Research Paper

Optimizing Work Satisfaction: An Empirical Study from Female Bank Managers in Indonesia

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ABSTRACT

This aim of this study is to investigate the influence of work-life balance and career planning to the occupational stress toward work satisfaction of female bank managers in Indonesia. Two hundred and twenty-six female top and middle female government owned bank managers were recruited as sample in the ten provinces throughout Indonesia. The results are the work-life balance influences work satisfaction directly and influences work satisfaction through occupational stress indirectly. On the other hand, career planning influences work satisfaction directly and influences work satisfaction through occupational stress indirectly. Better balance of work life positively influences the work satisfaction.

Key words: work-life balance, career planning, occupational stress, work satisfaction, female managers.

INTRODUCTION

Many corporate executives believe that employee gender diversity is a fundamental business issue that stimulates the concerning possibility of making real strides and drive clarity about where the existence of opportunity to develop. Guest (2017), Patterson, Chung & Swan (2014), recognized four variables of barriers in two chambers to women's career advancement: (a) the organizational chamber: institutional mind-sets and structural obstacles, and (b) self-internal chamber: lifestyle choices, and individual mind-sets. In line with Patterson, McConachie et al, (2014) reported that a woman's gender identity acted as a central psychological barrier in realizing her career objectives.

Therefore, De Lange, Kooij, Van der Heijden, (2015) found that there are only few women in the top chairs. In addition, the latest survey from Forbes Magazine (2017) underlined that it is more complicated for women to achieve managerial top levels and get involved in executive networks. Tsutsumi and Kawakami (2004) argue that female workers have made poor career escalation due to the fact that women are not able to plan their own careers as well as their male counterparts and balance work and life. Career objectives are split between professional demands and family stewardship both being an obstacle to the other. These findings are consistent with the most developing countries. The imbalance of work and life and poor career planning has placed major stress on women resulting in the decadency of their physical shape & mental health.

Occupational stress has become a prominent and relevant matter in the organization. Occupational stress may harm employees' health condition, not only physically, but also psychologically, leading to mental illness. In addition, work stress negatively affects their work quality, effectiveness, and performance, resulting in an increased turnover level; hence costs increase for both the employee and the company (Karimi et al, 2014; Kim, 2016).

Bank Managers are at a high risk of occupational stress due to the nature of the service sector. They have direct interaction with the customers and are responsible for

an important duty in the service. Frequently being an intermediary between the conflicting demands of the firm, management, and customers, employees are facing incompatibility issues (Lu et al, 2015).

The bank sector in Indonesia is one of the largest sectors employing hundreds of thousands of women across different ages, races, nationalities and employment experience. The reason to focus on this area is due to the nature of the work involved. Hours, pay, benefits, work practices and work conditions are all factors which influence the state of mind of employees working in the banking sector (McConachie et al, 2014; Guest, 2017). Work-life balance for female managers who work in banking service can find it greatly difficult to implement their career planning due to the nature of the job. Working hours and conditions, management, customer pressure and low allowances are primary issues facing human resource managers (Lu et al, 2015; Kim et al, 2016).

The main objective of this research is to investigate the influence of work-life balance and career planning to the occupational stress toward work satisfaction of female bank managers in Indonesia. Based on our best knowledge there has been no research focused on that yet. Therefore, we are strongly fascinated to conduct this specific work research.

LITERATURE REVIEW
Female Workers in Indonesia

Indonesia has been relatively less proactive in pursuing gender variety compared to other developing countries. The increasing number of Indonesian women in the workforce is one of their most significant accomplishments in reaching gender equality in many aspects (UN Women, 2012). On the other hand, Indonesia is the highest country with female representation in the board of directors at 11.6%, Singapore is in the middle at 8.3%, and the lowest is the Republic of Korea at 1.9% (Asia Foundation, 2016). While Indonesian women are active in many facets of daily life and face no legal constraints, still most of the professional domain is still mainly controlled by men.

Work-Life Balance

Work-Life Balance is the ability to distribute time and energy among different aspects of work and life and having an understanding and awareness of this. A sense of control between the individual, their work and the society they live in by having their needs and responsibilities met through a mutual understanding. Friends, family, work, self and health are 5 factors which are related to WLB and aspects an individual will have to juggle at any point throughout their life. WLB is an expansive area with individuals incorporating their work lives which include promotions, deadlines and the overall future career along with their personal life such as family, a healthy lifestyle and leisure. On that note, it is quite evident from literature that WLB concept is seen as very much individualistic. Overall, WLB is a question of choice between work and life and with demands in personal and work life different to every person, the drive within each person can be significantly different with every individual's behavior as well (Guess, 2017).

