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**“EFFECT OF STRESS ON JB SATISFACTION  
THROUGH AND WORK LIFE BALANCE”**

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09-12-2016

Re: LETTER OF ARTICLE ACCEPTANCE

Dear Dr. Sih Darmi Astuti and Kusni Ingsih

On behalf of the Chief Editor\Editorial Board Members of the "International Journal of Economic Research – ISSN: 0972-9380: Scopus Index Journal and JEL Index " we are happy to inform you that your article entitled 'EFFECT OF STRESS ON JOB SATISFACTION THROUGH AND WORK LIFE BALANCE' is accepted for print + online publication in Vol.13 no: 7 (2016) issue.

I request you to kindly send the publication fees US \$ 750-00.

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We thank you very much for your contribution and encourage you to continue submitting your future.

Yours sincerely,

Vijay Jha

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**Sent:** Friday, December 9, 2016, 4:22:39 PM GMT+7  
**Subject:** Re: LETTER OF ARTICLE ACCEPTANCE - IJER

Ok sir

Thanks for your attention, I will to pay by western union as your request on tuesday, because bank was close today and monday still close (holiday) in Indonesia

Best Regards

Sih Darmi Astuti

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On Dec 9, 2016, at 4:14 PM, Vijay Jha <[vijaykumarjha2014@gmail.com](mailto:vijaykumarjha2014@gmail.com)> wrote:

Dear Madam,

Thanks for your e-mail.

OK, you pay US \$ 650-00.

Vijay Jha

On Fri, Dec 9, 2016 at 2:14 PM, Sih Darmi <[astuti\\_sda@yahoo.com](mailto:astuti_sda@yahoo.com)> wrote:  
Good afternoon

I am glad to received your mail, how about discount payment sir, I hope you can give that because I always promote to our friends in Indonesia to joint your conference  
I always wait your wise, thanks

Best Regards

Sih Darmi Astuti

## **EFFECT OF STRESS ON JOB SATISFACTION THROUGH AND WORK LIFE BALANCE**

**Sih Darmi Astuti\* and Kusni Ingsih**

*Abstract: This study aimed to examine the effects of stress on job satisfaction through work-life balance. Stress happens is the role ambiguity and role overload, role conflict while not analyzed, because it does not happen on the object. Data was collected using surveys, the population in this study are employees of the bank branch coordinator Semarang in Central Java by using purposive sampling, with a period of 2 years minimum criteria, which amounted to 169 people. The analysis used Structural Equation Modeling (SEM) with AMOS. Hypotheses have proved only 4 out of 5 hypothesis, so there is an unsupported hypothesis. The models used show goodness of fit. The study found that job satisfaction can be achieved in two ways: first, when employees have a clear role in the work, it means that the role ambiguity is low, it will be able to create their work-life balance, and will ultimately have an impact on job satisfaction. This means that the work-life balance mediates the relationship role ambiguity on job satisfaction. Second, when their role overload are low will directly improve their job satisfaction.*

*JEL Classification: M10, M12.*

*Key words: role ambiguity, role overload, work life balance, job satisfaction*

### **1. BACKGROUND TO THE RESEARCH**

Today, the role and development of service sector is very significant and almost inevitable. One of the essential services for the community is banking services. With increasing knowledge and education of the public, the public is increasingly aware of the importance of banking. It leads to increasing public demands for quality banking services. Among the banking services well known to the public are the banking services provided by Bank Jateng.

Bank Jateng was initially quite good. It was evident from the high number of customers, both saving customers and creditors. However, the number of customers has been fluctuated from year to year. It is a reflection of Bank Jateng's lack of services. Under these circumstances, it is important to know why the employees were less optimal in providing their services.

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One of the influencing factors was the work stress of the employees. Stress can have an impact on employees' work life balance. Work stress, by the experts of organizational behavior, is the cause of various problems of physical, mental, and even organization's output. Work stress does not only affect individual, but also the cost of organization and industry. Many studies associated stress with employees' work life balance and quality of life. Bell, Rajendran, and Theilor (2012) found that perceived job stress is associated with low work life balance and increased conflict between the work and personal life of the academicians. Stress from perceived work threat contributed strongly and was a significant predictor to the value of employees' work life balance rather than the stress of perceived job pressures. The study also found that the threat of work as reflected in work stress had stronger effect on work life balance and well-being compared with the pressure of work.

High stress level will impact on employee satisfaction, and in turn it can degrade their performance. It was also supported by the finding of Miner (1988) in a study conducted repeatedly and consistently that resulted in the results that job satisfaction and performance tends to decrease along with increasing level of employee stress.

