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Investigations of Work-Life Balance and Stress for Working Women in the Indonesian Banking Sector

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ABSTRACT

Purpose: Workloads have substantial impacts on the working woman's identity. The banking sector also exhibits this trend with long working hours, commuting, and potential job stress. This study investigates the possible relationships between work-family conflict, social support toward work-life balance, and job stress from Indonesian female bankers.

Design/methodology/approach: This study obtains data from 197 female workers in the banking sector in Indonesia and constructs a hypothesized path model by maximizing the covariance-based structural-equation modelling with the Lisrel 10.2 software.

Findings: This study reports dynamic results as work-family conflict does not contribute to work-life balance but toward job stress. Furthermore, social support is foundational for the work-life balance but not toward stress. The partial mediating effect is also reported.

Research limitations/implications: This study's predictive power can get further upgrades from a wider participant across the industry. The comparison between genders can clarify this issue's advantages and disadvantages. The social peers' positive support may remedy the work-life balance issue; thus, firms must recognize this problem at their managerial discretion.

Originality/value: This study extends the neglected conjoint effects of work-family conflict and social support to work-life balance, decreasing job stress among working women. The novel finding suggests the absence of conflict in the family-office relationships, indicating that work-life balance requires an update on the office-level policy.

Keywords: Women, Work-family conflict, Social support, Work-life balance, Job stress

I. Introduction

The primary investigation of this article focuses on the working conditions of employees in the formal

sector within the banking industry. The issue concerns team member performance vulnerability, particularly work-related stress and work-life balance disruptions. Empirical evidence demonstrates high stress levels and emotional disturbances among employees due to the demanding nature of their work in striving for performance improvement. Jakarta, Indonesia, is even identified as one of the capitals in the world

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with high burnout levels (ranked 6th) and congested traffic (ranked 5th), as indicated by the sleep junkie's report (sleepjunkie.com). In Indonesia, traditional gender roles might burden women more on managing household responsibilities, childcare, and family obligations alongside their careers. Some workplaces may not have family-friendly policies or flexible work arrangements, making it difficult for women to balance their professional and personal responsibilities. Discrimination and workplace bias affect their career advancement and overall job satisfaction. Affordable childcare, parental leave, and work-from-home options can significantly impact the work-life balance for working women. Efforts to address work-life balance issues and conflict for women in the workforce require a holistic approach involving employers, government, communities, and individuals to create a more inclusive and supportive environment (Prihatini et al., 2022; Sudarso et al., 2022).

Concerns regarding work-life balance extend to all demographic aspects. Generally, men tend to be more easily satisfied with their jobs, while women, on the other hand, are the most affected when balancing their personal and professional lives compared to men (Albertsen et al., 2008). Findings from a study by jobplanet.com on job satisfaction among employees in 35 provinces in Indonesia indicate that men tend to be more satisfied with their jobs than women. However, women, on the other hand, report higher satisfaction with their career progression, salary and benefits, and work-life balance. The data were obtained from a large-scale survey involving 45,850 individuals (Jobplanet, 2016). Despite women's tendency towards satisfaction, their average rating falls within the range of 3.12 on the Likert scale, suggesting a trend towards indecisiveness in their choices. These results also demonstrate a similar data distribution pattern among employees in the banking sector, where they work for a more extended period and under intense pressure for timely presence.

Empirical findings support the existence of work-life balance issues experienced by employees. Bank employees have stress control mechanisms that

can lead to imbalances between work and personal lives (Amazue & Onyishi, 2016). Evidence also indicates that emotional well-being and motivation decrease when employees face disruptions in their work-life balance (Karatepe & Tekinkus, 2006). Therefore, companies must manage work-life balance conditions as they positively impact organizational performance (Beauregard & Henry, 2009; Johari et al., 2016; Khatri & Behl, 2013; Lee et al., 2016; White et al., 2003).

