

# The Effect of Work Overload and Work Family Conflict Towards Work Stress with Family Social Support as Moderating Variables in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara

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## ABSTRACT

One sector of work that is growing rapidly as well as high potential for the issue of work stress is the banking industry. This can be triggered by a lot of workload and is always changing at any time or monotonous work. Increased work overload and other factors can also cause work stress and inconvenience for employees so that it disrupts their performance. In addition, work stress can be caused by work family conflict in employees. Work family conflict and work stress often arise when one of the roles at work demands more or requires more attention than the role of the family. To overcome this, employees need a form of social support that can come from superiors, coworkers, and families so that later these employees can manage their work stress well. The population of this study in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara, amounting to 143 people. The Slovin formula is used to determine the number of samples, so that a sample of 106 people is obtained. The data analysis method is structural equation modeling-partial least squares (SEM-PLS). The results showed that work overload had a positive and significant effect on work stress, work family conflict had a positive and significant effect on work stress, family social support had a negative and significant effect on work stress, family social support had a significant effect in moderating

between work overload on work stress, and family social support do not have a significant effect in moderating between work family conflicts with work stress.

**Keywords:** Work Overload, Work Family Conflict, Work Stress, Family Social Support

## INTRODUCTION

The world's burden is a financial institution with the task of providing financial services through money safekeeping, lending money (credit), and other financial services so that banks must be able to maintain the trust of customers. The main factor that contributes to the progress of the company is the human resources or employees of the company. Appearance at work is one important factor in supporting performance for employees in the workplace (Rickieno, 2008). Therefore, every bank will need employees who have the skills and abilities in the banking world to be able to serve every banking product offered quickly, accurately, and satisfactorily.

The increasing demands and development of the business environment causes the possibility of an employee experiencing work stress will also increase. This is caused by stress is a dynamic

condition in which an individual is faced with opportunities, demands, or resources related to what is important and desired by the individual and whose results are seen as uncertain (Robbins, 2003). Especially for companies that provide services which of course the main driver is the aspect of human resources, both those involved in the back office and front office (Sunaryo & Pantius, 2014).

The stress experienced at work must have been experienced by everyone at work. This can be triggered by a lot of workload and is constantly changing at any time or monotonous work. Increased workload and other factors can also cause stress and inconvenience for employees so that it disrupts their performance. Workload is the quality of the process of interaction within an organization to achieve the goals that have been set so that employees will make judgments about the company and form perceptions in themselves about the workload where they work. If the employee perceives that the company is implementing regulations that are incompatible with its value, then this condition can lead to job dissatisfaction. Conversely, if employees perceive that the company applies regulations that are in accordance with its value, then job satisfaction will be created (Swastha, 2008). Workload, also called organizational atmosphere, is a series of work environments around the workplace that affect a person's behavior in carrying out work which ultimately makes organizational goals quickly achieved (Cahyono, 2014).

To overcome this, employees need some form of social support. Collins (2007) explains that support is one of the most important strategies involved in tackling work stress. Sarafino (2011) states that social support refers to providing comfort to others, caring for them or appreciating them. This social support can come from superiors, coworkers, and families so that later these employees can manage their work stress well and can have a positive impact on employees, such as increasing job

satisfaction, productivity, and employee performance. This social support can reduce the burden or problems faced by someone so that it can be said that social support is a model of support that results from personal interactions involving one or more aspects of emotions, judgments, information, and instruments so as to reduce the burden on individuals (Santi, 2003).

PT. Bank Negara Indonesia (Persero), Tbk., (Hereinafter referred to as BNI) is a State-Owned Bank (SOE) which became a public company after listing its shares on the Jakarta Stock Exchange and Surabaya Stock Exchange in 1996. In 2004 the company's identity was renewed began to be used to describe the prospects for a better future, after the success of wading through difficult times. The term 'Bank BNI' was shortened to 'BNI', while the year of establishment - '46' - was used in the company logo to reinforce pride as the first national bank born in the era of the Unitary Republic of Indonesia. Currently, BNI is the 4th largest bank in Indonesia based on total assets, total loans and total third party funds. BNI offers integrated financial services to customers, supported by subsidiary companies such as BNI Syariah Bank, BNI Multi Finance, BNI Securities and BNI Life Insurance. BNI always strives to be the bank of choice that provides excellent service and value-added solutions to all customers. Departing from the spirit of struggle which is rooted in its history, BNI is determined to provide the best service for the country, and always be the pride of the country. According to Mutianingrum (2005) work-family conflict has a positive and significant effect on work stress, and social support has been proven to moderate the relationship of work-family conflict variables to work stress. Seiger & Weise (2009) state that social support is able to support as an antecedent of work-family conflict. Handayani (2015) shows that work family conflict has a positive and significant effect on work stress, work family conflict has a positive and significant effect on work stress with a source of social support coming from

the family as a moderating variable, work family conflict has a positive and significant effect on work stress with a source of social support from coworkers as a moderating variable.

