

The Role Of Job Stress Mediation On The Performance Of BSI Financial Institutions

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Abstract

Purpose – This study analyzes how work-family conflict and job stress affect BSI Financial Institutions' operational performance. It also uses the work stress model to investigate how a mediating variable affects this performance.

Design/methodology/approach – This research used purposive sampling, another name for non-probability sampling, as its sample approach. It relied on a sample of 42 people who were working at BSI Financial Institution. The Sobel test and multiple linear regression analysis are part of the research strategy used in this study.

Findings and Discussion – The findings indicate that stress moderates fulfillment and work-family conflict, influencing employee job satisfaction. Furthermore, stress and work-family conflict have a detrimental impact on employees' job satisfaction.

Keywords – Work-Family Conflict, Work Stress, and Job Satisfaction

Introduction

In a nation like Indonesia, where banking and financial institutions permeate nearly every facet of daily life, the banking business greatly enhances the nation's economy. The government's share of the country's foreign currency earnings from banks is growing. The purpose of a bank, as defined by Law No. 10 of 1998 about Banking, is to raise the living standards of a large number of people by the accumulation, management, and regulation of public savings and their subsequent disbursement as credit or other types of financial assistance (Devi & Sintaasih, 2022).

Every bank must be able to instill trust in the community's ability to use it as a financial intermediary, collecting and dispersing monies effectively, in order to maintain the dynamics of community economic activity. Efficient and optimal collection and distribution of funds carried out by banks will be in line with the main objective of banking, namely achieving optimal levels of profitability. An integral part of the Sharia economy, Bank Syari'ah Indonesia (BSI) primarily engages in banking services. As a service company, the bank offers a variety of services that

require the involvement of many people and emphasizes convenience, comfort, security, and professionalism. Women often get opportunities in various positions in banks, from frontliners to managers.

Kurniawan et al. (2023) revealed that each company organization has a different approach to improving performance and loyalty so that employees can compete, survive, and even be loyal to their work in achieving a goal. Every corporate organization must explore and understand how to create employee loyalty and performance. Good loyalty is when an employee can persevere, persist, and be loyal to his work at the company while influencing internal and external factors.

Work-family conflict states that the pressure in the banking industry and organizations to demonstrate excellence in service on occasion also leads to conflicts at home and work. Employees encounter a variety of problems at work while attempting to balance various demands from their families. Conflicts arise, as evidenced by their behavior and time management (Imelda et al., 2019). When work demands conflict with family obligations, WFC is a source of tension for most employees; this can reduce workplace productivity, which is detrimental to the organization. Negative outcomes such as stress, illness, workplace disputes, absenteeism, and employee turnover are possible outcomes of this (Lestari et al., 2021).

Activities at home and work often create conflict because individuals have to face various problems at work while balancing demands from the family. The occurrence of work-family conflict can be attributed to disparities in schedules and conduct. Work-family conflict (WFC), which can also induce tension, must be diminished for organizations to enhance employee job satisfaction. Compensatory and career advancement factors are frequent sources of tension in the workplace. Employment satisfaction is proportional to perceived work stress (Hadi, Subiyanto, et al., 2023). Workplace stress is widespread across industries but particularly prevalent in the hospitality sector. It is important to reduce work stress so as not to damage employees' mental well-being because, according to Sherli Junianingrum (2021), Workplace tension can significantly affect employees' physical and mental well-being. Given the context above, scholars intend to concentrate their efforts on examining the impact of WFC via the mediating factor of work stress on job satisfaction. In addition, the role of a leader is very important, whether it is transformational, digital, or political (Hadi, Faridiana et al., 2024; Hadi Fitriana et al., 2023; Hadi Kirana, et al., 2024)

This research will discuss employee stress levels in financial sector institutions as well as stress management so that they can maintain employee performance. Furthermore, this research will discuss various determinant factors of stress employees in financial sector institutions have felt. This research will also discuss how employee performance influences turnover intention. This research places performance as a

mediating variable between stress determinant factors and employee turnover intention levels. The various stress determinant factors taken are as follows: 1) *role overload*, 2) *role conflict*, 3) *role ambiguity*, and 4) *conflict between work and family (work-family conflict)*. This research is expected to produce several recommendations regarding how to manage employee stress, especially in financial sector institutions, so that the performance of these institutions can be maintained well, even better than the performance of the previous period. Additionally, this research will uncover a formula for how management may establish a pleasant work atmosphere that promotes strong performance while avoiding an increase in employee turnover intention.

