

The Effect of Role Ambiguity and Role Conflict on Occupational Stress – A Study of Insurance Sector

Arshad Hashmi¹, Shazia Tabassum²

¹Assistant Professor, ²Former Assistant Professor

¹Department of Information Systems

¹Faculty of Computing and Information Technology in Rabigh, King Abdulaziz University,
Jeddah, Kingdom of Saudi Arabia

²College of Business in Rabigh, Girl's Section
King Abdulaziz University, Jeddah, Kingdom of Saudi Arabia

Abstract

Nowadays, occupational stress has become a challenging problem and a disturbing matter for employing organizations and their employees. The primary goal of this study is the identification of effects created by demographic factors from occupational stress and perception-based differences of insurance employees. This report also examines the effect of position uncertainty and role dispute on professional stress amongst insurance workers. The purpose of this study is to define the stress association between communal (LIC of India) as well as personal (ICICI Prudential) life insurance employee unions in Uttar Pradesh according to their demographic variables. A standardized questionnaire was used to collect data out of 200 workers in which 154 are employees of LIC and 46 are employees of ICICI Prudential life insurance sector from the Northern region of UP whose responses are deliberate as per an OSI Scale. A sample of 200 insurance professionals of the Indian insurance sector selected through a stratified random sampling method. To interpret the results, regression, ANOVA and comprehensive evaluation were used. The study findings indicate major differences on based on gender, age, academic qualifications, management level, level of work experience, ethnicity and marital status specifically with respect to two organizational stressors, i.e. position uncertainty and role disagreement, so these variables often show significant and negligible disparities. The main constraint of this study is that it has been conducted in UP state alone, may be different from UP's work culture.

Keywords: Occupational Stress, Role Ambiguity, Demographic profile, Role Conflict

1. Introduction

1.1. Role Stress

Role stress have attracted attention of researchers and clarified them as disruptive principles in business management, task tension has drawn researchers' interest [1]. Position can be described as a collection of a person's expectations regarding a social group's role [2] list three main features of roles; (a) roles reflect human and organizational expectations; (b) roles function as distinctions between the person as well as the organization, and (c) roles may help to link the person as well as the association together. Employees can experience stress due to the positions they have performed.

1.2. Role Ambiguity and Role Conflict

Although some dimensions of position stress are listed by researchers, it could be said that they generally focus on role uncertainty and role dispute [3, 4]. Roles may not be clearly defined by managers in some situations, and workers may experience confusion when fulfilling their position. Uncertainty as to a particular role or the job specifications can create confusion in the role. An ambiguity of position may appear when an individual's expectations regarding his / her function remain unclear [2]. Apart from that, based on inconsistent preconceptions from everyone else, or having two or even more roles, employees may experience role conflict. If employees are pressured to meet incompatible expectations and demands

from others or are allowed to play two or more roles at once, this could lead to conflicting roles among employees [5, 6].

1.3. Occupational Stress

Occupational tension today is a huge problem in diverse fields of work. Workers are constantly dealing with difficult conditions such as "overwork, job insecurity, lower job satisfaction rates and lack of choice"[7]. This research seeks to examine the impact of position uncertainty and task tension on the overall work burden of employees who work in both the communal and personal insurance sectors. In reality, any work requiring interactions with people would be more difficult than jobs involving coping with "stuff." Occupational tension prevails in almost any economic sector, whether it be in the service sector, in agriculture or manufacturing. These days it has become a widely visible problem in the insurance sector. In the insurance industries, insurance persons are part of the human resource considered the most valuable assets of the company. Today occupational stress is becoming a main problem as well as a matter of concern for the workers as well as their companies.

1.4. Statement of the Problem

Therefore, to elucidate and construe study findings on work-related pressure, this is necessary to recognize the theoretical framework of occupational anxiety amongst insurance workers that have directed this research. Our emphasis is (OSI), which is measuring total job-related stress by using [8] scale, which will assess the quantum of respondents. Because hypothesis research includes examining different elements of workplace distress as well as its demographic profiles such as gender, age, academic qualifications, managerial level, level of professional experience, religion and relationship status. The research adopts the Occupational Stress Index (OSI) dimensions to help as a baseline for the testing of dimensions as well as hypotheses. The report focuses on addressing the impact of job uncertainty and position tension on average occupational stress amongst the insurance workers as well as their organizational pressure.