Several relationships between variables have not been thoroughly investigated in previous studies. The direct relationships between exogenous and endogenous variables in this research have received considerable attention; however, the indirect relationships built within the path analysis of the structural model have not presented adequate scrutiny. The influence of work-family conflict and social support on work-life balance as mediating variables and the job stressors of employees can be given as the primary contributions of this paper. This study constructs a path analysis using covariance-based structural-equation modelling to assess the psychological condition of female employees regarding job stress and work-life balance within the banking sector in Indonesia.

II. Theoretical Framework

Work-family conflict refers to a discrepancy between the actual situation and societal expectations, disrupting role performance and ultimately leading to work-related stress (Greenhaus & Beutell, 1985). Role of work-family conflict, the main focus of this research, is the comparison of individual roles tied to household commitments and work. This conflict arises from two aspects: first, time constraints that demand attention and create problems from both family and work perspectives; second, psychological barriers that emerge when one has to choose between these two positions (Voydanoff, 1988). Role conflict, as part of the family and work domains, is exacerbated

in couples where both partners are employed. This conflict creates tension in personal relationships between partners and the demands of their jobs, as problems are transferred between the two conflicting spheres (Elloy & Smith, 2003).

Social support is a pivotal factor influencing work-life balance (WLB), stress, and employee performance. Social support encompasses a range of social bonds surrounding emotional encouragement, expression of feelings, provision of advice, guidance, information, practical assistance, and moral backing (Sarason et al., 1983). An alternative definition posits social support as the exchange of resources between individuals, believed to yield favourable outcomes for the recipient (Shumaker & Brownell, 1984). Moreover, social support can alleviate social conflicts and enhance societal well-being (Lahey & Cohen, 2015; Langford et al., 1997). Thus, the constructive role played by social support is expected to mitigate the adverse consequences of work-life balance.

The concept of work-life balance has evolved, and it is not easy to attribute its origins to a single individual. However, several early thinkers and researchers contributed to developing ideas about work-life balance. One influential figure in the study of work-life balance is Robert Karasek, a sociologist and psychologist. In the 1970s, Karasek introduced the Job Demand-Control Model, which focused on the interaction between job demands and control. While not explicitly using the term "work-life balance," his research laid the groundwork for understanding the impact of work-related factors on individuals' well-being and the need for managing work demands. Another notable contributor is Ellen Galinsky, who co-founded the Families and Work Institute (FWI) in the United States. The FWI researched work-life issues extensively and coined "work-life integration" in the early 1990s. Galinsky and her colleagues emphasized the need for individuals to integrate their work and personal lives to align with their values and priorities. Furthermore, in the 1980s and 1990s, the issue of work-family conflict gained attention from researchers and policymakers. Sociologists like Rosabeth Moss Kanter and Arlie Hochschild explored

the challenges individuals face in balancing their work and family roles, shedding light on the need for more significant support and flexibility in the workplace (Benito-Osorio et al., 2014).

Job stress refers to the psychological, emotional, and physical strain experienced by individuals due to excessive work demands, pressure, and challenges encountered in the workplace. It encompasses the adverse effects of high workloads, time pressures, insufficient resources, lack of control, interpersonal conflicts, and conflicting demands between work and personal life. Job stress can manifest through various symptoms, including anxiety, exhaustion, reduced job satisfaction, decreased productivity, and potential long-term health consequences (Pham & Tran, 2023). Recognizing and managing job stress is essential for maintaining employee well-being, enhancing organizational productivity, and fostering a positive work environment. The investigated constructs are presented in these hypothesis formulations.

Hypothesis 1. Work-family conflict among working women will negatively affect work-life balance.

Hypothesis 2. Work-family conflict positively increases stress among working women.

Hypothesis 3. Social support will positively increase the work-life balance of the women workers.

Hypothesis 4. Social support will negatively affect the stress among female workers.

Hypothesis 5. Work-life balance can mediate the relationship between work-family conflict and job stress positively.

Hypothesis 6. Work-life balance mediates the relationship between social support and job stress positively.

