

Role Overload, Role Self Distance, Role Stagnation as Determinants of Job Satisfaction and Turnover Intention in Banking Sector

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ABSTRACT

Purpose: This study examined the relationship of the organizational role stress: Role overload, role self-distance, and role stagnation with job satisfaction and turnover intention with a sample of banking employees in India. **Methodology:** In this research, we used the RODS scale developed by Prohit and Pareek (2010) for measuring occupational role scale. The reliability of the scale came out to be 0.71. **Findings:** The majority of employees of all ranks, in both private and public sector banks, suffer from high role stress of all types. It was found that role overload and role stagnation are inversely associated with banking employees' job satisfaction. Private sector bank employees have more role stress and more unsatisfied than employees of public sector banks. Employees Turnover intention was found to be positively impacted by job satisfaction, contrary to many other studies. Possible reasons have been suggested. Job satisfaction was found to play a partial mediating role in the relationship between role overload and turnover intention with 40% mediation. Further, employees with longer tenure (work experience) have less role stress and are more satisfied. **Originality:** This study is unique in the sense there is hardly any study linking role stress to job satisfaction and turnover intention, specially in Indian context.

Key words: Job satisfaction, role overload, role self-distance, role stagnation, turnover intention

INTRODUCTION


The banking sector in India has seen a sea change from largely profit making financial institute during the British era to organizations with social motives. During the early 1990's, India adapted new mantras of globalization, liberalization, and privatization. Banking reforms were implemented with the adaptation of the Narasimhan Commission Report (Narasimhan Committee, 1991).^[1]

In India, 83% of the business in the commercial banking sector is from nationalized banks. Commercial banks refer to both scheduled and nonscheduled commercial banks which are regulated under Banking Regulation Act, 1949 (Government of India). Scheduled Commercial Banks are either public or private. Scheduled commercial banks under public sector include State Bank of India

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and its Associates, Nationalized Banks, Foreign Banks, Regional Rural Banks, and other Scheduled Commercial Banks. Private sector banks old private banks, new private banks, foreign banks, and regional rural banks. At present, there are 27 public sector banks in India including SBI and its 5 associates and 19 nationalized banks. Further, there are two banks which have been categorized by RBI as “Other Public Sector Banks.” IDBI and Bhartiya Mahila Bank come under this category. In the private sector, there are 13 old private sector banks, 7 new private sector banks besides 43 foreign banks from 26 countries operating as branches in India and 46 banks from 22 countries operating as representative offices in India.

Atif^[2] is one of the first authors to have studied relative performance of private and public commercial banks. In the study, privatized banks were found to be more effective in choosing profitable clients and monitoring existing clients than the commercial banks than public banks. Ojha^[3] in his study attempts to measure the productivity of public sector commercial banks in India. After identifying various measures of productivity such as total assets per employee, total credit per employee, total deposits per employee, pretax profits per employee, net profit per employee, working funds per employee, ratio of establishment expenses to working funds and net interest per employee, comparison is made with the banks at the international level. Entering of the private and foreign banks post deregularization, has led to lot of competition, for attracting and retaining customers, developing attractive products, adapting new technologies. This has resulted in new challenges to the employees. The employees’ related socio-psychological issues in banks, such as working late hours, work-life balance, job satisfaction, adaptability, and acceptance of new technology have held the interest of researchers in recent years. Most educated youngsters look forward to a banking job in India. According to an Association Chamber of Commerce and Industry of India (ASSOCHAM) Business Barometer Survey (ABB) of 271 students among top B-schools in India, 51% expressed a preference for banking sector.

