

# The Effect of Multiple Role Conflicts and Work Stress on the Performance of Female Employees

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## ARTICLE INFO



ISSN: 2620-6196  
Vol. 5 Issues 2 (2022)

### Article history:

*Received – August 26, 2022*

*Revised – September 29, 2022*

*Accepted – September 30, 2022*

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### Keywords:

*Multiple Role Conflicts;*

*Work Stress;*

*Employee performance*

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## ABSTRACT

This study aims to determine the effect of multiple role conflicts and work stress on the performance of female employees at PT. Bank Syariah Indonesia Tbk, Pettarani Branch, Makassar City. The population in this study was female employees at PT. Bank Syariah Indonesia Tbk Pettarani Branch, totaling 30 employees. The sampling technique is saturated sampling, where all population members are used as samples. This quantitative research uses primary data from the results of filling out questionnaires by respondents. The analytical method used is the classical assumption test, multiple linear regression, t-test, and partial test. The results showed that both partially and simultaneously, the multiple role conflict and job stress variables negatively and significantly affected the performance of female employees at PT. Bank Syariah Indonesia Tbk, Pettarani Branch.

## INTRODUCTION

Labor has a vital role in national development. These resources interact with other development capital, namely natural resources coupled with technology and development, which will support economic and social welfare development programs (Sari, 2016). Juridically, Article 5 of Law Number 13 of 2003 concerning Manpower protects that "Every worker has the same opportunity without discrimination to get a job, and so does Article 27 paragraph (2) of the 1945 Constitution, "Every citizen has the right to work and decent livelihood for humanity." The law states that every citizen, including female workers, has the right to work and has the same opportunity without discrimination to get a job. Women's participation in current economic development can be seen from the tendency to participate in the workforce. At this time, women's participation is not just demanding equal rights but also expressing its function as having a meaning of development in Indonesian society. Women's participation concerns the role of tradition and transition. Traditional or domestic roles include women's roles as wives, mothers, and household managers. At the same time, the transitional role includes understanding women as workers, members of society, and human builders. In recent decades, economic development and growth have occurred very rapidly. This encourages women to work as well, with the hope of helping meet household needs. So, it is not surprising that nowadays you often find working women.

In an organizational or corporate environment, a person's performance greatly influences the performance of the organization or company, both government and private organizations or companies, in achieving the final goals set from the initial planning (Jumady et al., 2021). In other words, the achievement of organizational or company goals is due to the efforts made by people in the organization

or company (Burhanuddin et al., 2018). Companies in achieving these goals require human resources, namely human resources with exemplary integrity, loyalty, and intellectual and emotional intelligence. Human resources are the most critical asset for an organization or company; where these resources can develop in determining the success of the company where they work and devote themselves entirely to the progress of the company. Human resources in the company need to be appropriately managed and correctly to create a balanced value between the needs of employees and the company's demands. The progress and growth of businesses and organizations are highly dependent on the performance of employees within the scope of the company itself (Sari et al., 2021; Firman et al., 2022).

The reality of people's lives today has undergone many changes and is famous for the era of millennials, primarily the phenomenon of meeting family needs and efforts to maintain family life, increasing education and health needs, and the economy, so a single breadwinner is not a problem if it is sufficient family needs. A single worker is unable to meet the needs of the family, so in society, there has been a shift in whether the wife is ready or not ready, capable, or unable, the wife can take a productive role outside of her natural duties as a woman and an ordinary housewife. This condition is one of the factors causing an increase in female labor participation in both the formal and informal sectors. The number of employees from year to year increased quite sharply. The total workforce in February 2018 was 133.94 million people, an increase of 2.39 million compared to February 2017. BPS data (2018) shows that the Labor Force Participation Rate (TPAK) was 69.20 percent, an increase of 0.18 percent. The Labor Force Participation Rate (TPAK) amounts to around 133.94 million Indonesian workers. Women work in various types of jobs, both in the informal and formal sectors. This economic motive drives them to work despite receiving the Regional Minimum Wage standard. In general, female workers have worked before starting a household. When married and have children, their duties increase; they initially worked in a company; now, they are added to family duties. Under these conditions of carrying out multiple tasks, female workers can experience multiple role conflicts within a career woman. Family needs are the primary obligation of a woman. As employees who work in the industrial sector, women have high pressure or stress because they have to achieve the targets set by the company each period. Employees are also required to provide the best service for customers so they can compete with similar industries. Not to mention that women also have high responsibilities in caring for household needs. So it takes a high dedication for women to share their time and attention with their families and work as employees.

