

## **Mediating Effects of Role Ambiguity on Relationship between Job Stress and Employee Commitment of Deposit Money Bank In Southwest, Nigeria**

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**ABSTRACT:** *The study examined the mediating effect of role ambiguity on role relationship between job stress and employee commitment of Deposit Money Banks in Southwest, Nigeria. A descriptive survey research design was adopted for the study. The population of the study constituted Deposit Money Bank staff in Southwest, Nigeria. The sample size was 395 using Yamane sampling model. Primary data used for the study were gathered through structured questionnaire and the data gathered were analyzed using regression and Sobel test. The result showed that job stress mediating effect of role ambiguity significantly affect employee commitment ( $t=21.112$ ,  $t=21.306$ ,  $P<0.05$ ) all at 0.05 level of significance. The study concluded that role ambiguity and job stress statistically and significantly affects employee commitment among Deposit Money Bank in Southwest, Nigeria.*

**Keyword:** Job Stress, Role Ambiguity, Employee Commitment

### **I. INTRODUCTION**

Job stress has become a major challenge in modern organizations as a result of its immense occurrence (Aftab & Javeed, 2012). Employees work behaviour is deeply affected due to stress. It is understood that employees are the most important organisational assets due to their key role in running the organization effectively and successfully. To this end, employees cannot be treated like machines. More importantly, employees who experienced less stress tends to be more cooperative and serve as assets for an organization but when employees are ignored, employees stress and needs results to an increase in absenteeism, cost, low productivity, low motivation and usually legal financial damages which eventually affect the employee work behaviour. Stress leads towards the counter-productive work behaviour (Aftab & Javeed, 2012). In view of the above, it becomes important for management of organisation to clarify the roles expected of the employees as to avoid engaging themselves with unnecessary or excess workload that can lead to arousal of stress or fatigue in their daily organisation. Rizzo, House and Lirtzman (1970) asserted that role ambiguity exist when employees are not equipped with good understanding about their responsibilities and having slight knowledge of what is expected relevant to their job performance. Role ambiguity is normally related to employee work performance, satisfaction, commitment, effectiveness and productivity in the banking sector. When employees experience lack of role clarity or having role ambiguity, they tend to perform lower than expectations (Bhuiyan, Menguc & Borsboom, 2005). Contrary to this, employee tends to perform better when they have clear job understanding of what is expected and required from them (June & Mahmood, 2011).

In view of this, multiple roles and role ambiguity is also considered as the stressor. Employees in organizations are subjected to clash, and the effect of clash is unavoidable, either positive or negative and it finally impacts employees level of commitment (Jehn, 1997). According to Aziz (2004), role involves different tasks combination that has been assigned to employees and these task are performed according to organization expectations. Therefore, role ambiguity becomes a type of job stressor, occurs due to lack of clear information (Larson, 2004). The commitment of bank employees have to do with their level of satisfaction on the job and this is determined by the way they are being treated. Personnel of any bank are answerable to a huge output and success. For the success of banking sector, it is very important to handle human resource successfully so that their employees will be satisfied. Satisfied employees tend to be more committed to their work (Bashir & Ramay, 2010). Existing researches such as Jasmani and Abdul (2015), Lopes and Kachalia (2016), Harijanto, Nimran, Sudiro and Rahayu (2013) and Yousef (2014) to mention but few, there is controversy in the work of Khattak, Urooj, Khattak and Iqbal (2011) who found role ambiguity and job stress positive but found insignificance due to the weak relationship in Pakistan Banks. Based on this premise, this study shall revalidate their study in Nigeria especially on deposit money banks in the southwest region. Therefore, this study will be of benefit to bank managements and stakeholders on the need to see their staff as an important asset and ensuring high level commitment among staff, most especially those in the service sector on the need to ensure

the effective management of stress for their employees because of the nature of their job especially the banking service where employee meet up target on monthly basis. This study will help to provide bank workers particularly staff in marketing department on how to manage stress in the face of target meeting and expected output which may affect their effectiveness. The study will also add to existing body of knowledge.

