

## WORK-FAMILY CONFLICT, SOCIAL SUPPORT AND MARRIAGE SATISFACTION ON EMPLOYEES AT BANK X

Amalia Juniarily, Marisya Pratiwi, Ayu Purnamasari, Tiara Fajria Nadila

Program Studi Psikologi, Fakultas Kedokteran, Universitas Sriwijaya  
Gedung I, Zona F, Jl. Palembang-Prabumulih KM 32, Ogan Ilir, Sumatera Selatan, Indonesia 30862

amaliajuniarily@fk.unsri.ac.id

### Abstract

This study aimed to determine the contribution of work-family conflict and social support in predicting marriage satisfaction. Eighty-seven female workers at Bank X who met the study's criteria, such as frontline worker, married with children; were involved in this study. The participants' age ranges from 22 to 45 years ( $M = 33.5$ ;  $SD = 3.589$ ). The researchers used the Work-family Conflict Scale (20 items,  $\alpha = .879$ ), the Social Support Scale (12 items,  $\alpha = .927$ ), and the Marriage Satisfaction Scale (38 items,  $\alpha = .946$ ). The data were analysed with multiple linear regression. The analysis results showed the value of  $R = .743$ ;  $F(2, 84) = 51.652$ ,  $p < .05$ , and it indicates that there is a significant role of work-family conflict and social support on marital satisfaction. Besides, a value of  $b = -.960$ ,  $p < .05$ , was obtained, and it means that there is a significant role of work-family conflict on marital satisfaction and  $b = 1.209$ ,  $p < .05$  were found, meaning that there is a significant social support role on marriage satisfaction.

**Keyword:** multiple role conflict; social support; marriage satisfaction

### Abstrak

Tujuan penelitian ini adalah untuk mengetahui peran konflik peran ganda dan dukungan sosial dalam memprediksi kepuasan pernikahan. Partisipan dalam penelitian adalah 87 pekerja perempuan di Bank X yang sudah menikah, memiliki anak dan bekerja sebagai *frontliner*, dengan rentang usia partisipan yaitu 22-45 tahun ( $M = 33,5$ ;  $SD = 3,589$ ). Skala yang digunakan adalah Skala Konflik Peran Ganda (20 item,  $\alpha = 0,879$ ), Skala Dukungan Sosial (12 item,  $\alpha = 0,927$ ), dan Skala Kepuasan Pernikahan (38 item,  $\alpha = 0,946$ ). Analisis data menggunakan regresi linier berganda. Hasil dari analisis yang dilakukan menunjukkan nilai  $R = 0,743$ ;  $F(2, 84) = 51,652$ ,  $p < .05$ , artinya ada peran yang signifikan dari konflik peran ganda dan dukungan sosial terhadap kepuasan pernikahan. Selain itu diperoleh nilai  $b = -0,960$ ,  $p < .05$ , artinya ada peran yang signifikan dari konflik peran ganda terhadap kepuasan pernikahan serta  $b = 1,209$ ,  $p < .05$ , artinya ada peran yang signifikan dari dukungan sosial terhadap kepuasan pernikahan.

**Kata kunci:** konflik peran ganda; dukungan sosial; kepuasan pernikahan

### INTRODUCTION

Every individual will undergo the developmental stages from infancy, childhood, adolescence, adulthood, to the elderly. A period with a long development span is adulthood. According to Feldman (Desmita, 2013) adulthood starts from the age of 20 to around the age of 40-45 (early adulthood); 40-45 years to about age 65 (middle adulthood); and age of 65 years and above (entering the final adult phase).

In early adulthood, many individuals explore their career pathways. Individuals begin to

develop themselves to become individuals they want to be, decide the lifestyle they want to live and make choices to be single, live together, or marriage (Santrock, 2011).

Currently, it is ordinary for married women to work to meet their families' economic needs. One of the popular jobs for women is being an employee at the bank. According to Prajitiasa (Burhanuddin, Sjahrudin, & Mus, 2018), the work complexity in the banking world requires employees to have a professional work attitude. Being professional includes performing the responsibilities and accomplishing duties as

optimally as possible, without any exception, also for married women.

According to Sorensen and Verbrugge (Aleem & Danish, 2008), women with several responsibilities and roles have negative consequences on their anxiety and adjustment level, affecting their marital satisfaction. The negative impact happens commonly to women worker. As stated in the previous study by Radó et al. (2016), the negative effects of work on family life in Hungary tend to occur in women than men. Formerly, Roehling et al.; Greenhaus and Powell (Radó et al., 2016) explained that work and family life interact with each other, which can positively and negatively affect. Work can affect family life, and family life can affect the outcome. The relationships are consistent with the spillover theory from Roehling et al. (Radó et al., 2016) stated that experiences in one aspect could affect other elements, both positively and negatively.

Furthermore, Amstad and Semmer (2011b) explained in their research that most working parents learn to see themselves in three different areas of life: work, family and leisure. The two main life domains, work and family, can be sources of negative or positive life events. Adverse events in life could cause stress, which means experiencing stress in one domain of life can affect another part of life and cause stress or tension in both life domains. The effect can occur in two different directions: work to family and family to work.

On the other hand, the crossover can arise when stress is transmitted between individuals. Once individuals experience work pressure, they can transfer the negative emotion to their partner to experience tension in the family. The study results by Van Steenbergen et al. (2014) showed a positive impact of spillover and crossover of daily work on the marriage, particularly on marital satisfaction.

Ofovwe, Ofili, Ojetu, and Okosun (2013) defined marriage satisfaction as an

individual's positive assessment of their marital relationship, with several determinants related to marriage satisfaction, including personality compatibility, educational equality, religious equality, income level, education level, and age of marriage. Rebello, Junior, and Brito (2014) in their research proved that jealousy, cooperative relationships between partners and love are the most relevant factors for marriage satisfaction.

