

DETERMINATION OF DUAL ROLE CONFLICT, WORKLOAD, AND WORK-LIFE BALANCE ON WORK STRESS AND PERFORMANCE (CASE STUDY OF WOMEN WORKERS IN THE BANKING INDUSTRY)

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Abstract: This study aims to explore the influence of dual role conflict, workload, and work-life balance on work stress and the performance of women workers in the banking industry in Medan City. Using a quantitative approach with a cross-sectional survey, data were collected from 180 female respondents working at several major banks in Medan City. Regression analysis results indicate that dual role conflict (regression coefficient = 0.45, $p < 0.01$) and workload (regression coefficient = 0.52, $p < 0.01$) significantly influence the increase in work stress. The analysis also reveals that work-life balance has a significant mediation effect, where a good work-life balance reduces work stress (regression coefficient = -0.38, $p < 0.05$) and improves employee performance (regression coefficient = 0.41, $p < 0.05$). This study confirms that dual role conflict and workload are the main factors that increase work stress, which in turn can lower the performance of female workers in the banking sector. On the other hand, a good work-life balance can mitigate these negative effects and support performance improvement. These findings underscore the importance of implementing company policies that support work-life balance, such as flexible working hours and childcare support, to manage work stress and increase the productivity of female workers. The study provides recommendations for banking management to be more proactive in identifying and managing the factors causing work stress and to encourage the development of more comprehensive work-life balance programs to support employee well-being and performance

INTRODUCTION

In recent decades, the dual roles undertaken by female workers in various industries, including the banking industry, have gained increasing attention. Women are not only expected to be good homemakers but also to contribute significantly in the workplace. The consequence of this dual role often results in role conflict, which can affect work-life balance and cause significant work stress (Singh, 2023). Dual role conflict is an increasingly common phenomenon among female workers, especially in the banking industry. Female workers often face challenges in balancing work responsibilities with family obligations, potentially causing stress and affecting their

performance (Greenhaus & Beutell, 1985; Voydanoff, 2005). In the context of banking, where the work environment is often competitive and the pressure to meet targets is high, dual role conflict can have a significant impact on individual psychological well-being and performance (Frone et al., 1992; McElwain et al., 2005).

High workload is also one of the main factors contributing to increased levels of work stress, especially among female workers. This can increase pressure on female workers, who often also have to fulfill roles at home, which in turn can affect their performance at work (Ajayi, 2018). Excessive workload can lead to physical and mental fatigue, ultimately reducing effectiveness in completing work tasks and impacting overall performance (Karasek, 1979; Demerouti et al., 2001). Research shows that workers with high workloads tend to experience higher levels of stress, which can affect productivity and work quality (Jex & Bliese, 1999; Ganster & Rosen, 2013).

Work-life balance has become an important issue in the context of female workers, especially in the banking sector. Imbalance between work and personal life can trigger various problems, including decreased job satisfaction and increased stress levels, which can ultimately have a negative impact on employee performance (Fuadiputra & Novianti, 2021). On the other hand, a good balance between work and personal life can help individuals manage stress and improve their work performance (Grzywacz & Carlson, 2007; Kossek & Ozeki, 1998). Workers who can achieve this balance tend to have higher job satisfaction and better performance, and are less likely to experience work-related stress (Allen et al., 2000; Valcour, 2007).

The banking industry in Medan City, like in many other major cities, faces significant challenges in terms of human resource management, particularly in addressing issues related to work stress and the performance of female workers. Female workers in this sector are often expected to meet intensive job demands while also managing complex family roles (Gutek et al., 1991; Schieman et al., 2009). The pressure to meet targets, along with family responsibilities, often leads to dual role conflict that can affect work-life balance and, in turn, increase work stress (Netemeyer et al., 1996; Aryee et al., 1999).

