

Role Ambiguity and Work Family Conflict on Job Stress of Banking Employees in Bengkulu City

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ABSTRACT

Objectives: This study has the purpose to find out whether the ambiguity in role and work-family conflict impact the job stress among banking employees in Bengkulu City.

Methodology: this study employs a quantitative approach with data obtained of 180 respondents selected through purposive sampling. The participants were permanent or contract-based banking employees with at least one year of work experience. Data were analyzed using Structural Equation Modeling – Partial Least Squares (SEM-PLS). The assessment of Validity and reliability used AVE (>0.50), Composite Reliability (CR), and Cronbach's Alpha (>0.70).

Findings: The results confirmed that all indicators completed the validity and reliability standards. The values of AVE for each construct were: Ambiguity in role (0.76), Work-Family Conflict (0.74), and Stress of Job (0.77). The R-Square (R^2) for Job Stress was 0.578, it means that 57.8% of the various types of job stress can be explained by ambiguity in role and work-family conflict. Hypothesis testing showed that Ambiguity in role had a positive and significant effect on Job Stress ($\beta = 0,429$; $t = 6,215$; $p = 0,000$), and Work-Family Conflict showed a positive and significant effect on Job Stress ($\beta = 0,378$; $t = 5,801$; $p = 0,000$).

Conclusion: The findings highlight that both ambiguity in role and work-family conflict significantly increase the banking employees' job stress. Hence, bank management should provide clearer role definitions and implement programs that support the balance in work-life.

Keywords: Ambiguity in Role; Conflict in Work Family; Job Stress; Banking Employees

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INTRODUCTION

The banking industry is a dynamic and competitive sector. Banking employees face high job demands, such as performance targets, customer service, and pressure from evolving financial regulations. This condition leads to increase the job stress level experienced by employees. Unmanaged job stress has a negative influence on the productivity of the employee, job satisfaction, and psychological side (Khattak et al., 2021). Two main factors that are often associated with increased job stress are ambiguity in role and work-family conflict. Ambiguity in role occurs when employees do not have enough understanding of the tasks, good responsibility, and high expectation in their jobs, which may lead employees to consider leaving their jobs (Ridjal & Muhammadin, 2023). Meanwhile, when the requirements of work clash with family responsibilities, work-family conflict emerges, leading to disharmony in the field of work and personal life and a decline in job satisfaction and increases stress (Siswanto et al., 2022). Research shows that workplace stress has a detrimental effect on employee health and well-being, as well as negatively impacting organizational productivity and profitability (Goswami, T. G., 2021). Research has shown that ambiguity in role is significantly correlated with work-family conflict (Mohamad, N., et al., 2021). Unmanaged job stress can reduce employee performance in the banking sector (Jain, R., 2021).

Ambiguity in role occurs when employees do not have enough understanding concerning the roles and responsibilities to be fulfilled in the organization. This situation can cause uncertainty, reduce work effectiveness, and trigger anxiety and stress (Wu et al., 2019; Zhang, Hong, & Smith, 2022). Previous studies revealed that there is a positive correlation between ambiguity in role and the increased job stress, especially in the banking sector which demands accuracy and speed in decision making (Ridjal & Muhammadin, 2023). In addition, conflict between roles at work and responsibilities in the family is also a major trigger for job stress. This conflict arises when the demands of the two roles clash, so that individuals have difficulty maintaining a balance between professional and personal life (Babic et al., 2019). In the context of the banking industry, high workloads, pressure to achieve targets, and demands for excellent service often take up employees' time and energy, which ultimately has an impact on increasing psychological stress (Zhang et al., 2022).

In Bengkulu City, the banking sector shows rapid growth along with the increasing economic activity in the region. Bank employees in this region are not only required to meet high professional targets and performance, but also have to adapt to local social and cultural conditions that uphold the work and family roles balance (Lee & Nguyen, 2023). In such conditions, it is important to test the extent to which ambiguity in role and conflict in work-family impact the job stress felt by banking workers in this region. Ambiguity in role can exacerbate job uncertainty and increase the risk of psychological distress (Chen & Wang, 2022) also stated that there is a significant relation in the conflict between work demands and family responsibilities in decreasing well-being and increasing job stress (Martinez & Gomez, 2020). By understanding the factors that cause job stress, bank management can design more effective HR management policies, such as clarifying tasks and responsibilities, providing work flexibility, and supporting work-family life balance (Patel & Singh, 2019). This study is expected to be able to provide practical contributions in creating a better and more productive work environment in the regional banking sector.