Lu et al, (2015) and Kim et al, (2016) states that when achieving personal and fulfilling WLB, each individual has a different approach and response to the concept. Certain individuals allow work to dictate their lives and work long hours while at the opposite end of the scale, people work for the necessity of it and never get stressed or allow work to dictate their lives. Hence, the challenges facing the human resource department to implement WLB have changed when compared to years ago.

Career Planning

Career Planning is building the career of employees in accordance with appraisal of organizational requirements, assigning success profiles of employees and expanding self-potency, increasing performance, and preferences of company workers. The plan refers to a dynamic career

concept. It focuses on a very specific ladder to progress the employees' careers upwards when they are promoted, or by extending or enriching their roles to take bigger responsibilities or make more use of their expertise and abilities (Hayes, Douglas, Bonner, 2015).

Career planning can also identify people with the right capabilities and skills for particular work and provide information on the career management programs required to ensure that specification and jobs are matched and careers progress on an appropriate track. It is possible to define career progression in terms of what people are required to know and be able to do to carry out work at progressive levels of responsibility and contribution (Lu et al, 2015).

Career planning utilizes all information stored by the organization's appraisal of requirements, the appraisal of performance, and potential and management change plans, and renders it into the form of individual career planning programs and general regulations for management development, career evaluation. These stages will help employees to plan their own career perfection, although support and guidance should be provided by their HR department managers and management development advisors. The definition of additional experience and training could be managed as appropriate, but it would be important to define what employees need to do for themselves if they want to make career progression within the organization (Guess, 2017).

Occupational Stress

Wide known stress phenomenon nowadays has been explored and categorized in many studies. According to the Kim et al, (2016), occupational stress is the response employees may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. It is important to comprehend, that overall pressure at work cannot be avoided. On the contrary, when employees are encountering an adequate and manageable amount of pressure, they may feel alerted and inspired to do the work and start to learn (Kim et al, 2016).

According to several empiric studies, the most stressful kind of work is the ones where demands and pressures to the employees are not fit to their capabilities and knowledge background, where employees do not have an opportunity to make choices or to have any control, and where support from others is low (Guess, 2017).

However, more recent research has admitted that there is a need of a multidimensional view on the problem and to include the prominent surrounding factors significantly contributing to the occupational stress. Thus, employment factors, and roles played by other stakeholders were recognized to be significant in understanding the trait of the occupational stress. Furthermore, many other aspects were accepted as being influential to stress response: for instance, poor work organization, poor job design, poor management, dissatisfaction of working conditions, and lack of support from colleagues and managers (Kim et al, 2016; Guess, 2017).

Work Satisfaction

Work Satisfaction is defined as employees' self-evaluation concerning their work feeling of and level of their strides alongside of the personal value. According to Emmanuel and Jamilu (2016) work satisfaction has two main dimensions i.e. content satisfaction and context satisfaction. Content satisfaction refers to those factors related to job nature, promotion and recognition such as motivators and hygiene factors of the job. Satisfaction context refers to factors with are relevant to colleagues, managers, salary and reward, working environment and communications aspects within organization along sides of multi-managerial levels.

Work satisfaction is one of the best expected outcomes of individual employees' attitude. Employee's private attitude

consists of personal feeling, expectations, emotions, and cognition of work impact based on job atmosphere. In the field of banking, one of the key aspects affecting employees' attitude is psychological interaction to serve the customers during long working hours. When organizations set worthwhile support for employees and take care of their important part, they would perform with prominent contribution in organization consequently as well.

METHOD

In order to analyze the research, both quantitative and qualitative design was employed as appropriate techniques. Two hundred and twenty-six female bank managers were recruited between February 2016 and June 2017 from four government owned banks in ten provinces throughout Indonesia, namely, North Sumatra, West Sumatra, South Sumatra, Lampung, Banten, DKI Jakarta, West Java, Central Java, DI Yogyakarta and West Java. Age ranged from 30 to 50 years old. An introductory letter was sent to the four banks Chief Executive Officers, describing the criteria for including female managers in the study. The recruitment criteria are, first, the female managers have to be part of the high and middle management team and, second, they

had to have at least more than five years in managerial positions. Three hundred and fifty letters were sent in total with two hundred and twenty-six responses (64,6 percent) were received.