This study takes the object of female bank employees at PT. Bank Syariah Indonesia Tbk Pettarani Branch who are married and have children, so they have heavier roles and responsibilities than women who are single or single. The choice of objects in banking compared to other objects is seen from the working hours of bank employees starting at 07.30 to 16.30, even late at night, which is attractive to research the level of work stress of female employees in banks who are full-time in the office on the employee's performance remains good or no. Work and family conflicts burden the female employee between work responsibilities at the office and home life. Female bank employees who cannot divide their time or balance time for family and work matters can lead to separate conflicts, namely family conflict, and work conflict, often referred to as a woman's dual role conflict between family and work. On the one hand, women must be responsible for properly managing the household. However, on the other hand, as pleasing women, they are also required to work according to the target at the bank where they work by showing the dedication of a good worker. Akbar (2017) explains dual role conflict as a form of inter-role conflict in which the role pressures from work and family conflict, meaning that two roles must be carried out by the woman, namely as a wife, mother, and working woman. In line with previous research conducted by (Z. Akbar & Kartika, 2016; Jamadin et al., 2015; Mubassyr & Herachwati, 2014; Rachmawan, 2017), which stated that multiple role conflict has a significant positive effect on the performance of female employees. However, the research gap from research (Sari, 2015; Widyaningrum et al., 2016; Yusuf & Al Arif, 2018) shows that multiple role conflict does not have a significant effect on

women's performance. The dual role conflict experienced by a woman is because apart from playing a role in the family, the woman also plays a role in her career.

The rapid development of technology causes an increase in employee workload that female employees at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Employees are required to be able to work more optimally and be able to complete it within the time limit set by the company. The excessive workload causes collisions or pressures that occur on him, which can cause stress for employees. Mangkunegara (2014) stated that job stress is a feeling of pressure experienced by employees in dealing with work. This work stress can be seen in unstable emotions, displeasure, liking to be alone, difficulty sleeping, excessive smoking inability to relax, anxiety, tension, nervousness, increased blood pressure, and experiencing digestive disorders in line with previous research conducted by (Kurniawan 2017; Wartono, 2017), which showed that work stress significantly affects employee performance.

Women who have worked before marriage tend to return to work after getting married and having children because it is based on a high need for self-actualization. Some mothers prefer only to play the role of a housewife. However, the economic situation demands that they return to work to improve the family's economic and financial condition. This condition often triggers conflicts that occur in the lives of career women; if not handled thoughtfully, it will have a very significant impact on banks; with the low performance of female bank employees as a whole will affect the productivity of the bank where the woman works, and can also have a direct impact on female bank employees because they are in a state of awry so that they experience mental and emotional pressure which results in work stress. However, the research gap (Wenur et al., 2018; Wulandari & Wibowo, 2016) found that work stress negatively affects women's performance. Companies must continue to motivate employees to overcome work stress and these pressures so that it does not become an internal problem hindering employee performance.

The complexity of work in banking requires bank employees to develop a professional attitude at work, especially for female employees. Several aspects related to professionalism include the ability of these female employees to minimize the occurrence of multiple role conflicts in the work environment with work stress (Lukistuti, 2021). This ability will have an impact on the performance of female employees at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Mangkunegara (2016) states that employee performance results from work in quality and quantity achieved by an employee in carrying out his duties by the responsibilities given to him. Employee performance will significantly determine the competitive advantage of a company. Dual Role Conflict is divided with its role as a housewife so that sometimes it can interfere with activities and concentration at work.

Initial survey results at PT. Bank Syariah Indonesia Tbk Pettarani Branch is known as PT. Bank Syariah Indonesia Tbk Pettarani Branch has a big target because of the large number of bank customers PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Employees must be required to work very hard to meet high company targets, so female employees at PT. Bank Syariah Indonesia Tbk Pettarani Branch, who are married and have children, have a dual role in work and family. Female Employees at PT. Bank Syariah Indonesia Tbk Pettarani Branch often overtime which requires going home at night, for example, at the end of the month or the end of the year. PT. Bank Syariah Indonesia Tbk Pettarani Branch also often makes work trips out of town, so they have very little time for their families.

