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The Effect of Dual Role Conflict and Workload on Female Employee Performance with Job Stress as an Intervening Variable (Study at PT. Bank Rakyat Indonesia, Jayapura Regional Office)

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Abstract: Nowadays, women are forced to work as much as men because of the increasing demands to meet basic needs. As a result, the barriers between men and women in workplace positions are gradually being eliminated. Dual role conflict is a term used to describe the two roles played by women who work and have families at the same time. Women must be able to carry out both tasks effectively at the same time. This study has a sample of 230 employees of Bank BRI RO Jayapura. Based on the analysis that has been carried out in the study, it was found that the influence of dual role conflict and workload on employee performance with job stress as an intervening variable (Study at PT. Bank Rakyat Indonesia Regional Office Jayapura) has a positive and significant effect.

Keywords: Dual Role Conflict, Workload, Job Stress.

INTRODUCTION

One of the most important elements in determining the performance of an institution or business is its human resources. Human resources play a very important and decisive role in achieving company goals. The survival and sustainability of an organization in the long term can be proven by the effectiveness of its human resources. Achieving good performance cannot be separated from the utilization of quality resources (Yuliani, 2021).

Women now play an active role in various aspects of community life, both professional and domestic tasks, along with the advancement of gender equality. Role conflicts carried out by women have the potential to occur. Conflicts can occur both in the corporate world and in everyday life. Dual role conflict as defined by Greenhaus and Beutell is a type of inter-role conflict, where family roles and work roles demand equal attention (Jalil et al., 2020).

Dual roles are one of the elements that influence performance. The intersection of two roles, namely career women and housewives, occurs in female employees who hold this dual position. Being a housewife and a worker is a challenge in itself. Conflict, namely family

conflict and work conflict, or women's dual role conflict between family and work, can arise from female employees who are unable to divide or balance their time between the two (Japlani et al., 2020).

The implementation of family obligations can be affected by dual role conflict, which is often caused by work with irregular working hours, heavy workloads, personal conflicts at work, business trips, career changes, or unsupportive organizational superiors (Nabila et al., 2019). Work conflict that interferes with family life is common in wives who work longer hours than they spend with their families (Meliani et al., 2014).

One aspect that directly affects employee performance is workload. Workload itself has several layers of definition. According to the Decree of the Minister of PAN Number: KEP / 75 / M.PAN / 7/2004, workload is any task given to shareholders or organizational units that must be completed within a certain period of time. Job stress is a person's reaction to a situation that is felt excessively both physically and psychologically as a result of internal and external work obligations. So that the stressful environment can cause job dissatisfaction and decreased performance (Lukito & Alriani, 2018). Dual role conflict often occurs due to work that has an irregular work schedule, heavy workload, interpersonal difficulties in the workplace, business trips, career transitions, or less supportive superiors that hinder the implementation of family obligations (Sari et al., 2021). At its worst, female employees can experience mental and psychological disorders from these conditions which can cause work-related stress. When an employee's capacity is exceeded by the demands of his family and work, stress and tension in the workplace can increase.

