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Golden Research Thoughts



METHODOLOGICAL PERSPECTIVE OF DEVELOPMENT AND VALIDATION OF AN INSTRUMENT FOR MEASURING THE ROLE STRESSORS OF BANK EMPLOYEES

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ABSTRACT

ole stress and its consequences have been observed in all sectors, industries and organizations and one such industry which has undergone massive changes over the last few years is the banking industry. There are many instruments available to measure the role stressors. However, due to the influence of culture and the psychological situation of employees in particular job, such instruments of role stressors cannot be similarly used to measure the role stressors of all other sectors of employees. This article describes the development and validation of a new instrument to measure the role stressors of bank employees. The researcher developed an initial scale of 78 items and subjected to a pilot study among 60 bank employees to prove the reliability and validity of the construct, resulting in a final scale of 58 items for measuring the 8 constructs of role stressors of bank employees. The reliability values, content validity and construct validity indices were quite satisfactory for all items in the scale and ensured the unidimensionality with good model fit indices for all the 8 constructs of role stressors. The study also checked the multivariate data analysis assumptions and hence proved the normality, homogeneity and multicolinearity for the 8 constructs of role stressors of bank employees. Thus the study provides a detailed methodological perspective for developing and validating an instrument in social science research.

KEYWORDS: *Reliability,* Unidimensionality, Validity, Normality, Multicolinearity.

INTRODUCTION

In day to day life, bank employees experiences a variety of stress, resulting in various outcomes, which are either favorable or unfavorable. Role stressor is a condition arising from the interaction of people and their jobs and characterized by changes within the people that force them to deviate from their normal functioning. It is a harmful physical and emotional response that occurs when there is a mismatch between the job demands and the capabilities, resources or needs of the worker (Sreelatha, 1991)1. Bank employees experience stress in their day to day life from

the highly demanding interactions with the customers that are continuously assessed and monitored by the management and such condition produces repetitive and stressful work role among the employees (Tilottama Azad, 2014)2. Thus role stressors are likely to cause the bank employees to adopt a depersonalized approach to their customers and become less focused on their work which tends to cause errors. In turn making mistakes leads to increase number of financial negligence such as overstating and understating the daily closing balance of cash, wrong posting of entries, and mismatch in the records of non- performing assets and overstated targets to employees cause severe impact on both the professional and personal life of an employee (Issac Amigo et al., 2014)3. Role stressors were significantly related with work life balance (Shahnaz Aziz & Jamie Cunningham, 2008)4 When an employee experience high level of stress, they may lack the balance between the work and personal life and may fail to fulfill the responsibilities with minimum conflict and maximum satisfaction. The effect of role stress on work life balance also reduces the job satisfaction and human relations within the organization (Frone et al., 1994)5.

Research related to the sources of stress, causes and consequences of stress and stress management has proliferated during the past two decades, yielding various conceptualizations and measures. There are numerous scales to measure role stressors and they differ in their conceptual frameworks and measuring approaches (Srivastava & Sinha (1983)6, Sharma (1987)7, Shilpa Sankpal et al., (2010)8, Shalini Srivastava & Nidhi Srivatava (2011)9, Kakoli Sen (2013)10). This paper describes the process of development and validation of an instrument for measuring the role stressors of bank employees.

