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THE MEDIATING ROLE OF JOB STRESS IN THE RELATIONSHIP BETWEEN JOB STRESSORS AND JOB SATISFACTION

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Abstract
This research investigates the mediating role of Job stress in the relationship between job stressors and job satisfaction. This research targets the employees of banking sector in Abbottabad. In this study it has examined some determinants for job stress that are role conflict, workload pressure, work family conflict and role ambiguity for the job stress.
The objectives of research were to access the level of stress among employees in banking sector of Abbottabad, to analyze different factors that cause stress and to analyze the mediating role of job stress between job stressors and job satisfaction. As a sample 250 employees of different banks in Abbottabad have been taken. For collecting data a structured questionnaire was used. After collecting data from the questionnaires then by using statistical tests, correlation and regression analysis data was analyzed.
The results show that employees of bank were generally satisfied from their prospective jobs but there were also found a moderate level of stress among employees. It revealed that all job stressors which are include in the study (role conflict, role workload, work family conflict and role ambiguity) had significant positive effects. The job stress of employees strongly and adversely can impact on job satisfaction because job stress and job satisfaction show strongly negative relationship from the results. Those bank employees who feel high level of job stress had result in low job satisfaction that's why it causes frustration.

1. INTRODUCTION

Stress has become one of the most significant issues of the 21st century, affecting individuals across all professions and age groups. It is now an integral part of daily life that cannot be completely avoided, as people experience different levels and forms of stress depending on their coping abilities. Some individuals confront challenges confidently, while others struggle to manage them effectively, leading to emotional strain and mental exhaustion. When these challenges exceed a person's coping capacity, they result in stress (Scott, 2020).

Stress is defined as a change that produces physical, emotional, or psychological strain - a natural human response to demands requiring attention or action. Modern industrial growth, increasing urbanization, and population pressures have further amplified stress levels in daily life (Ali et al., 2021). Within organizations, occupational stress has emerged as one

of the most serious concerns due to its harmful effects on employee well-being and organizational productivity (Dodanwala & Santoso, 2022).

Occupational stress refers to the psychological and emotional reactions individuals experience when workplace demands exceed their resources or abilities to cope effectively (Erkutlu, 2006). Common job stressors include **role conflict, workload pressure, work-family conflict**, and **role ambiguity**, which are strongly linked to both physical and emotional exhaustion. Role ambiguity occurs when employees are uncertain about their job responsibilities or expectations (Fried & Ferris, 2021), while role conflict arises when incompatible demands are placed on an employee's role (Rizzo et al., 1970). Workload pressure represents the excessive demands and performance expectations that create persistent tension (Roe, 2020).

Work-family conflict has also become a dominant stressor in modern workplaces. It occurs when responsibilities from the work and family domains are incompatible, resulting in emotional tension and difficulty maintaining balance (Greenhaus & Powell, 2021). Employees experiencing high levels of work-family conflict often report reduced satisfaction, motivation, and organizational commitment (Imran et al., 2023).

The **banking sector**, particularly in developing economies such as Pakistan, is recognized as one of the most stress-prone professions. Rapid digital transformation, increased competition, and stringent performance targets have intensified the workload and pressure on employees (Ahmad & Hassan, 2022). Studies reveal that employees in the banking industry experience high levels of stress due to extended working hours, limited job control, and constant customer interactions, leading to frustration, anxiety, and low productivity (Rana et al., 2024).

Job satisfaction is another crucial factor influencing employee behavior and organizational success. It is defined as a positive emotional state resulting from the appraisal of one's job experiences (Moyes et al., 2008). Satisfied employees are more motivated, productive, and loyal to their organizations, while dissatisfied employees exhibit higher turnover intentions and lower performance (Judge et al., 2017). When organizations effectively manage stress and promote healthy work environments, employees experience higher satisfaction and stronger commitment (Sidani et al., 2024).

Therefore, this study examines the **mediating role of job stress** in the relationship between **job stressors** (role conflict, workload pressure, work-family conflict, and role ambiguity) and **job satisfaction** among banking employees in Abbottabad. The research aims to identify key stressors, measure the level of stress, and determine how job stress affects satisfaction. The findings will help banking institutions develop practical strategies for reducing stress, improving satisfaction, and enhancing overall employee performance.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Job stress has become one of the major challenges for organizations in the modern era. It is a psychological condition that arises when employees perceive that job demands exceed their capacity to handle them effectively (Montgomery et al., 1996). Employees exposed to continuous stress are likely to face emotional exhaustion, lower motivation, and decreased performance (Dodanwala & Santoso, 2022). Prolonged exposure to such stressors leads to dissatisfaction and adverse health outcomes (Wu & Hu, 2024).