2. Literature Review

2.1. The result of Role Conflict as well as Role uncertainty

During the last centuries, the idea of role dispute has also been widely studied. The author in [2] described position dispute could be conceptualized in two ways; 'first in opposition of sent role pressures and second in role forces oppositions. Yet they find out that the alternative produces the latter, so they are primarily concerned with the former. The study by [9] is one of the few to underline an optimistic result of position disagreement. As per their view, contrasting responsibilities will result in a high level of imagination as populace attempt to solve gaps in their outlook. If an individual does not know the power of their position, what activities are anticipated as well as in which way their working would be evaluated, that will eventually show the way to uncertainty in decision-making [10]. It points out that "each place in a recognized management structure must have a specific number of duties for positioning. The researcher [11] study on role uncertainty, found that attempts to decrease position uncertainty may have an impact on work performance, however, they realize that people's observation of position uncertainty, as well as work performance, affects one another. People with a high perception of job uncertainty may start performing well then they recognize. It also points out that people working more complex tasks are supposed to experience more harmful effects of position uncertainty. The reality that role confusion is an inherent component of a more difficult job can explain this [12]. Bedeian et al. in [13] used the scale developed by [10] for the reason of their study. Their learning showed that both position-dispute, as well as uncertainty, were linked to high rates of anxiety caused by work. Their research also shows that both principles are strongly associated with low work fulfillment rates. As per their report, role-conflict and uncertainty on both direct as well as indirect consequences of work attitudes are of much greater importance than anticipated. The researcher's [14] focused on examining the level of position dispute as well as uncertainty in an industrial setting, as well as sought to classify which circumstances are usually marked by a high degree of position dispute as well as uncertainty.

2.2. The Effect of Occupational Stress on Insurance Personnel

Arul et al [15] carried out a study to recognize the work-related stressors among the employees working in an insurance corporation. The result of the study revealed that both men and women are professionally stressed. The findings of the study indicated that factors creating occupational stress among employees specifically, position dispute, Role Ambiguity, and Long Working Hours were indicated as the areas highly reduced the Individual Commitment. Nonetheless, [16] note that Queensland, Australia's private sector employees making twice as many tension statements as public-sector workers did. To assess the substantial variation in their stress levels, [17] investigated 84 public and 143 private-sector employees. They suggest that there is no substantial sector-based disparity between workers, but that there is a huge gender gap, i.e. feminine employees are put under greater pressure compared to men's. In their research paper, [18] conducted a study investigating the internal logic of the ASSET, defining workplace stress problems for workers in an insurance company along with evaluating the associations between work-related pressure, sick health as well as administrative engagement. Ham et al in [19] examine a sample of 559 employees in the public as well as 105 employees in the private sector to evaluate their particular risk profile. They found workers in the communal division experienced more pressures than employees in the confidential industry. In their research paper, [20] investigate the employee satisfaction of workers at general insurance companies in Bangladesh. This study postulates that both good and bad feelings are felt by employees of general insurance companies. Brand et al [21] organized a study to examine the issue of work pressure among older workers in Germany as well as its impact on the age of health and retirement. Various studies have created different outcomes depending on their specific circumstances. Some experiments argue that more stress is placed on public sector workers whereas others say the opposite. The literature review indicates that employment-related anxiety in both the public as well as private sectors is almost identical and that study on this subject an always a trendy area of inquiry.

3. Objectives and Hypotheses

3.1. Objectives

- (i) Analyze the substantial difference in understanding of levels of stress between employees of the public and private sectors;
- (ii) evaluate the effect of cultural-demographic factors on levels of stress of employees;
- (iii) (iii) Assess the impact of uncertainty of position and disagreement on stress at work.

