



THE EFFECT OF WORK STRESS AND FAMILY-JOB CONFLICT ON EMPLOYEE PERFORMANCE THROUGH JOB SATISFACTION AS AN INTERVENING VARIABLE AT PT. JTRUST OLYIMPINDO MULTI FINANCE, INDONESIA

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Abstract

This study aims to analyse the effect of work stress and family-job conflict on job satisfaction and its implications for employee performance, both directly and indirectly through job satisfaction as a mediating variable. A quantitative approach was used, with data collected through questionnaires distributed to respondents. Data analysis was performed using inferential statistical methods, including t-tests, to test the formulated hypotheses. The results showed that work stress had a significant, adverse effect on job satisfaction, indicating that increased work pressure can reduce employee satisfaction. Meanwhile, family-work conflict on job satisfaction, job satisfaction on performance, and work stress on performance showed no significant effects. However, work-family conflict was found to have a substantial impact on employee performance, indicating that an imbalance between work and family demands can interfere with work productivity. In addition, the indirect effect of work stress and work-family conflict on performance via job satisfaction was accepted but was not significant. These findings indicate that job satisfaction is not yet fully capable of acting as a potent mediator. Overall, this study emphasises the importance of managing work stress and role conflict to improve employee well-being and performance sustainably.

Keywords: Work Stress, Work-Family Conflict, Job Satisfaction, Employee Performance

INTRODUCTION

Management is the process of planning, organising, directing, and controlling organisational resources to achieve goals effectively and efficiently. In practice, the success of management is not only determined by the sophistication of the system or the adequacy of capital, but also by the quality of the human resources (HR) that manage it. HR with motivation, satisfaction, and stable psychological conditions will be able to contribute optimally to the company. Conversely, excessive work pressure, role imbalance, and work dissatisfaction can significantly reduce employee productivity and performance (Hasmi, 2025).

The COVID-19 pandemic, which has swept the world since the end of 2019, has brought significant changes to the world of work. In Indonesia, the pandemic has not only affected the health sector but also the economy and business world. Many companies have experienced declines in revenue, operational efficiency, and even employee rights. These conditions have created significant psychological pressure for employees, including concerns about job security, increased workloads, and uncertainty about the future. This situation has triggered work stress and conflicts between work and family roles, which ultimately affect employee job satisfaction and performance (Hasmi, 2025).

Employee performance is the work an individual achieves based on the tasks and responsibilities assigned to them. Performance is an essential indicator of organisational success, as high employee

performance reflects the effectiveness of the management system in place. However, in stressful working conditions, such as the post-pandemic period, employee performance is influenced not only by competence factors but also by psychological factors, role balance, and perceived job satisfaction (Sulistyowati & Hadi, 2025).

PT. Jtrust Olyimpindo Multi Finance, as one of the financing companies in Indonesia, also faced significant challenges during and after the pandemic. The company implemented various efficiency measures, including reducing allowances, adjusting salaries, and increasing work targets. These policies, although aimed at maintaining the company's sustainability, could put employees under psychological pressure. Based on the pre-survey results, employee work stress was relatively high, with a score of 60% of the ideal. Employees felt anxious, pressured by targets, and had to complete work outside of working hours. This condition indicates significant psychological pressure in the work environment.

In addition to work stress, work-family conflict is also a prominent issue. This conflict occurs when work demands interfere with an individual's role in the family, or vice versa. The pre-survey results show that most employees experience time conflicts between work and family, excessive workloads, and work disruptions outside of working hours. This type of conflict has been shown to negatively impact employee performance by draining physical and emotional energy (Putri et al., 2025).

On the other hand, job satisfaction plays an important role as an intervening variable. Job satisfaction reflects the extent to which individuals feel happy, comfortable, and valued in their work. The pre-survey results show that the job satisfaction level of PT. JTrust Olyimpindo Multi Finance employees' is still relatively low, at only 38% of the ideal score. Dissatisfaction is mainly related to salary and promotion opportunities. Research shows that work stress and work-family conflict negatively affect job satisfaction, and that low job satisfaction directly leads to performance decline (Dewi & Mayasari, 2024).

Therefore, it is important to examine how work stress and work-family conflict affect employee performance through job satisfaction as an intervening variable. Understanding this relationship is expected to assist the management of PT. JTrust Olyimpindo Multi Finance in formulating more humane, adaptive, and employee welfare-oriented policies so that organisational performance can be maintained sustainably.

