

## The Role of Job Stress on the Effect of Work-Family Relationships on Job Satisfaction

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**ABSTRACT :** This study aims to determine and analyze the direct effect of job stress and work-family conflict on employee job satisfaction, as well as to determine and analyze the role of job stress in the work-family conflict relationship on job satisfaction at Maspion Bank Bali Branch. This research was conducted on Maspion Bank Bali branch employees who are married and have children. The number of samples in this study were 30 respondents. The sampling technique was purposive sampling. Data collection was obtained from the results of distributing questionnaires directly to Maspion Bank Bali branch employees. Analysis of the data in this study using descriptive analysis, path analysis or path analysis, sobel test. The results showed that work-family conflict has a negative and significant effect on job satisfaction, work-family conflict has a positive and significant effect on job stress, job stress has a negative and significant effect on job satisfaction, job stress acts as a mediator in the work-family conflict relationship with job satisfaction of Maspion Bank Bali branch employees.

**KEYWORDS:** *Job stress, Job-Employee Conflict, Job Satisfaction.*

### I. INTRODUCTION

Job satisfaction is the main key to retaining employees (Paoline&Gua, 2019). Employees are competing to show their skills, excellence, and have an important role in their work so that good performance at work will reflect a high level of job satisfaction. Job satisfaction is a positive feeling towards work that results from an evaluation of its characteristics (Robbins & Judge, 2015: 170). Job satisfaction is an important thing that individuals have at work. Each individual worker has different characteristics - different, so the level of job satisfaction is different - different levels of job satisfaction can have different impacts (Robbins & Judge, 2015: 170). The measure of satisfaction is very much based on the reality faced and accepted as compensation for the effort and energy given (Robbins & Judge, 2015: 180). Generating a sense of satisfaction when they work will be very beneficial for employees, because employees will feel at home and will not think of leaving or resigning from the company (Ardiani& Putra, 2017). Increased stress levels for employees can lead to decreased job satisfaction. Job stress has a negative and significant effect on job satisfaction (Prayogi et al., 2019). Job stress has a negative and significant effect on job satisfaction, this indicates that the higher job stress will reduce employee job satisfaction (Utama, 2015).

The factors that influence job satisfaction include psychological factors, social factors, physical factors, and financial factors. Psychological factors are factors that include and relate to employee psychology. Social factors are factors related to a person's or employee's social interactions, be it relationships with superiors or relationships with colleagues. Physical factors are factors related to the physical condition of the employees and the physical conditions of the employees' environment. Financial factors are factors related to employee welfare (Chehrazi&Shafizadeh, 2016). The workload is too excessive compared to colleagues, resulting in employees at Maspion Bank feeling unfairly treated by the company which can affect job satisfaction.

A decrease in job satisfaction can also occur due to the dual role problem felt by employees. Based on research conducted by Afrilia&Utami (2018), work-family conflict has a significant negative effect on job satisfaction. Work-family conflict can be experienced by both men and women, but basically women who work experience more conflict than men, because women have different roles in the family (Handayani et al., 2015) because women are someone who is seen as having an obligation. primary in taking care of his family, and he is required to pay more attention to his family than to his job. Lack of family togetherness and the existence of a conflict between commitment and responsibility to the family are the biggest reasons employees experience work-family conflicts (Liftyawan et al., 2020).

Greenhaus&Beutell (1985) identified 3 (three) main types of work-family conflict, namely time-based conflict (Time-Based Conflict), tension-based conflict (Strained-Based Conflict), and behavior-based conflict (Behavior-

