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

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ABSTRACT

Objectives: The objective of this study is to analyze the effect of role ambiguity and work-family conflict on job stress among banking employees in Bengkulu City.

Methodology: The study used a quantitative approach with data collected from 180 respondents through purposive sampling. 180 participants were permanent or contract banking employees with a minimum of one year of work experience. Data analysis was conducted using Structural Equation Modeling - Partial Least Squares (SEM-PLS). Validity and reliability tests were performed, including AVE (>0.50), Composite Reliability (CR), and Cronbach's Alpha (>0.70).

Finding: All indicators met the validity and reliability criteria: The AVE values were: Role Ambiguity (0.76), Work-Family Conflict (0.74), and Job Stress (0.77). The R-Square (R²) value for Job Stress was 0.578, indicating that 57.8% of job stress variability can be explained by role ambiguity and work-family conflict. Hypothesis testing showed: Role Ambiguity had a positive and significant effect on Job Stress ($\beta = 0.429$, $t = 6.215$, $p = 0.000$), Work-Family Conflict had a positive and significant effect on Job Stress ($\beta = 0.378$, $t = 5.801$, $p = 0.000$).

Conclusion: The study concludes that both role ambiguity and work-family conflict significantly increase job stress among banking employees. To mitigate this, bank management should focus on clarifying employee roles and providing programs that support work-life balance.

Keywords: Role Ambiguity, Work Family Conflict, Job Stress, and Banking Employees

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INTRODUCTION

The banking industry is a dynamic and competitive sector. Banking employees face high job demands, such as performance targets, customer service, and pressure from evolving financial regulations. This condition can increase the level of job stress experienced by employees. Unmanaged job stress has a negative impact on employee productivity, job satisfaction, and psychological well-being (Khattak et al., 2021). Two main factors that are often associated with increased job stress are role ambiguity and work-family conflict. Role ambiguity occurs when employees do not have a clear understanding of the tasks, responsibilities, and expectations in their jobs, which can increase the intention to leave the job (Ridjal & Muhammadin, 2023). Meanwhile, work-family conflict arises when work demands conflict with family responsibilities, causing an imbalance between work and personal life, which ultimately decreases job satisfaction and increases stress (Siswanto et al., 2022). Research shows that workplace stress has a detrimental effect on employee health and well-being, as well as negatively impacting organizational productivity and profitability (Goswami, T. G., 2021). Research has shown that role ambiguity is significantly correlated with work-family conflict (Mohamad, N., et al., 2021). Unmanaged job stress can reduce employee performance in the banking sector (Jain, R., 2021).

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

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

LITERATURE REVIEW

Job Stress

Job stress is a physical and emotional response that occurs when job demands exceed an individual's ability to cope. (Beehr & Newman, 1978) stated that job stress occurs when job demands exceed the worker's ability to cope, thus disrupting normal physical and psychological functioning. (Parker & DeCotiis, 1983) define job stress as a deviation of physiological or psychological functioning from normal conditions caused by pressure from the individual's environment. (Gibson et al., 1996) define stress as an adjustment response mediated by individual differences and psychological processes, resulting from any external action, situation, or event that places excessive physical or psychological demands on a person. According to (Robbins, 2003), stress is a dynamic condition in which a person is confronted with opportunities, constraints, or demands related to what he or she desires, and the outcome is perceived as uncertain and important. (Davis & Newstrom, 2007), defines job stress as a condition that affects a person's emotions, thought processes, and physical condition. When roles are not sufficiently defined or even have no information about them, role ambiguity occurs because people are not sure how they should behave in the situation. According to (Slocum & Hellriegel, 2009), said that job stress is a common and expensive problem in the workplace, which touches several workers. According to (Richard L. Daft, 2010) said that job stress is like difficulty, discomfort, exhausting and even frightening. According to (Ivancevich & Matteson, 2011), said that job stress is defined as an adaptive response (adjustment response) mediated by individual differences and or psychological processes, as a result of environmental actions, situations or events that cause excessive physical and or psychological demands on a person. (Luthans, 2011) said that job stress is defined as an adaptive response (adjustment response) mediated by individual differences and or psychological processes, as a result of environmental actions, situations or events that cause excessive physical or psychological demands on a person, as a condition that occurs as a result of the interaction between employees and their work and is characterized or marked by human changes that force them to deviate from their normal functioning.

