International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Effect Of Work-Family Conflict On Affective Commitment, With Work-Life Balance As A Moderating Variable

Thalia Yohanna Sijabat[1], Habibullah Jimad[2] , Dina Safitri[3]

[1,2,3] Department of Management, Faculty of Economics and Business, Universitas Lampung, Indonesia.

Corresponding author: yohannathalia04@gmail.com

Abstrak

Work-family conflict is a problem frequently experienced by female employees in the banking sector due to high job demands and family responsibilities. This situation has the potential to reduce employees' affective commitment to the organization. This study aims to analyze the effect of work-family conflict on affective commitment and to examine the role of work-life balance as a moderating variable. The study employs a quantitative approach with a causal design. The study population consists of female employees at Bank Lampung in Bandar Lampung, with a sample of 104 respondents selected using proportionate random sampling. Data were collected via a questionnaire and analyzed using descriptive statistics and Moderated Regression Analysis (MRA). This study is expected to contribute to the development of research on work-family conflict, affective commitment, and work-life balance, as well as provide input for Bank Lampung in designing policies that support work-life balance to enhance employees' affective commitment.

Keywords: work-family conflict, affective commitment, work-life balance, moderation.

INTRODUCTION

Work-family conflict occurs when the demands of work and family conflict with one another, causing individuals to struggle to fulfill both roles simultaneously. This conflict triggers stress and pressure that can affect an individual's behavior both in the workplace and at home (Wang et al., 2020). Women tend to be more vulnerable to work-

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

family conflict than men because social norms still assign domestic and caregiving responsibilities as women's primary roles (Pan et al., 2022; Mody et al., 2022). This vulnerability is even higher in sectors with high job demands, such as the banking industry, which is characterized by long working hours, high performance targets, and deadlines. These conditions often require employees to work overtime, thereby reducing the time and energy available for their families (Anggraeni & Wahyuni, 2019).

Previous research has shown that high job demands in the banking sector increase work-family conflict because they consume employees' time, energy, and psychological resources (Ugwu et al., 2024). As a result, female employees face greater challenges in balancing work and family responsibilities, which can potentially affect their work-life balance and attitudes toward the organization (Yusuf & Hasnidar, 2020). Based on role theory, ongoing work-family conflict can reduce affective commitment because individuals experience strain in fulfilling multiple roles simultaneously (Bagus et al., 2018). However, Galletta et al. (2019) demonstrate that this effect does not always occur, as individuals with good work-life balance or strong organizational support are still able to maintain their affective commitment.

Work-life balance is an individual's ability to manage the demands of work and personal life in a balanced manner so that both roles can coexist harmoniously (Amankwah et al., 2022). A study by Khan et al. (2023) on female employees in the banking sector showed that a good work-life balance improves the quality of personal life, whereas long working hours have a negative impact on that balance. These findings suggest that work-life balance has the potential to mitigate the negative impact of work-family conflict on affective commitment. This phenomenon is also evident at Bank Lampung. Monthly report data show that the average number of overtime hours worked by employees from November 2025 to April 2026 fluctuated between 11.23 and 15.94 hours per month, with the highest figure occurring in January 2026. The high number of overtime hours indicates significant job demands that have the potential to reduce time spent with family and disrupt work-life balance (Yu & Leka, 2022).

Although the relationship between work-family conflict, work-life balance, and organizational commitment has been extensively studied, research that specifically examines the role of work-life balance as a moderating variable in the relationship between work-family conflict and affective commitment remains limited, particularly among female employees in the banking sector. Furthermore, previous studies have predominantly used organizational commitment in a general sense, thus failing to specifically address employees' emotional attachment to the organization (Rumangkit &

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Zuriana, 2019; Benkarim & Imbeau, 2021). Given these circumstances, this study aims to analyze the effect of work-family conflict on affective commitment and to examine the role of work-life balance as a moderating variable among female employees at Bank Lampung. The results of this study are expected to contribute to the development of the literature on work-family conflict and affective commitment, while also providing insights for organizations in formulating policies that support employees' work-life balance.