A 1-6 Likert scale questionnaire was delivered by e-mail and by hand to target respondents by using a random sampling method. Since occupational stress is a negative term, consequently we applied reverse score for 3 questions in terms of occupational stress. An early form of the questionnaire was discussed with some senior lecturers.

Based on the feedback from these respondents, some revisions were made to the wording and content of some questions. The questionnaire's correlation significant value is less than 0.05, meaning the indicators which measure the research variables are valid. And also the questionnaire's cronbach's alpha value is higher than 0.6 which can be stated as a reliable instrument.

After we received the results, the data was analyzed by using path analysis with Amos version 21 to develop a proposed model. The fit model shows that the structural model indicates satisfactory values, as shown in Table 1.

Table 1. The Goodness of Fit

Model	x^2/df	Obtained Value					
		p	GFI	RMSEA	CFI	RFI	NFI
Overall model fit	0.231	0.441	0.098	0.042	0.96	0.99	0.98
Cut-off Value							
	≤ 5	≥ 0.05	≥ 0.90	≤ 0.08	≥ 0.90	≥ 0.95	≥ 0.95

RESULT

This section discloses the empirical research results of the current study, which contains the results of hypotheses testing. This is done by grouping the outcomes according to the hypothesis posed in the beginning of the research. Therefore, the result of SEM analysis for hypotheses testing can be presented as follow:

Table 2. The Hypotheses Testing Results

Hypotheses	Statement	Standarized Estimastes (β)	SE	t-values	*p*-values	Result
1a	WLB to OS	.114	.050	1.91	.004**	Supported
1b	WLB to WS	.118	.046	3.66	.000**	Supported
2a	CP to OS	.310	.036	1.95	.015*	Supported
2b	CP to WS	.278	.044	3.11	.011*	Supported
3	OS to WS	.213	.042	5.31	.001**	Supported

* Significant at p < 0.05, ** Significant at p < 0.01

Based on the results of SEM analysis, the *p*-value output is 1.91. It is higher than the hypotheses value 1.83, hence can be determined that work-life balance has positive but not significant effect on occupational stress. Therefore, hypothesis 1a stated that work-life balance influence occupational stress was accepted. The work-life balance as can be seen in the Table 2 has a significant influence on work satisfaction. The t-value of work-life balance to work satisfaction is higher than 1.83. It is indicated that hypothesis 1b was accepted. Thus, can be concluded, that the higher work-life balance is, the lower occupational stress is. And the higher work-life balance is, the higher work satisfaction is.

In addition, we also found positive and significant effects that the career planning has on work satisfaction, since the result of t-value is higher than 1.83. Consequently, this study accepted hypothesis 2b. On the other hand, we found t-value of interaction career planning to occupational stress is 1.95. It was higher than 1.83, accordingly hypothesis 2b was accepted.

From the interaction of those variables can be concluded that the higher career planning is the better work satisfaction is. Yet, the higher career planning is, the more it influenced the increasing value of their work satisfaction as well.

Occupational stress as a mediatory variable between work-life balance and career planning has a significant effect on work satisfaction. And also from the Table 2, we can see that the t-value of occupational stress is 5.31. This score is higher than 1.83, meaning that hypothesis 3, stating occupational stress influences work satisfaction is accepted.

Interestingly enough, the influence score of variables between direct and indirect interplay showed that the occupational stress is the intervening variable for work-life balance and career planning and has significant effect on work satisfaction. The indirect effect score of work-life balance to work satisfaction through occupational stress was 10.14 and 9.29 for career planning to work satisfaction through occupational stress. Meanwhile the direct effect score for work-life balance to work satisfaction was 3.66 and 3.11 for career planning to work satisfaction.