In this research paper, we are attempting to find out interlink between role stress faced by employees in the banking sector in India, both public and private with job satisfaction and turnover intention. Role stress would be looked in the perspective of role overload, role self-distance, and role stagnation. The interrelationship is controlled for gender, tenure, type of bank (private and public). This would be interest according to a global workforce solutions firm Kelly Services India’s “Understanding the mind of an employee” report (2014), in financial sector the major reason for job hopping are offer for better roles, quality of work, and salary hike. Consulting firm Deloitte has come out with a survey on talent priorities titled “Talent 2020,” which speaks about how employee tenure is

negatively correlated to turnover intentions. Employees with less than two years on the job expressed the strongest turnover intentions, with 34% indicating they expect to have a new job within a year. Further, ASSOCHAM 2012 report states that middle-rank managers, senior managers, and chief managers in Public Sector Units were found to be highly contended and satisfied with their assigned job responsibilities. Hence, retention strategy should be targeted to increase satisfaction levels in the early years of an employee’s tenure and private sector. In a report by ASSOCHAM (2012) Social Development Foundation titled, “Current conditions and development trends amongst female office workers,” 40% of women think that their jobs are too demanding (role overload) and the pay disproportionate to the workload. The survey shows that 56% of women aged between 21 and 29 have job-hopped and the rate rises to 63% among those aged between 30 and 45. The report is based on a survey of 2600 corporate female employees from 32 various companies/organizations across 11 broad sectors of the economy. All these surveys point to the significance of variables role stress, type of companies (public or private), gender, tenure in job satisfaction, and turnover intention.

This paper attempts to answer following research questions:

- What are the impacts of various dimensions role stress on job satisfaction?
- What are the impacts of various dimensions role stress on turnover intention?
- Does job satisfaction play a mediating role for the impact of role stress on turnover intention?

Hence, the theoretical model for the study is given in Figure 1.

LITERATURE REVIEW

In this section, a detailed literature review on the three constructs of the study, i.e., role stress, job satisfaction, and turnover intention.

Role overload, role self-distance, and role stagnation

Earlier studies have defined two dimensions of work-related stress namely role ambiguity and role

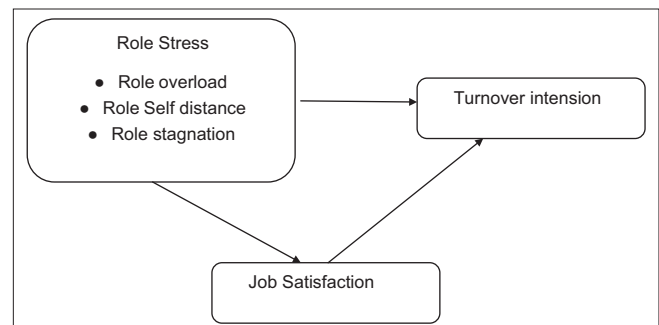


Figure 1: Theoretical model

conflict (Kahn *et al.*, 1964).^[4,5] Peterson *et al.*^[6] through their cross-national studies have concluded that power distance and collectivism are negatively related to role ambiguity and positively related to role overload. Van De Vliert and Van Yperen (1996)^[7] in their seminal work based on 21 nations have postulated ambient temperature is antecedent to role overload even when controlled for power distance.^[6] Role stress is antecedent to job dissatisfaction, absenteeism, and turnover intentions.^[5,8] Research shows the existence of both weak^[9,10] as well as very strong^[11] predictive relationship between role conflict and ambiguity on the one hand and anxiety and satisfaction on the other. While there is little empirical evidence of the causal relations among these variables, existing evidence does support the usual assumption that role stressors impact on dissatisfaction and stress/burnout symptoms.^[12-16] In an interesting study, Coverman^[17] has concluded that role overload (both occupational and domestic) and role conflict between occupation and family life create dissatisfaction which in turn lead to stress. Malik and Waheed (2010)^[18] through their survey of 150 branch managers of private commercial banks have found that job satisfaction plays mediating role between the negative relation of role overload and role conflict with affective commitment. Each job-holder role is representative of the formally prescribed (or in-role) duties and responsibilities that employees must fulfill; in contrast, the organizational member role encompasses employee expectations to be good organizational citizens.

Role overload is defined in both quantitative and qualitative terms.^[19,20] Quantitative perspective defines role overload as the conflict between the demand of job as an organizational citizen and the time availability for meeting the job demand. Qualitatively, it is considered as the mismatch between the demand of the job and individual's necessary knowledge skill and aptitude^[21] which also is defined as role self-distance. Both Jackson and Maslach (1982)^[87] and Kanter (1977)^[88] have suggested that quantitative role overload at work may itself produce role conflict at work. Role overload moderates the direct impact of both self-efficacy and goal level on performance, such that these relationships are positive when role overload is low but not significant when role overload is high. Bolino and Turnley^[22] have suggested organization citizen behavior may result in role overload.^[23]

Issues of role stress have also been studied for banking in recent years in India and elsewhere.