The phenomenon that occurred at PT. Bank Syariah Indonesia Tbk Pettarani Branch, namely, a decrease in the performance of some employees. The decline in the quality of employee performance is marked by a decrease in the quality of customer service, which is unsatisfactory because many customers still protest at employees because they are considered unresponsive to customer requests. The quantity phenomenon obtained by researchers finds that the average employee at the bank is considered to have not met the target set. by the company, such as the number of customers served in a day and the target of credit to the community that must be met in one month. In contrast, timeliness at the Bank is considered different from the target, such as the time employees serve customers and make reports. PT. Bank Syariah Indonesia Tbk Pettarani Branch, which sets high targets, will undoubtedly impact physical fatigue, causing

work stress. PT. Bank Syariah Indonesia Tbk Pettarani Branch, who work in the field, is heavier than those in the office because of the risk of more field workers. Based on the gap research and phenomena described, this research was conducted at PT. Bank Syariah Indonesia Tbk Pettarani Branch to know the effect of multiple role conflict and work stress on the performance of female employees.

Human nature is a social being with various interests in his life, and every human being has undoubtedly faced conflict. Widyani (2015) explains that conflict is formulated as a situation where goals, cognitions, or emotions are incompatible with each other within an individual or between individuals, which then causes a conflict or antagonistic interaction. Meanwhile, according to Luthans (2015), the role is defined as a position with expectations that develop from established norms. Handoko (2012) states that dual role conflict is a conflict that arises due to pressures that come from work and family. Conflict, in general, is the meeting of two different interests simultaneously and can have adverse effects. Saranani (2015) explains that there are three forms of role conflict experienced by individuals, namely: 1) The role conflict itself (person role conflict). This conflict occurs when role requirements violate the individual's fundamental values, attitudes, and needs; 2) intra-role conflict (intra-role conflict). This conflict often occurs because several people define a role according to different expectations, making it impossible for the person occupying the role to fulfill it. This can happen when specific roles have complicated roles; 3) Inter-role conflict. This conflict arises because people face multiple roles. This happens because a person plays many roles at once, and some of these roles have conflicting expectations and different responsibilities. Role conflict has two forms: work-family conflict and family-work conflict (Yavas et al., 2018). 1) Work-Family Conflict. A work-family conflict is a form of role conflict in which the demands of work and family roles mutually cannot be aligned in several ways. While Natemeyer defines work-family conflict as a form of conflict in which general demands, time, and tension from work interfere with the responsibilities of female employees toward their families (Yavas et al., 2018). 2) Family-work conflict refers to a form of role conflict which generally demands time for the family, and the tension created by the family interferes with the responsibilities of female employees towards work.

Various pressures experienced at work and family will lead to an event that is an overflow of emotions, namely work stress. Ramzan (2018) stated that stress is a condition that affects one's emotions, thoughts, and physical condition. Khuong (2016) explains that stress is an adaptive response to external situations that produce physical, psychological, and behavioral deviations in organizational members. All responses directed to stressors, whether physiological or psychological responses are called stress. Meanwhile, Robbins (2013) argues that stress is a dynamic condition in which an individual is faced with an opportunity, demand, or resource related to what the individual desires and whose results are seen as uncertain and vital. Stress is often associated with demands (demand) and resources (resources). Karomah (2020) explains that, generally, four factors can be a source of work stress: the external environment, the organization, the workgroup, and factors that come from within the individual. 1) Environmental factors. The environment is a condition outside the organization that will affect the organization and individuals within the organization. The external environment is the macro environment, such as social conditions, technological developments, economic conditions, politics, etc. 2) Organizational conditions. Organizational conditions can be a potential for stress. Matters related to administrative policies and organizational strategy, organizational structure and design, organizational processes that take place in an organization, and working conditions, if not appropriate, will affect work stress. 3) Individual factors. Sources from within the individual that contribute to the emergence of stress can be classified into two factors: demographic factors and personality factors. Demographic factors are gender and age, while personality factors are personality type A. 4) Workgroup. High engagement, social acceptance, and harmonious relations between members of the workgroup will characterize the condition of a good work group. Workgroups that have low engagement and frequent conflicts will result in work stress.

