THE EFFECT OF WORK FAMILY CONFLICT, JOB STRESS, AND JOB SATISFACTION ON EMPLOYEE PERFORMANCE

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Abstract: This study aims to analyze the effect of work-family conflict, work stress, and job satisfaction on employee performance. The population in this study was 70 employees at a pension fund company. The sampling method used is a saturated sample, so that the sample used is 70 employees. Data collection methods using survey methods, with the research instrument is a questionnaire—data analysis method using Partial Least Square. The findings in this study prove that: 1) Work-Family Conflict has a negative and significant effect on employee performance; 2) Job stress has a negative and significant effect on employee performance; 3) Job satisfaction has a positive and significant effect on employee performance.

Keywords: Work-Family Conflict, Job Stress, Job Satisfaction, Employee Performance

INTRODUCTION

Human Resources is one of the assets owned by a company or organization. Where Human Resources have an important and dominant role in a company, the quality of the workforce that a company owns must be developed and maintained. Increased employee performance can have a positive effect on the company itself (Silvister, 2018). The pension fund company as the place of research here is a company engaged in banking support services founded in Jakarta in 2002. The company is part of the Pension Fund subsidiary at Bank Central Asia. Since its establishment, the pension fund company has succeeded in becoming the best company by establishing customers' trusted and reliable reputation. However, in this company, there are several problems, especially at the level of employee attendance, it can be seen that the level of employee absenteeism is quite high in 1 year in
2019, the average alpha level is 3.7%, and the late rate is 5.4%, while the tolerance is high.
given by the company at 2% based on these data means the low level of employee attendance
Pension fund companies only act as Key Accounts that receive reports on work results from
one of the other companies and make payments to that company. Pension fund companies
have shifting working hours, including morning shifts and night shifts, to manage the Cash
Processing Center and ATM Replenishment; this means that operational activities can run
smoothly and are fulfilled. This shifting work system makes employees unable to feel free
time with family due to irregular holiday schedules and unusual office hours. The
management of the Cash Processing Center and ATM Replenishment, which are non-stop
activities, the job desk provided is sometimes inappropriate and required to work in a fast and
precise time to complete other job desks.

Some employees have vacation schedules sometimes ordered to come to work; this
causes employees to feel pressured and bored; if there is a scheduled employee who should
have a vacation schedule, they are often ordered suddenly to come to work if the
replenishment condition is on payday. From the initial observations made by researchers at
pension fund companies, researchers found that employees at pension fund companies have a high
level of work-family conflict, characterized by the existence of multiple roles in each employee.
Employees here also have a high level of stress, marked by the division of work shifts requiring
workers to work at night, which makes them have to leave their homes and families. An
uncomfortable environment also makes workers experience stress. Besides that, employee job
satisfaction also has problems, which are marked by the existence of compensation and also the
facilities provided by the company do not meet employee expectations, and the performance of
employees in pension fund companies also have problems where the results of the work produced
to mark this, not under the targets set by the company.

The problems in this study are: (1) Does Work-Family Conflict affect employee
performance in pension fund companies?; (2) Does work stress affect employee performance
in pension fund companies?; (3) Does job satisfaction affect employee performance in
pension fund companies?

Meanwhile, the purpose of this research is to find out and analyze: (1) the effect of
work-family conflict on employee performance in pension fund companies, (2) the effect of
work stress on employee performance in pension fund companies, (3) the Effect of Job Satisfaction on Employee Performance at a pension fund company.

**LITERATURE REVIEW**

**Performance**

According to Robbins and Judge (2017), performance is a function of the interaction
between ability (A), motivation (M), and opportunity (O). It means that performance is a
function of ability, motivation, and opportunity. According to Blanchard and Thacker (2018),
employee performance is a function of motivation, knowledge, skills, attitudes, and
environment. According to Mangkunegara (2016), employee performance results in quality
and quantity achieved by an employee in carrying out his duties following the responsibilities given to him.