Literature Review

Work-Family Conflict (WFC) and Job Satisfaction

Damayanti et al. (2021). WFC is defined as the inability of an individual to divide their responsibilities between work and family, whether they are a working father or mother. In addition to fulfilling their professional obligations, parents have domestic responsibilities. This dilemma arises when professional obligations impede the fulfillment of familial duties, consequently affecting employee job satisfaction and organizational performance. This impacts time spent at the office and with family, in addition to not only employees. Family dynamics are disrupted when an individual devotes excessive time to work rather than spending time with their family (Hadi, Subiyanto, et al., 2023).

Kurniya (2021) states that the conflict between an employee's job and family responsibilities, which happens when the demands of both positions overlap, can have a negative impact on the employee's mental and physical health. Conflicts between work and family life, or vice versa, arise when people feel pressured to put their job responsibilities ahead of their family responsibilities (Sherli Junianingrum, 2021). Job satisfaction is influenced by a variety of factors, including compensation that is commensurate with the responsibilities of the position, work that is skill-based, leadership style, and collaboration. However, job dissatisfaction is also accompanied by the following symptoms: isolation, chronic tardiness, fatigue, attrition (resignation), emotional instability, tension, workplace discord, and failure to fulfill obligations (Hadi, Subiyanto, et al., 2023). An individual's job role, family (home) role, and personality all play a part in the work-family conflict (Imelda et al., 2019).

Research on *work-family conflict* conducted by Imelda et al. (2019) stated that WFC influences banking employees' job satisfaction positively and significantly (Mandiri, BTN, BNI, and BRI). This is in opposition to the findings of research undertaken by Lestari et al. (2021), which showed that employees' job happiness is negatively affected by WFC. The same findings were also confirmed by Kurniya (2021), who stated that work-family conflict at Bank Jatim Sidoarjo Branch negatively affected

employee job satisfaction. This indicates that tension may be an intermediary factor between job satisfaction and employee job satisfaction; Dewi and Adnyani (2020) find that stress at work mediates the relationship between WFC and job satisfaction. When employees face pressure or tension at work, it leads to a decrease in job satisfaction. According to this finding, employee job satisfaction decreases as perceived work-family conflict increases; therefore, the researchers postulate the subsequent proposition.

H1: Work-family conflict has a negative effect on job satisfaction.

Work-Family Conflict (WFC) & Work Stress

Job stress is a psychological state in which an employee reacts to strain in the workplace as a result of an inequity between the demands of the position and the employee's capabilities (Jessica et al., 2023). Their level of tension influences employees' inclination to quit work. Exhaustive research Hadi, Subiyanto, et al. (2023) identified four stressors in the workplace: inability to concentrate, deteriorating relationships with coworkers, pressure from superiors, and an excessive burden. Conversely, work-related stress can be characterized as a peril that compels an individual to modify their psychological state about their place of employment. As a result of a discrepancy between reality and expectations, WFC can induce work stress in employees, according to research examining its effect on work stress (Sutardi et al., 2020).

In research by Hutami Pramesti and Piartrini (2020), work stress can be caused by poor interpersonal relationships, such as the relationship between superiors and subordinates, politics in the workplace, lack of control over work, lack of support from superiors, anxiety, and emotional exhaustion. Stress is a situation where a person loses control of himself because he is unable to deal with pressure. Job stress, as psychological pressure, can be caused by pressure from individuals or organizations in the workplace, which may be caused by an imbalance between individual abilities in dealing with the demands of the work given (Waruwu, 2018). Stress is a condition of feeling tense or emotional pressure when facing the demands given.

Nurkhayati and Khasbulloh (2023) revealed that low and medium levels of work stress can motivate employees to improve their performance. However, high levels of stress can reduce performance because employees focus more on dealing with stress than on performing work tasks. Research on work-family conflict on work stress has been conducted by Jessica et al. (2023), disclosing the existence of an adverse effect on operational stress. Variable outcomes from Sherli Junianingrum (2021) Research has shown that tensions between work and family life significantly reduce stress at work. The conflict has a multiplicative effect on work-related stress, meaning it gets worse as employees face more of it. The findings of Dewi and Adnyani (2020) corroborate this research, which demonstrates that work-family conflict significantly alleviates work-related tension. The

researchers, therefore, postulate the subsequent hypothesis:
H2: Work-family conflict has a positive effect on Work Stress.

