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BANK EMPLOYEES' PROBLEMS DUE TO THE IMBALANCE OF WORK AND FAMILY DEMANDS

Abstract

Work-life balance is a common topic that has been brought up along with human necessity to maintain life balance, as employees currently have some considerations related to their high productivity at work. High self-efficacy is one thing that employees should have in order to stay in their workplace. Banks are among businesses that have fierce competition with regard to quality and customer service as well as employee management. This is the reason why this study was conducted in an Indonesian government-owned bank as the problem of employee turnover is considered relatively serious in order to get more benefits in one's working life. This study aims to analyze the relationship between self-efficacy and work-life balance on employee engagement. The sample comprised 280 employees, and data analysis used was SEM PLS. The results showed that self-efficacy had 75% and work life balance had a 79% effect on employee engagement, which were proved by the fact that employees are professionally responsible for their duties at work without neglecting their family responsibilities. With such results, banks should consider reconstructing their employee management, since salary is no longer the top priority for employees to work but they also consider life balance. Employees need to spend their time with their families while remaining on their track in work productivity. They also need appreciation, recognition and pride to keep their self-efficacy in their work performance.

Keywords

work-life balance, self-efficacy, employee engagement,
Indonesian government-owned bank

JEL Classification

D83, G21, G41

INTRODUCTION

Bank employees often face conflicts due to incompatibility of work and family demands. Work requires them to stay in the office and sometimes they have to work overtime, which somehow creates conflicts in their families. Here, self-efficacy comes into play as a counterweight to the problem because self-efficacy for employees is a kind of motivation and willingness to exert their best efforts to complete their work (Schaufeli & Bakker, 2003). Self-efficacy is defined as the employees' effort to achieve their goals which they believe are able to improve work-life balance (Majekodunmi, 2017). Meanwhile, work life balance is defined as a balance between work demands and family demands, in which two of them are considered as important areas in a person's life, and they are inseparable (Ahmad et al., 2020). When those two are well-combined, they can create positive emotions such as pride, satisfaction and long-lasting experiences that help them maintain physical, intellectual, social and psychological health leading to increased well-being. The issue of work balance currently talked a lot, since people nowadays start to recognize to have those two demands are important to be reached. There are several studies on that matter, one of them was done in a bank, which found out that the employees had problems in finding the balance, so now, many banks in Indonesia have been trying to maintain their employee engagement by creating some programs to not only increase the balance between work and family, but also to encourage employees' self-efficacy.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

1.1. Employee engagement

At the level of human resources management, employee engagement is an important part and has a broad scope (Ghura & Goel, 2018). Involvement increases discretionary efforts and provides a good relationship between management and employees, as well as efforts to avoid conflict (Scott-Jackson & Mayo, 2018). It is important to create opportunities for employees to establish good relations with the work environment and create a comfortable atmosphere for employees to work (Judeh, 2021). When employees are comfortable, they will be more active at work (Adeniji et al., 2021).

Employee engagement refers to a work that is done simultaneously and a person shows an expression of comfort in completing the task in his job (Lu et al., 2016). It can also be briefly understood as someone's personal expression in offering or promoting oneself to be able to connect and work for others. Employee engagement is important to work family research because it is a psychological process that assesses the quality of participation in role activities (Amah, 2016). Schaufeli et al. (2017) define engagement as a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption. Engagement is characterized by energy, involvement, and efficiency (Maslach & Leiter, 2016). Engagement as a form of well-being has been defined by many authors, namely, Rothbard and Patil (2011), Albrecht (2012), Scott-Jackson and Mayo (2018), De-la-Calle-Durán & Rodríguez-Sánchez (2021).

