

The Impact of Work-Family Conflict and Work-Stress on Work Fatigue among Bank Frontline Employees

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Abstract: This study aims to explain how work stress, work-family conflict, and fatigue affect workers. This study will correlate work fatigue, work stress, and work-family conflict among bank employees. 200 people will be studied. They'll collect study data. "Convenience sampling" was used to sample. Klang Valley was the only factor in selecting this sample. The tests showed that work stress, work-family conflict, and work fatigue have significant p values below 0.05. Work stress, work-family conflict, and fatigue are positive indicators. This study helped us understand how work stress and family conflicts affect individuals and organisations. With the limitations of the study recommendations in the future provided, organisational psychology's growing body of knowledge supports the idea that academics and industry professionals should focus on work-family balance and mental health.

Keywords: work stress, work fatigue, work-family conflict, bank frontline.

1. Introduction

The purpose of this research is to fill in the gaps and provide an explanation of the effects of work stress and work-family conflict, as well as how these factors contribute to work fatigue. This study's objective is to investigate the connection between Work Stress, conflicts that arise between work and family, and Work Burnout. Since the beginning of this decade and continuing well into it, the organization and structure of the bank have been going through significant changes. As a direct result of the implementation of novel organizational strategies and technological advancements, the working conditions of workers have been transformed, as has the nature of their lives in general.

The deregulation of the labour market, the emergence of new technologies, and the introduction of novel types of work have had a significant impact on reshaping working life through the introduction of ongoing changes to jobs and working conditions. This reshaping of working life has been brought about by the introduction of new jobs and working conditions. A circumstance such as this has a significant impact not only on

the organizational structure of the company, but also on the health and happiness of the employees who are responsible for carrying out the day-to-day operations of the business (Sheikh, 2022).

Given the recent increase in the prevalence of psycho social disorders among workers in the banking industry, this sector merits a comprehensive and in-depth investigation. This may have something to do with the significant organizational shifts that are currently taking place across the industry as a whole and, in particular, with the process of reorganization that has been brought about as a direct result of the ongoing economic crisis. (Tafi et al., 2022) My goal is to determine the scope of the problem as well as the degree to which it is particularly connected to the organizational processes of the bank.

Keeping this in mind, during the course of the literature review, I selected the primary studies that concentrate on work-related stress in banking, with the intention of achieving a better understanding of the phenomenon as it relates particularly to this group of workers. The findings of the studies are unanimously in agreement that the level of stress experienced by employees in banking environments has reached a critical point. This stress can have detrimental effects not only on the mental health of employees but also on their physical health, and it can also have an effect on the organization as a whole. According to the findings of the majority of studies (Boakye et al., 2022), mental health problems have been on the rise in the banking industry, and this rise is related to the increased amount of stress that employees experience.

The aforementioned examples start with anxious and depressed feelings, progress to dysfunctional behaviour, and culminate in professional exhaustion. The flaws of the study that had been looked at earlier are then dissected, and suggestions for how Bank Frontliner could move forward in its operations are taken into consideration. Work-related stress, difficulties balancing work and family responsibilities, and overall job satisfaction. The purpose of this study is to

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determine the relationship between work stress and work-family conflict as it relates to work fatigue among front-line banking employees.

2. Literature Review

A. Work Pressure

Work stress is defined as a physiological and psychological response that occurs when an employee experiences instability and an imbalance between the level of demand imposed on him and his ability to meet those demands. According to McGrath (1970), workplace situations can cause stress. A person experiences stress when he believes that the demands of the job are beyond his capabilities. According to McShane and Glinow (2005), stress is one of the tools used to respond to situations that are considered to provide challenges and threats to a person's behavior. This is because every stress has an influence whether positive or negative on an individual.

Some studies on occupational stress have also been linked to workplace psychosocial factors. This information has fostered a sense of responsibility within organizations to address environmental issues that contribute to workplace stress. On the other hand, from a psychological point of view, individuals must accept stress as a threatening and self-threatening situation.

Psychosocial factors in the workplace have been the subject of several studies on occupational stress. Workplace stress is not like a typical workplace hazard; in fact, it does not depend on the type of work and can affect anyone's health risk. Workplace stress can affect any employee, regardless of occupation. This information has fostered a sense of responsibility within organizations to address environmental issues that contribute to workplace stress. On the other hand, from a psychological point of view, individuals must accept stress as a threatening and self-threatening situation. When individuals experience stress at work, it can result in physiological, psychological and behavioral symptoms (Robbins, & Judge, 2012).