3.2. Hypothesis

- H01: There's no major difference between various age groups of workers in OSI.
H02: There's no substantial dissimilarity for workers of separate relationship status in OSI.
H03: There is no big difference between the men and women workplace classes of OSI.
H04: OSI is not significantly different for workers with various academic backgrounds.
H05: There is no substantial differentiation between workers of different management styles in OSI.
H06: There is no substantial difference in OSI between many workers with varying work experience levels.
H07: There's no substantial difference for workers of different religions in OSI.

4. Research Methodology

Workers from Lucknow, Agra, Mathura and Aligarh, Uttar Pradesh form as subjects employed in the various branches of LIC as well as ICICI Prudential mainly based in Northern India. In all the researcher addressed 250 workers to whom the assessments were circulated, of whom in all respects 200 were provided finally. So the specific sample was 200. The respondent's response rate was 80 percent which is shown in following table.

Table 1: Questionnaire Distribution along with Response Rate

S. No.	Name of District/ State	Distributed Questionnaires	Usable, Returned as well as completed questionnaires	Response Rate (%)	Methodology adopted in Distributing Questionnaires
1	Aligarh	75	66	78	Field work
2	Agra	45	35	88	Field Work
3	Lucknow	75	64	85	Field Work
4	Mathura	55	35	63	Field Work
		250	200	80	

Data was collected using the work-related Stress Scale [8]. The scale is made up of 46 items, each to be rated on the 5 point scale. Of the 46 things 28, 'Right-Keyed' and 'Fake-Keyed' are the last 18. The elements apply to almost all specific elements of the job size that create pressure in some manner or another, like as task exhaustion, position uncertainty, role dispute, unfair community and political pressure, personal responsibility, involvement, impotence, weak peer connections, inherent, poverty, low status, difficult conditions of employment and unprofitability. The sampling suitability metric by Kaiser-Meyer-Olkin (KMO) is a pointer used to analyze the adequacy of factor evaluation, meaning that values below 0.5 along with 0.7 are average, values between 0.7 as well as 0.8 are fine, values between 0.8 and 0.9 are excellent as well as values above 0.9 are outstanding. Kaiser-Meyer-Olkin Scale of sampling sufficiency is 0.817 for the present research, which comes within the spectrum of being big: there is a trust that this factor measure is sufficient for the current study and shown in following table.

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.817
Bartlett's Test of Sphericity	Approx. Chi-Square	8.540E3
	Df	1035
	Sig.	.000

Using descriptive statistics, the data gathered from 200 participants on workplace tension on 12 OSI subscales were analyzed. The influence of workplace stress was examined in the present study. ANOVA t-test, the Descriptive Statistics, tests the influence of the different dimensions on one another.

5. Background of the study

5.1. Insurance

This is a legal agreement that prevents the populace from the economic costs arising from loss of life, health, litigation or harm to property. This offers people and families with a way to deal with the dangers they encounter in daily life. Public buy insurance agreement from a number of insurance companies named schemes. LIC was formed in 1956 as two hundred insurance firms as well as provident societies merged. From then, they were amongst India's most trusted brands delivering insurance solutions across their vast network of brokers and dealers to even the remotest corners of India. The private sector was only invited into the Indian insurance sector in 2001. Also, the involvement of 22 other life insurance companies LIC has retained its influential leadership position. LIC is India's biggest life insurance company with immense reach in both urban and rural markets. ICICI, on the other side, is a mutual venture between ICICI Bank, a leading financial giant as well as prudential regulation, a leading international economic services corporation with its headquarters in the UK.

6. Results and Discussions

6.1. Testing of the Occupational Stress Index

The Occupational Stress Index (OSI) scale created by following [8] and calculated the level of work pressure experienced by communal as well as personal life insurance workers as arising from a variety of constituents as well as circumstances of their jobs. The scale elements apply to many of the related mechanisms of the everyday authorized work of a government official which can potentially cause tension.