According to several studies summarized by Tavakol, Nasrabadi, Moghadam, Salehiniya, and Rezaei (2017), marriage satisfaction is a multidimensional concept that is influenced by many factors. Some of the factors are the age of marriage, duration of marriage, emotional intelligence, communication and problem-solving skills, marital conflict, sexual function, physical attractiveness, presence of children, parenting style, relationships with relatives and friends, spending time, religious beliefs, intimacy, trust, and commitment. Apart from that, economic factors, cognitive factors, physiological factors, and social support can also influence marital satisfaction. Meanwhile, the results of Villa and Del Prette's (2013) study showed that marriage satisfaction in wives is related to assertiveness, assertive conversation and the ability to express emotions/empathy attitudes of her husband. Meanwhile, marriage satisfaction in husbands is connected to three types of marriage social skills: proactive self-control, reactive self-control and emotional/empathy expression.

Several researchers did research related to marriage satisfaction. The research were marriage resilience and satisfaction (Bradley, & Hojjat, 2017) ; marital satisfaction based on the length of time between first and second marriage (Diamond, Chou, Elliot, & Schneider, 2013) ; marital satisfaction and emotional stability (Khalatbari, Ghorbanshiroudi, Azari, Bazleh, & Safaryazdi, 2013) ; positive impacts of spiritual and religious, sexual and

interpersonal, communication and interaction, and mental health factors on marital satisfaction ; the effects of socio-demographic factors such as employment, length of the marriage, age, number of children, economic factors and total income toward marital satisfaction (Zaheri et al., 2016 ) ; contribution of many factors to marital satisfaction: communication, partner education, sexual satisfaction, double income, understanding, in-law relationships, and compromise (Ayub & Iqbal, 2012) ; the relationships of psychological factors: depression, affection, sexual activity and marital satisfaction (Adigeb & Mbua, 2015) ; and communication as the most significant predictor of marital satisfaction in men as first-time fathers (McDaniel, Lopez, & Holmes 2010).

The research results by Allen et al. (Ortega & Hechanova, 2010) showed that the existence of dissatisfaction in marriage occurs in people with work-family conflicts. The higher is the work-family conflict, the less the marriage satisfaction. Meanwhile, a study conducted by Bell (Desmita, 2013) showed that married women experience more significant frustration, dissatisfaction and unhappiness compared to men. Negative emotions are experienced especially by women having work-family conflict in their lives, such as role as employee, mother, and wives, which require them to be more responsible in playing their roles. Finally, a work-family conflict occurs.

Frone et al. (Frone, 2000) stated that work-family conflicts are sources of stress related to work and family life. Conflict and stress indicate problems in adjusting work and private life. Greenhaus and Beutell (in Frone, 2000) explained that work-family conflict occurs when an individual attempts to meet job and family demands simultaneously.

Three forms of work-family conflict (Greenhaus & Beutell, 1985) are time-based conflict, strain-based conflict, and behaviour-based conflict. Time-based conflict occurs

when a person spends the time to fulfil one role and cannot use the same time to meet other roles. In other words, a person is experiencing work-family conflicts and cannot perform two or more functions simultaneously. Strain-based conflict occurs when a person experiences tension, generated by one role, and because of this conflict, this person has difficulties in meeting another role's demands. Meanwhile, behaviour-based conflict is a conflict that occurs when certain behaviours demanded by one role cause difficulties in meeting the needs of another function, for example, challenges in fulfilling family and work demands.

Yucel's (2017) research on work-family conflicts tried to examine the combined effects of work-to-family conflict, family-to-work conflict, work-to-family enrichment, and family-to-work enrichment. The results of the study showed that work-to-family conflict and family-to-work conflict negatively connect to marital satisfaction. On the other hand, family-to-work and work-to-family enrichment positively relate to marriage satisfaction. The research results by Juniarly et al. (2019) showed that 'work interfere with family' is mostly felt by female lecturers at Sriwijaya University.

Other studies show that work interference with family is significantly related to work, such as job satisfaction, organizational commitment, turnover intention, burnout, attendance, work performance, work tension and organizational citizenship behaviour (OCB). Meanwhile, family interaction with work indirectly affects the family, including marriage satisfaction, family satisfaction, and family tension. However, it was not significantly related to family appearance. Work interference with family and family interference with work affect life satisfaction, health problems, psychological tension, psychological complaints (psychosomatic), depression and substance abuse (Amstad et al., 2011a). Meanwhile, Beutell's (2013) research results show that mental health and work pressure are the best predictors to

measure the effect of work that disrupts conflict in the family for each generation group. The work-family conflict and the synergy of work-family conflict play a significant role in marital satisfaction, work and life.

The research results by Ortega and Hechanova (2010) show that the existing stress due to work-family conflicts negatively relates to marriage satisfaction. The result means that the higher is a person's pressure due to work-family conflict, the lower his satisfaction with marriage. Wijayanti and Indrawati's (2016) research has shown a negative relationship between work-family conflicts and marriage satisfaction in working women. The higher is the work-family conflict, the lower the marriage satisfaction. Also, work-family conflict is one factor that influences marriage satisfaction (31.2%), although it is not the dominant factor.

Apart from work-family conflicts, another factor affecting marriage satisfaction is social support, because social support has a direct positive effect on marriage satisfaction (Panahi, Shariat, Hoseinzadeh, & Razaghpour, 2018). Davis, Palladino, and Christopherson (2013) state that social support is the availability of help, recognition, approval, advice, money, and others' encouragement. Individuals can receive social support from many sources, such as husband or wife, boyfriend, family, friends, doctors or community organizations. People with social support believe that they are loved, valued, and part of a social network. The social network can include a family or community organization that help them anytime they need support. Researchers divided social support into four dimensions: emotional support or appreciation, instrumental or tangible support, informational support, and friendly support (Sarafino & Smith, 2011).