LITERATURE REVIEW

Work-family conflict is a role conflict that occurs when the demands of work and family conflict with one another, such that an individual's involvement in one role hinders the fulfillment of the other (Greenhaus & Beutell, 1985). This conflict can be caused by time constraints, psychological pressure, or incompatible behaviors between the two roles. Greenhaus and Beutell (1985) identified three dimensions of work-family conflict: time-based conflict, strain-based conflict, and behavior-based conflict.

Affective commitment is a dimension of organizational commitment that describes an individual's emotional attachment, identification, and involvement with the organization, such that employees remain with the organization of their own volition, rather than out of a sense of obligation or necessity (Meyer & Allen, 1984; Meyer & Allen, 1991).

Work-life balance can be explained through the Boundary Theory proposed by Ashforth et al. (2000), which states that individuals fulfill various roles with physical, temporal, and psychological boundaries between work and personal life. When these boundaries become blurred due to high job demands, individuals will find it difficult to maintain a balance between the two roles. Work-life balance is defined as an individual's ability to effectively manage the demands of work and personal life so that both support each other without causing excessive stress (Rashmi et al., 2021; Verma et al., 2024; Hujová et al., 2025).

METHODOLOGY

This study employs a quantitative approach with a causal research design. The study population consists of female employees of Bank Lampung in Bandar Lampung. The sample comprised 104 respondents selected using proportionate random sampling. Data were collected through a questionnaire and analyzed using descriptive analysis and Moderated Regression Analysis (MRA) to examine the effect of work-family conflict on affective commitment, with work-life balance serving as a moderating variable.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

DISCUSSION

Validity Test

Table 1. Validity Test Results

Variable	Question Item	KMO Measuring of Sampling Adequacy	Loading Factor	Description
Work-Family Conflict (WFC)	WFC 1	0.940	0.713	Valid
	WFC 2		0.710	Valid
	WFC 3		0.759	Valid
	WFC 4		0.688	Valid
	WFC 5		0.599	Valid
	WFC 6		0.755	Valid
	WFC 7		0.680	Valid
	WFC 8		0.650	Valid
	WFC 9		0.670	Valid
	WFC 10		0.759	Valid
	WFC 11		0.780	Valid
	WFC 12		0.749	Valid
	WFC 13		0.667	Valid
	WFC 14		0.614	Valid
	WFC 15		0.649	Valid
	WFC 16		0.726	Valid
	WFC 17		0.718	Valid

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

	WFC 18		0.666	Valid
Affective Commitment (AC)	AC 1	0.808	0.731	Valid
	AC 2		0.658	Valid
	AC 3		0.664	Valid
	AC 4		0.633	Valid
	AC 5		0.766	Valid
	AC 6		0.667	Valid
Work-Life Balance (WLB)	WLB 1	0.931	0.691	Valid
	WLB 2		0.713	Valid
	WLB 3		0.715	Valid
	WLB 4		0.709	Valid
	WLB 5		0.630	Valid
	WLB 6		0.722	Valid
	WLB 7		0.721	Valid

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Work-Life Balance (WLB)	WLB 8	0.931	0.729	Valid
	WLB 9		0.704	Valid
	WLB 10		0.681	Valid
	WLB 11		0.716	Valid
	WLB 12		0.720	Valid
	WLB 13		0.679	Valid
	WLB 14		0.762	Valid
	WLB 15		0.583	Valid
	WLB 16		0.681	Valid
	WLB 17		0.774	Valid

Source: Data compiled by the researcher (2026)

The validity test results show that all variables met the validity criteria with KMO-MSA values above 0.50, namely work-family conflict (0.940), affective commitment (0.808), and work-life balance (0.931). All indicators also had factor loadings above 0.50, so the research instrument was deemed valid and suitable for further analysis.