Previous research conducted by Sri Rejeki, Setyawan, and Wajdi, (2018) revealed the relationship between work stress and work performance. Pakistani graduate workers, customer service representatives and bank managers made up the total of 144 respondents surveyed. This study found that work pressure has a negative relationship with work performance, thus having a negative effect on the work performance of an organization's employees.

Unlike the study conducted by Arizmendi, *et al.*, (2018), this study was conducted independently (2013). He has conducted research on 32 companies listed on the Nairobi stock exchange. The findings of this study show that work pressure has a positive effect on the company's work performance. In a study conducted by Rose, (2020). The relationship between job stress and job performance among hotel workers in Nairobi City was examined. This research found a correlation between job stress and job performance.

B. Family Work Conflict

Work-family conflict is a type of conflict between roles that arises when the energy, time, or behavioral demands of the work role are incompatible with the family role (Greenhaus & Beutell, 1985). A central assumption of work-family conflict is that the demands and expectations of work (eg., working late, travel) often conflict with family conflict (eg., picking up children after school so they can attend soccer practice or their music lessons, or driving parents who is sick to the doctor). Role conflict occurs when an individual's various roles, such as work and family, become incompatible (Kahn *et al.*, 1964).

Work-life conflict is an extension of work-family conflict that reflects the reality that an individual's work role can interfere with other personal roles and interests. In addition to family roles, this can include time for friends, exercise, military service, education, self-care and rehabilitation (Kossek, 2016), volunteering, and involvement in religious organizations. Although work-family conflict remains an important factor for many workers, a limitation of current research is that scholars often include all types of non-work conflict in work-family measures (Wilson & Baumann, 2015).

C. Work Fatigue

Work fatigue is defined by the Mayo Clinic as "persistent tiredness that is not relieved by rest, a state of near-constant fatigue that develops over time, reducing your energy, motivation, and concentration." (Min, *et al.*, 2019)

Similar to burnout, work burnout is a persistent state of tiredness that does not subside. Eventually, it seeps into other aspects of your life, making it harder to focus, feel motivated, and even disengage from work. (Gander, *et al.*, 2019).

The general definition of fatigue is "feeling tired, worn out, or lacking energy." It is usually associated with non-standard schedules at work, such as night shift work and extended working hours, which disrupt or shorten sleep. Workplace factors such as stress, physically or mentally demanding tasks, or working in a hot environment can also contribute to fatigue. It can be caused by many factors, and its effects go beyond sleepiness. Fatigue can affect reaction time, attention, and concentration, as well as short-term memory and judgment. (Mahdavi, *et al.*, 2020).

Fatigue can affect any worker in any occupation or industry, with serious consequences for worker safety and health. Understanding the risks for fatigue-related incidents, identifying the causes of fatigue, and using strategies to manage fatigue will contribute to worker safety and health. (Gander, *et al.*, 2019).

D. Research Hypothesis

There is extensive research on the relationship between work stress and Burnout in a variety of different occupations. The result of emotional and interpersonal stress in the workplace, which is associated with work-related stress and occupational stress, is Work Exhaustion (Siswati, & Ratna, 2018). To determine Job Fatigue, it is necessary to consider both personal experiences of the individual concerned. negative persistent work stress as well as important indicators of work-related

health. Burnout is an unexpected consequence that leads to various issues in the workplace, including decreased productivity (Resianingrum, 2021). According to Husna (2018) The risk of burnout is always there, but "professionals who work with people are more at risk of burnout because their sense of responsibility to people is greater than their sense of responsibility to the object." Emotional exhaustion, personality depletion, and low self-efficacy are all characteristics of job burnout, which has a multidimensional structure. Work fatigue can have a negative impact on work efficiency, organizational satisfaction, and turnover rates, among others (Kartika, & Titisari, 2018)

Emotional exhaustion, depersonalization, and personal accomplishment are three dimensions of exhaustion that have been identified in the literature analyzing the subject. Burnout has been observed in various professions, including law enforcement officers, doctors, nurses, and teachers, as well as bank employees (Sukor, & Azman, 2021). The combination of changes in work organization and the global economic crisis has caused the banking sector to experience unprecedented growth. When it comes to the financial sector, banking is the most important component of any country's financial system. As a result of the liberalization of the banking industry, government-owned banks face fierce competition from private banks (Lukman, 2020).