LITERATURE REVIEW

Job Stress

Stress in job is the physical and emotional response that happen in the time job demands exceed an individual's ability to cope. (Beehr & Newman, 1978) stated that when job requirements go beyond an employee's coping ability, job stress is likely to occur, thus disrupting normal physical and psychological functioning. (Parker & DeCotiis, 1983) define job stress as a deviation of physiological or psychological functioning from normal conditions caused by pressure from the individual's environment. Gibson et al. (1996) describe stress as a form of adaptive reaction that is affected by individual characteristics and psychological mechanisms, arising when external events, conditions, or actions place excessive physical or mental demands on someone. Meanwhile, Robbins (2003) explains stress as a dynamic state in which individuals encounter opportunities, limitations, or pressures connected to their goals, where the outcomes are considered both uncertain and significant. According to Davis and Newstrom (2007), job stress refers to a state that influences an individual's emotions, cognitive processes, and physical well-being. Ambiguity in role arises when job roles are unclear or lack adequate information, leaving individuals uncertain about how they are expected to act in a given situation.. When roles are not sufficiently defined or even have no information about them, ambiguity in role occurs because people are not sure how they should behave in the situation. According to Slocum and Hellriegel (2009), job stress is considered a widespread and costly issue in the workplace that affects many employees. Daft (2010) explains that job stress may manifest as difficulty, discomfort, exhaustion, and even feelings of fear. Ivancevich and Matteson (2011) describe job stress as an adaptive reaction that is shaped by personal characteristics and psychological mechanisms, arising from environmental factors, situations, or events that impose excessive physical or psychological demands. Similarly, Luthans (2011) views job stress as an adaptive reaction shaped by personal characteristics and psychological mechanisms, triggered by external conditions that exert overwhelming physical or mental pressure on an individual as a condition that emerges when employees interact with their work, leading to changes that disrupt their usual functioning.

Job stress can be triggered by various factors, they are: 1. Factors of Environmental: Economic, political, and technological changes that create instability, 2. Factors of Organizational: Excessive task required, time pressure, authoritarian leadership, and lack of coworker support, and 2. Individual Factors: Personal problems such as family conflict, financial problems, and health conditions. The impact of job stress can be seen in physiological aspects (e.g., increased heart rate, fatigue), psychological (such as anxiety, frustration), and behavioral (decreased performance, increased absenteeism). Therefore, it is important for organizations to find out how the stress come and implement stress management strategies to maintain employee well-being and increase work productivity.

Ambiguity in role

Role ambiguity refers to a condition in which employees lack a clear understanding of their duties, authority, or performance expectations within an organization. Such a situation can negatively affect both job performance and individual well-being. According to Rizzo (1970), the ambiguity in role occurs in the time that employees are not certain about their decision-making authority, unclear about expected outcomes, and unsure of the criteria used to evaluate their work. This uncertainty often leads to hesitation in taking action and reliance on trial-and-error strategies to meet managerial expectations. Similarly, Beauchamp et al. (2004) describe

role ambiguity as the absence or insufficiency of information concerning a given role. Kreitner and Kinicki (2007) also emphasize that role ambiguity occurs when individuals are not fully aware of what is required from them. In many cases, organizational newcomers express frustration over vague job descriptions and ambiguous promotion standards. If this situation persists, it can foster job dissatisfaction, diminish self-confidence, and eventually hinder overall performance. Gibson et al. (2008) define role ambiguity as a lack of clarity regarding one's rights, responsibilities, and obligations at work. In line with this, Robbins and Judge (2015) highlight that role ambiguity emerges when expectations related to a role are not well communicated, leaving employees uncertain about what actions they should take.

Work Family Conflict

Conflict in work–family can be described as a kind of conflict occurring across roles that arises when the requirements of work and family responsibilities are not compatible yet, so that involvement in a role becomes hard due to the pressures of the other. (Greenhaus & Beutell, 1985) stated that work–family conflict arises when the demands of work and family roles clash, so that involvement in one role becomes difficult due to obligations in the other. Frone, Russell, and Cooper (1992) proposed a model of work–family conflict, explaining that such conflict may trigger stress, which subsequently impacts both the psychological and physical well-being of individuals. Meanwhile, Netemeyer et al. (1996) introduced scales of measurement for WFC and FWC, as types of interrole conflict, they emerge when pressures from work and family roles contradict each other. The results showed a negative association with job and life satisfaction, alongside a positive association with stress. (Grzywacz & Butler, 2005) stated that work–family conflict describes a situation in which pressures from the workplace hinder the fulfillment of family roles and commitments of their role in their family. Conflict in work–family appears when the responsibilities in their work limit the individual from fulfilling their obligations in their family, which is a consequence of the conflict that occurs especially at work.