Etymologically, performance comes from the word performance. Roboth (2015) suggests that performance is the result achieved by a person in carrying out the tasks assigned to him based on skill,

experience, and sincerity. Mangkunegara (2016) states that the term performance comes from the word job performance or actual performance (work achievement or actual achievement achieved by a person), namely the work results in quality and quantity achieved by an employee in carrying out his duties following the responsibilities given to him. Hasibuan (2016) states that, in general, performance is divided into individual and organizational performance. Factors that affect employee performance, according to Sedarmayanti (2018), are: 1) Personal/individual factors, including knowledge, skills, abilities, experience, confidence, motivation, and commitment that each individual has. 2) Leadership factors, including quality in providing encouragement, enthusiasm, direction, and support provided by managers. 3) Team factors, including the quality of support and enthusiasm given by colleagues in a team, trust in fellow teams, cohesiveness, and closeness of team members. 4) System factors, including work systems, work facilities or infrastructure provided by employees, employee processes, and organizational culture. 5) Contextual (situational) factors include pressure and external and internal environment changes.

In assessing the performance of an employee, various aspects of assessment are needed, including knowledge of work, initiative leadership, quality of work, cooperation, decision-making, creativity, reliability, planning, communication, intelligence (intelligence), problem-solving, delegation, attitude, effort, motivation, and organization (Veithzal & Ella, 2009). Furthermore, the aspects of performance appraisal that are assessed are then grouped into 1) Technical capability, namely the ability to use knowledge, methods, techniques, and equipment used to carry out tasks as well as experience and training obtained. 2) Conceptual ability, namely the ability to understand the complexity of the company and adjust the plane of motion from each unit to the operational areas of the company as a whole; in essence, every individual or female employee in each company understands their duties, functions, and responsibilities as a female employee. 3) Interpersonal relations skills, namely the ability to work with others, motivate female employees, negotiate, and others.

- H1. Multiple role conflict has a positive and significant effect on the performance of female employees.***  
***H2. Work stress has a positive and significant effect on the performance of female employees.***  
***H3. Multiple role conflict and work stress both have a positive and significant effect on the performance of female employees.***

## **RESEARCH METHOD**

The type of research applied is quantitative research, where the data obtained is realized in numbers and scores, and the analysis uses statistics. The population in this study is female employees at PT. Bank Syariah Indonesia Tbk Pettarani Branch, totaling 30 employees. Given that the population in this study is very small, the type of sampling used is population sampling or saturated sampling. Saturated sampling is a sampling technique that takes the entire population as the research sample. The source of data used in this research is primary data. The primary data obtained in this study came from distributing questionnaires to respondents. The results of filling out the questionnaire were measured using a Likert scale where each answer had a score of 5 (SS = Strongly Agree), a score of 4 (S = Agree), a score of 3 (KS = Disagree), a score 2 (TS = Disagree) and score 1 (STS = Strongly Disagree). The data that has been collected will be analyzed through several stages of testing. The first stage is to perform descriptive statistical tests. The second stage is the data quality test which consists of (a validity test and a reliability test). The third stage is the classical assumption test (normality test, heteroscedasticity test, multicollinearity test). The fourth stage is to test all the hypotheses proposed in this study which will be proven through a partial test (t-test), simultaneous test, and test of the coefficient of determination.

**Table 1. Operational Definition**

Variable	Item	Indicator	Reference
Multiple Role Conflict (X1)	X1.1	working pressure	(D. A. Akbar, 2017; Widyaningrum et al., 2016)
	X1.2	Task demands	
	X1.3	Family togetherness	
	X1.4	Busy with work	
	X1.5	Pressure as a parent	
	X1.6	Marital pressure	
Work Stress (X2)	X2.1	Workload	(Wenur et al., 2018; Wulandari & Wibowo, 2016)
	X2.2	Time pressure or pressure	
	X2.3	Role ambiguity	
	X2.4	frustrated	
	X2.5	Interpersonal and group conflicts	
	X2.6	Various forms of change	
Employee Performance (Y)	X2.7	Financial strength	(Roboth, 2015; Yavas et al., 2018)
	Y1.1	Work quality	
	Y1.2	On Time	
	Y2.3	Initiative	
	Y2.4	Kemampuan	
	Y2.5	Communication	

## RESULTS AND DISCUSSION

The general description of this respondent aims to determine the characteristics of the selected employees. Employee classification is based on age, education level, years of service, and several children. Table 2 describes the characteristics of each respondent.

