

THE MEDIATING ROLE OF WORK STRESS BETWEEN WORK-FAMILY CONFLICT AND WORK-LIFE BALANCE ON FEMALE BANK EMPLOYEES

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Abstract

Finding an harmonious balance between work and personal life is a challenge for company management but also a competitive potential. This study investigates the effects of work-family conflict on work-life balance is mediated by work stress as an intervening variable in permanent and married female employees at BRI Kuta Branch. Conducted with a quantitative approach, this study involved 51 respondents using saturation sampling to determine the sample. The data in this research was gathered by a questionnaire and examined using SEM-PLS method with the assistance of Smart-PLS software. The findings proved that there is a negative and significant effect of work-family conflict on work-life balance. Furthermore, Work stress is able to mediate work-family conflicts that have a negative and significant effect on work-life balance of female employees of PT Bank Rakyat Indonesia (BRI) Kuta Branch.

Keywords: Female Employees, Work Stress, Work-Family Conflict, Work-Life Balance

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INTRODUCTION

Human resources are not just a component in an organization, but also a vital asset of the organization that needs to be managed effectively because it is crucial in attaining the overall performance and productivity of the firm¹. Companies have to combine human resource management with their corporate plan because nowadays human resource management has changed from just an administrative task to a critical element in achieving business goals and ensuring employee well-being². Concepts such as *work-life balance* and diversity are increasingly being noticed in the practice of human resources.

In this regard, the company's participation plays a very important role in considering

¹ Indira Takhta Marsyada Viardhillah and Hesty Prima Rini, ‘The Effect of Self-Efficacy, Competence and Training on Employee Performance PT. Petro Oxo Nusantara Gresik’, *Indonesian Journal of Business Analytics*, 3.5 (2023), 1591–1604 <<https://doi.org/10.55927/ijba.v3i5.5464>>.

² Rusdin Tahir and others, *Human Resource Management (A Concept and Implementation for Organizational Success)*, PT. Sonpedia Publishing Indonesia (Jambi: PT. Sonpedia Publishing Indonesia, 2023).

the realization of work-life balance for all its employees³. *Work-life balance* refers to the level of balance between two interests such as life in work and life outside of work where they can have a balanced time and not feel burdened or focused on one thing⁴. *Work-life balance* ensures that each individual dedicates enough time to their work as well as other important aspects of their lives, such as family, hobbies, and involvement in the community⁵. A *work-life balance* policy is a best practice to maintain employee retention and employee job satisfaction⁶.

In this study, employees in one of the banking industry companies that experienced a low *work-life balance* were female employees of Bank Rakyat Indonesia (BRI) Kuta Branch. The phenomenon of *low work-life balance* experienced by female employees at Bank BRI Kuta Branch is reflected in their tendency to often work overtime which can be found in table 1 below:

Table 1. Average Working Hours of Bank BRI Kuta Branch Employees for the period of March 2024

Week	Normal Working Hours (hours)	Realization of Working Hours (hours)	Description
Week 1	40	53.02	Overtime
Week 2	40	53.18	Overtime
Week 3	40	31.68	Normal
Week 4	40	53.22	Overtime
Week 5	40	42.86	Overtime
Average		46.79	

Source: HR Department at BRI Kuta Branch

Table 1 shows that the average employee working hours per week is 46.79 hours. This figure exceeds the standard working hours stipulated in Law Number (No.) 13 of 2003 concerning Labour (Labour Law) Article 77 section 2, which is 40 hours a week for 5 working days. According to the findings of interviews with several female employees, overtime is often carried out outside of regular working hours, including on weekends and during national holidays. For banking employees, overtime is a workload that is

³ Andreani Ratna Sari and Alimatus Sahrah, 'Work Attachment and Workload with Work-Life Balance', *Journal of Psychology*, 19.1 (2023), 32–39.

⁴ Muhammad Fajri Mauludi and Kustini Kustini, 'The Influence of Work-Life Balance and Non-Physical Work Environment on Employee Loyalty in the Millennial Generation', *J-MAS (Journal of Management and Science)*, 7.2 (2022), 472 <<https://doi.org/10.33087/jmas.v7i2.414>>.

