

**Proceeding Book of  
The 2<sup>nd</sup> International Conference on Business and Banking Innovations  
(ICOBBI) 2020  
“Nurturing Business and Banking Sustainability”  
Surabaya, 14 - 15<sup>th</sup> August 2020**

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# The 2<sup>nd</sup> International Conference on Business and Banking Innovations (ICOBBI)

## “Nurturing Business and Banking Sustainability”

Surabaya, 14<sup>th</sup> - 15<sup>th</sup> August 2020

### FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2<sup>nd</sup> International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2<sup>nd</sup> International Conference on Business and Banking Innovations was held on 14<sup>th</sup> – 15<sup>th</sup> August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Elisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program  
STIE Perbanas Surabaya

**Prof. Dr. Tatik Suryani, M.M.**

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# The Effect of Multiple Role Conflict On Employees Performance Moderated by Self Efficacy

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## ABSTRACT

The research aims to analyze the effect of multiple role conflict on employee performance in banking moderated by self efficacy. The type of research is quantitative research. The population was all female employees who worked in banking. Data collection techniques used a questionnaire by taking 100 respondents who working for at least 1 year in banking and already married. The analytical tool uses Moderated Regression Analysis (MRA). The results obtained in the first model shows that the multiple role conflict variable has negatively and significantly affect the performance of the employee. The second model shows that self efficacy has a positive and significant effect on employee performance. The third model shows that self efficacy is not a moderating variable between multiple role conflict and employee performance.

## 1. INTRODUCTION

Human resource management is the critical thing to apply for a company because it is the steps of planning, selecting, drawing, developing, maintaining, and using human resources themselves to achieve individual and company goals. One thing that can determine the success of a company is employee performance. Employee performance refers to employee work performance measured by the company's criteria or standards (Fadzilah, 2006). Performance is the level or result of a person's success as a whole during a specific period in carrying out a task compared to all possibilities such as work standards, targets, or targets or criteria that have been previously and mutually agreed according to Rivai & Basri (2005).

Self-efficacy is needed in developing employee performance because self-efficacy in an individual will lead to confidence in the ability to complete the work given on time. According to Bandura (1997), self-efficacy is defined as the belief that an individual has about his ability to show a particular behavior or set of practices. The concept of self-efficacy is related to the extent to which individuals understand their potential to be integrated into specific actions in overcoming situations that may be faced in the future.

According to Gibson et al. (2003), role conflict arises when a person in a company receives inappropriate messages about inappropriate role behavior. Role conflict will affect individual performance. However, role conflicts that occur in organizations can be minimized by the presence of self-efficacy of company employees. According to (Muallifah & Astuty, 2016), about this self-efficacy, someone who does not know where to go to make a decision will still take decisions or actions of his own accord. Because the higher the role conflict experienced by a person, it will harm on their performance. According to Greenhaus and Beutell (1985) in Ansari (2011), women will have a higher experience of dual role conflict in terms of family responsibilities and allocating most of their time to the family compared to men.

Indonesia has experienced an increase in the number of the workforce based on data from the Central Statistics Agency (BPS), the workforce in February 2019 increased by 2.24 million people when compared to February 2018 to 136.18 million people. Significant growth in the working-age population continues in Indonesia, where 30% of the 136.18 million workforces are women (Ministry of Manpower and Transmigration, 2019). From these data, it shows that women are currently actively involved in the world of work to pursue personal careers and support family wealth. This situation also indicates an increase in the number of dual-career women. They are independent career women at work and active, responsible wives/mothers in their families. This family pattern makes it difficult to divide time between work and family demands, especially

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women who work in the banking sector (Ashfaq, Mahmood, & Ahmad, 2013). Business competition in the banking world is getting sharp. Management must be able to provide satisfying and proactive services to its customers to develop and survive, by understanding customer perceptions of bank services and applying them according to what customers want.

Based on the background description above, the subjects of this study are women career with the object of a state-owned bank in Semarang. This research aims to:

- a. Analyzing the effect of multiple role conflicts on employee performance in banking
- b. Analyzing the variable self-efficacy moderates the effect of multiple role conflict on employee performance in banking

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

### *Multiple role conflict*

According to Robbins, role conflict is a situation in which the individual is faced with expectations of different roles. With the role conflict experienced by individuals, it will have an impact on individual performance. The higher the role conflict experienced by a person, the bad effect on his performance. Role conflict can lead to misunderstanding and clashes between members of the organization. If a person is not able to control role conflict within him, it will disturb one's emotional stability.

