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She Works, Therefore She Worries: The Hidden Costs of Balance for Women in Indonesian Banking

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Abstract

Research aims: This study investigates how work–family conflict, job stress, and social support interact to shape women’s work–life balance in the Indonesian banking sector. It contributes to the work–life literature by recontextualizing classical stress and role theories within a gendered, post-pandemic professional setting in a developing economy.

Design/Methodology/Approach: This study distributes a structured questionnaire 197 female professionals across multiple banking institutions, and the data is analyzed using PLS-SEM.

Research findings: The findings reveal that while work–family conflict does not directly reduce work–life balance, it significantly elevates job stress, which in turn diminishes perceived balance. Social support mitigates the negative impact of stress but does not attenuate the effects of conflict itself.

Theoretical Contribution/Originality: This study extends the theory of conservation of resources (COR), role theory, as well as the job demands–resources (JD-R) model by proposing a moderated mediation framework in which job stress mediates the relationship between work–family conflict and work–life balance, while social support serves as a conditional buffer.

Practitioners/Policy Implications: These insights advance theoretical understanding and provide actionable insights for designing gender-responsive human resource policies and systems in high-pressure service sectors.

Research Limitations/Implications: Future studies should integrate variables such as digital surveillance, algorithmic task allocation, and technostress to capture the impact of new and emerging technologies on work–life dynamics, particularly for women.

Keywords: work–family conflict; job stress; social support; work–life balance; women; banking sector

Introduction

In the rapidly evolving post-pandemic labor landscape, working women, particularly those in high-demand sectors such as banking, continue to bear the compounded weight of professional pressure and unpaid domestic labor. Globally, women spend 4.2 hours/day on average on non-financially care work, as to men, who spend only 1.7 hours (ILO, 2018). Furthermore, according to Statistics Indonesia BPS (2021), women perform an average of 6.7 hours of unpaid domestic work daily in Indonesia, while men contribute only 2.1 hours. During COVID-19, these burdens intensified, with 60% of Indonesian women reporting increased

domestic responsibilities, often while managing remote work and digital schooling for children (UN Women, 2021). Banking, with its target-driven and high-contact work culture, offered little relief. McKinsey & Company (2020) revealed that one in four women in corporate roles globally considered either downshifting or leaving their jobs during the pandemic. This empirical crisis of work–life disequilibrium among women is not merely anecdotal; it is measurable, systemic, and urgent.

The contours of this crisis are not merely practical but also deeply theoretical. Drawing on the theory of conservation of resources (COR) (Hobfoll, 1989), the job demands–resources (JD-R) model (Bakker & Demerouti, 2007), and theory of role (Kahn et al., 1964), this study positions work–family conflict (WFC) and job stress as central mechanisms that erode women’s work–life balance (Wolor et al., 2021). COR theory points to the stress arises when personal resources, including time, emotional capacity, and energy, are depleted by relentless demands (Bon & Shire, 2022; Hobfoll, 1989). Role theory adds that conflict arises when expectations from multiple roles become incompatible, creating inter-role tension (Bates, 1956). The JD-R model sharpens the logic, suggesting the lack of job resources, e.g., social support, exacerbates such demand negativities, leading to burnout or imbalance (Bakker & Demerouti, 2007). Thus, this research investigates the impact of WFC on job stress, how stress mediates its impact on balance, and how social support can intervene—if at all—to mitigate this effect.

While the theoretical scaffolding appears sound, critical academic debate persists over the directness and sequence of these effects. Does WFC directly destabilize work–life balance, or is its influence entirely mediated through psychological stress? Can social support truly mitigate stress at its root, or does it function only as a reactive response once strain has emerged? Moreover, the efficacy of these theories in explaining women's lived experience, especially in collectivist, patriarchal contexts, remains underexplored (Clark, 2000). The intersection of role expectations, gender norms, and institutional inflexibility creates a complex landscape that traditional models may not fully capture (DeArmond et al., 2014). To revisit these theories in a contemporary, gendered, post-pandemic context, this study tests their robustness and invites theoretical expansion.