Meanwhile, according to Bangun (2015), performance results from work achieved by a person based on job requirements. A job has certain requirements to be carried out to achieve goals known as job standards. To determine whether an employee's performance is good or not depends on the comparison results with job standards. Based on the opinion of the experts above, it can be concluded that the understanding of employee performance is the work an employee does to achieve the goals that the organization has determined.

Moreover, according to Bangun (2015), performance results from work achieved by a person based on job requirements. A job has certain requirements to be carried out to achieve goals known as job standards. To determine whether an employee's performance is good or not depends on the comparison results with job standards. Based on the opinion of the experts above, it can be concluded that the understanding of employee performance is the work an employee does to achieve the goals that the organization has determined.

Work Family Conflict

According to Robbins and Judge (2017), conflict is a process that begins when one party perceives the other party has negatively affected or will negatively affect something that the first party cares about. Conflict describes the point at which an ongoing activity is when the interaction becomes a disagreement between the parties.

According to Silvister (2018), the definition of work-family conflict is a mutual mismatch between the demands of the work role and the demands of the family role. So conflict is a person's behavior in opposition to thoughts, feelings, and actions. The conflict between work and family is important for organizations and individuals because it can lead to several negative impacts, such as increased absenteeism, decreased performance, and poor physical and mental health.

Miller (2017) reveals that conflict is the interaction of several interdependent people or groups who are perceived to have different goals and values and view other parties as having the potential to interfere with achieving goals or realization. Based on the above understanding, the author can decide that work-family conflict is a conflict in someone who has a dual role between roles in work and roles in the family.

Work stress

According to Gibson (2015), Stress is an adaptive response mediated by individual debates and psychological processes, which is a consequence of any external activity (environment), situation, or event that imposes excessive psychological or physical demands on a person.
According to Greenberg (2017), Job stress is a construct that is very difficult to define. Stress in work occurs in someone where someone runs from problems since some workers bring the level of work to a tendency to stress, job stress as a combination of sources of stress on the job, individual characteristics, and stressors outside the organization. Job stress is a condition of tension that creates a physical and psychological imbalance that affects an employee's emotions, thought processes, and conditions. According to Mangkunegara (2016), work stress is a feeling of pressure experienced by employees in dealing with work. This stress can be seen from symptoms including unstable emotions, feeling uneasy, being alone, having trouble sleeping, smoking excessively, not relaxing, being anxious, tense, nervous, increasing blood pressure, and experiencing digestive disorders. The causes of work stress include workload that is felt too heavy, urgent work time, low quality of work supervision, unhealthy work climate, inadequate work authority related to responsibilities, work conflicts, differences in values between employees and leaders—frustration at work.

Based on the above understanding, it can be concluded that work stress is a condition of tension that causes an imbalance in physical and psychological conditions in employees who come from individuals and organizations. It affects the physical, psychological, and behavior of employees.

**Job satisfaction**

According to Robbins and Judge (2017), job satisfaction refers to the general attitude of an individual towards his job. A person with a high level of job satisfaction shows a positive attitude towards the job; A person who is dissatisfied with his job shows a negative attitude. A person with high job satisfaction has positive feelings about the job, while someone dissatisfied has negative feelings about the job.

According to Hasibuan (2016), job satisfaction is an emotional attitude that is pleasant and loves his job. This attitude is reflected by work morale, discipline, and work performance. So, job satisfaction is the general attitude of an individual towards his job that reflects a positive attitude towards his job. This attitude is usually reflected in a person's attitude through work morale, discipline, and work performance.

According to Hamali (2016), everyone who works expects satisfaction from his workplace. Job satisfaction will affect productivity which a manager expects, so a manager needs to understand what must be done to create job satisfaction for his employees.