Researchers conducted initial observations of female employees of PT Bank Rakyat Indonesia (Persero) Tbk Regional Office Jayapura. The results of the interviews showed that there were additional routine tasks and overtime so that employees felt the workload was heavier and did not match their job descriptions. The level of overtime also increased after the new tasks were implemented. In addition, female employees also felt a dual role conflict between work and family responsibilities. This causes instability in work time discipline. Employee A is often late because he replaces time with his child, while Employee B is less able to complete housework. The results of the performance analysis showed a significant decrease in Employee B, while Employee A experienced an increase in performance. Despite facing work-family problems, Employee A managed to maintain consistency in his performance. Based on the data, it is known that the turnover rate of female employees of PT Bank Rakyat Indonesia (Persero) Tbk Regional Office Jayapura throughout 2022-2024 was 55 people. This shows that dual role conflict and job stress are experienced by female employees collectively. Turnover is one of the bad behaviors caused by job stress for female employees, according to (Poltak Sinambela Lijan, 2016). According to Robbins (2006), behavioral symptoms related to behavior, such as shifts in productivity, female employee absenteeism rates, and female employee turnover rates, are the result of work conflict and stress. Currently, women are forced to work as much as men because of the increasing demands to meet basic needs. As a result, the barriers between men and women in positions in the workplace are gradually being eliminated. Dual role conflict is a term used to describe the two roles played by women who work and have families at the same time. Women must be able to carry out both tasks effectively at the same time. They must manage time to take care of their husbands and children in addition to doing tasks from their workplace or office (Boyar et al., 2008). The workload given by superiors can be a source of stress that accompanies the job. This is related to the workload that has been discussed earlier. Employees who have too much work will find it impossible to complete it at work and must take it home. These tasks thus take up employee

time that should not be spent. Because, even though they are done at home, these tasks are still work-related tasks that can interfere with women's free time (Rahmayati, 2020).

Although there are external variables that contribute to stress in the workplace, organizations must also consider role conflict and workload. Work-family conflict interferes with work activities and has a negative impact on home and family life. Meanwhile, female employees will find it difficult to divide their time due to the heavy workload. If an unpleasant work atmosphere develops, this problem will also worsen.

METHODS

Female employees of the Jayapura regional office of PT. Bank Rakyat Indonesia served as the study's subjects. The objective employed in research as an endeavor in the character or value of individuals or activities that have certain variations that researchers wish to explore and draw conclusions from is the object of research, according to (Sugiyono, 2019). PT. Bank Rakyat Indonesia Regional Office Jayapura is the subject of this investigation. Non-probability sampling in conjunction with an incidental sampling method was the sample technique employed in this investigation. Thus, the study's sample consisted of 538 female employees of the PT. Bank Rakyat Indonesia Regional Office in Jayapura. The Slovin formula was used to determine the sample. The following is the computation.

:

$$n = \frac{N}{1+Ne^2}$$

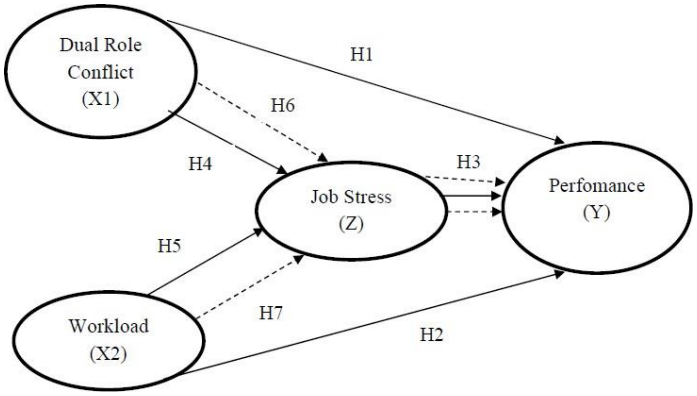
$$n = \frac{538}{1+538\ (0.05)^2} = \frac{538}{3.187} = 229.42 = 230$$

Description:

n = is the minimum sample size
N= is the population size
e = error margin, which is 5%

The computation's findings indicate that 230 responders are the bare minimum needed to reflect the staff of the PT. Bank Rakyat Indonesia Regional Office in Jayapura. The structural equation model (SEM) method using partial least squares (PLS) and the Windows Smart PLS version 3 application will be the data analysis tool employed in this investigation. In studies that need to analyze the link between latent and observable variables, the PLS-SEM method is quite helpful, particularly when the sample size is small or the data does not fit the assumption of a normal distribution (Nurhalizah et al., 2024).

