

# The Influence of Work-Family Conflict, Work Stress, and Well-Being on Organizational Citizenship Behavior: Mediation of Organizational Commitment at PT. Bank Sumut

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## ABSTRACT

The study of Organizational Citizenship Behavior (OCB) within the banking sector holds significant importance due to the fierce competition faced by banks, which necessitates employees to perform according to predetermined targets. Consequently, the potential contribution of OCB becomes advantageous for future endeavors. Typically, OCB encompasses behaviors that lie outside the formal scope of an employee's duties or actions that are not formally acknowledged. Numerous underlying factors contribute to the decline of OCB, including work-family conflict, work-related stress, and employee well-being. This research aims to investigate the impact of work-family conflict, work-related stress, and employee well-being on OCB, with organizational commitment serving as a mediating factor. The study focuses on non-leadership employees of PT Bank Sumut, with a sample size of 160 individuals. Data analysis employs the outer and inner models through the utilization of SmartPLS software. The results indicate that work-family conflict and work-related stress exert a negative and significant influence on organizational commitment. Conversely, employee well-being positively and significantly impacts organizational commitment. Furthermore, work-family conflict and work-related stress negatively and significantly influence OCB, whereas employee well-being demonstrates a positive and significant impact on OCB. However, when

considering the mediation of organizational commitment, work-family conflict exhibits a negative yet non-significant effect on OCB, while work-related stress negatively and significantly affects OCB. On the other hand, employee well-being positively and significantly influences OCB when mediated by organizational commitment.

**Keywords:** Work Family Conflict, Work Stress, Well-being, Organizational Commitment, Organizational Citizenship Behavior.

## INTRODUCTION

Banks face various competitive pressures, highlighting the need for effective human resource management to drive their advancement (Afandi, 2018). In this context, managing employee behavior, particularly organizational citizenship behavior (OCB), becomes crucial. OCB refers to behaviors that go beyond formal job requirements and have value in highly competitive industries like banking (Permatasari & Saladin, 2017). Successful OCB entails employees willingly engaging in additional tasks, collaborating, offering support, suggesting improvements, and delivering exceptional service. Organizations benefit from employees who exceed performance expectations and exhibit strong OCB (Robbins & Judge, 2018). However, initial observations at PT

Bank Sumut revealed shortcomings in OCB, including reluctance to assist colleagues, limited suggestions for improvement, and a lack of tolerance for challenging situations. Addressing these issues is important as organizations thrive with a significant number of employees displaying high levels of OCB (Robbins & Judge, 2018).

A pre-survey conducted at PT Bank Sumut revealed a low level of OCB among employees. Findings indicated that many employees do not comply with company regulations, as observed in 60% of respondents (Cinar et al., 2013). Additionally, 57% of respondents showed reluctance to assist colleagues with work overload and were unwilling to work beyond their designated hours (Cinar et al., 2013). This deficiency in OCB can result in missed opportunities for valuable contributions and decreased work quality (Widyawati, 2018).

Work-family conflict is prevalent among employees, with a significant proportion facing conflicting roles and experiencing difficulties in balancing work and family responsibilities. A considerable number of respondents (77%) reported pressure to exhibit assertiveness and objectivity at work while needing to demonstrate different behaviors within their families (Sudrajat & Hudaniah, 2021). Furthermore, family-related issues significantly disrupted work for 67% of respondents, making it challenging to allocate time for family during holidays due to unfinished work obligations (Afrian & Putri, 2021). High work-family conflict can lead to adverse outcomes such as increased turnover, absenteeism, decreased performance, and compromised well-being (Bellavia & Frone, 2018).

The relationship between work-family conflict and OCB has yielded mixed findings, with some studies reporting a significant association (Khian & Bernarto, 2021), while others indicate no significant impact (Jamaluddin et al., 2019; Najih & Mansyur, 2022). Work stress, pervasive in the demanding banking sector, has been

identified as a key factor influencing OCB (Prasati & Yuniawan, 2017; Handayani & Setyorini, 2020). Work stress manifests in various ways, including emotional instability, restlessness, social withdrawal, sleep difficulties, anxiety, and elevated blood pressure (Sinambela, 2018).