Work Stress & Job Satisfaction

Stress Theory The term stress was first used in a biological context by Hans Selye in 1930 (Alias et al., 2019). Ernayani et al. (2022) stated that stress comes from the Latin '*Stingere*,' which in the 17th century was used to describe difficulties, suffering, and disasters. Stress may impact job satisfaction, emotions, ideas, and physical condition, which is the emotional pressure that a person feels when confronted with significant expectations, barriers, and possibilities (Hariandja, 2002). Workers feel pressured when confronted with their jobs. Workplace stress can manifest in a variety of ways, some of which include emotional instability, restlessness, a need for solitude, trouble sleeping, heavy smoking, inability to relax, anxiety, tension, anxiousness, hypertension, and gastrointestinal issues. The relationship between people and their jobs causes this because people go through phases where they stop doing what they normally do, affecting how happy they are with their jobs (Robbins, 2008).

Sulastri and Onsardi (2020) define work stress as too much pressure that a company places on its employees, which causes employees to feel stressed and can reduce their job satisfaction. Meanwhile, job satisfaction is the main thing that helps employees improve their performance. Findings from this study were derived from primary and secondary data collected from the companies involved. The conclusion above shows that certain environmental conditions can be a potential source of stress. How a person experiences stress depends on that individual's unique characteristics and perception of environmental factors that can cause stress. However, almost everyone faces similar stress conditions, which can produce different reactions. Each individual can have different reaction patterns when facing the same type of stress or condition.

Empirical research on job stress and job satisfaction has been reported by Resiana (2020), asserting that work-related stress leads to lower levels of job satisfaction. Similar results were also discovered by Hadi, Subiyanto, et al. (2023), demonstrating that stress at work lowers employee happiness in the workplace. Fitri et al. (2020) Verified that Sharia financial institutions' performance is negatively impacted by work stress and job happiness. Researchers came to the following conclusion: lower levels of job satisfaction are associated with higher levels of perceived work stress:

H3: Work stress has a negative effect on job satisfaction.

Methods, Data, and Analysis

Quantitative research methods based on *non-secondary data purposive sampling* were employed in this study. Sugiyono (2009) said that

studies employing a quantitative methodology are sometimes known as numerical studies or quantitative qualitative data. People working in the Pariman region of West Sumatra for the bank BSI (Bank Syairi'ah Indonesia) are the subjects of this study. Respondents' secondary data was obtained from Sharia banking reports for 2019 to 2021, which were registered with the OJK on *the bps.go.id website* (Central Statistics Agency) indirectly. The sample obtained and used was 42 respondents consisting of 16 men and 26 women. The SPSS program is utilized in this research to conduct tests in descriptive statistics, hypothesis testing, classical assumption testing, and sobel tests.

This research is classified as causation research according to its aims. Causality research aims to understand which variables are included as independent variables (which influence) and which variables are dependent variables (which are influenced) of a particular phenomenon (Malhotra, 2012). This research utilizes the Work-Family Conflict (X1) variable, which includes the following statements from the instrument: "The time demands of my job make it difficult for me to take care of my family," "The time demands of my job make it difficult for me to take care of my responsibilities," "My work at home is neglected," "The difference in behavior between work and family activities is different," and "The demands of my job make it difficult for me to relax family." Next, we have the statement instrument and the job stress variable (X2): "The company's targets are too high." The demands of the position at the organization are tremendous, and my responsibilities frequently clash. There is a lot of work rivalry amongst employees, the company's goals are heavy, there is much overlap in the flow of orders, and what employees are supposed to do needs to be clarified. "Lack of explanation of responsibilities by leadership," "The climate within the company is relatively uncondusive." Later on, we have Job Satisfaction (Y), measured by the following statement instruments: "I feel satisfied with mastering the work given," "I feel satisfied with the salary according to the workload," "I feel satisfied with the cooperation good team," and "I feel satisfied with the complete and adequate facilities."

Results

Validity Test Results

In the validity test, there is a substantial correlation (r -count value of 0.7 to 0.8 > r -table of 0.297) between the variables work-family-contentment (WFC), work-related stress, and job satisfaction with statement items. Therefore, the claims made in the job happiness questionnaire might be considered valid research instruments. Each item in the statement has the following r -count and r -table values, as given in Table 1.

Table 1 . Validity Test of Work-Family Conflict, Work Stress and Work Satisfaction statements.