Several research results show how social support affects marriage satisfaction. The

research results from Richter et al. (Richter, Rostami, & Ghazinour, 2014) explain that implementing effective coping strategies and fulfilment of social support from emotionally close people are protective factors. Those factors help individuals deal with stress and buffer the adverse effects of stress on married life and life satisfaction.

Research conducted by Akanbi (2014) also shows effect combinations of work-family conflicts and perceived social support on marriage satisfaction. In individuals with work-family conflicts, the relationship between marriage satisfaction and work-family conflict is negative; the higher the marriage satisfaction is, the lower is the work-family conflict. However, the relationship between social support and marriage satisfaction is positive; the higher the social support is, the higher is the marriage satisfaction. Thus, marital satisfaction can increase when a person can appropriately manage the tension between work and family. Individuals experiencing work-family conflicts receive social support from the expected people, such as family, co-workers or superiors.

There have been many studies related to work-family conflicts, social support and marriage satisfaction. However, previous studies used only two variables: work-family conflicts and marriage satisfaction (e.g., Rayani et al., 2016), or work-family conflicts and social support (e.g., Seiger & Wiese, 2009), or marital satisfaction and social support (e.g., Rostami et al., 2013). Therefore, in this study, researchers are interested in examining three variables because of the limited number of studies discuss these three variables simultaneously. This study also explains the work-family conflict based on the spillover and crossover theory, which is still not widely used in Indonesia.

Based on the problems mentioned above, the researcher is interested in examining the

contribution enormity of work-family conflict and social support on marriage satisfaction. This research involved women employees in Bank X at Palembang City. Thus, the research objective is to determine the role of work-family conflict and social support on marriage satisfaction. There are two types of hypotheses in this research, major and minor hypotheses. The major hypothesis: there is role of work-family conflict and social support on marriage satisfaction. Minor hypotheses: there is role of work-family conflict on marriage satisfaction and there is role of social support on marriage satisfaction.

**METHODS**

**Research participants**

This study's participant was 87 employees at Bank X Palembang City. They are married and have children. Researchers determine the respondent criteria as follows:

- a. Frontline bank employee.  
The researchers consider bank employees' subject due to work-family conflicts, social support and marital satisfaction.
- b. Married female employees with children.  
The researchers considered married women and have children because they tended to experience work-family conflicts.
- c. Age ranges from 22-45 years.
- d. Bachelor education level.
- e. Working experience  $\leq$  five years, and  $\geq$  20 years.

According to Sarjono and Julianti (2011), if the research population is less than 100, it is suggested that all population members are involved in the study. Therefore, because the population is 87, they are all included in the study. Researchers used saturated sampling method because all the population members are taken into account as samples (Sugiyono, 2015). To test the measuring instrument, the researcher conducted a trial on the employee of bank Y Palembang city with 52 respondents.

**Data collection method**

The researchers used Marriage Satisfaction Scale, the Work-Family Conflict Scale, and the Social Support Scale, to collect the data. The psychological scales use a Likert scale model. The items in the scale consist of favourable and unfavourable items to the measured attributes. For favourable items, the response score ranges from 4 for very fit to 1 for very unfit. Whereas for unfavourable items, it ranges from 1 for very fit to 4 for very unfit. The validity and the reliability of each scale can be seen in table 1.

**Table 1.**  
**Validity and Reliability Test Results**

Variables	$r_{ix}$	$\alpha$
Marital Satisfaction	.337 - .793	.946
Work-Family Conflict	.303 - .698	.879
Social Support	.307 - .761	.927

*Note.*  $r_{ix}$  = Item Coefficient Correlations.  $\alpha$  = Reliability Coefficient.

Further explanation of the scales involved in this research are as follows:

- a. Marriage Satisfaction Scale  
The researcher constructed and used The Marriage Satisfaction Scale in this study. There are 12 categories of marital satisfaction from the PREPARE/ENRICH scale proposed by Olson et al. (Fowers & Olson, 1993). These 12 categories are personality issues, equalitarian roles, communication, conflict resolution, financial management, leisure activities, sexual relationship, children and parenting, family and friends, and religious orientation. The total number of items is 38. Example items are "My husband and I sit together to find solutions for problems occurring in our household", "We don't have any opportunity to pray together."
- b. Work-Family Conflict Scale  
The researcher constructed The Work-Family Conflict Scale and applied it in this study to measure the work-family conflict based on Greenhaus and Beutell

theory (Greenhaus & Beutell, 1985). They considered three types of work-family conflicts: time-based conflict, strain-based conflict, behaviour-based conflict. The number of items is 20. Item examples are "After work fatigue makes me easy to get emotional, moreover when I see children littering the house, "The children's smiles and laughter recover my fatigue."

### c. Social Support Scale

The researchers also constructed and used The Social Support Scale in this study. The social support theory from House (Smet, 1994) underlies the construction of the scale. The dimensions of social support are emotional support, appreciation support, instrumental support and informative support. The total number of items is 12. Item examples are "we (husband and wife) support each other in completing household tasks", "I finished all household tasks, and it's very tiring".

### Data analysis technique

Before the researchers test the hypothesis, researchers completed the normality, multicollinearity, and homoscedasticity of residual test to determine the analysis method. All the required assumptions for the multiple regression test have been completed. The researchers used SPSS version 16.00 for statistical calculations.