Reliability Test

Table 2. Reliability Test Results

Variable	Question Item	Cronbach's Alpha	Cronbach's Alpha if Item Deleted	Description
Work-Family Conflict (WFC)	WFC 1	0.938	0.934	Reliable
	WFC 2		0.934	Reliable
	WFC 3		0.933	Reliable
	WFC 4		0.935	Reliable
	WFC 5		0.937	Reliable
	WFC 6		0.933	Reliable
	WFC 7		0.935	Reliable
	WFC 8		0.935	Reliable
	WFC 9		0.935	Reliable
	WFC 10		0.933	Reliable

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

	WFC 11		0.933	Reliable
	WFC 12		0.933	Reliable
	WFC 13		0.935	Reliable
	WFC 14		0.936	Reliable
	WFC 15		0.935	Reliable
	WFC 16		0.934	Reliable
	WFC 17		0.934	Reliable
	WFC 18		0.935	Reliable
Affective Commitment (AC)	AC 1	0.778	0.733	Reliable
	AC 2		0.752	Reliable
	AC 3		0.752	Reliable
	AC 4		0.759	Reliable
	AC 5		0.722	Reliable
	AC 6		0.749	Reliable
Work-Life Balance (WLB)	WLB 1	0.936	0.932	Reliable
	WLB 2		0.932	Reliable
	WLB 3		0.931	Reliable
	WLB 4		0.932	Reliable
	WLB 5		0.934	Reliable
	WLB 6		0.931	Reliable
	WLB 7		0.931	Reliable
	WLB 8		0.931	Reliable
	WLB 9		0.932	Reliable
	WLB 10		0.932	Reliable
	WLB 11		0.931	Reliable
	WLB 12		0.931	Reliable
	WLB 13		0.932	Reliable
	WLB 14		0.930	Reliable
	WLB 15		0.934	Reliable
	WLB 16		0.932	Reliable
	WLB 17		0.930	Reliable

Source: Data compiled by the researcher (2026)

The results of the reliability test showed that all variables had Cronbach's alpha values above 0.60, namely work-family conflict (0.938), affective commitment (0.778),

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

and work-life balance (0.936). Thus, all variables were deemed reliable and suitable for further analysis.

Classical Assumption Tests
Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		106
Normal Parametersa,b	Mean	0.0000000
	Std. Deviation	2,73832242
Most Extreme Differences	Absolute	.069
	Positive	.036
	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Data compiled by the researcher (2026)

The results of the normality test using the One-Sample Kolmogorov-Smirnov Test showed an Asymp. Sig. (2-tailed) value of 0.200, which is greater than the significance level of 0.05. These results indicate that the regression model residuals are normally distributed, thus fulfilling the assumption of normality in this study.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Moderation Regression Analysis

Table 4. Results of the Moderation Regression Analysis

Coefficients[a]						
Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(constant)	18.829	0.284		66.264	< 0.001
	XC	-6.132E-5	0.000	-0.198	-2.676	0.009
	MC	0.000	0.000	0.520	7.026	< 0.001
	XM	1.043E-5	0.000	0.365	5.180	< 0.001
Dependent Variable : Y						

Source: Data compiled by the researcher (2026)

The results of the Moderated Regression Analysis (MRA) indicate that work-family conflict (XC) has a significant negative effect on affective commitment, with a beta value of -0.198, t = -2.676, and p = 0.009. Conversely, work-life balance (MC) has a positive and significant effect on affective commitment, with a beta value of 0.520, t = 7.026, and p < 0.001. Meanwhile, the interaction term between work-family conflict and work-life balance (XM) had a beta value of 0.365, t = 5.180, and p < 0.001, indicating that work-life balance moderates the relationship between work-family conflict and affective commitment. A positive interaction coefficient indicates that work-life balance mitigates the negative effect of work-family conflict on affective commitment.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Hypothesis Testing

Results of the Coefficient of Determination (R^2) Test

Table 5. Results of the Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.702[a]	.493	.478	2.7783
a. Predictors: (Constant), XM,MC, XC				

Source: Data compiled by the researcher (2026)

The results of the coefficient of determination test showed an R-squared value of 0.493, meaning that work-family conflict, work-life balance, and the interaction between the two account for 49.3% of the variation in affective commitment, while 50.7% is influenced by other factors outside the research model. Furthermore, the adjusted R-squared value of 0.478 indicates that the model is effective in explaining the relationships among the variables, with a correlation coefficient (R) of 0.702, which indicates a strong relationship.