The banking industry is characterized by a demanding work environment that contributes to high levels of work stress. PT Bank Sumut employees face significant work stress, as indicated by reports of fatigue, shoulder pain, shoulder stiffness, and work-related stress (Saragih & Siahaan, 2021). This ongoing work stress has negative implications, including reduced self-confidence, decreased performance, productivity, and decision-making abilities (Saragih & Siahaan, 2021). The relationship between work stress and OCB is varied, with some studies showing a significant impact while others do not (Hemawan et al., 2022; Pramana & Mujiati, 2020; Meraldy et al., 2021; Pemayun & Wibawa, 2017; Jamaluddin, 2019). Further research is needed to fully understand this relationship. Employee well-being also influences OCB, as it promotes calmness, enthusiasm, dedication, discipline, and loyalty, resulting in lower turnover rates and absenteeism (Hasibuan, 2019; Baid & Elfariani, 2020; Sianturi et al., 2019). Achieving well-being involves individuals perceiving their current life as fulfilling and positive (Enny, 2019). Given the competitive landscape, organizations must prioritize the well-being of their employees to ensure sustainability. The importance of well-being among employees of PT Bank Sumut highlights that there are still areas where employees feel suboptimal. Specifically, 60% of respondents expressed a lack of peer and managerial support, which contributes to their overall happiness (Saragih & Siahaan, 2021). Additionally, 57% of respondents feel that the company has not adequately assisted them in achieving their potential (Saragih & Siahaan, 2021). The insufficient well-being experienced by employees can have repercussions for both the organization

and the individuals themselves, including reduced individual performance and unhappiness, both within the workplace and in their everyday lives.

The research conducted by Khian and Bernarto (2021) indicates a significant influence of well-being on OCB. However, Pratiwi et al. (2021) found that well-being does not have a significant impact on OCB.

One crucial factor that can aid companies in cultivating OCB among employees is organizational commitment. According to Omela et al. (2021), organizational commitment refers to the state where employees align themselves with the organization's goals and exhibit a desire to maintain their membership within the organization. Through organizational commitment, individuals develop an emotional connection, identify with the organization's values and activities, and internalize its principles, leading to increased involvement in organizational pursuits (Luthans, 2016).

However, the level of organizational commitment among employees of PT Bank Sumut is not yet optimal. Approximately 70% of respondents do not perceive the company's issues as their own concern (Saragih & Siahaan, 2021). Additionally, 67% of respondents feel that they have not made significant contributions to the company, and an equal percentage believe that the company is not an ideal place for their career advancement (Saragih & Siahaan, 2021). The low level of commitment among employees poses disadvantages for both the company and the individuals themselves (Omela et al., 2021). The employees at PT Bank Sumut exhibit a low level of OCB (OCB) and face challenges related to Work-Family Conflict, Work Stress, well-being, and Organizational Commitment. This study aims to investigate the relationships between these variables and their impact on Organizational Commitment and OCB. The objectives include examining the influence of Work Family Conflict, Work Stress, and Well-being on Organizational Commitment,

analyzing the association between Work Family Conflict and OCB, and assessing the relationships between Work Stress and OCB. The study also aims to explore the mediating role of Organizational Commitment in these relationships. The findings will inform PT Bank Sumut in improving organizational commitment and fostering a culture of OCB. This research contributes to the field of human resource management and provides a foundation for future studies in understanding these complex dynamics in different contexts.

## **LITERATURE REVIEW**

### **Organizational Citizenship Behavior**

Organizational Citizenship Behavior (OCB) refers to voluntary actions taken by employees that go beyond their formal job requirements and contribute to the overall effectiveness of the organization (Robins, 2021). OCB is influenced by various internal factors such as job satisfaction, organizational commitment, personality, and motivation, as well as external factors including leadership style, trust in leadership, and organizational culture (Podsakoff et al., 2017; Muchinsky, 2018). Factors like organizational culture, conflict, perceived organizational support, leader-subordinate relationships, length of employment, and gender also impact OCB (Rooswita & Prima, 2017).

OCB offers several benefits to organizations, including increased coworker productivity, enhanced leadership effectiveness, resource conservation, efficient group maintenance, improved coordination, attraction and retention of high-quality employees, stability in organizational performance, and adaptability to environmental changes (Enny, 2019). Organ (2018) presents a framework that defines five dimensions of OCB: helping others, exceeding minimum standards, demonstrating tolerance, showing respect, and being a responsible citizen.

Understanding the factors and dimensions of OCB is essential for organizations to encourage and foster positive employee

behaviors that contribute to organizational success.

### **Work Family Conflict**

Work-family conflict refers to the strain experienced by individuals due to the conflicting demands of work and family roles (Amirudin, 2019). It occurs when there is a mismatch between the time and attention allocated to each role, leading to difficulties in fulfilling obligations in both domains (Safrizal et al., 2020). Work-family conflict is influenced by various factors, including individual characteristics, family-related factors, and work-related factors (Bellavia & Frone, 2018; Nagi & Kurien, 2019). These factors contribute to conflicts in time, stress spillover, role tension, and ineffective transfer of behaviors between work and family roles (Greenhaus & Beutell, 2017). It is important to address work-family conflict by managing time demands, reducing stress, and promoting effective balancing strategies to mitigate the negative impact on individuals and their performance in both work and family domains.