**Table 2. Demographic Data**

Variable	Measurement	n	%
Age	19-25 Thn	6	20
	26-35 Thn	21	70
	36-40 Thn	3	10
	> 41 Thn	-	0
Education Level	D-III	3	10
	Bachelor	27	90
	Master	-	0
Length of work	1-5 year	5	16,67
	6-10 year	20	66,67
	> 10 year	5	16,67
Number of children	1 Person	6	20
	2 Person	18	60
	3 Person	4	13,33
	> 3 Person	2	6,67

*Sumber: Data kuesioner*

Based on table 2, it is known that most of the characteristics of respondents based on age are six people (20%) 19-25 years old, 21 people (70%) 26-35 years old, 3 36-45-year-olds (10%) and no respondents aged > 41 years. Characteristics of respondents based on education level, namely D-III as many as three people (10%), education level S1 as many as 27 people (90%), and there were no respondents (0%) who had a master's level of education. Based on years of service, five people (16.67%) 1-5 years, 20 people (66.67%) 6-10 years of service, and five people (16.67%) > 10 years of service. The characteristics of the respondents based on the number of children are those who have one child as many

as six respondents (20%), the number of children of 2 is 18 respondents (60%), the number of children of 3 is four respondents (13.33%), and the number of children > 3 people as many as two people (6.67%). Respondents with a dominant number of children two work in PT. Bank Syariah Indonesia Tbk, Pettarani Branch.

The second stage is the research data instrument test, which consists of validity and reliability tests. This test aims to determine whether the questionnaire corresponds to the indicators on the research variables correctly. If  $r\text{-count} > r\text{-table}$ , then the question is valid. Conversely, if the count  $< r$  table, then the question is said to be invalid. The  $r$  table value is determined by  $df_{29} (n-1)$  at the 5% sig level, 0.355. The test results are presented in table 3.

**Table 3. Validity and Reliability Test Results**

Variable	Instrument	r-calculated	Cronbach Alpha	Info
X1	X1.1	0.871	.853	Valid dan reliable
	X1.2	0.768		Valid dan reliable
	X1.3	0.822		Valid dan reliable
	X1.4	0.850		Valid dan reliable
	X1.5	0.819		Valid dan reliable
	X1.6	0.798		Valid dan reliable
	X1.7	0.811		Valid dan reliable
	X1.8	0.808		Valid dan reliable
	X1.9	0.854		Valid dan reliable
	X1.10	0.795		Valid dan reliable
	X1.11	0.794		Valid dan reliable
	X1.12	0.851		Valid dan reliable
	X1.13	0.801		Valid dan reliable
	X1.14	0.805		Valid dan reliable
	X1.15	0.787		Valid dan reliable
	X1.16	0.873		Valid dan reliable
X2	X2.1	0.786	.799	Valid dan reliable
	X2.2	0.815		Valid dan reliable
	X2.3	0.772		Valid dan reliable
	X2.4	0.851		Valid dan reliable
	X2.5	0.841		Valid dan reliable
	X2.6	0.791		Valid dan reliable
	X2.7	0.831		Valid dan reliable
	X2.8	0.839		Valid dan reliable
	X2.9	0.769		Valid dan reliable
	X2.10	0.873		Valid dan reliable
	X2.11	0.801		Valid dan reliable
	X2.12	0.851		Valid dan reliable
	X2.13	0.856		Valid dan reliable
	X2.14	0.860		Valid dan reliable
Y	Y1.1	0.850	.834	Valid dan reliable
	Y1.2	0.835		Valid dan reliable
	Y1.3	0.839		Valid dan reliable
	Y1.4	0.794		Valid dan reliable
	Y1.5	0.862		Valid dan reliable
	Y1.6	0.834		Valid dan reliable
	Y1.7	0.835		Valid dan reliable
	Y1.8	0.939		Valid dan reliable
	Y1.9	0.785		Valid dan reliable
	Y1.10	0.782		Valid dan reliable
	Y1.11	0.879		Valid dan reliable

Y1.12	0.841	Valid dan reliable
Y1.13	0.774	Valid dan reliable
Y1.14	0.797	Valid dan reliable
Y1.15	0.797	Valid dan reliable
Y1.16	0.835	Valid dan reliable
Y1.17	0.804	Valid dan reliable

*Source: SPSS output 22.00*

Table 3 shows that of all statement items, the correlation coefficient is at a positive value and is more significant than 0.355. So all indicators or statements proposed on the multiple role conflict variable are valid, and further analysis can be carried out. The reliability test results show that the questionnaire used on the variables of multiple role conflict, work stress, and employee performance has a Cronbach's Alpha value greater than 0.6. This shows that all variables can be said to be reliable.