In a recent study in the four cities: Kurukshetra, Panipat, Sonipat, and Karnal of India, it was role ambiguity,

role conflict, political pressure, and long working hours are causes of occupational stress in private and public banks.^[24] It has found in India the ten facets of organizational stress, namely, inter-role distance, role stagnation, role expectation conflicts, role erosion, role overload, role isolation, personal inadequacy, self-role distance, role ambiguity; resource inadequacy increases with increase in tenureship in the banks.^[25] Private bank employees score significantly higher in role distance, role stagnation, role overload, self-role distance, role ambiguity, and resource inadequacy^[26,27] and are less satisfied with their jobs (Jain *et al.*, 2011).^[28] Other factors determining job satisfaction of employees are salary of employees, performance appraisal system, promotional strategies, employee's relationship with management and other co-employees, training and development program, and working hours.^[29,30] Associated Chamber of Commerce and Industry of India (ASSOCHAM), in a study conducted in 2007, has also reported that those working in the banking sector - both public and private - tend to get stressed as they have to attract and serve a large pool of customers for various schemes besides ensuring timely recovery of loans. Several studies in past have concentrated on measuring the level of stress in banking sector. Anantharam and Begum,^[31] Bhatnagar and Bose,^[32] Singh and Nath,^[33] Achmamba and Gopikumar,^[34] and Rajeshwari,^[35] are some of the notable contributors in the study of role stress in the Indian banking sector. Singh and Nath (1991)^[33] have found that individuals with high organization stress (both total and dimension wise) have less job involvement and score low in terms of achievement, affiliation, and expectation through their studies banking professionals. Uma^[36] has found through her study of employees in the banking sector that making the job interesting, developing a mechanism of reducing stress, facilitating success will enhance employee competence and satisfaction. Several studies also reiterated the impact of role ambiguity and role conflict (Nath, 1980, Srivastava and Sinha 1983)^[37-40] on job involvement. Shah^[41] has concluded that role stagnation, the inadequacy of role authority and role erosion are the highly rated dimensions of job stress among bank employees in Kashmir. The study further reveals that employees belonging to the clerical cadre relatively experience more stress on most of the dimensions. Rao *et al.*^[42] also concluded that organizational stress related to inter-role distance, role expectation conflict, and role overload are higher in employees of private banks than public banks, Further, in the banking sector, customer and employee attitudes toward each other determine their own and one others' turnover intention.^[43] It has also been found that emotional labor increases perceptions of job stress, decreases satisfaction, and increases distress.^[44]

Role distance refers to the stress arising out of a mismatch between the person's self-concept and his/her role.^[45] Role stagnation refers to the feeling of being stuck in the same role with no opportunity for the furthering or progress of one's career.^[46]

Job satisfaction

Job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's

Job or job experiences"^[47] as compared to one's expectation. Determinants of job satisfaction is a well-studied concept which cover its relationship with compensation,^[47] opportunity for advancement,^[48] leadership style,^[49] work environment,^[50] and organization structure.^[51]

Recent research on psychological climate supports the notion that satisfaction with organizational vision may affect overall job satisfaction. Psychological climate is "an individual's interpretation of the environment in a way that is psychologically meaningful." Appraisal of various work-related factors, such as "amount of harmony, job challenge, cooperation," and "leadership support," is a "subjective, value-based process dictated by personal values."^[52] Limited research results suggest that organizational vision facilitates these types of conditions. Strong relationship exists between job satisfaction and job engagement.^[53] Fraser *et al.*^[54] concluded that job satisfaction, as a work-related outcome, is determined by organizational culture and structure. Kim^[55] suggested that participative management that incorporates effective supervisory communication can increase employees' job satisfaction. Study of Wagner and LePine^[56] established that there are significant impacts of job participation and work performance on job satisfaction. Participative decision-making^[57] and empowerment (Eylon and Bamberger, 2000)^[89] were observed to have a significant impact on job satisfaction and performance. A leadership which inspires teamwork, challenging job, enabling others, setting examples and rewarding high performance were found to have significant effects on role clarity, self-efficacy, and job satisfaction.^[58] In a study of organizational culture and climate, Johnson and McIntye^[59] found that the measures of culture such as empowerment, involvement, and recognition are strongly related to job satisfaction.