### **Work-related stress**

Work stress is a state of tension that affects individuals' emotions, thoughts, and physical well-being, resulting in exhaustion and fatigue (Siagian, 2016). It arises from various factors such as excessive workloads, ambiguous conditions, interpersonal issues, and organizational structure within the workplace (Safrizal et al., 2020). Work stress is an adaptive response to excessive demands that surpass an individual's capacity, influenced by individual differences and psychological processes (Soelton et al., 2019). It can be triggered by a combination of factors including work-related challenges, organizational factors, and individual circumstances (Hasibuan, 2017; Robbins & Judge, 2018).

The effects of work stress manifest in physiological symptoms like muscle tension and fatigue, psychological symptoms such as anxiety and irritability, and behavioral

symptoms reflected in changes in productivity and absenteeism (Robbins, 2021). These dimensions provide a comprehensive understanding of the impact of work stress on individuals' well-being and behavior.

### **Well Being**

Well-being is a subjective perception of individuals' daily activities and can be understood as the satisfaction and fulfillment employees derive from their work (Maurizka & Maryatmi, 2019). It encompasses aspects such as work tranquility, motivation, dedication, discipline, and loyalty to the organization (Panggabean, 2017; Labor Law No. 13 of 2003). Factors that influence well-being include self-control, health, salary, relationships with colleagues, working conditions, security, opportunities for enjoyment, leadership, resources, communication, and recognition (Maryatmi, 2021; Enny, 2019). These factors contribute to individuals' overall well-being by promoting a sense of control, good health, financial stability, social support, and a positive work environment.

Employee well-being can be further understood through dimensions such as Life Well-Being, which focuses on the well-being and security of employees and their families; Workplace Well-Being, which encompasses elements related to work, compensation, labor protection, logistics services, management style, and work arrangements; and Psychological Well-Being, which involves learning, personal growth, work achievement, and self-actualization (Zheng, 2015). These dimensions collectively contribute to understanding and promoting employee well-being.

### **Organizational commitment**

Organizational commitment is a psychological state that reflects employees' loyalty, identification, and willingness to contribute to the success of the organization (Luthans, 2016). It is characterized by

strong beliefs, trust, acceptance of organizational goals and values, a willingness to work for the organization, and a desire to remain a member of the organization (Robbins, 2021; Mardiana, 2018). Factors influencing organizational commitment include awareness, rules, the organizational context, income, ability, and service facilities (Hasibuan, 2019). Awareness refers to an individual's mental state and alignment of considerations. Rules guide actions and behaviors. The organizational context and income play roles in commitment formation, while ability pertains to one's capability to perform tasks. Service facilities provide the necessary tools and resources for effective work execution. Organizational commitment has three dimensions: affective, continuance, and normative commitment. Affective commitment involves emotional attachment and involvement, continuance commitment is based on perceived costs of leaving, and normative commitment reflects a sense of moral obligation (Robbins, 2021). These dimensions are influenced by individual characteristics, organizational structure, and social norms. High levels of commitment lead to greater employee retention and behaviors aligned with commitment.

***Work-family conflict has a significant and negative influence on organizational commitment.***

Work and family are two essential aspects of individuals' lives, as work serves as a means to support their families. While family can be a source of motivation to enhance job performance, the interplay between work and family can also lead to conflict, commonly known as "work-family conflict." According to Harsiwi (2018), work-family conflict refers to the clash of roles where the demands of work and family are in opposition to each other. This conflict makes it challenging for individuals to effectively engage in both work and family responsibilities. The experience of work-family conflict can impact employees'

engagement and involvement in their work, thereby affecting their commitment to the organization. Studies conducted by Arifiani and Putri (2021), Wijayaputri and Rozanna (2022), Amalia et al. (2022), and Pramana and Mujiati (2020) support the notion that work-family conflict significantly influences organizational commitment.

H1: Work Family Conflict has a negative and significant impact on Organizational Commitment among employees of PT. Bank Sumut.

***Work-related stress has a significant and negative impact on organizational commitment.***

Stress occurs when individuals face demands that exceed their capacity to cope. Employees who experience work-related stress may perceive a misalignment between their personal goals and values and those of the organization. Siagan (2018) emphasizes that effectively managing work-induced stress is crucial for employees, either through self-regulation or with the assistance of organizational resources and specialists. Inadequate stress management can lead to negative symptoms and impair positive interactions, both within and outside the workplace, ultimately diminishing employees' potential. Hence, it can be inferred that work-induced stress negatively affects organizational commitment by disrupting the congruence between individuals' aspirations and the values of the organization. Several empirical studies, including those conducted by Pramana and Mujiati (2020), Hemawan et al. (2022), Gozali (2022), and Purba et al. (2022), have supported the proposition that work-induced stress significantly influences employees' level of organizational commitment.

H2: Work-related stress has a negative and significant impact on Organizational Commitment among employees of PT. Bank Sumut.