The phenomenon occurring at PT. JTrust Olyimpindo Multi Finance shows that work pressure has increased in line with the company's post-COVID-19 pandemic efficiency policies. Employees are faced with high targets, increasingly complex workloads, and work system adjustments that require flexibility in time. These conditions have led to increased work stress, characterised by anxiety, emotional exhaustion, and decreased work motivation. In addition, increasingly intense work demands often conflict with employees' family roles, resulting in work-family conflict. This phenomenon is evident in the large number of employees who have to complete work outside of working hours, reduced time with family, and complaints about the imbalance between work and personal life. This situation

has led to a decline in job satisfaction, which is then reflected in a decline in employee performance, both in terms of target achievement and quality of service to customers.

Based on this phenomenon, several main problems are faced by employees of PT. Jtrust Olyimpindo Multi Finance can be identified. First, high levels of work stress are caused by target pressure, excessive workloads, and demands to complete work within limited time frames. Second, work-family conflicts due to an imbalance between work demands and family roles, which cause physical and emotional exhaustion. Third, low job satisfaction, characterised by dissatisfaction with the compensation system, promotion opportunities, and performance recognition. Fourth, a decline in employee performance, as evidenced by missed sales targets and reduced productivity. These issues indicate an interrelated relationship among work stress, work-family conflict, job satisfaction, and employee performance, which warrants empirical study to identify appropriate and sustainable solutions for the company.

Several studies have shown that work stress, work-family conflict, job satisfaction, and employee performance are closely related and influence one another. Dewi and Mayasari (2024) found that work stress and work-family conflict negatively affect job satisfaction, which, in turn, leads to a decline in employee performance. These results are consistent with those of Sulistyowati and Hadi (2025), who found that work-family conflict has a significant effect on performance, both directly and indirectly through job satisfaction as an intervening variable. Furthermore, Putri, Raharjo, and Rizana (2025) emphasise that an imbalance between work demands and family roles causes high psychological pressure, thereby reducing job satisfaction and employee productivity. Riana's (2025) research also shows that work stress and work-family conflict negatively affect performance, while job satisfaction acts as a mediator, strengthening or weakening the relationship between these variables. Another finding by Aprillia et al. (2024) reveals that the higher the level of work stress, the lower the level of job satisfaction and employee performance. Overall, these research results reinforce the importance of work stress and work-family conflict as factors that affect employee performance, both directly and indirectly through job satisfaction, underscoring their relevance for further research in the context of PT. Jtrust Olyimpindo Multi Finance.

Based on a review of previous studies, most examine the effects of work stress and work-family conflict on employee performance, either directly or through job satisfaction as a mediating variable. However, several research gaps remain unaddressed. First, most studies have been conducted in the health, education, or government sectors, whereas studies in the multifinance sector remain relatively limited. In fact, the financing sector has distinct work characteristics, including high target pressure, intense customer interaction, and complex work risks. Second, previous studies generally treated job satisfaction as an independent or dependent variable, rather than as an intervening variable that explains the psychological mechanism linking work stress, work-family conflict, and employee performance. Thirdly, there is still little research explicitly examining this phenomenon in the context of the post-

COVID-19 pandemic, even though the pandemic has changed work patterns, target systems, and the dynamics of family work relationships. Therefore, comprehensive research is needed that integrates work stress, work-family conflict, job satisfaction, and employee performance into a single model, particularly in multifinance companies in Indonesia.

The novelty of this study lies in integrating work stress and work-family conflict as independent variables that affect employee performance through job satisfaction as an intervening variable, in the context of multifinance companies after the COVID-19 pandemic. This study not only emphasises the direct relationship between variables but also examines the psychological mechanisms that explain how work stress and role conflict affect performance through perceptions of job satisfaction. Furthermore, this study explicitly considers PT. Jtrust Olyimpindo Multi Finance as its object, which has target-oriented characteristics, high market pressure, and post-pandemic adaptation demands, thus providing new empirical contributions to the HRM literature in the financing sector. Thus, the results of this study are expected not only to enrich theoretical studies on organisational behaviour but also to provide practical implications for management in designing policies oriented towards employee psychological well-being, increased job satisfaction, and organisational performance sustainability.

LITERATURE REVIEW

Work Stress

Work stress is a psychological condition that arises when individuals feel an imbalance between job demands and their abilities. Mangkunegara (2013) states that work stress is a feeling of pressure experienced by employees in facing their work, whether it comes from the work environment or personal factors. Meanwhile, Robbins (2010) defines stress as an individual's adverse reaction to excessive pressure due to demands, obstacles, or uncertain opportunities. Thus, work stress can be understood as an emotional and physical response that affects employee behaviour, emotions, and productivity.

Work-Family Conflict

Work-family conflict occurs when the demands of one's work role are not aligned with those of one's family role. Jackson and Arianto (2017) explain that work-family conflict arises from the incompatibility between work and family roles that must be carried out simultaneously. Agustina and Sudibya (2018) add that this conflict arises when work responsibilities interfere with family obligations, such as overtime or high work targets. This conflict leads to emotional exhaustion, psychological stress, and decreased employee performance.