The majority of employees in the banking industry experience increased levels of stress due to the demands of their jobs. In recent years, state-owned banks have gone through shareholdings and institutional reforms, increasing the pressure on their employees to perform more tasks (Yani, Malik, & Syahrizal, 2021). Since banks are service businesses, bank jobs require a lot of interpersonal pressure, which causes long-term burnout in the employees who work there. Employees who cannot manage this load effectively will eventually experience Work Fatigue (Azim, et al., 2020). As a result, it is important to obtain information about the current state and causes of work burnout in order to reduce the occurrence of the phenomenon and prevent its impact on the work of bank employees. So the following Hypothesis has been formed:

H1: There is a positive relationship between work stress and work fatigue among bank employees

Employees' overall productivity as well as organizational productivity is negatively affected when there is interference in their personal and professional lives, or when they are required to perform conflicting roles. As a result, this issue is extremely important for both individual employees and the company as a whole. In any organization, labor is the most valuable asset because it is responsible for the proper use of all other resources, all of which depend on labor. As we move up to the management level, the tension between work and family escalates. It is possible that this is due to the fact that senior employees perform jobs that place a lot of responsibility on their shoulders. As a result, they often take their work home and may feel that their family responsibilities interfere with their ability to complete their tasks (Insan, 2019).

Work-family conflict according to Khamndiniyati, (2019) was found to be positively associated with emotional

exhaustion and cynicism in employees working in the banking industry. Job burnout was found to be positively associated with work-family conflict, while job satisfaction was found to be negatively associated with it. According to their findings, Abadi, (2018) proposed and examined a research model that attempted to investigate the relationship between social support and work-family conflict in the workplace. The findings of his study revealed that couple and family cooperation was found to be negatively associated with work-family conflict; however, there was no evidence of a negative association between supervisor and coworker support and work-family conflict in his study.

Shalihah, Pratiwi, and Fikri, (2021) made a groundbreaking attempt to determine if there is a relationship between employees' experience of work-family conflict and the impact of that experience on co-workers' intentions to leave the company. They noted that today's jobs are often organized into departments and teams, where employees frequently interact with each other and share their personal and professional struggles with each other. In a work environment where co-workers work closely together, it is likely that work-family conflict experienced by an employee will have a negative impact on co-workers' performance as a result of work skills. So, the following Hypothesis has been formed:

H2: There is a positive relationship between Work-Family Conflict and Work Fatigue among bank employees

3. Methodology

In order to get the results of the study, a research design made up of quantitative research methods and questionnaires has been chosen. So, this study will be a correlation study between the dependent variable of work fatigue and the independent variables of work stress and work-family conflict among Bank employees. It is used to make the process of getting information from respondents easier, both in terms of getting background information and of getting scores for each instrument used.

Targeting every bank in Malaysia would be hard and expensive for us, so we decided to focus on Klang Valley as a representative sample of the whole country. We chose a small group of bank employees in Klang Valley as our target respondents for this study. As a result, Bank Employees in Klang Valley who work in the Malaysian Banking Sector will be the main focus of the campaign.

It was decided to take samples in the state of Klang Valley. As of 2019 (NUBE 2021) the number of Klang Valley Bank Employees in Malaysia is expected to reach more than 164,216. The number of Bank Employees listed above came from NUBE 2021's most recent statistical report. But no one knows how many people live in Klang Valley. So, no one knows how many people work there.

The method of sampling used is a convenience sampling method, which is not based on probability. It's not clear that the researcher should be able to collect data from all cases in order to answer the research question. It is important to choose a good sampling method and a sample that is representative of the whole. The researcher needs to know about the population and pick the right method for sampling for the study. So, this section

talks about the study's population and how samples were taken.

With the convenience sampling method, it's easy to give questionnaires to all ready-to-answer employees. Anyone who is already there or who was found by the researcher face to face can be said to be there. Questionnaires are also given to managers and human resources departments so that they can give them to employees to fill out on their breaks.