Agho *et al.*^[60] have found that job satisfaction influence commitment, absenteeism, and actual. However, the impact of job satisfaction on turnover intention was not always found to be very strong (Lee *et al.* 1999).^[61,90] A 2-year longitudinal study showed that employees who switch over to a new job had higher levels of work satisfaction in the new job than employees who did not change jobs at all.^[62] In particular, satisfaction with the facets of meaningful work and promotion opportunities

were significant predictors of intentions to leave an organization.

Turnover intention

The pioneering work on turnover intention was done by March and Simon.^[63] Tett and Meyer^[64] defined turnover intention as conscious and deliberate willingness to leave the organization. About 1500–2000 studies have been carried out on turnover intention.^[65]

Most studies on turnover intention have been in finding its relationship with job satisfaction, organizational commitment, personality, aptitude, intelligence, governmental policies, and rates of unemployment.^[66,67] Very strong relationship was found between turnover intention and actual turnover.^[68-70]

Most studies have supported the inverse relationship between job satisfaction and turnover intention.^[65,71] According to Hom and Hulin^[72] commitment more strongly relate to turnover intention than job satisfaction. Some studies have found quitting, or withdrawal is more from the company than the job.^[72,73]

RESEARCH METHOD

A survey research method was used to investigate the relationships of visioning effectiveness with job satisfaction and turnover intention. A self-administered questionnaire administered online was used to collect individual-level perception data from midlevel managers in a single industry. Employees of ten private and ten public sector banks were surveyed in India. Two hundred and eighty-two valid responses (with completely filled survey forms) were taken into consideration for the study.

Demographics

Out of the total number of 282 respondents, 86 were public sector employees and 196 were private sector employees. There were 85 female and 199 male employees. The average age of the respondents is 32.4 years with standard deviation of 8.57 years. The average work experience of the respondents is 6.2 with a standard deviation of 7.2.

MEASURES

In this section, we have discussed the initial selection of measurement items and the process of identifying final measures through an item analysis process. Internal consistency reliability estimates are provided.

Role overload, self-role distance, and role stagnation

Role-related aspects

Role overload, distance and stagnation were measured using a 30-item scale of Pareek and Purohit (2010).

The scale has 30-item; 10 for each of the 3 role stresses response options ranged from 1 (not at all true) to 5 (very true). The overall 30-item scale consistency (Cronbach’s alpha) was found to be 0.71.

However, dimension wise reliability was not very high. For the construct “role overload,” the reliability was 0.69. We have used Miles^[74] method of confirmatory factor analysis using Excel which was found to coincide with outputs from MPlus or SPSS AMOS to up to 2 decimals place. The Chi-square (χ^2) at 35 degrees of freedom (df) was 95.63 and $P < 0.01$. The root mean square error of approximation (RMSEA) is 0.067.

Those items which have factor loadings of >0.5 were retained for final analysis.

For the construct “Self Role Distance,” the reliability was 0.31. The Chi-square (χ^2) at 35 df was 81.64 and $P < 0.01$. The RMSEA is 0.19. Those items which have factor loadings of greater than 0.5 were retained for final analysis.

For the construct “Role Stagnation,” the reliability was 0.69. The Chi-square (χ^2) at 35 df was 294.98 and $P < 0.01$. The RMSEA is 0.14. Those items which have factor loadings of >0.5 were retained for final analysis. Table 1 shows the factor loadings of all the items which were retained in each construct for the final analysis.

Job Satisfaction

For job satisfaction, we have used an abridged version of the questionnaire developed by PMW Associates, USA. The scale comprises 12-item measured in 5-point Likert scale. The reliability of the scale (Cronbach’s alpha) was found to be 0.85. The CFA yield Chi-square (54) =135.1331, RMSEA = 0.076 and $P < 0.01$. The factor loadings of the items ranged between 0.29 and 0.72 [Table 2].