## **II. LITERATURE REVIEW**

Related concepts like role ambiguity, job stress, employee commitment and their relationship or linkage are well discussed in this section.

### **Role Ambiguity**

Hussein (2015) perceived role ambiguity as the absence of satisfactory information which is required in order for employees to achieve their role in a satisfactory manner (Sager, 1991). Ahmady, Changiz, Masiello and Brommels (2007) define role ambiguity as having unclear feedback from others about one's responsibilities and performance. According to Manshor, Fontaine and Chong (2003), role ambiguity arises when employees does not have a clear image about their work objectives, the scope and responsibilities of their own job as well as their co-workers' expectation. Meyerson (1991) posited that ambiguity could exist inside the organization and also it is possible that ambiguity may exist inside the individuals own cultural experience. In the same way different individuals in the organization can also experience different ambiguity types at unusual times. Bedeian and Armenakis (1981) identified four dimensions of the role ambiguity which are goal or expectation ambiguity, process ambiguity, priority and behaviour ambiguity (Khattak, Ul-ain & Iqbal, 2013).

Strikanth and Jomon (2013) define role ambiguity as the lack of information to perform one's responsibilities effectively. Individuals experiencing role ambiguity lack adequate information about what their responsibilities are and insufficient information about the process to achieve these responsibilities. In the organizations, the role ambiguity means that the employee does not know what their job requires (Ceylan & Ulutürk, 2006). In addition, in a situation of role ambiguity, the duties and achievements related to job requirement are not fully understood and the consequences of role behaviours cannot be presumed (Sinha & Subramanian, 2012). Beauchamp, Bray, Eys and Carron (2005) present role ambiguity in four subtitles as follows: the lack of clear identification of individuals' roles, the lack of determination of responsibilities in line with the roles, behaviour ambiguity related to roles of an individual, not telling the unfulfilled responsibilities, which are required by the role of the individual, to employees.

Role ambiguity includes non-specific expectations resulting negative work experiences; because, in organizations, the situation of not knowing exactly what to do causes individuals to face stress (Madare, Dawson & Nael, 2013). Organizational and individual factors are effective in the surfacing of role ambiguity. Organizational factors occur in the absence of full disclosure of individuals' roles and not knowing exactly what to do. The size and complex structure of organizational factors affect the employees in the organizations (Basim, Erkenekli & Sesen, 2010). Another reason affecting the role ambiguity is the lack of communication. More importantly, the lack of role definitions or insufficient transmission of role descriptions to the employees leads to role ambiguity (Adıgüzel, 2012). Especially in giving multiple tasks to the workers and unclear job descriptions cause role ambiguity and which results in facing stressful situations in organizations. Therefore, in determining how role ambiguity works, job stress can never be left out.

### **Job Stress**

Job stress can be described as the damaging physical and emotion of an employee that arise when the wishes of the job do not compete with the abilities, means, or wants of the employee. Job stress can lead to bad strength and also result to physical ailment. Mansoor, Fida, Nasir, & Ahmad (2011) opine that stress is primarily from physical science where it means the strength engaged upon a purpose to reason destruction, winding, or breaking. In the case of human beings stress is repeatedly used to define the body's reactions to demands engaged upon whether these demands are favourable or unfavourable. Whatever that bases stress is referred to as stressor. Recently, stress has become a worldwide phenomenon, which occurs in various forms in every workplace. In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuous in meeting rising expectations about work performance (Mark, 2012). Stress is a complex and dynamic concept. Undesirable level of stress affects overall performance of the organization. Therefore, in order to get the work done effectively, the organization or manager should properly manage the level of employee stress. To this end, factors which influence stress should be properly identified and measured in order to achieve organizational objective (Kamalakumati & Ambika, 2013). Job stress has a crucial importance and has become a major challenge for the organizations because of its robust impact on the performance of an individual as well as the organization. Employees remain an assets for an organization, but when they are stressed, undesirable circumstances like increased absenteeism; low productivity, low motivation and usually legal financial damages emerge (Halkos & Dimitrios, 2008). Stress in