Hypothesis

Ambiguity in role had a positive influence on the job stress of banking employees in Bengkulu city

Ambiguity in role is a condition when an employee does not have clarity about the tasks, responsibilities, and expectations that must be met in the job. (Rizzo, House, & Lirtzman, 1970) define ambiguity in role as a lack of adequate information regarding a role of individual, goals, and in the work environment responsibilities. (Jackson & Schuler, 1985) also stated that lack of information about tasks and authority causes confusion, anxiety, and increased stress. In line with that, (Greenberg & Baron, 2003) stated that ambiguity about what is expected of an employee can reduce effectiveness and job satisfaction. Several recent studies support these findings. Zhang, Hong, & Smith (2022) discovered that ambiguity in role impacts creativity and work well-being through increased perceived psychological stress. (Wu et al., 2019) also confirmed that ambiguity in role amplifies the negative impact of poor leadership behavior on job burnout. Research by (Ridjal & Muhammadin, 2023) reveals that there was a positive influence of ambiguity in role on job stress and turn-over tendencies in the sector of banking. Further, (Zhang et al., 2022) found that ambiguity in role contributes significantly to symptoms of depression in the workplace, especially when there is inadequate work support. Furthermore, research by (Khattak, Quarat-ul-ain, & Iqbal, 2021) also found that the bigger the ambiguity in role felt by the banking employees, the bigger the level of job stress they feel. This is because uncertainty about work tasks can increase psychological stress and reduce effectiveness in completing work. In addition, a study by (Litania, Husaini, & Nikmah, 2021) showed that there

was a positive and significant effect of ambiguity in role on the stress in job, which in turn has a negative impact on audit quality in the auditor environment of the Bengkulu Provincial Inspectorate.

H1: Role ambiguity tends to increase levels of work stress and reduce individual effectiveness in carrying out tasks.

Work Family Conflict has a positive effect on Job Stress of Banking Employees in Bengkulu City

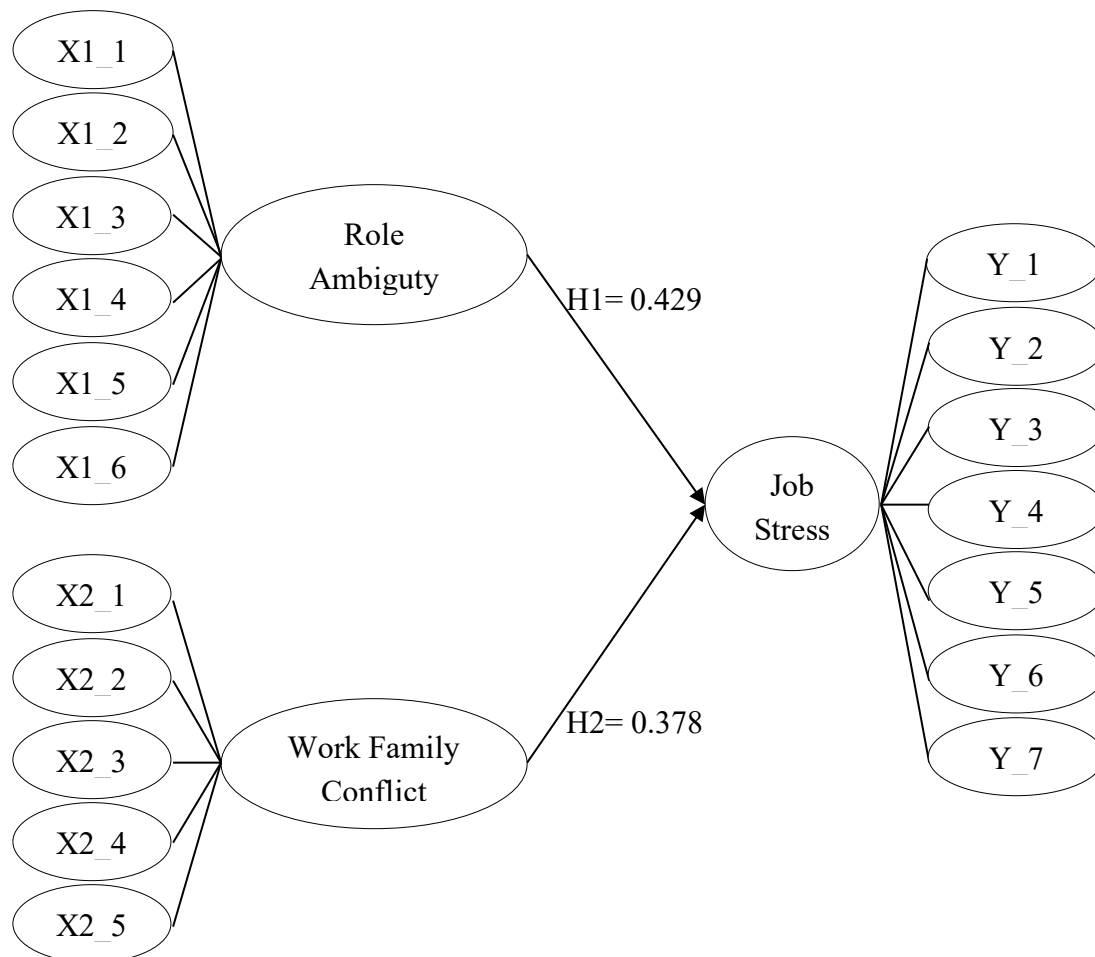
The Work family conflict arises if the professional requirements clash with family duties, hindering employees from achieving balance. This conflict can take the form of: interference of work and family: When work disrupts family roles and family disrupts work: When family interfere with performance at work. Greenhaus and Beutell (1985) describe work–family conflict as a type of role conflict that arises when the demands of work and family are not compatible, making it difficult to fulfill one role without hindering the other. This conflict can take two forms: work-to-family conflict, where job pressures interfere with family life, and family-to-work conflict, where family responsibilities disrupt performance at work. Later, Netemeyer et al. (1996) expanded on this concept by emphasizing that the incompatibility between work and family roles creates challenges in balancing both domains simultaneously. More recent research consistently demonstrates that work family conflict is strongly associated with higher levels of job stress. Greenhaus and Beutell (2021), for instance, found that individuals who experience greater interference between work and family are more likely to report elevated levels of stress compared to individuals who are able to maintain a balance between the two aspects of life.