III. Research Methods

A. Design

This research utilizes a quantitative approach to investigate the possible connections between suggested

workplace phenomena, especially for women workers. Hypotheses are formulated within this realm to shed light on various phenomena observed within the banking service industry in Indonesia. Specifically, this study investigates four constructs, i.e., workplace conflict (WFC), social support, work-life balance (WLB), and job stressors. Several relationships are formulated with the explanatory-causality design. The study employs a covariance-based structural equation modelling technique (CB-SEM) by maximizing the Lisrel 10.2 software.

This research undergoes two steps for presenting the results. The initial step involves organizing and preparing the data to ensure optimal analysis using the chosen tool. Confirmatory factor analysis (CFA) is executed in the context of CB-SEM analysis. If the study presents a good goodness of fit, then this study will assess the validity, reliability, and potential multicollinearity of the data. The validity-reliability tests consist of the loading factor presentations, average-variance extractor (AVE), the convergent validity of Cronbach's alpha, the discriminant validity of the Heterotrait-Monotrait test (HTMT), and the collinearity test of the variance inflation factor (VIF).

Furthermore, the common-method bias in the proposed scales can be clarified by ensuring the VIF is lower than 3. A path of direct and mediated relationships is formulated with two exogenous variables, i.e., WFC and social support. WLB is the mediating variable, and job stressor is the endogenous

construct. All scales are self-developed and, thus, tested for their validity and reliability. The employed scales are presented in the Appendix 1.

B. Sample

This study designs a survey with a five-point Likert scale from strongly disagree to agree highly. The authors visited five Islamic banks in Makassar, Indonesia and requested a formal permit for distributing the questionnaires, as supported by the research request letter from the academic institution. The authors are also convinced that no confidential firm information is required to increase the response rate. While the authors strive to improve a higher distribution of respondents, the initial online survey via Google form is not particularly welcome as it only resulted in 27 return questionnaires. This condition is evident in their workload, which may inhibit responding even after their supervisors' orders. Thus, the authors visited the banks to formally and physically distribute the questionnaires. The authors distributed 245 copies of forms and obtained a return rate of 170 within the two-week timespan.

These two approaches led to the 197 return questionnaires from women workers in Islamic banks in Makassar, Indonesia, with the demographics as in Table 1. The purposive sampling method is selected

Table 1. The selected demographic presentations

Descriptions	n	%	Descriptions	n	%
Age			Number of Dependency (Spouse/Children)		
< 20	11	5.5	2	81	41.11
21-30	97	49.23	3	72	36.54
31-40	57	28.93	> 4	44	22.33
41-50	20	10.15	Income (in Million Rupiahs)		
> 50	12	6.09	< IDR 4	20	10.15
Education			IDR 4-5	73	37.05
High School	52	26.39	IDR 5-6	60	30.45
Undergraduate	125	63.45	> IDR 6-10	30	15.22
Master Degree	17	8.62	> 10 juta	14	7.1
Doktor	3	1.52			

Table 1. Continued

Descriptions	n	%	Descriptions	n	%
Position			Tenure (year)		
Staffs	74	37.56	< 5	53	26.9
Analyst	10	5.07	5-10	71	36.04
Branch Manager	8	4.06	> 10	73	37.05
Frontliners	34	17.25			
Managers	28	14.21			
Marketing	27	13.7			
Supervisor	16	8.12			

Source: Formulated Data (2023)

for this research proposal as no visible population information is available. Thus, this study approaches the recommended minimum sample size by the ten-times rule of independent paths toward dependent construct (Hair et al., 2014). As the final data contains 17 paths, a minimum of 170 samples is required according to the Hair et al. (2014) recommendation. The statistical procedures and results are presented in sequential manners.