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

13 Role Ambiguity

Role ambiguity is a condition in which an individual does not have a clear understanding of the responsibilities, authority, or expectations in his or her role in the organization. This condition can have a negative impact on employee performance and well-being. (Rizzo et al., 1970) suggested that role ambiguity occurs when an employee does not know whether he or she has the authority to make decisions, what is expected to be achieved, and how he or she will be evaluated. This makes individuals hesitate to make decisions and must rely on a trial

and error approach in meeting their leader's expectations. (Beauchamp et al, 2004) defines role ambiguity as a state in which information related to a particular role is lacking or unclear. (Kreitner & Kinicki, 2007) explain that role ambiguity occurs when individuals do not know what is expected of them. Organizational newcomers often complain about unclear job descriptions and promotion criteria. Prolonged role ambiguity can build up job dissatisfaction, erode self-confidence, and hinder performance. (Gibson et al., 2008) define role ambiguity as a lack of understanding of the rights, obligations, and responsibilities that a person has in his/her job. According to (Robbins & Judge, 2015) stated that role ambiguity occurs when role expectations are not clearly understood, so that employees are unsure about what they should do.

12 Work Family Conflict

Work family conflict is a form of inter-role conflict in which the pressures of the work and family roles are incompatible, making participation in one role difficult because of the demands of the other role. (Greenhaus & Beutell, 1985) stated that work-family conflict occurs when the pressures of the work and family roles are incompatible, making participation in one role difficult because of participation in the other role. (Frone, Russell, & Cooper, 1992) developed a model of work-family conflict that suggests that this conflict can lead to stress, which in turn affects an individual's mental and physical health. (Netemeyer et al., 1996) developed measurement scales for WFC and FWC, defining both as forms of interrole conflict in which pressures from work and family roles are incompatible. They found that both types of conflict were negatively related to job satisfaction and life satisfaction, and positively related to stress. (Grzywacz & Butler, 2005) stated that work-family conflict refers to a situation where the responsibilities and expectations of an individual's role in their work interfere with the responsibilities and expectations of their role in their family. Work-family conflict occurs when the responsibilities in their work limit the individual from fulfilling their obligations in their family, which is a consequence of the conflict that occurs especially at work.

13 Hypothesis

Role ambiguity is a condition when an employee does not have clarity about the tasks, responsibilities, and expectations that must be met in the job. (Rizzo, House, & Lirtzman, 1970) define role ambiguity as a lack of adequate information regarding an individual's role, goals, and responsibilities in the work environment. (Jackson & Schuler, 1985) also stated that lack of information about tasks and authority causes confusion, anxiety, and increased stress. In line with that, (Greenberg & Baron, 2003) stated that ambiguity about what is expected of an employee can reduce effectiveness and job satisfaction. Several recent studies support these findings. (Zhang, Hong, & Smith, 2022) found that role ambiguity negatively impacts creativity and work well-being through increased perceived psychological stress. (Wu et al., 2019) also confirmed that role ambiguity amplifies the negative impact of poor leadership behavior on job burnout. Research by (Ridjal & Muhammadiyah, 2023) showed that role ambiguity has a positive effect on job stress and turnover tendencies in the banking sector. In addition, (Zhang et al., 2022) found that role ambiguity contributes significantly to symptoms of depression in the workplace, especially when there is inadequate work support. Furthermore, research by (Khattak, Quarat-ul-ain, & Iqbal, 2021) also found that the higher the role ambiguity

experienced by banking employees, the higher the level of job stress they feel. This is because uncertainty about work tasks can increase psychological stress and reduce effectiveness in completing work. In addition, a study by (Litania, Husaini, & Nikmah, 2021) showed that role ambiguity has a positive and significant effect on job stress, which in turn has a negative impact on audit quality in the auditor environment of the Bengkulu Provincial Inspectorate.

H1: Role ambiguity has a positive influence on job stress of banking employees in Bengkulu city

Work-family conflict occurs when work demands and family responsibilities conflict, making it difficult for employees to balance the two. This conflict can take the form of: Work interference with family: When work interferes with family roles and Family interference with work: When family responsibilities interfere with performance at work. Greenhaus and (Beutell, 1985) defined work-family conflict as a form of role conflict in which the pressures of the work role and the family role are incompatible in some way. As a result, participation in one role is made difficult by participation in the other role. This theory suggests that such conflict can be two-way: work-to-family conflict, where work demands interfere with family life, and family-to-work conflict, where family demands interfere with work. (Netemeyer et al., 1996) developed the concept of work-family conflict as a form of role conflict in which the demands of work and family are incompatible, so that participation in one role makes it difficult to participate in the other role. Several recent studies have shown that work-family conflict can significantly increase job stress. (Greenhaus & Beutell, 2021) showed that individuals who experience conflict between work and family tend to have higher stress levels compared to individuals who are able to maintain a balance between the two aspects of life. In the banking industry, where long working hours and high pressure are common, work-family conflict is a real challenge for employees. If this conflict is not managed properly, it can lead to decreased work performance, burnout, and dissatisfaction in personal and professional life. (Siswanto et al., 2022) research found that work-family conflict is a significant predictor of job satisfaction and job stress in Islamic bank employees in Indonesia. This study also shows that social support can mediate the effect of work-family conflict on job stress, which means that social support can help employees reduce stress due to role conflict in the family. In addition, research by (Sunatar, 2023) on private bank employees in Indonesia showed that work-family conflict and workload have a significant positive effect on job stress and intention to leave work. This study also found that job stress mediates the relationship between work-family conflict, workload, and intention to leave, so organizations need to address work-family conflict and workload to reduce employee job stress and intention to leave. Furthermore, research by (Hamid et al., 2020) on employees of PT Bank Negara Indonesia (Persero) Tbk in Pare-pare showed that dual role conflict and workload directly affect job stress in female employees. This study also found that job stress negatively affects employee performance, meaning that increased job stress can reduce employee performance.

