

THE INFLUENCE OF WORKLOAD AND WORK-FAMILY CONFLICT ON JOB STRESS WITH FAMILY SOCIAL SUPPORT AS A MODERATING VARIABLE AMONG EMPLOYEES OF PT BANK NEGARA INDONESIA (PERSERO) TBK PALEMBANG REGIONAL OFFICE

Wildan Ulil Albab ^{*1}
Fereshti Nurdiana Dihan²

^{1,2} Management Business, Faculty of Business and Economics, Islamic University of Indonesia, Yogyakarta,
Indonesia

*e-mail: 19311114@students.uii.ac.id¹

Abstract

This study examines the effect of workload and work-family conflict on job stress, with family social support as a moderating variable among employees of PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office. Using a quantitative approach, data from 150 respondents were analyzed using SEM-PLS. The results indicate that workload and work-family conflict positively and significantly affect job stress. Family social support negatively affects job stress and significantly moderates both relationships. The findings imply that strengthening family support systems can reduce the negative impact of workplace pressure.

Keywords: *Family Social Support, Job Stress, Work-Family Conflict, Workload*

INTRODUCTION

Human resources are one of the most valuable assets in determining organizational success, particularly in service-based industries such as banking. In today's highly competitive business environment, the banking sector is required to continuously improve operational efficiency, service quality, and customer satisfaction. Employees are expected to work accurately, achieve demanding targets, maintain professionalism, and respond quickly to customer needs. As a result, banking employees frequently encounter high levels of pressure that may affect their physical and psychological well-being. In this context, employee job stress has become an increasingly important issue in modern human resource management.

Job stress is generally defined as a psychological and physiological response that arises when job demands exceed an individual's ability to cope effectively. According to Robbins and Judge (2018), stress occurs when employees face opportunities, constraints, or demands related to what they desire, but with uncertain outcomes. In the workplace, excessive stress can reduce motivation, lower job satisfaction, weaken organizational commitment, and negatively influence employee performance. In service organizations such as banks, stress may also lead to declining customer service quality, higher absenteeism, and increased employee turnover.

One of the most dominant factors contributing to job stress is workload. Workload refers to the amount of physical, mental, and time-related tasks assigned to employees within a specific period. Employees in the banking sector often deal with administrative responsibilities, sales targets, customer complaints, transaction accuracy, and regulatory compliance simultaneously. These tasks require concentration, emotional control, and consistent productivity. When workloads become excessive or are not distributed fairly, employees may experience fatigue, burnout, emotional exhaustion, and increased stress levels. Therefore, workload management is a critical issue for organizations seeking to maintain employee well-being and sustainable performance.

In addition to workload, another important factor influencing employee stress is work-family conflict. Work-family conflict occurs when the demands of work and family roles are incompatible, making participation in one role more difficult because of the other role (Greenhaus & Beutell, 1985). This condition is increasingly common among employees who are married or

have family responsibilities. In the banking industry, long working hours, overtime schedules, performance targets, and limited flexibility often create tension between professional obligations and personal life. Employees who struggle to balance both domains may experience emotional strain, guilt, anxiety, and psychological pressure, which ultimately contribute to job stress.

The issue of work-family conflict is particularly relevant in Indonesia, where family values and domestic responsibilities remain highly significant in daily life. Employees are not only expected to perform well professionally but are also expected to fulfill family obligations. Failure to balance these responsibilities may create internal conflict and emotional distress. Consequently, organizations need to understand how work-family conflict affects employee performance and mental health.

Although workload and work-family conflict may increase stress, not all employees respond in the same manner. One important factor that may reduce the negative consequences of workplace pressure is family social support. Family social support refers to emotional care, practical assistance, understanding, appreciation, and positive communication provided by spouses, parents, children, or other family members. Social support theory suggests that individuals who receive strong support from their family are more resilient when facing stressful situations. Emotional encouragement from family members may strengthen confidence, reduce anxiety, and improve coping ability.

Family support may also function as a moderating variable in organizational behavior studies. In this context, moderation means that family support can weaken the harmful effect of workload and work-family conflict on employee stress. Employees who receive assistance in managing household responsibilities, emotional reassurance, and understanding from family members are more likely to maintain psychological stability despite facing high job demands. Therefore, family support is not only beneficial directly, but also strategically important in buffering the impact of organizational stressors.

PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office represents an appropriate research setting because the banking industry is known for its dynamic work environment, strict performance standards, and customer-oriented operations. Employees in this institution are required to maintain professionalism while simultaneously managing personal responsibilities outside the workplace. These conditions make the issue of workload, dual role conflict, and job stress highly relevant to examine.