Job Satisfaction

Job satisfaction is an emotional state that reflects how happy or unhappy a person feels with their job. Luthans (2006) states that job satisfaction is an individual's evaluation of their work experience.

Meanwhile, Robbins (2010) defines job satisfaction as a person's positive feelings toward their job, formed from their assessment of the job's characteristics. Job satisfaction reflects employees' emotional attitudes and influences motivation, loyalty, and organisational performance.

Employee Performance

Employee performance refers to the results achieved by individuals in accordance with the tasks and responsibilities assigned to them. Mangkunegara (2013) states that performance is the quality and quantity of work an employee achieves in carrying out their duties. Mathis and Jackson (2001) add that performance reflects an employee's contribution to the organisation, which includes quality, quantity, timeliness, and cooperation. Thus, performance is a key indicator of individual and organisational success.

Framework

Work Stress Has a Positive Effect on Job Satisfaction

Work stress, within certain limits, can serve as a motivator and a challenge that encourages individuals to develop. Mangkunegara (2013) states that work pressure does not always have a negative impact; it can increase enthusiasm when appropriately managed. Robbins (2010) explains that moderate stress can increase focus and work engagement. Therefore, controlled work stress can increase employee job satisfaction.

H₁: It is hypothesised that work stress has a positive effect on job satisfaction

Work-Family Conflict Has a Positive Effect on Job Satisfaction

Work-family conflict does not always have a negative impact if individuals can manage their roles adaptively. Jackson and Arianto (2017) explain that role pressure can prompt more effective self-adjustment and coping strategies. Agustina and Sudibya (2018) note that overcoming conflict can increase a sense of achievement. Thus, well-managed conflict can increase job satisfaction.

H₂: It is suspected that work-family conflict has a positive effect on job satisfaction

Job satisfaction positively affects employee performance.

Job satisfaction reflects an individual's positive attitude towards their work. Luthans (2006) states that satisfied employees tend to show higher work engagement. Robbins (2010) also explains that job satisfaction is closely related to motivation and productivity. Therefore, the higher the job satisfaction, the higher the employee's performance in completing their tasks.

H₃: It is suspected that job satisfaction has a positive effect on employee performance

Work Stress Has a Positive Effect on Employee Performance

Moderate levels of work stress can encourage individuals to work more focused and productively. Robbins (2010) states that specific pressures can increase alertness and work motivation. Mangkunegara (2013) adds that well-managed stress can increase employee resilience. Therefore, work stress can improve employee performance.

H₄: It is suspected that work stress has a positive effect on employee performance

Work-Family Conflict Has a Positive Effect on Employee Performance

Work-family conflict can encourage individuals to manage their time and priorities more effectively. Jackson and Arianto (2017) mention that role conflict can trigger constructive self-adjustment. Agustina and Sudibya (2018) explain that individuals who can manage conflict will have better work resilience. Thus, managed role conflict can improve employee performance.

H₅: It is suspected that work-family conflict has a positive effect on employee performance

Work Stress Positively Affects Employee Performance through Job Satisfaction

Challenging work stressors can increase a sense of achievement and job satisfaction. Mangkunegara (2013) states that work pressure can trigger the drive to achieve. Robbins (2010) emphasises that job satisfaction is an important factor in driving productivity. Thus, work stress can increase job satisfaction, which, in turn, can improve employee performance.

H₆: It is suspected that work stress has a positive effect on employee performance through job satisfaction

Work-family conflict negatively affects employee performance through job satisfaction.

Poorly managed family-work conflicts will reduce job satisfaction. Jackson and Arianto (2017) state that role conflicts trigger emotional stress. Luthans (2006) explains that job satisfaction determines work attitudes and behaviour. Therefore, family-work conflicts reduce job satisfaction, which in turn affects employee performance.

H₇: It is suspected that work-family conflict has a positive effect on employee performance through job satisfaction.