T-Test Results

Table 6. Hypothesis Test Results

Coefficients[a]						
Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(constant)	18.829	0.284		66.264	< 0.001
	XC	-6.132E-5	0.000	-0.198	-2.676	0.009
	MC	0.000	0.000	0.520	7.026	< 0.001
	XM	1.043E-5	0.000	0.365	5.180	< 0.001
Dependent Variable : Y						

Source: Data compiled by the researcher (2026)

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

The t-test results show that work-family conflict has a significant negative effect on affective commitment (t = -2.676; p = 0.009), while work-life balance has a significant positive effect (t = 7.026; p < 0.001). In addition, the interaction term was significant (t = 5.180; p < 0.001), indicating that work-life balance moderates the relationship between work-family conflict and affective commitment.

The Effect of Work-Family Conflict on Affective Commitment

The results of the hypothesis testing indicate that work-family conflict has a significant negative effect on affective commitment (β = -0.198; t = -2.676; p = 0.009), thus supporting the first hypothesis. This finding is consistent with Greenhaus and Beutell's (1985) role conflict theory, which explains that conflict between work and family demands can create stress and difficulties in fulfilling both roles simultaneously, thereby reducing employees' emotional attachment to the organization. These results are also consistent with the studies by Liu et al. (2020), Cao et al. (2020), and Qureshi et al. (2019), which show that work-family conflict contributes to a decrease in affective commitment by increasing psychological stress, depleting emotional resources, and reducing a sense of belonging to the organization. Thus, the higher the work-family conflict experienced by employees, the lower their affective commitment. Conversely, the lower the work-family conflict, the higher employees' emotional attachment and loyalty to the organization.

The Role of Work-Life Balance in Moderating the Effect of Work-Family Conflict on Affective Commitment

The results of the hypothesis testing indicate that the interaction between work-family conflict and work-life balance has a significant effect on affective commitment (β = 0.365; t = 5.180; p < 0.001), thus supporting the second hypothesis. These findings indicate that work-life balance moderates and simultaneously weakens the negative effect of work-family conflict on affective commitment. These results align with the Boundary Theory proposed by Ashforth et al. (2000), which explains that individuals who are able to manage the boundaries between their work and family roles will find it easier to maintain work-life balance, thereby preventing role conflict from having an excessive impact on work attitudes. These findings are also consistent with the research by Faridl and Sukmana (2021), Fatimah and Gunawan (2023), and Rumangkit and Zuriana (2019), which states that work-life balance plays a role in enhancing employees' affective commitment. Thus, employees with a good work-life balance tend to be better

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

able to manage the stress resulting from work-family conflict, thereby maintaining their emotional attachment, loyalty, and sense of belonging to the organization.

CONCLUSION

This study concludes that work-family conflict has a significant negative effect on affective commitment, while work-life balance was found to moderate this relationship by weakening the negative impact of work-family conflict on affective commitment. These findings indicate the importance of organizational efforts to foster work-life balance through workload management, work flexibility, and support for employees—particularly female employees who juggle multiple roles. This study has limitations because it was conducted exclusively among female employees of Bank Lampung in the Bandar Lampung area and utilized only three research variables; consequently, the results cannot yet be broadly generalized. Therefore, future research is recommended to include a more diverse sample and incorporate additional variables, such as organizational support, job satisfaction, organizational culture, leadership style, work-related stress, or work engagement, in order to provide a more comprehensive understanding of the factors influencing affective commitment.

