

The Phenomenon of Work-Family Conflict and Work Stress and Their Effect on Employee Performance

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The purpose of this research is to examine work-family conflict, work stress, and employee performance, as well as to determine the impact of work-family conflict and work stress on employee performance at PT Bank Mandiri Taspen KCP Ujungberung during the COVID-19 pandemic. The research method used in this study is a survey method. Descriptive and verificative surveys are the type of study used in this research by using multiple regression analysis. The sample in this research was 30 respondents from PT Bank Mandiri Taspen Branch of Ujung Berung - Bandung. Determination of respondents was taken by using the non-probability sampling method with the saturated sampling technique. The data used are the primary results obtained from distributing questionnaires. According to the findings of this study, there is a high level of work-family conflict, a high level of work stress at the company, and a high level of employee performance. Hypothesis testing shows that work-family conflict partially doesn't have a significant impact on employee performance, work stress partially doesn't have a significant impact on employee performance, and simultaneously work-family conflict and work stress do not have a significant impact on employee performance at PT Bank Mandiri Taspen Branch of Ujung Berung – Bandung.

Keywords: Employee Performance Work-Family Conflict, Work Stress

JEL Classification: J220, J240, J280, J290

INTRODUCTION

The world is still experiencing the coronavirus outbreak. The virus, which has not been previously identified in humans, has left all countries in mourning because many victims are infected and even die. Indonesia is now one of the countries that are infected. This is very deep anxiety for all Indonesian people. The government has also moved quickly to deal with this. The impact of the coronavirus outbreak is very clear. Many companies are at a loss due to the lack of work. Many employees also have to work from home and there are even companies that are forced to temporarily lay off their employees. The impact of this virus outbreak is also very influential on the world economy. Many of the companies are experiencing declining revenues.

Some companies still require some employees to keep working in the office. This will greatly affect the performance of workers in completing the undertakings given by the company. On the other hand, the government applies physical distancing rules during pandemics. This condition will usually be a burden for employees in carrying out their work. This must be taken seriously by the company so as not to cause an employee performance problem. In addition to employee performance, work-family conflict is additionally viewed as significant in the present business world. Frone in Buhali & Margaretha (2013) says that work-family conflict is characterized as a frame of role conflict in which the requests of the part of work and family commonly cannot be adjusted in a few ways.

Another impact that happens today is work stress. Stress in the work environment is something that is experienced by workers almost every day. Employees are often preoccupied with task completion deadlines, role demands that sometimes conflict with each other, problems of family, and workload that is excessive. Some challenges cause stress and become a problem that cannot be avoided. Employees are often faced with a variety of problems within the company so it is very likely to be exposed to stress. Job stress can occur due to the pressure felt by employees because job tasks cannot be fulfilled.

Work stress is a positive or negative response between the stress source and self-limit. The source of stress will drive employee morale if the response is positive. While the source of stress will be a suppressant if the response is negative. Thus, stress can be classified into two types, namely negative stress and positive stress. But stress is usually only related to negative stress (Bachroni & Asnawi, 2015)

Work conflict and work stress are two interrelated variables. Work conflicts that are not managed properly cause a person to experience work stress. Work stress can happen anywhere, not just in a large company. Usually, work stress occurs because a person is chased to reach a certain target (Minarsih, 2011).

This study was conducted at PT Bank Mandiri Taspen (Bank Mantap) branch of Ujungberung – Bandung which is engaged in pension funds. Bank Mantap has 30 employees in several divisions including central operations, credit operations, and risk business control. The company must remain open at the time of the pandemic and serve customers as usual by only reducing service hours. The employees' performance is sized based on funding and lending revenue. Funding can be interpreted as the activity of collecting funds from customers in the form of deposits for the strengthening of the company's capital. While lending is credit products or lending to customers.

Since the company does not implement work from home, all employees must continue to work in the office as usual. This will cause work-family conflict, where they have to go out of the house to meet with many people and still have to protect themselves from the spread of the virus. Some employees choose to rent boarding houses for fear of spreading the virus to their families. Employees have difficulty taking care of time for family and work.