Although the discourse on work–life balance has grown, it often abstracts women’s experiences from the organizational cultures that shape them. In the Indonesian banking sector, long hours and a pervasive culture of overtime are not exceptions; they are norms. For many women, this means extended absences from home, disrupting caregiving roles and intensifying domestic strain, especially in households where cultural expectations still assign women primary family duties; these factors are clear indicators of stress (Widowati et al., 2021). Other studies have indicated changes in the menstrual patterns of working women in Indonesia, even among those working from home (Prabowo et al., 2022). However, much of the existing research treats work–family conflict, stress, and social support as isolated variables, often ignoring how they intersect in these rigid work environments (e.g., Amazue & Onyishi, 2016; Suhartini et al., 2023a). This study investigates this gap as to how the discussed constructs interact within the lived realities of female banking professionals. It moves beyond abstract theorizing to capture the structural and relational burdens that shape women's work–life challenges, offering a

gendered lens often missing in HRM scholarship (Nagy, 2020; Vasumathi, 2018). The paper proceeds with a theoretical review, followed by the research method, empirical findings, and discussion. It aims to unpack how psychosocial stressors and contextual support influence the balance between workplace activities and life outside work, and to understand why women's lives remain imbalanced.

Literature Review and Hypotheses Development

This study focuses on the complex dynamics of work–family conflict, job stress, social support, and work–life balance, particularly within the demanding and gendered context of the banking sector. To ground its conceptual framework, it draws on three overarching theoretical perspectives: the COR theory (Hobfoll, 1989), role theory (Bennis et al., 1966), and the JD-R model (Bakker & Demerouti, 2007). These frameworks not only help explain how stress and imbalance emerge but also clarify the understanding of the mediating and moderating mechanisms within the work–life interface.

COR Theory

The COR theory posits that Individuals aim to acquire, maintain, and safeguard essential resources—like time, energy, autonomy, and social support—and feel stressed when these assets are endangered or depleted (Hobfoll, 1989). WFC exemplifies a resource-draining condition in which simultaneous demands from work and home lead to emotional fatigue, time scarcity, and diminished self-regulation (Netemeyer et al., 1996; Sousa et al., 2018; Zahoor et al., 2021). According to this theory, stress does not result directly from the conflict itself but from the perceived or actual loss of coping capacity (Elloy & Smith, 2003; Hartono, 2022). The theory also introduces the notion of “resource caravans” (Carlson et al., 2024), suggesting that contextual supports, such as social relationships, can buffer these resource losses and reduce the impact of stress on life outcomes.

Role Theory

Role theory explains how individuals occupy multiple roles, such as employee, parent, or spouse, each carrying conflicting expectations (Bennis et al., 1966). Conflict of roles arises upon fulfilling the role demands that may impair performance in another, generating strain and psychological dissonance (DeChurch & Marks, 2001; Mahapatra, 2018). For women, particularly in high-performance sectors such as banking, these tensions are intensified by the social expectation to manage the dual responsibilities of career and caregiving (Mahapatra, 2018). Role theory thus clarifies why WFC serves as a potent antecedent to stress, especially in contexts where role boundaries are blurred or inflexible (Kengatharan, 2020).

JD-R Model

The JD-R model serves as the theoretical basis for understanding the characteristics of jobs on influencing employee well-being. It differentiates construct e.g., job demands (e.g., emotional workload, role conflict) that tax personal resources, and job resources that help replenish them (Solomon et al., 2021). As to the JD-R model, stress acts as a strain-based mediator, transforming job demands into negative outcomes such as burnout, disengagement, or imbalance (Jamal et al., 2021). Moreover, the model predicts that job resources may moderate the stressor and outcome relationships, thereby reducing potential negativities (Bon & Shire, 2022). Within this framework, social support is not merely a static benefit but a dynamic moderator capable of altering how stress impacts work–life outcomes (Lee et al., 2024; Vuong et al., 2023).

Hypothesis Developments

COR theory and role theory both converge on the idea that WFC is a primary precursor to stress (Bates, 1956; Holahan & Gilbert, 1979; Vuong et al., 2023). The intrusion of one domain into another, such as work tasks disrupting family time, depletes emotional resources and intensifies psychological fatigue (Faletahan, 2022; Ford, 2011). Role theory adds that individuals required to perform conflicting roles with limited autonomy experience greater inter-role tension (Zahoor et al., 2021). Empirical studies in occupational psychology support this causal link, particularly among women managing overlapping domestic responsibilities (Byron, 2005; Fisher, 2018; Kouzakova et al., 2012; Mevel et al., 2015). However, critics argue that conflict must first be interpreted or appraised as threatening before it triggers stress (Grandey & Cropanzano, 1999), suggesting individual differences in stress sensitivity. Yet, in highly regulated industries such as banking, where flexibility is low and performance expectations are high, the likelihood of unmediated stress is significantly elevated (Karatepe & Tekinkus, 2006).

H₁: Work–family conflict positively influences job stress.