⁵ Ihwan Satria Lesmana and others, 'Work Life Balance and Organizational Commitment to Employee Performance at the Tangerang Regency Environment and Hygiene Service', *Indonesian Journal of Economy, Business, Entrepreneurship and Finance*, 3.1 (2023), 154–67 <<https://doi.org/10.53067/ijebeft>>.

⁶ Astrid Hassan and others, 'The Effect of Talent Management and Work-Life Balance on Employee Retention with Mediation of Organizational Support', *Mode*, 34.2 (2022), 158–83 <<https://doi.org/10.24002/modus.v34i2.5966>>; Selly Fatmawati and Sulastris Irbayuni, 'Effect of Work Life Balance and Compensation on Job Satisfaction At Koperasi Setia Bhakti Wanita Surabaya', *Journal of Economics Balance*, 17.1 (2021), 90–101 <<https://doi.org/10.26618/jeb.v17i2.6115>>.

always faced⁷. By continuing to work outside of predetermined working hours, employees feel trapped in a never-ending work cycle, thus sacrificing time for themselves and personally. As a result, it is essential to have a solid understanding of the factors that impact employee's work-life balance, such as *work-family conflict* and work stress. By understanding these factors, organisations can develop strategies and policies to support employees in achieving a healthy balance between their personal and professional lives. This will not only improve employee welfare, but it can also increase productivity, motivation, and overall performance at Bank BRI Kuta Branch.

Work-family conflict is one of the variables that can impact work-life balance. Greenhaus and Beutell were the ones who initially defined work-family conflict, where *work-family conflict* is a condition when there is an imbalance between the relationship between the family and the organization, so that they are unable to carry out one of their duties properly⁸. Based on research by Sedjati et al⁹ and Zahra & Fazlurrahman¹⁰, there is a positive and significant influence between work-family conflict and work-life balance. There is an inconsistency in the findings gathered from the study published by Isa & Indrayanti¹¹ and Halim & Herjyanto¹². They confirm that there is a negative and significant influence between *Work-family conflict* and *work-life balance*. Workers who are experiencing an excessive amount of conflict between work and family are usually more difficult to balance their daily lives outside of work and life at work. When an individual experiences an extensive amount of work-family conflict, they tend to experience conflicts between having to prioritize work or family. This is especially true when they are responsible for providing for their families. On the other hand, when they play the role of mother or father in the family, this becomes a disturbing conflict and

⁷ Vika Shafira Permatasari and Ika Korika Swasti, 'Solidarity Between Employees to Overcome Workload and Work Achievement', *Journal of Management and Business (JOMB)*, 5.1 (2023), 108–29 <<https://doi.org/10.31539/jomb.v5i1.5112>>.

⁸ Devi Rahnjen Wijayadne and others, 'The Role of Work Family Conflict on the Work Performance of Employees of Fast Moving Consumer Goods Companies in Indonesia', *JMBI UNSRAT (Scientific Journal of Business Management and Innovation, Sam Ratulangi University)*., 9.1 (2022), 106–22 <<https://doi.org/10.35794/jmbi.v9i1.37904>>.

⁹ Wahyu Widiatmoko Sedjati, Hardani Widhiastuti, and Arumwardhani Nusandari, 'Work Stress, Family Support, Work-Family Conflict with Work-Life Balance', *Reswara Journal of Psychology*, 2.1 (2023), 1–17.

¹⁰ Fathimatuz Zahra and Hujjatullah Fazlurrahman, 'The Impact of Work Environment and Work Family Conflict on Job Satisfaction With Work Life Balance as Intervening Variable', *International Journal of Economics, Management, Business, and Social Science (Ijembis)*, 3.3 (2023), 713–28 <<https://doi.org/10.59889/ijembis.v3i3.159>>.

¹¹ Muzakar Isa and Nur Indrayati, 'The Role of Work–Life Balance as Mediation of the Effect of Work–Family Conflict on Employee Performance', *SA Journal of Human Resource Management*, 21 (2023), 1–10 <<https://doi.org/10.4102/sajhrm.v21i0.1910>>.

