**Family-Friendly Policies on Job Stress mediated by Work-Family Conflict (Study on Bank Jambi Central Office)**

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 | **Abstract** This research aims to determine and analyze the influence of Family Friendly Policies on Work Stress with the Mediation Variable Work-Family Conflict (Study at Bank Jambi Head Office). This type of research is quantitative research. The method used is the Structural Equation Model (SEM) method with the help of SmartPLS 4. The population of this research is all 52 female permanent employees at Bank Jambi Head Office. The sampling technique used was Non Probability Sampling with saturated sampling (census) so that the entire population sampled was 52 people. The research results show that: Family friendly policies have a significant positive effect on work stress. Then, work-family conflict cannot mediate the role of family-friendly policies on employee stress. |

**INTRODUCTION**

Today, we live in a constantly changing environment, with high professionalism, increased use of technology, pressure and stress (Saxena, 2018). The shift in stigma that occurs in society today has caused changes in the demographic structure of the workforce. The previous stigmatization of duties and responsibilities, namely women who were only housewives who managed the family's needs, has now slowly changed to a more modern direction. Where there are equal rights between men and women. Based on data from the Indonesian Ministry of Manpower, it is noted that the Female Labor Force Participation Rate from year to year has experienced a relatively high increase, in 2021 the position in August of the female workforce was 53.34%. In the same month's position in 2019 the female workforce was 51.81%. This is proven by the increase in companies that have female workers, which means that female workers are spread and easy to find in every field of industry and organization. This research focuses on career women. This creates a dual role for women because on the one hand she has the role of wife and mother, on the one hand she has the role of employee in the office.

In this research, the author took the research object at Bank Jambi. Bank Jambi is a bank owned by the Jambi Regional Government which is engaged in banking activities, including all general banking activities and as a regional cash holder, whose function is to carry out and manage money deposits, receipts and payments, as well as priority financing projects in the field of regional development. From data on the number of Bank Jambi employees from 2020 to 2023 obtained by researchers from 2022 to 2023, female employees at Bank Jambi decreased by 102 people. This is thought to be because employees experience work stress due to a lot of workload and pressure from superiors, because every month they have to meet work targets. The increase in work stress is likely influenced by low implementation family-friendly policies. From the results of interviews with Bank Jambi's HRD, the company issued policies that can help female employees balance work-family life, but employees still feel they cannot fulfill their work-family responsibilities fairly because employees find it difficult to fulfill their responsibilities as parents. This is related to indicators family-friendly policies that is benefit packages related to child-care in the form of childcare assistance facilities or programs provided by the company, however child-care is not given by the company to female employees who already have children. Therefore, child-care in the form of childcare assistance facilities or programs not being provided to employees is thought to cause a decline in implementation family-friendly policies.

Apart from being influenced byfamily-friendly policies, job stress is also thought to be influenced by work-family conflict. Based on the results of the researcher's interview with HRD Bank Jambi to find out the description of the work process and balancing it with personal life for Bank Jambi employees and the results obtained were starting with breafing from 07.15 WIB to 08.00 WIB, 1 hour lunch break except on Fridays, the rest time is longer, namely 2 hours and ends at 16.30 WIB. After 16.30 WIB it will count as overtime. Here employees are required to be punctual from morning to evening when working hours end. Even though it is time to go home, not many employees choose to stay in the office to complete the work that still needs to be done. Due to limited time, it is difficult for female employees, especially married female employees, to balance work and their personal lives.

From the description of the problem above, this is the background for researchers to conduct research with the title "Influence Family-friendly policies against work stress with Work-family conflict as a mediating variable (study at Bank Jambi Central Office)"

**LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

**Job stress**

According to Sondang P. Siaganian (2017: 300) job stress is a condition of tension that affects a person's emotions, train of thought and physical condition. The indikator of work stress:

1) Difficult and redundant workloads,

2) Unjust and unnatural pressure and attitude of leadership,

3) insufficient time and equipment,

4) Interpersonal conflict with leadership, and

5) Reply too low a service.

