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Assessing the Relationship Between Job Role Ambiguity and Stress in Middle-Level Managers of Private Sector Banks

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Abstract : The dynamic and competitive environment of private sector banks exerts significant demands on middle-level managers, often resulting in job role ambiguity—a situation in which managers are unsure about their job tasks, expectations, and performance standards. This study investigates the link between work role ambiguity and stress among middle-level managers in private-sector banks. The research is driven by a desire to better understand how ambiguous job roles relate to stress levels, which in turn impact management performance and organizational results.

This research used a mixed-methods approach, combining quantitative data from surveys with qualitative insights gleaned from interviews with middle-level managers at several private sector banks. The study investigates the amount of work role ambiguity faced by these managers and determines its relationship to their stated stress levels. The data show a substantial positive association between work role ambiguity and stress, implying those greater degrees of ambiguity lead to increased stress among managers. This connection is further examined to determine the contributing causes, which include ineffective communication, contradictory expectations, and a lack of role definition.

The report also analyzes how these results affect organizational practice, notably in human resource management and leadership. It emphasizes the value of clear communication, well-defined work duties, and supportive leadership in reducing the detrimental impacts of job role ambiguity on stress. The research closes with suggestions for private sector banks to improve job clarity, minimize stress, and increase overall management performance. These ideas are critical for creating a healthy workplace that promotes both human well-being and corporate performance.

Keywords :Job Role Ambiguity, Stress, Middle-Level Managers, Private Sector Banks, Managerial Performance, Organizational Outcomes, Human Resource Management, Role Clarity

1. INTRODUCTION

The banking sector is crucial to a country's economic development, acting as the foundation for financial stability and progress. Private sector banks, in particular, provide important contributions to the economy by providing a diverse variety of financial services, such as retail banking, corporate banking, and investment services. These banks compete fiercely and must continually innovate and adapt to changing market circumstances in order to preserve their market share and profitability.

Private sector banks often have a hierarchical organizational structure, with several levels of management. Middle-level managers are crucial to this organization, acting as a liaison between senior management and operational workers. These managers are in charge of executing strategic choices made by top executives, leading teams, and ensuring that day-to-day operations are in line with the bank's goals. Middle-level managers sometimes supervise many divisions or branches, making their work difficult and critical to the bank's performance. Their efficacy has a direct influence on the bank's operational efficiency, client happiness, and overall success. (Nguyen, 2022)

1.1 Concept of Job Role Ambiguity

Job role ambiguity occurs when a person lacks clear, specific knowledge about their job tasks, expectations, and goals. In an organizational environment, job clarity is critical for workers to efficiently execute their responsibilities and match their efforts with the organization's objectives. When there is uncertainty in a work position, employees may be unsure of what is expected of them, how their performance will be judged, or what their precise responsibilities are. This lack of transparency may cause workplace uncertainty, low job satisfaction, and inefficiency.

Job role ambiguity is especially difficult for middle-level managers in private sector banks. These managers often have to balance various tasks, ranging from strategy planning and decision-making to team management and customer interactions. If their responsibilities are not clearly defined, they may struggle to prioritize work, make choices, and give effective leadership. Furthermore, uncertainty in their duties might lead to miscommunication among superiors and subordinates, affecting their capacity to function efficiently. (Brawley, 2022)

The link between work role ambiguity and stress is widely established in organizational psychology. Ambiguity in one's function may lead to feelings of unpredictability and insecurity, both of which are substantial pressures. When managers are unsure about their tasks, they may get overwhelmed by a lack of guidance, leading to increased worry, irritation, and work discontent. Over time, this stress may harm their mental and physical health, diminish productivity, and even lead to burnout. Understanding this link is critical for firms seeking to maintain a healthy and productive staff.

1.2 Significance of the Study

Understanding the link between work role uncertainty and stress in middle-level managers is critical for numerous reasons. First, middle-level managers are critical to the success of any firm, especially in the banking industry. They are responsible for translating strategic ideas into actionable tasks, managing teams, and ensuring that the bank's operations function smoothly. When these managers are stressed because of job uncertainty, their ability to fulfil these vital duties suffers. This has an impact not just on their own well-being, but also on the overall success of the business.

Recognizing and managing job role ambiguity is critical for HR professionals, managers, and organizational leaders who want to create a healthy work environment. Organizations may minimize stress, boost work satisfaction, and increase productivity by ensuring that middle-level managers have clearly defined duties. This research sheds light on how job role ambiguity develops in private-sector banks and how it affects management stress. The results may be used to improve HR policies and practices, allowing firms to establish more supportive work cultures in which managers can flourish. Furthermore, the study's importance goes beyond the banking industry, with lessons that may be implemented in a variety of sectors to enhance employee well-being and organizational performance.

2. LITERATURE REVIEW

Work role ambiguity is the lack of clarity and assurance that an employee has about their work duties, expectations, and the extent of their function within an organization. According to Kahn theory, which was presented in 1964 and initially introduced the notion in their foundational work on role theory, role ambiguity happens when people do not have enough knowledge to adequately fulfil their responsibilities, resulting in confusion and doubt. This idea has been extensively explored in organizational behaviour, notably in terms of its influence on employee performance, work satisfaction, and psychological well-being. (Junaid Ahmad, 2021)

Theoretical frameworks for explaining job role ambiguity are heavily anchored in role theory, which maintains that each employee has a distinct function inside the business that is accompanied by certain expectations from different stakeholders, including supervisors, peers, and subordinates. When these expectations are unclear or inconsistent, the person may feel role ambiguity. In 1978, Beehr and Newman built on this concept by highlighting the significance of communication and feedback in decreasing role ambiguity, implying that well-defined roles are essential for good work performance.