Research Framework and Hypothesis



Hypothesis:

1. Employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura is positively and significantly impacted by dual role conflict.
2. Employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura is positively and significantly impacted by workload.
3. PT. Bank Rakyat Indonesia Regional Office Jayapura employees' performance is positively and significantly impacted by job stress.
4. Dual role conflict has a positive and significant effect on Job stress at PT. Bank Rakyat Indonesia Regional Office Jayapura
5. Workload has a positive and significant effect on Job stress at PT. Bank Rakyat Indonesia Regional Office Jayapura.
6. Job stress can mediate the influence of dual role conflict on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura.
7. Job stress can mediate the influence of workload on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura

RESULTS AND DISCUSSION

Validity Test of Research Instruments

The results of the data collection process using an online questionnaire obtained 230 respondents. Before processing additional data, the suitability or validity of the questionnaire was checked. This study uses the SEM-PLS tool to conduct a validity test. The findings of the validity test are considered valid if the value is greater than 0.7, there are several indicators that do not have a value > 0.7 (Ghozali, 2018).

Tabel 1. Validity Test Results

Indikator	Koefisien	Ket.
X11	0,764	Valid
X12	0,798	
X13	0,843	
X14	0,851	
X15	0,833	
X21	0,860	
X22	0,903	
X23	0,811	

Indikator	Koefisien	Ket.
X24	0,832	
X25	0,872	
X26	0,893	
Y1	0,772	
Y2	0,831	
Y3	0,777	
Y4	0,815	
Z1	0,730	
Z2	0,790	
Z3	0,855	
Z4	0,875	
Z5	0,878	
Z6	0,901	
Z7	0,876	

Source: Processed Data, 2025

Reliability Test of Research Instruments

After the research questionnaire is declared valid, the next step is to conduct a reliability test or the level of trust of the questionnaire. The questionnaire is used to conduct research repeatedly, and the reliability test is carried out to assess whether it can be trusted to measure the research variables. When the Cronbach Alpha value is greater than or equal to 0.9, the reliability is perfect; when between 0.7 and 0.9, the reliability is high; when between 0.5 and 0.7, the reliability is moderate; and when less than 0.5, the reliability is low (Hair Jr et al., 2021). The test results show that all research question items are very reliable so that they can be used in research, as can be seen in Table 2.

Tabel 2 Reliability Test Results

Variable	Cronbach's Alpha	Description
Workload	0,931	Reliable
Performance	0.812	
Dual Role Conflict	0.876	
Job Sress	0.933	

Source: Processed Data, 2025

Discriminant Validity Test

Table 3 shows that the substantial indicator variance included in the concept can be seen by looking at the FL value which represents the results of the construct reliability assessment based on discriminant validity. The FL value limit ≥ 0.5 in (Fornell-Larcker, 1981:227) which is the source of the discriminant validity criteria. Based on table 3 below, each FL value is less than or equal to 0.5.

Tabel 3. Diskriminan Validity (Fornell-Lacker criterion)

	workload	performance	Dual role conflict	Job stress

Workload	0,862			
Performance	0,803	0,799		
Dual Role Conflict	0,797	0,777	0,818	
Job Sress	0,731	0,781	0,808	0,845

Source: Processed Data, 2025

If the construct created has a greater value compared to the cross-loading of other columns and rows, then the measurement of all connected statements meets the criterion value. Therefore, the reliability of discriminant validity can be assessed if these requirements are met.

Coefficient Determination (R^2)

How much influence other variables have on the dependent variable can be calculated using the magnitude of the coefficient of determination (R-square). The R-Square value resulting from data processing with smartPLS 3.0 is as follows:

Tabel 4. Coefficient Determination

	R Square	R Square Adjusted
Perfomance	0,732	0,729
Job Stress	0,674	0,671

Source: Processed Data, 2025

With a value of 0.732, the performance variable shows a significant influence with a percentage of 73.2%. This shows that performance can affect other variables by 73.2%. The Job stress variable has a value of 0.674 indicating a significant influence with a percentage of 67.4%. This shows that Job stress can affect other variables by 67.4%.