The third stage is the classical assumption test which consists of a normality test, heteroscedasticity test, and multicollinearity test. The normality test is carried out to determine whether the research variable data is normally distributed. Research variable data is stated to be generally distributed if the Asymp. Sig. (2-tailed) is greater than the significance level ( $\alpha$ ) = 0.05; otherwise, if the Asymp. Sig. (2-tailed) is smaller than the significance level ( $\alpha$ ) = 0.05, so the research variable data is not normally distributed. The normality test results for all variables in this study are presented in Table 4.

**Table 4. Normality Test Results**

Research variable	Asymp. Sig. (2-tailed)	Info
Multiple Role Conflict	.977	Normal
Work Stress	.955	Normal
Employee Performance	.792	Normal

*Source: SPSS output 22.00*

The normality test results are listed in Table 4. The Asymp. Sig. (2-tailed) each research variable, namely multiple role conflicts = 0.977, work motivation = 0.955, and employee performance = 0.792, all of which is greater than 0.05 (Asymp. Sig. > 0.05), so it can be concluded that all variable data in this study were stated to be normally distributed. A multicollinearity test was conducted to determine the magnitude of intercorrelation between independent variables in this study. If there is a correlation, then it is called a multicollinearity problem. It can be seen in the tolerance and VIF values to detect whether there is multicollinearity. If the tolerance value is above 0.1 and the VIF value is below or less than 10, multicollinearity does not occur, and vice versa. The results of the multicollinearity test for the regression model in this study are presented in table 5.

**Table 5. Multicollinearity Test Results**

Independent variable	Tolerance	VIF	Info
Multiple Role Conflict	.823	1.192	Not multicollinearity
Work Stress	.823	1.192	Not multicollinearity

*Source: SPSS output 22.00*

Table 5 shows that all independent variables, namely multiple role conflict and work stress, have a tolerance value of 0.823 which is more significant than 0.10. The VIF value for each independent variable, namely multiple role conflict and work stress, has a VIF value of 1,192 which is below or less than 10, so it can be concluded that the regression model used in this study does not occur multicollinearity.



Furthermore, the heteroscedasticity test aims to test whether, in the regression model, there is an inequality of variance from one residual observation to another. A good regression model is that there is no heteroscedasticity, and to find out if there is heteroscedasticity using the Glejser test. The test results can be seen in table 6.

**Tabel 6. Hasil Uji Heteroskedastisitas**

Variabel bebas	Sig	Kesimpulan
Multiple Role Conflict	.645	Tidak terjadi heteroskedastisitas
Work Stress	.374	Tidak terjadi heteroskedastisitas

*Source: SPSS output 22.00*

Table 6 shows that the independent variable, namely multiple role conflict, has a significance value of 0.645 and work stress has a significance value of 0.374, both of which have a significance value greater than 0.05, so it can be concluded that the regression model in this study did not occur heteroscedasticity.

After the results of the classical assumption test have been carried out and the overall results show that the regression model meets the classical assumptions, the fourth stage is to evaluate and interpret the multiple regression model. Multiple linear regression tests were carried out to determine the functional relationship between the independent variables on the dependent variable. The test results can be seen in table 7.

**Tabel 7. Hasil Uji Regresi Linear Berganda  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-21.733	123.664		-.175	.000
Multiple Role Conflict	.427	1.236	.243	.351	.000
Work Stress	.809	1.264	.322	.632	.000

a. Dependent Variable: Employee performance

*Source: SPSS output 22.00*

Based on table 7, the regression equation formed in this regression test is:

$$Y = -21.733 + 0,427X_1 + 0,809X_2$$

The model can be interpreted that the constant value is -21,733 meaning that if the independent variable consists of multiple role conflict (X1) and work stress (X2), the value is (zero). The effect on employee performance (Y) is -21,733 units. The regression coefficient for the multiple role conflict variable (X1) is positive (0.427). This shows that if the multiple role conflict variable increases by 1%, the employee performance variable decreases by 42.7%, with a record of the value of the other independent variables fixed. The regression coefficient for the work stress variable (X2) is positive (0.809). This shows that if the work stress variable increases by 1%, the employee performance variable decreases by 80.9%, with a record of the value of the other independent variables fixed.

Furthermore, the partial test determines whether the independent variable (X) significantly affects the dependent variable (Y). Criteria for testing the significance level  $\alpha = 0.05$ . The test results are presented in table 8.