Scholars such as Rizzo, House, and Lirtzman established the Role Ambiguity Scale in 1970 to assess the level of ambiguity encountered by workers. Their research revealed that position ambiguity may stem from a variety of factors, including ambiguous job descriptions, insufficient managerial direction, and competing expectations. This has resulted in a better knowledge of how organizational structure, communication, and leadership styles affect the degree of job ambiguity perceived by workers. (Randall S. Schuler, 1977)

2.1 Historical Perspective and Evolution of the Concept in Organizational Behaviour Studies

Historically, the notion of work role ambiguity gained momentum in the 1960s and 1970s, corresponding with an increase in interest in organizational behaviour as a separate area of study. Kahn's early study lay the basis for better understanding how position ambiguity impacts workers' mental health and performance. The notion expanded over time as academics investigated its implications in numerous organizational situations, such as its link to work satisfaction, organizational commitment, and turnover intentions.

In the 1980s and 1990s, researchers such as Schuler, Aldag, and Brief started to look into the causes of role ambiguity, finding variables such as organizational complexity, fast technology advances, and globalization as contributing to growing role ambiguity in contemporary workplaces. Their findings also highlighted the relevance of organizational culture and leadership in reducing role ambiguity, implying that supportive settings might mitigate the detrimental impacts of ambiguity on workers. (Hom, 2017)

More recent research has focused on the role of ambiguity in particular work settings, such as project management and customer service, contributing to a better understanding of how role ambiguity emerges in various sectors and jobs. These studies demonstrate the significance of context in creating the experience of role ambiguity, emphasizing the necessity for specialized ways to address this problem in a variety of organizational contexts.

2.2 Overview of Stress Theories and Models

For decades, organizational psychology and human resource management have focused on workplace stress. Hans Selye (1956), dubbed the "father of stress research," defined stress as the body's nonspecific reaction to any demand for change. Selye's General Adaptation Syndrome (GAS) model illustrates how people adapt to stresses in three stages: alarm, resistance, and tiredness, which may eventually lead to burnout if the stress is persistent and uncontrolled. (Yip, 2018)

Another well-known concept is Karasek's (1979) Demand-Control concept, which proposes that workplace stress is caused by the interplay between job demands and an employee's level of control over their work. According to this concept, high work expectations paired with little job autonomy are likely to result in stress and negative health effects. Siegrist's (1996) Effort-Reward Imbalance Model adds to our knowledge of workplace stress by emphasizing the disparity between the effort that person puts into their job and the benefits they get in return, which leads to dissatisfaction and stress. (Jason Kain, 2010)

2.3 Specific Stress Factors Relevant to Middle-Level Managers

Middle-level managers experience particular workplace stresses, which stem mostly from their dual roles as leaders and subordinates. They are often tasked for carrying out senior management's strategic choices while also managing their teams' expectations and demands. This position puts them in a "sandwich" role, where they face pressure from both above and below the organizational structure.

Mintzberg (1973) recognized fundamental stressors for middle managers, including job overload, ambiguous decision-making, and competing expectations from multiple stakeholders. The uncertainty of their responsibilities often exacerbates these tensions, as middle managers may lack clear advice on how to prioritize activities, manage resources, and handle organizational politics. Furthermore, middle managers are typically in charge of change management, which adds an extra layer of stress owing to the uncertainty and resistance that often accompany organizational transformation. (Mind Tools Content Team, 2017)

2.4 Relationship Between Job Role Ambiguity and Stress

The association between work role ambiguity and stress has been extensively researched throughout the years. Jackson and Schuler performed a thorough meta-analysis, which revealed a clear positive relationship between position ambiguity and job-related stress. Their results indicated that position ambiguity is a strong predictor of a variety of stress-related outcomes, such as work unhappiness, poor job performance, and higher turnover intentions.

Similarly, Tubre and Collins (2000) validated similar results, demonstrating that position ambiguity is consistently associated with increased stress levels across various occupational categories and sectors. The authors suggested that job ambiguity causes stress by increasing uncertainty and unpredictability in the workplace, which may erode workers' confidence and feeling of control. (Collins, 2000)

2.5 Gaps in the Literature and the Need for Further Research

Despite substantial studies on the association between work role ambiguity and stress, numerous gaps still exist. For example, most research have focused on Western organizational environments, leaving a vacuum in our knowledge of how cultural variables may impact this connection. Furthermore, although the connection between job ambiguity and stress is well documented, additional study is needed into the moderating elements that might attenuate this association, such as organizational support, leadership styles, and individual coping strategies.

More study is required to investigate the long-term implications of job ambiguity on stress and employee well-being, especially in high-risk sectors such as banking, where the repercussions of stress may be severe. Understanding these interactions is critical for creating effective solutions to eliminate job ambiguity and related stress, resulting in improved organizational performance and employee well-being.