The demanding nature of banking jobs, characterized by long hours and heavy workloads, makes work–family conflict a persistent issue for employees. If this conflict is not managed properly, Work–family conflict can reduce job performance, cause burnout, and lower satisfaction in both personal and professional life. A study by Siswanto et al. (2022) found that this conflict significantly affects job satisfaction and job stress among Islamic bank employees in Indonesia. The study also showed that social support helps mediate this relationship by reducing employees' stress levels arising from family-related role conflicts. In addition, Research conducted by Sunatar (2023) on employees of private banks in Indonesia revealed that work–family conflict and workload exert a significant positive influence on both job stress and employees' intention to leave. The study further demonstrated that job stress plays a mediating role in linking work–family conflict and workload with turnover intention. These findings emphasize the importance for organizations to properly manage work–family conflict and workload in order to minimize job stress and reduce employees' intention to resign. Similarly, Hamid et al. (2020) found that dual role conflict and workload directly increase job stress among female employees at PT Bank Negara Indonesia (Persero) Tbk in Pare-pare, and that job stress negatively affects their performance indicating that higher levels of stress tend to lower employees' performance outcomes.

H2: Work family conflict tends to increase work stress, decrease job satisfaction, and indirectly decrease performance and increase the desire to leave work.

Figure 1 Research Model

Frame Work



METHOD

The online survey was conducted using a questionnaire created with Google Forms and distributed through WhatsApp. The role ambiguity variable was adopted from Khattak et al. (2020) and measured with six items. Work–Family Conflict was adapted from Greenhaus and Beutell (2021) and assessed using five items, while Job Stress was derived from Reppi, Suoth, and Kandou (2019) and evaluated with seven items. Each construct was counted on a five-point of Likert scale from 1 to 5 range.

Table 1 Variable, Item, and Indicators

Variable	Item	Indicator
Ambiguity in role	6	I often feel like I have no clarity about my job responsibilities. I did not receive clear instructions regarding the tasks I had to perform. I feel confused about my role in the work team. I received an assignment that did not match the initial expectations given to me. I often experience stress due to the ambiguity in my work. I feel like I don't have enough information to do my job well.
Work Family Conflict	5	My job often interferes with the time I should be spending with my family. I find it hard to harmonize the pressures of work with the needs of family life My family is often dissatisfied with the sum of time I pass in my work. I feel too tired after work to interact with my family. I often have to bring work home, which interferes with my time with my family.
Job stress	7	I often feel anxious and stressed because of my job. I feel my workload is too heavy to complete in the available time. I have problem in sleeping because I always think about work. I often feel physically and mentally exhausted after work. I experience tension or headaches due to work pressure. I feel like I don't have sufficient time to complete my work. I feel like my job is interfering with my psychological well-being.