The preliminary studies conducted in this research using 30 employees showed that the stress happened was their role ambiguity and role overload, but the role conflict was not found in the object. Based on the background, so the purpose of the study to examine the conceptual model of stress experienced bankers.

## 2. RELEVANT LITERATURE

### Stress

Stressor is a wide range of external environmental factors that cause tension, while strain is defined as a deviation of normal state. The concept of stress expressed by Kreitner and Kinicki (1992) is that stress has four dimensions; role overload, role conflict, role ambiguity, and responsible for people, which can impact on the decreasing level of job satisfaction, decreased employee performance, increased employee absence, and increased labor turnover. Stress can be generated by: role conflict, role ambiguity, and excessive role load (Muhonen, 2006). This definition has the problem that it does not pay attention that if two people are exposed to the same stress level, they probably will have different strains (Gibson, Ivancevich, and Donnelly, 2005). On the other hand, the definition of response refers to strain. In this definition, stress is an individual's response to environmental stressors associated with work, that is, as the reaction of organism in the form of psychological, physical, or behavioral.

### Role Overload

Role Overload is a condition that occurs when the total demands on time and energy are associated with job target and specified capabilities are not comparable to perform their roles adequately (Greenhaus and Beutell, 1985). Role overload is one of stressors

faced by employees in organization, in addition to role ambiguity and role conflict. Organizational changes may make employees experience a role with an excessive burden for their roles may also be changed along with the changes. In addition, the role of individuals at work may also be increased or decreased as a result of the organizational changes.

Role overload is one of the components that affect job satisfaction, which appears when the total demands on time and energy are associated with job target and specified capabilities are not comparable to perform their roles adequately (Greenhaus and Beutell, 1985). Lots of work have to be accomplished, such as making report or seeking information to make decisions, which are done with a short time period and high time pressure. The tempo is considered very high because employees must constantly solve problems and make decisions in a short time. Some employees and managers, especially women, complain that every meeting or every day cannot possibly carry out the tasks which continue to grow since working on the routines for them has already been a burden. Moreover, managers must motivate subordinates to always provide excellent performance for the organization. Because their workload is heavy, overtime rate increases; some reported a very high overtime each week.

#### **Role Ambiguity**

The construct of role ambiguity is often difficult to define. Nonetheless, Breaugh and Colihan (1994) interpreted it by accepting the general concept that role ambiguity occurs when individuals do not have a clear definition on the expectations of their roles, and the requirements / methods to complete their job duties (Rizzo, House, and Lirtzman, 1970). Employees may face role ambiguity for a variety of reasons. They often get in a situation when there is no possibility for complete information. Therefore, it is difficult to receive clear instructions, or implement the trainings they receive for a given situation. Lack of information can increase the degree of uncertainty about the expectations associated with role. Without a clear definition as mentioned above, it can be concluded that role ambiguity would be defined as: unclear role at work that happens due to lack of the clarity of expected roles, demands, methods, and information in a situation at hand.

On the other hand, in a multidimensional approach to the study of role ambiguity, it was started by Bedeian and Armenakis (1981) and continued by Sawyer (1992) and Singh, Verbeke, and Rhoads (1996). Based on their findings, there are four (4) dimensions that are widely accepted for role ambiguity, which may be experienced by a person who is obliged to perform the role, i.e.: 1) Objectives/Expectations/Responsibilities Ambiguity, 2) Process Ambiguity, 3) Priority Ambiguity, and 4) Conduct Ambiguity.

There are several other studies supporting that role ambiguity has the effect on job satisfaction, such as the study conducted by Brown and Pieterse (1993). Jackson and Schuler (1985), and Behrman and Perreault (1984). The results of their study found

that high level of role ambiguity or level of indistinctness in the role of their works will lead to low job satisfaction level and vice versa. When their roles at work are clearer, it will increase job satisfaction. In other words, the role ambiguity would have negative effect on their job satisfaction.

#### **Work Life Balance**

Work life balance is implicitly defined by the efforts to consider two components of equality between inputs and output. Input is a personal resource applied for each role (Kirchmeyer, 2000). Balance can be reached by approaching every job role and family with the same level of attention in time, involvement, or commitment. Positive balance shows the high level of attention, time, involvement, or commitment, but negative balance refers to the low level in terms of attention, time, involvement, or commitment. These inputs reflect the involvement level of one's role in terms of the time spent for each role or psychological involvement in their respective roles. It is hard to imagine that someone who has the balance which is substantially more or less involved in job role rather than the role of family. Work life balance is used to include personal or family responsibilities (Parkes and Langford, 2008; Sullivan and Mainiero, 2008) because not all individuals have family responsibilities.