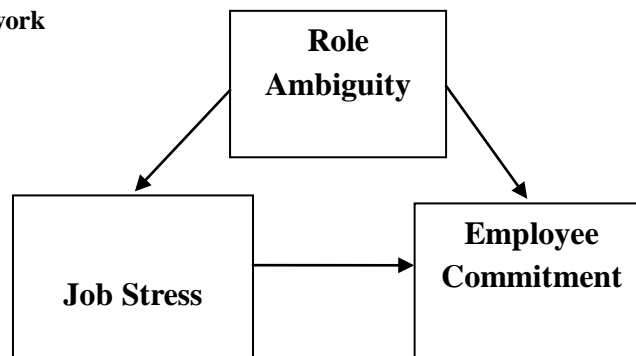
organizations affects both the individual and the organization which in turn affects employee level of commitment.

### **Employee Commitment**

Employee commitment is a concept that has to do with the level of commitment and loyalty that employees demonstrates to employers. As one of the major part of this concept, determining the level of task that employees feel toward an employer is imperative. The essential idea is that employees are truly committed to the objectives and plans of the organization, employees will manifest that commitment in terms of individual work ethic, the support of organizational goals and normally dedicated to the enduring success of the business (Osemeke, 2016). Employee commitment is generally defined as the extent of an individual's commitment or devotion to an organization to which they are affiliated (Williams 2003). Meyer and Allen (1991) posited that organizational commitment describes the employee's relationships with the organization which has significant implication with regard to their decision to continue being a member of a particular organization.

There are three general classifications of employee or organizational commitment recognized by researchers in general, namely: affective commitment, continuance commitment and normative commitment. Affective commitment relate to employees' view of their emotional attachment to the organization (Williams, 2003). It describes the level of commitment in terms of employees' identification with the organizational goals and their desire to stay with their business. On the other hand, Continuance commitment refers to the employees' perceived loss or entailed cost of leaving the organizations (Williams, 2003). Consequently, the features of the affective commitment include three elements: the belief and the acceptance of the organization's values and objectives; the willingness to work towards the organization's goals, and the aim to maintain the relationship with the organization (Ismail, 2012). The continuance commitment is related with the costs related to the alternatives to leave the organization. In other words, the employees remain in the organization because the alternatives are not certain. Concerning the normative commitment is the moral obligation an individual has to remain in the organization. So, the employees are loyal to the organization as a duty and obligation (Ismail, 2012).

### **Conceptual Framework**



**Fig 2.1: Role Ambiguity, Job Stress and Employee Commitment Model**  
Source: Adapted from Hussein (2015)

Role ambiguity occurs when there is no clarity of job description which in turn leads to job stress. However, these two variables have a direct influence on employee commitment. In view of this pressure from the job on targets, the work environment of the business, the workload and the role conflict affects employee satisfaction which may surely affect employee commitment. Furthermore, absence of promotional scheme and health scheme is another germane factor that determines employee commitment indirectly. However, both role ambiguity and job stress bear serious influence on employee satisfaction, commitment and performance at large.

### **Theoretical Framework**

For the purpose of this study, Lazarus stress theory will underpin this research work. According to Lazarus, the effects that stress has on employees are based more on that persons feeling of threat, vulnerability and ability to cope than on the stressful event itself. Therefore, the theoretical framework provide a nexus between role ambiguity, job stress and employee commitment which indicate that increase in role ambiguity will influence job stress and in turn affect employee commitment.

## **III. METHODOLOGY**

This study was conducted among deposit money banks in Southwest Nigeria. Descriptive survey research design was employed while primary data required for this study was sourced from southwest deposit

money banks staff using structured questionnaires. Both full time and contract staff constituted the study population in the southwest Nigeria. However, five selected banks in Ekiti State, Ogun State, Oyo State, Ondo State, Lagos State and Osun State constituted the study population. The five selected banks are Access Bank, First Bank, Eco Bank, Guarantee Trust Bank and Zenith Bank. These banks were employed among others based on the recent asset worth or net worth rating as at January 2019. Therefore, the study population is 31,694 as gathered from the Zonal Office of each employed bank in Ibadan. The banks were conveniently selected among others and that the banks are selected based on their asset worth or net worth as at January 2019. Therefore, the sample size of three hundred and ninety five (395) respondents was employed using Yamane (1967) sample size formula.