¹² Windra Halim and Andreas Heryjanto, 'Work-Life Balance as a Mediating Effect of Workload and Work-Family Conflict on Life Satisfaction', *Jurnal Manajemen Dan Perbankan*, 8.1 (2021), 51–60.

lowers *the work-life balance*¹³. This condition is faced by female employees of Bank BRI Kuta Branch who are already permanent employees, where most employees are married. Married employees tend to have the potential to experience *work-family conflict* because they have multiple roles.

The misalignment of roles between work and family, as well as the inability to share roles will increase work stress¹⁴. According to Mangkunegara, the concept of work stress refers to the sensation of pressure that employees have when confronted with their work. Work stress is the tension felt by workers because there is an imbalance between career pressure and workers power to complete their work¹⁵. Stress that is too severe to exceed some tolerance limits can be directly related to psychological disorders and feelings of physical discomfort¹⁶. When it comes to the problems that a person may experience at work, stress is one of the most common problems. Work stress is one of the contributing factors that can impact *work-life balance*¹⁷. Employees who feel stressed tend to experience *a low work-life balance*¹⁸. When individuals feel burdened with work affairs and find it difficult to divide time to take care of the family, it can cause work stress that potentially does not achieve *work-life balance* in individuals. Thus, high *work-family conflict* will trigger high work stress, which will ultimately contribute to a decrease in a person's *work-life balance*.

This research adds work stress as an intervening variable in the relationship between the dependent and independent variables which has not been widely researched by previous researchers. In addition, this study primarily examines married female employees among the banking industry. Based on the research gap and the background of the problems that have been raised, this study is anticipated to offer valuable contributions to the existing literature, as well as insight and understanding of how work stress can mediate the influence between work-family conflict and work-life balance. The results from this research are also expected to provide practical implications for

¹³ Iggrea Christianna Pratiwy and Sutarto Wijono, 'Work Family Conflict with Job Performance of Female Employees of Selis Ambarawa', *Indonesian Journal of Women and Children*, 4.1 (2022), 9–15 <<https://doi.org/10.35801/jpai.4.1.2022.41556>>.

¹⁴ Resi Permanasari and Bowo Santoso, 'The Effect of Work Family Conflict, Family Work Conflict on the Work Stress of Female Lecturers of UPN Veteran East Java', *Indonesian Journal of Science Management Research (JRMSD)*, 12.2 (2017), 6.

¹⁵ Timotius Juniko Kriskito and Hesty Prima Rini, 'Work Stress and Job Satisfaction on Employee Performance', *Journal of Management and Business (JOMB)*, 4.2 (2022), 1164–73 <<https://doi.org/10.31539/jomb.v4i2.4477>>.

¹⁶ Moh. Muzaki Al Utsmani and Gendut Sukarno, 'Analysis of Work Stress and Cyberloafing on the Performance of Tuban BKPSDM Employees', *Journal of Management and Business (JOMB)*, 4.2 (2022), 983–95 <<https://doi.org/10.31539/jomb.v4i2.4362>>.

¹⁷ Oktufiani Dwi Wulansari, 'Literature Study: Factors Affecting Work-Life Balance', *Psychopreneur Journal*, 7.1 (2023), 15–28 <<https://doi.org/10.37715/psy.v7i1.3404>>.

¹⁸ Alex Aruldoss, Kellyann Berube Kowalski, and Satyanarayana Parayitam, 'The Relationship between Quality of Work Life and Work Life Balancemediating Role of Job Stress, Job Satisfaction and Job Commitment: Evidence from India', *Journal of Advances in Management Research*, 18.1 (2021), 36–62 <<https://doi.org/10.1108/JAMR-05-2020-0082>>.

companies to develop more effective strategies in managing employee welfare.