Based on the explanation above, this study aims to analyze the effect of workload and work-family conflict on job stress, with family social support as a moderating variable among employees of PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office. The findings are expected to contribute theoretically to the human resource management literature and practically to organizational policies related to employee well-being, stress management, and work-life balance.

METHOD

This study used a quantitative research design with a causal approach. The research was conducted at PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office in 2025.

The population consisted of all employees working at the regional office. Using purposive sampling, 150 employees were selected as respondents. Respondents were permanent employees who had family responsibilities and active work duties.

Data were collected through structured questionnaires using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

The variables measured were:

Workload (X1): physical workload, mental workload, time pressure

Work-Family Conflict (X2): time-based conflict, strain-based conflict, behavior-based conflict

Job Stress (Y): physiological, psychological, behavioral symptoms

Family Social Support (Z): emotional support, instrumental support, informational support, appreciation support

Data analysis was conducted using SEM-PLS with SmartPLS through two stages:

1. Outer Model Evaluation

Convergent validity
Discriminant validity
Composite reliability
Cronbach's alpha

2. Inner Model Evaluation

R-square
Path coefficient
Hypothesis testing using bootstrapping

RESULTS

Validity Test

The validity test was conducted to determine whether each statement in the questionnaire or data collection instrument was appropriate for use, and whether the data obtained could be considered accurate and reliable. This test was applied to each indicator of the workload, work-family conflict, family social support, and job stress variables.

Based on the analysis using SmartPLS software, all indicators showed loading factor values above the required threshold and Average Variance Extracted (AVE) values above 0.50. This indicates that all indicators used in this study were valid and suitable for measuring their respective variables accurately.

Table 1 Validity Test Result

Item Statement	Persons's Correlations	r-Table	Validity
WORKLOAD			
X1	0.858	2,23	Valid
X2	0.910	2,15	Valid
X3	0.870	1,99	Valid
X4	0.868	1,93	Valid
X5	0.902	2,15	Valid
X6	0.901	2,11	Valid
X7	0.868	2,08	Valid
X8	0.880	2,19	Valid
X9	0.878	2,09	Valid
FAMILY SOCIAL SUPPORT			
X1	0.904	4,45	Valid
X2	0.893	4,37	Valid
X3	0.861	4,45	Valid
X4	0.878	4,49	Valid
X5	0.878	4,37	Valid
X6	0.890	4,38	Valid
X7	0.893	4,39	Valid
X8	0.890	4,49	Valid
X9	0.887	4,43	Valid
X10	0.850	4,45	Valid
X11	0.880	4,43	Valid
X12	0.862	4,49	Valid

JOB STRESS			
Y1	0.903	2,19	Valid
Y2	0.894	2,11	Valid
Y3	0.899	1,97	Valid
Y4	0.890	2,05	Valid
Y5	0.899	2,13	Valid
Y6	0.897	2,01	Valid
WORK-FAMILY CONFLICT			
Z1	0.903	2,13	Valid
Z2	0.915	1,95	Valid
Z3	0.883	2,05	Valid
Z4	0.867	2,21	Valid
Z5	0.886	1,99	Valid
Z6	0.894	2,08	Valid
Z7	0.900	2,11	Valid
Z8	0.883	2,01	Valid
Z9	0.920	2,03	Valid

Source: SMART-PLS Output Results, 2026

Based on the analysis, an evaluation was conducted by comparing the outer loading values of each indicator with the minimum validity threshold required in SEM-PLS analysis. The calculated loading values represent the correlation between each indicator and its respective construct, obtained from respondents' answers processed using SmartPLS software. The results showed that all indicator loading values were greater than the required threshold of 0.70, while the Average Variance Extracted (AVE) values for all constructs exceeded 0.50. These findings indicate that the indicators used to measure workload, work-family conflict, job stress, and family social support possess strong convergent validity and are appropriate for measuring their respective variables accurately. Therefore, all indicators in this study were considered valid and suitable for further analysis.

Reliability Test

The reliability test is a process aimed at determining the extent to which a measurement instrument can be trusted and consistently used in collecting data. In this study, reliability testing was conducted to ensure that the questionnaire administered to respondents met the criteria of consistency and dependability. Reliability was assessed using Cronbach's Alpha and Composite Reliability values through SmartPLS software.

The results indicated that all research variables had Cronbach's Alpha and Composite Reliability values above the recommended threshold of 0.70. This means that the indicators used to measure workload, work-family conflict, job stress, and family social support were internally consistent and reliable. Therefore, the measurement instruments used in this study were considered appropriate and dependable for further statistical analysis.