This is not only a conflict in the family but also makes work stress for employees. Demands from the company to keep working and meet normal work achievements will make employees work stress. Employees have to work harder and be more careful than usual to keep up with other similar companies.

The implementation of work during the pandemic still applies physical distancing. The company also spends funds on the provision of rubber gloves and hand sanitizers for frontline employees. In addition, there is always a body temperature check to employees and customers with infrared thermometers to reduce the occurrence of transmission of the Covid-19 outbreak. By implementing some of the above actions by the company, it is expected that it will provide comfort for employees who continue to work in the office, and can reduce the level of work stress that may occur so that employee performance can also be improved.

Based on the above description of employee performance, it is necessary to conduct a review of how the effect of work-family conflict and work stress on employee performance. To achieve the expected level of employee performance, this research focuses on examining the influence of work-family conflict and work stress on employee performance.

LITERATURE REVIEW

Work-Family Conflict

Work-family conflict is defined by Susanto (2010) as a conflict that happens in individuals' dual role in work and family where because attention and time too poured on the role of work so that the demands of the family role cannot be fulfilled optimally. Greenhaus & Beutell (1985) say that a work-family conflict is inter-role conflict form in which the work and family pressures are in some conflicting ways. Another work-family conflict definition according to Frone et al. (1992) is a role conflict form in which the demands of work role and family role are mutually equated in several respects.

Thus, based on the theory above it can be said that work-family conflict is a conflict that happens between the family roles and work demands that are unbalanced and conflicting. Work and family life become two things that are related to each other in adult life. Trying to strike work-family interests balance is not easy. A person who is unable to integrate work interests and interests in family life tends to experience conflict due to differences in family roles and work roles.

Work-family conflict is categorized into three dimensions according to Greenhaus & Beutell (1985), such as time-based conflict, strain-based conflict, and behavior-based conflict. Greenhaus & Beutell in Veliana & Mogi (2016) state that indicators of work-family conflict are seen from some indicators. Indicators of time-based conflict are "The work time spent hinders the family time needed" and "It is difficult to divide work time and family time". The indicators of strain-based conflict are "Tension at work often affects the harmony of family" and "Tension at home often interferes employee performance". Indicators of behavior-based conflict are "Problems at home cause them to emotionally behave at office" and "Problems at work often cause to emotionally behave at home".

Work Stress

Handoko & Ttani (2001) say stress is a state of pressure that influences an individual's feelings, manners of thinking, and conditions. According to Prabu Mangkunegara (1993), work stress is a sense of pressure felt by workers in facing their work. The study of Staudohar (1982) said that work stress will affect the physical or psychological condition of normal humans caused by stimuli in the work environment. Work stress is common among most employees; however, whether knowingly or unknowingly that can affect on the performance of workers (Motoda & Kimbal, 2020).

Baroni & Asnawi (2015) concluded Work stress is a positive or negative response between the stress source and self-limit. The source of stress will drive employee morale if the response is positive. While the source of stress will be a suppressant if the response is negative. Thus, stress can be classified into two types, namely negative stress and positive stress. But stress is usually only related to negative stress.

Based on some definitions, work stress can be said as a feeling that affects a person's physical or psychological condition caused by the work environment. In undergoing a job as an employee this may be familiar because work stress is very attached to every employee who is saturated with a very piling workload. Work stress will greatly affect work activities. This will always work when a person's thought process is not in line with the actual conditions that occur. Work stress can be measured from various dimensions, but in this study, work stress will be measured from 3 dimensions according to Michael et al. in Monika (2013), namely: Workload, role conflict, roles ambiguity.

Employee Performance

According to Nurdin & Rohendi (2016) in their research stated that performance is real work created by a worker, sometimes the process of solving a job or problem is done differently by each employee. According to Kasmir (2016) performance is work result and work conduct that has been accomplished in wrapping up jobs and obligations given in one period. According to Mangkunegara in Iresa (2015), that performance is work result in quality and quantity accomplished by workers in doing their duties following the obligation given to them. Performance assessment is carried out to assist employees in achieving the expected performance to be effective and efficient.