Based Conflict). . The occurrence of work-family conflicts causes employees to experience excessive pressure which can lead to job stress. Conflict has a positive effect on job stress. A positive value defines a unidirectional influence, that is, if the conflict increases, it will be followed by an increase in job stress (Han, 2014). Job stress is a dynamic condition in which individuals are confronted with opportunities, demands, or resources related to what the individual wants and which results are seen to be uncertain and important (Robbins & Judge, 2015: 429). Susono (2004: 5) states that stress has a positive impact and a negative impact. The positive impact of stress at low to moderate levels is functional in the sense that it acts as a driver for improving employee performance. Meanwhile, the negative impact of high level stress is a drastic decrease in employee performance. Stress is a big problem for employees and companies because it is directly related to company productivity. Stress can be experienced by employees due to workloads or long working hours. According to Wong (2010), it is found that managers or employees who experience high stress are associated with high workloads, do not have a good balance between home and work, lack of recognition from organizations, lack of good relationships in the workplace. Job stress has an impact on job satisfaction (Venkataraman & Ganapathi, 2013). The higher the stress felt by employees will affect their job satisfaction. based on research conducted by Yulianto&Harnani (2019) job stress experienced by individuals has an effect on job satisfaction, absence, asking to quit, productive, and attacking. Job stress has a significant negative effect on job satisfaction, which means that if job stress is high, employee satisfaction will be low (Pradita, 2020). Previous research conducted by Sing & Kumar (2015) stated that job stress mediates the relationship between work-family conflict and job satisfaction. This means that job stress affects the relationship between work-family conflict and job satisfaction.

Employees who have their basic values and competencies will feel more satisfied with their work compared to employees who do not have confidence in their values and basic competencies (Robbins & Judge, 2015: 52). The existence of complaints or problems from employees is one response from an employee to dissatisfaction with their work. The consequence of job dissatisfaction is exit (Robbins & Judge, 2015: 52). Maspion bank has a turnover ratio of 10.6 in 2018 and 10.9 in 2019. Employee turnover is said to be normal in the range of 5 - 10% per year and is said to be high if it is more than 10% per year. This means that employee turnover at Maspion bank is quite high. In addition to showing the consequences of dissatisfaction, going out on guard shows that there are personal problems felt by employees.

Based on pre-research through the interview method with six employees of the Maspion Bank branch in Bali, Indonesia who are married (already married), which consists of two people in the teller section, one person in marketing, one person in credit analysis, two people in the general section. The low job satisfaction is due to these four problems, the most dissatisfaction felt by employees is due to salary problems and family conflicts. Employees are not satisfied with the salary they get, while from the family side due to debates about finances, children, and it is difficult to divide their time with the family because employees continue to work outside working hours (overtime) due to the workload given that is too large so that it takes up their time to work. family, Saturdays and Sundays are sometimes used to complete office work. Difficulty balancing work and family matters can lead to work-family conflicts (Work Family Conflict). Work affairs interfere with family life or family affairs interfere with work life which ultimately affects the job satisfaction of both male and female employees.

The situation of employees who have to choose between work and family can cause pressure for them at work. Excessive pressure is one of the factors causing job stress. This is the cause of employees experiencing job stress from personal factors. In addition, the workload given by the company is not in accordance with their abilities so that it can make employees feel stressed at work.

## II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Work-family conflict occurs when the demands of a role in one position interfere with someone's role in another position. A heavy workload can interfere with someone's role at home. On the other hand, if the demands for the role of parent or partner at home are too high, it can also interfere with their role in the office. The higher the work-family conflict that occurs, whether due to work matters brought home, or family matters brought to the office, the person's satisfaction at work will decrease. This is in line with the research results of Rahman et al. (2018) and Mardhika&Dewi (2019) which state that work-family conflicts have a negative and significant effect on job satisfaction. Suartana&Dewi's research (2020) states that work-family conflicts have a negative effect on job satisfaction. Research from Pramita (2017) and Sakawangi (2017) found that family work conflicts have a negative and significant effect on job satisfaction if employees experience conflicts will affect job satisfaction. Research by Ru Hsu (2011), Zito et al (2019) and Armstrong et al (2015) found that the results of work family conflict have a negative effect on job satisfaction.