RESEARCH METHODS

This study uses a quantitative approach that investigates causality, specifically cause and effect relationships, by utilising numerical data¹⁹. The objective of this study is to establish the cause-and-effect connection between work-family conflict and work-life balance through work stress. The sample was determined using a saturated sampling technique, which includes the entire population of 51 employees. The data was collected by distributing a likert-scale questionnaire via Google Form. The questionnaire was designed based on the indicators described in Table 2 below, ensuring it covers all relevant aspects of the study. The analysis technique applied is SEM-PLS (Structural Equation Modeling-Partial Least Squares), which is supported by the smartPLS 3.0 application. This technique is great for observing complex relationships between various variables and delivers robust results even with smaller sample sizes. As part of this investigation, the findings of the data analysis are utilised to either validate or invalidate the hypothesis²⁰.

Table 2. Research Variables

Variable	Indicator	Source
Work-Family Conflict (X)	1. <i>Time-based conflict</i> 2. <i>Strain-based conflict</i> 3. <i>Behavior-based conflict</i>	Greenhaus dan Beutell
Work Stress (Z)	1. Demands of the task 2. Role demands 3. Organizational leadership	Robbins
Work-Life Balance (Y)	1. <i>Time balance</i> 2. <i>Involvement balance</i> 3. <i>Satisfaction balance</i>	McDonald dan Bradley

RESULT AND DISCUSSION

Measurement (Outer) Model Test

The Partial Least Squares (PLS) test with SmartPLS software was used to test hypotheses in this study. Figure 1 shows the proposed PLS model.

¹⁹ Neil Salkind, 'Quantitative Research Methods', *Encyclopedia of Educational Psychology*, 2016 <<https://doi.org/10.4135/9781412963848.n224>>.

²⁰ Dedi Rianto Rahadi, *Pengantar Partial Least Squares Structural Equation Model (PLS-SEM) 2023*, CV. Lentera Ilmu Madani, 2023.

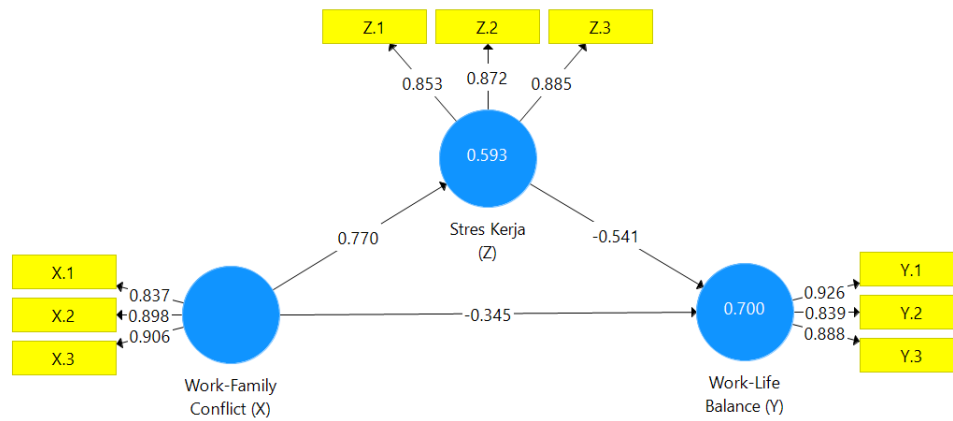


Figure 1. Model PLS

The PLS model presented above represents the indicator's validity by examining the Factor Loading Value between the variable and the indicator. Factor loading refers to the correlation between indicators and variables. A factor loading is regarded valid if it exceeds 0.5. Based on Figure 1, all reflective indicators in the variables *Work-Family Conflict* (X), *Work Stress* (Z), and *Work-Life Balance* (Y) show a *factor loading* greater than 0.50, thus the results of the estimate of all validity are met.

Structural (Inner) Model Test

The R-square value is commonly used as the coefficient of determination to evaluate the inner model in structural modeling. Table 3 shows the R-squared value for this investigation.

Table 3. R-Square Values

	R Square
Work Stress (Z)	0.593
Work-Life Balance (Y)	0.700

Source: Author Data Processing (2024)

Based on Table 3, the model effectively explains the phenomenon of *Work Stress* influenced by *Work-Family Conflict*, as evidenced by an R-Square value of 0.593 or 59.3%. The remaining 40.7% of the variance is accounted for by external variables that were not considered in this study. The model can effectively explain the phenomenon of *Work-Life Balance*, which is impacted by both *Work-Family Conflict* and *Work Stress*, with an R-Square value of 0.700 or 70%. The remaining 30% of the variance is accounted for by external variables that were not considered in this study.