Evaluation of Measurement Model (Outer Model)

The outer model is a measuring model that activates the model's validity and reliability, claims Ghozali (2015). The inner model makes an effort to forecast the relationships between latent variables. It is claimed that the parameters of the measurement model, also known as the outer model, have converged. "The Loading Factor and Average Variance Extracted (AVE) values indicate convergent validity." The discriminant validity is then evaluated by looking at the cross-loading value. The measurement model's reliance is rotated by composite reliability. The validity and reliability of the data for each latent variable in the measurement model (outer model) will be assessed using Smart PLS software). The outer model image below summarizes the results, which are based on data transmission with the use of Smart PLS software. Figure 1 displays the findings from the preliminary outer model analysis

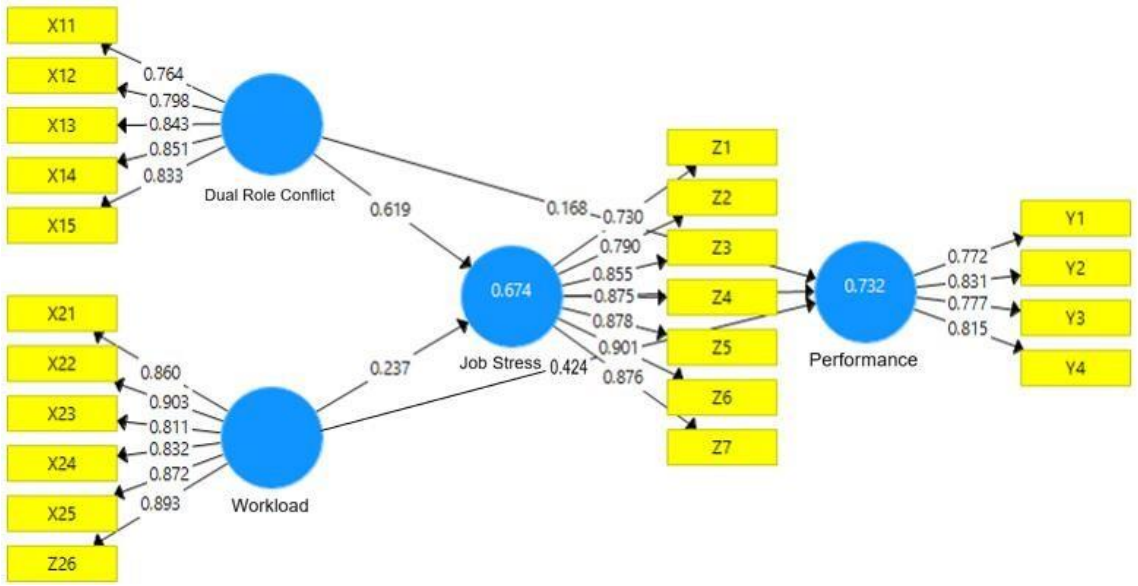


Figure 1. Initial outer model

Some evaluations of variable coefficients and their indicators were not found in the findings of the first outer model analysis. As an outer model, Figure 1 is known to meet the conventional values of the outer model criteria. This indicates high validity and dependability of the model.

Evaluation of assessment on outer model

Analyzing the relationship between observed variables or indicators that support the latent variables studied is known as external model analysis. This study requires the implementation of four tests: “Cronbach's Alpha, Average Variance Extracted (AVE), Composite Reliability, and Convergent Validity”. If a test shows validity and consistency, the test is considered valid. One measure of precision is validity. This statistic is indicated by the Average Variance Extracted (AVE) value. Table 5. shows the average variance for each of the four variables. > 0.5 is a common AVE value. The AVE value for all study variables is more than 0.5. The standard AVE value indicates that the study is very accurate and consistent.

