

The Effect of Dual Role Conflict and Job Stress on Employee Performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch

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Abstract: This study aims to analyze the effect of dual role conflict and job stress on employee performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch. The study is grounded in Role Theory and the Job Demand-Stress Model, which explain how conflicting role demands and excessive job pressure may influence employee performance. A quantitative approach with a survey method was employed. Data were collected through questionnaires distributed to 80 employees using a saturated sampling technique. The data were analyzed using multiple linear regression with the assistance of SPSS version 25. The results indicate that dual role conflict has a positive and significant effect on employee performance, as employees are able to manage multiple responsibilities effectively. Job stress also shows a positive and significant effect on employee performance, indicating that manageable levels of stress may encourage employees to work more productively. Simultaneously, dual role conflict and job stress significantly affect employee performance. The coefficient of determination shows that both variables explain 48.6% of employee performance variation. This study contributes to the human resource management literature by strengthening the empirical discussion regarding the relationship between dual role conflict, job stress, and employee performance within the banking sector. Practically, the findings suggest that organizations need to manage role conflict and work pressure appropriately in order to maintain employee productivity and performance.

Introduction

Companies often face challenges related to employee performance, where one of the core issues is how to tangibly improve that performance. Company leaders always strive to ensure that every activity carried out can achieve maximum results through effective and efficient approaches. Every company always wants its employees to achieve high accomplishments because high-achieving employees will provide optimal contributions to the company, which in turn will improve overall company performance (Martha & Prahasta, 2023)

According to (Kusdianto & Muhani, 2020), performance is the result achieved by an individual based on the standards applicable to that job. (Perdana et al., 2024) add that performance is the outcome of work achievements demonstrated through the quality and quantity of output produced by an employee in carrying out tasks in accordance with the responsibilities assigned. In line with this, (Saharuddin et al., 2018) note that performance is closely linked to productivity, which serves as an indicator in assessing an organization's level of productivity achievement.

Several factors that influence employee performance include education and training, discipline, social security, work attitudes and activities, the work environment, income, and motivation to achieve. These factors have a significant impact on employees as they carry out their duties and determine the quality of their performance (Pusparani, 2021). In addition to these factors, there are various other factors that can hinder an employee's performance within a company, such as dual-role conflict and work-related stress (Trisna et al., 2018).

A dual role conflict arises when an individual faces conflicting demands between professional and personal roles, such as family obligations clashing with work responsibilities (Ulhaq & Suratman, 2025). This situation can lead to emotional stress, confusion over priorities, and dissatisfaction in fulfilling these roles. In a corporate or institutional setting, the potential consequences of such excessive workloads include a decline in employee job satisfaction, increased workplace stress, which ultimately has a negative impact on employee performance, such as a significant rise in absenteeism rates (Fani & Permana, 2024).

The differences in personality and background among individuals have the potential to cause conflict within an organization, making conflict an inevitable reality. This aligns with (Fadhilah, 2020) view that work-related stress is an organizational issue that can affect performance and organizational development in the face of competition. Work-related stress can even be categorized as a global phenomenon that anyone can experience, regardless of gender or socioeconomic status. Therefore, companies are required to effectively manage workplace conflicts and work-related stress experienced by employees in order to support improved employee performance.

Previous research, such as that conducted by (Kasi et al., 2021), indicates that role conflict and job stress have a significant negative impact on employee performance. Of these two variables, role conflict has a more dominant influence than job stress. These results indicate a research gap, namely the limitations of the variables used, which have not yet comprehensively described the factors influencing employee performance. Furthermore, the study focused only on a single subject within a specific sociocultural context; therefore, further research with additional variables and a broader scope of subjects is needed to ensure the results are more generalizable and applicable. Meanwhile, according to (Seprianto & Daflaini, 2025), dual role conflict has a positive and significant effect on female lecturers' performance, whereas job stress does not have a significant effect. However, when considered simultaneously, dual role conflict and job stress have a positive and significant effect on performance, contributing 47.6%, while the remainder is influenced by other factors outside the scope of this study. These results indicate a research gap: studies remain

limited to two variables and thus do not account for other factors influencing faculty performance, such as motivation, job satisfaction, discipline, or organizational support. Additionally, the study focused exclusively on female faculty members at PTKIN in Jambi Province, limiting the generalizability of the findings. The finding that work-related stress does not significantly affect performance also differs from most previous studies, thereby opening opportunities for future research to explore moderating and mediating factors that could clarify this relationship.