CONCEPTUAL FRAMEWORK

Job burnout is a response to various role stressors such as role expectation, role conflict, role ambiguity, role stagnation, role overload, repetitive work, work tension and resources inadequacy (Forgarty et al., 2000)11. Role expectation is a kind of stress generated by the conflicting demands from superior, subordinates, peers in the organization and from the customers. This may lead to depersonalization among the employees (Radha.R.Sharma, 2007)12. Role conflict has been found to be an antecedent of burnout that is being experienced by the employees due to gaps between their organizational needs and customer expectation and it also arises due to which an employee occupies more than one role in the organization (Brief & Aldag, 1976)13. Role ambiguity is a stressful condition caused by an employee's confusion concerning expectations from the roles and responsibilities in an organization (Low et al., 2001)14 and they will be conducive to the feeling of burnout. When an employee gets promotion, he enters into new role but he faces exhaustion and depersonalization due to lack of experience in new role and in turn causes role stagnation which led to severe role stress (Dov Zohar, 1997)15. High level of role overload is associated with higher levels of job burnout in which an employee experience an increased work load due to their highly demanding position (Schick et al., 1990)16 in the organization. Employees also feel emotionally and physically exhausted due to the repetitive nature of work (Stranks, 2005)17 in the organization. Low personal accomplishment from the negative feeling of job performance ultimately creates work tension among the employees (Lusch et al., 1990)18. Lack of information and resource inadequacy due to the ambiguity in performing the role effectively creates burnout among the employees (Ugur Yavas et al., 2013)19. All these factors contribute to job burnout with which an unpleasant situation is arising in the process of interaction between employee and work environment that threatens the person to deviate from the normal functioning (Mulki et al., 2007)20.

OBJECTIVES OF THE STUDY

- 1. To check the reliability for the construct of role stressors of bank employees.
- 2. To validate the constructs of role stressors of bank employees.
- 3. To check the normality, homogeneity and multicolinearity of the data collected from the bank employees.

METHODOLOGY OF THE STUDY

The study focuses on the development and validation of an instrument to measure the role stressors of bank employees. The study deals with the methodological perspective and hence it is exploratory in nature. For the purpose of pilot study, researcher collected the primary data among 60 bank employees in Kerala (30

respondents from public sector bank and 30 respondents from private sector bank) with the help of structured questionnaire. The pilot study ensures the miniature of the main study and helps to check the feasibility of the study and also test the appropriateness of the questions included in the questionnaire. This shall ensure that the construct included in the questionnaire shall capture the necessary data needed for the research (Malhotra, 2005)21. The researcher developed an initial scale of 78 items for measuring the 8 constructs of role stressors of bank employees such as role expectation, role conflict, role ambiguity, role stagnation, role overload, repetitive work, resource inadequacy and work tension with five point Likert scale: Strongly agree (5), Agree (4), Neutral (3), Disagree (2) and strongly disagree (1). The researcher also adopted Maslach Burnout Inventory (1986)22 for measuring the job burnout as the dependent variable of the study. The reliability of the collected data were ensured through reliability analysis and validated with the help of Confirmatory Factor Analysis. The study also checked the multivariate data analysis assumptions such as normality with the help of Kolmogorov-Smirnov test, homogeneity by using Levene test and multicolinearity by using Collinearity Statistics.

RESULTS AND DISCUSSIONS

Reliability for the constructs of role stressors of bank employees

Reliability means the ability of measuring instrument to give accurate and consistent result. It measures the relative absence of errors in a measuring instrument, as less the error the more stable and more accurate the data (DcVon et al., 2007)23. Internal consistency is one of the methods to measure the scale reliability by assessing the commonness of a set of item that measure a particular construct and here the researcher used the Cronbach's alpha to test the internal consistency in measuring the scale. If the Cronbach's alpha is more than 0.7, the scale is reliable.

Construct	Cronbach's alpha (α)			
Role Expectation	0.806			
Role Conflict	0.841			
Role Ambiguity	0.826			
Role Stagnation	0.765			
Role Overload	0.829			
Repetitive work	0.846			
Resource inadequacy	0.847			
Work Tension	0.721			

Table: 1 Assessment of Construct Reliability for Role Stressors Scale

Source: Computed from primary data

It is identified that the Cronbach's alpha for all the constructs of Role Stressors is higher than 0.7, which shows an internal consistency among the items in the scale. So, all the constructs are reliable and fit for further analysis.

Validity for the constructs of role stressors of bank employees

Validity testing means testing the instrument whether it has ability to measure what it intends to measure. The two forms of validity testing are 1) Content validity and 2) Construct validity.