Role Conflict and Job Stress

Role conflict occurs when employees experience incompatible expectations within their job responsibilities. When workers face unclear or opposing instructions, they develop tension and uncertainty that lead to stress (Rizzo et al., 1970). Prior research suggests that employees who face high levels of role conflict experience stronger stress responses and lower satisfaction (Menon & Aknilesh, 1994).

Hypothesis 1:

Role conflict has a significant positive relationship with job stress.

Workload Pressure and Job Stress

Workload pressure refers to the excessive amount of work or performance expectations that surpass employees' capabilities. It includes long working hours, unrealistic deadlines, and continuous job demands (Antoniou et al., 2016). High workload is

directly linked with fatigue, emotional strain, and job stress (Hakro et al., 2022).

Hypothesis 2:
Workload pressure has a significant positive relationship with job stress.

Work-Family Conflict and Job Stress

Work-family conflict occurs when professional obligations interfere with personal and family responsibilities. It is an inter-role conflict that causes stress, frustration, and imbalance between work and family life (Greenhaus & Powell, 2021). Studies have shown that when employees face difficulty managing both roles, they develop high levels of stress and reduced satisfaction (Imran et al., 2023).

Hypothesis 3:
Work-family conflict has a significant positive relationship with job stress.

Role Ambiguity and Job Stress

Role ambiguity occurs when employees lack clarity about their job duties or performance standards. Unclear expectations and insufficient guidance create confusion and emotional pressure (Fried & Ferris, 2021). Empirical findings indicate that role ambiguity significantly increases job stress and negatively affects employee performance (Ahsan et al., 2009).

Hypothesis 4:
Role ambiguity has a significant positive relationship with job stress.

Job Stress and Job Satisfaction

Job satisfaction is a positive emotional response toward one's job and working environment (Locke, 1976). Employees who experience high levels of stress tend to show lower satisfaction and reduced commitment (Ahmad & Hassan, 2022). Stress at work negatively influences morale, productivity, and overall well-being (Sidani et al., 2024).

Hypothesis 5:
Job stress has a significant negative relationship with job satisfaction.

Mediating Role of Job Stress

Recent studies highlight that job stress mediates the relationship between various workplace stressors and employee satisfaction (Rana et al., 2024). When employees face higher role conflict, workload, or ambiguity, they first experience elevated stress levels, which ultimately lower their satisfaction. Similarly, work-family conflict indirectly affects satisfaction through job stress (Greenhaus & Powell, 2021).

Hypothesis 6:
Job stress mediates the relationship between workload pressure and job satisfaction.

Hypothesis 7:
Job stress mediates the relationship between role conflict and job satisfaction.

Hypothesis 8:
Job stress mediates the relationship between role ambiguity and job satisfaction.

Hypothesis 9:
Job stress mediates the relationship between work-family conflict and job satisfaction.

CONCEPTUAL FRAMEWORK

The conceptual framework of this study is developed to explain the relationships among job stressors, job stress, and job satisfaction. The framework is based on the assumption that certain workplace stressors such as role conflict, workload pressure, work-family conflict, and role ambiguity increase job stress, which in turn decreases job satisfaction among employees.

In other words, the selected job stressors are expected to have a direct positive effect on job stress and an indirect negative effect on job satisfaction through the mediating influence of job stress. Employees who experience high levels of role conflict, ambiguity, or work-family imbalance are more likely to feel stressed, which subsequently reduces their level of satisfaction with their jobs.