In short, collecting data has been made simple and easy for supervisors to do. Most convenience sampling takes into account the population that is available. Researchers can get samples to study. They don't have to move around too much to gather data. Quotes are taken up quickly, and data collection can begin in as little as a few hours.

It was decided that the study's participants would only be bank workers in the Klang Valley area. When doing research, it's important to have a study sample because it helps us figure out what needs to be looked into and how much information we need to gather to make an informed decision. A sample of 200 people will take part in this study. They will be used to collect data for this study. Methods like "convenience sampling" were used in the sampling process. Samples are also needed to figure out how much time and money will be needed for research. Also, when choosing this sample, only the fact that it was in Klang Valley was taken into account. At that time, only Bank employees worked in Klang Valley.

A non-probability sample is one in which you don't know every single person in the population (in this case, all of the users). It also means that not every person in the population has the same chance of being invited to take part. Convenience sampling was used because there wasn't enough information about how many people worked in banks in Klang Valley.

Total sampling is used when a study has more than one participant or observation. The sample size affects two statistical properties: how accurate our estimates are and how well the study can draw conclusions from its data. (At Work, Summer 2008, Issue 53). Since the population is thought to be about 400, 196 are needed, but I will get 200.

4. Results and Findings

The results of the study's regression were derived through the application of multiple linear regression analysis. According to the regression specification, there is a correlation between all of the independent variables (Job Stress and Work-Family Conflict) and the dependent variable (Job Exhaustion). Table 1 presents the findings of an analysis using a simple multiple model linear regression.

The fact that the R square value for the independent variable (Work Stress and Work-Family Conflict) is equal to 0.672 indicates that this variable is responsible for 67.2 percent of the total effect that is produced by the dependent variable (Work Exhaustion). After taking into account the degrees of freedom,

the adjusted R square value of 0.451 indicates that there is a probability of 45.1% that the independent variable will have an effect on the dependent variable, which in this case is Job burnout.

According to the table that can be found above, the p-value for this survey is .0001, which is significantly lower than the significance level of 0.05. In conclusion, there is an adequate quantity of evidence to support the contention that this model is significant. The differences between organisations are illustrated quite clearly by the two variables that were taken into consideration for this analysis.

According to the table that was just presented, the only predictor components that were found to have a p-value that was either less than or equal to an alpha value of 0.05 were those that dealt with work stress and conflicts between work and family. Because p is lower than 0.05, we can conclude that both stress at work and conflict between work and family life are significant. As a consequence of these discoveries, we are able to reach the conclusion that both Work Stress and Work-Family Conflict are significant predictors of the variables that are the subject of this investigation.

5. Discussion and Conclusion

The findings of the tests that were carried out indicate that the p value for the indicator of work stress and work-family conflict and Work Fatigue is significant and lower than the alpha value of 0.05. This indicates that the indicator of work stress and work-family conflict and Work Fatigue should be considered positive. The fact that this is the case suggests that the predictors of job stress, work-family conflict, and transactional stress are accurate. In any scenario, if the p-value was lower than 0.05, there was no evidence that stress at work or conflicts between work and family played a significant role. As a consequence of these findings, the author draws the conclusion that Work Stress, Work-Family Conflict, and Work Exhaustion, in comparison to Work Exhaustion, are significant predictors of the dependent variables that were investigated in this study of Bank employees.

The relationship between work stress and work fatigue:

H1: There is a positive relationship between Work Stress and Work Fatigue among staff at the Bank's Frontline Employees

The results of a study that was carried out by Rosdiana (2019) indicate that working the night shift makes it challenging for employees to manage the responsibilities that come with their families, which may lead to the employees neglecting their own health. This is because shift workers begin their shifts at different times throughout the day, including in the morning, afternoon, and night, and therefore have a more erratic cycle than people who work office hours. According to the findings of Pasaribu, Lumbanraja, and Rini (2021), working the night shift not only has a negative impact on a person's physical

Table 1
Findings

	Hypothesis	P value	T Value	Beta Value	R square	Decision
H1	There is a positive relationship between work stress and work fatigue among staff at the bank's frontline employees.	.000	5.909	.456	.451	Supported
H2	There is a positive relationship between work-family conflict and work fatigue among staff at the bank's front-line employees.	.000	3.406	.263		Supported

health but also has the potential to disrupt the personal and professional relationships of employees. This study was conducted in order to investigate this potential disruption. When compared to an employee who works during regular office hours, an individual who works the night shift, for example, will not have sufficient time to manage matters related to their family, children, or home.