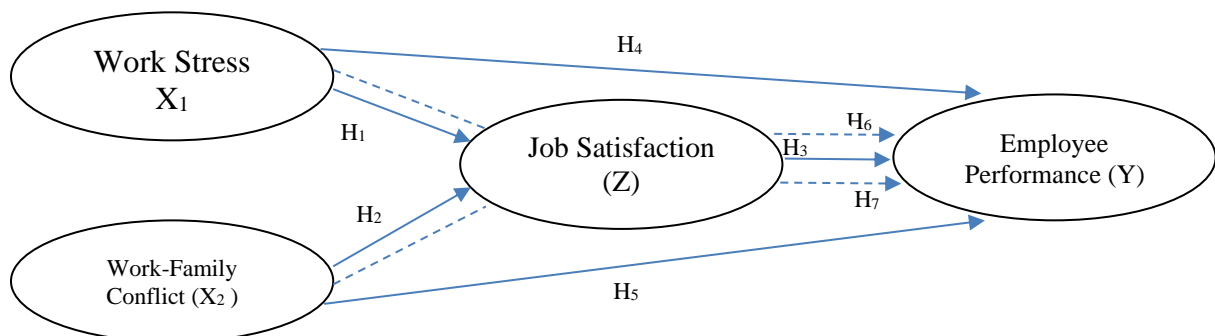


Figure 1: Conceptual Framework

METHOD

This study uses a quantitative approach to test the effects of work stress and work-family conflict variables on employee performance, with job satisfaction as an intervening variable. This approach allows for empirical testing of the relationship between variables using respondents' numerical data. The data were analysed using the SEM-PLS technique, which is suitable for predictive and complex research models (Hair et al., 2022). The research was conducted from November to December 2025.

Unit of Analysis and Scope of Research

The unit of analysis in this study is the individual, namely, employees at PT. Jtrust Olyimpindo Multi Finance, which serves as Marketing Heads (MH) at the company's branches. PT. Jtrust Olyimpindo Multi Finance is a business unit within the Jtrust Group that is engaged in multifinance financing. The research subjects include all Marketing Heads across 45 branches in Indonesia, totaling 106 participants. Marketing Heads play a strategic role as the spearhead in achieving company targets, enabling comprehensive observation of variables such as work stress, work-family conflict, job satisfaction, and performance at this level.

Population and Sample Determination Techniques

The population is the entire set of elements that serve as the source of data in a study (Sugiyono, 2019). In this study, the population consists of all 106 Marketing Heads at PT. Jtrust Olyimpindo Multi Finance. Given that the population is relatively small and accessible, a saturated sampling technique (census) was used to ensure that all elements of the population were included in the research sample (Sekaran & Bougie, 2016). This technique is effective for corporate research that aims to describe all characteristics of the population without partial sample estimates.

Research Method

This study uses a quantitative, survey-based approach to collect primary data from respondents via questionnaires. Data was collected in November–December 2025. The research is *cross-sectional*, which involves collecting data at a single point in time without follow-up to test relationships between variables (Creswell & Creswell, 2024). SEM-PLS was chosen for its ability to test theoretical models with many latent variables and indicators, as well as mediation models such as those for job satisfaction (Henseler et al., 2022).

Instrument Testing

Prior to the main data collection, the instruments' validity and reliability were tested. The validity test was conducted to ensure that each question item measured the intended variable, and the reliability test was conducted to determine the consistency of the instruments (DeVellis, 2025). The validity test

used the product-moment correlation technique (Pearson), while reliability was calculated using composite reliability in SEM-PLS.

Data Analysis Method

Data analysis was conducted using variance-based *Structural Equation Modelling* (SEM) with SmartPLS 4.0 software. SEM-PLS is suitable for predictive and mediation models, such as those in this study (Hair et al., 2022). The analysis consisted of two stages: (1) *measurement model* testing to examine the validity and reliability of the constructs, and (2) *structural model* testing to examine the relationships between variables and research hypotheses, including direct and indirect effects through job satisfaction. The hypothesis-testing stage used *bootstrapping* to obtain t-statistics and p-values for each path (Hair et al., 2022). Hypotheses were considered significant if the t-statistic value was greater than the t-table at a 95% confidence level ($\alpha = 0.05$).

RESEARCH RESULTS AND DISCUSSION

Validity Test

The validity test aims to determine the extent to which the research instrument measures what it is intended to measure. The validity test in this study was conducted using the Pearson correlation coefficient with SPSS version 23. The significance level used was two-tailed with $\alpha = 0.05$. The r-table value was determined using the degree of freedom ($df = n - 2$), namely $df = 106 - 2 = 104$, yielding an r-table value of 0.2492. An indicator is considered valid if the r-count value is greater than the r-table ($r\text{-count} > 0.2492$). The results of the validity test for all indicators of work stress, work-family conflict, job satisfaction, and employee performance are presented in Table 4.1 below.