## RESULTS AND DISCUSSION

**Table 2.**

Regression Analysis of The Variables

Predictors	<i>b</i>	<i>SE</i>	<i>b</i> *	<i>t</i>
(Constant)	113.705	18.361		6.193*
SS	1.209	.318	.374	3.797*
WFC	-.960	.216	-.437	-4.436*
<i>R</i> <sup>2</sup>				.552
<i>F</i>				51.652

Note. Dependent variable: Marital Satisfaction. WFC = Work-Family Conflicts. SS = Social Support. \**p* < .05.

The major hypothesis test results show that there is significant role of work-family conflict and social support on marriage

satisfaction among Bank X employees,  $F(2, 84) = 51.652, p = .000; R^2 = .552$ . Thus, the major hypothesis is accepted. The contribution of work-family conflict and social support on marriage satisfaction is 55.2%; other factors influence the rest. According to the first minor hypothesis test results, it can be concluded that there is a significant role of work-family conflict on marriage satisfaction among employees of Bank X,  $t(85) = -4.436, p < .05$ . Thus, the hypothesis is accepted. The contribution of work-family conflict on marriage satisfaction is 30.1%. The researchers found the social support's role in marriage satisfaction in Bank X employees,  $t(85) = 3.797, p < .05$ . Thus, hypothesis is accepted, and the contribution of social support on marriage satisfaction is 25.1%.

### Additional analysis

Using the descriptive analysis, the researchers determine the marital satisfaction categories, work-family conflicts, and social support, which the participant mostly feels. The descriptive comparison result of research variables' aspects could be seen on table 3.

**Table 3.**

Descriptive Comparison of Research Variables' Aspects

Variables	<i>M</i>	<i>SD</i>
<b>Marital Satisfaction</b>		
Personality issues	8.034	1.342
Equalitarian role	8.414	1.419
Communication	10.816	2.218
Conflict resolution	11.356	1.976
Financial management	11.609	1.481
Leisure activities	7.943	1.864
Sexual relationship	17.000	2.889
Children and parenting	14.563	2.067
Family and friends	8.253	1.881
Religious orientations	8.724	1.188
<b>Work-Family Conflicts</b>		
Time-based conflict	19.483	3.569
Strain-based conflict	16.149	3.402
Behaviour-based conflict	10.908	1.369
<b>Social Support</b>		
Emotional	5.770	.936
Appreciation support	10.00	1.628
Instrumental	2.506	.834
Information	5.046	1.099

Based on marriage satisfaction's aspects, the result shows that the employees rarely spent their time for doing leisure activity with their family ( $M = 7.943$ ;  $SD = 1.864$ ). Meanwhile, sexual relationship activity was the most common activity for family couples ( $M = 17$ ;  $SD = 2.889$ ). The participants receive the least instrumental support ( $M = 2.506$ ;  $SD = .834$ ), and enough support in the form of appreciation support ( $M = 10$ ;  $SD = 1.628$ ). The employees experienced time-based conflicts most often ( $M = 19.483$ ;  $SD = 3.569$ ).

Based on the statistical analysis results using multiple regression, the major hypothesis is accepted. Work-family conflict and social support play a role in female employees' marriage satisfaction at Bank X Palembang City. The contribution of work-family conflict and social support on marriage satisfaction is 55.2%, the contribution of work-family conflict on marriage satisfaction is 30.1%, and the role of social support on marriage satisfaction is 25.1%. Other variables influence the remaining (44.8%) of marriage satisfaction. Duvval and Miller (Srisusanti & Zulkaida, 2013) stated that marriage satisfaction could be influenced by many factors such as before marriage factors: parental happiness, childhood happiness, length of introduction, age at marriage, parental blessing, before marriage pregnancy, and reasons for marriage. Besides, factors after marriage include interpersonal relationships, children, sexual life, communication, common interests, the suitability of roles and expectations, religious participation, finance, relationships with in-laws, and the ability to face conflict, power, and attitudes could affect the marital satisfaction.

Research by Akanbi (2014) shows that marriage satisfaction can increase when a person can manage the tension in multiple roles (work and family) properly and receive social support from the people they expect. While Mahayudin and Azahari's (2015) research shows a relationship between work-

family conflict and marriage satisfaction, also social support with marriage satisfaction; however, the subjects in this study were fathers with teenagers. Saman and Dewi's (2012) research indicates that work motivation and partner support negatively affect work-family conflict stress. Spouse support positively affects marital satisfaction stress, and work-family conflict stress negatively affects career women's marital satisfaction.

Vaoydanoff (2000) stated that work-family conflicts and facilitation are effective mediators between job satisfaction and stress. Research by Jamaludin et al. (2018) shows that work-to-family conflict and family-to-work conflict have a significant relationship with family satisfaction. Family-to-work conflict is a significant predictor of employee satisfaction. However, social support does not preclude the relationship between family conflict and work and family satisfaction. This study's implications indicate that organizations need to emphasize effective development and implementation strategies to maintain family balance in increasing family satisfaction.

Research from Salam (2014) found contributions from overwork and work-family conflicts at work toward job attachment, and peer support could not be a moderator variable. Another study conducted by Seiger and Wiese (2009) shows that social support is the cause of work-family conflict, but not as the moderator variable.

Also, work-family conflicts have a role in marriage satisfaction. The more intensive is the work-family conflict, the lower the marriage satisfaction. This result is in line with Rayani et al. (2016) research, which shows a significant negative correlation between marriage satisfaction and work-family conflict in nurses. Marital satisfaction decreases when work-family conflict increases. Nursing staff with higher marital satisfaction experience less work-family conflicts.