This study was conducted at PT. Bank Rakyat Indonesia (BRI) Palopo Branch, an Indonesian state-owned enterprise engaged in microbanking. The company has a diverse workforce, with employees hailing from various regions, and faces high work demands.

Previous observations indicate that employee performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch may be influenced by dual role conflict and job stress arising from work and family responsibilities, a situation in which employees must divide their attention and responsibilities between household chores and office work, thereby affecting their punctuality and work productivity. Additionally, work-related stress resulting from heavy workloads and high targets also leads to decreased concentration, motivation, and work quality. Field observations indicate that several employees experience difficulties in managing work responsibilities and personal obligations simultaneously, it is not uncommon for them to work overtime to complete monthly and annual reports, meet strict targets, and fulfill customer service demands. These conditions potentially create fatigue, psychological pressure, and reduced work effectiveness. However, previous research remains limited because it has primarily highlighted dual role conflicts without comprehensively examining the impact of work-related stress on performance, and has focused solely on female employees, making the results difficult to generalize.

Based on the findings and issues identified, the researcher believes it is important to conduct further research on how dual role conflict and work-related stress affect employee performance at the Palopo Branch of PT Bank Rakyat Indonesia (BRI), as employee performance is crucial to the company's survival and the achievement of its objectives.

Dual Role Conflict

Role conflict can be defined as a state of conflict arising from the demands or pressures of two distinct roles that must be fulfilled simultaneously work and family. In line with (Ahmad et al., 2025), who argue that dual roles refer to a situation in which a person carries out two types of responsibilities simultaneously, namely performing work as part of their professional activities and fulfilling the natural role as a homemaker within the family. Furthermore, research findings by (Pratama et al., 2023), indicate that dual role conflict and work-related stress have a partial, positive, and significant effect on the performance of female employees. Conflict between work and family can increase work-related stress, which ultimately impacts employee performance. Conversely, research by (Encu et al., 2025), indicates that dual role conflict does not significantly affect performance, whereas work-related stress does. Meanwhile (Zul et al., 2025), explain that dual role conflict (work-family conflict) is a conflict between roles that occurs when the demands of work and family cannot be reconciled or met simultaneously.

Based on the above views, it can be concluded that dual role conflict is a situation in which individuals particularly women must divide their time, energy, and attention between the demands of work and family responsibilities. This situation creates stress because these two

roles are often difficult to reconcile. As a result, employees may experience emotional exhaustion, which can lead to a decline in workplace performance.

Pratiwi et al. (2024) identify three indicators of dual-role conflict, namely: (1) Time-based conflict, which occurs when family and work demands compete for time; (2) Strain-based conflict, which occurs when the demands of one role interfere with another, characterized by fatigue, stress, emotional instability, and decreased performance; and (3) Behavior-based conflict, which arises when the behavioral patterns of one role are inconsistent with the demands of another role, leading to stress and behavioral changes.

The theory underlying the dual role conflict variable in this study is based on the Role Theory proposed by Kahn et al. (1964), which explains that every individual fulfills various roles in their life, both as an employee and as a family member. When these roles conflict with one another or cannot be balanced, dual-role conflict arises, leading to reduced focus and work effectiveness.

H_1 = It is hypothesized that dual role conflict has a positive and significant effect on employee performance.

Job Stress

Job stress is an emotional state that occurs when the workload is out of balance with a person's ability to cope with pressure. This situation causes tension that affects physical and mental well-being, including emotions, thought patterns, and the overall condition of employees (Zafriarni & Fitri, 2025). Furthermore (Prasetyo & Khatimah, 2024), argue that job stress stems from psychological factors however, if left unaddressed it can impact physical health, such as psychosomatic disorders and digestive system issues. Meanwhile, research by (Fani & Permana, 2024), indicates that job stress has a positive effect on employee performance; this occurs due to support and cooperation among employees in completing tasks, thereby creating a conducive work environment that enhances performance. Conversely, research by (Cornita & Andy, 2025), suggests that work-related stress does not have a positive or significant impact on employee performance.

Based on the above views, it can be concluded that job stress is an emotional condition arising from an imbalance between workload and an individual's capacity to manage pressure, which can affect both physical and mental health. This stress is common across various industrial sectors in Indonesia, primarily due to high work pressure, strict targets, and excessive workloads, especially when demands exceed an individual's ability to cope.