***Well-being has a positive and significant impact on organizational commitment.***

The psychological well-being of individuals plays a crucial role in their commitment to the organization, individual productivity, job goals, relationships with colleagues, and adaptability to the work environment. When individuals have a high level of psychological well-being, they are able to perform optimally in their tasks and responsibilities and maintain positive relationships with others.

Annisa and Zulkarnain (2013) also emphasize that individuals with good psychological well-being are more likely to hold onto their beliefs, effectively navigate their environment, and lead fulfilling lives. Conversely, poor management of well-being can lead to a decline in organizational commitment over time. Research conducted by Putri (2019), Pratiwi et al. (2020), Kastanya and Cuangganatha (2022), and Pratama and Izzati (2021) supports the notion that well-being has a positive and significant influence on organizational commitment.

H3: Well-being has a positive and significant impact on Organizational Commitment among employees of PT. Bank Sumut.

***Work-family conflict has a negative and significant impact on OCB.***

This conflict arises when employees face the competing demands of their work and family responsibilities, often experienced more by women. The higher the level of conflict, the less likely employees are to engage in OCB within the organization. This negative impact stems from the difficulties in balancing work and family roles, which hinder employees' ability to fully commit to the organization. Conversely, when work-family conflict is low, employees demonstrate higher levels of commitment to OCB. Moreover, Organ (2018) suggests that individuals who effectively allocate their time between work and family exhibit greater tolerance towards less-than-ideal circumstances in the organization without expressing excessive complaints. Studies conducted by Sudrajat

and Hudaniah (2021) and Wahyudi (2022) support the assertion that work-family conflict significantly influences OCB.

H4: Work Family Conflict has a negative and significant impact on OCB among employees of PT. Bank Sumut.

***Work-related stress has a negative and significant impact on OCB.***

Within an organization, various challenges arise, ranging from minor to major. If employees are unable to cope with these challenges, it can lead to issues for both the individuals and the company. Specifically, work-related stress can pose problems for employees, affecting their well-being and performance. Work-related stress is a reaction to overwhelming conditions that exceed an individual's capacity (Steven & Prasetyo, 2016).

In organizations with numerous employees, workloads tend to be substantial. Individuals who possess effective stress management skills are less likely to be affected by work-related stress, allowing them to meet organizational goals. However, employees who are prone to depression and unwilling to collaborate within a team due to excessive workloads are more susceptible to experiencing work-related stress. Research conducted by Hemawan et al. (2022), Meraldy et al. (2022), Bramidha et al. (2022), and Prasasti and Yuniawan (2017) confirms the significant influence of work-related stress on OCB.

H5: Work-related stress has a negative and significant impact on OCB among employees of PT. Bank Sumut.

***Well-being has a positive and significant impact on OCB.***

There is a significant and positive correlation between well-being and OCB among employees. The higher an individual's level of well-being, the higher their propensity for engaging in OCB. Conversely, individuals with lower well-being tend to exhibit lower levels of OCB. Well-being encompasses an individual's cognitive and emotional evaluations of their

overall life satisfaction, happiness, contentment, functional effectiveness, and life fulfillment (Enny, 2019). Positive affect, a component of well-being, is characterized by pleasant emotions and an individual's favorable responses to life events. This affective aspect has been found to be associated with OCB. Positive affect encourages individuals to go above and beyond their formal job responsibilities, leading to OCB. Several studies conducted by Palealu (2022), Basid and Elfariani (2020), and Tentama and Yulaintin (2021) have confirmed the significant impact of well-being on OCB.

H6: Well-being has a positive and significant impact on OCB among employees of PT. Bank Sumut.

***Organizational commitment has a positive and significant impact on OCB.***

Organizational commitment refers to the extent to which employees are emotionally attached, engaged, and responsible towards the organization's goals and values, resulting in a desire to remain with the organization (Luthans, 2016). The level of organizational commitment plays a vital role in shaping employees' behaviors, including their willingness to go above and beyond their formal job requirements in OCB. Several studies conducted by Arifiani and Putri (2021), Saraswati and Hakim (2019), and Zalfa and Sugesti (2020) have consistently demonstrated the significant impact of organizational commitment on fostering OCB.

H7: Organizational Commitment has a positive and significant impact on OCB among employees of PT. Bank Sumut.

***Work-family conflict has a negative and significant impact on OCB and is mediated by organizational commitment.***

The involvement of employees plays a crucial role in organizations, as evidenced by their organizational commitment and other positive behaviors (Luthans, 2016). The experience of work-family conflict among employees affects both behavior and

performance within the organization. Higher levels of conflict are expected to be associated with higher levels of organizational commitment, which, in turn, influences positive organizational behaviors such as OCB.

Organizational commitment refers to the attachment and engagement of employees towards the organization, as well as their responsibility in achieving the desired goals of both the employees and the organization itself (Luthans, 2016). Organizational commitment plays a significant role in enhancing both performance and other positive behaviors within the organization, including OCB. The stronger the organizational commitment of employees, the higher the likelihood of OCB being demonstrated.