In his book, according to Simamora (2004) employee performance is the level at which workers accomplished job target. Wibowo (2008) stated that performance is about accomplishing the work and the outcomes accomplished from the work. Employee performance is a demonstration of the level of job achievement and goals in implementing the vision, mission, and plans of company (Riwukore et.al., 2021). Employee performance declines indicate increased job stress and decreased job satisfaction (Puspitawati & Atmaja, 2021).

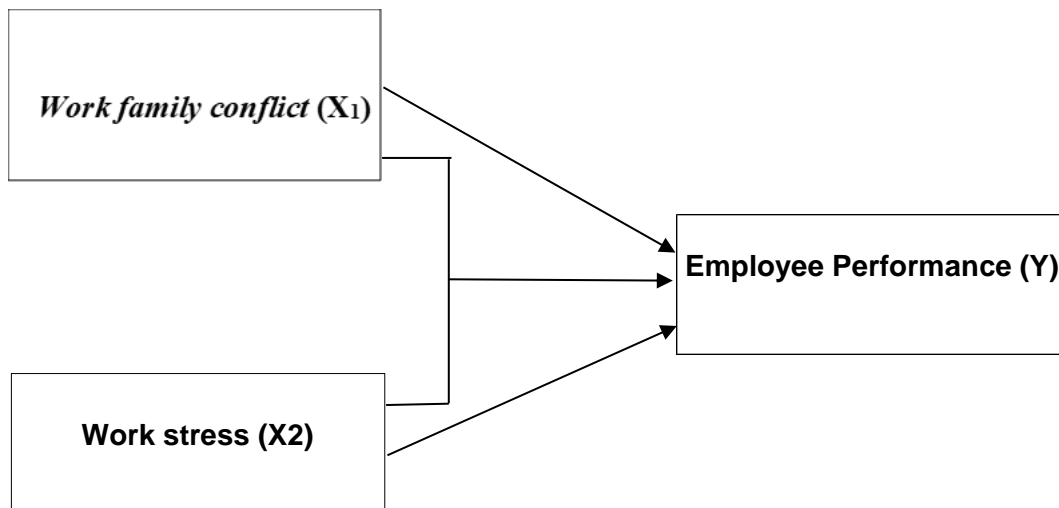
According to Sedarmayanti (2017) employee performance is the employee's job result that can be shown by concrete and measurable evidence. Based on some of these definitions, performance can be defined as work result achieved by a worker to reach the targeted objectives. According to Gomes in Dedy (2016), the dimensions of performance can be measured through the following indicators: quantity of work, quality of work, job knowledge, creativeness, cooperation, dependability, initiative, and personal qualities.

RESEARCH METHOD

The research method that is used in this study is the survey method, a type of research is descriptive-verificative research, and analyzing tools using multiple linear analysis.

The sample in the study was 30 respondents. Determination of respondents was taken using the non-probability sampling method with the saturated sampling technique. Based on the previous theories and research related to work-family conflict, work stress, and employee performance, the authors made the research design as seen in Figure 1 below.

Figure 1. The framework of work-family conflict and work stress on employee performance relation



There are three variables studied in this study that are measured through research instruments. The work-family conflict variable is measured using 6 statement items on the time-based conflict indicator, strain-based conflict, and behavior-based conflict. Measurement of work stress variables using 3 statement items for workload indicators, role conflicts, and role ambiguity. While the measurement of employee performance variables uses 8 statement items for the indicators used, namely quantity of work, quality of work, job knowledge, creativeness, cooperation, dependability, initiative, personal qualities. The answer from respondents was obtained with the Likert approach, namely the value "1" to strongly disagree and the value "5" to strongly agree on the statement of the research instrument. Data from the questionnaires are processed through linear regression analysis, as well as SPSS analysis tools.

There are series of tests of data. The first test of validity and reliability is carried out. Secondly, the classical assumption test consists of a normality test, a multicollinearity test, an autocorrelation test, heteroskedasticity, and the resulting data in a normal distribution. After the fulfillment of the classical assumption test, the correlation coefficient test, the determination coefficient test, the simultaneous significance test (F-Test), and the partial significance test (T-Test).