Table 5. Reliability and validity constructs

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Workload	0,931	0,946	0,744
Performance	0,812	0,876	0,639
Dual Role Conflict	0,876	0,910	0,670
Job Stress	0,933	0,946	0,715

Source: Processed Data, 2025

Evaluation of Assessment on Structural Model Test (Inner Model)

The inner model assessment is used to ensure the relationship between the three latent variables that form the inner model. In Smart PLS, the path coefficient and T statistic value are generated through the bootstrapping technique. "The requirement that T count > T table = 1.66 and P-value < 0.05 indicates that the model variable has a strong positive influence". The bootstrap results using Smart PLS are shown in Table 6

Tabel 6. Bootstrapping

	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Dual Role Conflict -> Performance	0,079	2,142	0,033
Workload -> Performance	0,075	5,675	0,000
Job Stress -> Performance	0,060	5,618	0,000
Dual Role Conflict -> Job Stress	0,085	7,295	0,000
Workload -> Job Stress	0,089	2,664	0,008
Dual Role Conflict -> Job Stress -> Performance	0,048	4,316	0,000
Workload -> Job Stress -> Performance	0,034	2,308	0,021

Source: Processed Data, 2025

Discussion

Dual role conflict has a positive and significant effect on the performance of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura

Based on the results of data processing, dual role conflict has an effect on performance, with a value of 2.142 and a p-value of 0.033 <0.05, indicating that hypothesis one is accepted. The study shows a positive and significant correlation between performance and dual role conflict. Which means that the higher the dual role conflict experienced by female employees, the higher the performance, this means that companies need to pay attention to the dual role conflict of female employees in order to achieve maximum performance, namely by providing education so that female employees are able to separate their roles professionally when they become employees at PT. Bank Rakyat Indonesia Regional Office Jayapura.

This study supports the results of research conducted by Martha and Prahasta (2023) entitled "The Effect of Dual Role Conflict and Job stress on the Performance of Female Employees at the Library and Archives Service of West Sumatra Province" concluding that dual role conflict has a positive and significant effect on the performance of female employees. And research (Riyanto & Juanah, 2020) with the research title "The Effect of Dual Role Conflict and Job stress on the Performance of Female Employees at PT. Bank Negara Indonesia (BNI) Syariah Cilegon" with the conclusion that dual role conflict has a positive and significant effect on the performance of female employees, which means that with the existence of dual role conflict, a female employee has the ability to divide between housework and office work in order to complete tasks on time and the work given is in accordance with her interests and abilities.

Workload has a positive and significant effect on the performance of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura.

Based on the results of data processing, workload has an effect on employee performance, with a value of 5.675 and a p-value of 0.000 <0.05, indicating that hypothesis 2 is accepted.

Research shows that workload has a positive effect on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura, which shows that the greater the level of workload, the higher the level of employee performance. Thus, the results of this study are in line with research findings which state that there is a positive and significant influence between workload and employee performance (Idayanti et al., 2020). When there is an increase in the workload for employees within certain limits of ability, it can actually improve employee performance. Moreover, if improvements are made to the work environment, it can also improve employee performance (Harini and Kartiwi, 2018).

Workload can provide skills, knowledge and abilities for an employee to be effective. This shows that employees are able to cope with and control the demands of their workload. Employees are indirectly required and triggered to be able to bring out their abilities to the maximum because of the implementation of workload in the company.

Job stress has a positive and significant effect on the performance of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura.

Based on the results of data processing, job stress has an effect on performance, with a value of 5.618 and a p-value of 0.000 <0.05, indicating that hypothesis 3 is accepted.

From this study, it states that there is an influence between Job stress and employee performance. Job stress greatly influences employee performance because stress is divided into two, namely stress that has a positive impact and stress that has a negative impact. In carrying out their work, female employees experience different levels of job stress. At PT. Bank Rakyat Indonesia Regional Office Jayapura illustrates that the better the level of Job stress management of female employees, the more it will affect the improvement of female employee performance.

