

EFFECT OF WORK-FAMILY CONFLICT AND ROLE AMBIGUITY ON WORK STRESS AND TURNOVER INTENTION: AN EMPIRICAL STUDY IN AN INDONESIAN BANK

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Abstract

Effect of Work-Family Conflict and Role Ambiguity on Work Stress and Turnover Intention: An Empirical Study in an Indonesian Bank. This study aims to examine the impact of work-family conflict and role ambiguity on work stress, as well as the effect of work stress on turnover intention. Additionally, it seeks to analyze the relationship between work-family conflict, role ambiguity, and turnover intention. The research utilizes the Associative method and employs a quantitative approach. The population of interest is bank employees, with a sample size of 145 respondents. Data collection involves online questionnaires using simple random sampling, and data analysis is conducted using SEM-PLS with smartPLS 3.0 software. The findings indicate that work-family conflict and role ambiguity have a positive and significant impact on work stress, while work stress has a significant effect on turnover intention. Furthermore, work-family conflict and role ambiguity are found to have a positive and significant influence on turnover intention.

Keywords: Work Family Conflict, Role Ambiguity, Job Stress, and Turnover Intention

1. Introduction

Banking plays a crucial role in driving the economy of a country. The progress of banks can be used as a benchmark for the progress of the country as a whole, making it a vital institution that supports the economy. One of the key functions of a bank is to act as an intermediary, channeling funds from those with surplus to those in need. However, as organizations develop, various human resource-related problems arise. According to Barriga et al. (2021) and Blanco et al. (2021), one serious issue is turnover intention, where employees desire to leave their jobs due to dissatisfaction and unmet needs. This can become problematic for the company. Li et al. (2021) further state that turnover intention is a person's desire to leave their job, often due to dissatisfaction, leading them to seek employment elsewhere. There are numerous factors that influence an employee's decision to stay with a company or leave their job. Some of these factors include inflexible working hours, heavy workload, salary, work stress, work-family conflict, role ambiguity, leadership, and an unsupportive work environment. The banking industry in Indonesia is no exception to work stress, which is defined as internal and external conditions that create stressful situations and can lead to symptoms of depression. This can result in declining employee health and increased absenteeism due to illness. Therefore, it is crucial for banks to prioritize maintaining a positive and harmonious relationship with their employees, particularly in addressing and managing employee stress.

The company's credit targets and realization from 2017-2019 have not met expectations. Several credit targets were not achieved and decreased from the previous year, not aligning with the targets set in the Budget Work Plan (RKA). This high demand for work targets has caused stress among some employees. Field research has shown an imbalance between job demands and employees' abilities, with high job demands being a cause of work stress symptoms. Work piling up, unmet targets, demanding customers, lack of cooperation between leaders and employees, inadequate workplace, and poor work planning have all contributed to this. Bank employees are also required to provide excellent service to customers, adding to their stress. The number of employees leaving the company has increased each year, indicating a deteriorating condition. HRD has identified several reasons for employees leaving, including heavy workloads with short deadlines, fatigue, lack of communication, better financial rewards elsewhere, better career options, and unfulfilled promotions.

One of the factors contributing to turnover intention in the company is work-family conflict. According to Akhlaghimofrad et al. (2021), work-family conflict is defined as a form of inter-role conflict in which the pressures of work and family roles contradict each other. This incompatibility is indicated by the fact that participation in work roles is made more difficult based on participation in family roles, and vice versa. Asbari et al. (2020) also noted that work demands, work overload, poor relationships with coworkers, and strict company policies regarding vacations and office time contribute to work-family conflict. On the family side, debates about finances, children, and difficulty dividing time for the family due to weekend work obligations also contribute to this conflict. In addition to work-family conflict, other factors also influence turnover intention. According to Triyono and Prayitno (2017:23), role ambiguity, which is a lack of clear information about the responsibilities and expectations of a position, can lead to decreased performance and dissatisfaction. Barriga et al. (2021) and Blanco et al. (2021) further stated that role ambiguity can lead to anxiety, dissatisfaction, and less effective work, ultimately triggering work stress and turnover intention.