H2: **Work Family Conflict has a positive effect on Job Stress of Banking Employees in Bengkulu City**

Frame Work

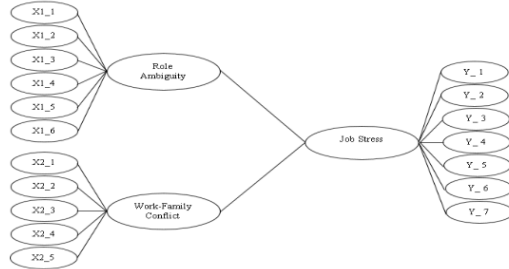


Figure 1. Research Model

METHOD

Measurement the online survey was based on a questionnaire prepared using Google Forms and shared via WhatsApp. The variable role ambiguity was used by (Khattak et. al., 2020) and was assessed using six items. Work Family Conflict was used by (Greenhaus & Beutell., 2021) and was measured using five items, and job stress was used by (Reppi, G. C., Suoth, L. F., & Kandou, G. D., 2019) and was measured using seven items. A 5-point Likert scale was used ranging from 1 to 5 to assess each item.

Table 1. Variable, item, and indicators

Variabel	Item	Indikator
Role ambiguity	6	I often feel like I have no clarity about my job responsibilities. I did not receive clear instructions regarding the tasks I had to perform. I feel confused about my role in the work team. I received an assignment that did not match the initial expectations given to me. I often experience stress due to the ambiguity in my work. I feel like I don't have enough information to do my job well.

Work Family Conflict	5	My job often interferes with the time I should be spending with my family. I find it difficult to balance the demands of work and family life. My family is often dissatisfied with the amount of time I spend on work. I feel too tired after work to interact with my family. I often have to bring work home, which interferes with my time with my family.
Job stress	7	I often feel anxious and stressed because of my job. I feel my workload is too heavy to complete in the available time. I'm having trouble sleeping because I'm thinking about work. I often feel physically and mentally exhausted after work. I experience tension or headaches due to work pressure. I feel like I don't have enough time to finish my work. I feel like my job is interfering with my psychological well-being.

Source: processed data (2025)

Samples and Procedures: The population of the study was banking employees working in various banks in Bengkulu City. Permanent or contract employees in Bengkulu City banking and have at least one year of work experience. (Hair et al., 2020) recommends using a ratio of at least 10 times the number of indicators in calculating sample size. This survey has 18 items, and the sample size required is $18 \times 10 = 180$ respondents. Therefore, the sample size of 180 respondents is sufficient to analyze the data. The purposive sampling method was used to determine the research sample. This study uses a quantitative approach with the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) to assess the validity and reliability of the Hair et al., (2020) questionnaire. Construct reliability is declared fulfilled if the Cronbach's α value is above 0.700, and each construct's C.R (comp. reliability) value must meet the standards that indicate good reliability (Hair et al., 2020). Convergent validity is declared fulfilled if the value of each indicator is above 0.700 and each construct is above 0.500 for the AVE value, this indicates that each construct has convergent validity that meets the requirements (Hair et al., 2020).