**Table 8. Partial Test Results (t test)  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-21.733	123.664		-.175	.000
Multiple Role Conflict	.427	1.236	.243	.351	.000
Work Stress	.809	1.264	.322	.632	.000

a. Dependent Variable: Employee performance

Source: SPSS output 22.00

From the test results in table 8, it can be explained that there is a significant influence between the multiple role conflict variable (X1) on the employee performance variable (Y) with a sig. of 0.000 where this value is far above 0.05. This means that dual role conflict has a significant influence on employee performance. Because the significant value is more excellent/higher than the error rate (0.05), there is a positive influence between the work stress variable (X2) on the employee performance variable (Y) with a sig. of 0.000 where this value is more significant than 0.05. This means that the regression coefficient is significant, so work stress has a negative effect on employee performance. There is a negative influence between the job satisfaction variable (X3) on the employee performance variable (Y) with a sig. of 0.000, where this value is more significant than 0.05. This means that the regression coefficient is significant, so the perceived ease of use positively influences employee performance. Furthermore, using the F test, a simultaneous test is used to test whether there is an influence of the independent variables on the dependent variable. This test uses a 5%, with the condition that if the significance of the F count is <0.05, then the proposed hypothesis can be accepted. The test results are presented in table 9.

**Table 9. F Test (Simultaneous-Test)  
ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	138.158	2	69.079	8.920	.000 <sup>a</sup>
Residual	611.794	79	7.744		
Total	749.952	81			

a. Predictors: (Constant), Work Stress, Multiple Role Conflict

b. Dependent Variable: Employee performance

Source: SPSS output 22.00

From the results of table 9, the F value is 5,947 with a significant probability of 0,000. Because the probability is much smaller than 0.05, the independent variables (multiple role conflict and job stress) simultaneously affect the dependent variable (employee performance). Furthermore, correlation coefficient analysis is used to interpret the correlation coefficient found to have a large or small value. Table 10 presents the results of the correlation coefficient analysis using SPSS 24.00 for windows.

**Table 10. Correlation Coefficient Analysis Results  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730 <sup>a</sup>	.844	.152	2.78259

a. Predictors: (Constant), Work Stress, Multiple Role Conflict

b. Dependent Variable: Employee performance

Source: SPSS output 22.00

In table 10, the R Square results obtained are 0.844, which means that the ability of the variable role conflict and work stress to explain employee performance is 84.4%. The rest ( $100\% - 84.4\% = 13.6\%$ ) is explained by other variables not examined in this study.

## **Discussion**

### *Effect of Multiple Role Conflict on Employee Performance*

The results of hypothesis testing prove that multiple role conflict has a significant and negative effect on employee performance. The existence of a significant or high number indicates that there is an influence between multiple role conflicts and employee performance at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Multiple roles can make it difficult for women to succeed simultaneously in work, family, and interpersonal relationships. If you do not want to be like that, it is suggested that the woman should not be principled as a superwoman who can do everything herself. The inability of career women to resolve this dual role conflict can cause them to display negative work attitudes, for example, lack of motivation at work, and lack of concentration due to family matters, thus affecting the overall performance of the organization or company. The results of this study are supported by several previous studies which state that multiple role conflicts have a negative and significant effect on performance (Mariati & Rambing, 2019). Several other opinions strengthen the results of this analysis, including the results of research (Fermayani, 2018; Izzah et al., 2015), which state that multiple role conflict has a negative and significant effect on performance. As with previous research objects, the object of this research is PT. Bank Syariah Indonesia Tbk Pettarani Branch is also a bank that has female employees with status as wives and homemakers. PT. Bank Syariah Indonesia Tbk Pettarani Branch experiences multiplier conflicts because of their long working hours, from morning to evening and even at night if they work overtime. This is one of the reasons they experience multiple role conflicts, and if the conflicts they experience get bigger, then their level of performance will decrease.