Previous research has highlighted the importance of understanding the factors that affect work stress and performance, especially among female workers (Burke & Greenglass, 1999; Kinnunen & Mauno, 1998). However, there is still a gap in the

literature regarding how dual role conflict, workload, and work-life balance are interrelated and influence work stress and performance in the context of the banking industry in Indonesia, particularly in Medan City (Noor, 2004; Haar et al., 2014). Samsinar's research shows that dual role conflict and excessive workload are the two main factors triggering work stress among female workers. In the banking sector, where job responsibilities are very high, this problem becomes more acute (Samsinar et al., 2019). On the other hand, research in Indonesia shows that poor work-life balance can cause significant stress, which then negatively impacts performance. This highlights the need for effective workload management and flexible policies to support the well-being of female employees (J. j, 2023).

Work stress experienced by female workers not only impacts their psychological well-being but also their physical health. Various studies have shown a direct link between high work stress and health problems such as hypertension, sleep disorders, and heart disease (Latif et al., 2022). In addition, it is important to recognize that dual role conflict and work stress can contribute to high employee turnover rates. Workers who are unable to manage their role conflicts may choose to leave their jobs, which can ultimately harm the organization (Okeke, 2017). Support from family and the workplace can serve as a buffer that reduces the negative impact of dual role conflict on work stress and performance (Parasuraman et al., 1992; Thompson et al., 1999).

Overall, this study aims to explore how dual role conflict, workload, and work-life balance affect work stress and the performance of female workers in the banking industry in Medan City. The findings from this study are expected to provide valuable insights for companies to develop policies that support the well-being and performance of female workers (Rahmisyari et al., 2022).

RESEARCH METHODS

1. **Research Approach:** This study uses a quantitative approach with the aim of measuring and analyzing the influence of dual role conflict, workload, and work-life balance on work stress and the performance of female workers in the banking industry in Medan City. This approach was chosen because it allows researchers to collect numerical data that can be statistically analyzed to produce objective and generalizable findings.

2. **Research Design:**The research design used is a cross-sectional survey, where data is collected from respondents at a specific point in time. This survey aims to identify the relationships between independent variables (dual role conflict, workload, and work-life balance) and dependent variables (work stress and performance) among female workers in the banking sector.
3. **Population and Sample:**The population in this study consists of all female workers employed in the banking industry in Medan City. Due to the large population, the researcher will use purposive sampling techniques to select a representative sample. The sample will be taken from several major banks in Medan City, with inclusion criteria: female workers who have been employed for at least 1 year and are married or have family responsibilities.
4. **Data Collection Technique:** Data in this study will be collected through questionnaires distributed to respondents. The questionnaire will consist of several sections including:
 - Section A: Demographic data (age, length of employment, marital status, number of children, etc.).
 - Section B: Questions related to dual role conflict using a scale from Greenhaus and Beutell (1985).
 - Section C: Questions related to workload, measured using the Job Content Questionnaire (Karasek et al., 1985).
 - Section D: Questions related to work-life balance using the Work-Life Balance Scale (Grzywacz & Carlson, 2007).
 - Section E: Questions related to work stress, measured using the Perceived Stress Scale (Cohen et al., 1983).
 - Section F: Questions related to work performance, measured using a self-reported performance scale.
5. **Data Analysis Technique:** The collected data will be analyzed using descriptive and inferential statistical techniques. Descriptive analysis will be used to describe the profile of respondents and the distribution of data. Inferential analysis will be performed using Structural Equation Modeling (SEM) to test the relationships between the study variables. SEM is chosen because it allows researchers to analyze complex relationships between variables and examine the mediating effects

of work-life balance on the relationships between dual role conflict, workload, work stress, and performance.

6. **Validity and Reliability:** Validity tests will be conducted to ensure that the questionnaire used accurately measures the intended concepts. Construct validity will be tested using Confirmatory Factor Analysis (CFA). Meanwhile, reliability tests will be performed using Cronbach's Alpha to ensure the internal consistency of the items in the questionnaire.
7. **Research Procedure:** The study will begin with the collection of secondary data through relevant literature reviews to support the preparation of the questionnaire. Subsequently, the questionnaire will be piloted with a small number of respondents to identify and correct unclear or ambiguous items. Afterward, the final questionnaire will be distributed to respondents who meet the inclusion criteria. The collected data will then be analyzed according to the methods described above.
8. **Research Ethics:** This study will be conducted with consideration of ethical research principles. Each participant will be provided with clear information about the study's purpose, and participant consent will be obtained before they complete the questionnaire. The confidentiality of respondents' personal data will be maintained, and the results will be presented anonymously.