1.2. Work and family demand

Employees are faced with conditions where there are career demands (Suhardoyo & Nurjanah, 2021). Their careers often clash with problems in their social relationships, marriage, and parenthood. Self-efficacy is expected to provide a balance for these various demands, and can motivate employees and strive to be consistent with their abilities (Akanni & Ajila, 2021; Schunk & Mullen, 2012). Self-efficacy is the effort made by employ-

ees, how strong they are in solving every problem found (Ibrahim et al., 2018). Self-efficacy, which means belief in being able to achieve goals with the will, abilities and talents possessed, gives an indication that an employee has a strong desire to be involved with his organization (Köseoglu, 2015). All the feelings that exist in self-efficacy must be accompanied by always thinking positively, enthusiastically, being dedicated and having a fast absorption of work (Prince & Rao, 2021). Employees with high self-efficacy are one of the main sources of unequaled differentiation that support organizations to generate and maintain competitive advantage (Heskett et al., 2003). They have more ability to use organizational resources optimally (Ibrahim et al., 2018), and provide benefits for the organization for the future.

Engagement is characterized by vigor, dedication and absorption (Rose et al., 2007). There have been many studies that mention the positive impact of employee engagement, such as work environment, organizational learning, commitment to the organization, work performance, absenteeism and low turnover (Hanaysha, 2016); also shows about meaningfulness, compassion (Nazir & Islam, 2020). Work demands have an impact on employee engagement (Rose et al., 2007), work must contain demands on employees, but not excessively to have an impact on employee engagement (Sedaroglu, 2021). Excessive work demand has a negative effect on employees such as fatigue at work and health problems (Ahmed, 2019).

Family demands also have an impact on employee engagement. This study states that married employees have more family demands than single employees, but it is also stated that spouses can be a source of support for employees (Timms et al., 2012; Jaharuddin & Zainol, 2019). The rules of working hours, family responsibilities and marital status have an impact on family demands that are also related when used to measure employee engagement (Azoury et al., 2013). Employees will be easier to engage when they are able to use existing resources and are not worried about missing out (Schaufeli & Bakker, 2003). Feelings that can neutralize the demands of work and family are called self-efficacy. If employees have strong self-efficacy, whereby employees have balanced response to work demands and family demands, engagement will be easier to achieve.

1.3. Self-efficacy

Employees' self-efficacy affects the ability to manage resources (Akanni & Ajila, 2021). In this study, self-efficacy is considered as a tool to control employees' work and life, which means that employees believe they can survive because they have the ability to balance work demands and family demands (Chan et al., 2017). The lives of employees are influenced by how employees respond to work demands and family demands, because these demands are the perception and extent of the employee's responsibility towards work and his family (Ibrahim et al., 2018). Work demands are considered important for men's welfare, while family demands are considered as determinants of women's welfare (Loeb, 2016). Men and women both experience stress in facing work demand and family demand, because they have the same role in their work today (Ibrahim et al., 2018). In modern society, gender equality provides equal roles for men and women, and for both poses the same demands (Opie & Henn, 2013). So, this is where the role of self-efficacy comes into play, where employees with high self-efficacy, which tend to view role demands (work and family demands) as normal and think on the positive side, will more easily have a better position to achieve balance (work life balance). Employees who have high self-efficacy can exercise personal control and are able to survive through obstacles to achieve a balance of work and family demands.

The mechanisms of work and family relationships can cause stress and pressure, especially when the demands in both roles do not match (Obrenovic et al., 2020). Role demands are a source of stress experienced by employees when they try to maintain a balance between their work and non-work responsibilities (Akanni & Ajila, 2021). There are employees who may be indifferent or accept role demands because they perceive it as part of their work and family roles (Znidarsic & Bernik, 2021), for them role demands do not always lead to work-family conflict. However, it creates conflict for other employees. Work-life balance is one of the reasons employees leave their jobs (Prasanthi & Geevarghese, 2020), because they are unable to play two roles at once (Sedaroglu, 2021). Often work life balance is seen not objectively, but is viewed from the general perspective prevailing in society

(Sedaroglu, 2021), so that most people think that it is impossible for someone to play both roles well at the same time. Accordingly, many studies have been conducted on the demands of work and family because these two are important and require a wise attitude to find solutions and can be aligned (Kengatharan, 2020; Pan & Yeh, 2019; Oishi et al., 2015).