3. THEORETICAL FRAMEWORK

work role ambiguity, a notion derived from role theory, refers to the confusion that an employee feels when their work tasks and expectations are unclear. Kahn (1964) first established this notion, situating it within the broader framework of organizational behavior. They contended that role ambiguity occurs when there is inadequate information about what the position comprises, how activities should be completed, and how performance would be judged. According to Kahn and colleagues' Role Episode Model, role ambiguity happens when role senders (e.g., supervisors, peers) fail to communicate or transmit inconsistent signals. (Miguel A. Mañas, 2017)

Rizzo, House, and Lirtzman (1970) created the Role Ambiguity Scale, which became a standard instrument for assessing the degree of role ambiguity in organizational contexts. They proposed that role ambiguity might result from poorly defined job descriptions, contradictory expectations from managers, or changes in work duties that are not sufficiently conveyed to employees. (McGee, 1989)

3.1 Factors Contributing to Job Role Ambiguity in Organizational Contexts

There are many variables that lead to job role ambiguity in businesses. First, poor communication between managers and subordinates may result in misconceptions regarding work requirements. Second, as organizations undergo changes such as restructuring or the introduction of new technology, job functions may evolve, resulting in uncertainty if these changes are not explicitly stated. Furthermore, in highly dynamic contexts like banking, where quick decisions are often needed, middle managers may confront competing demands from several stakeholders, creating job ambiguity. Finally, a lack of codified job descriptions or poorly defined performance standards might leave workers unsure of what is expected of them, which contributes to job role uncertainty.

3.2 Workplace Stress

There has been a significant amount of research conducted on workplace stress, and a number of hypotheses have been developed to shed light on its sources and consequences. According to the General Adaptation Syndrome (GAS) model developed by Selye in 1956, stress is defined as the body's reaction to any demand. Managerial professions often require significant degrees of decision-making and accountability. The Demand-Control Model, which was developed by Karasek in 1979, assumes that excessive levels of stress are caused by a combination of high job demands and a lack of control over work processes. This model is especially applicable to the stress experienced by managers. Middle managers, who are often subjected to high expectations yet have limited autonomy as a result of their position in the hierarchy, are particularly susceptible to experiencing stress. (Higuera, 2018)

Clarity of role is an essential component in the management of stress in the workplace. The Effort-Reward Imbalance Model, which was developed by Siegrist in 1996, states that stress is likely to occur when workers feel that the incentives they get do not correspond to the amount of effort they put into their positions. Clarity of roles helps to reduce this issue by ensuring that workers are aware of what is expected of them, hence lowering the likelihood of stress and confusion. On the other hand, role ambiguity brings to an increase in work demands by making duties more difficult and unpredictable, which may lead to a rise in stress levels.

3.3 Discussion of How Job Role Ambiguity Contributes to Stress

Uncertainty over one's job function is a crucial factor that contributes to stress in the workplace, especially in management positions. Managers may experience greater worry, dissatisfaction, and a sense of helplessness when they are confused about their tasks or how their performance will be evaluated. This uncertainty may also exacerbate feelings of helplessness. Stress like this may eventually lead to decreased work satisfaction, decreased productivity, and even burnout if it is allowed to continue.

The Cognitive Appraisal Theory, which was developed by Lazarus and Folkman in 1984, offers a helpful lens through which to better comprehend the relationship between work role ambiguity and stress. According to this idea, stress is caused when people think they are unable to properly deal with a situation that they consider to be dangerous and when they believe they do not have the means to do so. One of the reasons why role ambiguity is seen to be a danger is that it generates uncertainty and unpredictability, which makes it difficult for managers to carry out their responsibilities with self-assurance. Their capacity to handle work-related responsibilities is hindered by the lack of clarity about their roles, which in turn causes them to experience stress and may have an effect on their general well-being as well as their performance on the job. (Jacobs, 2019)

4. CASE STUDIES

4.1 HDFC: Role Clarity and Stress Management in HDFC Bank

Because of its enormous network and wide variety of financial services, HDFC Bank, which is one of the major private sector banks in India, has earned a tremendous amount of recognition. When the bank began to expand its operations, its middle-level managers, especially those who were in charge of regional branches, found themselves unable to keep up with the growing number of obligations they were responsible for. Both the achievement of ambitious sales objectives established by the corporate office and the maintenance of operational efficiency at their separate branches were two of the responsibilities that these managers were accountable for.

Those managers who were in charge of branch clusters were the middle-level managers who were engaged in this process. The fact that they were responsible for balancing the requirements of their employees with the orders from upper management made their responsibilities very important to the overall operation of HDFC. Additionally, it was expected of them to spearhead efforts such as the introduction of new products and upgrades to services while simultaneously ensuring that customers were satisfied. The quick speed of expansion at HDFC, on the other hand, produced a stressful work environment that increased the ambiguity and uncertainty of roles. (Gordon, 2024)

4.1.1 Identification of Job Role Ambiguity: In this particular instance, the middle-level managers were confronted with a substantial amount of job role ambiguity as a result of a lack of clarity in job duties and orders from many departments that overlapped with one another. For instance, the sales and operations divisions presented managers with expectations that were in direct opposition to one another. From the perspective of the operations department, the emphasis was placed on optimizing service efficiency, while the sales department prioritized the promotion of new items and cross-selling strategies to clients. Despite the fact that both activities were essential, managers often lacked clarity on which one should be prioritized in their daily routine.