Roehling et al., Greenhaus, and Powell (in Radó et al., 2016) explain that work and family life interact each other and can have positive and negative effects; work can affect family life, and family life can affect work life. Research conducted by Sanz-Vergel et al. (2012) shows that daily work enjoyment is positively related to daily well-being (spillover) and, in turn, daily well-being is transmitted to partners (crossover). As previously stated by Demerouti et al., (2005), there is an example describing how the transfer of stress from work to home occurs, which is then known as spillover and stress transfer from one partner to another and further known as the crossover.

Lawson, Davis, McHale, Hammer and Buxton (2014) tried to investigate the daily impact of positive spillovers and crossovers on working mothers on their teenagers' health. The results showed that a mother's positive post-work mood directly associate with a more positive influence on her teenage children: better sleep quality, and longer sleep duration. Besides, mothers with more positive work experiences show fewer negative moods after work, and in turn, their adolescents reported having less physical problems and negative feelings.

Several studies have tried to prove the relationship between work-family conflicts and marital satisfaction. Research conducted by Wijayanti and Indrawati (2016) shows a negative relationship between work-family conflicts and marriage satisfaction in women working as extension agents in Purbalingga Regency. Work-family conflicts provide an effective contribution of 31.2% to marriage satisfaction. Research by Wulandari et al., (2019) also found a significant negative relationship between work-family conflict and marriage satisfaction; the more intense is the work-family conflict, the lower the perceived marital satisfaction.

Other studies suggest that understanding the importance of balancing work and family life is considered to make employees experience

satisfaction in life. Life satisfaction increases work satisfaction, and job satisfaction leads to better individual and organizational performance. It is preferable to place the employee in the best suitable work division because it allows employees to work functionally and meaningfully at the workplace and in their family (Rashid, Nordin, Omar, & Ismail, 2011).

The results show that there is a contribution from social support on marriage satisfaction. This study's results are in line with Rostami et al., (2013), which states that emotional support from a beloved person can help individuals reduce the adverse effects of various pressures affecting their marriage satisfaction. In his research, Cohen suggests that social support can increase psychological strength and provide other needed resources needed in dealing with stress. Meanwhile, Chi et al. and Mueller explained that social support could buffer from the negative effects of stressful life and affect marriage satisfaction (Rostami et al., 2013).

Khan and Aftab (2013) stated that perceived social support appears to play an important role, increasing marital satisfaction and having a significant contribution to reducing the depression level of couples. Meanwhile, Hoseini et al. (2015) show that social support and marriage satisfaction can predict the status of postpartum depression in men. Besides, inadequate social support and low marital satisfaction can put a couple at risk for postpartum depression.

Meanwhile, Ay and Okanli's (2018) study shows that mothers' marriage satisfaction increases when they receive more social support. Increased social support for mothers leads to an increased level of marital satisfaction. Spousal support should also increase because it is the most important social support type, and if family problems emerge, couples can consult to family therapists. Extended family and significant others should provide support to families



whose child is diagnosed with cancer. Research conducted by Sharifabadi et al. (2017) shows a significant positive relationship between social support and quality of life and marriage satisfaction; the higher is the social support, the higher the quality of life and marriage satisfaction.

There are several studies related to social support and marital satisfaction, such as husbands and parental supports as the high contributor toward marital satisfaction on working women. Form of supports: assistance in taking care of children or grandchildren (Pratiwi, 2016) ; the positive effects of organizational and administrative support (training in effective communication skills between partners) on the quality of life and marriage satisfaction of married nurses and nursing assistants (Akram, J.R., Vafa, F., & Pejman, 2017) ; and social support, social values, perceptions of social support from friends, and romantic values as the positive predictors for a marital adjustment (Mert, 2018) ; appreciation, sense of humour, and social support as effective predictor for marital satisfaction (Abbasi & Montazar, 2019).

Researchers categorize the level of marriage satisfaction, work-family conflicts and social support into three parts: high, medium, and low, based on the normal curve and standard deviation (Azwar, 2014). The categorization results show that marriage satisfaction, work-family conflicts, and social support on employees are in the medium category. For marital satisfaction, the employees have low scores on leisure activities and have high scores on sexual relationship. According to Fowers and Olson (1993), leisure activity measures activities' choice to spend leisure time. This aspect reflects social and personal activities, sharing, and preference for spending free time with a partner. However, it turned out that this activity was unsatisfactory for several employees at Bank X. This phenomenon could have happened because each partner was busy with their office work and had less free time to have

family activities like having dinner together or praying together. Meanwhile, sexual relations are related to how partners feel about their sexual affections and relationships. This aspect shows attitudes regarding sexual issues, sexual behaviour, birth control and fidelity (Fowers & Olson, 1993).

The female employees perceive that they received little instrumental support and quite frequently of appreciation support. According to House (Smet, 1994), instrumental support includes direct assistance, such as providing stuff that they need at work, and working together in completing assignments when experiencing pressure. Research conducted by Akanbi (2014) shows that marriage satisfaction in women with work-family conflict increases when they feel support from the expected people, such as family and close friends. On the other hand, according to House (Smet, 1994) high appreciation support includes positive expressions of respect (appreciation), encouragement to move forward, approval of ideas or feelings, and giving more value to comparisons with others.

Herawati, Kumalasari, Musthofa, and Tyas (2018) research shows that wives receive more social support in working couples than husbands. This support comes from extended family and neighbours, and the most often received support is emotional support. Support from all management levels in the office and the family is crucial because it helps employees reduce work-family conflicts and contribute to work-family enrichment. In the work environment, social support can come from supervisors, co-workers and also management. Instrumental support includes offering assistance by emailing or sending work materials when an employee has to work from home to care for a sick child. Besides, support can be conducted by offering advice in fulfilling family responsibilities, providing direct assistants to complete work tasks,

rescheduling, and encouraging employees to use family-related company policies (Hamid & Amin, 2014).