Based on the literature review, the hypotheses are as follows:

H_1 : *Self-efficacy has a significant effect on work life balance.*

H_2 : *Work life balance has a significant effect on employee engagement.*

H_3 : *Self-efficacy has a significant effect on employee engagement.*

2. METHODOLOGY

Measurements in each variable were adopted from Ibrahim et al. (2018) for self-efficacy, work life balance were adopted from Jaharuddin and Zainol (2019), and employee engagement was adopted from Schaufeli et al. (2017) (see Table 1). This study chose bank employees as respondents because they spend a lot of time on their work, even their energy and thoughts. It is a kind of job that requires the person in charged to be thorough and totally careful. Bank employees often feel disproportionate between the balance of life they get with the risk of their work (Kamal & Sengupta, 2008) bank employees often feel that their work demands exceed their expectations (Kruja & Jaupi, 2020), so that it often creates conflicts at work and family.

SEM PLS was used as data analysis, by testing the outer and inner models. The outer model was used to determine the validity and reliability of each relationship and the inner model was used to answer the hypotheses that have been formulated previously. The respondents were employees of government-owned and private banks in Indonesia, which were included in category 4 banks. Category 4 banks in Indonesia are large banks with large income and assets. With the specified qualifications, it is expected to represent objectively the actual

Table 1. Description of the research instrument

Item code	Items	Citation
SE1	I will be able to achieve most of the goals that I have set for myself	Ibrahim et al. (2018)
SE2	When facing difficult tasks, I am certain that I will accomplish them	
SE3	In general, I think that I can obtain outcomes that are important to me	
SE4	I believe I can succeed at most any endeavor to which I set my mind	
SE5	I will be able to successfully overcome many challenges.	
SE6	I am confident that I can perform effectively on many different tasks	
SE7	Compare to other people, I can do most task very well	
SE8	Even when things are tough, I can perform quite well	
WLB1	I often neglect my personal needs because of the demands of my work	Jaharuddin and Zainol (2019)
WLB2	My personal life suffers because of my work	
WLB3	I have to miss out on important personal activities because of my work	
WLB4	I come home from work too tired to do things I like to do	
WLB5	My job makes it difficult to maintain the kind of personal life I would like	
WLB6	I'm forced to work extra hours	
WLB7	My workload is too heavy	
WLB8	I wish I could work at an easier pace	
WLB9	My workload is affected by things I can't control	
WLB10	My job's demands on my time are excessive	
EE1	At work, I feel that I am bursting with energy	Schaufeli et al. (2017)
EE2	At my job, I feel strong and vigorous	
EE3	I am enthusiastic about my job	
EE4	My job inspires me	
EE5	When I get up in the morning, I feel like going to work	
EE6	I feel happy when I am working intensely	
EE7	I am proud of the work I do	
EE8	I am immersed in my work	
EE9	I get carried away when I am working	

conditions related to employee engagement with the existence of self-efficacy and work life balance. The questionnaire was distributed online to 350 respondents and reminded by telephone and email. There were 292 questionnaires returned, and 280 were declared eligible. Using survey instrument with five-answer Likert scale (1 = never, 2 = rarely, 3 = sometimes, 4 = often, 5 = always), respondents were asked to choose the best answer for each statement.

3. RESULTS

Most the respondents were female, 177 people or 63% and the remaining 37% or 130 people were male. Due to the majority of the total number of employees, this indicates that female is considered more suitable to work in an area that demands accuracy, service-oriented and has more activities at work. Most of the respondents were 22-year-old whose educational background was mostly bachelor's degree, some had diploma 3, and two of them had doctoral degrees who were branch heads. The

majority work period was 10 years based on the low employee turnover. The description of respondents can be seen in Table 2.

Table 2. Description of respondents

Description	Total	Percentage
Gender		
Male	177	63%
Female	103	37%
Age		
< 22 years	65	23%
22-56 years	215	77%
Educational background		
Doctor	2	1%
Master's	40	14%
Bachelor's	238	85%
Experience		
< 10 years	150	54%
10-25 years	130	46%

Before testing the hypotheses to predict the relation of the variables in a structural model, the measurement factors were evaluated, and the results are shown in Table 3.