**Family-friendly policies**

Doran Elizabeth L. et al., (2019) stated that family-friendly policies (FFP) is a policy that will help women maintain their engagement in the workforce after having children, necessary to continue the foundations set by the Equal Employment Opportunity (EEO) policy. The indikator of family-friendly policies:

1) Work scheduling, and

2) Benefit packages.

**Work-family conflict**

Work-family conflict (WFC) is a form of inter-role conflict in which role pressures from the work and family domains are incompatible in some way. That is, participation in work (family) roles is made more difficult by participation in family (work) roles (Greenhaus & Beutell, 1985) The indikator of work-family conflict:

1) Time pressure,

2) Family size,

3) Job satisfaction,

4) Marriage satisfaction, and

5) Size of firm.

**The influence of family-friendly policies on job stress**

From the research by Kossek & Ozeki (1998) shows that family-friendly policies can influence employee work stress levels. If family-friendly policies decrease, work stress will increase. Employees who feel pressured to overcome conflicts between work and family tend to experience higher levels of work stress, because they feel unable to work efficiently and carry out family responsibilities in a balanced manner (Greenhaus & Beutell, 1985).

$H\_{1}$**:** Family-friendly policies (FFP) influence Job Stress in female employees of Bank Jambi Central Office

**The influence of work family-conflict in moderating the influence of the use of family-friendly policies on job stress**

The supervisor is one of the most important people in creating a comfortable working atmosphere in the work environment. From the research Nurul Ayuningtyas Z and Diana Setiyawati (2017) prove that family-friendly policies has a role in reducing the negative impact of work stress such as abseenteism, presenteeism, turnover and low productivity, through attrition work-family conflict experienced by working mothers. Which means when work family-conflict Low levels are proven to minimize work stress experienced by working mothers.

$H\_{2}$**:** Work-family conflict (WFC) plays the role of mediator Family-friendly policies (FFP) on Job Stress in female employees of Bank Jambi Central Office

**Figure 1. Conceptual Framework**



**METHOD**

This research is included in the type of descriptive research. Descriptive research is research that intends to create hostage (descriptions) regarding situations or events (Almasdi, 2021: 29). This research is a survey research. This research uses a questionnaire to collect surveys from respondents. This research was conducted at Bank Jambi, where the company's head office is located on Jl Jend A. Yani No. 18, Telanaipura, Jambi. The population of this research is permanent female employees of Bank Jambi. The respondents of this research were permanent female employees of Bank Jambi, totaling 52 respondents. The sampling technique in this research is census, namely a sampling technique if all members of the population are used as samples. The research sample in this study was 52 female employees. The data analysis method used in this research is Structural Equation Models (SEM) using analytical toolsPartial Least Square (pls) 4.

**Table 1. Definition Operational Variable**

|  |  |  |
| --- | --- | --- |
| **Variable** | **Definition Variable** | **Indicator** |
| Job stress (Y**)** | According to Hasibuan (2016: 202-203) work stress is a form of tension that causes an imbalance in an employee's mental condition, affecting the way of thinking, mood and situation. | According to Hasibuan (2016: 204):1.   Difficult and excessive workload 2.   Pressure and leadership attitudes that are less fair and reasonable 3.   Insufficient time and equipment 4.   Interpersonal conflict with leadership  5.  Reward that is too low |
| Family-friendly policies (X**)** | According to Mulling (1999), family-friendly policies is "a set of policies or programs implemented by an organization to improve". | According to Mulling (1999):1. Work Schedulin2. Benefits Packages |
| Work-family conflict (M) | Work-family conflict according to Stoner and Charles (in Rani, 2022: 44) it is a condition that gives rise to conflict between roles, work and family demands on roles conflict with each other in various ways. | According to Stoner and Charles (in Rani, 2022: 44) 1.  Time pressure 2.  Family size 3.  Job satisfaction 4.  Marital Satisfaction 5. Size of firm |