RESULTS AND DISCUSSION

RESULTS

All respondents can be seen in table 2. Based on gender, 45 percent of respondents are male and 55 percent of respondents are female, and it is known that most respondents are female, followed by male respondents. This is due to the Bank employee recruitment policy in Bengkulu City which accepts more female employees according to the competency needs of each Bank. When viewed from the difference in the number of Bank employees between male Bank employees and female Bank employees, it is not that different, this is related to changes in the demographics of the workforce, namely an increase in the number of working women and couples who both work, and this encourages conflict between work and family demands due to dual professions. As many as 20 percent of respondents were over 40 years old, while 80 percent were between 20 and 40 years old. Based on the age of the respondents, it can be seen that most banking employees in this study were aged 20 to 40 years. Respondents over 35 years old followed this. This shows that the majority of Bank employees who work in the Bank are Bank employees who are in a productive working condition. Bank employees who are of productive age tend to be vulnerable to facing work-family conflicts. Bank employees of productive age tend to be more vulnerable to job stress. Bank employees who have a Master's degree are the majority of Bank employees, as much as 45 percent, this is due to the career level requirements that occupy positions at the top level as branch heads or division heads are at least Master's degrees, while those who have a Bachelor's degree as much as 35 percent are Bank employees who work as unit heads/cash/supervisors and accounting officers, then those who have a high school education as much as 20 percent as supporting Bank agents. A person with low education has high hopes or aspirations so that when faced with reality, that there is a gap between aspirations and reality, then anxiety and disappointment arise which can cause stress. On the other hand, for someone with high education, they tend to have a more realistic view when encountering many gaps between hopes and reality. This means that bank employees with low education tend to experience family conflicts, while bank employees with high education tend to experience work conflicts. In conditions like this, a bank employee must be able to balance work and family responsibilities. Regarding the working period of banking employees 1 year to 3 years 10 percent of respondents, 4 years to 6 years as many as 35 percent of respondents, and a working period of 6 years and above as many as 55 percent. This shows that the productivity of banking employees in a working period of 6 years is due to a lot of experience. Furthermore, with employee status, permanent employees are 70 percent of respondents, and contract employees are 30 percent of respondents. Based on the status of banking employees in Bengkulu City, it is dominated by permanent employees who work in Banks (BUMN, Private and Regional Banks). This explains that the banking sector in Bengkulu City is dominated by permanent employees, which reflects stability and commitment in the workforce. This provides benefits for banks in terms of employee development and customer service. However, it is also important to pay attention to the role of contract employees and ensure that they feel integrated into the team. With the right approach, banks can leverage the strengths of both types of employee status to better achieve organizational goals.

Table 2. Respondents' Characteristics (n of 180)

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

Quantitative results:**Validity and Reliability Test**

The results of the validity and reliability tests show that all indicators meet the criteria:

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

Variable X1 : Role Ambiguity			
No	Statement Items	Convergent Validity:	
		Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	X1_1	0.74	0.76
2	X1_2	0.79	0.76
3	X1_3	0.72	0.76
4	X1_4	0.71	0.76
5	X1_5	0.83	0.76
6	X1_6	0.76	0.76
Variable X2 : Work Family Conflict			
No	Statement Items	Convergent Validity:	
		Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	X2_1	0.71	0.74
2	X2_2	0.78	0.74
3	X2_3	0.73	0.74
4	X2_4	0.72	0.74
5	X2_5	0.77	0.74
Variable Y : Job Stress			
No	Statement Items	Convergent Validity:	

		Factor loading of all items ≥ 0.7	AVE for each scale ≥ 0.5
1	Y_1	0.75	0.77
2	Y_2	0.81	0.77
3	Y_3	0.77	0.77
4	Y_4	0.72	0.77
5	Y_5	0.79	0.77
6	Y_6	0.74	0.77
7	Y_7	0.80	0.77

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

Table 4. Reliability Test (Cronbach's Alpha)

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

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

Structural Model Analysis

a. Coefficient of Determination (R-Square)

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

b. Path Coefficients and Hypothesis Significance

Table 5. Hypothesis testing

Hypothesis	Stripe	Coefficient (β)	t-statistics	p-value	inference
H1	Role Ambiguity \rightarrow Job Stress	0.429	6.215	0.000	Accepted
H2	Work-Family Conflict \rightarrow Job Stress	0.378	5.801	0.000	Accepted

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

- Role ambiguity has a positive and significant effect on job stress.
- Work family conflict also has a positive and significant effect on job stress.

Discussion

The Effect of role ambiguity on job stress: The results show that the higher the role ambiguity experienced by employees, the higher their level of job stress. This is because uncertainty about tasks and responsibilities can cause anxiety and psychological stress. The effect of work-family conflict on job stress: Conflict between work and family demands contributes significantly to

increased job stress. Employees who have difficulty balancing work and personal life tend to experience higher levels of stress.

CONCLUSION

Although many studies have been conducted on job stress in the banking sector, specific research focusing on banking employees in Bengkulu City is still limited. Bengkulu City as one of the economic centers in the Sumatra region has a rapid growth in the banking sector. This increases the demands on bank employees in carrying out their duties, which has the potential to increase job stress levels due to role ambiguity and work-family conflict. By understanding how role ambiguity and work-family conflict affect job stress among banking employees in Bengkulu City, this study can provide useful insights for bank management in designing more effective policies to improve employee welfare and work productivity. This study proves that Role Ambiguity and Work-Family Conflict have a significant effect on Job Stress among banking employees in Bengkulu City. Therefore, organizations need to manage role ambiguity and reduce work-family conflict to reduce employee job stress levels.

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