In addition, the ambitious sales objectives that the bank had set added an extra layer of uncertainty. However, there was very no instruction on how to properly balance sales objectives with maintaining operating standards at branches, despite the fact that managers were entrusted with fulfilling these goals. During the time when sales figures were being tracked, managers were unsure about how their overall leadership and decision-making abilities were being evaluated. This lack of clarity extended to the criteria that were used to evaluate performance. Managers were left feeling overwhelmed and unclear about their jobs as a result of these uncertainties, which were paired with the ever-changing demands of customer service.

4.1.2 Impact on Stress Levels: A primary contributor to the increased levels of stress experienced by middle-level managers was the lack of clarity on their work responsibilities. According to the findings of Johnson and Schuler's (1985) study, role ambiguity often results in feelings of anxiety and a reduction in work satisfaction. The managers at HDFC Bank claimed that they were under continual pressure to fulfil sales objectives, but they were not given clear instructions on how to prioritize the activities they were handling.

The results of the survey that was conducted with these managers indicated that they were experiencing increased levels of stress, and many of them reported experiencing signs of burnout, such as exhaustion, frustration, and reduced involvement. As a result of the lack of support and clarity in their tasks, a few managers have even announced their intention to quit the business. In addition, interviews that were carried out during internal evaluations brought to light the rising worry around mental health concerns, such as anxiety and sadness, which are directly a consequence of the ambiguous expectations that were put on individual employees.

4.1.3 Organizational Response: After examining manager performance data and performing employee feedback surveys, HDFC Bank became aware of the problem. The results of these surveys revealed that middle-level managers were experiencing higher rates of staff turnover. The Human Resources (HR) department, in conjunction with senior leadership, has initiated a number of initiatives with the purpose of resolving the issue of job ambiguity.

The first step was for the bank to implement more precise position definitions and measures for performance review. The use of these measurements enabled middle-level managers to acquire a more comprehensive comprehension of their goals, duties, and the criteria by which their accomplishments would be evaluated. In addition, the bank established monthly feedback meetings, which ensured that there was open communication between managers and the supervisors who reported to them. The chance to clarify any ambiguities about their positions was given to managers as a result of this happening.

In the second place, HDFC Bank made investments in leadership development programs in order to provide managers with the capacities necessary to deal with the challenges of their current positions. The bank also established cross-functional teams in order to simplify communication between the many divisions and reduce the number of requests that were in conflict with one another for management. (Singhal, 2023)

4.1.4 Outcomes: Improvements that were observable in the near term were brought about by the therapies. A considerable decrease in stress levels was reported by middle-level managers within the first six months after the adjustments were implemented, according to the input they provided. As a result of the clarity in expectations, managers reported feeling more secure in their responsibilities. This was due to the fact that they were able to better manage their activities and concentrate on attaining both organizational and sales objectives.

Over the course of a longer period of time, HDFC Bank saw a reduction in the rates of employee turnover among middle-level managers as well as an increase in the overall performance of the branch. The more distinct job duties and improved communication mechanisms contributed to the development of a more encouraging and cohesive working environment, which had a good influence on the morale of the workforce as well as levels of production. The purpose of this case study is to illustrate how resolving job role ambiguity may reduce stress and improve the well-being of middle-level managers, which ultimately contributes to the success of the business.

4.2 Axis Bank: Addressing Job Role Ambiguity at Axis Bank

Axis Bank, which is considered to be one of the most prominent private sector banks in India, offers a wealth of information about the management of work role ambiguity inside a large financial company. Since it was founded in 1993, Axis Bank has seen significant expansion, and it now has a wide network of branches and automated teller machines (ATMs) all throughout the UK. Particularly for middle-level managers, who play a vital role in converting strategy instructions into operational success, the company's fast development and varied variety of financial goods and services create a unique set of problems.

The organizational structure of Axis Bank, which is distinguished by its geographical and product-based divisions, generates a complicated atmosphere in which it is difficult to determine one's duties and responsibilities. During the course of the bank's expansion of its operations and the incorporation of new technology-driven services, the roles and duties of its middle management have undergone a transformation, which has sometimes resulted in uncertainty and ambiguity. (Axis Team)

4.2.1 Job Role Ambiguity Analysis: Middle-level managers at Axis Bank are confronted with a substantial amount of work role ambiguity as a result of a number of variables. The continuous reorganization that occurs as a result of the bank's attempts to adjust to shifting market conditions and advanced technology developments is one of the most significant problems. For instance, a manager who had previously been exclusively responsible for branch operations may suddenly be asked to supervise digital banking projects or coordinate cross-functional teams for the introduction of new products.

An other factor that adds to this misunderstanding is the matrix structure of Axis Bank, which blends product lines with different regional operations. It is common for managers to have two different reporting lines: one to the regional head for goals that are particular to the area, and another to the product head for goals that are specific to the business line. This might result in priorities that are in conflict with one another and expectations that are not clear. Taking retail banking as an example, a manager who is responsible for the department may be confronted with competing requests from the regional manager who is primarily concerned with branch growth and the product manager who is primarily concerned with enhancing online offerings.