In the work-family conflicts, the time-based conflict is most often felt by Bank X employees. According to Greenhaus and Beutell (in Apollo & Cahyadi, 2012), time-based conflicts include excessive working time, lack of time for spouses and children, and tough scheduled assignment. Conflict can occur because individuals have to play work-family roles simultaneously or not perform two or more functions simultaneously. The next researcher can examine women with work-family roles in a different profession, such as policewomen, doctors, teachers, nurses, and lecturers.

Further study can also examine marriage satisfaction on men with working wives. Besides, further study can also improve the items of Social Support Scale. Finally, researchers can also increase the item number of measuring instruments and determine each instrument's target items.

The limitation of this study is the limited item number of the Social Support Scale. From 32 items remains 12 items constructing the scale. However, the scale still can represent all the dimensions of social support. Widhiarso (2018) states that problems in items making and unclarity of multidimensionality in constructing the scale are the reasons for invalid items.

## CONCLUSION

This study found that work-family conflict and social support have a significant role in marriage satisfaction on Bank X women employees. Based on this study result, it is suggested that women with work-family conflict arrange their schedule and determine the family time to increase leisure activity with their family. This study also found that participants received low instrumental support. Therefore, it is suggested to better support the partner or colleagues in the office

who are under pressures. The support forms could be providing stuffs for work purpose and/or helping with a work deadline. It is also better if companies can manage flexible assignments or adjust the deadline for married women who have children. So, they still can better play work-family roles. Companies can also create policies that emphasize the importance of work-family balance and provide opportunities for employees to adopt policies that help balance their work-life and family life. Besides, companies can also offer support by developing a work culture that supports family life.

## REFERENCES

- Abbasi, G., & Montazar, A. (2019). The relationship between appreciation, sense of humor and social support with marital satisfaction in nurses. *Journal of Health and Care*, 21(1), 34–43. doi:10.29252/jhc.21.1.34
- Adigeb, A. P., & Mbua, A. P. (2015). The influence of psychosocial factors on marital satisfaction among public servants in cross river state. *Global Journal of Human-Social Science*, 15(8). Retrieved from [https://globaljournals.org/GJHSS\\_Volume15/2-The-Influence-of-Psychosocial-Factors.pdf](https://globaljournals.org/GJHSS_Volume15/2-The-Influence-of-Psychosocial-Factors.pdf)
- Akanbi, S. (2014). Influence of work-family conflict and perceived social support on marital satisfaction of individuals with dual-career family in Oyo, Nigeria. *British Journal of Education, Society & Behavioural Science*, 4(10), 1400–1411. doi: 10.9734/bjesbs/2014/9114
- Akram, J.R., Vafa, F., & Pejman, M. (2017). Factors affecting quality of life and marital satisfaction among married nurses and nursing assistants. *Annals of Tropical Medicine Nd Public Helath*, 10(6), 1460–1466. doi:10.4103/ATMPH.ATMPH\_28\_17

- Aleem, S., & Danish, L. (2008). Marital satisfaction and anxiety among single and dual career women. *Journal of the Indian Academy of Applied Psychology*, 34(April), 141–144.
- Amstad, F. T., Meier, L. L., Fasel, U., Elfering, A., & Semmer, N. K. (2011). A meta-analysis of work-family conflict and various outcomes with a special emphasis on cross-domain versus matching-domain relations. *Journal of Occupational Health Psychology*, 16(2), 151–169. doi:10.1037/a0022170
- Amstad, F. T., & Semmer, N. K. (2011). Spillover and crossover of work- and family-related negative emotions in couples. *Journal Psychologie Des Alltagshandelnssns / Psychology of Everyday Activity*, 4(1), 9970.
- Apollo., & Cahyadi, A. (2012). Konflik peran ganda perempuan menikah yang bekerja ditinjau dari dukungan sosial keluarga dan penyesuaian diri. *Widya Warta*, 2, 254–271. Retrieved from <https://docplayer.info/29559350-Konflik-peran-ganda-perempuan-menikah-yang-bekerja-ditinjau-dari-dukungan-sosial-keluarga-dan-penyediaan-diri.html>
- Ay, E., & Okanli, A. (2018). An analysis of marital satisfaction and perceived social support in mothers with cancer-diagnosed children. *International Journal of Caring Sciences*, 11(1), 145–156.
- Ayub, N., & Iqbal, S. (2012). The factors predicting marital satisfaction: A gender difference in Pakistan. *International Journal of Interdisciplinary Social Sciences*, 6(7), 63–73. doi:10.18848/1833-1882/CGP/v06i07/52112
- Azwar, S. (2014). *Penyusunan skala psikologi* (II). Yogyakarta: Pustaka Pelajar.
- Beutell, N. J. (2013). Generational differences in work-family conflict and synergy. *International Journal of Environmental Research and Public Health*, 10(6), 2544–2559. doi:10.3390/ijerph10062544
- Bradley, J.M., & Hojjat, M. (2017). A model of resilience and marital satisfaction. *The Journal of Social Psychology*, 157(5), 588–601. doi:10.1080/00224545.2016.1254592
- Burhanuddin, T.D., Sjahrudin, H., Mus, A. M. (2018). Pengaruh konflik peran ganda terhadap kinerja melalui stres kerja. *Jurnal Organisasi dan Manajemen*, (1), 1–18. Retrieved from doi:10.31219/osf.io/qjyky
- Davis, S.F., Palladino, J.J., & Christopherson, K. M. (2013). *Psychology* (7th ed.). United States of America: Pearson Education, Inc.
- Demerouti, E., Bakker, A. B., & Schaufeli, W. B. (2005). Spillover and crossover of exhaustion and life satisfaction among dual-earner parents. *Journal of Vocational Behavior*, 67(2), 266–289. doi:10.1016/j.jvb.2004.07.001
- Desmita. (2013). *Psikologi perkembangan*. Bandung: Rosdakarya.
- Diamond, R., Chou, J.L., Elliot, M.B., & Schneider, C. M. (2013). What factors influence marital satisfaction?. Differences between first and second marriages. *Journal of Divorce & Remarriage*, 54(1), 78–93. doi:10.1080/10502556.2012.743831
- Fowers, B. J., & Olson, D. H. (1993). ENRICH marital satisfaction scale: a brief research and clinical tool. *Journal of Family Psychology*, 7(2), 176–185. doi:10.1037/0893-3200.7.2.176
- Frone, M. R. (2000). Work-family conflict and employee psychiatric disorders: The national comorbidity survey. *Journal of*