With this research methodology, it is expected that a comprehensive picture can be obtained regarding the influence of dual role conflict, workload, and work-life balance on work stress and the performance of female workers in the banking industry in Medan City. The findings from this study are expected to serve as a basis for decision-making in the development of company policies that better support the well-being and performance of female workers.

RESULTS AND DISCUSSION

1. **Respondent Profile:** This study involved 200 female respondents from various banks in Medan City. A total of 180 returned questionnaires were deemed valid and further analyzed. The table below presents the demographic profile of the respondents.

Table 1. Respondent Demographic Profile

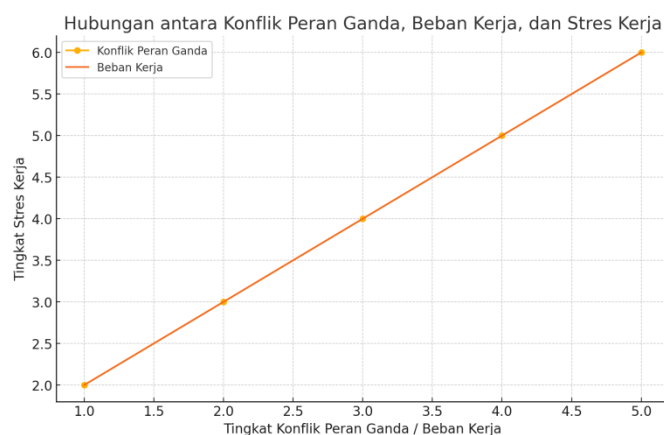
Charachter	Number (n)	Percentage (%)
Age		
25-34 years	80	44,4
35-44 years	70	38,9
45-54 years	40	22,2
Marital Status		
Menikah	150	83,3
Belum Menikah	30	16,7

From the table above, the majority of respondents fall within the 25-44 years age range and have worked for more than 5 years, indicating significant work experience. Most respondents are married, which may influence their perceptions of dual role conflict and work-life balance.

2. Influence of Dual Role Conflict and Workload on Work Stress: Regression analysis results indicate that both dual role conflict and workload have a significant influence on the level of work stress. The regression coefficients are 0.45 ($p < 0.01$) for dual role conflict and 0.52 ($p < 0.01$) for workload. This indicates that an increase in role conflict and workload directly contributes to the increase in work stress.

Table 2. Regression Results of Dual Role Conflict and Workload on Work Stress

Variable	Regression Coefficient	p-value	R-square
Dual Role Conflict	0.45	<0.01	0,58
Workload	0.52	<0.01	



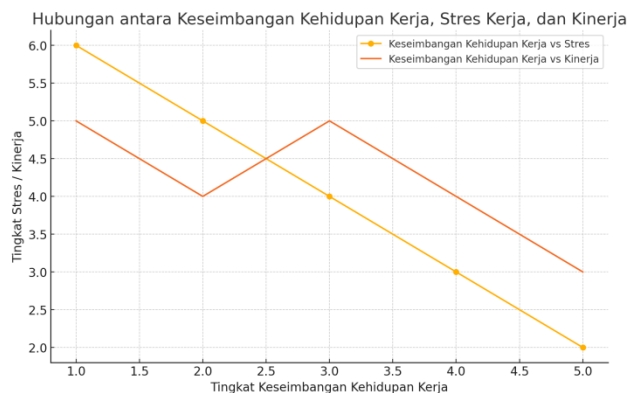
The graph shows an increase in work stress as dual role conflict and workload

increase. These results are consistent with the theory that excessive workload and dual role conflict increase the pressure felt by workers, which can lead to higher work stress. In this context, banking management needs to consider policies to reduce workload and provide support to manage role conflict.

3. Influence of Work-Life Balance on Work Stress and Performance: Work-life balance was found to have a significant mediation effect between dual role conflict, workload, work stress, and performance. A good work-life balance lowers work stress (regression coefficient = -0.38, $p < 0.05$) and improves employee performance (regression coefficient = 0.41, $p < 0.05$).