There is robust theoretical debate regarding whether WFC directly erodes work–life balance, or whether its influence is predominantly indirect through stress. Some scholars (e.g., Greenhaus & Beutell, 1985) argue that conflict depletes time and energy, directly undermining individuals' ability to maintain balance. However, the COR theory and JD-R model propose that conflict operates as a demand whose effect on balance is mediated by stress and emotional exhaustion (Bardoel & Drago, 2021; Prapanjaroensin et al., 2017). Empirical evidence remains mixed, with some studies reporting strong direct effects and others finding the relationship attenuated or fully mediated by strain-related variables (Bon & Shire, 2022; Hollebeek et al., 2023). This study examines the direct pathway in light of these competing perspectives.

H₂: Work–family conflict negatively influences work–life balance.

Both the JD-R or the theory of COR point to the stress as a critical destructive force in achieving balance (Hollebeek et al., 2023). Stress depletes the psychological and emotional resources needed to navigate and coordinate personal and professional roles effectively (Brough et al., 2018; Wranik, 2005). If unmanaged, it leads to time fragmentation, cognitive depletion, and disengagement, all of which are key indicators of poor work–life integration (Sarapultsev & Sarapultsev, 2014). While some researchers note that not all stress leads to dysfunction, as suggested by eustress theory (Wranik, 2005), in high-demand sectors with inflexible systems, stress is more likely to result in resource drain than stimulation (Murali et al., 2017). Extensive evidence confirms the negative effect of job stress toward perceived balance (Rabe et al., 2012; Schneider et al., 2012; Wolor et al., 2021).

H₃: Job stress negatively influences work–life balance.

Modern occupational theory increasingly emphasizes stress as the mediator of work demands and the outcomes for the presence of well-being (Giauque et al., 2019; Wolor et al., 2021). COR theory describes a “loss spiral,” in which conflict initiates a chain of resource depletion, with stress functioning as the internalized strain that ultimately impairs performance and well-being (Bardoel & Drago, 2021; Hobfoll, 1989). Similarly, the JD-R model identifies the mediating role of stress in the job demand and adverse outcome relationships (Bakker & Demerouti, 2007; Bon & Shire, 2022). Empirical studies across industries, from healthcare to finance, validate this framework, showing that stress is the full or partial mediator of the WFC and work–life balance (Jang & Zippay, 2011; Zahoor et al., 2021). This study builds on this logic by conceptualizing stress as the intervening variable that channels the effects of conflict into disrupted balance.

H₄: The job stress mediates the work–family conflict, and the work–life balance.

Social support’ buffering role (Cohen & Wills, 1985) does not eliminate stressors but moderates their impact after stress has emerged (Cohen et al., 2015). As to the COR theory, social support helps conserve remaining resources or slow their depletion (Ditzen & Heinrichs, 2014). In the JD-R model, it is critical to weaken the strain and potential negativities. Empirical evidence indicates that high levels of support, either it is from peers, family, or supervisors, can help employees regain emotional stability and maintain the balance (Cohen et al., 2015; Szkody et al., 2021). However, this effect is contingent upon perceived quality and timeliness of the support provided (Ditzen & Heinrichs, 2014). Accordingly, this study hypothesizes that social support buffers the negative impact of stress to work–life balance.

H₅: Social support can buffer the impact of job stress on work–life balance, reducing the negative effect of stress when support levels are high.

Although social support is frequently lauded as a universal buffer, its effectiveness during the early stages of the conflict–stress pathway remains debated (Ditzen & Heinrichs, 2014). COR theorists argue that support may prevent stress by absorbing early shocks, whereas Cohen and Wills (1985) maintain that support is more effective after stress has been perceived. Empirical findings are inconsistent, with some studies reporting that support reduces the stress-inducing nature of WFC (Schmiedl et al., 2022) and others indicating that conflict, especially structural or gendered, may be resistant to relational buffering (Rui & Guo, 2023). In rigid workplace cultures, even strong support networks may fail to neutralize role-based tension (Cohen et al., 2015). This study empirically examines this contested upstream buffering effect.

H₆: Social support serves as the moderator of work–family conflict and job stress relationships.