4.2.2 Stress Implications: As a result of the lack of clarity around work responsibilities at Axis Bank, middle-level managers are experiencing increased levels of stress. It is possible for employees to experience burnout and a decline in work satisfaction as a result of the ambiguity over their specific tasks and the continual juggling of conflicting agendas. When managers are under pressure to achieve a variety of expectations, which may often be in contradiction with one another, it can have a negative influence on their mental well-being as well as their productivity.

A great number of managers use a variety of tactics in order to deal with this stress. It is essential to have regular meetings with supervisors in order to identify goals and determine the order of importance for assignments. Furthermore, when it comes to managing ambiguity, some managers participate in peer support networks in order to share their experiences and methods of solutions. In addition, Axis Bank has implemented employee assistance programs, which include counselling services and courses on stress management, in order to provide aid to managers in managing the difficult responsibilities that come with their positions.

4.2.3 Organizational Response and Lessons Learned: A number of different initiatives have been put into place by Axis Bank in order to increase the efficiency of management and improve job role ambiguity. The establishment of a clear framework for role definitions was a key endeavour that included the creation of thorough job descriptions and the implementation of frequent revisions to reflect changes in duties. With the use of this framework, managers should be able to have a better knowledge of their tasks and the expectations placed upon them.

In addition to this, the bank has been concentrating on improving the communication lines between the top leadership and the managers. By establishing frequent feedback meetings and offering forums for managers to express issues and seek clarity, Axis Bank has made an effort to lessen the amount of misunderstanding that is associated with roles. In addition, specialized training programs have been implemented in order to assist managers in the development of skills that support the management of ambiguity and the adaptation to changing responsibilities.

It is possible to derive a number of important lessons from their attempts. Preserving job descriptions that are both explicit and up to date is absolutely necessary in order to reduce ambiguity. It is easier to align expectations and avoid uncertainty when there is effective communication between top leadership and subordinate management. Additionally, it is essential for the maintenance of both performance and well-being to provide training and assistance to managers in order to assist them in navigating complicated tasks. (Kanade et al., 2024)

4.2.4 Outcomes: The modifications that were done by Axis Bank have resulted in significant enhancements to the well-being and performance of the management staff. As a consequence of the new framework and advancements in communication procedures, managers have claimed that their roles have been defined more precisely and that their levels of stress have decreased. Following the implementation of these initiatives, favourable trends have been seen in performance indicators such as operational efficiency and employee satisfaction ratings.

In contrast to other financial institutions, such as HDFC Bank, the strategy that Axis Bank has taken to controlling role ambiguity has shown to be successful in improving management performance and work satisfaction. This has been accomplished by the implementation of explicit function definitions, enhanced communication, and focused training. These measurements provide essential information for other businesses that are confronted with difficulties that are comparable.

The situation with Axis Bank demonstrates how important it is to resolve job position ambiguity by establishing defined role definitions, emphasizing the necessity of good communication, and implementing extensive support systems. The adoption of these techniques enables firms to enhance the performance of their managers and the general pleasure of their employees, therefore offering a foundation for success in situations that are both complicated and constantly changing. (Tarun Madan Kanade, 2024)

5. COMPARATIVE ANALYSIS OF CASE STUDIES

5.1 Commonalities in Job Role Ambiguity

These two banks, HDFC Bank and Axis Bank, are excellent illustrations of the ways in which job description ambiguity may have an effect on middle-level managers. Both the fast development of the banks and the ever-changing organizational structures of the banks led to the major role ambiguity that was present in each instance. Additionally, ambitious sales objectives contributed to the uncertainty that existed at HDFC Bank. This ambiguity was caused by overlapping directions between the sales and operations divisions. Similarly, at Axis Bank, job ambiguity was caused by continuous restructuring and the matrix organizational structure, which meant that managers had to deal with competing requests from regional and product heads.

In both instances, the constant reorganization and shifting of duties that resulted in confusing work descriptions is a recurrent trend that has been observed. It was difficult for managers at HDFC Bank to strike a balance between operational efficiency and sales objectives. On the other hand, managers at Axis Bank had to juggle priorities that were based on both regional and product-related considerations. The two contexts contributed to a state of misunderstanding over the proper way to prioritize activities and fulfil performance objectives. As a result of this uncertainty in duties and expectations, managers at both banks reported having difficulty successfully handling their responsibilities. This was a major concern.

5.2 Differences in Stress Manifestation

Because of the different organizational settings of the two banks, the expression of stress was different between them, despite the fact that work role ambiguity is a problem that is shared by both of them. The stress was especially severe at HDFC Bank because of the direct pressure to reach ambitious sales objectives without clear direction on how to strike a balance between fulfilling these targets and maintaining operating standards. This resulted in several instances of burnout, with managers expressing feelings of exhaustion and dissatisfaction, and even contemplating quitting the firm as a result of the excessive demands placed upon them.

On the other hand, the stress that was experienced at Axis Bank was more associated with the ongoing need to adjust to shifting duties and the difficulties of handling competing demands from multiple reporting lines. Even while managers at Axis Bank experienced burnout and a drop in work satisfaction, the stress they experienced was often related to the management of various tasks, which sometimes conflicted with one another, rather than being caused by direct sales pressure. In the existence of a matrix structure, a complicated environment was established, and one of the key sources of stress was the need to strike a balance between regional and product-specific objectives.