**The Effect of Work-Family Conflict on Employee Performance**

According to Silvister (2018), work-family conflict is defined as a shared mismatch between work roles and the demands of family roles. So, conflict is a person's behavior in opposition to thoughts, feelings, and actions. This research follows Agustina and Sudibya (2018), who say that Work-Family Conflict affects employee performance. Work-Family Conflict experienced by employees can reduce their performance where an employee fails to fulfill multiple roles because work often interferes with the family or, on the contrary, the
family interferes with work so that it is not easy for employees to divide their time between the two roles. Employees often take a break beyond the normal break time because they have to take care of their family, so they work less time than they should. It is what causes their performance is not optimal. The first hypothesis in this study is as follows:

**H1:** Work-Family Conflict Has a Negative and Significant Effect on Performance.

### The Effect of Work Stress on Performance

Research on work stress on performance that has been carried out by Noermijati and Primasari (2015) results in work stress having a negative and significant effect on employee performance. Meanwhile, research from Noor et al., (2016) concluded that work stress has a positive and significant effect on employee performance. It is certainly contrary to experts who say that work stress is inversely proportional to employee performance. If work stress is low, there will also be no work challenges. Based on the above statement, the hypothesis is formulated as follows:

**H2:** Work Stress Has a Negative and Significant Effect on Performance

### The Effect of Job Satisfaction on Performance

According to Hasibuan (2016), job satisfaction is an emotional attitude that is pleasant and loves his job. This attitude is reflected by work morale, discipline, and work performance. So job satisfaction is an individual's general attitude towards his work, which is reflected by work morale, discipline, and work performance. This study follows Ariotedjo (2015), which states that job satisfaction affects employee performance. The study results show that the overall employees have high satisfaction with the amount of salary received, the opportunity for promotion, job criteria that follow their abilities, and a well-developed relationship between employees. Based on the above statement, the hypothesis is formulated as follows:

**H3:** Job Satisfaction has a Positive and Significant Effect on Performance

### RESEARCH METHOD

The time of this research is January - September 2020. The research location is at a pension fund company in Rawamangun, East Jakarta. In this study, the author uses a causal research method. According to Sugiyono (2017), Causal Research is research that aims to find out about causal relationships in the presence of Independent (Free) and Dependent (Bound) Variables. The population in this study amounted to 70 employees of pension fund companies. According to Sugiyono (2018), saturated sampling is a sampling technique when all population members are used as samples. In this study, the sample used was 70 employees of pension fund companies. The data collection method used in this research is the Questionnaire Technique (questionnaire). The analytical method used in this study is Component of Variance Based Structural Equation Modeling, where the data processing uses the Partial Least Square (Smart-PLS) version 3.0 PLS (Partial Least Square) method variance-based SEM. PLS is intended for causal-predictive analysis in the high complexity and low theoretical support (Ghozali, 2014).
RESULTS AND DISCUSSION

Hypothesis Testing Results (Estimated Path Coefficient)

The estimated value for the path relationship in the structural model must be significant. The bootstrapping procedure can obtain the significance value of this hypothesis. The significance of the hypothesis is looked at the parameter coefficient values and the T-statistical significance value in the bootstrapping report algorithm. To determine the significance of the T-table at alpha 0.05 (5%) = 1.96, the T-table is compared with the T-count (T-statistics).

Table 1. Hypothesis Testing Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Original Sample</th>
<th>Sample Mean</th>
<th>Standard Deviation</th>
<th>T. Statistic</th>
<th>P Values</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Family Conflict</td>
<td>-0.234</td>
<td>-0.239</td>
<td>0.101</td>
<td>2.310</td>
<td>0.02</td>
<td>Negative</td>
</tr>
<tr>
<td>Employee Performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work Stress</td>
<td>-0.286</td>
<td>-0.266</td>
<td>0.112</td>
<td>2.555</td>
<td>0.01</td>
<td>Negative</td>
</tr>
<tr>
<td>Employee Performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>0.459</td>
<td>0.475</td>
<td>0.116</td>
<td>3.947</td>
<td>0.00</td>
<td>Positive</td>
</tr>
<tr>
<td>Employee Performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Data processed by PLS 2020
Hypothesis Testing Results
The Effect of Work-Family Conflict on Employee Performance