Source: processed data (2025)

Methods and Samples

The SEM–PLS method was chosen in this study because it can analyze complex relationships between latent variables simultaneously, without requiring the assumption of a normal distribution, and is suitable for use with moderate sample sizes. Furthermore, SEM–PLS allows for comprehensive construct validity and reliability testing through factor loading values, Composite Reliability, and Average Variance Extracted (AVE). This approach focuses

on the model's predictive ability, making it relevant for examining the influence of role ambiguity and work–family conflict on job stress in banking employees (Hair et al., 2020).

The study population consisted of banking employees from different banks in Bengkulu City. Permanent or contract employees in Bengkulu City banking and have at least one year of work experience. (Hair et al., 2020) recommends using a ratio of at least 10 times the number of indicators in calculating sample size. This survey has 18 items, and the size of the sample required is 180 employees. Therefore, 180 employees are sufficient to analyze the data. Purposive sampling was adopted in selecting the respondents. This study used a quantitative approach with Structural Equation Modeling (SEM)–Partial Least Squares (PLS) to test the instrument's validity and reliability, following Hair et al. (2020). Construct reliability is declared fulfilled if the Cronbach's α value is above 0.700, and each construct's C.R (comp. reliability) value must meet the standards that indicate good reliability (Hair et al., 2020). Convergent validity is declared fulfilled if the value of each indicator is above 0.700 and each construct is above 0.500 for the AVE value, this indicates that each construct has convergent validity that meets the requirements (Hair, 2020).

RESULTS AND DISCUSSION

Results

The gender composition of the samples displayed in Table 2 indicates that 45% were male and 55% were female, and it is known that most respondents are female, followed by male respondents. This is due to the Bank employee recruitment policy in Bengkulu City which accepts more female employees according to the competency needs of each Bank. When comparing the number of male and female bank employees, the difference is relatively small. This reflects changes in workforce demographics, particularly the increasing participation of women and dual-career couples. Such conditions often trigger conflicts between work responsibilities and family roles. Regarding age distribution, 20 percent of respondents were over 40 years old, while the remaining 80 percent were between 20 and 40 years old. These figures indicate that the majority of banking employees in this study were young adults aged 20 to 40, followed by those above 35 years of age.

This suggests that most of the workers who work in the sector of banking are in the productive age group are Bank employees who are in a productive working condition. Bank employees who are of productive age tend to be vulnerable to facing work-family conflicts. Bank employees of productive age tend to be more vulnerable to job stress. Bank employees who have a Master's degree are the majority of Bank employees, as much as 45 percent, this is due to the career level requirements that occupy positions at the top level as branch heads or division heads are at least Master's degrees, while those who have a Bachelor's degree as much as 35 percent are Bank employees who work as unit heads/cash/supervisors and accounting officers, then those who have a high school education as much as 20 percent as supporting Bank agents. A person with low education has high hopes or aspirations so that when faced with reality, that there is a gap between aspirations and reality, then anxiety and disappointment arise which can cause stress. On the other side, employees with better levels of education generally possess a more realistic perspective when faced with the gap between expectations and reality. Consequently, banking employees with lower educational backgrounds are more prone to family-related conflicts, whereas those with higher education levels are more likely to encounter work-related conflicts. In such circumstances, It is crucial for bank employees to sustain harmony between work obligations and family roles In terms of tenure, 10 percent of

respondents had worked for 1 to 3 years, 35 percent had been employed for 4 to 6 years, and 55 percent had more than 6 years of experience.

These findings indicate that employees with longer service periods particularly those with over 6 years of experience tend to demonstrate higher productivity, largely due to their accumulated knowledge and expertise. Furthermore, with employee status, permanent employees are 70 percent of respondents, and contract employees are 30 percent of respondents. Based on the status of banking employees in Bengkulu City, it is dominated by permanent employees who work in Banks (BUMN, Private and Regional Banks). This explains that the banking sector in Bengkulu City is dominated by permanent employees, which reflects stability and commitment in the workforce. This provides benefits for banks in terms of employee development and customer service. However, it is also essential to consider the role of contract employees and ensure that they feel integrated into the team. With the right approach, banks can leverage the strengths of both types of employee status to better achieve organizational goals.