Direct Effect Test

To assess the significant influence between variables, it is necessary to carry out a bootstrapping procedure. It can be said that the influence of the variable is significant if the probability value (p-value) < 0.05 and the t-statistic value > 1.96 (significance level = 5%).

Table 4. Direct Hypothesis Test

	Original Sample	T Statistics	P Values
Work-Family Conflict (X) -> Work-Life Balance (Y)	-0.345	2.613	0.006

Source: Primary Data (2024)

Based on table 4, *work-family conflict* has a negative and significant influence on *work-life balance* with *path coefficients* -0.345 and *T-Statistic* values of 2.613 > 1.96 or P-Values 0.006 < 0.050 indicating that these results are significant and hypothesis acceptable.

Indirect Effect Test

To assess the significance of indirect influence or mediation (intervening), it can be said that there is a mediation effect if the probability value (p-value) < 0.050 and the t-statistic value > 1.96 (significance level = 5%).

Table 5. Indirect Hypothesis Test

	Original Sample	T Statistics	P Values
Work-Family Conflict (X) -> Work Stress (Z) -> Work-Life Balance (Y)	-0.417	3.987	0.000

Source: Primary Data (2024)

Based on table 5, Work stress mediates *work-family conflict* against *work-life balance* with *path coefficients* -0.417, *T-Statistical* values of 3.987 > 1.96 and P-Values of 0.000 < 0.05 indicate that these results are significant so that the hypothesis can be accepted.

The Effect of *Work-Family Conflict* on *Work-Life Balance*

According to Greenhaus and Beutell, *work-family conflict* is a condition when there is a role conflict due to a mismatch between the relationship between the family and the organization, so that their ability to fulfil one of their responsibilities is compromised. Meanwhile, achieving *work-life balance* involves finding an ideal balance between one's professional and personal life, where they can have enough time and not feel burdened or focused on one thing. The findings of this research show that high *work-family conflict* has a contribution to lowering the quality of *work-life balance* of employees. As conflict levels increase, whether it's when work responsibilities interfere with time that should be spent with family, or when family problems affect performance and concentration at work, the lower and more difficult it is for employees to fulfil *work-life balance*.

The most contributing *work-family conflict* indicator in this study is *behavior-based conflict*. *Behavior-based conflict* is a conflict that arises due to differences in expectations for behavior at work and at home. The reality is that female employees of BRI Kuta Branch have difficulty managing their dual roles as employees at work and being mothers for their children as well as wives for their partners, as stated by ²¹ that employees with dual roles tend to have a level of *work-family conflict* high. Female

²¹ Pratiwy, Iggrea Christianna, and Sutarto Wijono, 'Work Family Conflict Dengan Kinerja (Job Performance) Karyawan Wanita Swalayan Laris Ambarawa', *Jurnal Perempuan Dan Anak Indonesia*, 4.1 (2022), 9–15 <<https://doi.org/10.35801/jpai.4.1.2022.41556>>

employees often face difficulties transitioning from assertive roles at work to loving roles at home, causing tension with families. After a long day at work, it can be challenging for individuals to keep up with the emotional demands of their children and husbands, so they often overreact. Behavioral conflicts with spouses or children interfere with the roles of parents and spouses, further reducing work-life balance.

This study's findings are in line with previously published studies conducted by²², which further supports the argument that there is a strong relationship between *work-family conflict* and *work-life balance*. Overall, when *work-family conflict* increases, *work-life balance* tends to decrease. This suggests that the higher the conflict between work and family, the more difficult it will be for individuals to live balanced, fulfilling, productive lives in both their roles at work and at home

The Effect of Work-Family Conflict on Work-Life Balance through Work Stress

Robbins and Judge argue that work stress is a dynamic condition that occurs when an individual is faced with opportunities, demands, or resources related to what the individual wants but the outcome is considered important and uncertain. The findings of this study prove that work stress has a role in mediating the influence between *work-family conflict* and *work-life balance*. Employees who experience high work-family conflict tend to experience increased work stress²³. Work stress lowers work-life balance and reduces employees' ability to fully engage in activities at work and at home, disrupts interpersonal relationships, and reduces satisfaction in both roles.