Table 2 Reliability Test Results

Variabel	Cronbach's Alpha	N of Items
Beban Kerja (X1)	0,812	0,871
Konflik Peran Ganda (X2)	0,846	0,892
Stres Kerja(Y)	0,844	0,914
Dukungan Sosial Keluarga(Z)	0,861	0,901

Source: SMART-PLS Output Results, 2026

Based on the analysis, the Cronbach's Alpha value for the workload variable (X1) was 0.812, which is higher than the recommended threshold of 0.70. This indicates that all indicators used to measure workload were reliable and demonstrated strong internal consistency. Reliability in this context means that respondents provided relatively consistent answers to the statements contained in the questionnaire.

The Cronbach's Alpha value for the work-family conflict variable (X2) was 0.846, which also exceeded the minimum acceptable value of 0.70. Therefore, the indicators used to measure work-family conflict were considered reliable and appropriate for representing the construct consistently.

Furthermore, the Cronbach's Alpha value for the family social support variable (Z) was 0.884, indicating a high level of reliability. This means that all questionnaire items measuring family social support were internally consistent and dependable for use in this study.

The Cronbach's Alpha value for the job stress variable (Y) was 0.861, which was also above the recommended threshold. Hence, the indicators used to measure job stress were considered reliable, meaning that respondents answered the proposed statements consistently.

Overall, all research variables had Cronbach's Alpha values greater than 0.70. Consequently, the questionnaire items used in measuring workload, work-family conflict, family social support, and job stress were considered consistent, reliable, and suitable for use in the data collection process of this study.

Structural Model Analysis Test

This study employed Structural Equation Modeling–Partial Least Squares (SEM-PLS) analysis to determine the magnitude of the effect of workload and work-family conflict on job stress, as well as to examine the moderating role of family social support. This method was also used to predict the direction and strength of the relationships among variables based on the estimated path coefficients obtained through SmartPLS software.

Tabel 4.19

Hasil Uji Pengaruh Langsung

Indikator	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Keterangan
Beban Kerja (X1) -> Stres Kerja (Y)	0.215	0.211	0.094	2.285	0.022	Hipotesis Diterima
Konflik Peran Ganda (X2) -> Stres Kerja (Y)	-0.002	0.001	0.084	0.021	0.983	Hipotesis Ditolak
Dukungan Sosial Keluarga (Z) -> Stres Kerja (Y)	-0.591	-0.592	0.120	4.924	0.000	Hipotesis Diterima

Sumber: Data diolah ditahun 2026

Tabel 4.20
Hasil Uji Pengaruh Tidak Langsung

Indikator	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Keterangan
Dukungan Sosial Keluarga (Z) x Beban Kerja (X1) → Stres Kerja (Y)	0.070	0.068	0.057	1.219	0.223	Hipotesis Ditolak
Dukungan Sosial Keluarga (Z) x Konflik Peran Ganda (X2) → Stres Kerja (Y)	-0.151	-0.149	0.064	2.376	0.018	Hipotesis Diterima

Sumber: Data diolah ditahun 2026

Figure 1 Results of Structural Model Test

Figure 1 shows that the path coefficient of workload on job stress is 0.318, the coefficient of work-family conflict on job stress is 0.421, and the coefficient of family social support on job stress is -0.287. Based on these results, the structural equation can be formulated as follows:

$$Y = 0.318X_1 + 0.421X_2 - 0.287Z + e$$

The equation indicates that workload and work-family conflict have positive effects on job stress, meaning that an increase in both variables will increase employee stress levels. Meanwhile, family social support has a negative effect on job stress, meaning that stronger family support can reduce employee stress. Based on the significance values, all variables have p-values below 0.05. Therefore, it can be concluded that workload and work-family conflict significantly affect job stress, while family social support significantly reduces job stress.

Partial Test (t-Test)

The t-test was conducted to determine the effect of each independent variable on the dependent variable. If the significance value (p-value) is less than 0.05, the variable is considered to have a significant effect on the other variable.

Based on the results, workload has a positive and significant effect on job stress. Work-family conflict also has a positive and significant effect on job stress. Meanwhile, family social support has a negative and significant effect on job stress. Furthermore, family social support significantly moderates the relationship between workload and job stress, as well as the relationship between work-family conflict and job stress.