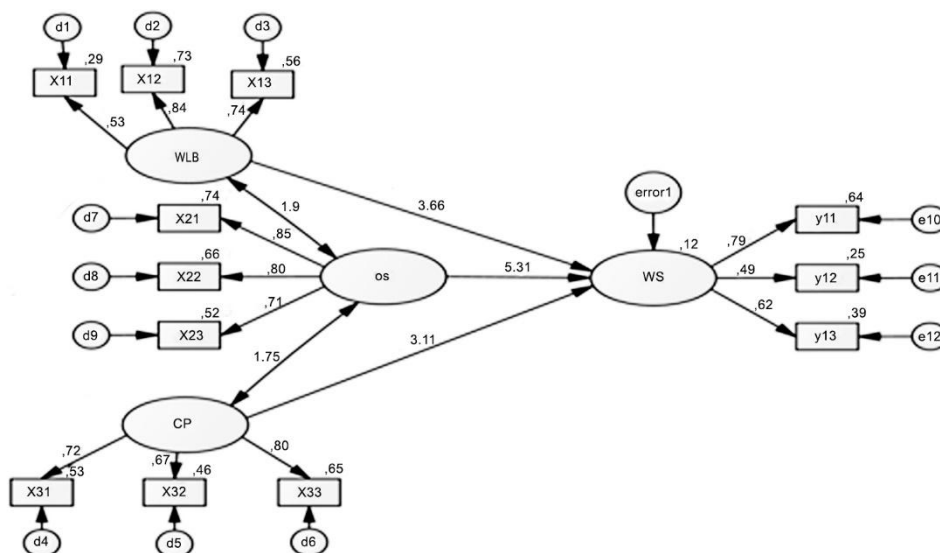The complete interplay can be seen as follows in figure 1:

Figure 1. The analyzed research model

Meaning, the better work-life balance and career planning is the lower occupational stress is, and causes more satisfaction in female bank managers regarding their work. In other words, the previously mentioned factors will

significantly influence the work satisfaction. The results showed that in order to improve female managers' work satisfaction, the determinant factor is the occupational stress. Less occupational stress plays a key role toward increasing the work satisfaction among female bank managers.

DISCUSSION

The work-life balance influences work satisfaction directly and influences work satisfaction through occupational stress indirectly. Facing trends in the early 21st century has forced employers to re-think about how to manage the human resources. Indeed, now is the right time for balancing the employees' quality of work and their life as a corporate strategy that focusing for winning business. The challenges faced i.e. the age of workforce, the increase of labor market competitiveness, information technology and the rising of costs benefit have established new possibilities for companies to achieve organizational performance goals while simultaneously meeting workers' personal aspirations.

Interestingly, the finding of this study is the high value of the spiritual role and family life in reducing the level of work stress experienced by managers. On the contrary, Ghazzawi, & Smith (2009) argue that the high commitment of religiousness had significant impact on three dimensions, namely, individual, social and general. Individual, is the level of one's closeness to God. Social, is the shaping of the person's understanding the value of his work, and general is the improving of the quality of one's life goals.

On the other hand, the balance between the time availability for family and working time also has a significant impact on the low rank of work stress. As a result of married female bank managers having completed their obligations associated with being a mother and wife, they have enough interaction with family at home. Unlikely, if the female managers have not accomplished their responsibility, the guilty feeling as a result of not fulfilling their obligations will last.

Most of the samples are Muslim and the closeness to God has a positive impact on happiness, work satisfaction, work motivation and organizational commitment and can also address the main causes of occupational work stress (Jamal & Badawi, 1993; Schreurs et al, 2014). The findings of Ghazzawi, Smith & Cao (2016) are in line with the findings in this study as well, that religious commitment in any religion greatly affects work satisfaction. Self-care approach through religious mediation can help female managers to reduce work related stress; hence the work will be more effective which in turn will simultaneously increase work satisfaction.

The research finding concerning work-life balance is in line with Jurkiewicz, (2004) and Jiang et al, (2017) that work satisfaction starts from high level of good mood and low level of stress. Since the female managers are able to take care of their home matters well, they provide sufficient capability to accomplish mandatory office duties as well. For instance, the female managers have enough effort to handle the office work as a manager, a house wife and a mother at the same time. The balance of work and personal life is formed (Perdana and Mardiana, 2018).

On the other hand, implementing of WLB in order to escalate work satisfaction, HR managers should have early recognition guidance which is an act of notice, compliment, or blame supplied by one or more managers, groups, partners, or clients. The failure in getting recognition leads to stress and poor work satisfaction.

As long as this occurs, there has been excessive main work and the high frequency of extra work activities among managers to cover the lack of employees or the absence. Those activities force the female managers to need extra time to allocate workload when faced with challenges and stress, when attempting to achieve desired work-life balance. Hence,

the HR managers need to balance work roles and family roles that already set imbalance in the company's work rules and often upset the friendly work ambience and facilitate stress.