**RESULTS AND DISCUSSION**

**Characteristic Respondents**

**Table 2. Characteristic Respondents**

|  |  |  |  |
| --- | --- | --- | --- |
| **Karakteristik**  | **Kategori** | **Jumlah** | **Presentase**  |
| Status | Single | 14 | 21,21% |
| Married | 52 | 78,78% |
| **Total**  | **66** | **100%** |
| Gender | Male | 0 | 0% |
| Female | 66 | 100% |
| **Total**  | **66** | **100%** |
| Departement | HRD | 5 | 9,61% |
| Planning | 4 | 7,69% |
| SKAI | 4 | 7,69% |
| IT | 1 | 1,92% |
| Elektronik Banking | 5 | 9,61% |
| Treasury Dana | 7 | 13,46% |
| Accounting | 0 | 0% |
| General  | 3 | 12% |
|  Syariah business unit | 9 | 17,30% |
| Compliance and risk managemet | 7 | 13,46% |
| Corporate Secretary | 1 | 1,92% |
| Small micro | 1 | 1,92% |
| Credit | 5 | 9,61% |
| **Total** | **52** | **100%** |
| Age  | 20 years | 0 | 0% |
| 21-30 years | 6 | 11,54% |
| 3- 40 years | 23 | 44,23% |
| 41 years | 23 | 44,23% |
| **Total** | **52** | **100**% |
| Length of Work |  1 year | 0 | 0% |
| 2-11 years |  16 | 30,77% |
| 12-21 years |  31 | 51,62% |
|  22 years |  5 | 9,62% |
| **Total** | **52** | **100%** |
| Chils  | 1 | 6 | 9,09% |
| 2 |  36 | 54,54% |
| 3 |  8 | 12,12% |
|  4  |  2 | 3,03% |
| **Total** | **52** | **100%** |
| Chil’s age | 0-10 years |  43 | 65,15% |
| 11-20 years |  9 | 13,64% |
| 21-30 |  0 | 0% |
| 30 | 0  | 0% |
| **Total** | **52** | **100%** |

**Measurement Model and Indicator Validity**

**Table 3. Average Variance Extracted (AVE)**

|  |  |  |
| --- | --- | --- |
|  | Average Variance Extracted (AVE) | Explanation |
| Job stress (Y) | 0.532 | Valid |
| Family-friendly policies (X) | 1.000 | Valid |
| Work-family conflict (M) | 0.538 | Valid |

Based on the AVE test, it is known that the AVE value of each variable has a value of >0.5. The AVE value is > 0.5 which proves that each variable can be said to be valid.

**Table 4. Composite Reliability**

|  |  |  |
| --- | --- | --- |
|  | Composite Reliability | Explanation |
| Job stress (Y) | 0.925 | Reliable |
| Family-friendly policies (X) | 1,000 | Reliable |
| Work-family conflict (M) | 0.853 | Reliable |

Based on the results of the reliability test, it can be seen that the composite reliability value is > 0.7, proving that each variable can be said to be reliable.

**Table 5. Cronbach Alpha**

|  |  |  |
| --- | --- | --- |
|  | *Cronbach Alpha* | Explanation |
| Job stress (Y) | 0.910 | Reliable |
| Family-friendly policies (X) | 1,000 | Reliable |
| Work-family conflict (M) | 0.786 | Reliable |

Based on the results of the reliability test, it can be seen that the cronbach alpha value is > 0.7, proving that each variable can be said to be reliable.

**Structural Models (Inner Model)**

**Table 5. R-Square**

|  |  |
| --- | --- |
|  | R-Square |
| Job Stress (Y) | 0.939 |
| *Work-family Conflict*(Z) | 0.308 |

The R2 results can be said to be moderate because they are more than 0.33 but lower than 0.67 for the endogenous latent variable in the structural model, which indicates that the influence of the independent variable on the dependent variable is included in the moderate category.