H1: Work-Family Conflict has a negative and significant effect on Employee Job Satisfaction

Disturbance between the two domains (work and family) naturally affects each other. For example, one employee can work long hours which will interfere with his responsibilities at home (Warmadewi, 2018). The results of research by Kazmi (2017) and Kan & Yu (2016) show that family work conflicts have a positive effect on job stress. Research from Sing & Kumar (2015) also found work-family conflict variables had a positive

influence on job stress at 12 police stations in New Delhi. Research from Ardita et al. (2018), Li et al. (2018) and Rabenu et al (2015) found that family work conflicts have a positive and significant effect on job stress, employees who experience family work conflicts can cause job stress.

H2: Work-Family Conflict has a positive and significant effect on Job Stress

Research conducted by Vasana (2018) states that job stress has a negative effect on job satisfaction. Research conducted by Permatasari&Prasetio (2018) states that job stress has a significant negative effect on job satisfaction. When employee stress increases, employee job satisfaction will decrease. Yasa (2019) and Gunawan (2018) in their research state that job stress has a negative and significant effect on employee job satisfaction. the lower the job stress felt by employees, the higher their job satisfaction in the company. Research from Riaz (2016) &Sheraz et al (2014) also found that job stress has an influence on job satisfaction.

H3: Job Stress has a negative and significant effect on Job Satisfaction

The results of research conducted by Sing & Kumar (2015) where they examined job stress as a mediating variable between work-family conflict on job satisfaction, it was found that job stress mediates the effect of work-family conflict on job stress. Ardita et al. (2018) found that work-family conflict has a negative and significant effect on job satisfaction that is mediated by job satisfaction.

Warmadewi (2018) reveals that the perception of work-family conflict is correlated with job stress and job satisfaction, job stress becomes a mediator of the relationship between perceptions of work-family conflict and job satisfaction. Yani et al. (2016) and Dewi (2020) also found job stress was able to mediate the relationship between work-family conflict and job satisfaction.

H4: Job Stress mediates the effect of Work-Family Conflict on Job Satisfaction.

**III. METHODS**

The location of this research is Maspion Bank which is located on Jl. Diponegoro No. 150, DauhPuriKlod, Denpasar, Bali, Indonesia. The location of this study was chosen because of an indication of low employee job satisfaction due to work-family conflicts and high levels of employee job stress.

The population in this study were 55 employees of Maspion Bank, Bali Branch, Indonesia. The sample used in this study using purposive sampling technique, namely the sampling technique with certain considerations. Based on this understanding, the respondents in this study were 30 employees who were married and had children, both male and female employees and did not enroll branch managers and branch support managers, but 23 employees were not included as samples because these employees had not have a family so that the work-family conflict cannot be felt by the employee. However, it does not deny that the 23 employees can also feel work-family conflicts according to the indicator of lack of available time with family, less time off at work and employees who are not married also feel work-family conflicts such as frequent overtime to finish work that makes employees very lack of rest and lack of time to hang out with family.

Path analysis is used to determine whether a variable is an intervention variable or not. Path analysis is an extension of multiple linear regression analysis, where the development here is the application of the mediating variable. The following is the path analysis equation in this study:

Sub-Structural Equations 1

$$Y1 = \beta2X + e \dots\dots\dots (1)$$

Sub-Structural Equations 2

$$Y2 = \beta1X + \beta3Y1 + e2 \dots\dots\dots (2)$$

Information:

X = Family Worker Conflict

M = Job Stress

Y = Job Satisfaction

$\beta1\beta2\beta3$  = variable regression coefficient

e = error

**IV. RESULTS AND DISCUSSION**

*Path Analysis Results*

The calculation of the path coefficient was carried out using SPSS 20, the results of data processing for regression equation 1 are presented in Table 1 as follows:

**Table 1.Path Analysis 1**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,175	1,838		0,639	0,528
	work-family conflict	0,841	0,131	0,771	6,410	0,000
R1 <sup>2</sup> : 0,595						

F statistic : 41,092

Sig. F : 0,000

Primary Data, 2020

Based on the results of path analysis of the regression equation 1 as presented in Table 1, the structural equation is as follows:

$$M = 0.771 X$$

The value of  $\beta_1$  is a number of 0.771 having a work-family conflict which has a positive effect on job stress, this shows that if the work-family conflict variable increases, the job stress will increase by 0.771. The magnitude of the influence of the independent variables on the dependent variable as indicated by the total determination value (R square) of 0.595 means that 59.5 percent of the variation in job stress is influenced by variations in work-family conflict, while the remaining 40.5 percent is explained by other factors. not included in the model.

