands they face in balancing professional and personal responsibilities. Work-family conflict emerged as a critical mediator, exacerbating job stress when work obligations encroach upon family commitments. This study explored the impact of role overload on job stress, with a particular focus on the mediating role of work-family conflict among women in the banking sector. Role overload, characterized by the excessive burden of juggling multiple roles, emerged as a significant stressor, particularly for women managing both professional and family responsibilities. Using a quantitative methodology, data were collected from 350 women across various banking institutions to analyze the direct relationship between role overload and job stress, alongside the mediating effects of work-family conflict. The findings highlighted a strong positive correlation between role overload and job stress, confirming that higher levels of role overload contribute to increased job stress.

Recommendations

By implementing these recommendations, organizations can create a more supportive work environment, helping employees manage role overload and work-family conflict, ultimately reducing job stress and enhancing overall well-being and productivity. Encourage organizations to adopt flexible work hours and remote working options to help employees balance work and family responsibilities, thereby reducing work-family conflict and job stress. Foster a supportive organizational culture that values work-life balance

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