Statement	r-count	r-table	Note.
<i>Work-Family Conflict (X1)</i>			
The time demands of my job make it difficult for me to take care of the household.	0.905	0.297	VALID
The time demands of my job make it difficult for me to be with my family.	0.900	0.297	VALID
The time demands of my job make it difficult for me to take care of my responsibilities.	0.886	0.297	VALID
I cannot do work at home because of work demands.	0.878	0.297	VALID
My job causes stress, making it difficult to fulfill family obligations.	0.840	0.297	VALID
The difference between behavior in activities at work and activities with my family.	0.725	0.297	VALID
The behavioral demands of my job make it difficult for me to relax with my family.	0.763	0.297	VALID
<i>Job Stress (X2)</i>			
Company targets and task demands are too high.	0.833	0.297	VALID
There are many tasks given in the office.	0.816	0.297	VALID
There is a separation of duties and functions for each employee in the office.	0.785	0.297	VALID
The roles I accept in this office often conflict with each other.	0.821	0.297	VALID
The success of other employees becomes a competitor for work in the office.	0.853	0.297	VALID
Company targets and task demands should be lowered, making office tasks burdensome.	0.901	0.297	VALID
Overlapping organizational structure command flows become work inconveniences.	0.880	0.297	VALID
The clarity of the duties and functions of each employee still needs to be clarified.	0.855	0.297	VALID
Lack of explanation regarding employee duties and functions by leadership.	0.795	0.297	VALID
The leadership's attitude and work pressure make the climate within the	0.812	0.297	VALID

company relatively uncondusive.			
Job satisfaction (Y)			
I feel satisfied because I can master the work given.	0.881	0.297	VALID
I am satisfied because the salary and allowances are based on the workload.	0.814	0.297	VALID
I feel satisfied because the facilities are complete and supportive in working.	0.812	0.297	VALID
I feel satisfied because of the support provided to employees.	0.802	0.297	VALID
I feel satisfied because there is good cooperation with my colleagues.	0.860	0.297	VALID

Reliability Test Results

According to the reliability tests' findings, the dependability coefficient for each of the aforementioned study variables was higher than the critical value of 0.60. There is a significant relationship between WFC ($r=0.932$), job stress ($r=0.951$), and job satisfaction ($r=0.889$) when compared to a critical value of 0.60. Table 2 displays the reliability test results.

Table 2. Reliability test results

Variable	Cronbach' Alpha	Information
<i>Work Family Conflict</i>	0.932	Reliable
Job Stress	0.951	Reliable
Job satisfaction	0.889	Reliable

As a result, we know that every single statement item on the survey is reliable. This ensures that the questionnaire produces reliable findings regardless of the time or model used to administer the assessments.

Classical Assumption Test Results

The normality test produces an *Asymp. Sig* value bigger than 0.05, which is higher than b, according to the findings of Table 1 and the classical assumption test. What this means is that the regression model satisfies the normalcy assumption, and the residual data follows a normal distribution. The multicollinearity test can be interpreted as successful if all VIF values are less than 10, indicating the absence of multicollinearity. The regression model did not exhibit heteroscedasticity issues, as indicated by the Gletje test, which yielded a value of 0.05 for heteroscedasticity.

Hypothesis Test Results

T Test Results

Using the partial t-test findings, we may see how significantly one independent/free variable supports many dependent/dependent factors. The results of the partial t-test are in Table 3.

Table 3. T Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	12,308	2,085		
Work-Family Conflict	,259	,091	.411	2,849	,007

a. Dependent Variable: Job Satisfaction

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	8,257	2,817		
Work-Family Conflict	1,137	.123	,826	9,255	,000

a. Dependent Variable: Job Stress

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	12,837	2,347		
Job Stress	,155	,068	,339	2,276	.028

a. Dependent Variable: Job Satisfaction

Based on the table above, it can be explained as follows:

a) The influence of *work-family conflict* and job satisfaction.

The data analysis was performed using IBM SPSS version 22, and the

t-value for the WFC variable is 2.849, which is more than the t-table value of 1.682. At $0.007 < 0.05$, the statistical significance of this difference is evident. Accordingly, evidence is available to support the claim that work-life conflicts lower job satisfaction. **Hypothesis H1 is accepted**

b) Effect of Job Stress and job satisfaction.

The statistical analysis conducted using IBM SPSS version 22 shows that the Job Stress variable has a t-calculated value of 9.255 (t-calculated) > 1.682 (t-table), meaning that the significance threshold of $0.000 < 0.05$ (Y) is satisfied. According to studies, a lack of satisfaction in one's profession is positively correlated with lower levels of work stress. **Hypothesis H2 is accepted.**

c) The Influence of *Work-Family Conflict* on Work and Stress.