H8: Work Family Conflict has a negative and significant impact on OCB, mediated by Organizational Commitment among employees of PT. Bank Sumut.

***Organizational commitment mediates the negative and significant impact of work-related stress on OCB.***

When organizational members have high levels of affective, normative, and continuance commitment, it reduces work stress within the organization they belong to (Prasati & Yuniawan, 2017). This sense of commitment fosters a strong attachment to the organization, leading to a voluntary engagement in extra-role behaviors that contribute to the advancement of the organization, regardless of the level of stress experienced by the members. When organizational commitment is deeply ingrained in employees' mindset, it becomes easier for them to engage in OCB.

H9: Work-related stress has a negative and significant impact on OCB, mediated by Organizational Commitment among employees of PT. Bank Sumut.

***Well-being has a positive and significant influence on OCB, mediated by organizational commitment.***

According to Ogunbamalia (2017), there is a correlation between job demands and psychological well-being in the work environment, although it is low. Well-being is associated with material possessions. Social well-being encompasses mental, spiritual, and social needs. Employee well-being allows them to have a decent standard of living and personal growth, enabling them to fulfill their social responsibilities. Sitohang (2018) states that mental health, commonly known as well-being, is a topic addressed by the World Health Organization (WHO), emphasizing its role in managing life pressures, including those related to work. Well-being has a significant and positive impact on OCB, mediated by organizational commitment.

H10: Well-being has a positive and significant impact on OCB, mediated by Organizational Commitment among employees of PT. Bank Sumut

## **RESEARCH METHOD**

This research study utilizes a quantitative descriptive research approach to examine independent variables without comparative analysis or association with other variables. The study is conducted at PT Bank Sumut in Medan, Indonesia, and data collection occurred from November 2022 to April 2023. The research employs a systematic and well-structured quantitative method, utilizing research instruments and statistical analysis to test predetermined hypotheses.

The operational definitions of the variables in this study are as follows: Work Family Conflict (X1) refers to the challenges faced by employees in balancing work and family responsibilities, resulting in suboptimal performance in either role at PT Bank Sumut. Work-related stress (X2) captures the adaptive response of employees to excessive psychological or physical demands within the work environment, including external events or situations at PT Bank Sumut. Well Being (X3) represents the fulfillment of physical and spiritual needs, both within and outside of the work context, contributing to increased work

productivity in a safe environment at PT Bank Sumut. OCB (Y2) encompasses the positive behaviors exhibited by employees towards colleagues and the organization, surpassing the standard behaviors set by the company and benefiting PT Bank Sumut. Lastly, Organizational Commitment (Y1) measures the extent to which employees identify with and maintain their membership within PT Bank Sumut, indicating their loyalty to the organization.

The study focuses on all non-leadership employees (160 individuals) at PT Bank Sumut. A census sampling method is used to include the entire population due to its manageable size and accessibility. Data is collected through interviews with the company's HR manager, studying company documentation (history, structure, and employee data), and distributing questionnaires with Likert-scale multiple-choice questions. The questionnaire employs a 5-point scale, allowing participants to rank categories based on attributes. Responses range from 1 (very poor) to 5 (excellent). This scale provides flexibility in measuring attitudes and perceptions. The study utilizes both primary data from questionnaire responses and secondary data from various literature sources, including reports, guidelines, regulations, journals, and other references related to the company and employees.

Validity testing is conducted to assess the suitability of questionnaire items in defining variables. In this study, the validity of the questionnaire was assessed using the Pearson correlation coefficient ( $r$ ) product-moment. The obtained correlation coefficients were compared to critical values to determine validity. The results showed that all items in the instrument for each variable were valid for further analysis. Reliability testing ensures consistent and unbiased measurements across time and different items. In this study, the reliability test was performed separately for each variable, and the Cronbach's alpha values indicated good reliability. Therefore, all



statements in this study were considered reliable.

## **RESULT**

### **The characteristics of the respondents**

The study found that the majority of respondents at PT Bank Sumut were female, making up approximately 66.8% of the sample. This can be attributed to the specific roles assigned to female employees in customer service and their recognized skills in financial handling. The majority of respondents fell within the 20-29 age range, accounting for 45% of the sample, reflecting PT Bank Sumut's preference for young and productive individuals in their workforce. Regarding educational background, the majority of respondents held a Bachelor's degree (62%), which aligns with the bank's requirement for hiring individuals with higher education qualifications. In terms of work experience, the majority of respondents had been working for 1 to 5 years (52%), likely influenced by the maximum duration of employment contracts and turnover among employees.