The formula is given as:

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = sample size

N = the population size

e = level of significance (0.05)

$$n = \frac{31,694}{1+31,694(0.05)^2} \quad n = 395$$

Both descriptive and inferential statistics were used to analyze various data sourced for this study. The descriptive statistics included frequency table while inferential statistic through standardized regression and sobel calculator was employed.

Therefore, the objective was achieved using Sobel test for mediation to test the mediation effect of role ambiguity, job stress and employee commitment

$$Y = \beta_0 + cX + \mu \dots\dots\dots (1)$$

$$M = \beta_1 + aX + \mu \dots\dots\dots (2)$$

$$Y = \beta_2 + c'X + bM + \mu \dots\dots\dots (3)$$

Where:

Y=Dependent Variable (Employee Commitment)

X=Independent Variable (Role Ambiguity)

M=Mediating Variable (Job Stress)

C= Unstandardised coefficient representing the relation between the independent variable to the dependent variable in the first equation.

c'= The parameter relating the independent variable to the dependent variable adjusted for the effects of mediator.

a = The unstandardised coefficient of the relationship between X and M.

b = The parameter relating the mediator to the dependent variable adjusted for the effects of the independents variable to the mediating variable.

$\beta_0, \beta_1, \beta_2$ = Intercepts

$\mu$  = Stochastic or Error Term

#### IV. RESULTS AND FINDINGS

##### Presentation of Respondents' Demographic Data

Three hundred and ninety three (395) respondents were sampled, 308 questionnaires were filled and returned which represented 78% response rate which thus implies that Deposit Money Bank response rate to the information needed for this study is adequate enough for data analysis. The response of the respondents is analysed in Table 1.

**Table 1: Respondents Demographic Distribution**

Variables	Frequency	Percentage
<b>Gender</b>		
Male	171	55.5
Female	137	44.5
<b>Total</b>	<b>308</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	103	33.4
Married	205	66.6
<b>Total</b>	<b>308</b>	<b>100.0</b>
<b>Academic Qualification</b>		

<b>OND/NCE</b>	69	22.4
<b>HND/B.Sc</b>	168	54.6
<b>MBA/M.Sc</b>	71	23.0
<b>Total</b>	<b>308</b>	<b>100.0</b>
<b>Year of Experience</b>		
<b>Below 5</b>	61	19.8
<b>6-10</b>	153	49.7
<b>11 Above</b>	94	30.5
<b>Total</b>	<b>308</b>	<b>100.0</b>

**Source: Field Survey, (2019)**

Table 1 indicated that the male distribution was 171 (55.5%), while the female were 137 (44.5%) thus implied that male staff are more than the female staff. From the researcher’s observation, male staff are given considered most in employment than female counterpart. Considering the staff’s marital status, 103 (33.4%) of the total respondents were single while 205 (66.6%) of the total respondents were married. The summary of the response gathered here shows that the larger populations of respondents are married. From the Table 4.1, it was also revealed that 69 (22.4%) of the total respondents are NCE/OND holders, 168 (54.6%) of the total respondents are HND/B.Sc degree holder while 71 (23.0%) of the total respondents were MBA/M.Sc. thus implied that staff with HND/B.Sc degree tend to have the required qualifications needed for bank employees and are well equipped academically. Considering the year of service, 61 (19.8%) of the total respondents have below 5 years of service, 153 (49.7%) of the total respondents have between 6-10 years of service while 94 (30.5%) of the total respondents have above 10 years of service. The summary of the response gathered here shows that the larger populations of respondents are have between 6-10 years of service.