The test findings that were obtained using IBM SPSS version 22 indicate that the WFC variable has a t-value of 2.276 (t-calculated) < 1.682 (t-table) and a significance level of $0.028 < 0.05$ (?). Workers' stress levels have a negative effect on the work-family conflict variable. **Hypothesis H3 is accepted.**

Simultaneous Significance Test (F Test)

The F test, which stands for simultaneous significance, may be used to determine whether all the independent variables in a regression model influence the dependent variable simultaneously. The results of the relevant studies are shown when the significant probability value is less than 0.05, as shown in Table 4:

Table 4. F Test Results

ANOVA ^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	132,076	2	66,038	3,957	.027 ^b
Residual	650,900	39	16,690		
Total	782,976	41			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Job Stress, Work-Family conflict

At a significance threshold of 0.027, the F-test returned a result of 3.957, more than the important value of 2.43 from the F-table. Work-family conflict and work stress might also impact job satisfaction, as shown by the significant F-count value of 0.05 (0.027 suggests < 0.05).

Coefficient of Determination (R²)

An indicator of the model's ability to explain the observed dependent variable variability is the determinant coefficient (R²). There is a range of values for the coefficient of determination. In a low R-squared value, the independent variables can only explain a portion of the variance in the dependent variables. The opposite is true when the R-squared value is close to one; this indicates that the independent variables provide a nearly complete explanation of the dependent variable. This coefficient of determination test was successful, as shown in Table 5.

Table 5. Coefficient of Determination Test Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.411 ^a	.169	.126	4,085

a. Predictors: (Constant), Job Stress, Work-Family conflict

A 16.9% correlation exists between work-family conflict and job dissatisfaction, as shown by an adjusted R-squared value of 0.169. Additional factors are considered in the remaining 83.1%.

Mediation Test Results (Sobel Test)

Mediation variables are those that act as intermediaries between other variables. The association between job stress and employee performance was discovered at the West Sumatran banking organization BSI Paniman with a Sobel test value of 0.00847454. The connection between WFC and work satisfaction was mediated. The finding that the Sobel value of 0.00847454 < 1.682 (t-table) indicates that work strain may operate as a mediator between work-family conflict and job satisfaction.

Discussion

Analysis of Work-Family Conflict Effect on Job Satisfaction

The experimental results corroborate the correctness of the sign value. WFC negatively affects job satisfaction, as shown by the effect size of 0.007 (alpha < 0.05). The statement "The work-family conflict statement at the BSI financial institution in Paniaman, West Sumatra, entails significant stress due to high work demands" has the lowest grade (average value 2.98) according to the descriptive analysis. This suggests that workers at the BSI bank in Paniaman, West Sumatra, are less satisfied with their jobs due to the increased workload. On the other hand, the statement that received the

highest score was: "I perceive a distinction in behavior between work-related activities and family-oriented activities." Many workers have voiced their dissatisfaction and protested because they believe there is a significant difference in how they should behave at work and at home (mean value: 3.81).

This study aligns closely with (Kurniya, 2021), who indicates that employee job satisfaction at Bank Jatim Sidoarjo Branch is negatively impacted by work-family conflict. Stress may mediate between employee work satisfaction and job satisfaction overall (Dewi & Adnyani, 2020), resulting in work-related stress mediating the link between career fulfillment and conflict between work and home life. Employees encountering WFC experience indirect pressure or tension at work, ultimately leading to job dissatisfaction. The most recent study (Hadi, Subiyanto, et al., 2023) shows that job satisfaction decreases as the level of WFC increases. At BSI Bank in Paniaman City, West Sumatra, there is a direct relationship between how satisfied workers are with their jobs and their views on the difficulty of balancing work and family responsibilities.

Analysis of Work Stress Effect on Job Satisfaction

The testing results show that the sign value, which is 0.028, is less than 0.05 alpha. This indicates that work tension negatively impacts job satisfaction. In contrast, the descriptive analysis reveals that the statement regarding job satisfaction, "I am content with my work because the facilities are comprehensive and conducive to my needs," received the lowest rating of 3.60 on average. This indicates that the support facilities at The BSI financial institution in Paniaman, West Sumatra, are adequate for its employees, as the statement "I feel satisfied because of good cooperation with colleagues" received the highest average rating of 3.75, followed by "I feel satisfied because they can master the assigned work" with an average rating of 3.70. This can be interpreted as saying that the BSI Financial Institution in Paniaman, West Sumatra, has provided valid information to be trusted by the employees involved in carrying out their work well and seriously.