Research Methods

This research employs a quantitative method with a cross-sectional survey design to explore how job stress, work–family conflict (WFC), and social support interact to influence the work–life balance perceptions of female professionals in Indonesia's banking sector (see Table 1 for demographic details). Data were collected from 197 female banking professionals, meeting the "10-times rule" recommended by Hair et al. (2020) for exploratory statistical technique of partial least squares structural equation modeling (PLS-SEM). Accordingly, The minimum required sample size must be at least ten times greater than the highest number of structural paths pointing toward any single latent construct. In this model, the highest indicators are comprised of eight measures, setting the minimum requirements at 80 respondents. Furthermore, a G*Power analysis revealed that a minimum of 77 participants is adequate to detect a medium effect size ($f^2 = 0.15$) with a significance level of 0.05 and a statistical power of 0.80, thereby affirming the sample's adequacy for analysis. Participants were selected using purposive sampling, targeting married female employees working full-time in commercial banks. This ensured that all the criteria necessary for capturing the work–life tensions central to this study were met.

The sample comprised a predominantly young and educated workforce, with most respondents aged between 21 and 40 years and holding at least an undergraduate degree. Occupational roles were diverse, ranging from staff-level to managerial positions, providing balanced representation across organizational hierarchies. The majority reported having two to three dependents and a monthly income primarily within the IDR 4–6 million range, reflecting a middle-income demographic. Tenure varied; however, over one-third of respondents had more than a decade of professional experience, indicating a substantial proportion of seasoned employees alongside newer entrants.

Table 1 Sample Characteristics

Marker	<i>n</i>	%	Marker	<i>n</i>	%
Age			Number of dependents (spouse/children)		
< 20	11	5.5	2	81	41.11
21-30	97	49.23	3	72	36.54
31-40	57	28.93	> 4	44	22.33
41-50	20	10.15			
> 50	12	6.09	Income (in millions)		
Education			< IDR 4	20	10.15
High school	52	26.39	IDR 4-5	73	37.05
Undergraduate degree	125	63.45	IDR 5-6	60	30.45
Master's degree	17	8.62	> IDR 6-10	30	15.22
Doctorate	3	1.52	> 10	14	7.1
Position			Tenure (in years)		
Staff	74	37.56	< 5	53	26.9
Analyst	10	5.07	5-10	71	36.04
Branch manager	8	4.06	> 10	73	37.05
Frontliner	34	17.25			
Manager	28	14.21			
Marketing	27	13.7			
Supervisor	16	8.12			

Table 2 Measurement Scales Employed

Constructs	Items	Statements
Social support (Achmad & Yuniawan, 2018)	SOCS1	Receive attention from family.
	SOCS2	Receive attention from colleagues.
	SOCS3	I receive moral support from my family in the form of services or motivation.
	SOCS4	I receive appreciation when I do my job very well.
	SOCS5	My family gives me emotional support or encouragement.
	SOCS6	My coworkers give me emotional support or encouragement.
	SOCS7	My family often gives advice or feedback about my work.
	SOCS8	My coworkers often give feedback about my work and family.
Job stress (Zahoor et al., 2021)	STRES1	I often feel tired and bored because of too much work.
	STRES2	My work often faces obstacles or delays.
	STRES3	I am given tasks that don't match my job responsibilities.
	STRES4	I often have disagreements with my supervisor at work.
	STRES5	My relationship with my family is not going well.
	STRES6	My supervisor treats employees unfairly or shows favoritism.
Work-family conflict (WFC; Greenhaus & Beutell, 1985)	WFC1	I don't have enough time to spend with my family.
	WFC2	I use part of my days off to finish work tasks.
	WFC3	Family problems take up my time and affect my work.
	WFC4	I can finish my work even under pressure from my family.
	WFC5	My family often reminds me when I focus more on work than on caring for my children.
	WFC6	I often feel exhausted after coming home from work.
Work-life balance (WLB; McDonald et al., 2007)	WLB1	I can manage my time between work and family.
	WLB2	I often lack family time because of work.
	WLB3	I often involve my family in my work.
	WLB4	I play a good role in both family and work.
	WLB5	I'm satisfied with my work-family balance.
	WLB6	I'm satisfied with my job while still caring for my family.

The study employed a structured questionnaire comprising validated measurement items sourced from prior research. Key constructs included social support (Achmad & Yuniawan, 2018), job stress (Zahoor et al., 2021), and WFC (Greenhaus & Beutell, 1985), among others. Each construct was operationalized using 5-point multiple items in Likert scale and was designed to reflect the respondents' perceptions and experiences. A pilot test was performed with 30 respondents to increase reliability and validity. This process resulted in minor wording revisions, as shown in Table 2. The items assessed dimensions such as interpersonal support from family and colleagues, emotional strain caused by job demands, and tension arising from the intersection of professional and personal responsibilities. This ensured construct validity and facilitated a comprehensive analysis of the psychosocial and organizational variables under investigation.