IV. Results

This study investigates whether the goodness of fit is present in this model construction. One commonly used goodness of fit test in structural equation modelling is the chi-square test, which represents the degree of mismatch between the model and the data. If the observed chi-square value is smaller than the critical value, the model fits the data well. Conversely, if the practical chi-square value exceeds the critical value, it indicates a significant discrepancy between the model and the data, suggesting a poor fit. This study supplements the tests with other indicators, i.e., with other fit indices such as the Comparative Fit Index (CFI), Goodness of fit Index (GFI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR) for a comprehensive

Table 2. Summary of goodness of fit

Criteria	Cutoff (Hu & Bentler, 1999)	Result	Decision
DF	low	48	fit
Chi ²	Not-significant	0,457	Close fit
RMSEA	<0,050	0,012	Close fit
CFI	>0,900	0,998	Close fit
SRMR	<0,050	0,045	Close fit
GFI	0,900	0,961	Close fit

Source: Adapted Lisrel 10.2 output (2023)

assessment of model fit as in Table 2. These additional indices provide valuable information about different aspects of model fit and help to ensure a more robust evaluation of the goodness of fit.

The conducted goodness of fit tests conclude that the model competes with the observed data. All relevant fit indices, including the chi-square test, Comparative Fit Index (CFI), Goodness of Fit Index (GFI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR), indicate a successful fit, affirming its suitability for explaining the observed data. This study extends the data quality by presenting the outer measurement of the validity and reliability tests as in Table 3, as Hair et al. (2014) recommended. This study maximizes the output of Smartpls 3 software as it creates a better interface for data presentation.

The findings in the validity, reliability, and collinearity tests affirm that the employed scales and model exhibit sufficient quality for further data

analysis. This conclusion is evident as all loading factors exceed 0.6, with AVE above 0.5. Cronbach's alpha reveals that job stress and work-family conflict are still under the 0.7 threshold and affirmed by the Rho alpha. However, the composite reliability is well above 0.7. Hair et al. (2014) recommend using this data as deleting indicators or constructs does not increase the model quality. Furthermore, the study reports the absence of multicollinearity problems, as evident from the VIF score below 3. The VIF's finding

also indicates the lack of common-method bias in the model. This study performs the discriminant validity test, as in Table 4, by presenting the Fornell-Larcker and the Heterotrait-Monotrait test (HTMT).

The discriminant validity tests reveal the quality of the proposed model, as indicated by the Fornell-Larcker and the HTMT tests. The initially mentioned test shows that all constructs present a higher score within their domain by horizontal or diagonal comparison. Furthermore, the HTMT test indicates

Table 3. Outer measurement analysis

Constructs	Items	Loading	VIF	α	Rho α	CR	AVE
Social Support	SOCS1	0,884	2.219	0,816	0,817	0,891	0,732
	SOCS2	0,817	1.581				
	SOCS3	0,864	1.971				
Job Stress	STRES1	0,809	1.319	0,676	0,697	0,821	0,605
	STRES2	0,830	1.460				
	STRES3	0,688	1.258				
Work-Family Conflict	WFC1	0,621	1.130	0,633	0,67	0,802	0,579
	WFC2	0,846	1.404				
	WFC3	0,798	1.377				
Work-Life Balance	WLB1	0,766	1.346	0,749	0,754	0,857	0,667
	WLB2	0,831	1.641				
	WLB3	0,850	1.654				

Source: Adapted Smartpls 3 output (2023)