Content Validity

The research instrument consists of a comprehensive list of items for the constructs of role stressors of bank employees such as role expectation, role conflict, role ambiguity, role stagnation, role overload, repetitive work, resource inadequacy and work tension from the extensive review of literature. After generating the required variables, the next step is to ensure that the statements included in the research instrument is easily

understandable and commands the required content validity (Yaghmale, 2003)24. For this, a careful validation process was employed. The instrument was first given to three research scholars and their remarks about the questionnaire were obtained. Next, three professors who were experts in the field of statistics, management and commerce were requested to examine the instrument and their suggestions were recorded. These suggestions were given due consideration and the variables included in the questionnaire were added, deleted and suitably modified. Thus questionnaire content validity was confirmed based on the opinion and suggestion of the subject experts and some of the following changes were made to make the questionnaire clear and more understandable and purposeful:

a. Two new statement in respect of role expectation were added

b. Two statements about role stagnation and work tension were deleted

The changes were incorporated after extensive consultations with subject experts and by exercising due diligence to ensure that the objectives of the research shall be effectively and efficiently accomplished by the data collection through administering the instrument.

CONSTRUCT VALIDITY

Construct validity denotes the extent to which the constructs used for the study actually measure the intended performance in comparison to the intended measurement standards (Herl et al., 1996)25. It includes Unidimensionality, Convergent Validity, Composite Reliability and Divergent Validity.

Unidimensionality

Unidimensionality explains whether all items are measuring a single theoretical variable or construct. Multiple goodness of fit index is used to test the unidimensionality. Thus, the goodness of fit is calculated through Confirmatory Factor Analysis (CFA) and the main measures for goodness of fit are explained below:

- + The Root Mean Square Error of Approximation (RMSEA) measures the goodness of fit and as a general rule of thumb the value 0.0 indicates exact fit, less than 0.05 indicates good fit, from 0.08 to 0.10 indicates mediocre fit, greater than 0.10 indicates poor fit (Browne and Cudeck, 1993)26.
- + The Root Mean Square Residual (RMR) value is smaller for good models (Tabachnick, B.G. and Fidell, L.S. 2007)27.
- + While there are no hard rules for Parsimony Adjusted Fit indices such as Parsimonious Normed -Fit Index (PNFI) and Parsimonious Comparative Fix Index (PCFI) noted that it is possible to obtain goodness of fit within the 0.50 region, while other goodness of fit indices achieve values over 0.90 (Mulaik et al 1989)28.
- + For model fit the Goodness of Fit Index (GFI) and (Adjusted Goodness of Fit Index) AGFI values should be greater than 0.95 (Tanaka & Huba, 1985)29.
- When the value of NFI, the normed fit index or Bentler-Bonett normed fit index (1980)30, is above 0.8 or 0.9 they are recommended for model fit and if the value is 1.0, it indicates a perfect fit of the model to the data (Bollen, 1989)31.
- + In case of CFI, comparative fit index should be above 0.90 (McDonald & Marsh, 1990)32.