Table 3. Measured factors for validity and reliability instruments

Value	Loading factor	Composite reliability	AVE	T-statistic	P-value
Self-efficacy	–	.964	.871	–	–
SE1	.912	–	–	32.416	0.000
SE2	.946	–	–	83.974	0.000
SE3	.961	–	–	84.124	0.000
SE4	.956	–	–	105.090	0.000
SE5	.917	–	–	45.630	0.000
SE6	.919	–	–	69.544	0.000
SE7	.909	–	–	57.465	0.000
SE8	.893	–	–	56.770	0.000
Work-life balance	–	.984	.968	–	–
WLB1	.984	–	–	232.455	0.000
WLB2	.917	–	–	228.934	0.000
WLB3	.809	–	–	29.351	0.000
WLB4	.901	–	–	64.978	0.000
WLB5	.881	–	–	47.964	0.000
WLB6	.859	–	–	45.293	0.000
WLB7	.800	–	–	29.192	0.000
WLB8	.834	–	–	37.442	0.000
WLB9	.906	–	–	63.504	0.000
WLB10	.822	–	–	32.563	0.000
Employee engagement	–	.897	.748	–	–
EE1	.960	–	–	137.977	0.000
EE2	.649	–	–	7.163	0.000
EE3	.949	–	–	113.326	0.000
EE4	.897	–	–	54.892	0.000
EE5	.872	–	–	45.266	0.000
EE6	.905	–	–	65.410	0.000
EE7	.809	–	–	25.327	0.000
EE8	.795	–	–	30.873	0.000
EE9	.776	–	–	25.827	0.000

Loading factor test in Table 3 shows that the estimate value (loading factor) is significant, with the value of t-value > t-table (1.97). Based on the rule of thumb, the composite reliability values are bigger than 0.7, the AVE score is more than 0.5 and the p-value is significant. Next, to know the relationship among the variables, both direct and indirect, the hypothesis test was done (see Table 4).

Table 4 shows that the indirect effect of self-efficacy on the employee engagement by work life balance is stronger than the direct effect, $0.816 > 0.758$. There is a positive and significant relation-

ship in the direct effect of self-efficacy toward employee engagement. This result is in line with studies by Schaufeli and Bakker (2003), Chan et al. (2017), Ibrahim et al. (2018) in which, based on those studies, self-efficacy is believed to be the motivation and wiliness of employees to optimize their work performance that is done consciously based on their own willing. In accordance with social cognitive theory that self-efficacy can be used by employees as their personal resource to create perception and interpretation on their working place (Schaufeli & Bakker, 2003). In other words, self-efficacy is a tool used by an employee

Table 4. Hypotheses analysis of direct and indirect relation

X	Media	Y	Coefficient		
			Direct	Indirect	Total
Self-efficacy	–	Employee engagement	0.758	–	0.758
Self-efficacy	–	Work life balance	0.819	–	0.819
Work life balance	–	Employee engagement	0.792	–	0.792
Self-efficacy	Work life balance	Employee engagement	0.150	0.544	0.816

to decide whether he/she wants to engage with the company or not.

Experience is one of the indicators of self-efficacy that has the biggest impact on employee engagement. The more experienced the employee is, the bigger engagement he/she has. Experience is highly considerate, since it is the best teacher ever. Verbal persuasion is the next consideration. Motivation and support from the employer can make the employee feel comfortable and respected which become an immaterial interest for the employee to stay in a company. Self-efficacy has a positive and significant effect on the work-life balance. It is seen as the rational view toward the need and used as a tool to solve the demands that appear in the employee career process such as family matter, relationship and also parenting problem. Self-efficacy becomes the balance of those role demands (Chan et al., 2017). Self-efficacy is also known as psychological resource that leads to balance of family and working demand (Chan et al., 2017). Conservation of Resource Theory strengthens the opinion that self-efficacy is firmly related to work life balance, which stated that psychological resource such as self-efficacy is closely related to survival ability such as health and other human primary necessities, which is the main need for work life balance (J. Feist & G. Feist, 2013). Self-efficacy is used by an employee to reach the balance of working and family matter, such as in how to make the priority, since the priority commonly changes all the time based on the necessity (Chan et al., 2017).