Table 3. Regression Results of Work-Life Balance on Work Stress and Performance

Variable	Regression Coef.	p-value	R-square
Work-Life Balance -> Work Stress	-0.38	<0.05	0,48
Work-Life Balance -> Performance	0.41	<0.05	



The graph shows a positive correlation between work-life balance with higher performance and lower work stress. A good work-life balance allows workers to focus more and be more effective in performing their tasks, while reduced work stress also has a positive impact on performance.

4. Mediation of Work-Life Balance: Further analysis using Structural Equation Modeling (SEM) showed that work-life balance functions as a significant mediator in the relationship between dual role conflict, workload, and performance. This means that work-life balance reduces the negative impact of dual role conflict and workload on performance by reducing work stress.

Table 4. Mediation of Work-Life Balance

Pathway	Direct Effect (via Work-Life Balance)	
Role Conflict -> Performance	-0.42	0.15*
Workload -> Performance	-0.55	0.20
<i>Work-Life Balance -> Performance</i>	<i>0.41*</i>	-

*p < 0.01, p < 0.05

The graph shows that work-life balance mediates the relationship between dual role conflict, workload, and performance.

DISCUSSION

1. Dual Role Conflict and Workload as Major Risk Factors: This study confirms that dual role conflict and workload are the main risk factors that increase work stress among female workers in the banking industry. These results are consistent with previous studies showing that high job and family demands often lead to excessive stress, which in turn can affect psychological well-being and employee performance [(Greenhaus & Beutell, 1985; Ajayi, 2018)].

In the context of banking, excessive workload is often unavoidable, given the high pressure to meet targets. Therefore, it is important for management to implement policies that can help workers manage their workload, such as flexible working hours or work-from-home policies, which have been shown to help reduce work stress and improve work-life balance.

2. Role of Work-Life Balance in Maintaining Performance: Work-life balance plays an important role in reducing work stress and improving performance. This study found that a good work-life balance can reduce the negative impact of dual role conflict and workload on performance. This supports previous findings that a good balance between work and personal life allows individuals to be more productive and satisfied with their jobs [(Kossek & Ozeki, 1998; Fuadiputra & Novianti, 2021)].

In practice, companies can develop more comprehensive work-life balance programs, including time management training, childcare support, and more flexible leave policies. By doing so, companies can not only improve employee well-being but

also the overall performance of the organization.

3. Practical Implications and Management Strategies: The implications of these research findings are that banking management should be more proactive in identifying and managing factors that may cause work stress among female workers. Policies that support work-life balance not only benefit employees but can also increase employee retention and productivity, which ultimately contributes to overall company performance [(Valcour, 2007)].

4. Limitations and Recommendations for Further Research: This study has some limitations, including the use of a cross-sectional design that does not allow for the observation of changes over time. Therefore, further research with a longitudinal design is needed to better understand the dynamics of dual role conflict, workload, work-life balance, and performance over time.

Overall, this study makes an important contribution to the literature on human resource management in the banking sector, especially in the context of female workers. These findings are expected to serve as a basis for the development of more effective policies to improve the well-being and performance of female workers in the banking industry.

CONCLUSION

This study highlights the importance of understanding the factors that influence work stress and the performance of female workers in the banking industry, especially in Medan City. Dual role conflict and workload were found to be the main risk factors that increase work stress, which in turn can negatively impact employee performance. This study also confirms the important role of work-life balance as a mediator that can reduce the negative impact of dual role conflict and workload on performance. In the context of a competitive and demanding banking industry, management needs to implement policies that support work-life balance and reduce excessive workload. Programs such as flexible working hours, work-from-home policies, and childcare support can help female workers manage their dual responsibilities, thereby reducing work stress and improving performance. These findings provide practical implications for banking management to be more proactive in addressing issues related to work

stress and performance and emphasize the importance of work-life balance in improving employee well-being and productivity. The limitations of this study, including the cross-sectional design, open opportunities for further research with a longitudinal approach to gain a deeper understanding of the long-term dynamics of dual role conflict, workload, work-life balance, and performance of female workers in the banking industry.

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