The relationship between Work-Family Conflict and Work Fatigue

H2: There is a positive relationship between Work-Family Conflict and Work Fatigue among staff at the Bank's Frontline Employees

Work and family life are two essential components of their existence, and Ahmad, Muazzam, Anjum, Visvizi, and Nawaz (2020) state that these components are inextricably linked to one another and cannot be considered independent of one another. Work is essential not only due to the fact that it is how the vast majority of people make a living, but also due to the fact that it has the potential to, and ideally does, serve as a source of beneficial stimulation for one's sense of self-worth, empowerment, and other individual-related concepts. In a perfect world, a person's family would be the setting where they are shown the most love and are able to feel the most complete. Therefore, in a perfect world, striking a balance between one's responsibilities at work and those at home would have a beneficial effect on an individual's overall well-being. In addition, Sunarti, Rizkillah, Hakim, Zakiya, and Damayanti (2021) categorised a number of findings that were brought about by the relationship between work and family.

According to the findings of previous studies, the objective of this review article is to examine the effects of the work-family interface from the perspective of both conflict and facilitation. Work-life conflict has an effect on the outcomes of an organisation because employees who report experiencing it report lower levels of job satisfaction, higher rates of staff turnover and absenteeism, lower levels of performance and higher levels of job stress, and intentions to leave the organisation (Hasan, & Nikmah, 2022). This has a negative impact on organisational outcomes. In addition, Asaari and Desa (2021) discovered that working mothers are more likely to experience conflict between their work and their families than conflict between their families and their jobs. This is the situation with both varieties of conflict. There is a significant and positive correlation between work-family conflict and the level of work exhaustion experienced by working mothers. This relationship involves both work-family conflict as well as conflict within the family unit. A different environment was used by Prasetyo, (2020) to develop a model on the factors that predict work-family conflict.

According to the model, predictors can be associated with the following: the job (type of job, work time commitment, work involvement, role burden, job flexibility), the family (number of children, life cycle stage, family involvement, childcare arrangements), or the individual (number of children, life cycle stage, family involvement, childcare arrangements) (life role values, gender role orientation, locus of control, perfectionism). The stress-strain model that was proposed by Mangindaan and

Timothy (2022) serves as the basis for the current model, which was developed by others. According to this model, the term "stress" refers to the factors that can be predicted, while "tension" describes the factors that can't be predicted.

6. Implications of the Study

As a result of this study, we now have a better understanding of how stress at work and conflicts between work and family life affect both individuals and organisations as a whole. Therefore, the information that was obtained through this study can be utilised by all parties to improve performance and quality of work in addition to being able to reduce and overcome the causes of stress in the workplace. On the other hand, there are also positive implications that can result from it if it becomes an incentive for individuals to work more diligently when there is stress at work. However, the presence of stress at work does not automatically bring negative implications to employees. Because of this study, we can also see that the work stress factor is not only caused by the external factors of a person, but it is also influenced by the internal factors of a person. This is something that we did not know before this study. The findings of an investigation that was carried out can be seen here. Therefore, the amount of work-family stress and conflict experienced by an individual varies from person to person based on the individual's level of belief that stress can affect him. This is because different people have different levels of belief that stress can affect them. As a consequence of this, the aspects of gender, age, length of service, marital status, and working hours are significant considerations that the management needs to pay attention to paying attention to.

When asked about their levels of job fatigue during the pandemic, employees of the bank revealed a positive correlation between the work they did and the support they received from their organization. The literature has provided an explanation for this phenomenon by pointing to the significant degree of correlation that exists between employee burnout and the support they receive from their organizations. The literature review found that employees have reported that the stress they experience on the job has a high relationship with the work-family conflict that they go through as a direct result of the setback. Because of this, workers are demonstrating that they need to strike a balance between the stress they experience at work and the stress they experience as a result of their relationships with their spouses and other members of their families during this new pandemic. In a similar fashion, workers are required to find a balance between the demands of their work and the needs of their families at home so that they do not bring the burden of their work into their homes. This is done to prevent workers from bringing the stress that they experience at work into their homes. In addition, an employee's performance at work can be negatively impacted when they are subjected to high levels of work-related stress at the workplace as well as work-family conflict when they are at home. Because of this, it is likely that an increase in the amount of work fatigue experienced by employees will result if they successfully manage the amount of stress they experience while they are at work.