Rizky and Aprelyani (2025), identify five indicators of job stress, namely: (1) Task demands, which encompass an individual's working conditions and routines; (2) Role demands, which relate to the pressure resulting from the roles one plays within the organization; (3) Interpersonal demands, which refer to the stress arising from interactions with coworkers; (4) Unclear organizational structure, including ambiguity regarding positions, roles, authority, and responsibilities; and (5) Organizational leadership that can influence the work climate through management styles that create tension and anxiety.

The theory underlying job stress variables is supported by the Job Demand–Stress Model Beehr and Newman (1978), which posits that work-related stress arises from excessive job demands, tight deadlines, and time constraints that exceed an individual's capacity, thereby leading to declines in health, motivation, and performance.

H_2 = It is hypothesized that job stress has a positive and significant effect on employee performance.

Employee Performance

Kusdarianto et al. (2022), state that performance is the work output achieved by individuals or groups within a company in accordance with their authority and responsibilities, without violating the law, moral standards, or ethics. Performance encompasses work and behavior over a specific period and measures success based on agreed-upon standards or targets. Additionally, according to (Khusna & Nurhayati, 2024), performance can be defined as the outcome of the work functions or activities of an individual or group within an organization. Previous research by (Mangara & Kurniawan, 2025), indicates that employee performance is positively and significantly influenced by the work environment, job satisfaction, and job stress, suggesting that these factors can drive improvements in employee performance. Conversely, research by (Sari et al., 2021), indicates that female employees' performance is negatively influenced by dual role conflict and job stress.

Based on the above points, it can be concluded that employee performance is influenced by various factors both positive and negative, such as the work environment, job satisfaction, job stress, and role conflict, depending on how these factors are managed.

Azfa and Solihah (2025), identify four indicators of employee performance, namely: (1) Work quality, relating to punctuality, skills, and attitude in performing work; (2) Work quantity, relating to additional tasks assigned by supervisors to subordinates; (3) Resilience, covering attendance rates, use of leave, and frequency of tardiness at work; and (4) Attitude, referring to employee behavior that reflects the extent to which that attitude is reflected in their work.

The theory underlying performance variables is based on the Performance Theory proposed by Bernardin and Russell (1993), which views performance as work output that can be measured in terms of quality, quantity, timeliness, and cooperation.

H₃ = It is hypothesized that role conflict and job stress simultaneously influence employee performance.

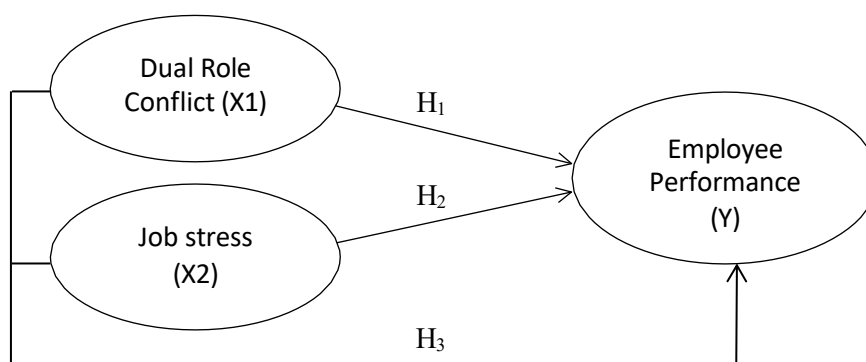


Figure 1. Conceptual Framework

Research Method

1. Research Design

This study employs a quantitative approach using a survey method. The quantitative approach was chosen to examine the influence of dual role conflict and job stress on employee performance based on numerical data analyzed statistically. According to (Sugiyono, 2020), the quantitative research method is a research approach based on the philosophy of positivism and is used to study a specific population or sample, with sampling technique generally conducted randomly. This study is associative in nature, as it aims to

determine the relationship and influence between independent variables and the dependent variable.

2. Population and Sample

According to (Sugiyono, 2020), the population is the scope of generalization that encompasses objects or subjects with specific characteristics and qualities defined by the researcher for study, thereby enabling the drawing of conclusions. In this study, the population consists of all 80 employees at the Palopo Branch of PT. Bank Rakyat Indonesia (BRI). The sampling technique used is saturation sampling, a method in which the entire population is included as the research sample.