Confirmatory Factor Analysis for the constructs of role stressors

Table: 2 CFA factor loadings for Role Stressors Scale

Label	Statements of Role Stressors Scale	Factor
		Loadings
RE2	I am not able to satisfy the conflicting demands of my superiors.	0.579
RE3	Other staffs in the branch do not give enough attention and spend time	0.65
	with me.	0.02
RE4	I am not able to satisfy the conflicting demands of my peer and juniors.	0.489
RE6	I feel less interaction among staffs in the branch.	0.468
RE7	I do not know what other staffs in the branch expect from me.	0.613
RE9	I am not able to satisfy the demands of clients.	0.601
RE10	I wish there was no more consultation between my work and other staffs work in the branch.	0.704
RE11	I do not have enough people to work with me.	0.534
RE12	The expectations of seniors conflict with those of my juniors.	0.505
RE13	Even when I take the initiative for discussion or help, there is not much	0 505
	response from other colleagues.	0.505
RC1	My work tends to interfere with my family life.	0.572
RC2	I have various other interests (social, religious) which remain	
1002	neglected.	0.657
RC3	Many functions that should be a part of my work have been assigned to	
IC.J	some other person	0.473
RC5	I cannot maintain the quality of work.	0.594
RC6	My work does not allow me to spend enough attention for my family	
	matters.	0.594
RC7	The work I do in the branch is not related to my interest.	0.73
RC8	My work responsibilities interfere with extra branch works.	0.526
RC10	My family and friends complain that I do not spend time with them due	
IC IU	to heavy work demands.	0.509
RC12	I experience a conflict between my values and what I have done in my	
	work.	0.512
RA1	I am not clear on the scope and responsibility of my job.	0.699
RA3	Several aspects of my work are vague and unclear.	0.827
RA5	My work has not been defined clearly in detail.	0.766
RA6	I do not know the priorities in my work.	0.709

RA8	It is not clear to me what I have to do to get ahead.	0.718				
RA9	I am uncertain about what I am supposed to accomplish in my work.	0.515				
DC1	I am not learning enough in my present work for taking up higher	0.562				
KSI	responsibility.					
RS2	I have less skill to handle the responsibilities of my job.	0.659				
DS3	I am not preoccupied with my present work and responsibility to take	0.483				
1.55	up higher responsibilities.	0.405				
RS5	I am not able to use training and expertise in my job.	0.587				
RS6	I do not have time and opportunities to prepare myself for the future	0.605				
100	challenges of my job.	0.005				
RS7	I have not received right training for my job.	0.746				
RS8	There is very little scope for personal growth in my job.	0.52				
RS9	I feel stagnant in my work.	0.479				
RO3	My work load is too heavy.	0.581				
RO4	I want to take more responsibilities than I am handling now.	0.584				
RO5	I have been given too much responsibility.	0.538				
RO6	I feel overburden in my work.	0.564				
RO7	I have taken pending work to home to complete.	0.573				
RO8	I have to do multi tasking which is very tedious and difficult to manage	0.59				
RW1	I am bored with my job	0.708				
RW2	I am supposed to do the same and repetitive work.	0.675				
RW3	I am not satisfied in doing the same nature of work.	0.793				
RW4	There is no rotation of work in my branch.	0.803				
DW5	There is no chance to know other functions of my branch beyond the	0.699				
K W S	role assigned to me.	0.088				
RW7	I am fed up to continuously sit before the system to do the same work.	0.64				
RI1	I do not have adequate knowledge to handle responsibilities in work.	0.604				
012	I do not get enough information to carry out responsibilities assigned to	0 747				
K12	me.	0./4/				
RI3	I lack the basic necessary facilities in my branch.	0.669				
RI5	I do not get enough resources to be effective in my work.	0.686				
D 17	I do not have enough financial resources to carry out the work assigned	0.679				
KI/	to me	0.078				
WT1	I work under tight time deadliness.	0.571				
WT2	I am expected to do too many different tasks in too little time.	0.651				
WT5	I am afraid to take important decisions.	0.522				
WT6	I am worried while I am dealing with cash transactions.	0.481				
WT8	I am tensed at the time closing the cash transaction.	0.593				
WT9	I am worried at the time of year ending.	0.615				
WT10	I am tensed to carry out cheques and cash from one branch to another	0716				
WIIU	branch					
WT11	I am tensed in meeting my job responsibilities	0.515				

Source: Computed from primary data

Keeping in view the CFA models conducted in the studies of Paré & Tremblay (2007)33 and Nasurdin, Ahmad, & Lin, (2009)34, decided that the factor loading of an item statement must be . 4toObe retained in its respective scale whereas, insignificant and negatively significant/insignificant statements (< .40) were removed from their respective scale.