This is in line with previous research conducted by Ekhsan and Septian (2021) which stated that Job stress has a positive effect on employee performance, and research by Hariana (2021) which stated that there is an effect of Job stresson employee performance, which means that employees with high workloads are also under pressure when working, so Job stresswill increase and can affect performance, the Job stress that arises has a positive impact such as employees becoming more focused and responsible in their work.

Dual role conflict has a positive and significant effect on Job stressat PT. Bank Rakyat Indonesia Regional Office Jayapura

Based on the results of data processing, dual role conflict has a significant and positive effect on job stress with a value of 7.295 and a p-value of 0.000 <0.05, which indicates that hypothesis 4 is accepted.

The dual role conflict that occurred at the BRI Regional Office Jayapura Bank caused excessive Job stress in female employees at the BRI Regional Office Jayapura Bank, so that this study proved that dual role conflict had a significant and positive effect on job stress, where the presence of excessive work both in the office and at home caused excessive Job stress in employees. Supported by Stoner's research (Khoiroh, 2015) explains that the more family members there are, the more the dual role conflict will increase. So it can be assumed that female employees who do not have children tend not to have high Job stress because they do not have the burden of taking care of children.

Workload has a positive and significant effect on Job stress at PT. Bank Rakyat Indonesia Regional Office Jayapura.

Based on the results of data processing, workload has a significant effect on job stress, with a value of 2.664 and a p-value of 0.008 <0.05, which indicates that hypothesis 5 is accepted.

Workplace stress can be a factor in workload. Workload, according to Wahyuni et al. (2023), is an activity carried out by employees to complete organizational or work-related activities in a short time while maintaining health. Workers often have to adjust to new regulations, laws, or workloads that require more time, energy, and other resources to complete them. This is a problem for workers and can make them feel more stressed at work. This shows that employee Job stress will be reduced if given the right and efficient tasks. By giving employees the right amount of work, their commitment will increase and they can manage their time effectively, which will ultimately reduce stress. The results of this study are in accordance

with Rina Wijaya's research (2020). The test results show that Job stress and employee workload have a positive and significant relationship. Excessive workload in companies, especially Bank BRI Regional Office Jayapura, causes high levels of stress in female employees at Bank BRI Regional Office Jayapura, so the company must ensure and provide a balanced workload to female employees.

Job stress can mediate the influence of dual role conflict on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura.

Based on the results of data processing, job stress mediates the effect of dual role conflict on employee performance, with a value of 4.316 and a p-value of 0.000 <0.05, indicating that hypothesis 6 is accepted.

Because the organization has set goals and there are tasks and jobs that must be completed. Based on these findings, it can be said that workers who work from home experience stress at work combined with workers who are married and have more complicated children. This is in accordance with the study on "The Effect of Dual Role Conflict on the Performance of Female Employees with Job Stress as a Mediating Variable" conducted by Kumala Sari et al. (2021). The results of the study indicate that "the relationship between dual role conflict and employee performance can be mediated by job stress".

Dual role conflict occurs because female employees face demands from two or more roles (employees and family members) that are difficult to fulfill simultaneously, because job responsibilities demand high performance. Inability to manage conflict can cause mental, emotional, and physical fatigue.

In female employees of Bank BRI Regional Office Jayapura who are married, Job stress is managed well, as evidenced by the fact that even though they have high stress, work targets can be met in completing tasks effectively and professionalism at work is maintained. This shows that Job stress indirectly affects the relationship between dual role conflict and performance.

Job stress can mediate the influence of workload on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura.

Based on the results of data processing, job stress mediates the effect of workload on employee performance, with a value of 2.308 and a p-value of 0.021 <0.05, indicating that hypothesis 7 is accepted.