Data analysis was conducted using SmartPLS 4.0, following a two-step approach: Firstly, the outer measurement model was assessed by tests such as, convergent validity, reliability, and discriminant validity; secondly, the inner structural model for hypothesis evaluation. A bootstrap procedure with 5,000 resamples was applied.

Results and Discussion

This section reports the empirical results from the structural equation modeling analysis, which explored the interconnections among work–family conflict (WFC), job stress, social support, and work–life balance. Before testing the structural hypotheses, the measurement model was examined to ensure construct reliability, validity, and discriminant distinctiveness. Subsequently, path coefficients, mediation and moderation effects, and explained variances were analyzed to assess the strength and significance of the hypothesized relationships. The findings are organized sequentially, beginning with the assessment of measurement validity (Table 3), followed by the evaluation of structural paths and interaction effects, and concluding with the analysis of the model's explanatory power. Only items with sufficient loading factors (> 0.6) were retained for further analysis (Hair et al., 2014).

The reliability and validity of the measurement model were rigorously assessed. All constructs demonstrated strong internal consistency, with Cronbach's alpha and composite reliability (CR) values exceeding the recommended threshold of 0.70. Convergent validity was confirmed, with average variance extracted (AVE) values above 0.50 across all constructs. Indicator loadings ranged from 0.698 to 0.836, meeting the criteria for reflective measurement. Additionally, all variance inflation factor (VIF) values remained well below the critical threshold of 5, indicating the absence of multicollinearity issues. These results collectively confirm the robustness of the measurement model and its suitability for subsequent structural analysis.

Table 3 The Outer Model Criteria

Constructs	Items	Loading	VIF	alpha	CR	Rho_A	AVE
Social support	SOCS1	0.747	2.479				
	SOCS2	0.785	2.294				
	SOCS3	0.698	2.407				
	SOCS4	0.733	2.567	0.901	0.906	0.92	0.592
	SOCS5	0.836	3.413				
	SOCS6	0.791	2.709				
	SOCS7	0.797	2.338				
	SOCS8	0.758	2.257				
Work stress	STRES1	0.717	1.498				
	STRES2	0.768	1.965				
	STRES3	0.760	1.746	0.844	0.852	0.884	0.6
	STRES4	0.752	1.895				
	STRES5	0.775	1.869				
	STRES6	0.716	1.718				
Work–family conflict (WFC)	WFC2	0.646	1.303				
	WFC3	0.718	1.493				
	WFC4	0.756	1.746	0.806	0.814	0.866	0.567
	WFC5	0.799	1.910				
	WFC6	0.831	2.008				
Work–life balance (WLB)	WLB1	0.745	1.456				
	WLB4	0.805	1.780	0.834	0.835	0.890	0.670
	WLB5	0.869	2.420				
	WLB6	0.848	2.154				

Table 4 Discriminant Validity Assessment

Heterotrait–monotrait tests				
Constructs	Social support	Work stress	Work–family conflict	Work–life balance
Social support				
Work stress	0.209			
Work–family conflict	0.165	0.514		
Work–life balance	0.702	0.181	0.175	
Social support × work–family conflict	0.296	0.118	0.106	0.117
Social support × work stress	0.148	0.377	0.093	0.224
Fornell-Larcker test				
Social support	0.769			
Work stress	-0.116	0.748		
Work–family conflict	0.105	0.438	0.753	
Work–life balance	0.615	-0.161	0.037	0.818

Discriminant validity was established through both the Fornell-Larcker criterion and HTMT ratio analysis. Findings demonstrated that each construct was empirically distinct, as the square root of the AVE for each construct surpassed its correlations with other constructs, and all HTMT values were comfortably below the recommended cut-off levels. These findings confirm that the measured constructs, including work stress, WFC, and work–life balance, are not only theoretically distinct but also statistically distinguishable, thus strengthening the integrity of the model’s relational insights.

Table 5 Summary of Hypothesis Tests

Paths	Effect size	t-value	p-value
Work–family conflict -> Work stress	0.438	6.806	0.000
Work–family conflict -> Work–life balance	0.037	0.507	0.612
Work stress -> Work–life balance	-0.170	2.644	0.008
Work–family conflict -> Work stress -> Work–life balance	-0.075	2.456	0.014
Social support Mod Work stress -> Work–life balance	0.176	2.252	0.024
Social Support Mod Work–family conflict -> Work–life balance	0.020	0.345	0.730
R2 to work stress		0.192	
R2 to work–life balance		0.414	

The structural model offered significant insights into the dynamics between WFC, work stress, work–life balance, and social support as moderator. Rather than functioning independently, these constructs formed a layered relational structure. WFC did not directly disrupt work–life balance; instead, its influence was transmitted primarily through elevated levels of work stress, highlighting a significant mediating pathway. This underscores the psychological toll of blurred boundaries between professional and personal domains. Notably, work stress emerged as a critical hinge variable, as its presence diminished individuals' capacity to maintain balance across life spheres.