Table 3. Mean Scores, Standard Deviation and Rank of Twelve Dimensions of OSI

Code	Mean Score SD and Rank					
	LIC			ICICI Prudential		
RO	3.2152	0.51332	5	3.1634	0.53092	5
RA	2.7679	0.55661	11	2.7688	0.64576	11
RC	3.0236	0.54213	10	3.0479	0.62917	10
UGPP	3.1197	0.60802	8	3.2626	0.74441	3
PFR	3.2280	0.74866	4	3.1584	0.83933	6
UP	3.3627	0.70359	3	3.4707	0.80208	1
PL	3.1683	0.64327	7	2.9816	0.65991	8
PPR	3.5678	0.45164	2	3.2161	0.52737	4
IIMP	3.7431	0.46806	1	3.3583	0.52756	2
LS	2.5898	0.72315	12	2.9503	0.57909	9
SWC	3.1219	0.58352	6	2.9964	0.56443	7
PT	3.0988	0.97491	9	2.5285	0.79028	12
OS	3.1458	0.33897		3.1430	0.36581	

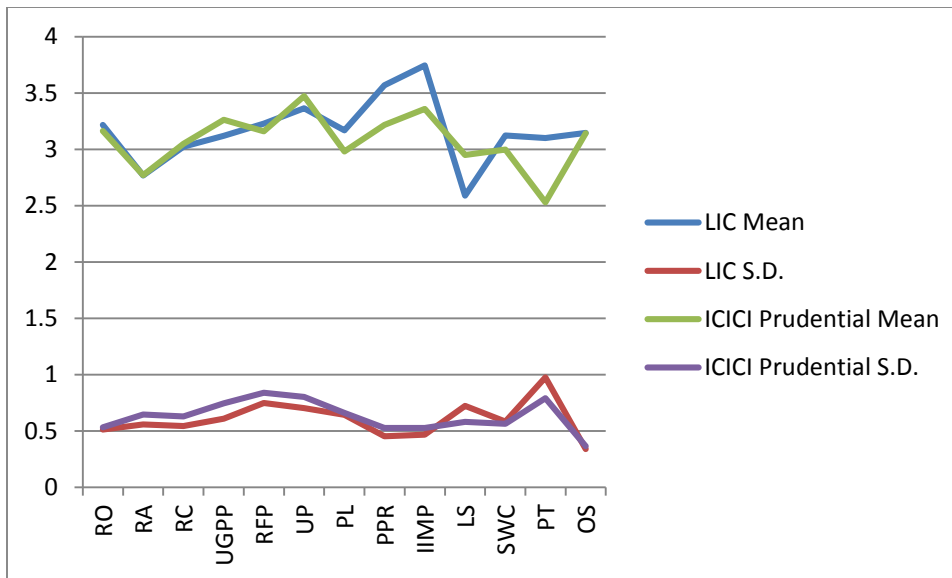


Figure 1. Line Diagram Showing the Mean and S.D. value of various Attributes of LIC and ICICI Prudential Life Insurance Sector

To rank a variety of strain problems, we determine their mean values along with standard deviations, followed by that of the total OSI scale. Table 3 shows that all 12 person stressors induce modest stress levels amongst the sampled employees. The average value of total work tension is (3, 1458) which means that workers experience reasonable levels of total OSI. Intrinsic impoverishment's maximum mean value is (3, 7431), meaning that workers are the most vulnerable to this stressor. In the Public (LIC) Life Insurance market the highest quality deviation ratio of 'Unprofitability' is (.97491). On contrary, the value of 'Under

Participation' is (3.4707) as well as standard deviation value of 'Responsibility of Persons' is (.83933), suggesting that certain groups understanding anxiety on account of 'Responsibility for Persons' as well as 'Under Participation' more than others. While the lowest mean scores compute (2.5898) in 'low status' in LIC and (2.5285) in 'Unprofitability' in the ICICI insurance sector.

6.2. Testing of Hypothesis

We perform a t-test as well as ANOVA test on the survey in order to examine the impact of social and economic-demographic factors on the anxiety levels of the workers. The latter assists in determining the disparity between age groups in overall tension. The following table shows a significant age factor. H01, which indicates that with the sig the anxiety levels of workers of people of different ages are significantly different.