#### **Job Satisfaction**

Job satisfaction is defined by the emotional state of pleasure or the positive emotions derived from job assessment or work experience (Luthan, 2006). According to Robbins (2008), job satisfaction is a person's general attitude toward his work. According to George and Jones (2002), job satisfaction is a collection of feelings and beliefs owned by a person to his work. Dissatisfaction with the work can be done through the ways of:

1. *Response of voice*: Active and constructive, suggesting improvements, and trying to improve the existing conditions.
2. *Response of loyalty*: Optimistic passively waiting for improved organization conditions and defending the organization when dealing with external criticism and trusting the organization and the management to do the right thing.
3. *Response of neglect*: Passively allowing the conditions deteriorate, including continuous absence or delay, lack of effort and an increasing number of errors.
4. *Response of exit*: The behavior shown is to leave the organization, including the search for a new position and resignation.

#### **Stress and Work Life Balance**

The work stress felt by employees was found to be associated with low work life balance, and increased conflict between work and personal life of the academics (Bell,

Rajendran, & Theiler, 2012). Stress from work threat perceived contributed strongly and was a significant predictor to the value of work life balance of the employees rather than the perceived stress of job pressures. The study also found that the threat of work as reflected by work stress had stronger effect on work life balance and well-being compared with the pressure of work. The other study conducted by Razak Mohamad Idham Md, et al. (2014) found that in order to achieve work life balance of employees it was conducted by reducing the stress of their works. In contrast to this study, the job stress occurred was the conflicts of roles and workloads. Based on the above findings, the hypotheses were as follows:

*Hypothesis 1: There is a negative effect of Role Overload on work life balance*

*Hypothesis 2: There is a negative effect of Role Ambiguity on work life balance*

#### **Work Life Balance and Job Satisfaction**

The employees felt more satisfied with their works and families when they enjoyed the benefits of their work life balance programs provided by the organization. According to Yutaka Ueda (2012), work life balance programs have different effects on male and female employees. Male employees are satisfied with their works and work life balance programs, but female employee have a significant relationship with job satisfaction only. Work life balance programs have a greater effect on the employees with higher income than those with lower income. The three components of work life balance were assessed in terms of: time balance (the same time devoted to work and family), involvement balance (equal involvement in work and family), and satisfaction balance (the same satisfaction with work and family). For the individuals who invested a lot of time to combine their roles in work and family, those who spent more time on family rather than work experienced higher quality of life than the balanced individuals who, in turn, experienced a higher quality of life than those who spent more time at work than family.

Arif, B. and Farooqi, Y.A. (2014) also found that the work life balance of employees affect their job satisfaction. The employees with work life balance would feel more satisfied in their work. The other studies that support this association is Yadav, RK. and Dabhade, N. (2014) indicating that work life balance can be achieved by the factors that reflect job satisfaction such as: peer support, conducive working environment, mentally challenging job, fair wage, and employee-oriented policy. Based on the above findings, the hypothesis 3 was as follows:

*Hypothesis 3: There is a positive effect of work life balance on job satisfaction*

#### **Stress and Job Satisfaction**

Role overload is one of the components that affect job satisfaction, which appears when the total demands on time and energy are associated with job target and specified capability is not comparable to perform the role adequately (Greenhaus and Beutell, 1985). The demand on the quality of work that is sometimes unreasonable for



employees is felt to be their burden. In addition, the tasks are more complicated, difficult, and complex, and they are also incompatible with the ability of the employees. Besides, the facilities provided by the organization are not appropriate. All the conditions above will be able to diminish job satisfaction (Pierson, QM, et al (2008).

Role ambiguity can reduce job satisfaction and enhance the incoming and outgoing employees because role ambiguity has the potential to encourage delays in taking action, less efficient and unfocused work of the employees, and may lead to frustration in the employees. As a result, they will affect employee satisfaction (MacKenzie, SB, Podsakoff, PM, & Ahearne, M. (1998). the higher the obscurity of tasks and responsibilities faced by employees, the lower their job satisfaction. Similarly, the clearer the duties and responsibilities they have to execute, the more their job satisfaction.