In conclusion, it is important to analyze the effects of work-family conflict and role ambiguity on turnover intention, as well as the impact of work stress on turnover intention. Understanding and addressing these factors can help reduce turnover intention and improve overall employee satisfaction and performance.

2. Literature Review

a. Work Family Conflict

According to Rahimaji et al. (2021), work-family conflict is defined as a type of inter-role conflict in which the pressures of work and family roles contradict each other. The incompatibility is indicated by the fact that participation in work roles is made more difficult based on participation in family roles and vice versa. Lim et al. (2021) also define work-family conflict as a mismatch between expectations related to a role, resulting from inconsistency between role demands and individual needs and values. Additionally, according to Novitasari et al. (2020) and Pennbrant et al. (2021), work-family conflict can be defined as a form of role conflict in which the demands of

work and family roles cannot be mutually aligned in several respects. This usually happens when a person tries to fulfill the demands of a role in work and the business is influenced by the ability of the person concerned to meet the demands of his family, or vice versa, where the fulfillment of the demands of the role in the family is influenced by the person's ability to meet the demands of his job. From these experts, it can be concluded that work-family conflict is a condition that causes a conflict between roles in work and roles in domestic life, which is usually experienced by employees, especially women who are married and have children.

b. Role Ambiguity

Purwanto et al. (2021) defined role ambiguity as the situation that arises when the expected role (role expectation) is not clearly understood, and a person is unsure of what they are supposed to be doing. Zahoor et al. (2021) further explained that role ambiguity occurs when there is a gap between the information a person has and what they need to properly carry out their role. Similarly, Yan et al. (2021) and Yildiz et al. (2021) described role ambiguity as a lack of clear information about the responsibilities and expectations of a position, which is necessary for the role holder to perform adequately.

Prolonged role ambiguity can lead to job dissatisfaction, reduced self-confidence, and hindered job performance. Recuero et al. (2021) also emphasized that role ambiguity is created when role expectations are not clearly understood, and employees are unsure of what is expected of them. This lack of clarity can lead to a person feeling like they do not have enough information to carry out their duties effectively, or that they do not understand the expectations related to their role. In summary, role ambiguity is a result of unclear job descriptions, ambiguous tasks, and mixed orders from superiors, all of which can contribute to the perception of role ambiguity.

c. Work Stress

Work stress is a dynamic condition that arises from environmental and organizational factors, as well as individual resources and demands (Yildiz et al., 2021; Zahoor et al., 2021). It is characterized by tension that impacts an individual's emotions, thoughts, and physical well-being (Recuero et al., 2021; Shah et al., 2021). Hamali (2018:121) defines work stress as the result of internal and external conditions that create stressful situations, leading to symptoms of depression in affected individuals. Similarly, Bagia (2015:113) describes stress as a condition that affects an individual's emotions, thoughts, and physical state.

From the perspectives of these experts, it is evident that work stress is a complex interaction between individuals and their work environment, posing a threat to both their physical and psychological well-being.

d. Turnover Intention

Turnover intention, as defined by Yildiz et al. (2021) and Zahoor et al. (2021), refers to an individual's desire to leave their current job due to dissatisfaction, leading them to seek employment elsewhere. Recuero et al. (2021) and Shah et al. (2021) also describe turnover intention as an employee's decision to withdraw from the workforce, giving them the right to choose whether to continue working or resign from their current company. Additionally, Yildiz et al. (2021) and Zahoor et al. (2021) further explain that turnover intention reflects an employee's

attitude towards seeking new employment within the next three months, six months, one year, or two years. Finally, Recuero et al. (2021) and Shah et al. (2021) define turnover as the voluntary or forced departure of employees from a company, often accompanied by rewards.