The findings reveal a partial mediation effect of work stress in the link between work–family conflict (WFC) and work–life balance. While WFC significantly contributes to increased work stress—negatively influencing work–life balance—the direct effect of WFC on work–life balance remains statistically significant, even when accounting for the mediating role of work stress. This suggests that while work stress partially explains this mechanism, additional direct effects persist, which highlight the complexity of women's role strain in high-demand work environments.

The model fit assessment indicates that the structural model demonstrates an acceptable fit. The SRMR value (0.095) falls below the recommended threshold of 0.10, and the NFI value (0.731) satisfies the minimum criteria for exploratory research. Additional indices such as d_{ULS} and d_G report the model's adequacy, confirming that the estimated model sufficiently approximates the empirical data.

The model in Figure 1 accounted for a moderate proportion of variance in key outcomes. Specifically, 19.2% becomes the variance in work stress as predicted by WFC, indicating that while the construct is a meaningful predictor, other unmeasured factors also contribute to stress perceptions. Meanwhile, the model explained 41.4% variance in the work–life balance, suggesting that the interplay of stress, conflict, and social support holds substantive explanatory power. These values reflect a theoretically sound yet realistically complex structure, where psychosocial dynamics shape individual well-being in meaningful, though not exhaustive, ways.

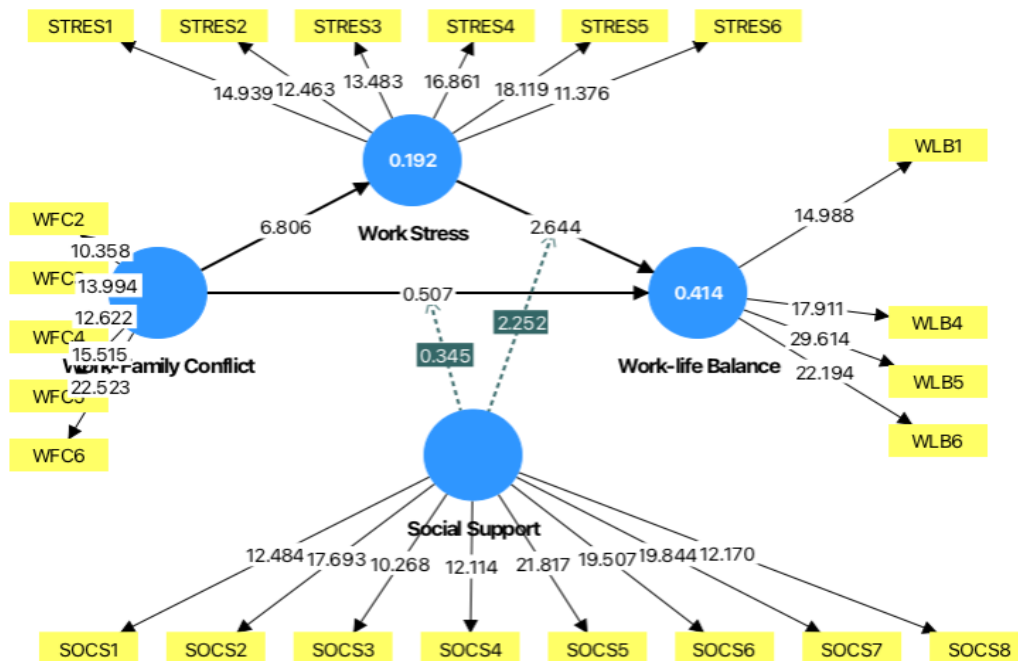


Figure 1 The Bootstrap for Significance Testing

In a world where professional and personal boundaries are increasingly blurring, this study offers timely insights into the psychological mechanisms shaping work–life equilibrium. The significant relationship between WFC and work stress (H1) reveals the persistent psychological tension that employees experience when navigating dual-role demands. This phenomenon has intensified since the COVID-19 pandemic normalized remote work and eroded spatial boundaries between home and office (Szkody et al., 2021). Even as organizations adopt hybrid and flexible work models, employees remain tethered to competing expectations, such as a Zoom meeting interrupted by childcare duties or weekend emails encroaching on personal time (Chu et al., 2022).