The study further concludes that job stress influenced work satisfaction of female bank managers. These study findings are in line with Perdana and Gunawan (2017) and O'Brien and Beehr (2016) who noted that the positive and serious handling of stressful conditions of work significantly affects female managers in both their physical and psychological shape. Better balance of work life positively influences the work satisfaction.

Career planning influences work satisfaction directly and influences work satisfaction through occupational stress indirectly. An organization aims to generate high momentum and escalate the velocity of adopting more professional ways of concluding their services. Employees are the true asset of any work place, hence the organizations not only tend to hire high quality employees but they also rather emphasize on career planning and encourage the employees' work commitment.

Identification of career objectives and self-assessment has a significant impact on the level of work stress experienced by female managers. This is because with the identification of career goals, the manager has determined the level of career level that will be taken and in turn has prepared to face the level of stress.

The value of the self-assessment process of the organization's career path will provide feedback on the level of work satisfaction. For female managers who have high quality career planning, high performance is required. However, if the reward given by the organization is not equivalent, it will directly cause work stress resulting in a decrease of work satisfaction. An appreciation of the nature of career development and planning has a significant impact on the decline of stress and the increasing of work satisfaction simultaneously (Danish and Usman, 2010).

Therefore, in order to maintain the balance between their work and off the job activities, management must discover an effective solution for making employees remain attached and more committed to the organization. One of the effective solutions from management is the deep focus discussion concerning the future career (Emmanuel and Jamilu, 2014; Quick and Henderson, 2016). In a CSR context, socially responsible companies should open up opportunities for employees to discuss the career ladder. Hence, the career antecedents that enable employees to achieve their career objectives can be identified (Perdana and Gunawan, 2016).

Many researchers state that employees' career planning has longitudinal impact. Career planning as an effective instrument to reduce occupational stress, increase work satisfaction, reduce turnover intentions and absenteeism at the same time (Karimi, 2014, Jiang, et al, 2017; Soltanmoradi, Ansari, Heidari, 2017; Kim et al, 2016) as the planned career stages are able to develop more sense of responsibility among managers (Perdana and Gunawan, 2017; Yumashev et al, 2016; Hayes, Douglas, Bonner 2015). Further, career planning assures the organizational intent of limit the jobs of their employees and escalates the level of the employees' commitment. These conditions are empirically proved to increase the occupational satisfaction (Lundberg, U., & Cooper, 2011; Riggio and Porter, 2017).

The satisfied employees are willing to conduct their office obligation efficiently and effectively as they realize the importance of healthy input and they give their best towards accomplishing their duties (Yumashev et al, 2016). Those performances consequently can deliver appreciation and reward to them. They will be finally be motivated through them and they will work more diligent and with high commitment (Pestonjee, Parreek, U., and Agrawal 1999; De Lange et al, 2015)

CONCLUSIONS

From the result testing can be concluded that there is a positive influence between work life balance to female managers' work satisfaction directly. And work-life balance contributes a significant influence to work satisfaction indirectly through the decreasing of occupational stress. The influence shows the importance of life balance on their work satisfaction.

Meanwhile, the occupational stress positively affected to employee's work satisfaction. We placed the occupational stress is in negative term, therefore we applied reverse score. This indicates that the increasing of occupational stress will affect negatively the work satisfaction of female managers.

Career planning has a positive impact on female managers' work satisfaction directly. And career planning provides a significant affect toward work satisfaction indirectly through the decreasing of occupational stress. The better level of career planning of female managers will decrease of occupational stress and at the same time is able to increase of work satisfaction female employee in the managerial level.

Implication

While not definitive, this study suggests that companies act properly to address workload allocation that can provide employees who experience work-life conflict with a better balance. Career planning serves as an instrument for reinforcing the employee relationship between company and worker indicating the beneficial input for managers and reasons for more development of skills through training. Companies as the policy-makers need to consider managers' life course terms, recognizing that an individual's needs change as they move through different phases of life. A flexible or adjustment approach to work–life policies and programs that involve the employee and their family would enable the managers to choose what best suits their needs, compared with a 'one size fits all' model.

Managers' understanding on employees' expectations and needs, and their actual workplace experiences, are the key of output for an effective human resource career planning.

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