5.3 Impact of Organizational Culture and Leadership

The organizational culture and leadership styles of each bank had a major impact in determining the effect that job role ambiguity had on the level of stress experienced by employees. The culture of aggressive sales objectives and high performance expectations at HDFC Bank led to an atmosphere that was characterized by a high level of pressure on middle management. The stress was made worse by the absence of defined job definitions and support structures, which reflected a leadership style that valued sales success, maybe at the cost of the well-being of the management staff.

The strategy used by Axis Bank, on the other hand, entailed a more systematic reaction to the uncertainty of the roles. The financial institution prioritized the development of distinct position descriptions and the improvement of communication between managers and senior leadership. Axis Bank looked to have a leadership style that was more helpful, with efforts being aimed towards minimizing confusion linked to roles and offering management assistance via feedback sessions and training programmes. The proactive strategy that was taken helped alleviate some of the tension that was associated with position ambiguity. This approach reflected a culture that was more focused on managing change and providing assistance to managers as they navigated complicated responsibilities.

In a nutshell, despite the fact that both HDFC Bank and Axis Bank were confronted with problems that were associated with job role ambiguity, the expression of stress and the actions of the organizations were different owing to the fact that their settings and leadership styles were different. Excessive stress was caused by the high-pressure sales atmosphere at HDFC Bank as well as the lack of clarity about position definitions. On the other hand, the more organized and supportive approach used by Axis Bank helped to lower stress levels. The comparative research highlights the significant importance that organizational culture and leadership play in order to effectively manage job role ambiguity and the influence that this has on the stress levels of managers.

6. DISCUSSION

A number of theoretical frameworks on job role ambiguity, in particular the work of Jackson and Schuler (1985), emphasize the ways in which ambiguous roles, overlapping directions, and competing priorities often result in stress, reduced job satisfaction, and burnout. The examples of HDFC Bank and Axis Bank provide valuable insights into the ways in which these ideas are materialized in situations that occur in the real world. There was a large amount of job role uncertainty among middle-level managers at both banks as a result of quickly changing organizational structures, competing goals, and imprecise expectations. The influence of job ambiguity was obvious in the stress levels that were reported by managers, which is in line with the theoretical notion that role clarity is necessary for the management of stress in the workplace. (Miguel A. Mañas P. D.-F.-L.-P., 2018)

In both instances, the absence of clear communication across departments and the ambiguity of position descriptions were direct contributors to the stress and discontent that employees experienced in their jobs. The organizational reactions, on the other hand, were variable. For example, Axis Bank adopted a more organized approach to eliminating role ambiguity. This demonstrates the significance of clear job descriptions and good communication techniques in lowering stress levels and enhancing the well-being of managers.

6.1 Implications for Organizational Practice

It is possible for private sector banks to use a number of practical solutions that are derived from the case studies of HDFC Bank and Axis Bank in order to reduce the amount of job role ambiguity. In the first place, it is of the utmost importance to create job descriptions that are not only clear and up to date but also match with the strategic objectives of the bank. This will ensure that managers are aware of their respective tasks. For the purpose of providing clarity on the manner in which success is assessed, performance measures should also be matched with these roles.

First and foremost, it is of the utmost importance to cultivate open communication lines between middle-level managers and senior leadership. It is possible for managers to explain doubts and change their priorities via the use of regular feedback meetings, such as those witnessed at Axis Bank. When senior leadership participates in these discussions, they are also able to give more explicit counsel on how to handle the contradictory requests that come from various departments.

It is recommended that financial institutions implement comprehensive well-being programs for the purpose of stress management. These programs should include counselling services, peer support networks, and leadership development programs. For managers, these efforts have the potential to provide them with the skills necessary to successfully manage stress, regardless of whether the stress is caused by job ambiguity or the high-pressure atmosphere that is characteristic of the banking industry.

6.2 Broader Implications

In particular, the results from HDFC Bank and Axis Bank have larger implications for other businesses, especially those that are experiencing fast transformation or have complicated organizational structures. The insights that were learnt from these case studies may be applied to industries like as technology, healthcare, or retail, which are all places where role ambiguity and changing work duties are commonplace circumstances. Improving managerial well-being and performance across a variety of sectors may be accomplished via the use of generally applicable practices such as clear job descriptions, good communication, and stress management techniques.

Furthermore, these findings have the potential to contribute to the advancement of future research by highlighting the significance of organizational culture and leadership style in the context of minimizing job role ambiguity. In the future, research might investigate the role that leadership plays in negotiating job role ambiguity in a variety of industries, as well as the ways in which technology-driven roles are adjusting to the changing requirements of the workplace. It is possible that the development of theories in organizational behavior might further incorporate stress management and role clarity as important components in leadership and human resource management. (Saha, 2024)

7. SUGGESTED FRAMEWORK TO THE INDUSTRY

This model provides a comprehensive approach for industries to tackle job role ambiguity and stress, especially for middle-level managers, while enhancing organizational effectiveness. It includes nine key parameters designed to address role clarity, communication, and stress management, ensuring a more productive and healthy work environment.