Table 1 Results of the Research Instrument Validity Test

Variable	Indicator	Calculated r	Table r	Conclusion
Work Stress	SK_1	0.587**	0.249	Valid
	SK_2	0.774**	0.2492	Valid
	SK_3	0.629**	0.2492	Valid
	SK_4	0.774**	0.2492	Valid
	SK_5	0.786**	0.2492	Valid
	SK_6	0.712**	0.2492	Valid
	SK_7	0.798**	0.2492	Valid
	SK_8	0.739**	0.2492	Valid
	SK_9	0.690**	0.2492	Valid
	SK_10	0.637**	0.2492	Valid
Work-family conflict	KPK_1	0.663	0.249	Valid
	KPK_2	0.736**	0.2492	Valid
	KPK_3	0.755**	0.2492	Valid
	KPK_4	0.735**	0.2492	Valid
	KPK_5	0.746**	0.2492	Valid
	KPK_6	0.564**	0.2492	Valid
	KPK_7	0.593**	0.2492	Valid
	KPK_8	0.477**	0.2492	Valid

Variable	Indicator	Calculated r	Table r	Conclusion
	KPK_9	0.747**	0.2492	Valid
	KPK_10	0.778**	0.2492	Valid
Job Satisfaction	KP_1	0.450	0.2492	Valid
	KP_2	0.492**	0.2492	Valid
	KP_3	0.602**	0.2492	Valid
	KP_4	0.568**	0.2492	Valid
	KP_5	0.672**	0.2492	Valid
	KP_6	0.603**	0.2492	Valid
	KP_7	0.605**	0.2492	Valid
	KP_8	0.599**	0.2492	Valid
	KP_9	0.525**	0.2492	Valid
	KP_10	0.519**	0.2492	Valid
	KP_11	0.536**	0.2492	Valid
	KP_12	0.390**	0.2492	Valid
	KP_13	0.460**	0.2492	Valid
	KP_14	0.545**	0.2492	Valid
	KP_15	0.672**	0.2492	Valid
	KP_16	0.613**	0.2492	Valid
Employee Performance	KK_1	0.646	0.2492	Valid
	KK_2	0.539**	0.2492	Valid
	KK_3	0.773**	0.2492	Valid
	KK_4	0.454**	0.2492	Valid
	KK_5	0.590**	0.2492	Valid
	KK_6	0.592**	0.2492	Valid
	KK_7	0.506**	0.2492	Valid
	KK_8	0.632**	0.2492	Valid
	KK_9	0.655**	0.2492	Valid
	KK_10	0.649**	0.2492	Valid
	KK_11	0.443**	0.2492	Valid
	KK_12	0.500**	0.2492	Valid
	KK_13	0.609**	0.2492	Valid
	KK_14	0.472**	0.2492	Valid
	KK_15	0.534**	0.2492	Valid
	KK_16	0.525**	0.2492	Valid
	KK_17	0.491**	0.2492	Valid
	KK_18	0.603**	0.2492	Valid
	KK_19	0.757**	0.2492	Valid

Source: Data processed by researcher (2025)

Based on the table above, all indicators for work stress, work-family conflict, job satisfaction, and employee performance have a calculated r value greater than the table r value of 0.2492. It shows that all items in the questionnaire are valid and suitable for use as a research measurement tool. Thus, the instrument used accurately reveals the concept being measured.

Reliability Test

The reliability test aims to determine the consistency and stability of the research instrument in measuring the same variable under different conditions. The reliability test in this study was conducted

using Cronbach's alpha in SPSS version 23. An instrument is considered reliable if it has a Cronbach's Alpha value greater than 0.60 (Ghozali & Latan, 2017). The closer the number is to 1, the higher the instrument's reliability.

Table 2: Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Work Stress (X1)	0.893	Reliable
Work-Family Conflict (X2)	0.873	Reliable
Job Satisfaction (Z)	0.850	Reliable
Employee Performance (Y)	0.892	Reliable

Source: Data processed by researcher (2025)

Based on the table above, all variables in this study have a Cronbach's Alpha value above 0.60. It indicates that the instruments used have high internal consistency and are reliable. Thus, all items in the variables of work stress, work-family conflict, job satisfaction, and employee performance are reliable and suitable for use in the next stage of analysis, both in testing the measurement model and the structural model.

Structural Equation Model (SEM) Analysis

The Structural Equation Model (SEM) analysis in this study was conducted using the Partial Least Squares (PLS) approach through SmartPLS software version 3.3.3. This method was chosen because it can test the relationships among latent variables measured by multiple indicators simultaneously. Model evaluation in PLS consists of two main stages, namely outer model evaluation (measurement model) and inner model evaluation (structural model).

Outer Model Evaluation

The outer model evaluation assesses the relationship between indicators and their constructs. In this stage, testing is conducted across three main aspects: convergent validity, discriminant validity, and construct reliability. Convergent validity is tested through factor loading values and Average Variance Extracted (AVE), while discriminant validity is tested through cross-loading and AVE root comparisons. Based on the PLS algorithm results, of the initial 52 indicators, only 25 met the criteria and were included in the final model.