From a theoretical standpoint, these findings reaffirm the COR theory (Hobfoll, 1989), which suggests that stressed individuals are when their resources—such as time, energy, and emotional capacity—are at risk of being lost or are diminished. WFC operates precisely as such a threat, draining cognitive and affective reserves and heightening stress (Sousa et al., 2018). The results also align with role theory (Bennis et al., 1966), highlighting how conflicting role expectations create inter-role strain that undermines well-being. Yet the modest R^2 value for work stress suggests that while WFC is significant, it is not the sole contributor. Contemporary stressors, such as digital overload, surveillance-based performance tracking, and lack of microbreaks, could also be influencing stress levels. These evolving dynamics indicate the need for updated stress models that integrate the techno-social realities of modern work life into theoretical frameworks.

The most compelling insight lies in the mediating role of work stress. The indirect pathway from WFC to work–life balance (H4) suggests that conflict alone does not destabilize balance; rather, it must first be internalized as stress. The direct path between conflict and balance (H2) was nonsignificant, affirming this mediation effect. This reinforces the JD-R model (Bakker & Demerouti, 2007), wherein job demands (e.g., role conflict) lead to strain, which then impacts outcomes like burnout or disengagement. The negative path from work stress to work–life balance (H3) reflects the strain–outcome link that is central to the JD-R theory.

Practically, these results carry profound implications for how organizations design interventions. Rather than targeting WFC, which is often difficult to reduce directly, organizations may achieve greater impact by attempting to manage its psychological consequences (Byron, 2005). Interventions such as stress management programs, flexible work pacing, and resilience-building workshops could mitigate the downstream erosion of work–life balance (Carlson & Perrewé, 1999). The moderating role of social support in the relationship between work stress and work–life balance was found to be statistically significant, thereby supporting H5 and highlighting its protective function in demanding settings like the banking sector. In contexts where women routinely navigate extended hours, client demands, and rigid performance expectations, work stress alone often leads to rapid erosion of personal equilibrium. However, when social support, whether from supervisors, peers, or family, is perceived as credible and timely, it reduces the psychological toll of such stressors and helps sustain a healthier balance between work and home responsibilities.

In contrast, the non-significant moderation for H6 between WFC and work stress tempers this optimism. Support alone cannot prevent stress from emerging due to conflict; it operates primarily after stress is experienced (Carlson & Perrewé, 1999). This aligns with the hypothesis of social support as bufferings (Cohen & Wills, 1985), which argues that support is most effective when stress is present, and not before (Szkody et al., 2021). Our data support this premise; once stress materializes, support mitigates its impact. However, when stress is latent and embedded within conflict, support offers limited protection.

This distinction has important theoretical and practical implications. It suggests that organizations must deploy social support not as a universal intervention, but as a contextual shield that is timely, targeted, and integrated into performance management systems. From a managerial perspective, this reinforces the value of proactive support cultures. Rather than ad-hoc gestures, organizations should institutionalize mechanisms such as peer mentoring, mental health resources, open-door policies, and workload autonomy. Support must not only be available but also be visible, credible, and adaptive.

Explaining over 40% of the variance in work–life balance, the model portrays modern employees as individuals navigating not only workload and expectations, but also issues associated with meaning and identity. The meaning of “balance” has evolved; it is no longer about hours alone but includes autonomy, presence, and psychological boundary management (Jang & Zippay, 2011; Jones et al., 2013).

This finding calls for a more grounded engagement with boundary theory (Ashforth & Gibbs, 1990), which posits that individuals manage the interface between work and non-work domains through varying strategies of segmentation or integration. While segmentation allows for clear role demarcation, integration permits fluid movement between spheres, although both approaches require intentional control. However, in the Indonesian banking context, women often lack such agency. Structural pressures, such as rigid work schedules, cultural caregiving expectations, and presenteeism norms in corporate culture, force an involuntary integration of roles. This “forced integration” is not a flexible blending but a collision, where professional obligations spill into the personal domain. Without adequate organizational support, it erodes the psychological boundary that sustains balance. When boundaries are blurred without compensatory mechanisms such as autonomy, supervisor sensitivity, or institutional flexibility, women bear the strain privately, amplifying WFC (Aryee et al., 2005).

The findings of this study suggest that imbalance is driven primarily by stress rather than by integration. Individuals who manage stress effectively may sustain balance even in highly

integrated contexts. Balance is not about the isolation of roles but about harmony within roles. Employees with high social support and lower stress may thrive under integration, while unsupported employees may struggle even with segmented arrangements (Ninaus et al., 2021).