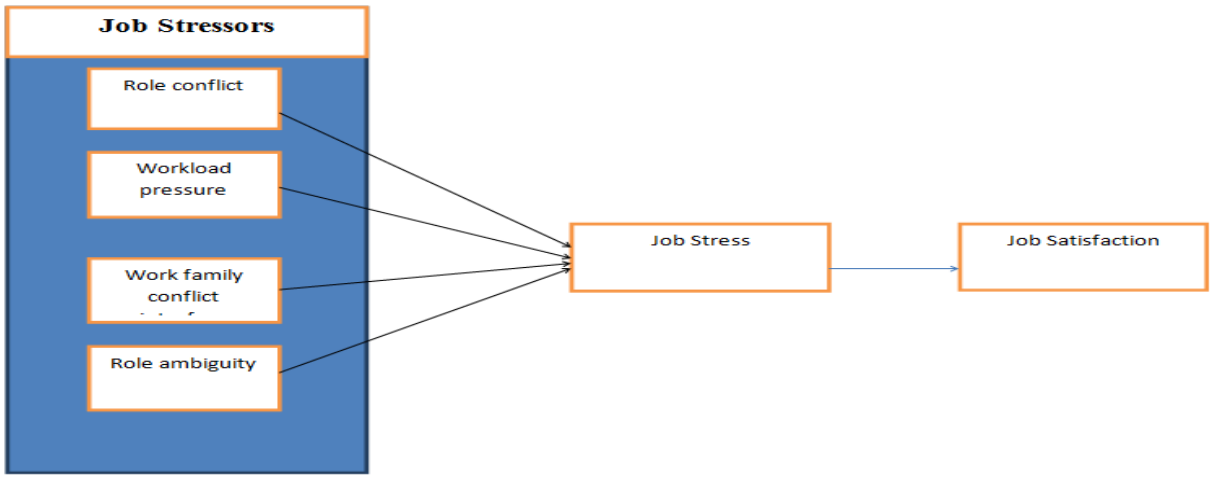


Figure 1
Based on; Ahsan *et al.*, (2009)

RESEARCH METHODOLOGY

Research Design

This study is quantitative and descriptive in nature. It examines the mediating role of job stress in the relationship between job stressors and job satisfaction among employees working in the banking sector of Abbottabad. The research design is based on a cross-sectional approach, using a structured questionnaire to collect primary data from respondents.

Population and Sampling

The population of this study consists of employees working in both public and private banks located in Abbottabad. A total of **250 bank employees** were selected as the sample size using the **convenience sampling technique**, which is appropriate when respondents are easily accessible and available for data collection.

Data Collection

Data were collected through a **self-administered questionnaire**, which was distributed among employees of different banks. The questionnaire was designed to measure all study variables, including job stressors, job stress, and job satisfaction. Respondents were assured that their responses would remain confidential and used only for research purposes.

Instrumentation and Measures

The questionnaire is consisted on 5-point Likert scale given in Appendix-B. The detail of measuring instruments i.e. number of items and their references are given in Table 1.

Variables	No of items	References
Workload Pressure	2	Caliser et al., (2011)
Role Ambiguity	3	Calisir*et al.* (2011)

Role Conflict	4	Caliser et al., (2011)
Work Family Conflict	2	Caliser et al., (2011)
Job Stress	2	Caliser et al., (2011)
Job Satisfaction	13	Johnson and Sohi (2014)

Table 1 : Measurement Scale

Reliability and Validity

The reliability of the scales was confirmed using **Cronbach's Alpha**. All constructs achieved acceptable reliability values above 0.70, indicating internal consistency of the measurement items. Content validity was ensured by adapting measurement items from previously validated instruments.

Data Analysis Techniques

Data were analyzed using **SPSS (Statistical Package for the Social Sciences)**. Descriptive statistics were used to summarize demographic data, while correlation and regression analyses were applied to test the hypothesized relationships among variables. The mediating effect of job stress was tested following the **Baron and Kenny (1986)** approach.

Descriptive Statistics

Descriptive statistics were calculated to summarize respondents' demographic profiles and major variables of the study. The sample consisted of **250 employees** from various public and private banks in Abbottabad.

Variables	Categories	Frequency	Percentage (%)
Gender	Male	155	62.0
	Female	95	38.0
Age	Below 25 years	45	18.0
	25–35 years	120	48.0
	36–45 years	60	24.0
	Above 45 years	25	10.0
Education	Bachelor	90	36.0
	Master	140	56.0
	MPhil/Above	20	8.0
Experience	Less than 5 years	100	40.0
	5–10 years	95	38.0
	Above 10 years	55	22.0

Table 2 presents the demographic information of respondents.

The descriptive results show that most respondents were male, between 25–35 years old, and holding a master's degree. This indicates a mature and qualified sample suitable for understanding workplace stress.