The most contributing indicator of work stress in this study is organizational leadership. Organizational leadership gives an organization a management style. Some of these parties have the ability to generate an organisational environment filled with tension, dread, and insecurity. The dilemma between fulfilling professional obligations and family responsibilities has become a dual role conflict experienced by female employees at BRI Kuta Branch. An example of a dual role conflict that occurs is when they have to complete a work report while their child is sick. They have difficulty switching from a focused and quick role in the office to a soft, calm role at home. Organizational leadership that has been formed, such as strict supervision by superiors directly through performance and operational checks, creates an environment that emphasizes responsibility and expectations to continue to deliver high performance, thereby increasing employee work stress levels. Work stress caused by work-family conflict reduces the employees' capacity to maintain an harmonious balance between their personal and professional lives has diminished, leading to a lack in their work-life balance.

²² Halim and Heryjanto; Isa and Indrayati; Rita Tri Yusnita and Rina Nurlinawaty, 'Bagaimana Stres Kerja Dan Work Life Balance Pada Pekerja Wanita Memediasi Work Family Conflict Dengan Prestasi Kerja?', *Jurnal Manajemen Dan Organisasi*, 13.3 (2022), 257–69 <<https://doi.org/10.29244/jmo.v13i3.40867>>.

²³ Aruldoss, Alex, Kellyann Berube Kowalski, and Satyanarayana Parayitam, 'The Relationship between Quality of Work Life and Work Life Balancemediating Role of Job Stress, Job Satisfaction and Job Commitment: Evidence from India', *Journal of Advances in Management Research*, 18.1 (2021), 36–62 <<https://doi.org/10.1108/JAMR-05-2020-0082>>

This study's findings are in line with previously published studies conducted by²⁴ reinforcing the argument that work stress explains how and why high *work-family conflict* can reduce *work-life balance*. As conflicts increase, the level of work stress also increase, which ultimately negatively impacts *work-life balance*. Essentially, work stress mediates *work-family conflict* and *work-life balance*.

CONCLUSION

The conclusion of this study shows that *work-family conflict* has a significant negative impact on *work-life balance*, and work stress mediates the influence of *work-family conflict* on the *work-life balance* of employees at PT Bank Rakyat Indonesia (BRI) Kuta Branch. To improve this condition, it is recommended that the management of Bank BRI Kuta Branch focus on managing overtime hours and encourage the use of leave, provide special role management training for female employees who have families, increase the support and supervision of superiors in reducing stress, and conduct further research to understand other factors that affect *work-life balance* more comprehensively, such as organizational culture, leadership, social support, compensation, and work environment.

In addition to the previously mentioned strategies, another valuable recommendation is to develop community support networks for working women. These networks can include establishing a community-based mentorship program that provide essential guidance and support for women juggling career and family responsibilities. Partnering with educational institutions and community organizations to match experienced mentors with younger or less experienced women would foster a sense of solidarity and offer practical advice for navigating these challenges. Additionally, creating corporate partnerships for flexible work solutions can promote remote work options and job-sharing programs. By facilitating pilot programs and case studies, we can showcase the benefits of these arrangements, inspiring more companies to adopt similar practices, thus leading to systemic changes that support work-life balance. Promoting the implementation of family-friendly policies in enterprises, such as offering on-site daycare services or subsidized program for worker's children, can also alleviate the burden on working mothers, allowing them to focus on their careers while ensuring quality care for their children. By fostering a supportive community environment that prioritizes the needs of working women, we can enhance their quality of life, promote gender equality in the professional environment, and contribute to the overall well-being.

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²⁴ Aruldoss, Kowalski, and Parayitam; Destia Feninataya Bahar and Arif Partono Prasetio; Permanasari and Santoso; Aniek Rumijati and Ratya Shafira Arifiani

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