Table 4: Shows Impact of Socio-Demographic Factors on OSI

Hypothesis	Stress OSI	Demographic Variables	Significant Value	Remarks
H01	Age		0.001	Rejected
H02	Marital Status		0.143	Accepted
H03	Gender		0.000**	Rejected
H04	Qualifications		0.000**	Rejected
H05	Level of Management		0.002	Rejected
H06	Level of work experience		0.000**	Rejected
H07	Religion		.434	Accepted

Note: ** = significant at 99-percent confidence level.

Source: Authors' calculations

Likewise, here we used the ANOVA test to examine the effect of gender on overall anxiety levels of employees. As per (Table 4) showing, there is a substantial variance in OSI between a male and a female group. Thus, H03, which indicates that there is major dissimilarity in OSI between male and female groups with the sig. value 0.000, is not an acceptable hypothesis. On the other hand, as per the above table shown, that there's substantial variance in OSI amongst groups with various levels of academic qualification groups. Thus, H04, which indicates that there is a momentous disparity in OSI amongst groups with various educations with the sig. value 0.000, is not an acceptable hypothesis. In the case of levels of management and work experience, there is noteworthy differentiation in OSI amongst groups with a variety of levels of management in addition to experience. Thus, H05 and H06, which indicate that there is a major disparity in OSI among groups with various levels of management and experience with the sig. value 0.002 and 0.000, are not an acceptable/ rejected hypothesis. From the religious point of view, there is notable major disparity in OSI among LIC along with ICICI insurance sector employees. Thus, H07, which indicates that there is no major disparity in OSI in case of religion with the sig. value 0.434, is an acceptable hypothesis. Therefore, H01, H03, and H04 these are not an acceptable hypothesis, because significant value is less than 0.05 (95 Percent Confidence Interval) i.e. 0.001, 0.000, 0.000, 0.002 and 0.000 That suggests that there is a substantial difference in the insight of employees in average professional pressure and five socio-demographic factors, i.e. age, class, education, level of management and degree of professional experience, are rejected between communal (LIC) or personal (ICICI Prudential) Life Insurance Sectors stands null hypothesis H01, H03, H04, H05 and H06, and an alternative is dismissed. On the other side, H02 and H07 are an appropriate explanation because a meaningful meaning reaches 0.05 (95 percent internal confidence) i.e. 0.143 and 0.434 suggesting that there is no substantial difference in worker experience of total workplace tension and two of the socio-demographic factors i.e. marital status, as well as faith between public (LIC) and private (ICICI) Life Insurance Sectors stands null hypothesis H02 and H07, are accepted and alternative hypothesis Ha2 and H07 are not needed hypothesis.

6.3. Regression Analysis

We consider that total stress, i.e., TS, is a dependent variable whilst its other dimensions— RO, RA, RC, UGPP, RFP, UP, PL, PPR, IIMP, LS, SWC, PT — are independent variables that produce total stress. A sample regression analysis shows that the modified R² value is 99.1, i.e., independent variables (stressors) describe 99.1 percent of the variance in the contingent TS variable. In fact, the important coefficient value of all measurements is 0.000, which indicates that the independent variables all have a major impact on the dependent variable TS.

The regression equation takes the form

$$y = ax_1 + bx_2 + cx_3 + \dots + jx_{10} \dots\dots\dots(1)$$

Based on the analysis, total stress (TS) is written as

$$TS = 0.144 RO + 0.142 RA + 0.144 RC \dots\dots\dots + 0.224 PT$$

Table 5. Showing Regression Results

Stressors	Beta Value	Significance Value
Role Overload (RO)	0.144	0.000**
Role Ambiguity (RA)	0.142	0.000**
Role Conflict (RC)	0.144	0.000**
Unreasonable Group & Political Pressures (UGPP)	0.135	0.000**
Responsibility For Person (RFP)	0.190	0.000**
Under Participation (UP)	0.167	0.000**
Powerlessness (PL)	0.163	0.000**
Poor Peer Relations (PPR)	0.115	0.000**
Intrinsic Impoverishment (IIMP)	0.109	0.000**
Low Status (LS)	0.174	0.000**
Strenuous Working Condition (SWC)	0.159	0.000**
Profitability (PT)	0.224	0.000**