This study shows that there is a relationship between work-family conflict and employee performance. Work-family conflict indicators that greatly affect the decline in employee performance are indicators of behavior-based conflict. It can occur because of a mismatch between behavior patterns and those desired by both parties (work or family). In this case, sometimes there is a perception that the family interferes with work, meaning that most of the time and attention is used to complete family matters so that it interferes with work. It will be a burden on the mind and the cause cannot be optimal in doing work. It is even possible for that person to make a fatal mistake that can decrease employee performance. It is in line with the research from Dewanta (2018), which shows that work-family conflict has a negative and significant effect on employee performance. Research conducted by Annisa Pratiwi, Ismi Damayanti (2014) shows that work-family conflict has a negative and significant impact on employee performance. Research conducted by Azwar (2015) shows that work-family conflict has a negative and significant effect on employee performance.
The Effect of Work Stress on Performance

Based on the hypothesis test in this study, the T-Statistic result was 2.555, the original sample value was -0.286, from the p-Values value of 0.011. The T-statistic value is greater than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows less than 0.05. From these results, it can be concluded that the second hypothesis is accepted, and these results indicate that work stress has a negative effect and is significant to employee performance. The lower the work stress, the higher the employee's performance. This research shows that there is a relationship between job stress and employee performance. Indicators that affect the decline in employee performance are working conditions, if the workload given is too much, the tasks given are impromptu and must be done in a short time, and the lack of time given to complete the work will increase work stress on employees so that employee performance will decrease. It is in line with the research from Sidanti (2015) shows that work stress has a significant positive effect on employee performance. Research conducted by Olivia Theodara (2015) shows that work stress significantly affects employee performance.

The Effect of Job Satisfaction on Employee Performance

Based on the hypothesis test in this study, the results of the T-Statistic were 3.947, the original sample value was 0.459, from the P. Values 0.000. The T-statistic value is greater than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows less than 0.05 from these results, it can be concluded that the third hypothesis is accepted, and these results indicate that work stress has a positive and significant effect on employee performance. The more job satisfaction increases will improve employee performance.

This research shows that there is a relationship between job satisfaction and employee performance. An indicator of job satisfaction that affects the increase in employee performance is the work environment. If the work environment created by the company is very comfortable and safe, then employees will be satisfied. If the work atmosphere is harmonious between colleagues and superiors, employee performance will increase. It is in line with Sidanti (2015) research, showing that job satisfaction has a significant positive effect on performance. Research conducted by Olivia Theodara (2015) shows that job satisfaction significantly affects employee performance.

CONCLUSION

Based on the formulation of the problem along with the data analysis and discussion presented in the previous chapter, some conclusions can be drawn as follows: (1) The problem of Work-Family Conflict due to the need for two roles that are urgently needed to be fulfilled arises from the two roles that originate, namely the family and work. Problems that arise from the family sector are young children, young age, spouses who also work, and household tasks. At the same time, the problem factors that arise from work are schedule changes, work responsibilities, and workload. (2) Work stress at the company is in a low category. It is evident from the responses of employees who responded negatively regarding
the workload level, the level of conflict between co-workers, and the level of understanding of the role. (3) Different levels of employee satisfaction, but they provide the best for the company. In addition, with the right incentives provided, the level of employee job satisfaction will be better

Suggestion

1) The company should be able to assist employees who are experiencing conflict with their families by providing a policy of work leave rights for employees to resolve conflicts in the family and provide solutions that help employees deal with Work-Family Conflict problems. And it is better if employees have friends to share with or colleagues in the office, do office assignments on time, and get closer to God
2) Companies should be able to provide positions that follow the abilities and education of employees by selecting the abilities of employees first before determining positions for employees because more employees have a high school education, so companies must be able to provide appropriate positions so that employees do not feel burdened by the positions given company.
3) Companies should provide promotions every year by assessing employee performance in a year, looking at the achievements given by employees to the company, and by looking at the length of time the employee has worked, giving rewards to employees who are loyal to having the longest working period so that employees will feel satisfied with the promotions that are given fairly to employees.
4) Suggestions for further researchers are expected to focus on other variables that affect employee performance, such as motivation, leadership style, and work environment that previous experts and researchers have carried out.

BIBLIOGRAPHY