Table 4. The discriminant validity test

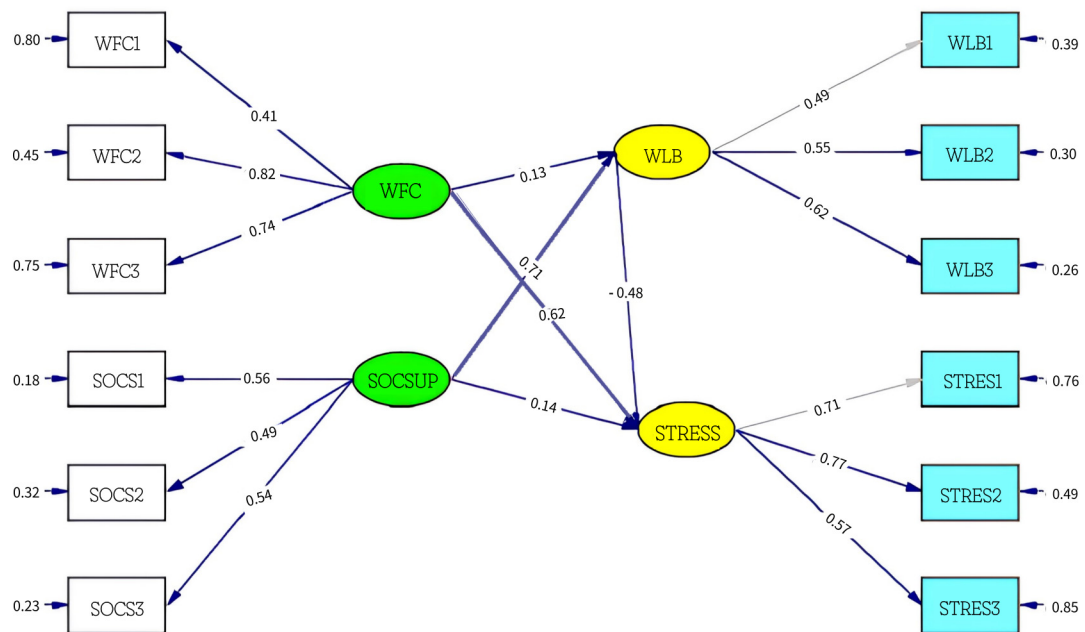
Fornell-Larcker Test			
Constructs	Social Support	Stress	Work-Family Conflict
Social Support	0,855		
Stress	-0,002	0,778	
Work-Family Conflict	0,166	0,385	0,761
Work-Life Balance	0,607	-0,111	0,185
HTMT Test			
Constructs	Social Support	Stress	Work-Family Conflict
Social Support			
Stress	0,113		
Work-Family Conflict	0,229	0,568	
Work-Life Balance	0,775	0,167	0,251

Source: Adapted Smartpls 3 output (2023)

Table 5. The summary of the relationship test

Hypotheses	Effect size	<i>t</i> -values	<i>p</i> -values
WFC à WLB	0,131	1.524	0,086
WFCàStress	0,621	5.022	0,000
Social supportàWLB	0,706	6.558	0,000
Social supportàStress	0,145	0.886	0,164
WLBàStress	-0,482	-2.653	0,000
WFCàWLBàStress	-0,063	-1.250	0,051
SocsupàWLBàStress	-0,340	-2.583	0,000
R ² WLB		0,540	
R ² Stress		0,410	

Source: Adapted Lisrel 10.2 output (2023)



Source: Lisrel 10.2 output (2023)

Figure 2. The path model result

a value lower than 0.9. These tests conclude that the model can proceed to the second step of inner model statistics to depict the statistical hypothesis finding as in Table 5.

The findings in Table 5 indicate that WFC presents a direct relationship to job stress, while social support is statistically fundamental for the WLB. The WFC is not significant toward WLB, as well as social

support to stress. The mediating analysis reveals that the path from WFC is insignificant, while the indirect path from social support is otherwise. The finding presentation is in Figure 2.

V. Discussion

Maintaining a quality life within or outside of work can negatively affect women (Netemeyer et al., 1996).

According to Greenhaus and Beutell (1985), work-family conflict is a discrepancy between the actual situation and societal expectations, disrupting role performance and ultimately leading to work stress. Increased domestic violence is also evident among female employees working from home during the Covid-19 pandemic (Piquero et al., 2020). This situation supports the potential for work-related conflicts spilling into the home environment, particularly for female employees. However, our study concludes that the WFC is not a significant predictor of WLB, as in hypothesis 1. The fact that the positive insignificant association is found in the statistical formulation reveals that the level of potential conflict must be taken into account as the conflict can be considered as a fate and thus be accepted as is. This logic is consistent with the traditional value of women embedded with religiosity and the typical family expectation in the Asian race, which considers women's submissiveness as a sign of good women (Chaudhuri et al., 2014). As this study obtains data from Asian women, the difference in gender stereotyping and empowerment may explain our findings.