### *Employee performance*

According to Donnelly, Gibson and Ivancevich in Rivai (2005), performance refers to the level of success in carrying out the task and the ability to achieve predetermined goals. Donnelly, Gibson and Ivancevich in Rivai (2005) explain the factors that affect performance, including: 1) Expectations regarding rewards 2) Encouragement 3) Ability 4) Perceptions of assignments 5) Internal or external rewards 6) Perceptions of reward and satisfaction levels work.

The performance impact as described by Umam (2010) includes:

- 1) Achievement of targets 2) Employee loyalty 3) Training and development 4) Promotion 5) Positive behavior 6) organizational improvement.

### *Self-efficacy*

Goleman in Luthans (2006) explains that self-efficacy is a basic construct for EI or optimism. Directly, the self-efficacy process begins before individuals choose their options and initiate their efforts. First, people tend to consider, evaluate, and integrate information about perceived capabilities, Goleman in Luthans (2006). Goleman in Luthans (2006) explains that self-efficacy can affect behavior selection, effort motivation, endurance, facilitative thinking patterns and resistance to stress. Bandura in Luthans (2006) explains the sources of self-efficacy, including experience of mastery or performance achievement, personal experience, social persuasion and physical and psychological improvement.

The existence of role conflicts that occur in the organization will cause misunderstanding among members of the organization. Role conflict is very influential on performance. When someone had experiences a high role conflict, their performance will tend to decline. However, role conflicts can be minimized by the presence of self-efficacy possessed by members of the organization. Someone who has high self-efficacy will be able to reduce role conflicts that exist in the organization, both that occur between individuals themselves or between groups. People who have high self-efficacy will be able to complete their tasks optimally and be more professional.

### *Multiple role conflict and employee performance*

In the environment work, there are various kinds of problems that can sometimes lead to conflict, be it small, medium to large conflicts (Fahmi, 2011). Conflicts can occur in individuals themselves, interpersonal, between groups, and organizations (Luthans, 2006). Conflict between family and work is an example of role conflict experienced by employees (Luthans, 2006). This role conflict is caused by the many roles of humans in life, where the diversity of these roles can cause conflict in itself. According to Greenhaus (1985), multiple role conflict is also known as conflict between work and family, which is a form of role conflict in which the



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demands of work and family roles cannot be in harmony with each other in several ways. Lee & Hong (2005) stated that there are two types of multiple role conflicts, namely work conflicts affecting family or work-to-family conflicts and family-affect-work or family-to-work conflicts. Work-to-family conflict will occur when work roles interfere with family roles while family-to-work conflicts occur when family roles interfere with work roles. In this study, work-to-family conflicts where conflict between work and family roles can cause pressure and decrease performance.

To analyze this problem, there are several studies that seek to determine valid effects and also provide empirical support for the conflict on employee performance, although still in limited numbers (Netemeyer, Boles, & McMurrian, 1996). Research conducted by Patel, Govender, Paruk, & Ramgoon (2006) rejects the relationship between multiple role conflicts and employee performance. On the other hand, Ashfaq, Mahmood, & Ahmad (2013) reported that employee performance was influenced by multiple role conflicts in the banking sector. Therefore, based on previous research, the first hypothesis of this study is,

*H1: Multiple role conflict has a negative effect on employee performance*

### *Multiple role conflict, Self-efficacy and employee performance*

Self-efficacy is concerned with the perception that efforts will produce successful results, which increases an individual's ability to sustain efforts when pursuing goals (Bandura, 1997). Employees with self-efficacy are more likely to show persistence and intensity in their approach to their employee roles and seek more challenging goals (Bandura, 2006). In this study, we sought to explore whether the personal characteristics of general self-efficacy make individuals resistant to the impact of the threatening work-family conflict. In line with previous research, conducted by Glaser & Hecht (2013), choosing self-efficacy for several reasons. First, these are the main beliefs that individuals have about themselves, which include their perception of their ability to deal with different situations and determine the coping strategies they adopt (Bandura, 1986). Second, self-efficacy theory directly assumes that individuals with high self-efficacy are more likely to believe that they can cope with dangerous stress and are less likely to see situations as a threat so as to increase their employee performance (Lazarus, 1993). Grandey & Cropanzano (1999) assert that individuals who are higher in self-esteem are less affected by work-family conflicts. Third, many past studies have considered self-efficacy to be central to the stress process and there is evidence that it is negatively associated with performance-enhancing emotional exhaustion (eg Greenglass and Burke, 2002).