4. DISCUSSION

The bank used as the object of the study is a reputable bank in Indonesia whose employees' welfare attracts attention from the company. It is most likely that the work-life balance and self-efficacy of employees are high to achieve employee engagement. Measured by indicators of vigor, dedication and absorption, bank employees give different assessments according to their background. The division of male and female employees at the bank affects the difference in their assessments. A male employee is aware of the consequences and has measured his abilities that he can do well for them, the demands of the job are the demands of the career, and his family must understand it. The fact is

that the man considers work as important while women prefer family (Timms et al., 2012), and married employees are more conflicted because it means that they have greater family demands (Timms et al., 2012; Jaharuddin & Zainol, 2019).

However, all those matters can be resolved by the existence of an employee's self-efficacy, where employees have the ability to maintain balance, especially for married employees, that it is important to make the family understand about the demands, they also have to work efficiently to avoid overtime, and at the same time they need to keep the good communication between husbands or wives, so they can share responsibility. Those results are similar to previous research by Chan et al. (2017), Ibrahim et al. (2018), and Obrenovic et al. (2020). The high level of stress has been realized by bank employees before choosing this job. The problem of work-life balance is solved with reason and attitude (Hanaysha, 2016) with a conscious thought that there will be conflicts in work and family demands, but they keep determining the quality of life is important and the work can provide it. Employees only need to maintain a balance as an employee's responsibility towards work and his family (Amah, 2016).

This study also found that employee engagement can be affected by work-life balance when employees feel their work is in line with their expectations, meaning that the company provides guarantees to its employees related to health, retirement and others that are commensurate with the demands of the work that must be met by employees. If the guarantee is not worth it, employees will feel bored, disloyal, and tired. Similar results were also found from previous studies conducted by Sedaroglu (2021) and Yusuf and Hasnidar (2020). Work-life balance is also successful in mediating the contribution of self-efficacy to employee engagement. Work-life balance, which consists of work and family demands, can be seen as negative like obstacles or positive like challenges. Work-life balance provides a balance for employees, so they have a good spirit to do their jobs while carrying out dual roles as employees and roles in the family. The existence of self-efficacy provides a kind of perspective on work-life balance in a positive way, where employees can achieve a balance in seeing it as an opportunity to have better skills and challenges that must be faced (Rose et al., 2007).

CONCLUSION AND LIMITATION

This paper explores the relationship between self-efficacy and work-life balance on employee engagement of bank employees in Indonesia, and also focuses on the role of work-life balance as a mediator in the relationship between self-efficacy and employee engagement. The results indicate that self-efficacy was able to predict 75% and 79% work-life balance on work engagement, and work-life balance indirectly turned out to have a weaker influence on work engagement, which was 54%. It proves that the slightest conflict, whether caused by work in the office or family matter, can shake a person's self-efficacy. When one has to play multiple roles, the chances of engagement are getting smaller. Similar to the results of this study, where respondents differed by demographics (gender, marital status, educational background, and work experience), married employees would face more family conflicts, thereby lowering their self-efficacy and engagement, and this is even worse where the offer is made to married female employees.

It cannot be denied that culture develops among Indonesians, where the notion of "*ibuisim*" is extremely strong that leads to a perspective that a married woman – in any profession – has to prioritize the interests of her family over others. However, there is a phenomenon that someone who chooses to be a banker has previously prepared and realized all the consequences of this job preference. Along the time, the management of employees in a bank has gradually changed, which is proved by several programs that are now carried out to empower employees and treat them humanely. It is a challenge for management to create programs for employees, related to self-efficacy and work-life balance to prevent employees from leaving their jobs. Further research is expected to further develop the topic of engagement with the increasing number of bank employees from the millennial generation, so that the size of engagement for this generation is different from the previous generation. This generation has the ability to adopt higher technology, an image-focused lifestyle, recognition of one's abilities, and cares about the balance of life.

This study was limited to bank employees as respondents, while work and family conflicts exist in every sector, not only for those who work in banks. Self-efficacy and employee engagement are equally important for all types of work, so it is expected that further research will expand the scope of this study to find out the true motives of an employee who chooses to be involved.

AUTHOR CONTRIBUTIONS

Conceptualization: Halid Hasan, Farika Nikmah, Sudarmiati.

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