Multiple regression analysis is an analytical model that will be used in this study. The equation used is Eq. (1)

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

where Y = employee performance variable, a = Constanta, b_1 b_2 = regression coefficient, X_1 = work-family conflict variable, X_2 = work stress variable, dan e = error.

The three variables above are variables that will be studied, namely work-family conflict, work stress, and employee performance. This study aims to analyze work-family conflict, work stress, and employee performance and to find out the effect between work-family

conflict, work stress on employee performance. The hypotheses used in this study are as follows:

H1: work-family conflict had an impact on the employee performance

H2: work stress had an impact on the employee performance

Hypothesis testing uses the t-test, with formulas such as equations Eq. (2) Below:

$$t = \frac{\sqrt{n-2}}{\sqrt{1-r^2}}$$

The criteria used is H1 accepted if the test statistical calculation value (t-value) is in the receiving area H1, where $t_{value} > t_{table}$ or $sig > \alpha$ value.

For multiple linear regression tests are used the F-test, with formulas such as the equation Eq. (3) Here:

$$Fh = \frac{R^2/K}{(1-R^2)/(n-k-1)}$$

This F distribution is determined by the degree of freedom of the numerator and denominator, i.e., k and (n-k-1). For the F test, the criteria used are: Ho is rejected if F-value > F-table. It indicates that independent variables have an effect on dependent variables simultaneously

RESULTS

This study goals to analyze work-family conflict, work stress, and employee performance and to find out the effect of work-family conflict and work stress on employee performance at PT Bank Mandiri Taspen branch of Ujung Berung - Bandung. The research method that is used in this study is the survey method. The type of research used is descriptive and verificative. Data are analyzed by using linear regression analysis. The sample in the study was 30 respondents. The determination of respondents was taken using non-probability sampling methods with saturated sampling techniques. The data used is the primary result obtained from the dissemination of questionnaires. Then the data is processed through the SPSS analysis tool to test the research. However, before explaining the results of the research model, descriptive analysis is carried out for all three variables.

The work-family conflict variable is measured using 6 statement items on 3 indicators of time-based conflict, strain-based conflict, and behavior-based conflict. The results obtained for each indicator are time-based conflict score is 221, strain-based conflict score is 207, and behavior-based conflict obtained a score of 215. The results of all questionnaire statements that scored the highest on the time-based conflict indicator with the statement "It is difficult to separate work time and family time". The questionnaire statement had the lowest score on the strain-based conflict indicator with the statement "tension as an employee often affects the harmony of my family" and "disharmony in the family often bothers me in work matters."

Thus, the results of descriptive analysis showed that for the variable work-family conflict the total score is 643 out of 6 statements or 71% of 30 respondents. Based on the average percentage of actual scores in the category "high", which means that the majority of respondents stated that the work-family conflict of employees is high.

The results of measurement of work stress variables using 3 statement items for 3 indicators, namely workload, role conflicts, and role ambiguity. The results obtained for each indicator, the workload gets a score of 103, role conflict gets a score of 102, and role ambiguity gets a score of 85. The results of all questionnaire statements that have the highest value on the workload indicator with the statement "I feel the work is charged too much". Questionnaire statements that have the lowest value on the indicator of role ambiguity with the statement "the roles I receive at this company are often contrary to each other".

So, the results of descriptive analysis showed that for the variable work stress the total score was 290 out of 3 statements or 64% of 30 respondents. Based on the average percentage of actual scores are in the "quite high" category, which means that the majority of respondents state that work stress is quite high.

The results of measuring employee performance variables using 8 statement items for the indicators used are quantity of work, quality of work, job knowledge, creativeness, cooperation, dependability, initiative, personal qualities. The results obtained for each indicator are quantity of work gets score 104, quality of work 109, job knowledge gets score 108, creativeness gets score 95, cooperation gets score 110, dependability gets score 116, initiative gets score 84 and personal qualities get score 124. The results of all questionnaire statements that have the highest value on the personal qualities indicator with the statement "I am always friendly to all colleagues". The questionnaire statement that has the lowest score on the initiative indicator with the statement "I have the willingness to do other tasks beyond my responsibility".