3. Hypothesis Development

a. The Impact of Work Family Conflict on Work Stress

Work family conflict arises when there is a mismatch between work and family roles, leading to overlapping demands such as time spent on work versus time for family. This conflict creates pressure from both work and family roles, resulting in a burden on employees and impacting work stress. Work stress is caused by various factors, including job insecurity, as identified by numerous researchers. According to studies by Recuero et al. (2021), Shah et al. (2021), and Widyarini et al. (2021), work-family conflict has a positive and significant effect on work stress. Additionally, research by Yildiz et al. (2021) and Zahoor et al. (2021) also found a positive and significant relationship between work family conflict and work stress.

b. The Impact of Role Ambiguity on Job Stress

Insufficient information about job responsibilities and tasks can lead to conflict and stress among employees. Unclear roles and lack of job-related information can be problematic and cause stress. When individuals are unsure about their job duties, it inevitably leads to stress, which in turn contributes to work-related stress. Research by Ghislieri et al. (2021) and Li et al. (2021) has shown that role ambiguity has a significant and positive impact on work stress. Therefore, it is important for organizations to provide clear and detailed information about job roles to mitigate job-related stress.

c. The Impact of Job Stress on Turnover Intention

Employees experiencing high levels of work stress may be more inclined to leave their jobs. Heavy workloads and a lack of feedback from superiors or coworkers can contribute to this stress, leading employees to consider leaving the company. Research by Asbari et al. (2021) and Barriga et al. (2021) has demonstrated that work stress has a positive and significant effect on turnover intention.

d. The Impact of Work Family Conflict on Turnover Intention

Work family conflict arises from a mismatch between work and family roles, leading to pressure from conflicting demands. This conflict can result in reduced time for family due to the demands of work, creating stress. Research by Munda and Yuniawan (2018) has shown that work family conflict has a positive and significant effect on intention to quit. According to Akhlaghimofrad et al. (2021), Asbari et al. (2020), and Li et al. (2021), work family conflict has a positive and significant effect on turnover intention.

e. The Impact of Role Ambiguity on Turnover Intention

According to Robbins and Judge (2015), individuals experiencing role ambiguity are likely to feel anxious, dissatisfied, and less effective in their work, leading to potential conflicts that may prompt them to consider leaving the company. Role ambiguity arises when employees are uncertain about their tasks, performance expectations, and level of authority. Studies by

Akhlaghimofrad et al. (2021), Asbari et al. (2020), and Li et al. (2021) have found that role ambiguity has a significant and positive impact on intention to quit. Additionally, research by Blanco et al. (2021), Ghislieri et al. (2021), and Li et al. (2021) also supports the notion that ambiguity has a significant and positive effect on turnover intention.

4. Methodology

This study employs a quantitative research method, with the population consisting of all bank employees. The sample size for this study is 145 respondents. Data collection is conducted through an online questionnaire using the simple random sampling method, and data analysis is performed using SEM-PLS with the assistance of smart PLS 3.0 software.

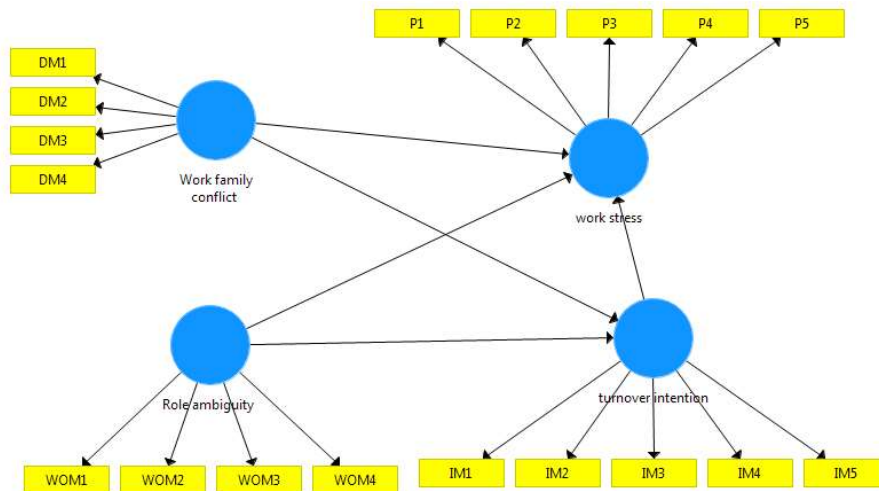


Fig 1. Research Model

The hypotheses for this study are as follows:

- H1: Work-family conflict has a positive and significant effect on work stress.
- H2: Role ambiguity has a positive and significant effect on work stress.
- H3: Job stress has a positive and significant effect on turnover intention.
- H4: Work-family conflict has a positive and significant effect on turnover intention.
- H5: Role ambiguity has a positive and significant effect on turnover intention

5. Results and Discussion

The study found that 53% of the respondents were male and 46.3% were female, indicating that the Bank does not differentiate based on gender. The majority of respondents (50.8%) fell within the 20-30 age group, suggesting that the Bank prefers employees in this productive age range for flexibility in work. In terms of education, 73.2% of respondents held a Bachelor's degree, while 13.4% had a Diploma and 13.4% had completed Senior High School. None of the respondents had a junior high school education. This indicates a preference for employees with higher levels of education, as the knowledge possessed by those with Bachelor's degrees is highly valued by the Bank.

a. Model Validity Test

According to Purwanto et al. (2020), an indicator is considered valid if it has a loading factor value above 0.70. The results of the validity test are as follows:

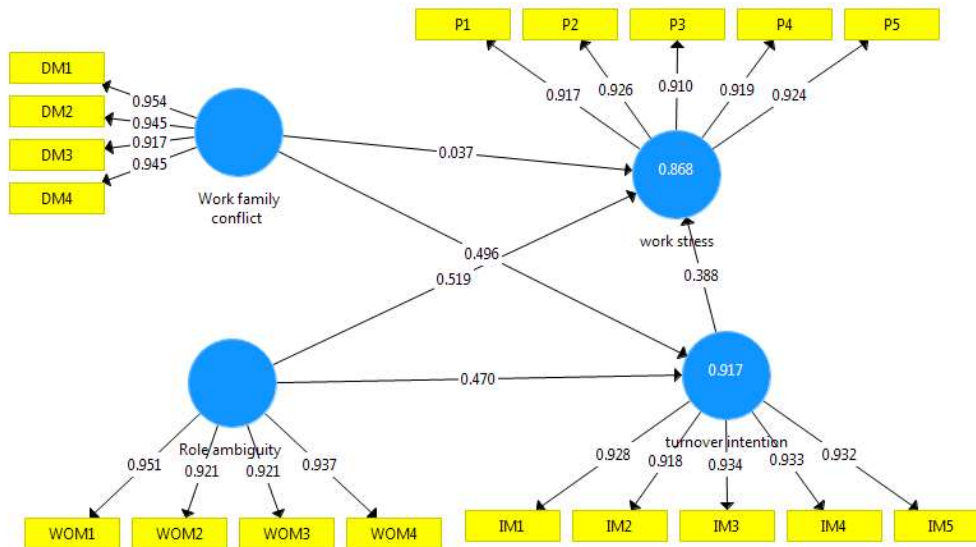


Fig 2. Validity Testing

According to Figure 2, all indicators are considered valid as they have a loading factor above 0.70.

Table 1. Reliability Testing

	Alpha Cronbach	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Work family conflict	0.778	0.787	0.812	0.756
Role Ambiguity	0.808	0.821	0.898	0.665
Work Stress	0.906	0.921	0.909	0.833
Turn over Intention	0.819	0.845	0.909	0.765

According to the standards established by Purwanto et al (2020) in table 1, it is evident that the AVE value exceeds 0.5 and the Composite Reliability value is 0.7, indicating that all variables meet the reliability criteria.

b. Structural Model Evaluation (Inner Model)

The R-Square statistic is utilized to assess the structural model for the independent variables/inner model. Below are the results of the inner model testing.

Table 2. Inner Model

	R Square	Adjusted R Square
Turn over intention	0.917	0.909
Work Stress	0,868	0,828

According to table 2, 91.7% of the variance in the Turnover Intention variable can be accounted for by the model, with the remaining 8.3% attributed to other variables not included in this study. Similarly, the Work Stress variable can be explained by 86.8% in this model, with the remaining 13.2% attributed to other variables not addressed in this study.

6. Hypothesis Test Results

The following results show the data processing for hypothesis testing using the PLS Bootstrapping method.