Note: **= Significant at 99 percent Confidence Level

Source: Authors Calculations

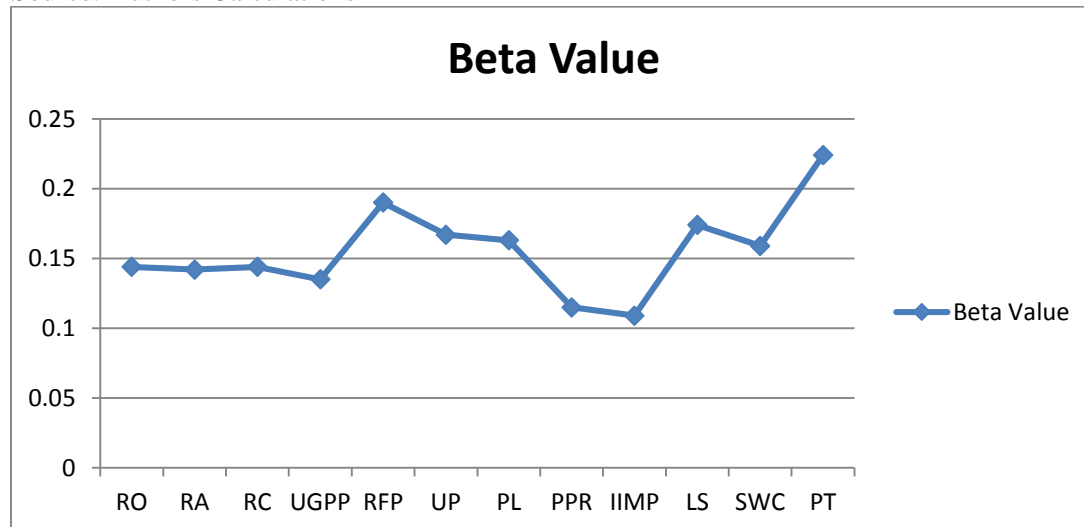


Figure2. Line Diagram Showing the Beta Value of various Dimensions of OSI

6.4. Testing of Role Ambiguity

Research viewed by the investigator as workers in mutually the communal and personal life insurance industries is a lesser amount of pressure on account of the non-availability of apparent information about

the various aspects of employment, occupation role, poor work preparation, ambiguous peers and subordinates aspirations. Both considerations are however secondary sources of tension. But pressure is high between employees in the life insurance business, both public and private, as they feel that authorities obstruct their jurisdiction as well as working ways. In the case of role ambiguity, this table shows the level of significance of all the socio-demographic factors like gender, age, educational qualification, and level of management, level of experience, spouse and religion. We used here ANOVA test to find the major disparity in the perception of insurance employees of both insurance sectors in respect of 'Role Ambiguity'. Therefore, in terms of socio-demographic factors, we analyzed the significant difference among the groups. So, sig. value of gender, age, educational qualification, level of experience, spouse and religion showing .193, 0.58, 0.13, .619, .186, .181, that is more than 0.05 (95 Percent Internal Confidence), indicating that there is no substantial disparity in worker observation in the 'Role Ambiguity' job-related Source of stress. In comparison, sig. The meaning of the behavioral indicator management level is .004, which is a smaller amount than 0.05 (95 percent Internal Confidence), and suggests that there is a major differentiation in workplace interpretation in the 'Job Ambiguity' organizational stress factor.

Table 6: Significant value of Socio-Demographic Variables of Role Ambiguity

ROLE AMBIGUITY			Sum of Squares	df	Mean Square	F	Sig.
Gender	Between Groups		2.696	11	.245	1.364	.193
	Within Groups		33.784	188	.180		
	Total		36.480	199			
Age	Between Groups		17.478	11	1.589	1.790	0.58
	Within Groups		166.877	188	.888		
	Total		184.355	199			
Educational Qualification	Between Groups		7.332	11	.667	2.267	0.13
	Within Groups		55.263	188	.294		
	Total		62.595	199			
Level of management	Between Groups		17.261	11	1.569	2.615	.004
	Within Groups		112.819	188	.600		
	Total		130.080	199			
Level of Experience	Between Groups		6.132	11	.557	.821	.619
	Within Groups		127.688	188	.679		
	Total		133.820	199			
Marital Status	Between Groups		5.830	11	.530	1.379	.186
	Within Groups		72.250	188	.384		
	Total		78.080	199			
Religion	Between Groups		3.271	11	.297	1.388	.181
	Within Groups		40.284	188	.214		
	Total		43.555	199			