The nuanced implications of these findings become especially pronounced when situated within the context of women in the banking sector (Suhartini et al., 2023b). This demographic, which is the focus of this study, faces an intricate web of professional pressure and domestic obligation, both of which intensified during and after the COVID-19 pandemic (Nagy, 2020; Vasumathi, 2018). While the structural model offers a gender-neutral interpretation, the lived reality of the respondents reflects a gendered burden. Banking, as a high-demand, performance-driven industry, imposes tight schedules, strict key performance indicators (KPIs), and client-centered service expectations. For women, especially those in mid-level positions, these expectations coexist with traditional gender roles that remain dominant in many socio-cultural settings (Vasumathi, 2018). The pandemic magnified these pressures; as schools closed and domestic responsibilities surged, women often absorbed the additional workload at home while navigating professional expectations remotely (Sousa et al., 2018). The result is a compounded form of WFC—one that is systemic, chronic, and disproportionately affects women (Naidoo & Jano, 2003; Sousa et al., 2018).

The findings of this study align with global trends. Reports from the International Labour Organization (2021) and McKinsey & Company (2020) confirm that women in finance experience higher burnout, increased stress, and a greater likelihood of career setbacks during the pandemic. The indirect pathway from conflict to imbalance via stress, observed in our model, becomes particularly significant in this context. It highlights not only psychological strain but also systemic inequities embedded in workplace expectations.

This study also contributes to theoretical advancement by reinforcing and extending concepts like emotional labor (Hochschild, 2012) and the gendered division of work. Emotional labor—the management of emotions and expressions to align with organizational standards—is particularly common in the banking industry, where customer service and client relations are central responsibilities. For women, this burden often overlaps with emotional responsibilities at home, resulting in cumulative exhaustion (Del Boca et al., 2020). The findings suggest that stress is not merely a response to time pressure but a response to the emotional dissonance of role-switching: performing as a financial professional one moment and a caregiver the next, often within the same physical environment. Thus, traditional stress models may underestimate the affective dimension of labor performed by women, especially in hybrid and remote work structures (Suhartini et al., 2023a).

From a policy perspective, these results advocate for gender-sensitive organizational strategies. Flexible work policies should be accompanied by gender equity audits to assess who truly benefits from such flexibility. Remote work options alone may fail to alleviate women's burden if domestic labor remains unequally distributed. Organizations must also consider providing institutional support, such as childcare subsidies, mental health services tailored for working mothers, and inclusive leadership training. Moreover, banking institutions should adopt a life-cycle approach to employee well-being by adapting support mechanisms to different stages of employees' personal and professional lives. This may include mentoring programs for young or early-career female professionals, leadership development tracks for mid-career women, and burnout recovery pathways for tenured employees.

Conclusion

This study sheds light on a timely and urgent issue: how working women, particularly in demanding sectors such as banking, navigate the complex work and family role intersection. The findings underscore the need to move beyond generic wellness programs toward integrated, evidence-based, and gender-responsive strategies. Organizations that embed such support structures into the cultural and operational fabric of the workplace will not only enhance work–life balance but also foster a more equitable and resilient workforce. For banks, this may mean training supervisors to recognize invisible strain, encouraging peer mentoring, or implementing flexible scheduling models that respect domestic obligations. More broadly, cultivating an ethos of empathy and practical support is essential. Within Indonesia’s collectivist culture, identity is strongly tied to social roles, familial interdependence, and communal expectations. Women are not only employees but also daughters, mothers, and caretakers, roles that are both socially visible and morally binding.

However, this study’s cross-sectional design introduces certain key limitations, particularly the inability to infer causality. Self-reported data gathered at a single time point may be subject to social desirability bias, particularly in workplace cultures where voicing dissatisfaction or stress might be viewed as disloyal or potentially harmful to one’s career progression. Additionally, respondents may underreport conflict or stress due to perceived surveillance or internalized norms of professional resilience, particularly within hierarchical or performance-driven banking environments. The purposive sampling strategy, while appropriate for reaching the targeted demographic, limits the generalizability of the findings across different institutional contexts. Theoretically, these findings affirm the need to adapt Western models of work–life balance to collectivist settings, where familial duty and gendered expectations strongly shape professional experiences. Future studies are encouraged to adopt longitudinal and mixed-method designs to better capture dynamic trends and uncover richer, context-specific insights. It should also explore intersectional variables, such as marital status, caregiving intensity, and cultural gender norms, to inform more nuanced and inclusive HRM strategies.

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