Turnover intention

For turnover, intention was adapted from Dick *et al.* (2004). The scale comprises 7-item measured in 5-point Likert scale. The reliability was found to be 0.60. The CFA yield Chi-square (14) =243.03, RMSEA = 0.20 and $P < 0.01$. The factor loadings are given in Table 3.

RESULTS

The correlation analysis of various variables under study is given in Table 4. Contrary, to most of the earlier studies,^[65,71] positive relationship was found between job satisfaction and turnover intention as well as visioning effectiveness and turnover intention [Table 4]. Griffeth,

Table 1: Factor loadings of the items (>0.5) for three the constructs of Role Overload, Self Role Distance and role Stagnation

Construct	Items	Factor Loadings
Role Overload	I have such a wide range of things to do that I find it difficult to cope with them.	0.620174
	I have so much work to do so that I cannot keep up the high quality that I would like to maintain.	0.728415
	Due to the amount of work I have to do in my role, I cannot find time for my hobbies or family.	0.67888
Self Role Distance	I wish I wasn’t so heavily burdened with work.	0.660497
	I like and enjoy my life.	0.572102
Role Stagnation	My self –image matches the image of my organizational role.	0.668785
	The role I have in the organization suits me.	0.851734
	In my department, not enough attention is paid to preparing persons for their role.	0.515575
	I feel I have only been repeating myself in what I do.	0.675797
	I have not experienced any career planning system in my department (a system of planning long term career for people)	0.557473
	I hardly learn anything in for role.	0.658111
	I do not have opportunity to learn new skills that may help me perform my sale more effectively.	0.68862

Table 2: Factor Loadings of the items of Job satisfaction construct

Item Code	Items of Job Satisfaction Construct	Factor Loadings
JS1	How satisfied are you with the sort of work you are doing	0.508917
JS2	What value do you think the community puts on your service?	0.519875
JS3	In your daily work, how free are you to make decisions and to act on them?	0.584481
JS4	How much recognition does your supervisor show for a job well done?	0.648234
JS5	How satisfied are you with the type of leadership you have been getting from your supervisor?	0.672247
JS6	To what extent do you get to participate in the supervisory decisions that affect your job?	0.613423
JS7	How closely do you feel you are observed by your supervisor?	0.296965
JS8	How satisfied are you with the department as it now stands?	0.571312
JS9	How satisfied are you with the prestige within the city government?	0.533162
JS10	How satisfied are you with your chances of being promoted to a better position?	0.720233
JS11	How satisfied are you with your present salary?	0.608306
JS12	How satisfied are you with your status in the community?	0.533973

Hom and Gaertner (2000)^[91] through the meta-analysis found distal internal factors such as work environment, which include job content, stress, workgroup cohesion, autonomy, leadership, and promotional chances may moderate inverse relationship between job satisfaction and turnover intention. Besides, other factors are alternative job opportunities and demographic such as company tenure gender, designation, number of children.

It can be seen gender is uncorrelated at any of the other variables. Since age and tenure are highly correlated, they can replace each other.

Job tenure (experience in years) has significantly positive correlation with job satisfaction, turnover intention, and role distance are negatively correlated with role overload and role stagnation. It somewhat validates report of ASSOCHAM (2012) that senior managers are more satisfied and faceless role overload. There is also less role stagnation at senior level as they are expected to climb less number of ladders in their career path, but in junior level there is more feeling of role overload as there is a feeling that they are not being compensated as much for the efforts they are putting in and also role in the organization does not make full utilization of their talent. Role distance is higher for the senior management in the banking sector, as with upgradation and adaptation of new technology; there is a possibility that there is feeling self-role distance among the seniors whereas junior management technology acceptability may be higher.

With a positive significant correlation coefficient 0.205, the survey suggests role overload is significantly higher in the employees of private sector than public sector though there is no significant difference between public and private sector banks in role stagnation or self-role distance.