### **Descriptive Statistical Analysis.**

The descriptive mean scores for the variables at PT Bank Sumut indicate that employees experience a moderate level of work-family conflict and work-related stress. They also display a high level of well-being, organizational commitment, and OCB. This suggests that while employees face challenges in balancing work and family responsibilities and experience moderate levels of stress, they generally have a positive sense of well-being and demonstrate strong loyalty and commitment to the organization. Additionally, employees go above and beyond their formal job requirements, exhibiting behaviors that contribute positively to the organization. Overall, these findings highlight the overall positive work environment and employee engagement at PT Bank Sumut.

### **Outer Model (Measurement Model)**

The measurement model employed in the study demonstrated strong convergent validity, as indicated by the loading factors of the indicators exceeding the threshold of 0.7 for all variables. This confirms the accuracy of the measurement model in capturing the intended constructs of work family conflict, work-related stress, well-being, organizational commitment, and organizational citizenship behavior. Additionally, the analysis of discriminant validity revealed that the indicators within each construct had stronger correlations with their own construct than with indicators from other constructs, ensuring the distinctiveness of the constructs. Moreover, the reliability of the latent constructs was established through composite reliability values above the minimum threshold of 0.7 for all variables, indicating good reliability. Overall, the measurement model effectively captures and distinguishes the constructs under investigation, providing confidence in the accuracy and consistency of the latent variables measured in the study.

### **Inner Model (Structural Model Testing)**

The inner model of the research was evaluated to examine the structural relationships between the variables in the study. The R-square values were analyzed to assess the reliability of the indicators for the dependent constructs, indicating the proportion of variance explained by the independent variables. The findings revealed that work-family conflict, work-related stress, and well-being accounted for 62.1% of the variation in organizational commitment and 64.8% of the variance in OCB. These results provide valuable insights into the impact of the independent variables on the dependent constructs. Furthermore, hypothesis testing using the path coefficients and p-values indicated that all hypotheses were accepted, as the p-values were below the significance level.

**Table 1: Path Coefficients Results**

	t-table	t-value	P Values	Decision
H1	1.65474	3.464	0.002	Accepted
H2	1.65474	3.523	0.004	Accepted
H3	1.65474	3.661	0.000	Accepted
H4	1.65474	2.962	0.011	Accepted
H5	1.65474	2.881	0.013	Accepted
H6	1.65474	2.675	0.016	Accepted
H7	1.65474	3.243	0.004	Accepted
H8	1.65474	2.684	0.021	Accepted
H9	1.65474	3.016	0.004	Accepted
H10	1.65474	3.675	0.006	Accepted

F-Square, or  $f$  effect size, is a measure used to assess the relative impact of an exogenous variable on an endogenous variable. It is also referred to as the change in  $R^2$ . The F-Square value indicates the extent to which removing a specific exogenous variable from the model affects the endogenous construct. The criteria for interpreting F-Square are as follows: a value of 0.02 indicates a small effect, 0.15 indicates a moderate effect, and 0.35 indicates a large effect of the exogenous variable on the endogenous variable.

**Table 2: F-Square**

	F-Square
Work-family conflict on organizational commitment	0.466
Work-related stress on organizational commitment	0.429
Well-being on organizational commitment	0.416
Work-family conflict on OCB	0.183
Work-related stress on OCB	0.144
Well-being on OCB	0.478
Organizational commitment on OCB	0.306

In summary, the F-Square values indicate that work-family conflict, work-related stress, and well-being have significant and large effects on organizational commitment, with F-Square values of 0.466, 0.429, and 0.416, respectively. Work-family conflict has a moderate effect on OCB (F-Square = 0.183), while work-related stress has a similar moderate effect (F-Square = 0.144). On the other hand, well-being has a significant and large effect on OCB (F-Square = 0.478). Additionally, organizational commitment shows a large effect on OCB (F-Square = 0.306). These findings highlight the importance of addressing work-family conflict, work-related stress, and well-being to enhance both organizational commitment and citizenship behavior.

## DISCUSSION

### ***Work-family conflict has a significant negative effect on organizational commitment.***

The statistical analysis conducted at PT Bank Sumut confirms that work-family conflict has a significant negative effect on organizational commitment, supporting previous research studies by Arifiani & Putri (2021), Amalia et al. (2022), Pramana & Mujiati (2020), and Wijayaputri & Rozana (2022). High levels of work-family conflict lead to lower commitment to the organization, resulting in negative consequences for employees' well-being and organizational performance. The survey results highlight the challenges faced by employees in balancing work and family responsibilities and the need to address these issues to improve organizational commitment. PT Bank Sumut can implement family-friendly policies, promote work-life balance, and provide support for managing work-related stress and enhancing employee well-being. By addressing these concerns, the organization can foster a positive work environment and strengthen employees' commitment. It is crucial for PT Bank Sumut to recognize the impact of work-family conflict and take proactive measures to support employees in managing their work and family responsibilities effectively.