3. Data Sources and Collection Methods

The data sources used in this study consist of primary and secondary data. Data collection was conducted using a questionnaire designed based on the indicators for each variable. The questionnaire employed a five point Likert scale, ranging from "strongly disagree" to "strongly agree."

4. Operationalization of Variables

The variables in this study consist of: (1) Dual Role Conflict (X1), which refers to the pressure experienced when an individual must fulfill two roles simultaneously such as work and family making it difficult to perform both effectively. Indicators of dual role conflict include time based conflict, pressure based conflict, and behavior based conflict; (2) Job Stress (X2), which refers to an individual's response to perceived work pressure resulting from job demands. Indicators of job stress include task demands, role demands, interpersonal demands, unclear organizational structure, and organizational leadership; (3) Employee Performance (Y), which refers to the work outcomes of an individual or group encompassing task execution and behavior in accordance with responsibilities, measured against standards without violating laws or ethics. Indicators of employee performance include work quality, work output, resilience, and attitude.

5. Data Analysis Method

The data analysis method used in this study is multiple linear regression analysis using SPSS software. Prior to conducting the regression analysis, validity and reliability tests were performed to ensure that the research instruments were suitable for use. Multiple linear regression analysis was used to determine the effects of dual role conflict and job stress on employee performance, both partially and simultaneously.

Result and Discussion

Research Results

1. Validity and Reliability Tests

Validity testing is used to determine the validity of a questionnaire. A questionnaire is considered valid if the calculated *r* value is greater than the table *r* value. The following are the results of the validity test:

Table 1. Validity Test

Variable	Item	Calculated R	Table R	Description
Dual Role Conflict (X ₁)	X1.1	0,805	0,219	Valid
	X1.2	0,804	0,219	Valid
	X1.3	0,682	0,219	Valid
	X1.4	0,722	0,219	Valid
	X1.5	0,833	0,219	Valid

Job Stress (X ₂)	X2.1	0,718	0,219	Valid
	X2.2	0,727	0,219	Valid
	X2.3	0,813	0,219	Valid
	X2.4	0,772	0,219	Valid
	X2.5	0,778	0,219	Valid
Employee Performance (Y)	Y.1	0,784	0,219	Valid
	Y.2	0,847	0,219	Valid
	Y.3	0,847	0,219	Valid
	Y.4	0,857	0,219	Valid
	Y.5	0,778	0,219	Valid

Source : Data processed using SPSS 25 (2025)

Based on the validity test results shown in the table above, it is evident that all items within each variable have calculated *r* values greater than the table *r* values. Consequently, all items are deemed valid as they meet the validity criteria, and the research instrument is therefore deemed suitable for measuring the variables under study.

Next, a reliability test was conducted to determine the level of consistency and stability of the research instrument in measuring the research variables. An instrument is considered reliable if its Cronbach's Alpha value is greater than 0.60. The following table shows the results of the reliability test:

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Dual Role Conflict (X ₁)	0,822	5	Reliabel
Job Stress (X ₂)	0,814	5	Reliabel
Employee Performance (Y)	0,876	5	Reliabel

Source : Data processed using SPSS 25 (2025)

Based on the results of the reliability test presented in the table, all variables obtained Cronbach's Alpha coefficients greater than 0.60. This indicates that the items within each variable exhibit a high level of internal consistency. Consequently, the research instrument is deemed reliable and suitable for use as a measurement tool in this study.

2. Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Test Results

Employee Performance = $\alpha + \beta_1 X_1 + \beta_2 X_2 + e$			
	Coefficient	t-statistic	Sig
Constant	5.269	2.656	.010
Dual Role Conflict (X ₁)	.241	2.155	.034
Job Stress (X ₂)	.527	4.708	.000

N = 80

R² = .486

Adj. R² = .473

F-Statistic = 36.437 Sig. = 0.000

The dependent variable is Employee Performance, and the independent variables are Role Conflict and Work Stress

* Significance in $\alpha = 0,05$

Source : Data processed using SPSS 25 (2025)

Based on the results of the data analysis in the table above, the following regression equation was obtained:

$$Y = 5.269 + 0,241 X_1 + 0,527 X_2 + e$$

Based on the results of the regression equation estimates obtained, the following conclusions can be drawn:

- a. A constant value of 5.269 indicates that when the variables of role conflict and job stress are assumed to have no effect (value zero), employee performance starts at 5.269 units.
- b. The regression coefficient for the dual-role conflict variable, which is 0.241, indicates that a one-unit increase in dual-role conflict is associated with a 0.241-unit increase in employee performance.
- c. The coefficient for the work stress variable, 0.527, indicates that a one-unit increase in work stress is associated with a 0.527-unit increase in employee performance.