In the conditions experienced by PT. Bank Rakyat Indonesia Regional Office Jayapura employees, the increased workload will affect the increase in employee performance mediated by high job stress, because if employees are given a greater workload, employees will be required to improve their performance so that Job stress in mediating this also increases, where employees feel stressed when the workload is increased but must be required to improve their performance. It can be said that the workload increases, employee performance will also increase which is bridged by job stress.

This study supports the research findings of Andri Irfad et al. (2021) which shows that "workload directly affects employee performance through work-related stress". This shows that the relationship between workload and employee performance is mediated by work-related stress. Research conducted by Mahfudz (2017) states that workload affects employee performance through job stress. Based on the results of this study, it can be concluded that the construct of job stress partially mediates the effect of workload on employee performance. This means that employees must be able to control the level of job stress they experience which is caused by several factors that can cause job stress, namely: physical demands, task demands, etc. Job stress experienced by employees tends to be at a moderate level because with this moderate level of Job stress it will be able to create innovative ideas and constructive Job stress

output so that employees can improve their performance. In this case, moderate Job stress is good for employees to experience in a time intensity that is not too long or not prolonged. Evan and Johnson (2000) stated that Job stress is a factor that determines the rise and fall of employee performance.

CONCLUSION

The impact of dual role conflict and workload on employee performance with job stress as an intervening variable (Study at PT. Bank Rakyat Indonesia Regional Office Jayapura) is the basis for the analysis that was conducted. The analysis's findings led to the following conclusions. dual role conflict has a positive and significant effect on the performance of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura. This can be interpreted that the higher the dual role conflict experienced by female employees, the higher their performance. Workload has a positive and significant effect on the performance of female employees at PT. which shows that the greater the level of workload, the greater the level of performance of female employees. Job stress has a positive and significant effect on performance at PT. Bank Rakyat Indonesia Regional Office Jayapura. Showing that the better the level of Job stress management of female employees, the better the performance of female employees. Companies must pay attention to and be able to manage Job stress for each employee so that employee performance increases. Dual role conflict has a positive and significant effect on Job stress of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura. This shows that with excessive work both in the office and at home, it causes excessive Job stressin female employees, conversely if the dual role owned by female employees is low, then the job stress of the employees will also decrease. Workload on Job stress of female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura, Excessive workload in the company causes high levels of stress in female employees at PT. Bank Rakyat Indonesia Regional Office Jayapura, so the company must ensure and provide a balanced workload to female employees. The workload owned by employees must be balanced with the jobdesk carried out so that female employees avoid excessive job stress. Job stress can mediate the influence of dual role conflict on employee performance at PT. Bank Rakyat Indonesia Regional Office Jayapura. This shows that the greater the dual role conflict experienced by female employees, the higher their Job stress and results in high performance. In female employees of Bank BRI Regional Office Jayapura who are married, Job stress can be managed well, as evidenced by the achievement of work targets that can be met in completing tasks effectively and professionalism in working is maintained. This shows that Job stress indirectly affects the relationship between dual role conflict and performance. Job stress mediates the effect of workload on employee performance at Bank Rakyat Indonesia Regional Office Jayapura PT. This shows that if the workload increases, it will affect employee performance mediated by high job stress, because female employees are given more workload, then female employees will be required to improve their performance. For female employees, it is expected to manage time as effectively as possible, take advantage of social support from family and coworkers to share work, start a healthy lifestyle and ensure sufficient rest time to avoid Job stress and improve communication and negotiation skills to be able to manage work and family demands better. For companies, it is expected to organize stress management training programs, improve the balance between work and family, provide relaxation rooms in the office to help female employees reduce stress during working hours, provide appreciation for

employee performance to increase motivation and conduct regular performance evaluations accompanied by constructive feedback, provide social support such as mentoring or group discussions to improve employee performance. By looking at additional elements that can affect performance such as OCB factors, social support and burnout factors, future researchers should be able to develop this research. To obtain more varied data than questionnaires with pre-existing answers, researchers can also use other techniques to study performance, such as conducting in-depth interviews with employees or collecting samples.

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