Table 3: Factor Loadings of the items Turnover Intention construct

Item Code	Items of Turnover Intention Construct	Factor Loadings
T11	I often advise my friends to join this department.	0
T12	My feeling of accomplishment from the work I am doing.	0
T13	Amount of pressure I feel in meeting the work demands of my job.	0.302894
T14	I frequently think of quitting my job	0.652752
T15	I often search for jobs in various forums	0.99
T16	I often seek opportunities in other companies	0.983953
T17	I often think of changing the job	0.874533

Table 4: Correlation analysis of variables under study

	Gender	Age	Experience in months	Role Overload	Organization ¹	Job Satisfaction	Role Distance	Role Stagnation	Turnover intention
Gender	1								
Age	0.08	1							
Experience in months	0.06	0.79***	1						
Role Overload	-0.12	-0.19*	-0.17*	1					
Organization	-0.05	-0.31*	-0.24*	0.205*	1				
Job Satisfaction	0.05	0.245*	0.203*	-0.232*	-0.32**	1			
Role Distance	0.07	0.12	0.19*	-0.04	0.10	0.05	1		
Role Stagnation	-0.05	-0.27**	-0.23*	0.47**	0.08	-0.19*	-0.10	1	
Turnover intention	0.04	0.19*	0.12	-0.24*	-0.32**	0.34**	0.036	-0.2*	1

*Significant at 10% level., **Significant 5% level, ***significant at 1% level)

Role overload and role stagnation are negatively correlated to job satisfaction and turnover intention. Job satisfaction seems to playing the mediating role between role overload and role stagnation on one hand and turnover intention, on the other hand. If we take 50% score as the cutoff then 62% of respondents have high role overload, 72% of respondents have high role self-distance, and 66% of the sample of respondents has high role stagnation. This shows the seriousness of the issue of role stress in the banking sector.

The regression analysis was carried out in following steps.

Step1

We regress the predicted variable job satisfaction with RODS scale constructs, role overload, role self-distance, and role stagnation and the control variables such work experience (tenure), gender, type of company.

Step 2

We regress the predicted variable turnover intention with Job satisfaction, RODS scale constructs: Role overload, role self-distance and role stagnation, and the control variables such work experience (tenure), gender, type of company.

Step 3

As in Step 2, we found that only variables which are significant predictors of both job satisfaction and turnover intention is role overload. Hence, we first regress turnover intention with role overload (c) by controlling effect of organization type.

Step 4

Regress job satisfaction by role overload (a) by controlling the effect of type of organization.

Step 5

Regress intention to leave with job satisfaction (b) by controlling the effect of both organization type and role overload.

The objective was to find if job satisfaction has a mediating effect on the relationship between role overload and turnover intention [Figure 2].

Now the regression coefficient (*c*) of role overload (is significant) for predicting turnover intention is -0.22074 with a standard error of 0.071025 . The regression coefficient (*a*) of role overload (is significant) for predicting job satisfaction is -0.16012 with a standard error of 0.05285 . The regression coefficient (*b*) of job satisfaction (is significant) when controlled for role overload for predicting turnover intention is 0.330503 with a standard error of 0.078126 . The Sobel's statistics^[75] is -4.11918 with a standard error of 0.021485 and $P < 0.01$. This shows there is partial mediating effect of job satisfaction (40%) when role overload is used for predicting turnover intention. The ΔR^2 for predicting turnover intention using role overload as the predictor is 5% when controlled for job satisfaction and the partial correlation coefficient between the two variables (role overload and turnover intention) is -0.17 . The result is depicted through the schematic diagram given in Figure 2. Neither of organization type and work experience moderates the impact of role overload on job satisfaction nor job satisfaction on turnover intention with interaction effect being nonsignificant.

CONCLUSION

More than 60% of the employees, either working in private or public banks, are under high role stress in all the three dimensions of RODS scale, i.e., role overload, role self-distance, and role stagnation.