Convergent Validity

Convergent validity is used to determine the extent to which an indicator correlates positively with the construct it measures. The criterion is a factor loading ≥ 0.70 . However, for initial development research, values between 0.50 and 0.70 are still acceptable (Chin, 1998).

Table 3. Factor Loading Results

Job Satisfaction	Loading	Work Stress	Loading	PK Conflict	Loading	Employee Performance	Loading
Z_10	0.627	SK_10	0.621	KPK_1	0.689	Y_1	0.683

Z_14	0.501	SK_2	0.791	KPK_10	0.852	Y_13	0.676
Z_3	0.685	SK_4	0.784	KPK_3	0.796	Y_18	0.694
Z_5	0.686	SK_5	0.817	KPK_4	0.750	Y_6	0.655
Z_6	0.590	SK_6	0.746	KPK_5	0.819	Y_9	0.743
Z_8	0.658	SK_8	0.731	KPK_9	0.649		
Z_9	0.560	SK_9	0.709				

Source: SmartPLS 3.3.3 output, data processed by researcher (2025)

The results in the table above show that most indicators have factor loading values above 0.60, thus meeting the convergent validity criteria. Although several indicators fall between 0.50 and 0.60, they remain acceptable given the study's exploratory nature. Overall, the indicators retained in the model represent the construct well and are suitable for use in the next stage of analysis.

Discriminant Validity

Discriminant validity aims to ensure that each construct in the model is distinct from the others. Discriminant validity in PLS is assessed by examining cross-loadings. An indicator is deemed to meet discriminant validity if the loading value on the construct it measures is greater than the loading value on other constructs.

Table 4. Cross Loading Results

Indicator	KP	SK	KPK	KK
SK_10	-0.193	0.621	0.191	-0.266
SK_2	-0.376	0.791	0.319	-0.293
SK_4	-0.376	0.784	0.356	-0.306
SK_5	-0.403	0.817	0.458	-0.244
SK_6	-0.456	0.746	0.322	-0.236
SK_8	-0.270	0.731	0.256	-0.176
SK_9	-0.400	0.709	0.219	-0.165
KPK_1	-0.247	0.288	0.689	-0.359
KPK_10	-0.247	0.313	0.852	-0.426
KPK_3	-0.300	0.316	0.796	-0.474
KPK_4	-0.364	0.399	0.750	-0.338
KPK_5	-0.257	0.349	0.819	-0.390
KPK_9	-0.107	0.210	0.649	-0.234
Y_1	0.313	-0.289	0.327	0.683
Y_13	0.248	0.528	-0.349	0.676

Source: SmartPLS 3.3.3 output, data processed by researcher (2025)

Based on the table above, each indicator has the highest loading on the construct it measures among the other constructs. It shows that each indicator clearly distinguishes its construct. Thus, all variables in this study meet the discriminant validity criteria, and the measurement model is therefore considered discriminantly valid.

Average Variance Extracted (AVE)

Discriminant validity can also be assessed through the Average Variance Extracted (AVE) value. The AVE value describes the proportion of indicator variance that the construct explains. The model is considered good if the AVE value is > 0.50 .

Table 5. Average Variance Extracted (AVE) Results

Variable	AVE Value
Job Satisfaction	0.383
Job Stress	0.555
Work-Family Conflict	0.581
Employee Performance	0.477

Source: SmartPLS 3.3.3 output, data processed by the researcher (2025)

The results in the table above show that the variables of work stress and work-family conflict have AVE values above 0.50, indicating they meet the convergent validity criteria. Meanwhile, the AVEs for job satisfaction and employee performance are slightly below 0.50. However, because the composite reliability and factor loadings meet the criteria, these two variables can still be used in the research model.

Composite Reliability

Composite reliability measures the internal consistency of indicators within a construct. A good composite reliability value is above 0.60.

Table 6. Composite Reliability Results

Variable	Composite Reliability
Job Satisfaction	0.811
Job Stress	0.897
Work-Family Conflict	0.892
Employee Performance	0.820

Source: SmartPLS 3.3.3 output, data processed by the researcher (2025)

The table above shows that all variables have a composite reliability value above 0.60. It indicates that the indicators used in each construct have high internal consistency. Thus, all constructs in this study are declared reliable and trustworthy in measuring the latent variables under study.

Cronbach's Alpha

Reliability testing was also reinforced by examining Cronbach's Alpha values. A construct is considered reliable if it has a Cronbach's Alpha value above 0.70.