Table 2 Respondents' Characteristics (n of 180)

No	Characteristics	Category	Number of respondents	Frequency	Present
1	Gender	1. Male	180	81	45
		2. Female		99	55
2	Age	1. 20-40	180	144	80
		2. > 40		36	20
3	Education	1. S2	180	81	45
		2. S1		63	35
		3. SMA		36	20
4	Years of service	1. 1 to 3 Year	180	18	10
		2. 4 to 6 Year		63	35
		3. above 6 Year		99	55
5	Employee Status	1. Permanent workers	180	126	70
		2. Contract workers		54	30

Quantitative Results:

The Tests Of Validity And Reliability

The findings of the tests of validity and reliability show that all indicators completed the criteria:

Table 3 The Test of Construct Validity (Confirmatory Factor Analysis -CFA)

Variable X1 : Ambiguity in role		Convergent Validity:	
No	Statement Items	Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	X1_1	0,74	0,76
2	X1_2	0,79	0,76
3	X1_3	0,72	0,76
4	X1_4	0,71	0,76
5	X1_5	0,83	0,76
6	X1_6	0,76	0,76
Variable X2 : Work Family Conflict		Convergent Validity:	
No	Statement Items	Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	X2_1	0,71	0,74
2	X2_2	0,78	0,74
3	X2_3	0,73	0,74
4	X2_4	0,72	0,74
5	X2_5	0,77	0,74
Variable Y : Job Stress		Convergent Validity:	
No	Statement Items	Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	Y_1	0.75	0.77
2	Y_2	0.81	0.77
3	Y_3	0.77	0.77
4	Y_4	0.72	0.77
5	Y_5	0.79	0.77
6	Y_6	0.74	0.77
7	Y_7	0.80	0.77

All items in this questionnaire are valid based on CFA with a loading factor higher than 0.50 (Hair et al, 2010).

Table 4 Reliability Test (Alpha of Cronbach)

Construct	AVE	Composite-Reliability (CR)	Alpha Cronbach	of Category
Ambiguity in role	0.76	0.883	0.85	Very good
Work-Family Conflict	0.74	0.902	0.81	Good
Job Stress	0.77	0.911	0.86	Very good

Composite-Reliability (CR) and Alpha Cronbach > 0.70 , the scale has high reliability ($\alpha \geq 0.81$) All constructs meet the validity and reliability criteria.

Structural Model Analysis

a. Coefficient of Determination (R-Square)

The results of the analysis show that the R-Square (R^2) for Job Stress = 0.578 which means that 57.8% of the variability of Job Stress can be revealed by Ambiguity in role and Work-Family Conflict, while the rest is influenced by other factors not included in the model.

b. Path Coefficients and Hypothesis Significance

Table 5 Testing of Hypothesis

Hypothesis	Stripe	Coefficient (β)	t-count	p-value	Inference
H1	Ambiguity in role → Job Stress	0.429	6.215	0.000	Accepted
H2	Work-Family Conflict → Job Stress	0.378	5.801	0.000	Accepted

Both hypotheses are approved since the p-value < 0.05 and the t-count value > 1.96 (at a significance level of 5%). This shows that:

- there is a positive and significant influence of Ambiguity in role on the job stress.
- there is a positive and significant influence of Work family conflict on the job stress.

Discussion

The Impact of Role Ambiguity on Job Stress: Findings indicate that greater role ambiguity among employees corresponds to a higher degree of job stress. Uncertainty regarding duties and responsibilities often generates tension and psychological strain.

CONCLUSION

Although many previous researches done on job stress in the sector of banking, specific research focusing on banking employees in Bengkulu City is still limited. Bengkulu City as one of the economic centers in the Sumatra region has a rapid growth in the banking sector. This increases the demands on bank employees in carrying out their duties, which has the potential to increase job stress levels due to ambiguity of role and conflict in work-family. To gain insight into the impact of ambiguity in role and conflict of work-family on the job stress among banking employees in Bengkulu City, this research provide useful insights for bank management in designing more effective policies to improve employee welfare and work productivity. This research reveals that there was a significant influence of Ambiguity in Role and Conflict in Work-Family on Job Stress among banking employees in Bengkulu City. Therefore, organizations need to manage ambiguity in role and reduce work-family conflict to reduce stress levels of employee's job.

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