**Interpretation of Results**

*Job stress mediating effect of role ambiguity will not significantly affect employee commitment among selected Deposit Money Banks in Southwest, Nigeria*

Analysis of mediating effect of job stress on the relationship between role ambiguity and employee commitment was step-wisely presented in table 2, table 3 and table 4 with explicit highlight of the level of variable correlation and mediation at each stage. Analysis of mediating effect of job stress on the relationship between role ambiguity and employee commitment involve three basic steps. The first step is linear regression of role ambiguity as a predictor against job stress as outcome variable as presented in table 2. The result indicated role ambiguity as statistically significant predictor of job stress with regression coefficient of 0.700 and standard error of 0.033 P-value of 0.000. This implied that there was correlation between job stress and role ambiguity.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.336	.165		2.214	.028
	Role Ambiguity	.873	.041	.780	21.112	.000
R= 0.780, R <sup>2</sup> = 0.609, Adjusted R <sup>2</sup> = 0.608 F= 445.735						

**Source: Field Survey, (2019)**

Table 3 depicted the second stage result involving linear regression of job stress (mediating variable) and employee commitment (dependent variable). The regression coefficient for association between job stress and employee commitment was 0.417 with standard error of 0.06 at p-value 0.000 level of significance.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.937	.139		6.763	.000
	Job Stress	.700	.033	.783	21.306	.000
R= 0.783, R <sup>2</sup> = 0.613, Adjusted R <sup>2</sup> = 0.612 F= 453.966						

**Source:** Field Survey, (2019)

Using the regression results, Sobel Test of Mediation was used to calculate the degree of the mediation through sobel calculator as presented in table 4. The regression of the coefficient of mediation model 1 and 2 denoted as ‘a’ and ‘b’ as well as the corresponding standard error s denoted as ‘sa’ and ‘sb’ were entered into the sobel calculator module. The sobel test result was computed as 15.02763664 (~15.03) and standard error 0.05 at p<0.05. These values indicated that the association between the independent variable (role ambiguity) and dependent variable (employee commitment) was significantly influence by the introduction of the mediator (job stress) in the second model (sobel, 1982). Since there was proof of mediation in the relationship, the alternative hypothesis was therefore accepted and rejected otherwise.

**Table 4 Outcome of Sobel Mediation Calculation**

Input	Value	Sobel Test	P-Value
A	0.873	15.02763664	0.000
B	0.700		
S <sub>a</sub>	0.041		
S <sub>b</sub>	0.033		

**Source:** Field Survey, (2019)

**Discussion of Findings**

Results from the mediation test of job stress on the relationship between role ambiguity and employee commitment revealed that job stress significantly influenced the effect of role ambiguity on employee commitment as revealed by sobel statistic. Thus indicted that the measure was found significant on employee commitment and the alternate hypothesis was accepted while null hypothesis was rejected. Findings showed that Job stress mediating effect of role ambiguity will significantly affect employee commitment among selected Deposit Money Bank in Southwest, Nigeria. From the findings, both role ambiguity and job stress among selected Deposit Money Bank in Southwest, Nigeria has positive and significant values on employee commitment with a very strong relationship.

**Conclusion**

Based on the obtained study results, the result indicated that job stress mediating effect on employee commitment is significant as revealed by sobel test calculator all at 0.05 level of significance. Therefore, increase in role ambiguity will result to increase in job stress and will in turn affect employee commitment as revealed in the findings. The study accepted alternate hypotheses and rejected otherwise thus concluded that role ambiguity and job stress is positively and significantly related to employee commitment among selected Deposit Money Banks in Southwest, Nigeria.

**Recommendations**

Based on the findings, it was found that job stress mediating role ambiguity is positive and significant on employee commitment thus recommended that deposit bank management should ensure clear job description to avoid overload and responsibilities that can result to stress and job dissatisfaction.

**Contributions to Knowledge**

This study has been able to establish positively and significantly the effect of role ambiguity and job stress on employee commitment with positive and a very strong values compared to Khattak, Urooj, Khattak and Iqbal (2011) who found role ambiguity and job stress to have weak relationship with employee performance which is also found insignificance on in Pakistan Banks. In view of this, this study found role ambiguity and job stress to be positive and significant on employee commitment among Deposit Money Banks in Southwest, Nigeria.

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