Table 3. Partial Test Results (t-Statistic Test)

Model	Path Relationship	Original Sample (β)	Std. Error	T-Statistic	P-Value
1	Workload → Job Stress	0.318	0.075	4.217	0.000
2	Work-Family Conflict → Job Stress	0.421	0.082	5.103	0.000
3	Family Social Support → Job Stress	-0.287	0.074	3.882	0.000

4	Workload × Family Support → Job Stress	-0.194	0.070	2.764	0.006
5	WFC × Family Support → Job Stress	-0.176	0.069	2.551	0.011

a. Dependent Variable: Job Stress

Based on Table 3, it can be seen that the t-statistic value of workload on job stress is 4.217, which is greater than the t-table value of 1.96, with a significance value of $0.000 < 0.05$. It can be concluded that workload has a positive and significant effect on job stress, leading to the rejection of H_0 and the acceptance of H_a . This indicates that higher workload tends to increase employee stress levels. Therefore, the hypothesis stating that workload positively and significantly affects job stress is accepted.

Furthermore, the t-statistic value of work-family conflict on job stress is 5.103, which is greater than 1.96, with a significance value of $0.000 < 0.05$. It can be concluded that work-family conflict has a positive and significant effect on job stress. This means that greater conflict between work and family roles tends to increase employee stress levels. Therefore, the hypothesis is accepted.

Meanwhile, the t-statistic value of family social support on job stress is 3.882, which is greater than 1.96, with a significance value of $0.000 < 0.05$. It can be concluded that family social support has a significant negative effect on job stress. This means that stronger family support can reduce employee stress levels. Therefore, the hypothesis is accepted.

Coefficient of Determination (R-Square)

The coefficient of determination (R-square) test aims to measure the extent to which workload, work-family conflict, and family social support jointly explain the job stress variable.

Table 4 Coefficient of Determination Results
Variable R-Square

Variable	R-Square	R-Square Adjusted
Job Stress	0.963	0.962

a. Dependent Variable: Job Stress

b. Predictors: Workload, Work-Family Conflict, Family Social Support, Workload × Family Social Support, Work-Family Conflict × Family Social Support

Based on the R-square results, the value of Job Stress is 0.963, while the adjusted R-square is 0.962. This indicates that workload, work-family conflict, and family social support are able to explain 96.3% of the variance in job stress, while the remaining 3.7% is explained by other variables outside the model.

Equation

Equations should be numerically numbered consecutively in parentheses with aligning right margin, and it can use either the same font (Cambria) or the formula font.

$$Y = \alpha + \beta X + \varepsilon \quad (1)$$

DISCUSSION

Based on the research findings, workload, work-family conflict, and family social support significantly influence job stress among employees of PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office. In general, workload and work-family conflict have positive effects on job stress, while family social support has a negative effect on job stress. This indicates that higher job demands and greater conflict between work and family roles tend to increase employee stress levels, whereas stronger family support helps reduce stress.

Based on the structural model analysis, the structural equation can be formulated as follows:

$$Y = 0.318X_1 + 0.421X_2 - 0.287Z + e$$

Where:

X_1 = Workload

X_2 = Work-Family Conflict

Z = Family Social Support

Y = Job Stress

The equation shows that workload and work-family conflict positively affect job stress, while family social support negatively affects job stress. This means that an increase in workload and work-family conflict will increase employee stress levels, while stronger family support will reduce job stress.

Workload has a path coefficient of 0.318, indicating that heavier workloads tend to increase stress levels among employees. Work-family conflict has a path coefficient of 0.421, indicating that employees who experience greater conflict between work responsibilities and family obligations are more likely to experience higher stress. Meanwhile, family social support has a path coefficient of -0.287, indicating that emotional, informational, and practical support from family members can reduce employee stress.

The results of the partial test (t-test) further support these findings. Workload, work-family conflict, and family social support have t-statistic values greater than 1.96 with significance values below 0.05. This indicates that all variables have significant effects on job stress, and all proposed hypotheses are accepted.

Furthermore, the moderation test results show that family social support significantly moderates the relationship between workload and job stress, as well as the relationship between work-family conflict and job stress. This means that family support is able to weaken the negative impact of workload and dual-role conflict on employee stress.

In addition, the coefficient of determination (R^2) value is 0.963 or 96.3%. This means that workload, work-family conflict, and family social support explain 96.3% of the variation in job stress, while the remaining 3.7% is influenced by other variables outside this study.

In conclusion, the results of this study indicate that workload and work-family conflict significantly increase employee job stress, while family social support effectively reduces stress and weakens the negative effects of workplace pressure. Therefore, organizations should improve workload management and encourage work-life balance policies to maintain employee well-being.

CONCLUSION

This study aims to analyze the effect of workload and work-family conflict on job stress, with family social support as a moderating variable among employees of PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office. Based on the results of the analysis and discussion, it can be concluded that workload and work-family conflict have positive and significant effects on job stress. This finding indicates that the higher the workload and the greater the conflict between work and family responsibilities, the higher the level of employee stress.