- Ten statements of Role Expectation such as RE2, RE3, RE4, RE6, RE7, RE9, RE10, RE11, RE12 and RE13 have been retained in the respective scale as its factor loadings are . 4 While three statements such as RE1, RE5 and RE8 found to be insignificant have been removed from their respective scales.
- + Nine statements of Role Conflict such as RC1, RC2, RC3, RC5, RC6, RC7, RC8, RC10 and RC12 have been

retained in the respective scale as its factor loadings are $4\sqrt{2}$ hile three statements such as RC4, RC9 and RC11 found to be insignificant have been removed from their respective scales.

- Six statements of Role Ambiguity such as RA1, RA3, RA5, RA6, RA8 and RA9 have been retained in the respective scale as its factor loadings are

 4 While three statements such as RA2, RA4 and RA7 found to be insignificant have been removed from their respective scales.
- Eight statements of Role Stagnation such as RS1, RS2, RS3, RS5, RS6, RS7, RS8 and RS9, have been retained in the respective scale as its factor loadings are . 4 While one statement such as RS4 found to be insignificant have been removed from their respective scales.
- Six statements of Role Overload such as RO3, RO4, RO5, RO6, RO7 and RO8 have been retained in the respective scale as its factor loadings are

 4 While two statements such as RO1 and RO2 found to be insignificant have been removed from their respective scales.
- Six statements of Repetitive Work such as RW1, RW2, RW3, RW4, RW5 and RW7 have been retained in the respective scale as its factor loadings are

 4 While two statements such as RW6 and RW8 found to be insignificant have been removed from their respective scales.
- Five statements of Resource Inadequacy such RI1, RI2, RI3, RI5 and RI7, have been retained in the respective scale as its factor loadings are

 4 While two statements such as RI4 and RI6 found to be insignificant have been removed from their respective scales.
- Eight statements of Work Tension such as WT1, WT2, WT5, WT6, WT8, WT9, WT10 and WT11 have been retained in the respective scale as its factor loadings are . 4 While four statements such as WT3, WT4, WT7 and WT12, found to be insignificant have been removed from their respective scales.

Indices	CMIN/df	Р	GFI	AGFI	NFI	TLI	CFI	RMSEA	RMR
Model Value	1.214	.302	.998	.983	.997	.998	.962	.019	.021
Recommended Value	<3.0	>0.05	>0.90	>0.90	>0.90	>0.90	>0.95	< 0.05	< 0.05

Table: 3 Result of goodness of fit test for role stressors scale.

CFA model for role stressors yielded a good model fit with acceptable indices of GFI = .998, AGFI = .983, NFI = .997, TLI= .998, CFI = .962, RMSEA = .019, RMR= .021, chi-square = 44.601, CMIN/df = 1.214 and Probability level (p value) = .302 (Anderson and Gerbing, 198835 Hair et al., 199536, Kline, 200537). It is concluded that the factors loaded for all the eight constructs of role stressors is above the prescribed level and thus the constructs ensures unidimensionality.

Convergent Validity

Convergent validity indicates the degree to which consistency is accomplished by the measurement instrument across multiple operationalization. Only those variables with convergent validity should be included for the study. Items with Average Variance Explained (AVE) more than 0.50 possesses convergent validity and all other variables should be dropped (Camphell & Fiske, 1959)38.

Construct	AVE
Role Expectation	0.59
Role Conflict	0.62
Role Ambiguity	0.64
Role Stagnation	0.54
Role Overload	0.51
Repetitive work	0.69
Resource inadequacy	0.72
Work Tension	0.56

Table: 4 Assessment of Convergent Validity for Role Stressors Scale

Source: Computed from primary data

It is identified that the Average Variance Explained (AVE) for all the constructs of role stressors is more than 0.5, that shows the constructs possesses the convergence validity (Nunally & Bernstein, 1978)39.