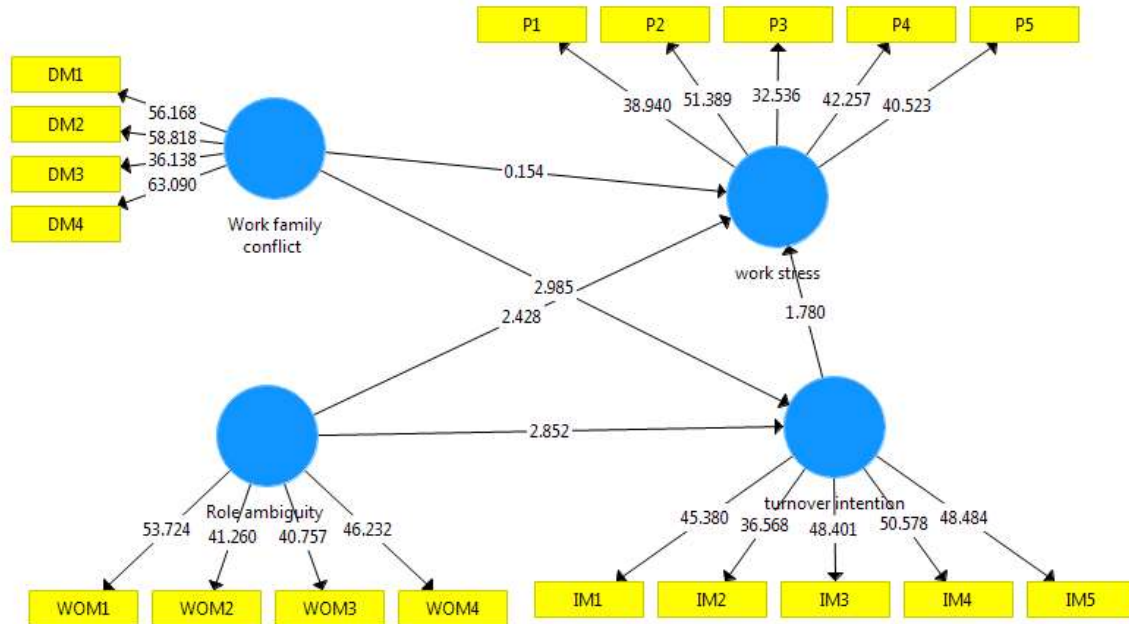


Fig 3. PLS Bootstrap

The table below provides a clear description of the hypothesis test mentioned above.

Table 3. Hypothesis Test

	Original Sample (O)	T-statistics	P-value
Work Family Conflict - Work Stress	0.232	2.821	0.000
Work Family Conflict - Turn over Intention	0.357	3.432	0.000
Work Stress - Turn over Intention	0.132	2.321	0.000
Role ambiguity - Work Stress	0.565	2.543	0.000
Role ambiguity - Turn over Intention	0.432	2.321	0.000

The results of statistical testing indicate that the independent variables have a partial and simultaneous effect on the dependent variable. The influence of these variables will be further explained as follows:

a. The Effect of Work-Family Conflict on Work Stress

Work-family conflict has a positive and significant effect on work stress. This is supported by a significant value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted, indicating that there is a positive and significant effect of work-family conflict on work stress. These results are

consistent with previous research conducted by Dharmapatni and Mujiati (2019). Additionally, research by Blanco et al. (2021), Ghislieri et al. (2021), and Li et al. (2021) also found a positive and significant effect between work-family conflict and work stress.

b. The Impact of Role Ambiguity on Job Stress

Research indicates that role ambiguity has a significant and positive impact on work stress. This is supported by a p-value of 0.000, which is less than the standard significance level of 0.05. Therefore, the null hypothesis (H₀) is rejected, and the alternative hypothesis (H_a) is accepted, suggesting that there is indeed a positive and significant effect of role ambiguity on work stress. These findings are consistent with previous studies conducted by Dharmapatni and Mujiati (2019), as well as the research of Akhlaghimofrad et al. (2021) and Asbari et al. (2020). In conclusion, role ambiguity is shown to have a notable impact on work stress.