7.1 Role Definition and Clarity

The objective is to establish clear, detailed job descriptions and expectations for managers, which are essential in reducing job role ambiguity and improving overall performance. By ensuring each manager has a well-defined role with specific responsibilities, measurable outcomes, and alignment with organizational goals, companies can provide a structured framework that supports effective task management. For example, at HDFC Bank, the introduction of clearer job descriptions and performance metrics helped middle-level managers better understand their roles, reducing confusion and improving their ability to meet both operational and sales targets efficiently. This clarity is key to reducing workplace stress.

7.2 Communication and Feedback Mechanisms

The objective is to foster open communication between managers and senior leadership to reduce job role ambiguity. Regular feedback sessions should be implemented, offering managers a platform to seek clarity, address concerns, and receive constructive advice from their supervisors. This two-way communication ensures that managers are aligned with organizational goals while also addressing any uncertainties regarding their roles. For example, Axis Bank successfully used regular feedback sessions to help managers clarify their priorities and responsibilities, leading to a significant reduction in role ambiguity and improving overall job performance.

7.3 Performance Metrics Alignment

The objective is to align performance evaluation criteria with clearly defined job roles. This can be implemented by designing performance metrics that encompass both qualitative and quantitative aspects, ensuring that factors such as sales targets, operational efficiency, and leadership qualities are all considered. By doing so, managers gain a more comprehensive understanding of how their performance is measured, beyond just numerical targets. For example, organizations like HSBC use balanced scorecards to evaluate performance across multiple dimensions, providing a more holistic and balanced approach to assessing managerial success and overall effectiveness within the organization.

7.4 Cross-Department Collaboration

The objective is to streamline collaboration between departments in order to minimize conflicting demands on managers. This can be implemented by establishing cross-functional teams that encourage clearer communication and cooperation across various departments. By promoting collaboration, managers can receive unified directives, reducing confusion and conflicting priorities. For instance, Axis Bank implemented an initiative to improve communication between product and regional departments, which significantly reduced the conflicting demands placed on middle-level managers. This approach not only enhanced operational efficiency but also helped managers focus on their roles more effectively, ultimately contributing to a more cohesive and productive work environment.

7.5 Leadership Training and Development

The objective is to equip managers with the necessary skills to effectively manage role ambiguity and stress. This can be achieved by offering regular leadership development programs that focus on adaptive leadership, stress management, and decision-making skills. By enhancing these areas, managers become better equipped to navigate the complexities and pressures of their roles. For example, ICICI Bank provides leadership training programs that help managers handle evolving and complex job responsibilities. These initiatives empower managers to manage stress more effectively and make informed decisions, fostering a more resilient and capable leadership within the organization.

7.6 Organizational Support Systems

The objective is to provide formal support structures such as mentoring, coaching, and counselling to assist managers in coping with workplace challenges. Implementation can be achieved by establishing employee assistance programs (EAPs) that offer emotional support, stress management workshops, and personalized counselling services. These resources ensure that managers receive the help they need to manage stress and maintain well-being. For example, Deutsche Bank has implemented comprehensive mental health support through its EAPs, providing employees with access to counselling and stress management tools, helping them navigate workplace pressures more effectively.

7.7 Flexibility and Work-Life Balance

The objective is to implement policies that promote work-life balance and alleviate stress among employees. This can be achieved by offering flexible work arrangements, including options such as remote work, flexible hours, or job-sharing, particularly for roles that tend to involve higher stress levels. By giving employees more control over their schedules, organizations can enhance well-being and job satisfaction. For instance, Standard Chartered has successfully introduced flexible working policies, which have led to increased employee satisfaction and a noticeable reduction in stress, demonstrating the positive impact of such initiatives on both staff morale and overall performance.

7.8 Conflict Resolution Mechanisms

The objective is to establish a structured approach for addressing conflicts that stem from role ambiguity. This can be accomplished by creating a formal process that allows managers to escalate issues concerning unclear responsibilities or conflicting demands between departments. Such a process ensures that managers have a clear pathway to resolve ambiguities quickly and effectively, reducing stress and confusion in their roles. For example, Intel has implemented dedicated conflict resolution teams that assist managers in navigating role-related conflicts, helping them clarify responsibilities and align priorities, which in turn fosters a more collaborative and efficient work environment.

7.9 Continuous Monitoring and Evaluation

The objective is to consistently monitor and assess the effectiveness of role definitions and stress management strategies. This can be implemented by leveraging surveys, performance data, and routine reviews to evaluate how clearly roles are defined and to track the well-being of managers. Based on these insights, necessary adjustments can be made to improve clarity and reduce stress. For example, JPMorgan Chase uses regular employee feedback surveys along with data-driven insights to refine role clarity and enhance stress management practices, ensuring a supportive work environment that evolves with the needs of its employees.