**Table 6. Q-Square**

|  |  |
| --- | --- |
| Variable | Q-Square |
| Job Stress (Y) | 0.439 |
| Work-family Conflict (Z) | 0.160 |

Q-Square results with a value > 0 for endogenous variables, meaning that it shows that the model has predictive relevance value.

**Hypothesis Test**

**Table 7. Result of Direct Effect**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (|O/STDEV|) | P Values | Explanation |
| Family-friendly policies -> Job stress | -0,218 | -0,307 | 0,550 | 3,443 | 0,000 | Ho was rejected |

Based on the calculation results in table 7, it is known that the test hypothesis for each latent variable is shown as follows:

$H\_{1}$: Family-friendly policies influence on work stress in female employees of Bank Jambi Central Office. Based on analysis of significance test results Family-friendly Policies (X) influences job stress (Y), shows t-values of 2,443 (greater than 1.96) and a significance level of P Values of 0.015 (smaller than 0.05) as well original sample of -0.343 (negative). Thus, the test results show that it is getting bigger Family-friendly policies (X) will further reduce job stress (Y). Therefore, hypothesis 1 states that Family-friendly policies influence on work stress of female employees of Bank Jambi Central Office accepted.

**Table 8. Mediation Effect Result**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (|O/STDEV|) | P Values | Explanation |
| Family-friendly policies -> Work-family conflict -> Job stress | 0.555 | 0.593 | 0.081 | 6.876 | 0.000 | Ho was accepted |

Based on the calculation results in table 7, it is known that the test hypothesis for each latent variable is shown as follows:

$H\_{2}$:Work-family Conflict play a mediating role Family-friendly Policies on work stress of female employees of Bank Jambi Central Office. Based on the analysis of the results of the significance test of the influence on Family-friendly Policies to Job stress (Y) through Work-family Conflict (M) has t-values of 0.654 (smaller than 1.96) and a significance level of P-Values of 0.513 (greater than 0.05) as well original sample of -0.038 (negative). The test results show that there is a negative and insignificant influence on the variables Family-friendly Policies (X) on Job stress (Y) through Work-family Conflict (M). Therefore, hypothesis 2 states that Work-family Conflict play a mediating role Family-friendly Policieson Job stress of female employees of Bank Jambi Central Office accepted.

**CONCLUSION**

This research is to test and analyze Family-friendly Policies, Job Stress, Work-family Conflict. This research shows that female employees of Bank Jambi Central Office have Family-friendly Policies high so that they can balance work-family life well. These results prove that Family-friendly Policies high levels can reduce work stress, where employees can balance work-family life well. If there are employees who feel pressured to overcome a conflict between work and family, they will tend to experience higher work stress, because they feel unable to work efficiently and unable to carry out responsibilities as a family member in a balanced manner (Greenhaus & Beutell, 1995).

And this research shows that female employees of Bank Jambi Central Office have variables Work-family Conflict can mediate roles Family-friendly Policies on Job Stress. The results of this research are supported by the research results of Nurul and Diana (2017). Family-friendly Policies implemented by Bank Jambi Central Office can reduce work-family conflict which has an impact on reducing work stress experienced by working mothers.

The advice that can be given is that it is best supervisor can pay more attention to the urgent needs of female employees of Bank Jambi Central Office, such as family members of female employees, especially the child of the employee concerned who is sick, supervisor can fulfill family-leave polices in the form of granting permission or urgent leave (1-2 days) to fulfill responsibilities as a mother to care for a sick child or the company can also provide facilities in the form of assistance with medical costs. Apart from that, Bank Jambi Central Office can facilitate employees by providing Child Care Places around the office to make it easier for employees to supervise children at a closer distance while completing work in the office. So that the female employee can balance her life as a family member, namely as a mother who gives attention and affection to her child and as an office employee who has to complete her work responsibilities.

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