Thus, the results of descriptive analysis showed that for employee performance variables the total score is 850 out of 8 statements or 71% of 30 respondents. Based on the average percentage actual score is in the "high" category, which means that the majority of respondents stated that employee performance is high.

Calculation of determination coefficient for variables work-family conflict and work stress on employee performance obtained a value of R^2 is 0.016. It means that the magnitude of the influence of work-family conflict and work stress on employee performance is 0.016 or 1.6%, while the rest is influenced by other factors not studied by the authors.

Table 1. Coefficient of Determination Test (R^2)

Model	R	R Square	Adjusted R Square
1	.290 ^a	.084	.016

The F test for work-family conflict variables (X_1) and work stress (X_2) on employee performance (Y) based on the values obtained in the ANOVA table obtained f-value $1,236 < f\text{-table } 3.34$ with signification values of $0.00 > 0.05$. This means that work-family conflict and work stress have no significant impact on employee performance simultaneously.

Table 2. Multiple Linear Regression Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	33.349	2	16.675	1.236	.306 ^b
Residual	364.118	27	13.486		

The H1 hypothesis test through the t-test showed the value of the work-family conflict coefficient using Unstandardized Coefficient B was -0.106 with a t value of -0.784 and a significant level of 0.440, while the t table in this study was 2,052. In this study, the

authors used an error rate of 5% or 0.05. Then it can be concluded that t value $-0.784 < 2,052$ and a significant level of $0.440 > 0.05$. It can be hereby stated that H1 is rejected so that there can be known no significant influence between work-family conflict (X1) on employee performance (Y). It is different from previous study done by Iresa (2015) and Afrilia (2018) which said that work-family conflict negatively and significantly affects employee performance. It means the higher the work-family conflict, the lower the employee performance. The differences between this study and the prior research can be seen from the measurement of indicators used differently, and the number of respondents used is different. Then the samples in the previous study used only female employees whereas the study took samples of men and women.

The H2 hypothesis test with the t-test calculation showed the value of the work stress coefficient using Unstandardized Coefficient B was -0.423 with a calculated t value of 1.554 and a significant level of 0.000 . The t table in the study was $2,052$. In this study, the authors used an error rate of 5% or 0.05. It can be concluded that t value $-1,554 < 2.052$ and a significant level of $0.131 > 0.05$. It can be stated that H2 is rejected, so that there is no significant influence between work stress (X2) on employee performance (Y). This is in contrast to research done by Dewi and Wibawa (2016) who found that work stress has a significant negative influence on employee performance. The differences between this study and previous research can be caused by different indicators of work stress measurements. In addition, the conditions during the study were also different where at the time of the previous study was conducted during normal conditions while this study was conducted during the covid-19 pandemic.

Table 3. Simple Linear Regression Test Result

No	Hypotheses	t-value	Result
H1	WFC (X) to Performance (Y)	-0,784	Not Significant
H2	Work stress (X) to Performance (Y)	1,554	Not Significant

DISCUSSION

The Effect of Work-Family Conflict on Employee Performance

The results of study showed that work-family conflict has a negative effect on employee performance. Spss test results obtained for varied work-family conflict, t value $< t$ table ($-0.784 < 2,052$) and significance level of $0.440 > 0.05$. This means that there are no significant effect work-family conflicts on employee performance.

This is in contrast to research conducted by Iresa (2015) and Afrilia (2018) which states that work-family conflict affects employee performance negatively and significantly. This means that the higher the work-family conflict, the lower the employee performance. This can be due to the difficulty of dividing time between work and family that will cause conflict in their work and family life.

There is also a difference in the study results with other prior study (Ramopolii et al., 2017) which stated that work-family conflicts have a positive effect on employee performance. The difference between this research and previous research can be seen from the differences in indicators used. In addition, the number of respondents and samples used was different. In previous studies, it only used a sample of female employees whereas this study took male and female samples.

In addition, the work-family conflict has a negative relationship with employee performance. Employees of PT Bank Mandiri Taspen branch of Ujungberung experienced work-family conflict caused the majority of married employees reached

86.7%. This can state that the employee already has other responsibilities to care for and take care of his own family.