Consistent with prior research findings (Resiana, 2020), this study demonstrates that work-related stress significantly diminishes job satisfaction. Analogous results were also discovered by Lestari et al. (2021), which demonstrated that job satisfaction within an organization is adversely affected by work-related tension. (Fitri et al., 2020) also confirmed that Sharia financial institutions have a negative link between work stress and job happiness. The BSI banking institution in Paniaman City, West Sumatra, has a negative link between employee job satisfaction and perceived work anxiety.

Analysis of Work-Family Conflict on Work Stress

The results of the experiments proved the significance of the symbol. Workplace stress levels are significantly affected by work-family conflict ($0.000 > 0.05$). Because of this, it is clear that work-family conflict significantly reduces pressure at the office. At the same time, descriptive analysis reveals that the statement "lack of explanation regarding employee duties and functions by the leadership" has the lowest assessment on the job stress variable, with an average value of 3.25. Employees of BSI Financial Institution in Paniaman City, West Sumatra, experience varying degrees of stress due to the demanding and less demanding nature of their employment. Then, the statement "the leadership's attitude and work pressure make the climate in the company relatively uncondusive" demonstrates that the company's standard operating procedure is unclear, with an average score of 3.52. Because BSI Financial Institution's (BSI) performance in Paniaman City, West Sumatra, directly affects employee job stress, this substantial result is an appropriate source of information from this study.

This study has been backed by (Jessica et al., 2023). This finding suggests that work-family conflict negatively affects employee work stress, ultimately leading to a decline in performance. On the contrary, (Nurkhayati & Khasbulloh, 2023) It was stated that low to moderate levels of work tension can inspire employees to enhance their performance. When employees are preoccupied with coping with stress rather than completing work-related duties, however, they perform worse under great stress. This study's findings demonstrate that stress levels are considerably elevated when WFC is high on the job. Rising levels of stress and conflict between work and home life will have a negative impact on productivity at the BSI Financial Institution in Paniaman City, West Sumatra.

Analysis of Work Stress Mediation Between Work-Family Conflict on Job Satisfaction

Workers in Paniaman City, West Sumatra's BSI Financial Institution, who report high levels of job fulfillment, minimal levels of family disagreements, and high levels of work stress, all seem to have lower production when tested using a Sobel test. The association between job satisfaction and WFC is likely mediated by work stress, as shown by the Sobel value of $0.00847454 < 1.682$ (t-table).

According to exhaustive research (Hadi, Subiyanto, et al., 2023), there are four stressors in the workplace: The decreased level of teamwork, pressure from leadership, unbalanced workload, and loss of focus on work. This research is supported by (Jessica et al., 2023). WFC can induce tension among employees because of the discrepancy between what transpires and what is anticipated. Furthermore, it is bolstered by (Sherli Junianingrum, 2021). A negative and statistically significant relationship exists between workplace conflict and employee work stress. This is because the level of

conflict in an organization is directly related to how much it influences employee job stress. (Fitri et al., 2020) demonstrates that work tension negatively affects job satisfaction, particularly environmental pressure. This study is consistent with (Hadi, Subiyanto, et al., 2023), which supports this claim by stating that employees whose job satisfaction is diminished due to excessive work tension will also perform less well for the organization. The results of this research show that stress in the workplace acts as a mediator between work-family conflict and employees' levels of job satisfaction. Bank Syari'ah Indonesia (BSI) and all other corporate organizations would do well to consider this occurrence when planning strategies to reduce and eliminate stress in the workplace.

Conclusion and Suggestions

The following conclusions were reached as a result of inferences from the study and the following conversations: Job satisfaction is considerably and adversely impacted by work-family conflict; job satisfaction is similarly affected by work-related stress; and stress acts as a mediator between the two relationships.

In this research, the following suggestions can be made regarding the performance of the financial institution Bank Syari'ah Indonesia (BSI), particularly in the city of Paniaman, West Sumatra: to further improve performance and team collaboration in the service department; one such suggestion is to establish a sense of security and comfort through team collaboration; this would enable individuals who are unaware of BSI to become informed about it through acquaintances, staff, or other BSI members. Furthermore, this initiative enhances user and employee fulfillment by providing high-quality comfort to the Indonesian populace, encouraging them to choose Bank Syari'ah Indonesia over conventional institutions.

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