Previous research conducted by Glaser & Hecht (2013) suggested that individuals who have low self-efficacy will feel more threatened because the conflict between work and family increases. So with this reason that conflict is more threatening when individuals lack confidence in their ability to face the situation. Individuals who lack self-confidence may be more likely to worry about having adequate resources to handle the demands of a role and are more likely to worry about how others will view them if they cannot cope with the situation and will cause deterioration in their performance. Someone who has high self-efficacy will be able to reduce role conflicts that exist in the organization, both that occur between individuals themselves or between groups. People who have high self-efficacy will be able to complete their tasks optimally and be more professional. Therefore, both studies found extensive evidence and support for the relationship between self-efficacy as moderation between multiple role conflicts and employee performance. Therefore, the second hypothesis in this study is,

*H2: Self-efficacy moderates the relations between multiple role conflict and employee performance*

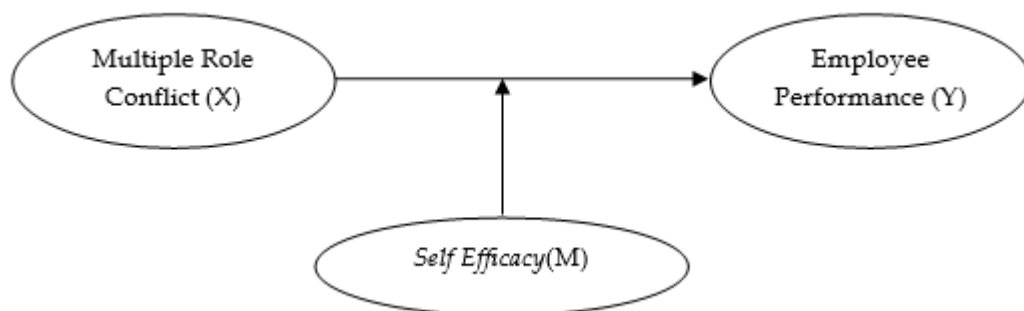




Figure 1 Conceptual Research

3. RESEARCH METHOD

This study used 100 bank employees as a sample in four commercial / government banks in Semarang. The research sample is permanent female workers who have worked for more than one year in the office and have been married according to previous research conducted by Patel, Govender, Paruk, & Ramgoon (2006). The study asked respondents to fill out and answer questionnaires to find out whether multiple role conflicts will lead to reduced performance in the workplace. Then, the study analyzed whether the self-efficacy variable moderated the effect of multiple role conflict on employee performance in banking.

The sampling technique used was purposive sampling technique with predetermined criteria. Samples taken or used were 100 respondents. The data used in this research is primary data that comes from a questionnaire. The data analysis method used is Moderated Regression Analysis (MRA).

In this study, multiple role conflict is an independent variable. Multiple Role Conflict (X) is measured based on measurements made by Frone, Russell, & Cooper (1992), with similar items Netemeyer, Boles, & McMurrian, (2005). Fourteen pieces of appropriate and related questions were used to determine how often employees faced conflict regarding work and family roles, or vice versa. This study's dependent variable in this study is employee performance (Y) operationalized by the seven research items of Williams & Anderson (1991). Self-efficacy as a moderating variable is measured using the eight items "new general self-efficacy scale" (NGSE) developed by Chen, Gully, & Eden (2001). All variables use a five-point Lik-ert scale (from 1: strongly disagree to 5: strongly agree).

4. DATA ANALYSIS AND DISCUSSION

Table.1 First Model Regression Test Results

Variable	Coefficient Beta	Beta	tvalue	sig.
(Constant)		22,702	14,540	0,000
Multiple role conflict (X)	-0,141	-0,304	-2,432	0,018
R <sup>2</sup>	= 0,093			
Adjusted R <sup>2</sup>	= 0,077			
Fvalue	= 5,913 (sig. 0,018)			

Table 1 shows the results of hypothesis testing. In this study, the first hypothesis test results showed a negative effect of multiple role conflict on employee performance ( $\beta = -0.304$ ;  $p < 0.01$ ). In other words, employees who experience multiple role conflicts will have a lower level of performance. The results showed that in the t test the t value was -2.432 with a sig value. 0.018 means that there is a negative and significant effect of multiple role conflicts on employee performance.

Supports research previously conducted by Ashfaq, Mahmood, & Ahmad (2013) and Netemeyer, Boles, & McMurrian (2005). Shows that employees' multiple role conflicts are destructive and cause a decrease in their performance. Therefore, our hypothesis H1 that multiple role conflict has a negative effect on employee performance is supported.