**Table 2.Path Analysis 2**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	50,338	2,245		22,427	0,000
	work-family conflict	- 0,549	0,250	-0,333	-2,198	0,037
	Job stress	- 0,882	0,229	-0,583	-3,850	0,001

R<sup>2</sup> : 0,749

F statistic : 40,347

Sig. F : 0,000

Primary Data, 2020

Based on the results of the path analysis of the regression equation 2 as presented in table 2, the following structural equation is obtained:

$$Y = -0,333X + (-0,583) M$$

Based on this equation, it can be concluded that:

The value of  $\beta_2$  is -0.333 means that work-family conflict has a negative effect on job satisfaction, if the work-family conflict variable increases, the job satisfaction variable decreases by -0.333.

The  $\beta_3$  value of -0.583 means that job stress has a negative effect on job satisfaction, this means that if the job stress variable increases, the job satisfaction variable will decrease by -0.583. The magnitude of the influence of the independent variables on the dependent variable as indicated by the total determination value (R square) of 0.749 means that 74.9 percent of variations in employee job satisfaction are influenced by variations in work-family conflicts and job stress, while the remaining 25.1 percent is explained. by other factors into the model.

The value of the coefficient of determination (R<sup>2</sup>) and the error variable (e)

Based on the structure model 1 and structure 2, the final path diagram model can be prepared. Before compiling the final path diagram model, first the standard error values are calculated as follows.

$$Pe_i = \sqrt{1-R_i^2}$$

$$Pe_1 = \sqrt{1-R_1^2} = \sqrt{1-0,595} = \sqrt{0,405} = 0,636$$

$$Pe_2 = \sqrt{1-R_2^2} = \sqrt{1-0,749} = \sqrt{0,251} = 0,500$$

Based on the calculation of the effect of error (Pe<sub>i</sub>), the result of the effect of error (Pe<sub>1</sub>) is 0.636 and the effect of error (Pe<sub>2</sub>) is 0.500. After analyzing e<sub>1</sub> and e<sub>2</sub>, the calculation of the total coefficient of determination is as follows:

$$\begin{aligned} R^2_m &= 1 - (Pe_1)^2 (Pe_2)^2 \\ &= 1 - (0,636)^2 (0,500)^2 \\ &= 1 - 0,404 \times 0,250 \\ &= 1 - 0,101 \\ &= 0,899 \end{aligned}$$

The total determination value of 0.899 means that 89.9 percent of the employee job satisfaction variable is influenced by the work-family conflict and job stress variables, the remaining 10.1 percent is explained by other factors outside the model formed.

*Path Analysis Summary*

The calculation of the effect between variables is summarized in Table 3 as follows.

**Table 3.Direct and Indirect Effects and Total Effects of Work Conflict - Family (X), Job Stress (M), and Job Satisfaction (Y)**

Variable	Direct	Indirect (M) ( $\beta_1 \times \beta_3$ )	Total
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X→ M	0,771	-	0,771
X→ Y	- 0,333	- 0,449	- 0,782
M→ Y	- 0,583	-	- 0,583

Primary Data, 2020

In Table 3, the summary results of the value of each path of direct and indirect influence between variables in each structural equation are generated through path analysis techniques.