c. The Effect of Job Stress on Turnover Intention

Work stress has a significant effect on turnover intention. This is indicated by a significant level of $0.000 < 0.05$. Therefore, H₀ is rejected and H_a is accepted, indicating that there is a positive and significant effect of work stress on turnover intention. The results of this study are supported by previous research conducted by Widyarini et al. (2021), Yan et al. (2021), Yildiz et al. (2021), and Zahoor et al. (2021), all of whom found that work stress has a positive and significant effect on turnover intention. Lestari and Mujiati's research (2018) also found that job stress has a positive and significant effect on turnover intention.

d. The Impact of Work Family Conflict on Turnover Intention

The study found that Work Family Conflict has a significant and positive impact on Turnover Intention, with a significance level of $0.000 < 0.05$. Therefore, the null hypothesis (H₀) is rejected and the alternative hypothesis (H_a) is accepted, indicating a significant and positive effect of work family conflict on turnover intention. This finding is consistent with previous research by Munda and Yuniawan (2018), which also found a positive and significant effect of work family conflict on intention to quit. Additionally, other studies by Lim et al. (2021), Affandi et al. (2020), Novitasari et al. (2020), and Pennbrant et al. (2021) have also supported the notion that work family conflict has a positive and significant effect on turnover intention.

e. The Impact of Role Ambiguity on Turnover Intention

Role ambiguity has been found to have a significant and positive effect on turnover intention, with a significant level of $0.000 < 0.05$. This leads to the rejection of H₀ and acceptance of H_a, indicating a negative and significant influence of role ambiguity on turnover intention. These findings are consistent with previous research by Munda and Yuniawan (2018), who also found a positive and significant effect of role ambiguity on intention to quit. Additionally, studies by Shah et al. (2021), Widyarini et al. (2021), Desky et al. (2020), Yildiz et al. (2021), and Zahoor et al. (2021) have all supported the notion that ambiguity has a positive and significant effect on turnover intention.

7. Implication

a. Practical Implications

It is crucial for bank management to address work-family conflicts and avoid role ambiguity in order to mitigate work stress and reduce turnover intention among employees. The study found that work-family conflict had a 62% impact on work stress, indicating that high levels of work-family conflict correspond to high levels of work stress, and vice versa. This research has practical implications for companies, particularly in relation to the work-family balance of married female employees with young children. Companies should consider the time and workload of these employees to ensure that they can fulfill their roles as working mothers without experiencing conflict. Additionally, husbands/partners and families should provide support to these career mothers, especially during the pandemic when they have the added responsibility of educating their children at home. Failure to address work-family conflict can lead to negative outcomes such as increased work stress, which can impact both work performance and parenting. It is important for career mothers to understand the influence of balancing their work and family roles on their perceived work stress.

b. Theoretical Implications

The results of this study, supported by previous research, suggest that work-family conflict among employees can lead to decreased organizational commitment. This aligns with previous findings that work-family conflict has a significant positive effect on employee turnover intention. Additionally, the study indicates that employees experiencing work-family conflict, coupled with a lack of organizational support and dissatisfaction with time flexibility, are more likely to consider leaving the organization. To address this, companies should pay attention to their employees' work-family conflict and provide support, such as overtime pay and incentives for exceeding targets, to increase job satisfaction and organizational commitment. Furthermore, involving employees' families in company events and providing flexibility in work schedules can help reduce turnover intention. It is crucial for companies to prioritize employee job satisfaction in order to retain permanent employees, as satisfied employees are more likely to have a strong emotional bond with the company and think twice before leaving.

8. Conclusion

The research conducted at Bank BRI Tangerang Merdeka Branch Office has shown that Work Family Conflict, Role Ambiguity, and Work Stress all have significant effects on turnover intention. The lowest indicator for work family conflict was conflict due to tension, while the lowest indicator for role ambiguity was responsibility. It is recommended that the company implement family-friendly policies and pay more attention to job descriptions to reduce work stress and turnover intention. Additionally, efforts should be made to increase employee commitment and sense of belonging to the organization. Future research should consider adding other variables such as job satisfaction and organizational commitment, and expand the scope and locations of the study for more comprehensive results.

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