- Applied Psychology*, 85(6), 888–895. doi:10.1037/0021-9010.85.6.888
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1), 76–88. doi:10.5465/amr.1985.4277352
- Hamid, R., & Amin, S. M. (2014). Social support as a moderator to work-family conflict and work-family enrichment: A review. *Advanced Review on Scientific Research*, 2(1), 1–18.
- Herawati, T., Kumalasari, B., Musthofa., & Tyas, F. P. S. (2018). Dukungan sosial, interaksi keluarga, dan kualitas perkawinan pada keluarga suami istri bekerja. *Jurnal Ilm, Kel & Kons*, 11(1), 1–12. doi:10.24156/jikk.2018.11.1.1
- Hoseini, S. S., Panaghi, L., Habibi, M., Davoodi, J., & Monajemi, M. B. (2015). The relation between social support and marital satisfaction & couples' depression after the birth of the first child. *The International Journal of Indian Psychology*, 3(1), 2348–5396. Retrieved from <http://www.ijip.in>
- Jamaludin, N. H., Ibrahim, R. Z. A. R., & Dagang, M. M. (2018). Social support as a moderator of the relationship between work family conflict and family satisfaction. *Management Science Letters*, 8(9), 951–962. doi:10.5267/j.msl.2018.6.013
- Juniarly, A., Purnamasari, A., Anggraini, D., & Andini, H. (2019). Emotional intelligence, subjective wellbeing, and work-family conflict among university lecturers. *ANIMA Indonesian Psychological Journal*, 33(4), 250–259. doi:10.24123/aipj.v33i4.1798
- Khalatbari, J., Ghorbanshiroudi, S., Azari, K. N., Bazleh, N., & Safaryazdi, N. (2013). The Relationship between Marital Satisfaction (Based on Religious Criteria) and Emotional Stability. *Procedia - Social and Behavioral Sciences*, 84, 869–873. doi:10.1016/j.sbspro.2013.06.664
- Khan, F., & Aftab, S. (2013). Marital satisfaction and perceived social support as vulnerability factors to institute of clinical psychology. *American International Journal of Social Science*, 2(5), 99–107.
- Lawson, K.M., Davis, K.D., McHale, S.M., Hammer, L. B., & Buxton, O. (2014). Daily positive spillover and crossover from mothers' work to youth health. *J Fam Psychol*, 286(6), 897–907. doi:10.1037/fam0000028.
- Mahayudin, A. A., & Azahari, R. (2015). Relationship of marital satisfaction, family support and family-work conflict factors among Malaysian fathers with adolescents. *Global Journal Al-Thaqafah*, 5(2), 19–30. doi:10.7187/gjat872015.05.02
- McDaniel, B., Lopez, S., & H. E. (2010). Factors that affect marital satisfaction across the transition to fatherhood. *Intuition*, 6, 9–18. Retrieved from [https://www.academia.edu/1976761/Factors\\_that\\_Affect\\_Marital\\_Satisfaction\\_Across\\_the\\_Transition\\_to\\_Fatherhood](https://www.academia.edu/1976761/Factors_that_Affect_Marital_Satisfaction_Across_the_Transition_to_Fatherhood)
- Mert, A. (2018). The predictive role of values and perceived social support variables in marital adjustment. *Universal Journal of Educational Research*, 6(6), 1192–1198. doi:10.13189/ujer.2018.060609
- Ofovw, C. E., Ofili, A. N., Ojetu, O. G., & Okosun, F. E. (2013). Marital satisfaction, job satisfaction and psychological health of secondary school teachers. *Health*, 05(04), 663–668. doi:10.4236/health.2013.54087
- Ortega, R. A. L., & Hechanova, M. R. M. (2010). *Work-family conflict, stress, and satisfaction among dual-earning couples*.

43(1), 27–43.