Post liberalization, banking sector is focusing on cross-selling of products along with the core banking products to provide one-stop shop for wide ranges of products. However, many times cross-selling are not able to meet its objectives^[76] which create a lot of stress on the employees.^[77] Role stress, especially, role overload negatively related to job satisfaction which supports the study by Lehal.^[78] Role stress is especially found to be higher in employees who directly interact with customers. An ASSOCHAM report states the requirement of attracting large pool of customers and recovering loans are home of the role stressors in the banking sector (www.assochem.org/prels). Sabir et al. (2003)^[92] suggest that increased interaction with computers, computer breakdowns, computer slowdowns, electronic performance monitoring, central processing system are some of the new age stressors. New age banking^[79] and lack of training^[80] are areas of concern for employees in the banking sector of India. Contrary to some other studies such as Malik^[81] this study suggests employees of private sector banks have higher levels of role overload and lower level of job satisfaction. Our finding, however, substantiates findings of Bano and Jha.^[82]

The reliability of the job satisfaction scale was found to be 0.85. Highest factor loading (0.72) was found to be for the item on the existence of promotional opportunity in the organization. The next highest loading of 0.67 was on the item which relates to "How satisfied are you with the type of leadership you have been getting from your supervisor?" This shows promotional opportunities in the organization, and

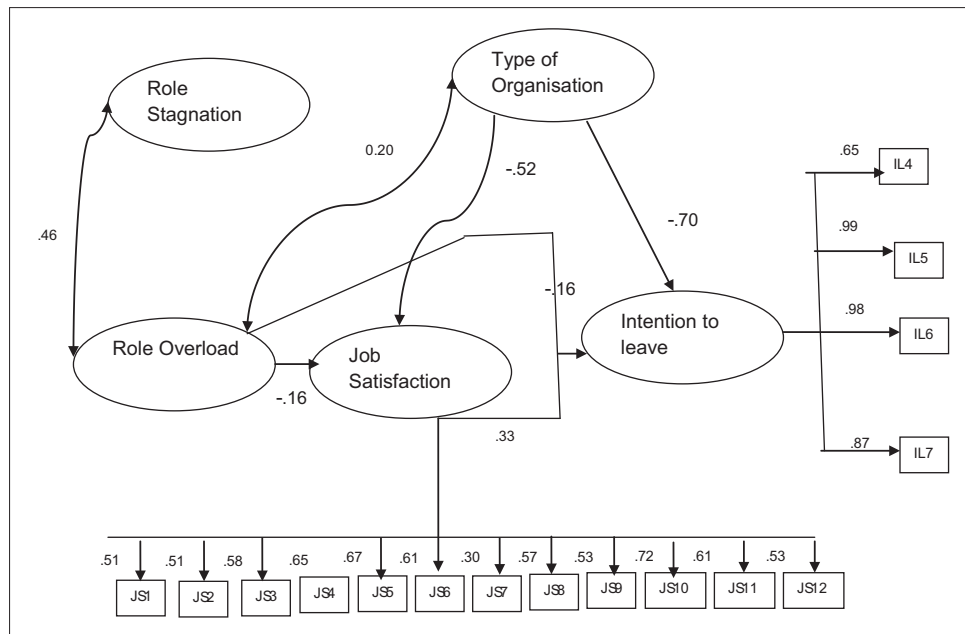


Figure 2: Relationship between role overload, role stagnation, job satisfaction and turnover intention

organizational culture driven by the leadership are important for defining job satisfaction. The relation between role stresses (role overload) with turnover intention partially mediates through job satisfaction with 40% mediation effect.

Job satisfaction, however, not necessarily negates the impact on turnover intention as has been found in this study. As relationship between job satisfaction and turnover, the intention may mediate through various variables such as person-organization fit, commitment, ethical values.^[83,84] Applebaum *et al.*^[85] have found that though there is no strong relationship between job satisfaction and turnover intention but employees' organizational commitment can be improved through increased effective communication and ensuring that the organization's vision is shared and understood by employees. Further, some recent studies^[86] have also found that career opportunities in the job market may also lead to turnover intention. In our study, the average age of the respondents was 32 years with average work experience of 6.15 years. Most of the respondents, hence, were in career building and advancement stage. At this stage, commitment is generally more to the job than the company. Furthermore, banking sector is one of the sought after sector among MBAs as was found in ASSOCHAM study. Performance-related variable pay is higher in private banks, and hence intention to leave is low, though role stress may lead to job dissatisfaction. What is required an organizational climate of collaboration, team dynamics, autonomy, and training and development to cope up effectively with role overload. Future research can attempt to find the mediating role of organizational climate, leadership, employee benefit policies in the relationship of organizational role stress on job satisfaction and turnover intention.

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Conflicts of interest

There are no conflicts of interest.

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