Table 7. Cronbach's Alpha values

Variable	Cronbach's Alpha
Job Satisfaction	0.737
Job Stress	0.866
Work-Family Conflict	0.856
Employee Performance	0.730

Source: SmartPLS 3.3.3 output, data processed by the researcher (2025)

Based on the table above, all variables have a Cronbach's Alpha value above 0.70. It indicates that all constructs in this study have high reliability. Thus, the research instrument is stable, consistent, and capable of accurately measuring variables across various conditions.

Discussion

Hypothesis testing results were obtained by linking empirical findings to relevant theories. The discussion focused on the relationships among work stress, work-family conflict, job satisfaction, and employee performance. The results of this study were compared with those of previous research to strengthen interpretation and to explain the similarities and differences.

1. The Effect of Work Stress and Work-Family Conflict on Job Satisfaction

The test results show that work stress has a significant and negative effect on job satisfaction. It means that the higher the level of stress employees experience, the lower their work satisfaction. This finding aligns with Mansoor (2011), who states that stress has a significant negative relationship with job satisfaction because excessive pressure disrupts an individual's psychological balance. It is also reinforced by Bhatti (2011), who states that stress and job satisfaction are interrelated: low satisfaction can trigger stress, and vice versa.

Research by Jehangir, Kareem, and Khan (2011) and Riaz et al. (2016) also found that work stress significantly affects job satisfaction. However, these results differ from those of Djumahir (2013), who found that work stress does not have a significant effect on job satisfaction. This difference may be due to respondents' characteristics, the type of work, and different organisational contexts. Meanwhile, work-family conflict in this study showed a negative but insignificant effect on job satisfaction. This finding is consistent with Martins et al. (2002) and Bacharach et al. (1991), who reported that work-family conflict is negatively correlated with job satisfaction. Ling (2001) also explained that role conflict triggers negative attitudes towards work, which in turn reduces job satisfaction.

2. The Influence of Job Satisfaction and Work Stress on Employee Performance

The test results show that job satisfaction has a positive but insignificant effect on employee performance. It means that although job satisfaction tends to improve performance, its effect is not statistically significant. This finding aligns with Khuzaeni and Djumahir (2013), who found that job satisfaction does not significantly affect employee performance. Robbins (2003) also states that performance is influenced not only by job satisfaction but also by factors such as mentally challenging work, a fair reward system, supportive working conditions, and relationships with colleagues.

However, in theory, job satisfaction remains important for improving performance. Suwardi (2011) emphasises that job satisfaction can increase employee productivity and work quality. Satisfied employees tend to work more optimally, show greater commitment, and exhibit greater

work enthusiasm. Meanwhile, work stress in this study shows a negative but insignificant effect on employee performance. This finding aligns with Djumahir (2013), Pradhanawati (2013), and Munandar (2015), who state that work stress does not always have a significant impact on performance. However, these results differ from those of Asfahyadin (2017) and Goswami (2015), who found that work stress has a significant adverse effect on performance. Evan and Johnson (2000) emphasise that stress is an important factor determining fluctuations in employee performance.

3. The Influence of Work-Family Conflict on Performance and the Mediating Role of Job Satisfaction

The study's results indicate that work-family conflict negatively and significantly affects employee performance. These findings support the research of Ling and Jane (2014), Andrew (2016), and Febrilia (2015), who state that work-family conflict has a significant negative relationship with performance. When individuals experience conflict between work and family demands, their work focus is disrupted, their emotional energy decreases, and their productivity becomes suboptimal.

Aminah (2008) also stated that work-family conflict increases emotional exhaustion, which in turn leads to performance decline. It is reinforced by Asfahyadin (2017), who mentioned that the higher the role conflict, the lower the employee performance. Regarding indirect effects, the results showed that job satisfaction did not significantly mediate the relationship between work stress and work-family conflict on performance. These findings align with Annisa (2017) and Retnaningrum and Musaediq (2016), who state that job satisfaction does not mediate. However, this differs from Rajeshwaran and Aktharsha (2017) and Goodarzi and Hatami (2015), who found that job satisfaction does play a mediating role. This difference indicates that the role of job satisfaction as a mediator is highly dependent on the organisational context and respondent characteristics.

4. Direct Influence of Work Stress on Employee Performance

The analysis results indicate that work stress has a negative but insignificant effect on employee performance. It indicates that although stress tends to reduce performance quality, its impact is not statistically significant in this study. This finding aligns with the research by Djumahir (2013), Pradhanawati (2013), Wakhyuni and Siregar (2017), and Munandar (2015), which found that work stress does not always have a significant impact on employee performance.