#### *Effect of work-family conflict on job satisfaction*

Based on the results of the work-family conflict analysis on job satisfaction, the significance value is 0.037 with the beta coefficient value -0.333. A significance value of  $0.037 < 0.05$  indicates that  $H_0$  is rejected and  $H_1$  is accepted. The results in this study mean that work-family conflict has a negative and significant effect on job satisfaction. This shows that the higher the conflict, the lower the job satisfaction at Maspion Bank Bali branch. Work-family conflict is an interrole conflict (conflict between roles) that arises as a result of roles in work and roles in the family that demand each other to be fulfilled (Kalliath&Kalliath, 2013). The higher the role conflict, the more disturbing the employee's performance will be and their commitment to the organization will also decrease so that the greater the possibility of employee transfer of work (Kusriyani et al., 2016). Work-family conflict occurs when the demands of a role in one position interfere with someone's role in another position. A heavy workload can interfere with someone's role at home. On the other hand, if the demands for the role of parent or partner at home are too high, it can also interfere with their role in the office. The higher the work-family conflict that occurs, whether due to work matters brought home, or family matters brought to the office, the person's satisfaction at work will decrease.

The results of this study are consistent with previous research conducted by Suartana&Dewi (2020), which states that work-family conflicts have a negative effect on job satisfaction. Research from Pramita (2017) and Sakawangi (2017) found that family work conflicts have a negative and significant effect on job satisfaction if employees experience conflicts will affect job satisfaction.

#### *The effect of work-family conflict on job stress*

Based on the results of the work-family conflict analysis on job stress, the significance value is 0.000 with a beta coefficient value of 0.771. The significance value of  $0.000 < 0.05$  indicates that  $H_0$  is rejected and  $H_2$  is accepted. The results in this study mean that work - family conflict has a positive and significant effect on job stress. This shows that the higher the work-family conflict experienced by employees, the higher the job stress of employees at Maspion Bank Bali branch. Work-family conflict is an interrole conflict (conflict between roles) that arises as a result of roles in work and roles in the family that demand each other to be fulfilled (Kalliath&Kalliath, 2013). Employees who are unable to divide or balance time for family and work affairs can cause conflicts, namely family conflicts and work conflicts (Akbar, 2017). Having two roles that must be carried out at once can cause stress (Yurendra&Rasyidah, 2019)

The results of this study are in accordance with previous research conducted by Kazmi (2017) showing that family work conflicts have a positive effect on job stress. Research from Sing & Kumar (2015) also found work-family conflict variables had a positive influence on job stress at 12 police stations in New Delhi. Research from Ardita et al. (2018) and Li et al. (2018) Finds that family work conflicts have a positive and significant effect on job satisfaction, employees who experience family work conflicts can cause job stress.

#### *The effect of job stress on job satisfaction*

Based on the results of job stress analysis on job satisfaction, the significance value is 0.001 with a beta coefficient value of -0.583. The significance value of  $0.001 < 0.05$  indicates that  $H_0$  is rejected and  $H_3$  is accepted. The results in this study mean that job stress has a negative and significant effect on job satisfaction. This shows that the higher the job stress experienced by employees at work, the lower the job satisfaction of Maspion Bank employees, Bali Branch. According to Siagian (2017: 300) states stress is a condition of tension that affects one's emotions, thoughts and physical condition. In general, job stress is more detrimental to employees and companies, these consequences can be in the form of decreased work enthusiasm, high anxiety, frustration and so on (Riyanti&Budiarmo, 2017). Stress triggers can also come from unclear job responsibilities, lack of time to complete tasks, lack of supporting facilities to carry out work and conflicting tasks. Job stress experienced by employees tends to reduce employee job satisfaction.

The results of this study are in accordance with previous research conducted by Vasana (2018) which states that job stress has a negative effect on job satisfaction. Research conducted by Permatasari&Prasetyo (2018) states that job stress has a significant negative effect on job satisfaction. When employee stress increases, employee job satisfaction will decrease. Yasa (2019) and Gunawan (2018) in their research state that job stress has a negative and significant effect on employee job satisfaction. the lower the job stress felt by employees, the higher their job satisfaction in the company.