### *Effect of Job Stress on Employee Performance*

The hypothesis test results prove that work stress has a significant and negative effect on employee performance. The existence of a significant or high number indicates that there is an influence between work stress and employee performance at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. From the results of the research questionnaire on work stress, the average value of work stress is in the high category. The high work stress indicates that employees experience stress when working as employees as well as wives and mothers at home. Several previous researchers reinforced these results. According to (Ahmad et al., 2019), work stress, both individual and organizational factors, has a negative and significant effect on employee performance. In addition (Massie et al., 2018) also said the same thing that works stress has a significant negative effect on employee performance. In this study, it is known that female employees experience work stress—however, employees of PT. Bank Syariah Indonesia Tbk Pettarani Branch continues to prove that even though they experience stress at work, they still try to improve performance and work optimally for the company. This is because the work stress they experience is at the eustress stage due to the PT employees' age. Bank Syariah Indonesia Tbk Pettarani Branch ranges from 26-35 years old. Where eustress is a response to stress that is positive, healthy, and constructive. Based on that, PT. Bank Syariah Indonesia Tbk Pettarani Branch can make the stress they experience a challenge in developing. Stress can create a competitive advantage for companies with good management. Stress also has other positive impacts, such as with a time limit, the company can become more efficient and effective. The positive impact of stress at low to moderate levels is functional because it acts as a driving force for improving employee performance. In contrast, the negative impact of stress at high levels is a drastic decrease in employee performance. Employees who have high levels of work stress tend to have characteristics of physiological symptoms, while employees with moderate levels of work stress do not have physiological symptoms.

### *Effect of Multiple Role Conflict and Job Stress on Employee Performance*

The study results show that the multiple role conflict and work stress variables simultaneously significantly affect employee performance at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Multiple role conflicts experienced by PT. Bank Syariah Indonesia Tbk, Pettarani Branch. According to the results of the study, it states that women want to keep working because work gives many meanings to themselves: starting from financial support, developing knowledge and insight, enabling the actualization of abilities, giving self-esteem and independence (even though the husband's income is sufficient), and allowing subjects to actualize aspirations. Another basic personality (such as) gives a sense of significance as a person; although involvement in these various roles can provide psycho-social benefits, such as increased self-confidence, morale, and happiness, difficulties in meeting work and family demands which are often conflicting can also lead to work conflicts -family. Carrying out two roles simultaneously, namely as a worker and a housewife, takes work for employees who work at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. Female employees who are married and have children have heavier roles and responsibilities than single women. The woman also has a dual role because besides playing a role in the family, she also plays a role in her career. Employees who cannot divide or balance their time for family and work matters can cause family and work conflicts.

On the one hand, women are required to be responsible for managing and raising a family well. However, on the other hand, as good employees, they are also required to work according to company standards by showing good work performance. Women in this role are divided into their roles as housewives. Households sometimes can interfere with activities and concentration in work; for example, companies find it difficult to demand overtime or assign married female employees and children to go out of town. This problem is one small example that family affairs can affect employees' work activities. Women who have worked before marriage tend to return to work after getting married and having children because it is based on a high need for self-actualization. Some mothers prefer only to play the role of a housewife, but circumstances require them to work to support the family finances. In completing tasks at work, there are disturbances or problems related to psychological factors in the woman; for example, the woman feels guilty for leaving her family to work and depressed because of limited time, too much workload, and an unpleasant work situation. This situation will interfere with the minds and mentality of female employees when working.

Stress has both positive and negative impacts. The positive impact of stress at low to moderate levels is functional in that it acts as a driving force for improving employee performance. In contrast, at negative levels, stress at high levels is a drastic decrease in employee performance. This dual role conflict can reduce employee performance, while decreased employee performance can increase the desire to leave, absenteeism, and decrease commitment. So this is a dangerous situation for the organization because it can cause work implementation to be disrupted, which can ultimately decrease organizational performance. This is one of the things that companies must pay attention to in managing human resources to increase work efficiency and effectiveness.

### **CONCLUSION**

The results of our study indicate that multiple role conflicts and work stress significantly adversely affect female employees' performance at PT. Bank Syariah Indonesia Tbk, Pettarani Branch. The results of hypothesis testing show that all independent variables, namely multiple role conflict and job stress, simultaneously or simultaneously affect employee performance negatively and significantly. The higher the multiple role conflict and work stress, the lower the employee's performance.

Practically, we suggest PT. Bank Syariah Indonesia Tbk Pettarani Branch in the Makassar area to hold recreational activities for employees with their families to reduce work stress and to bring closer the relationship between employees and their families. It is recommended that PT. Bank Syariah Indonesia Tbk

Pettarani Branch can increase employee motivation by providing music-playing facilities and providing a particular room so employees can relax. 3. The company must show its seriousness in dealing with the problem of multiple role conflicts experienced by its employees because apart from being essential for employees, the company's lack of seriousness in dealing with this problem can have a negative impact on company performance and will lead to losses that will be borne by the company, both material and immaterial.

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