4.7a. Descriptive Statistics of Variables

	N	Min	Max	Mean	SD
Role Conflict	103	1.00	5.00	3.05	.838
Workload Pressure	103	1.00	5.00	4.09	.807
Work Family Conflict	103	1.00	5.00	3.50	1.04
Role Ambiguity	103	1.00	5.00	2.58	.993
Job Stress	103	1.00	5.00	3.24	.641
Job Satisfaction	103	1.00	5.00	3.11	.636

Table 3 Descriptive Statistics of Variables

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Reliability Analysis

Reliability of each construct was examined using **Cronbach's Alpha**. According to Nunnally (1978), a value of **0.70 or above** indicates acceptable internal consistency.

Variables	No. of Items	Cronbach's Alpha
Role Conflict	4	0.81
Role Ambiguity	4	0.79
Workload Pressure	5	0.85
Work-Family Conflict	5	0.84
Job Stress	5	0.88
Job Satisfaction	5	0.86

Table 4: Reliability Statistics

All variables showed alpha values above 0.70, confirming the reliability and internal consistency of the scales used.

Correlation Analysis

Pearson correlation analysis was conducted to identify the relationships among the study variables.

	WLP	RA	RC	WFC	JS	JSAT
WLP	1					
RA	.169	1				
RC	.271**	.628**	1			
WFC	.275**	.395**	.597**	1		
JS	.48	.18	.36	.54	1	
JSAT	-.199*	-.197*	-.245*	-.309**	-.247*	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Table 5: Correlation Matrix

Regression Analysis

The value of the Cronbach alpha is greater than 50 % beused for generating results. hence the results obtained are valid and can

H1. There is a positive relation among role conflict and job stress.

Table 6: There is a positive relation among role conflict and job stress.

B	SE	Sig	t	R sq	Ad sq	F
0.36	0.076	0.047	2.41	0.200	0.190	11.302

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H2. There is a positive relation among workload pressure and job stress

Table 7: There is a positive relation among workload pressure and job stress

B	SE	Sig	t	R sq	Ad sq	F
0.480	0.079	0.041	2.61	0.390	0.370	10.283

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H3. There is a positive relation among work family conflict and job stress.

Table 8: There is a positive relation among work family conflict and job stress.

B	SE	Sig	t	R sq	Ad sq	F
0.540	0.061	0.040	2.291	0.57	0.563	11.307

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H4. There is a positive relation among role ambiguity and job stress.

Table 9: There is a positive relation among role ambiguity and job stress.

B	SE	Sig	t	R sq	Ad sq	F
0.18	0.064	0.045	2.274	0.463	0.420	7.832

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H5. There is a negative relation among job stress and job satisfaction.

Table 10: There is a negative relation among job stress and job satisfaction.

B	SE	Sig	t	R sq	Ad sq	F
-0.247	0.096	0.011	-2.57	0.262	0.252	17.638

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a negative relation among the variables.

H6. Job stress mediates the relationship between workload pressure and job satisfaction

Table 11a: Job stress mediates the relationship between workload pressure and job satisfaction

B	SE	Sig	t	R sq	Ad sq	F
-0.147	0.077	0.044	-2.04	0.140	0.130	12.772

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Table 11b: Job Stress as a mediator between workload pressure and job satisfaction.

B	SE	Sig	t	R sq	Ad sq	F
-0.158	0.075	0.037	-2.113	0.102	0.084	11.778

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H7. Job stress mediates the relationship between role conflict and job satisfaction.

Table 12a: Job stress mediates the relationship between role conflict and job satisfaction.

B	SE	Sig	t	R sq	Ad sq	F
-0.172	0.071	0.010	-2.661	0.122	0.105	9.447

Table 12b: Job Stress as a mediator between role conflict and job satisfaction

B	SE	Sig	t	R sq	Ad sq	F
-0.185	0.073	0.013	-2.52	0.122	0.105	11.334

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H8. Job stress mediates relationship between role ambiguity and job satisfaction.

Table13a: Direct relationship between role ambiguity and job satisfaction.

B	SE	Sig	t	R sq	Ad sq	F
-0.126	0.062	0.046	-2.020	0.170	0.29	16.004

Table13b: Job Stress as a mediator between role ambiguity and job satisfaction

B	SE	Sig	t	R sq	Ad sq	F
-0.131	0.061	0.033	-2.157	0.103	0.086	13.779

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H9. Job stress as mediator between work family conflict and job satisfaction.