At this point, the involvement of the organization in its employees' organizational support will help their employees reduce the stress caused by their work, which will ultimately lead to an increase in the employees' level of performance on the job. In addition, if employees have issues at home with work-family conflict, then this situation will affect the performance of employees in the organization where they work. Because of the problems at home, the employee's performance at work will suffer as a direct result of this situation. Employees report that their level of work fatigue does, in fact, affect the quality of their work performance. In spite of the fact that the impact value is negative, it is abundantly clear that employees' overall work performance will improve if they are able to reduce the amount of stress they experience while they are on the job. Because of this, businesses need to offer their workers increased organizational support in order to lessen the amount of stress that is brought on by the work they do. Because of this, the performance of the employees who work for the company will ultimately improve. In a similar vein, it is the responsibility of employees to minimize the impact, if any, that conflicts between their work and family have on their performance at work. In addition, banks can provide organizational support to their frontline employees by appointing family counselors to work within the bank itself. Alternatively, banks can direct their employees to appropriate agencies or authorities to help them resolve any conflicts that may arise between their work and their personal lives. private life. Therefore, in order to prevent their work-family conflict from having a negative impact on their performance at work for the benefit of their organization, employees need to find ways to resolve this issue at home in order to make sure that it doesn't have a negative impact on their performance at work.

Employees have the perception that the support they get from the organization is a factor that contributes to their work performance. This perception is supported by data. According to employees, organizational support is a moderating factor in work-related stress and work-family conflict that affects their performance at work. Both of these factors can be detrimental to an employee's health. As a consequence of this, companies have the obligation to ensure that their employees have access to the organizational support that they promise to provide and to portray this support as being present and available.

7. Limitations of the Study

When writing this report, the author ran into a number of problems. When COVID-19 broke out while the study's authors were putting together the data, they, like the rest of the world, were shocked. Even though this pandemic is over, people still keep their distance from each other. For this problem to be solved, more time and effort will need to be put into this study. People are working to fix this report so that inaccurate information doesn't get into future research findings.

This weakness affects the results of this study in a big way. For this study, questionnaires were sent out through Whatsapp connections and MCO emails. As a result, some of the people who filled them out didn't give honest answers. Because of this, 10 of the questionnaires had to be thrown away. As a result, the

researcher was unable to get reliable data and had to separate the data. Researchers also found that the data were missing important information. The researcher was not given any information about the respondent's background or how stressed out they were at work.

Lastly, the researchers ran out of time, which made it impossible for them to finish this analysis. Social distance is one of the problems with the study because it makes it hard for the researcher to move around and look at the data. This is another thing that the study can't do.

8. Recommendations for Future Research

It is hoped that future studies will include additional researchers who will be able to continue qualitative and quantitative studies via WhatsApp and email. Future studies will hopefully involve additional researchers. As a direct result of this change, it will be simpler for researchers to make use of 'google form' in order to disseminate questionnaires.

In addition, rather than restricting access to the data provided by respondents to a single entity, it should be opened up to multiple parties. In the future, this will help researchers get their hands on data that is more accurate and useful for their work. as well as being able to use multiple languages, depending on the position, as well as the selected respondent at the appointed time. In addition, researchers have the option of including moderating variables and mediating variables in this particular theoretical framework.

9. Conclusion

According to recent studies, job stress and conflicts between work and family are significant factors that can lead to burnout in the workplace. Understanding the nature of work-family conflict, as well as being aware of the factors that contribute to it and the ways in which it can be avoided, is critical to the success of any organization. This understanding is important for both employees and managers.

According to the results of the research, there is a connection between the challenges of juggling the competing demands of one's professional and personal lives and one's level of psychological well-being as well as one's sense of psychological safety. Work exhaustion is common among workers who do not experience a sense of psychological safety in their place of employment and who do not maintain a healthy mental state overall. It is possible that the connection between work-family conflict and job burnout is mediated by safety and psychological well-being on both sides of the equation, and further research into this topic is something that can be done in the future.

The expanding body of knowledge in the field of organizational psychology provides further evidence that the interaction between one's work and family life, as well as one's mental health, are important areas of focus for academics and industry professionals alike.

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