Role ambiguity arises when employees do not have any sufficient and clear information or knowledge to carry out a job. Role ambiguity also arises when there is hope from other parties (e.g. co-workers, bosses, customers, family, etc.) which are not clearly perceived. The lack of clarity here includes the uncertainty regarding the extent of the work authority possessed. Sigauw et al (1994) said that role ambiguity could occur as a result of unwritten job description or it is not described in detail as well as no clear work standards, so the criteria of good employee performance is perceived unclearly by employees. Role ambiguity blocks the opportunities to improve employee performance, reduce job satisfaction, and increase the incoming and outgoing employees because role ambiguity has the potential to encourage delays in taking action, less efficient and unfocused work of the employees, and may lead to frustration in the employees. Based on the above findings, the hypotheses were as follows:

*Hypothesis 4: There is a negative effect of Role Overload on Job Satisfaction*

*Hypothesis 5: There is a negative effect of Role Ambiguity on Job Satisfaction*

### 3. METHOD

This research was conducted at Bank Jateng of Semarang Coordinator Branch having 12 units of sub-branches, with the total number of employees of 179 people. The sampling method used in this study was non-random sampling by using purposive sampling. The members of the sample were those who have become the employees of Bank Jateng for at least 2 years.

This research tested four different constructs, i.e.: Role Overload which is operationalized using 4 statement items developed by Milbourn (2006), Role Ambiguity operationalized using five items developed by Milbourn statement (2006), the construct of work-family balance measured using 5 statement items developed by Hill et al. (2001), and employee satisfaction which was measured using 15 items (Luthans, 2006). The whole items were measured using a scale of 1-10. Number 1 represents the answer of strongly disagree and number 10 represents the answer of strongly agree.

The validity test of this study used the Confirmatory Factor Analysis (CFA), and to measure reliability it used the Cronbach alpha coefficient. In general, the number of the acceptable Cronbach alpha was 0.7 (Hair et al., 2006; sekaran 2006). The model test and hypothesis used was SEM analysis by using AMOS graph. The hypotheses were tested by comparing the values of the critical ratio (CR) and t-table value at a particular df, so the variables associations tested can be stated significant at the probability level of 5%.

#### 4. RESULTS

The questionnaires distributed to the respondents were 171 pieces, but only 169 pieces returned. Therefore, the ones to be processed or analyzed were only 169 pieces. The number of female respondents (58%) was more than male with the majority of undergraduate education (73.4%). The average age was 3.9 years old with the average duration of work of 12.9 years. Most of them were staffs (42.6%), and those who served the position of the section chief was 15.4% and 8.3% of them served as the heads. The rest had the different roles with smaller percentages. Most respondents also served as officers (68.6%). It suggested that the officer's role was quite heavy roles for the employees in the banking sector because they were involved in decision making with high level of stress.

The second step in this analysis was to assess the average of the respondents and to test the research instruments using validity and reliability. The means for role ambiguity shows the lowest (3.76), while work-life balance shows the highest (8.85). The test results for the reliability of research instruments (shown on the diagonal) show good values that all variables provide the value of greater than .9. Meanwhile, the validity provides varying values; role overload has the loading values ranging from .705 to .964, role ambiguity ranges from .624 to .917, work-life balance ranges from .867 to .914, and job satisfaction ranges from .648 to .901. The results of this analysis are presented in Table 1.

**Table 1**  
Correlations, Means, and Reliability

| Variable          | Means | Role Overload | Role Ambiguity | Work Life Balance | Job Satisfaction |
|-------------------|-------|---------------|----------------|-------------------|------------------|
| Role Overload     | 4.55  | <b>9.26</b>   |                |                   |                  |
| Role Ambiguity    | 3.76  | .204*         | <b>9.36</b>    |                   |                  |
| Work Life Balance | 8.85  | -.055*        | -.340*         | <b>9.53</b>       |                  |
| Job Satisfaction  | 7.12  | -.040*        | -.272*         | .456*             | <b>9.67</b>      |

Note: N = 169. Cronbach's alpha reliabilities are shown on the diagonal in bold. \*  $p < 0.005$

The analysis results in the conformance test of structural model using AMOS show that in general it has a fit model although there is one indicator that has marginal value. The analysis results are presented in Table 2.

Table 2  
Goodness of Fit Structural Model

| Goodness of Fit Index      | Result  |
|----------------------------|---------|
| X <sup>2</sup> -Chi Square | 134.629 |
| Significance Probability   | .060    |
| RMSEA                      | .082    |
| GFI                        | .921    |
| AGFI                       | .861    |
| CMIN/DF                    | 1.927   |
| TLI                        | .902    |
| CFI                        | .915    |

The hypothesis test results show that there is one out of five hypothesis which is not supported, so there are four hypotheses which are supported as shown in Table 3.