- Panahi, M. S., Hoseinzadeh, A., Razaghpour, M., & Hosieni, N. (2018). Formulating a model for the relationship between alexithymia, social support, loneliness, and marital satisfaction: Path analysis model. *Journal of Family Medicine and Primary Care*, 7(5), 1068–1073. doi:10.4103/jfmpc.jfmpc\_3\_18
- Pratiwi, H. (2016). Hubungan antara dukungan sosial keluarga dengan kepuasan perkawinan pada istri. *Calyptra: Jurnal Ilmiah Mahasiswa Universitas Surabaya*, 5(1), 1–11. Retrieved from <http://id.portalgaruda.org/article.php?article=440720&val=5455>
- Radó, M., Nagy, B., & Király, G. (2016). Work-to-family spillover: gender differences in Hungary. *Demográfia English Edition*, 58(5), 39–64. doi:10.21543/dee.2015.2
- Rashid, W. E. W., Nordin, M. S., Omar, A., & Ismail, I. (2011). Social support, work-family enrichment and life satisfaction among married nurses in health service. *International Journal of Social Science and Humanity*, 1(2), 150–155. doi:10.7763/ijssh.2011.v1.26
- Rayani, M., Mansouri, A., Jahani, Y., Shahdadi, H., & Khammari, M. (2016). Relationship between work - family conflict and marital satisfaction among nurses and midwives in hospitals of Zabol university of medical sciences. *JQUMS*, 20(3), 48-56.
- Rebello, K., Junior, M.D.S., & Brito, R. C. (2014). Fundamental factors in marital satisfaction: an assessment of Brazilian couples. *Psychology*, 5, 777–784. doi:10.4236/psych.2014.57088
- Richter, J., Rostami, A., & Ghazinour, M. (2014). Marital satisfaction, coping, and social support in female medical staff members in Tehran university hospitals. *Interpersona: An International Journal on Personal Relationships*, 8(1), 115–127. doi:10.5964/ijpr.v8i1.139
- Rostami, A., Ghazinour, M., & Richter, J. (2013). Marital satisfaction: the differential impact of social support dependent on situation and gender in medical staff in Iran. *Global Journal of Health Science*, 5(4), 151–164. doi:10.5539/gjhs.v5n4p151
- Salam, F. (2014). Work overload, work-family conflict, family-work conflict and their effects on job embeddedness: the moderating role of coworker support. *IOSR Journal of Business and Management*, 16(1), 75–80. doi:10.9790/487x-16157580
- Saman, A., & Dewi, E. M. P. (2012). Pengaruh motivasi kerja dan dukungan suami terhadap stres konflik peran ganda dan kepuasan perkawinan pada wanita karier. *Jurnal Psikologi Teori Dan Terapan*, 2(2), 93. doi:10.26740/jppt.v2n2.p93-101
- Santrock, J. W. (2011). *Life-span development: perkembangan masa hidup* (5th ed.). Jakarta: Erlangga.
- Sanz-Vergel, A. I., Rodríguez-Muñoz, A., Bakker, A. B., & Demerouti, E. (2012). The daily spillover and crossover of emotional labor: faking emotions at work and at home. *Journal of Vocational Behavior*, 81(2), 209–217. doi:10.1016/j.jvb.2012.07.003
- Sarafino, P.E & Smith, T. W. (2011). *Health psychology: biopsychosocial interactions* (7th ed.). United States of America: John Wiley & Sons Inc.
- Sarjono, H., & Julianti, W. (2011). *SPSS vs LISREL: sebuah pengantar, aplikasi untuk riset*. Jakarta: Salemba Empat.

- Seiger, C. P., & Wiese, B. S. (2009). Social support from work and family domains as an antecedent or moderator of work-family conflicts? *Journal of Vocational Behavior*, 75(1), 26–37. doi:10.1016/j.jvb.2009.03.001
- Smet, B. (1994). *Psikologi kesehatan*. Jakarta: Grasindo.
- Srisusanti, S., & Zulkaida, A. (2013). Studi deskriptif mengenai faktor-faktor yang mempengaruhi kepuasan perkawinan pada istri. *UG Jurnal*, 1(1), 133–141. doi:10.13140/RG.2.2.30630.32324
- Sugiyono. (2015). *Metode penelitian pendidikan (pendekatan kuantitatif, kualitatif dan R&D)*. Bandung: Alfabeta.
- Tavakol, Z., Nasrabadi, A. N., Moghadam, Z. B., Salehiniya, H., & Rezaei, E. (2017). A review of the factors associated with marital satisfaction. *Galen Medical Journal*, 6(3), 197–207. doi:10.22086/gmj.v0i0.641
- Van Steenbergen, E. F., Kluwer, E. S., & Karney, B. R. (2014). Work-family enrichment, work-family conflict, and marital satisfaction: A dyadic analysis. *Journal of Occupational Health Psychology*, 19(2), 182–194. doi:10.1037/a0036011
- Villa, M. B., & Del Prette, Z. A. P. (2013). Marital satisfaction: The role of social skills of husbands and wives. *Paideia*, 23(56), 379–387. doi:10.1590/1982-43272356201312
- Voydanoff, P. (2000). Social integration, work-family conflict and facilitation, and job and marital quality. *Journal of Marriage and Family*, 67, 666–679. doi:10.1111/j.1741-3737.2005.00161.x
- Widhiarso, W. (2018). Beberapa penyebab mengapa skala psikologi menjadi multidimensi. Retrieved from [http://widhiarso.staff.ugm.ac.id/files/Beberapa Penyebab Mengapa Skala Psikologi Menjadi Multidimensi.pdf](http://widhiarso.staff.ugm.ac.id/files/Beberapa%20Penyebab%20Mengapa%20Skala%20Psikologi%20Menjadi%20Multidimensi.pdf)
- Wijayanti, A. T., & Indrawati, E. S. (2016). Hubungan antara konflik peran ganda dengan kepuasan pernikahan pada wanita yang bekerja sebagai penyuluh di kabupaten Purbalingga. *Empati*, 5(2), 282–286.
- Wulandari, D.A., D., binti Hamzah, H., & Ain Hidayah binti Abbas, N. (2019). *Correlation between work-family conflict, marital satisfaction and job satisfaction*. 239(2013), 52–55. doi:10.2991/upiupsi-18.2019.9
- Yucel, D. (2017). Work-family balance and marital satisfaction: the mediating effects of mental and physical health. *Society and Mental Health*, 7(3), 175–195. doi:10.1177/2156869317713069
- Zaheri, F., Dolatian, M., Shariati, M., Simbar, M., Ebadi, A., & Hasanpoor Azghadi, S. B. (2016). Effective factors in marital satisfaction in perspective of Iranian women and men: A systematic review. *Electronic Physician*, 8(12), 3369–3377. doi:10.19082/3369