However, these results differ from those of Asfahyadin (2017) and Goswami (2015), which show that work stress has a significant adverse effect on performance. Jehangir, Kareem, and Khan (2011) also state that work stress has a negative relationship with performance, as excessive work pressure can reduce employees' concentration, motivation, and emotional endurance. Putri (2013) explains that individuals who are unable to manage stress well tend to be less productive, less effective, and to lose their enthusiasm for work. Evan and Johnson (2000) also note that stress is an important factor in determining fluctuations in performance. Thus, although the effect of work stress on performance in this study is not significant, theoretically, stress remains a risk factor that can hinder performance if not managed properly.

5. Direct Influence of Work-Family Conflict on Employee Performance

The test results indicate that work-family conflict has a significant, adverse effect on employee performance. It means that the higher the level of conflict between work and family roles, the lower the performance. These findings align with Ling and Jane (2014) and Andrew (2016), who reported that the relationship between work-family conflict and performance is significant but negative. Febrilia (2015) also found that work-family conflict significantly reduces employee performance.

This conflict generally arises from high work pressure, complex task demands, and time constraints that reduce the time spent with family. These conditions trigger emotional exhaustion, decreased focus, and reduced work commitment. Aminah (2008) explains that work-family conflict increases emotional exhaustion, which directly impacts decreased performance. These results are also supported by Asfahyadin (2017), who states that the higher the role conflict, the lower the employee performance. However, these findings differ from those of Suryani and Sarmawa (2014) and Metea and Unalb (2014), who found that work-family conflict does not significantly affect performance. This discrepancy indicates that the impact of role conflict is greatly influenced by organisational conditions, social support, and individuals' ability to manage their dual roles.

6. The Indirect Effect of Work Stress on Employee Performance through Job Satisfaction

The analysis results show that work stress does not significantly affect employee performance through job satisfaction. In other words, job satisfaction has not yet been shown to mediate the relationship between work stress and performance. This finding aligns with Annisa's (2017) research, which found that job satisfaction does not mediate the relationship between work stress and performance. It occurs because work stress does not have a significant effect on job satisfaction, and job satisfaction also does not have a significant effect on performance.

However, these results differ from those of Rajeshwaran and Aktharsha (2017), who found that work stress has an indirect effect on performance through job satisfaction. They explain that well-managed stress can encourage individuals to be more focused, adaptive, and motivated, thereby increasing job satisfaction and impacting performance. This difference in findings indicates that the role of job satisfaction as a mediator is highly dependent on the organisational context, work system, and individual characteristics. If organisations can manage work pressure proportionately and provide psychological support, stress is not always destructive but can be a driver of productivity.

7. The Indirect Effect of Work-Family Conflict on Employee Performance through Job Satisfaction

The results of the study indicate that work-family conflict has a negative, but insignificant, effect on employee performance via job satisfaction. It means that job satisfaction is not yet able to mediate the relationship between work-family conflict and performance effectively. This finding aligns with Retnaningrum and Musaediq (2016), who stated that job satisfaction does not mediate

this relationship. Zain and Setiawati (2018) also found that the indirect effect is smaller than the direct effect.

However, these results differ from those of Goodarzi and Hatami (2015) and Adekanye (2017), who stated that work-family conflict has an indirect effect on performance through job satisfaction. They explained that role conflict can reduce job satisfaction, which, in turn, can affect performance. This difference indicates that, in some contexts, employees can maintain their performance despite experiencing role conflict, mainly when supported by a flexible work system and strong social support. Thus, job satisfaction is not always the main pathway in explaining the influence of work-family conflict on performance.

CONCLUSION

Based on the results of the discussion and data analysis through hypothesis testing, it can be concluded that the relationships among work stress, work-family conflict, job satisfaction, and employee performance exhibit a diverse pattern, both in direction and significance. First, work stress has been shown to have a negative, significant relationship with job satisfaction. It shows that the higher the level of stress employees experience, the lower their job satisfaction. This finding confirms that work stress is an important factor that organisations must manage seriously.

Second, work-family conflict and job satisfaction are statistically significantly related, but neither variable has a significant influence on the other. It indicates that although role conflict can affect perceptions of job satisfaction, its impact is not strong enough in this study. Third, job satisfaction on employee performance also shows an accepted but insignificant influence, which means that job satisfaction is not yet a dominant factor in driving employee performance.

Fourth, work stress on employee performance is also accepted but not significant, indicating that stress does not always have a direct impact on performance but can be influenced by other factors such as organisational support or individual coping strategies. Fifth, work-family conflict has been proven to have a significant effect on employee performance, making role conflict a crucial factor affecting work productivity. Furthermore, the indirect influence of work stress and work-family conflict on performance through job satisfaction was accepted but not significant. It shows that job satisfaction has not played an optimal mediating role. Overall, the results of this study emphasise the importance of managing stress and role conflict to improve employee well-being and performance.

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