### ***Work-related stress has a significant negative effect on organizational commitment.***

The statistical analysis confirms that work-related stress has a significant negative impact on organizational commitment among employees at PT Bank Sumut, aligning with previous research studies by Pramana and Mujiati (2020), Hemawan et al. (2022), Gozali (2022), and Purba et al. (2022). Higher levels of work-related stress are associated with lower levels of organizational commitment. The analysis of questionnaires distributed to 160 respondents indicates that work-related stress is a concern within the organization,

leading to negative effects on employee commitment. Various symptoms, including behavioral, physical, and psychological, were observed among the respondents, highlighting the need for interventions and support to address work-related stress and improve organizational commitment. The research emphasizes the importance of addressing work-related stress and its impact on organizational commitment to create a positive work environment and enhance employee engagement at PT Bank Sumut.

***Well-being has a significant positive effect on organizational commitment.***

The statistical analysis confirms a positive relationship between well-being and organizational commitment among employees at PT Bank Sumut, aligning with previous research studies by Putri (2019), Pratiwi et al. (2020), Kastanya and Cuangganatha (2022), and Pratama and Izzati (2021). Employees with a higher sense of well-being tend to exhibit stronger commitment to the organization. Positive interactions with colleagues, fulfillment of needs by the organization, and perceived value within the organization contribute to employees' motivation to remain committed to PT Bank Sumut. The analysis of questionnaire responses indicates a relatively good level of well-being among employees, although there is room for improvement in areas related to life satisfaction and happiness. On the other hand, employees have positive perceptions of the comfortable working environment and provided facilities. Employee well-being has significant implications for individual and organizational health and functioning, impacting productivity, relationships, and task management. PT Bank Sumut should prioritize employee well-being to foster a positive work environment and enhance organizational outcomes.

***Work-family conflict has a significant negative effect on OCB.***

The statistical analysis confirms the negative impact of work-family conflict on OCB at PT Bank Sumut, aligning with previous research (Najih & Mansyur, 2022; Paat & Ratnaningsih, 2018; Jamaluddin et al., 2019). Work-family conflict arises from the dual demands of work and family roles, leading to lower OCB among employees. The research highlights the detrimental effects of high work-family conflict on employees' well-being and their ability to balance work and family responsibilities. Strategies to address work-family conflict are necessary to promote OCB and create a positive work environment. Organ (2018) emphasizes the importance of effective work-family balance in enabling employees to tolerate challenging conditions and support their colleagues, while family-related issues can hinder supportive behaviors. Overall, minimizing work-family conflict is crucial for fostering higher OCB and enhancing employee well-being.

***Work-related stress has a significant negative effect on OCB***

The statistical analysis reveals that work-related stress has a significant negative impact on OCB. PT Bank Sumut employees with higher levels of work-related stress exhibit lower levels of OCB, indicating reduced concern and assistance towards colleagues. This aligns with previous research by Hemawan et al. (2022), Meraldy et al. (2022), Prasasti and Yuniawan (2017), and Bramidha et al. (2022). The mean value for work-related stress in PT Bank Sumut is 2.48, highlighting the need for attention and preventive measures. Respondents reported experiencing physical and behavioral symptoms, such as headaches from excessive screen time, task procrastination, and deviation from expected targets, all related to work-related stress. Organ (2018) suggests that employees experiencing stress exhibit diminished OCB, while those with higher satisfaction and less stress demonstrate increased citizenship behavior.

Addressing work-related stress is crucial to promote positive OCB among PT Bank Sumut employees.

***Well-being has a significant positive effect on OCB***

Based on the statistical analysis, it is evident that well-being significantly influences OCB. Employees at PT Bank Sumut with higher levels of well-being exhibit greater initiative in performing tasks beyond their job responsibilities. This finding aligns with previous studies by Palealu (2022), Basid and Elfariani (2020), Tentama and Yuliantin (2021), emphasizing the positive impact of well-being on OCB. PT Bank Sumut should prioritize and strive to enhance employee well-being, as it contributes to organizational goals, profitability, and individual benefits such as bonuses and job ease. The overall mean score for well-being at PT Bank Sumut is 4.36, indicating a relatively good level of well-being that could be further improved. However, there are specific statements where the mean scores were lower, suggesting that some employees have not achieved optimal life satisfaction and psychological well-being. Optimizing well-being is crucial for the stability and success of both employees and the organization, leading to timeliness, reduced absenteeism, increased organizational commitment, lower turnover, and enhanced job performance (Grawitch et al., 2016).

***Organizational commitment has a significant positive effect on OCB.***

Based on the statistical analysis, it is evident that OCB is significantly influenced by organizational commitment. This finding aligns with previous studies by Arifiani and Putri (2021), Saraswati and Hakim (2019), Zalfa and Sugesti (2020), and Rulianti and Perdede (2022), which emphasize the positive impact of organizational commitment on OCB. The study conducted at PT Bank Sumut confirms that employees with higher levels of organizational commitment exhibit positive behaviors that

contribute to the effectiveness and goals of the organization. The mean score of 4.27 for organizational commitment indicates a relatively good level of commitment among PT Bank Sumut employees. However, there are still areas for improvement, as indicated by lower mean scores in certain statements related to well-being and psychological satisfaction. Enhancing organizational commitment among employees is crucial for fostering job satisfaction, proactive behavior, and a sense of responsibility towards the organization's future.