According to Mutianingrum (2005) work family conflict has a positive and significant effect on work stress, and social support has been proven to moderate the relationship of work family conflict variables to work stress. Seiger & Weise (2009) state that social support is able to support as an antecedent of work-family conflict. Handayani (2015) shows that work family conflict has a positive and significant effect on work stress, work family conflict has a positive and significant effect on work stress with a source of social support coming from the family as a moderating variable, work family conflict has a positive and significant effect on work stress with a source of social support from coworkers as a moderating variable.

Based on the results of previous studies, it was found that there were differences in research gaps conducted by researchers and based on phenomena. There was no relationship between workload and work stress, because the majority of respondents experienced light workload. The type of activity undertaken by the respondent is sitting in a state of rest, standing with concentration on an object, a light walk. Dewi (2018) states that there is no relationship between workload with work stress on the coolie pelvis. This is caused by the presence of other factors that are more dominant in causing work stress, such as external factors in the form of problems at home. Damayanti (2017) argues that there is no significant relationship between superiors' social support and work stress, and there is no significant relationship between work colleagues' social support and work stress. Ismail, et al. (2013) suggested that supervisor's social support does not act as an important moderating variable in the relationship between the role of conflict and work intrusion in family conflict, supervisor's social support does not

act as an important moderating variable in the relationship between work stress and work intrusion in family conflict.

This is different from the opinion of Suryaningrum (2015) which states that workload has a positive effect on work stress, social support has a negative effect on work stress, workload. Danantha (2015) states there is a relationship between workload and work stress, and there is a relationship between social support and work stress. Alamsitoh (2011) argues that there is a significant relationship between conflicting dual roles and social support with work stress.

## **LITERATURE REVIEW**

### **2.1 Work Overload**

According to Wickens and Hollands in Wulanyani (2013) the three dimensions of work overload are:

- a. Time load or time load which shows the amount of time available in planning, implementing and monitoring tasks. An example is the amount of time available to perform a particular task.
- b. Mental effort or mental effort burden, which means a lot of mental effort in carrying out a job. For example work as a garment factory worker is required to stay focused, concentrate, not give up easily.
- c. Psychological stress or psychological pressure that indicates the level of work risk, confusion, and frustration. For example, when workers are required to complete work in a short span of time will cause feelings of frustration.

### **2.2 Work Family Conflict**

Multiple role conflicts or work family conflict are often experienced by employees in a company that can cause work stress on these employees. Work family conflict is one form of interrole conflict, namely the pressure or imbalance of roles between roles at work and roles in the family (Greenhaus & Beutell, 1985). Long working hours and heavy workloads are a direct sign of work family conflict, because excessive time and effort used to

work results in a lack of time and energy that can be used to carry out family activities (Greenhaus & Beutell, 1985).

### **2.3 Work Stress**

Handoko (2008) states that employees who experience stress can become nervous and feel chronic worries. They often become irritable, unable to relax, or show uncooperative attitudes, which can interfere with their work performance. Handoko (2008) also states that there are several working conditions that often cause stress for employees, including:

- a. Excessive workload.
- b. Pressure or time pressure.
- c. Poor supervision quality.
- d. Unsafe political climate.
- e. Feedback about inadequate work performance.
- f. Insufficient authority to carry out responsibilities.
- g. Role ambiguity.
- h. Conflict between individuals and between groups.
- i. Difference between company and employee values.
- j. Various forms of change.

### **2.4 Family Social Support**

Myers said there are two main factors that cause a person to provide social support to others, namely:

#### **a. Empaty**

An individual who has the ability to empathize with others will be very easy to feel the feelings of others around him and experience the emotional burden that others feel. Soul empathy with others is the main form of motivation in behaving or behaving in help.