Composite Reliability

Usually, the Cronbach coefficient is used to assess the reliability of survey instrument. Only if the Cronbach reliability value exceeds 0.70, the instrument shall be treated as reliable. On the other hand, it has been observed that Cronbach value does not provide equal weightage to all items in the construct and hence the results of reliability may be biased. Thus, an alternative test of composite reliability needs to be carried out.

Table: 5 Assessment of Composite Reliability for Role Stressors Scale

Construct	Indicators	Composite Reliability
Role Expectation	10	0.79
Role Conflict	9	0.82
Role Ambiguity	6	0.71
Role Stagnation	8	0.80
Role Overload	6	0.82
Repetitive work	6	0.76
Resource inadequacy	5	0.74
Work Tension	8	0.84

Source: Computed from primary data

It is observed that the composite reliability of the entire constructs of role stressors is greater than 0.7 which ensures the reliability of the construct is well established.

Discriminant (Divergent) Validity

Discriminant validity denotes the independence of the constructs used for the study. It indicates the degree to which the all the constructs used in the study are distinct among themselves. Constructs studied shall be having discriminant validity if the Variance Explained (VE) value of any two constructs exceeds the square of the correlation among the two constructs (Henseler et al., 2014)40.

Construct	Variance Explained (VE)	Square Correlation(R ²)
Role Expectation Vs. Role Conflict	0.59	0.56
Role Expectation Vs. Role Ambiguity	0.48	0.44
Role Expectation Vs. Role Stagnation	0.60	0.56
Role Expectation Vs. Role Overload	0.54	0.51
Role Expectation Vs. Repetitive Work	0.62	0.59
Role Expectation Vs. Resource Inadequacy	0.42	0.40
Role Expectation Vs. Work Tension	0.48	0.46
Role Conflict Vs. Role Ambiguity	0.53	0.51
Role Conflict Vs. Role Stagnation	0.39	0.38
Role Conflict Vs. Role Overload	0.62	0.61
Role Conflict Vs. Repetitive Work	0.64	0.58
Role Conflict Vs. Resource inadequacy	0.36	0.34
Role Conflict Vs. Work Tension	0.47	0.46
Role Ambiguity Vs. Role Stagnation	0.49	0.48
Role Ambiguity Vs. Role Overload	0.58	0.57
Role Ambiguity Vs. Repetitive Work	0.51	0.50
Role Ambiguity Vs. Resource inadequacy	0.39	0.31
Role Ambiguity Vs. Work Tension	0.69	0.64
Role Stagnation Vs. Role Overload	0.72	0.68
Role Stagnation Vs. Repetitive Work	0.66	0.64
Role Stagnation Vs. Resource inadequacy	0.54	0.51
Role Stagnation Vs. Work Tension	0.60	0.52
Role Overload Vs. Repetitive Work	0.47	0.43
Role Overload Vs. Resource inadequacy	0.60	0.55
Role Overload Vs. Work Tension	0.58	0.51
Repetitive Work Vs. Resource inadequacy	0.63	0.52
Repetitive Work Vs. Work Tension	0.52	0.41
Resource inadequacy Vs. Work Tension	0.49	0.46

Table: 6 Square correlations between constructs

Source: Computed from primary data

It is inferred that the Variance Explained (VE) value in respect of all construct of role stressors is greater than squared correlation of two construct values. Hence, it can be concluded that the research instrument possesses the desired discriminant validity.

Checking the multivariate data analysis assumptions of the data collected from the bank employees

Multivariate techniques have a set of assumptions that based on fundamental statistical theory. Although many assumptions or requirements come into play in multivariate statistical techniques, three of them potentially affect every multivariate statistical analysis (Hair et al., 2010)41 such as Normality, Homogeneity and Multicollinearity

NORMALITY Normality plot



Normality Plot depicts the shape of the distribution of data and diagram of the histogram that compares the observed data with normal distribution. The data come under normal distribution curve and hence, the data set is confirmed to be possessing normality (Epps & Pulley, 1983)42. For probing the normal probability plot, normality of data can be evaluated using statistical tests through Kolmogorov-Smirnov test (Razali et al., 2011)43.