Table 3  
Hypotheses Testing

| Hypothesis | Dependent         | Predictor        | Beta   |
|------------|-------------------|------------------|--------|
| H1         | Work Life Balance | Role Overload    | .104*  |
| H2         |                   | Role Ambiguity   | -.371* |
| H3         | Job Satisfaction  | Role Overload    | -.147* |
| H4         |                   | Role Ambiguity   | -.041  |
| H5         |                   | Job Satisfaction | .711*  |

Note. N = 169. \*  $p < 0.05$

## 5. DISCUSSION

The hypothesis which could not be proved in this study was hypothesis 4. This hypothesis tested the negative effect of role ambiguity on employees' job satisfaction. Surprisingly, the study found that role ambiguity has no effect on employee satisfaction. This finding is not in line with the studies conducted by Sigauw et al. (1994) and MacKenzie, S.B, Podsakoff, p.m., and Ahearne, M. (1998). Role ambiguity has no direct effect on employees' job satisfaction, but it is through work life balance. Several things that reflected the presence of role ambiguity were the lack of clarity regarding the extent of work authority possessed as a result of the job description which was not written or explained in detail and the absence of clear work standards, so the criteria of good employee performance were perceived unclearly by the employees. The role ambiguity was found to have no direct effect on the creation of their job satisfaction, but it can reduce the employees' work life balance. This can be explained because the role ambiguity had the potential to encourage the delays in taking action. In other hand, the employees became less efficient and were not directed, and it encouraged the emergence of a sense of frustration within the employees.

The study found that the hypothesis 1 testing the role overload had negative effect on work life balance, and it was supported. It is in line with the research conducted by Muhamamad Mansoor, Mohammad Ali Jinnah, et al (2011), Muttie, UR. et al. (2012),

Adenuga, O.A (2012), and Razak, Mohamad Idham Md, et al. (2014). Hypothesis 2 was also supported in which this hypothesis tested the negative effect of role ambiguity on work life balance. This finding supports the research conducted by Bell, Rajendran, and Theiler (2012). Hypothesis 3 testing role overload on the employees' job satisfaction was also supported. The finding conforms the study conducted by Pierson, Q.M., et al. (2008). The other findings in this study support hypothesis 5. The hypothesis tested the positive effect of work life balance on the employees' job satisfaction. The study supports the study conducted by Yutaka Ueda (2012) and Arif, B. dan Farooqi, Y.A. (2014).

The study found that role ambiguity does not have direct effect on job satisfaction but through work life balance. It means that the lower the role ambiguity, the better the work life balance. Consequently, it has the impact on the employees' job satisfaction. Low role ambiguity can be shown by the presence of clear authority in accordance with the responsibility and clear work duties and targets to execute. The other indicator of low role ambiguity is when the employees found for sure about the expected performance and they also know exactly to whom they have to report and who has to report. In addition, it is also important to understand the contribution of the work to the office's target achievement as the whole. These conditions will improve their work life balance. It was reflected that they could maintain/separate between busy working schedule and taking care for family, balancing job demand and personal life easily, and their satisfaction in achieving the balance between work and their personal life. Their work life balance will eventually increase their job satisfaction.

Role overload has the direct effect on the employees' job satisfaction. The job satisfaction obtained was high enough. It was reflected from the way how they enjoyed their present jobs, having their own job satisfaction, satisfied for their involvement in decision making that will influence their works, having a lot of opportunities to use their skills and abilities at work, and they felt that they could do something valuable at work. The other conditions that reflect the role overload that they could face were their ability to complete the duties well, did not neglect the job elements that they should do, could meet their responsibilities, capable of fulfilling job demands, getting involved in the activities which directly influenced their performance evaluation, and successfully executed their important duties.

#### 5. CONCLUSION

The aim of the research was to examine the effects of stress on employee satisfaction through work life balance. This research found that the construct of stress analyzed only the one that happened in the object, namely role ambiguity and role overload. Role conflict was not investigated because this conflict was not found. The study found that four out of five hypotheses are supported, and one hypothesis is not supported.

This research have two ways that job satisfaction can be achieved: *first*, the employees are satisfied at work. when their role ambiguity at work is low. It can be

said that the clearer their role at work, the more satisfied they will be. Satisfied employees will work harder so that their performance as their personal responsibility will quickly be easily achieved. *Second*, the role overload they face would be more acceptable because they have already been familiar with heavy and enormous duties compared to their role ambiguity. It can be explained when they face the role ambiguity with the risk of failure assessed by their superiors. On the other hand, the role overload will be more easily resolved.

## 7. LIMITATIONS

Some limitations that may affect the results obtained from the study are that the data used for the analysis was cross-sectional. Therefore, it may not have been able to portray/illustrates the effects of the change dynamics significantly to strengthen the results of this study. For example, high labor challenges will likely contribute to higher stress to employees, so there would be a different kind of pressure. The other limitation is that the data obtained were closed so that it provided less chance to the respondents to reveal more real conditions.

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