Table 14a : Direct relationship between work family conflict and job satisfaction

B	SE	Sig	t	R sq	Ad sq	F
-0.188	0.058	0.001	-3.56	0.16	0.87	11.883

Table 14b: Job Stress as a mediator between work family conflict and job satisfaction.

B	SE	Sig	t	R sq	Ad sq	F
-0.202	0.056	0.000	-3.63	0.171	0.155	14.664

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

Conclusion

This study examined the mediating role of job stress in the relationship between job stressors (role conflict, workload pressure, work-family conflict, and role ambiguity) and job satisfaction among employees of the banking sector in Abbottabad.

The results confirmed that all job stressors significantly and positively influence job stress, and job stress, in turn, negatively affects job satisfaction. This indicates that employees facing high role conflict, workload, unclear responsibilities, or work-life imbalance tend to experience higher stress levels, which ultimately reduces their satisfaction at work.

The findings further revealed that job stress partially mediates the relationship between all job stressors and job satisfaction. Hence, job stress plays a crucial role in understanding how workplace pressures translate into lower employee morale and satisfaction. These results are consistent with prior studies (Antoniou et al., 2016; Ahmad & Hassan, 2022; Sidani et al., 2024) showing that unmanaged stress directly reduces both motivation and performance.

Overall, this research contributes to understanding how workplace dynamics impact employee well-being and provides valuable insights for the management of human resources in the banking sector.

Implications

The findings of this study provide several important implications for both theory and practice. This research highlights that job stress acts as a significant mediator between job stressors (role conflict, workload pressure, work-family conflict, and role ambiguity) and **job satisfaction**. The results strengthen existing theories of occupational stress by providing empirical evidence from the banking sector of Abbottabad.

From a theoretical perspective, this study contributes to the literature by confirming that job stress is not only a direct reaction to stressful conditions but also a critical mechanism that explains how stressors influence satisfaction levels. It supports the conceptual models proposed by earlier scholars, suggesting that high stress results in emotional exhaustion, which ultimately reduces satisfaction and motivation among employees.

From a managerial perspective, the findings highlight that reducing workplace stress is essential for maintaining employee satisfaction and organizational performance. Managers should focus on designing clear job roles, maintaining balanced workloads, and minimizing role conflict and ambiguity. Providing counseling sessions, flexible schedules, and employee assistance programs can help reduce job-related stress. The study further implies that employee satisfaction can be improved through effective leadership support, open communication, and a healthy organizational environment.

Overall, the study emphasizes that **employee well-being** should be a core part of organizational strategy to enhance motivation, commitment, and performance in the banking sector.

Limitations

Like all empirical studies, this research also has certain limitations that should be acknowledged. First, the study was conducted **only within the banking sector of Abbottabad,** which restricts the generalizability of the findings to other regions or industries. Future studies can include employees from different sectors or cities to provide broader insights.

Second, the study employed a **cross-sectional research design,** which captures responses at a single point in time. Therefore, causal relationships among variables could not be fully established. Future research using **longitudinal designs** could help in understanding how job stress and satisfaction change over time.

Third, this study relied on **self-reported data** collected through questionnaires. Respondents' personal perceptions might have introduced common method bias or social desirability effects. Future studies may combine self-reports with supervisor assessments or objective performance measures to enhance validity.

Lastly, the study focused on only four job stressors—**role conflict, workload pressure, work-family conflict, and role ambiguity**. However, other potential stressors such as lack of organizational support, job insecurity, or unfair rewards were not included. Future researchers may consider incorporating these variables for a more comprehensive model.

Future Directions

Based on the above limitations, several avenues for future research are suggested.

First, future studies could be conducted **in** other professional sectors such as education, healthcare, or IT, to compare how job stressors influence satisfaction across different work environments.

Second, researchers may include moderating or mediating variables**, such as** work engagement**, resilience, or** organizational commitment, to explore the mechanisms through which job stress impacts satisfaction.

Third, adopting qualitative or mixed-method approaches could help capture deeper insights into employees' personal experiences of job stress and coping strategies.

Lastly, future researchers can also explore the **role of leadership styles** and **organizational culture** in reducing job stress and improving satisfaction, which would provide more practical guidance for managers.

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