6.5. Testing of Role Conflict

It is perceived as the position dispute trend occurs due to the presence of difficulties on the part of workers to adapt to the excessive political as well as company demands, numerous compulsions to work involuntarily with less tension in both the communal as well as personal life insurance industry. On the other side, workers with formal rules as well as directives experience greater tension by ensuring collective cohesion, breaches of standardized protocols and policies. In the case of role conflict this table showing the level of significance of all the socio-demographic factors like gender, age, educational qualification, level of management, level of experience, spouse and religion. We used here ANOVA test to find the major disparity in the perception of insurance employees of both insurance sectors in respect of 'Role Conflict'. Therefore, in terms of socio-demographic factors, we analyzed the significant difference among the groups.

So, sig. value of gender, age, educational qualification, level of experience and spouse showing .008, .004, .027, .022, .041, which is less than 0.05 (95 Percent Confidence Interval), this shows that there is a big disparity in worker perception in the 'Role Conflict' job-related Source of anxiety. In contrast, sig. The importance of management, as well as religion levels, is 0.066 and 0.691, more than 0.05 (95 percent Internal Confidence), suggests that there is no large differentiation in employee perception in the 'Role Conflict' job-related Stress Factor.

Table 7: Shows the Significant value of Socio-Demographic Variables of Role Conflict

ROLE CONFLICT		Sum of Squares	Df	Mean Square	F	Sig.
Gender	Between Groups	5.253	14	.375	2.223	.008
	Within Groups	31.227	185	.169		
	Total	36.480	199			
Age	Between Groups	28.524	14	2.037	2.419	.004
	Within Groups	155.831	185	.842		
	Total	184.355	199			
Educational Qualification	Between Groups	7.926	14	.566	1.916	.027
	Within Groups	54.669	185	.296		
	Total	62.595	199			
Level of management	Between Groups	14.575	14	1.041	1.667	.066
	Within Groups	115.505	185	.624		
	Total	130.080	199			
Level of Experience	Between Groups	17.378	14	1.241	1.972	.022
	Within Groups	116.442	185	.629		
	Total	133.820	199			
Marital Status	Between Groups	9.380	14	.670	1.804	.041
	Within Groups	68.700	185	.371		
	Total	78.080	199			
Religion	Between Groups	2.425	14	.173	.779	.691
	Within Groups	41.130	185	.222		
	Total	43.555	199			

7. Conclusion

This research has leads us to conclude that personnel working in the insurance sector feel slightly more stressed as compares to other sectors. As per our study showing that insurance professionals are feeling modest stress level, of which they are subject to 'Intrinsic Impoverishment' in LIC and 'Under Participation' in ICICI Prudential the most affecting variable and on the other hand, 'Low Status' in LIC and 'Unprofitability' in ICICI Prudential life insurance sector are the least affecting variables. Therefore, there is no big difference between communal along with personal sector workers in average workplace tension. Our assessment of the impact of different socio-demographic factors on two occupational stressors, i.e. role confusion and role conflict, shows that age, marital status, gender and academic qualifications, level of management, level of professional experience, religion have a substantial or negligible impact on the work anxiety levels of the workers. These tests support the findings of several previous studies [22] noted that decision-making factors, under time stress is regarded as an adverse effect to elicit unqualified choices. On the other hand, unwise actions due to role conflict and ambiguity of role may consequence in work stress as well as time stress due to the time shortening [23]. Eventually, it was clear to assume that an improvement in position tension and task uncertainty causes multiple malfunction effects on job stress and decline in coordination efficiency, further stressing the organizational efficacy of the work.

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