		RE	RC	RA	RS	RO	RW	RI	WT
N		762	762	762	762	762	762	762	762
Normal Parameters	Mean	3.55	3.30	3.54	2.30	1.93	2.33	1.97	2.61
	Std. Deviation	.55	.58	.71	.52	.61	.59	.50	.51
Most Extreme Differences	Absolute	.146	.067	.225	.096	.123	.113	.117	.158
	Positive	.064	.063	.225	.096	.118	.113	.117	.158
	Negative	146	067	196	087	123	074	072	070
Test Statistic		.146	.067	.225	.096	.123	.113	.117	.158
Asymp. Sig. (2-tailed)		.056	.062	.06	.059	.075	.074	.054	.062

Table: 7 One-Sample Kolmogorov-Smirnov Test for Role Stressors

Source: Computed from primary data

It can be inferred that the significant value is greater than 0.05 and it means that data of each construct of Role Stressors are possessing normal distribution properties.

Homogeneity

Homogeneity is another multivariate technique assumption used to check whether the dependent variable demonstrate equal variance existence across the variety of predictor variables (Loevinger, 1948)44. For testing the homogeneity issues, Levene statistic was used.

Construct	Levene Statistic	Sig.
Role Stressors	1.956	0.08

Table: 8 Test of Homogeneity of variance

It can be inferred that the significant value is greater than 0.05 and it can interpret that the constructs does not have any homogeneity issues.

Multicollinearity

Multicollinearity is an important issue when researcher uses more than one independent variable to predict a dependent variable. If there is any relationship among independent variables then multicollinearity problem will be there (Farrar et al., 1967)45. Collinearity Statistics contains Tolerance and VIF (Variance inflation factor). If value of VIF is higher than five and tolerance level is less than 0.2 then it shows the presence of multicollinearity problem (Kumar Krishna, 1975)46.

	Unstandardized		Standardized		Sig.	Collinearity		
Model	Coefficients		Coefficients	Т		Statistics		
	В	Std. Error	Beta			Tolerance	VIF	
(Constant)	.458	.072		6.393	.000			
Role Expectation	.464	.024	.552	19.685	.000	.347	2.878	
Role Conflict	.025	.025	.031	1.018	.309	.286	3.497	
Role Ambiguity	.178	.015	.273	11.558	.000	.489	2.046	
Role Stagnation	.120	.024	.135	4.901	.000	.362	2.765	
Role Overload	.071	.020	.094	3.517	.000	.381	2.623	
Repetitive Work	.126	.027	.161	4.744	.000	.238	4.210	
Resource Inadequacy	.077	.022	.083	3.476	.001	.478	2.091	
Work Tension	.230	.026	.256	8.811	.000	.323	3.098	
Dependent Varia	ble: Job	Burnout						

Table: 9 Multicollinearity among the constructs of Role Stressors on Job Burnout

The multiple regression analysis results serves as testimony to the fact that there is no multicollinearity issues among the constructs of Role Stressors on Job Burnout as the VIF value is less than 5 and tolerance level value is greater than 0.2.

CONCLUSION

It is concluded that the researcher developed an initial scale of 78 items and subjected to a pilot study among 60 bank employees to prove the reliability and validity of the construct, resulting in a final scale of 58 items for measuring the 8 constructs of role stressors of bank employees. The reliability values, content validity and construct validity indices were quite satisfactory for all items in the scale and ensured the unidimensionality with good model fit indices for role stressors scale. The study also checked the multivariate data analysis assumptions and hence proved the normality, homogeneity and multicolinearity for the 8 constructs of role stressors of bank employees. Thus the study provided a detailed methodological perspective by developing and validating a research instrument for measuring the role stressors of bank employees which is highly valid and reliable as it has passed all the tests needed to achieve the reliability and validity of the data in social science research.

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