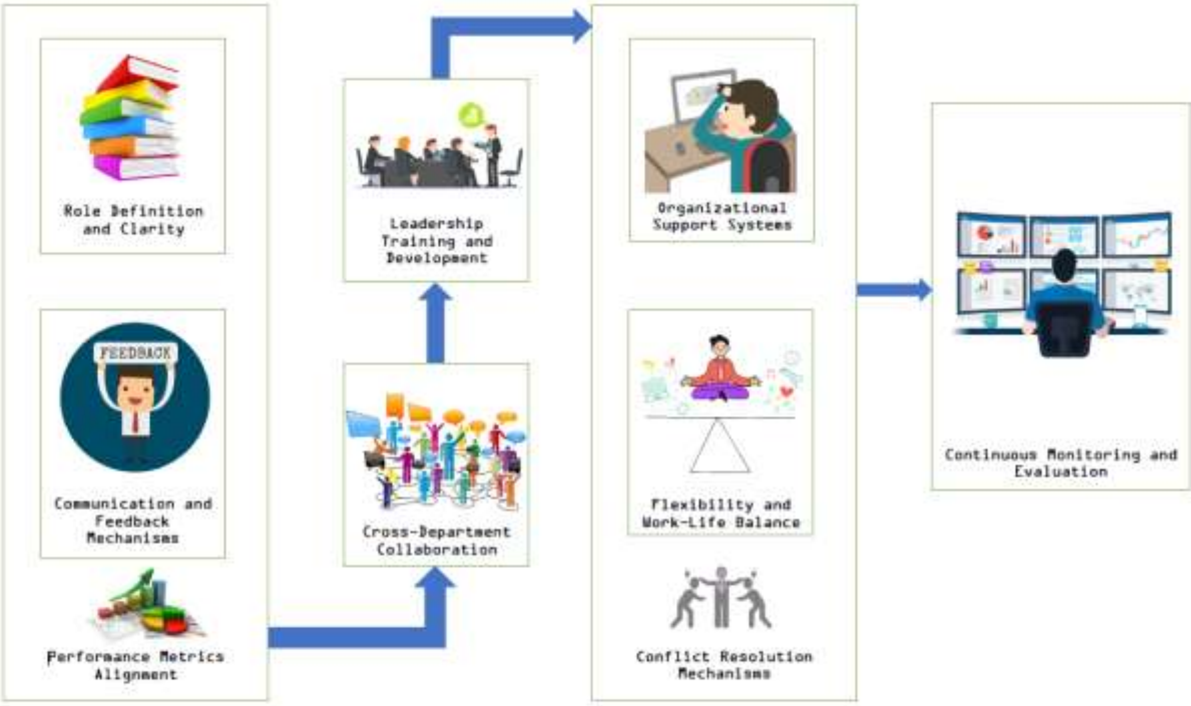

Figure 1. Dynamic Role Clarity and Stress Management Framework (DRCSMF)

This 9-parameter model provides a structured, proactive approach for addressing job role ambiguity and stress in industries. By focusing on clarity, communication, support systems, and performance alignment, organizations can foster a healthy, productive work environment, improving both managerial well-being and overall organizational success.

8. CONCLUSION

An in-depth investigation into the intricate link between work role ambiguity and stress among middle-level managers in private sector banks has been conducted in this research study. The findings of this investigation have provided important insights into the ways in which ambiguity in job roles may greatly effect the levels of stress experienced by managers and overall job satisfaction. According to the findings of the research, work role ambiguity is often caused by overlapping tasks, contradicting orders from various departments, and imprecise criteria for performance assessment. These kinds of uncertainties may result in increased levels of stress, which can eventually present themselves as symptoms like as burnout, reduced participation, and even plans to quit the company.

The examination of case studies undertaken by HDFC Bank and Axis Bank provide concrete illustrations of the ways in which job role ambiguity impacts managers in situations that are based on the real world. Middle-level managers at HDFC Bank experienced severe job ambiguity and stress as a result of competing expectations brought about by the bank's fast development and ambitious sales objectives. These challenges were aggravated by the absence of defined position descriptions and performance measures, which led to high levels of burnout and unhappiness among the workforce. As a reaction, HDFC Bank created more precise job descriptions, frequent feedback sessions, and leadership development programs, all of which resulted in increased role clarity and decreased levels of stress.

In a similar manner, Axis Bank had difficulties as a consequence of periodic restructuring and a matrix organizational structure, both of which led to competing agendas and ambiguous expectations for management. Because of the ongoing need to adjust to changing responsibilities and strike a balance between opposing demands from regional and product-based divisions, the stress that the managers of Axis Bank faced was directly related to this need. There was a reduction in stress and an improvement in management performance as a result of Axis Bank's reaction, which included the development of explicit job descriptions, the enhancement of communication channels, and the provision of focused training. (B Sudha, 2019)

The results from both case studies highlight how important it is to resolve work role ambiguity by establishing clearly defined duties, ensuring that communication is successful, and providing supporting interventions. The negative impacts of position ambiguity may be mitigated by companies via the establishment of unambiguous job descriptions, the alignment of performance assessment criteria with real tasks, and the promotion of open communication between managers and senior leadership. Furthermore, the provision of institutional support systems, the promotion of work-life balance, and the continual monitoring of job clarity and stress management measures are all essential components in the maintenance of managerial well-being.

To summarize, the findings of this study add to a more comprehensive knowledge of the ways in which job role ambiguity affects management stress and provide suggestions that may be implemented by private sector banks and other businesses that are confronted with issues that are comparable. Through the use of the Dynamic Role Clarity and Stress Management Framework (DRCSMF), businesses are able to more effectively traverse the complexity of management positions, increase job satisfaction, and boost the overall performance of the company. In the future, research should investigate whether or not this framework is applicable in a variety of fields and cultural settings. Additionally, it should investigate how tactics for stress management and role clarity may be adapted to suit a variety of organizational settings.

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