#### *Sobel test*

The sobel test is an analytical tool to test the significance of the indirect relationship between the independent variable and the dependent variable which is mediated by the mediator variable. The Sobel test is formulated by the following equation. If the Z calculation value is greater than 1.96 (with a confidence level of 95 percent),

then the mediator variable is considered to significantly mediate the relationship between the dependent variable and the independent variable.

The sobel test is calculated by the formula below:

$$Z = \frac{ab}{\sqrt{b^2s_a^2 + a^2s_b^2 + s_a^2s_b^2}}$$

Information:

$$a = 0,771$$

$$s_a = 0,131$$

$$b = -0,583$$

$$s_b = 0,229$$

$$Z = \frac{0,771 \cdot -0,583}{\sqrt{-0,583^2 \cdot 0,131^2 + 0,771^2 \cdot 0,229^2 + 0,131^2 \cdot 0,229^2}}$$

$$Z = \frac{0,449}{0,194}$$

$$Z = 2,314$$

The Z value is calculated as  $2.314 > 1.96$ , which means that job stress is a variable that mediates the effect of work-family conflict on job satisfaction at Maspion Bank Bali branch or in other words, work-family conflict has an indirect effect on job satisfaction through job stress.

*The role of job stress on the effect work-family conflict and job satisfaction*

Based on the results of testing the fourth hypothesis H4, the Z value of 2.314 is greater than the Z table value of 1.96, this indicates that H4 is acceptable, so it means that job stress is able to mediate the effect of work-family conflict on job satisfaction. Another work-family conflict indirectly affects job satisfaction through job stress. With Maspion Bank Bali branch being able to reduce work - family conflicts experienced by employees, it will reduce employee stress at work, so that employees feel low stress, it will increase employee job satisfaction.

The results of research conducted by Sing & Kumar (2015) where they examined job stress as a mediating variable between work-family conflict on job satisfaction, it was found that job stress mediates the effect of work-family conflict on job stress. Ardita et al. (2018) found that work-family conflict has a negative and significant effect on job satisfaction that is mediated by job satisfaction. Warmadewi (2018) reveals that the perception of work-family conflict is correlated with job stress and job satisfaction, job stress becomes a mediator of the relationship between perceptions of work-family conflict and job satisfaction. Yani et al. (2016) and Dewi (2020) also found job stress was able to mediate the relationship between work-family conflict and job satisfaction.

## V. CONCLUSION

Work - family conflict has been proven to positively and significantly affect job stress and job satisfaction, therefore Maspion Bank Bali is expected to reduce the work - family experience of its employees by providing workloads that employees can work according to working hours. Job stress has been proven to positively and significantly affect job satisfaction, therefore Maspion Bank Bali is expected to reduce stress by assigning duties and responsibilities in accordance with the ability of employees. Based on the research that has been done, it can be seen that theoretically, this research as a whole supports several existing theories. This study is expected to provide an empirical contribution to the relationship between work-family conflict variables, job stress and job satisfaction for the development of human resource science. Data processing is carried out by using path analysis techniques to estimate the causal relationship between predetermined variables. This study also uses a sobel test to test the strength of the indirect effect of the work-family conflict variable (X) on job satisfaction (Y) through the job stress variable (M). The results of this study are expected to be used to enrich references and knowledge for students and other researchers who wish to carry out or continue similar research related to work-family conflict, job stress and job satisfaction variables.

*Research Limitations*

The scope of this research is only in the area of Maspion Bank, Bali Branch, so the results of the research cannot be generalized to respondents who are in Maspion Bank branches in other areas. This study uses a questionnaire, so that there are weaknesses in the inaccurate answers and respondents who answer less honestly. The limited time available is lacking due to the covid-19 pandemic causing disrupted accessibility in conducting research. This research can still be developed by changing the subject of this study, because this research will certainly give different results when the variables used as research material are changed. This research is only conducted within a certain period (cross-section), while the environment can change at any time (dynamic), so this research needs to be carried out again in the future.

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