Overall, these results indicate that the two independent variables dual role conflict and job stress contribute positively to improved employee performance at PT. BRI's Palopo Branch, both individually and collectively.

3. Hypothesis Test Results

a. t-test

Based on the results of the t-test, it was found that the dual role conflict variable had a calculated t-value of 2.155 with a significance level (Sig.) of 0.034. Since the Sig. value is < 0.05, it can be concluded that dual role conflict has a positive and significant effect on employee performance at PT. BRI Palopo Branch. The positive coefficient indicates that any increase in dual role conflict will be accompanied by an increase in employee performance, assuming all other variables remain constant.

Furthermore, the work stress variable has a t-value of 4.708 with a significance level (Sig.) of 0.000. Since the Sig. value is < 0.05, it can be concluded that job stress has a positive and significant effect on employee performance. The positive coefficient indicates that an increase in work stress is accompanied by an increase in employee performance.

b. F-test

Based on the results of the F-test, the calculated F-value was 36.437 with a significance level (Sig.) of 0.000. This significance value is less than 0.05, so it can be concluded that the regression model is statistically significant, meaning that the variables of dual role conflict and job stress simultaneously (together) have a significant effect on employee performance at PT. BRI Palopo Branch. Thus, the regression model used in this study is appropriate for explaining the relationship between the independent and dependent variables, and the hypothesis stating the existence of a simultaneous effect is accepted.

c. Coefficient of Determination (R^2)

Based on the results of the coefficient test, an R-squared value of 0.486 was obtained. This indicates that the variables of dual role conflict and job stress account for 48.6% of the variation in employee performance, while the remaining 51.4% is influenced by other factors outside the research model. Meanwhile, the Adjusted R-Square value of 0.473 indicates that after adjusting for the number of independent variables, the contribution of these two variables to employee performance is 47.3%. Thus, the regression model used has a fairly good ability to explain the dependent variable.

Discussion

The Effect of Dual Role Conflict on Employee Performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch

The results of the study indicate that dual role conflict has a positive and significant effect on employee performance at PT. BRI Palopo Branch. This suggests that the dual role conflict experienced by employees in the study does not always have a negative impact but remains at a level that can be effectively managed. This situation encourages employees to take greater responsibility in fulfilling their roles, thereby improving overall work performance. The research results align with a study conducted by (Pratama et al., 2023), which found that dual role conflict has a significant positive effect on the performance of female employees.

The Effect of Job Stress on Employee Performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch

The results of the analysis indicate that Job stress has a positive and significant effect on employee performance. These findings suggest that the level of job stress experienced by employees remains within reasonable limits and is constructive in nature. In this context, job stress serves as a motivator for employees to enhance their concentration, attention to detail, and work ethic in achieving established targets. These research results align with a study (Fani & Permana, 2024), showing that job stress has a positive and significant effect on employee performance.

The Effect Of Dual Role Conflict And Job Stress On Employee Performance at PT. Bank Rakyat Indonesia (BRI) Palopo Branch

Simultaneously, the research findings indicate that the variables of dual role conflict and job stress collectively have a positive and significant effect on employee performance. This suggests that the combination of role demands and job pressure experienced by employees can drive improved performance when managed effectively. These findings underscore the importance of the organization's role in managing dual role conflict and job stress to ensure they remain at productive levels. These research results align with a study (Mangara & Kurniawan, 2025), showing that employee performance is positively and significantly influenced by the work environment, job satisfaction, and job stress.

Conclusion

Based on the research findings, it was concluded that dual role conflict and job stress have a positive and significant impact on the performance of employees at the Palopo Branch of PT. Bank Rakyat Indonesia (BRI). This indicates that effective management of role conflict and job stress can support an improvement in overall employee performance.

The implications of this study suggest that dual role conflict and job stress can positively contribute to employee performance when managed appropriately. These findings reinforce human resource studies that emphasize the importance of constructively managing dual role conflict and job stress. Practically, the results of this study serve as a guide for management to address dual role conflict through time management and work prioritization, as well as to leverage motivational job stress through realistic work targets and supervisory support, thereby enabling sustainable improvements in employee performance.

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