The Effect of Work Stress on Employee Performance

The results showed that work stress has a negative relationship to employee performance. Spss test results for work stress variables were obtained t values $< t$ table ($-1,554 < 2,052$) and significance levels of $0.131 > 0.05$. This means that there is no significant impact between work stress and employee performance. This is in contrast to research conducted by Iresa (2015) and research conducted by Dewi and Wibawa (2016) who said that work stress has a negative and significant influence on employee performance. The difference in this study with previous research (Dewi and Wibawa, 2016) can be caused by indicators of measurement of work stress and conditions when the study is different. Dewi and Wibawa's research (2016) was conducted during normal conditions while this study was conducted during the covid-19 pandemic.

The difference in this study with previous studies (Dewi and Wibawa, 2016) can be caused by measurements of work stress indicators used and conditions when the study is different. Previous research was conducted during normal conditions while this study was conducted during the covid-19 pandemic. Another prior study (Tri, 2017) states that work stress has a significant influence on employee performance. This statement is different from this study because in this study there was no significant impact between work stress and employee performance.

Work stress on the company PT Bank Mandiri Taspen branch Ujungberung is in the high category. This can be caused because at the time of the study is experiencing an outbreak of covid-19. Work stress also increases because of the concerns of every employee because they have to stay in direct contact with customers. Despite the outbreak, employees of PT Bank Mandiri Taspen branch of Ujungberung are still required to work according to the specified targets and still improve employee performance even with health protocols recommended by the government.

The Effect of Work-Family Conflict and Work Stress on Employee Performance

The study results for the F test showed that the F-value $< F$ -table ($1,236 < 3.34$) and the significance value obtained $0.306 > 0.05$ or $\text{sig} > 0.05$. It means that simultaneously work-family conflict and work stress have no significant effect on employee performance.

This is also contrast to previous research (Ramopolii et al., 2017) which states that work-family conflict and work stress have a significant effect on employee performance simultaneously. The difference with this study could be due to differences in the number of respondents the researchers used. The sample used is different. This study used male and female sex samples while previous studies only used samples of female employees.

It is not easy to maintain employee performance at the time of this pandemic. Situations that are not conducive such as the application of social distancing cause employees to have difficulty establishing communication directly with customers. Products marketing activities that are routinely carried out by the company to agencies or prospective customers also become eliminated. This does not make employees of PT Bank Mandiri Taspen branch of Ujungberung give up. Employees in the marketing department replace their strategy by communicating, telemarketing, and sending automated SMS to customers.

Employees also always maintain the company culture by carrying out every job professionally and meeting the targets that have been determined so that the level of employee performance of PT Bank Mandiri Taspen branch of Ujungberung is still high.

But if work-family conflict and work stress continue to occur will decrease employee performance.

CONCLUSION

This research purposes to analyze work-family conflict, work stress, and employee performance and to find out the influence between work-family conflict and work stress on employee performance. Based on the questionnaire result, it is known descriptively that employees of PT Mandiri Taspen branch of Ujungberung have a high level of work-family conflict, high levels of work stress and high levels of employee performance as well. This is not a serious problem because these two X variables have no significant effect on variable Y.

This study found different things from previous research that said work-family conflict and work stress simultaneously has a significant effect on employee performance (Ramopolii et al. 2017). While in this study, work-family conflict and work stress did not significantly affect employee performance either partially or simultaneously. The difference is the problem background, the time of the study, the type of company studied, the number of respondents, and the gender of respondents.

The finding of this study is that work-family conflict and work stress do not significantly affect employee performance, because employees of PT Bank Mandiri Taspen branch of Ujungberung can carry out their duties as professional employees and maintain the company culture to still improve their performance. This information is certainly good for the company to focus the condition of employees, especially in this pandemic period. But this study has limitations in discussing other aspects that can improve employee performance such as work environment and communication systems, so it can be a suggestion for future research.

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DECLARATION OF CONFLICTING INTERESTS

The authors declare that there is no conflict of interest.

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