This study's results are consistent with research conducted by Ashfaq, Mahmood, & Ah-mad (2013), which shows that multiple role conflicts have a negative and significant effect on employee performance. These results indicate that the higher the multiple role conflicts faced by female workers, the lower their performance. It happens because employees who work in banking experience less concentration at work because they think about personal matters that are outside of work or work roles interfere with the role of the family, then with the role that employees in banking must fulfill work in the office and must also be fulfilling work at home makes the employee experience difficulty in handling it so that it has an impact on the performance of the employee. Worry about what will happen at home, making it difficult for women workers to work correctly, is the highest value of the questionnaire distributed. Because of this, employees experience a decrease in concentration to work well, which causes a reduction in employee performance.

Table.2 Second Model Regression Test Results

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Variable	Coefficient Beta	Beta	t <sub>value</sub>	sig.
(Constant)	15,335		7,268	0,000
Multiple Role Conflict (X)	-0,134	-0,289	-2,670	0,010
<u>Self Efficacy</u> (M)	0,389	0,491	4,543	0,000
R <sup>2</sup>	= 0,334			
Adjusted R <sup>2</sup>	= 0,310			
F <sub>value</sub>	= 14,277 (sig. 0,000)			

The results showed that in the t-test, the t value was 4.543 with a sig. 0,000 means that there is a positive and significant effect of self-efficacy on employee performance. In the F test, the Fount value obtained is 14.277 with a sig value. 0,000. Therefore, it can be concluded that the multiple role conflict variables and self-efficacy have a simultaneous or joint effect on employee performance. The results of the calculation for the value of R square (R2) obtained some 0.334, which means that the multiple role conflict variable and self-efficacy (independent variable) can explain the variation of the dependent variable, namely employee performance of 33.4%, while the rest (100% -33.4 % = 66.6%) explained by other factors that were not included in this regression model.

Table.3 Third Model Regression Test Results

Variabel	Coefficient Beta	Beta	t <sub>value</sub>	sig.
(Constant)	12,880		5,109	0,000
Multiple Role Conflict (X)	-0,709	-0,639	-2,094	0,037
<u>Self Efficacy</u> (M)	0,585	0,740	4,114	0,000
X*M	-0,006	-0,004	-1,714	0,092
R <sup>2</sup>	= 0,367			
Adjusted R <sup>2</sup>	= 0,333			
F <sub>value</sub>	= 10,821 (sig. 0,000)			

The results showed that in the t-test, the t value was -1.714 with a sig value. 0.092, which means that self-efficacy does not moderate the effect of multiple role conflict on employee performance. Therefore, our hypothesis H2 that self-efficacy moderates the relations between multiple role conflict and employee performance is rejected.

This study's results contradict the results of previous research conducted by Glaser & Hecht (2013), which suggested that individuals with low self-efficacy will feel increasingly threatened because of the conflict between work and family increases. So it is for this reason that conflict is more threatening when individuals lack confidence in their ability to face the situation. Individuals who lack self-confidence may be more likely to worry about having sufficient resources to handle the demands of a role and worry about how others will view them if they cannot cope with the situation. This will result in a decline in their performance. Someone who has high self-efficacy will be able to reduce role conflicts in the organization, both between individuals themselves or between groups. People who have high self-efficacy will be able to complete their tasks optimally and be more professional. The discrepancy of this research is due to differences in research objects and the existence of other variables that can strengthen the relationship between multiple role conflicts and employee performance as a moderating variable, namely emotional exhaustion by Karatepe (2013).

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This study proposes and examines a research model investigating whether multiple role conflicts has a negative effect employee performance and self-efficacy acts as a moderating variable that strengthens the relationship between multiple role conflicts and employee performance. This relationship was evaluated through data collected from married female banking workers. The results show that the first hypothesis is accepted, where there is a negative relationship between multiple role conflicts and employee performance.

Self-efficacy directly influences employee performance in banking, and self-efficacy has a positive and significant effect on employee performance in banking. However, from the research results, the second hypothesis is rejected. Self-efficacy is not a modifier in the relationship between multiple role conflicts and the performance of female employees in banking.

These empirical findings provide several important business implications. Since the sample is women with multiple roles in the banking industry, one of the main sectors of working women involved, exceptional attention to relieving pressure is imperative. As an involved organization, the bank can provide some support to its employees, such as the arrangement of child care facilities/playgroups for women with early childhood, flexible work schedules, and a supportive work environment. On the other hand, the government can offer outstanding support to women workers by arranging special leave for married workers to participate in family activities, such as paternity and child sick leave. Human resource banking practices must be more selective and proactive in designing work assignments and positions between single and married women. An appropriate arrangement to account for marital and family status will reduce pressure and conflict between work and family for dual role women.

Researcher's suggestions for further research, among others, should be carried out at various companies or similar institutions. This is so that the research results can compare the performance of their employees. Further, researchers should add other reference data as a reference and the number of re-sponsors that is greater or at least meets the initial target.

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