Furthermore, family social support has a negative and significant effect on job stress. This means that stronger emotional, informational, and practical support from family members can help reduce employee stress levels. In addition, family social support significantly moderates the relationship between workload and job stress, as well as the relationship between work-family

conflict and job stress. This indicates that family support is able to weaken the negative effects of workplace pressure and dual-role conflict experienced by employees.

The coefficient of determination (R^2) value shows that workload, work-family conflict, and family social support explain 96.3% of the variation in job stress, while the remaining 3.7% is influenced by other variables outside the scope of this study.

Overall, the findings of this study confirm that managing workload effectively, reducing work-family conflict, and strengthening family support are important factors in minimizing employee stress and improving organizational well-being.

Recommendations

Based on the findings of this study, several recommendations are proposed. For PT Bank Negara Indonesia (Persero) Tbk Palembang Regional Office, management is encouraged to improve workload allocation, maintain a supportive work environment, and implement work-life balance policies in order to reduce employee stress levels.

In addition, the company is advised to provide stress management programs, counseling services, employee assistance programs, and training related to psychological well-being. These initiatives are expected to help employees manage work pressure more effectively and improve job performance.

Employees are also encouraged to strengthen communication and relationships with their family members, as family support has been proven to reduce stress and buffer the negative impact of workload and work-family conflict.

For future researchers, it is recommended to include additional variables such as leadership style, organizational culture, compensation, emotional intelligence, and job satisfaction to obtain a broader understanding of the factors affecting job stress. Future studies are also encouraged to expand the research object to other banking institutions or different service industries for comparative analysis.

BIBLIOGRAPHY

- Armstrong, M., & Taylor, S. (2023). *Armstrong's Handbook of Human Resource Management Practice* (16th ed.). London: Kogan Page.
- Bakker, A. B., & Demerouti, E. (2017). Job demands-resources theory: Taking stock and looking forward. *Journal of Occupational Health Psychology*, 22(3), 273–285.
- Carlson, D. S., Kacmar, K. M., & Williams, L. J. (2000). Construction and validation of a multidimensional measure of work-family conflict. *Journal of Vocational Behavior*, 56(2), 249–276.
- Choi, S., & Kim, M. (2022). Workload and employee stress in the financial service sector: The moderating role of support systems. *International Journal of Human Resource Studies*, 12(1), 45–61.
- Cooper, C. L., Quick, J. C., & Schabracq, M. J. (2018). *International Handbook of Work and Health Psychology* (4th ed.). Wiley.
- Dessler, G. (2020). *Human Resource Management* (16th ed.). Pearson Education.
- Frone, M. R. (2003). Work-family balance. In J. Campbell Quick & L. Tetrick (Eds.), *Handbook of Occupational Health Psychology* (pp. 143–162). Washington, DC: APA.
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1), 76–88.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publications.
- Hobfoll, S. E. (2002). Social and psychological resources and adaptation. *Review of General Psychology*, 6(4), 307–324.

- Karatepe, O. M., & Tekinkus, M. (2006). The effects of work-family conflict on job outcomes in frontline service employees. *International Journal of Bank Marketing*, 24(3), 173–193.
- Kumar, R., & Singh, P. (2021). Family support and employee resilience in high-pressure organizations. *Journal of Management Development*, 40(5), 389–404.
- Lambert, E. G., Minor, K. I., Wells, J. B., & Hogan, N. L. (2018). Social support's relationship to job stress. *Journal of Crime and Justice*, 41(2), 123–140.
- Mangkunegara, A. A. P. (2022). *Human Resource Performance Evaluation*. Bandung: Refika Aditama.
- Netemeyer, R. G., Boles, J. S., & McMurrian, R. (1996). Development and validation of work-family conflict and family-work conflict scales. *Journal of Applied Psychology*, 81(4), 400–410.
- Robbins, S. P., & Judge, T. A. (2018). *Organizational Behavior* (18th ed.). Pearson Education.
- Setiawan, A., & Rimadias, S. (2022). Family social support as a moderator of work stress. *Jurnal Ekonomi dan Bisnis Indonesia*, 15(1), 65–79.
- Siagian, S. P. (2019). *Human Resource Management*. Jakarta: Bumi Aksara.
- Wibowo. (2020). *Performance Management*. Jakarta: Raja Grafindo Persada.
- Yildirim, D., & Aycan, Z. (2008). Nurses' work demands and work-family conflict. *Journal of Advanced Nursing*, 64(1), 73–83.