Work-family conflict strongly determines job stress among women, confirming hypothesis 2. Newly hired woman-employees who dream high will also face the reality that they must work longer hours, leading to dissatisfaction at home and in the workplace (Sturges & Guest, 2004). High-intensity jobs drive good performance but also have tangible negative impacts (Aryee et al., 2005; White et al., 2003) apparent. The presence of work-life imbalance and conflict also increases the potential for worker stress (Jones et al., 2013; Vasumathi, 2018).

Social support is also a crucial factor that significantly influences work-life balance (WLB), stress, and employee performance. This study discovers that it strongly affects the WLB, as in hypothesis 3, but it does not lead to a further increase in job stress,

disconfirming hypothesis 4. The positive relationship between social support and work-life balance is also documented in several studies. Findings from a survey of 1,089 women indicate that they generally receive more personal support compared to workplace support. However, social support can foster job satisfaction, organizational commitment, and performance (Marcinkus et al., 2007). The role of social support is seen as a valuable competitive resource for organizations as it can negatively mediate work-life balance and stress (Abendroth & den Dulk, 2011; Giauque et al., 2019) and serve as a significant source of positive energy (Russo et al., 2016). Solid organizational support can also encourage employees to exhibit more positive behaviours towards the organization, such as diligence, commitment, and innovative performance (Eisenberger et al., 1990). The findings of Sparrowe et al. (2001) study also support these positive effects.

Despite not being as significant as in hypothesis 4, social support shades a positive direction toward stress. This positive effect is potentially from the construction of the survey items that reveal the constant support from the family or colleagues regarding their work can pressure them. The support to be positive at work or motivated can elicit a negative side to the working women, as they are pushed to work more instead of having a welcoming gesture or partial pauses from daily life activity. This statistical result is also plausible because human psychology is diverse; however, insignificant causation pictures the negative side of motivation even from the closest affiliates (Weinberger et al., 2010). Further study may be dedicated to clarifying specific positive or negative reasons needed for working women from their family or friends.

This study also investigates the mediating role of work-life balance (WLB) in the relationship between work-family conflict (WFC), social support, and job stress. The research results indicate that WFC does not mediate WLB and job stress, rejecting hypothesis 5. On the other hand, social support influences WLB and ultimately leads to job stress, confirming hypothesis 6. A heavy workload can be another phenomenon that contributes to the imbalance

between work and life, leading to stress and decreased employee performance. Employees with an excessive workload are more prone to experience fatigue, which can result in family disharmony (Hill et al., 2001). This condition highlights mental workload as an emotional state caused by excessive job demands (Kantowitz, 1987). Organizations must establish clear boundaries that indicate the maximum and emotionally safe workload for employees (Young et al., 2015). The study findings suggest that an increase in excessive working hours reduces work-life balance, and this phenomenon is generally observed among career women (Albertsen et al., 2008). The results of a study on 23,934 workers in Europe who worked extra hours on Saturdays or Sundays revealed several health problems and work-life balance issues (Wirtz et al., 2011). The role of excessive workload in employee stress also needs special attention.

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Appendix 1. The employed questionnaires

Constructs	Items	Statements
Social Support (Achmad & Yuniawan, 2018)	SOCS1	Receive attention from family
	SOCS2	Receive attention from colleagues
	SOCS3	I receive moral support from my family in the form of services or motivation
Job Stress (Zahoor et al., 2021)	STRES1	I feel quickly bored and tired because of the amount of work I have to finish
	STRES2	The company gives me tasks that are not in line with my authority and job responsibilities
	STRES3	My relationship with my family is not going well
Work Family Conflict (Greenhaus & Beutell, 1985)	WFC1	I don't have enough time to spend with my family
	WFC2	Family problems take up my time and work
	WFC3	My family always advises me when I work more than I take care of my children
Work Life Balance (McDonald et al., 2007)	WLB1	I am able to divide my time between family and work while working
	WLB2	I have a good role in both my family and work while working
	WLB3	I am satisfied with my work while taking care of my family while working