#### **b. Norms**

During the phase of growth and development, an individual has applied and implanted a norm, values in the process of developing his personality, which is obtained from the family, environment, and society. With this norm, it will be able to direct individuals into individuals who are

able to interact with their environment and can develop social life.

## **RESEARCH METHODS**

### **3.1 Types and Nature of Research**

This type of research is quantitative descriptive. This type of research according to the level of exploration is quantitative descriptive. According to Nawawi (2003), descriptive method is a method of research that focuses on problems or phenomena that are actual when the research is done, then describes the facts about the problem being investigated as they are accompanied by rational and accurate interpretations.

### **3.2 Research Location and Time**

This research was conducted at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara, having its address at Jalan DR. Mansyur, Padang Bulan, Medan Baru, Medan City and the subjects of the research are the employees in the office. This research is planned from October 2019 to January 2020.

### **3.3 Population and Sample**

The population of this study is all employees at PT Bank Negara Indonesia, Tbk USU Medan Branch. The number of employees at PT Bank Negara Indonesia, Tbk USU Medan Branch is 143 people. Based on calculations in the Slovin formula, the numbers of samples in this study were 106 people or respondents.

### **3.4 Data Analysis Methods**

The data analysis method uses a moderating effect that shows the interaction between moderator and independent variables (predictors) in influencing the dependent variable. The moderation effect test is using PLS-SEM output of the significance test parameter seen in the total effect table, not the coefficient table, because the moderating effect is not only testing the direct effect of the independent variable to the dependent variable (direct effect), but also the interaction relationship between the variables independent and moderating



variables to the dependent variable (indirect effect). Evaluation of the interaction model is done by looking at the R-square with an effect size of 0.02; 0.15; and 0.35 indicate that the model is weak, moderate and strong.

## RESULT

Hypothesis testing is done based on the results of testing the inner model (structural model) which includes r-square output, parameter coefficients and t-

statistics. To see whether a hypothesis can be accepted or rejected including by considering the significance of the values between the constructs, t-statistics, and p-values. These values can be seen from the results of bootstrapping. The rules of thumb used in this study are t-statistics > 1.96 with a significance level of p-value 0.05 (5%) and a positive beta coefficient. The results of this research model are illustrated in Table 1.

**Table 1. Path Coefficients Results**

Path Coefficients	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Work overload on work stress moderated by family social support	-0.202	-0.198	0.088	2.300	0.022
Work family conflict on work stress moderated by family social support	0.171	0.173	0.088	1.945	0.052
Work overload on work stress	0.187	0.192	0.084	2.230	0.026
Work family conflict on work stress	0.219	0.212	0.104	2.115	0.035
Family social support on work stress	-0.562	-0.565	0.070	8.057	0.000

Source: Research Results, 2020 (Data Processed)

Based on Table 1, it can be seen the effect between variables, which is as follows:

1. Testing work overload on work stress shows the original sample value of 0.187, and the t-statistic 2.230. The measurement results show that t-statistic > t-table (significance level of 5%=1.98), then the first hypothesis in this study is accepted. From these results it can be interpreted that the data sample of the independent latent variable (workload) successfully proved the relationship with the dependent latent variable (work stress), or in other words work overload gives a significant effect on work stress, with a positive direction.
2. Testing work family conflict on work stress shows the original sample value of 0.219, and t-statistic 2.115. The measurement results show that t-statistic > t-table (significance level of 5%=1.98), then the second hypothesis in this study is accepted. From these results it can be interpreted that the data sample of the independent latent variable (work family conflict) successfully proved the relationship with the dependent latent variable (work stress), or in other words work family conflict gives a significant

effect on work stress, with a positive direction.

3. Testing family social support on work stress shows the original sample value of -0.562, and t-statistic of 8.057. The measurement results show that t-statistic > t-table (significance level of 5%=1.98), then the third hypothesis in this study is accepted. From these results it can be interpreted that the data sample of the independent latent variable (family social support) successfully proved the relationship with the dependent latent variable (work stress), or in other words family social support gives a significant effect on work stress, with a negative direction.
4. Testing of moderating effect 1 on work stress shows the original sample value of -0.202 and t-statistic of 2,300. The measurement results show that t-statistic > t-table (significance level of 5%=1.98). From the results of these data, it can be interpreted that the family social support is able to moderate the effect of work overload on work stress with a negative direction.
5. Testing of moderating effect 2 on work stress shows the original sample value of

0.171 and t-statistic of 1.945. The measurement results show that  $t\text{-statistic} < t\text{-table}$  (significance level of 5%=1.98). From the results of these data, it can be interpreted that the family social support is not able to moderate the effect of work family conflict on work stress with a positive direction.