***Work-family conflict has a significant negative effect on OCB, mediated by organizational commitment.***

The study conducted at PT Bank Sumut found that work-family conflict has a significant negative impact on OCB through the mediating role of organizational commitment. Previous research by Candra et al. (2022), Najih and Mansyur (2022), and Amalia et al. (2022) also supports these findings, highlighting the negative influence of work-family conflict on OCB. However, work-family conflict directly affects OCB only when mediated by organizational commitment. The research results revealed that employees at PT Bank Sumut experience role conflicts, leading to higher commitment and behaviors that go beyond their designated roles. The study further indicated that work-family conflict has a non-significant negative effect on OCB directly, suggesting that reducing work-family conflict can enhance OCB through the mediating influence of organizational commitment. Notably, employees at PT Bank Sumut show a strong commitment to the organization, particularly in terms of continuance commitment, as they choose to stay due to concerns about the impact on the organization and their families if they were to leave. Strengthening organizational commitment is vital for promoting higher levels of OCB. However, it is important to consider that OCB is influenced by various factors, including individual factors, and role conflicts experienced by employees

may not directly result in behaviors that benefit the organization.

***Work-related stress has a significant negative effect on OCB, mediated by organizational commitment.***

The statistical analysis conducted at PT Bank Sumut confirms that work stress has a significant negative impact on OCB through organizational commitment, supporting previous research by Hermawan et al. (2022), Prasasti & Yuniawan (2017), and Puspitasari & Fatimah (2022). This highlights the importance of effectively managing work stress and fostering strong organizational commitment to enhance OCB within the organization. The survey results among 160 respondents at PT Bank Sumut indicate the need for improvement in OCB, particularly in areas such as respecting others' rights, adapting to organizational changes, and displaying tolerance towards problems. Additionally, the survey revealed that work stress at PT Bank Sumut requires attention, as indicated by higher mean scores for statements related to physical symptoms and challenges in meeting work targets. These findings underscore the importance of addressing work-related stress and promoting OCB among employees at PT Bank Sumut.

***Well-being has a significant positive effect on OCB, mediated by organizational commitment.***

The statistical analysis reveals that organizational commitment acts as a mediator between well-being and OCB. This implies that well-being significantly influences OCB through the mediating role of organizational commitment. The research conducted at PT Bank Sumut supports the acceptance of hypothesis 10, which is consistent with previous studies by Risambessy (2023), Saputri et al. (2023), Choi and Lee (2020), Haar & Brougham (2020), and Hartono & Etikariena (2021) that have found a positive and significant relationship between well-being and OCB mediated by organizational commitment. In

the context of PT Bank Sumut, higher levels of well-being contribute to enhanced OCB, and increased organizational commitment further reinforces this relationship. The survey conducted among 160 respondents highlights the need for improvement in OCB, with specific areas identified for enhancement, such as willingness to help others, compliance with company rules, and maintaining positive relationships. The distribution of responses also indicates the importance of improving aspects related to well-being and the presence of support from colleagues and superiors. By focusing on enhancing well-being and fostering organizational commitment, PT Bank Sumut can promote the development of OCB among its employees.

## **CONCLUSION & SUGGESTIONS**

Based on the research conducted on employees of PT Bank Sumut, it can be concluded that work-family conflict and work-related stress have significant negative effects on both organizational commitment and OCB, while well-being has a significant positive effect on both constructs. Furthermore, organizational commitment has a significant positive effect on OCB. The study also found that work-family conflict, work-related stress, and well-being indirectly influence OCB through the mediating role of organizational commitment. These findings highlight the importance of addressing work-family conflict, managing work-related stress, and promoting employee well-being to enhance organizational commitment and foster positive OCB at PT Bank Sumut.

Based on the conclusions drawn from the research, several recommendations can be proposed for PT Bank Sumut. It is advised to implement family-friendly policies and work-life balance practices to address work-family conflict. Managing work-related stress can be achieved by setting realistic targets, providing support, and promoting a fair and professional work environment. Enhancing employee well-being involves fostering a positive work perception,

prioritizing employee-company relationships, and creating a conducive work environment. To strengthen organizational commitment, preserving employees' self-esteem, offering empathetic responses, and promoting their involvement in decision-making processes are crucial. Lastly, fostering OCB can be achieved by facilitating communication, providing role models, and encouraging positive behavior from leaders. By implementing these recommendations, PT Bank Sumut can enhance employee commitment and engagement, leading to a more productive and positive work environment.

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