## **CONCLUSION AND SUGGESTION**

### **CONCLUSION**

Based on the results of the research described previously, the conclusions that can be drawn are as follows:

1. Work overload had a positive and significant effect on work stress in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara.
2. Work family conflict had a positive and significant effect on work stress in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara.
3. Family social support had a negative and significant effect on work stress in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara.
4. Family social support had a significant effect in moderating between work overload on work stress in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara.
5. Family social support do not have a significant effect in moderating between work family conflicts with work stress in Employees at PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara.

### **SUGGESTION**

Based on the results of discussions and observations during the study, the authors put forward some suggestions as an evaluation material for the school and for subsequent researchers who want to develop similar research.

#### **1.For PT. Bank Negara Indonesia Tbk., Branch of Universitas Sumatera Utara**

##### **a.For Work Overload**

Employees should be given jobs in accordance with the capacity of the employee because the work is excessive and not in accordance with the capacity or

ability of the employee will cause stress or fatigue to the employee.

The company must review the working hours in the company because most respondents think that the working hours in the company are more than they should be.

It should help employees determine timetable of activities wisely. By understanding the interests of employees so they can work optimally and get results that are in line with targets so that work effectiveness is achieved.

##### **b.For Work Family Conflict**

The company should make policies or regulations that are more flexible, especially for female employees who also have multiple roles, so that employees can also have enough time to take care of their families at home.

Companies also need to hold family gathering events in an effort to provide opportunities for employees to gather with the family.

##### **c.For Family Social Support**

The company must review the existence of activities or activities in the office on holidays for some employees (weekend banking). This sometimes makes employees do not have enough time during holidays to gather with family or socialize with the environment around where the employees live, even though it is very necessary in order to reduce the occurrence of symptoms of work stress.

##### **d.For Work Stress**

Companies must provide knowledge and training about the work to be done by employees so that employees do not feel confused when they have to complete the work.

The company regularly carries out sports activities or other entertainment activities that aim to motivate employees and can provide new enthusiasm for work so that employees can work without feeling depressed.

The company management should rotate the work of employees who have been in the same work unit for a long time. This is done to avoid stress or burnout due to routine

work that is just it or a monotonous job every day.

## 2.For Employees

### a.For Work Overload

Make a planned schedule in accordance with the demands of the work so that with the schedule it is expected that employees can apply the time in accordance with the demands of work expected by the company. Set work targets and priorities, and work according to work priorities and then determine the timeframe for completion.

Try to come to the office on time and then carry out the duties and responsibilities of work in accordance with the daily work schedule that has been set, without having to delay work.

Tidy up the room or desk to prevent errors when working

### b.For Work Family Conflict

Changing the mindset in a more positive direction so as to minimize the burden of thought due to problems that exist in undergoing both roles.

For female employees who must have multiple roles, it is better to be able to communicate anything related to work to the family. This is done so that later the employee can get empathy, support, attention from family or spouse so that it will be able to minimize conflicts.

### c.For Family Social Support

The family should continue to provide motivation, such as praise and assistance, especially if the employee is a married female employee who also works as an employee to ease the burden on these women.

The family should pay attention even if only listening to complaints from employees and if needed the family can also provide advice that will help ease the burden on the employee.

### d.For Work Stress

Employees should take better care of their health especially when they have to work overtime, such as by consuming vitamins, nutritious and regular food, taking a short

break to refresh the mind and body, and so on.

Doing light relaxation to prevent stress while working.

Make a backup plan in order to avoid stress when the initial plan that has been prepared fails.

Employees must also be able to love their own work, because by loving the work the employee will have more gratitude for what they have received and this will prevent the onset of stress or work fatigue.

## 3.For Further Researchers

For further research development, it is suggested that further researchers can add other variables to see the level of work stress of employees, such as by adding variables of emotional intelligence, religiosity, gender, motivation, job satisfaction, and so on. In addition, further researchers are also expected to focus more research, such as for dual role conflict (work family conflict) can be more focused for married women who also have to work.

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