REFERENCES

Amankwah, M. O., Obuobisa-Darko, T., & Pearl, S. S. A. (2022). Establishing the relationship between work-family balance and work-family conflict: the role of organisational and individual factors. *African Journal of Management Research*, *28*(1), 2–16. https://doi.org/10.4314/ajmr.v28i1.1

Anggraeni, M., & Wahyuni, Z. I. (2019). Pengaruh Job Demands, Dukungan Sosial Suami, dan Faktor Demografi terhadap Work-Family Conflict Karyawati Bank yang telah Menikah. *Humanitas (Jurnal Psikologi)*, *3*(3), 227–244. https://doi.org/10.28932/humanitas.v3i3.2270

Benkarim, A., & Imbeau, D. (2021). Organizational commitment and lean sustainability: Literature review and directions for future research. *Sustainability (Switzerland)*, *13*(6). https://doi.org/10.3390/su13063357

Botella-Carrubi, D., Gil-Gomez, H., Oltra-Badenes, R., & Jabaloyes-Vivas, J. M. (2021). Employer branding factors as promoters of the dimensions of employee organizational commitment. *Economic Research-Ekonomska Istrazivanja* , *34*(1), 1836–1849. https://doi.org/10.1080/1331677X.2020.1851280

Cao, J., Liu, C., Wu, G., Zhao, X., & Jiang, Z. (2020). Work–family conflict and job

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

outcomes for construction professionals: The mediating role of affective organizational commitment. *International Journal of Environmental Research and Public Health*, *17*(4), 1–24. https://doi.org/10.3390/ijerph17041443

Delanoeije, J., & Verbruggen, M. (2019). The use of work-home practices and work-home conflict: Examining the role of volition and perceived pressure in a multi-method study. *Frontiers in Psychology*, *10*(OCT), 1–18. https://doi.org/10.3389/fpsyg.2019.02362

Faridl, M., & Sukmana, E. D. (2021). Pengaruh work life balance terhadap job satisfaction dimediasi oleh affective commitment. *Psychological Journal Science And Practice*, *10*(2), 72–78. https://doi.org/10.22219/pjsp.v2i1.19953

Fatimah, T., & Gunawan, A. W. (2023). Analisis Pengaruh Work Life Balance Dan Person Job Fit Terhadap Affective Organizational Commitment. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, *17*(1), 75–89. https://doi.org/10.32815/jibeka.v17i1.1296

Hujová, A., Zemanová, M., Stupková, D., & Vostrý, M. (2025). Exploring the Determinants Impacting Work–Life Balance for General Nurses in Diverse Healthcare Settings: A Cross-Sectional Study. *Journal of Nursing Management*, *2025*(1). https://doi.org/10.1155/jonm/8856776

Liu, C., Cao, J., Zhang, P., & Wu, G. (2020). Investigating the relationship between work-to-family conflict, job burnout, job outcomes, and affective commitment in the construction industry. *International Journal of Environmental Research and Public Health*, *17*(16), 1–20. https://doi.org/10.3390/ijerph17165995

Mody, L., Griffith, K. A., Jones, R. D., Stewart, A., Ubel, P. A., & Jagsi, R. (2022). Gender Differences in Work-Family Conflict Experiences of Faculty in Academic Medicine. *Journal of General Internal Medicine*, *37*(1), 280–282. https://doi.org/10.1007/s11606-020-06559-7

Ng, K. Y. N. (2023). Effects of organizational culture, affective commitment and trust on knowledge-sharing tendency. *Journal of Knowledge Management*, *27*(4), 1140–1164. https://doi.org/10.1108/JKM-03-2022-0191

Nurlianti, N., Hidayati, T., & Wijaya, A. (2023). The Effect of Organizational Culture and Authentic Leadership on Affective Commitment through Job Satisfaction. *Journal of Madani Society*, *2*(2), 128–145. https://doi.org/10.56225/jmsc.v2i2.254

Rashmi, K., Kataria, A., & Singh, R. (2021). Work-life balance: A review and future research agenda. *Prabandhan: Indian Journal of Management*, *14*(2), 8–25. https://doi.org/10.17010/pijom/2021/v14i2/157690

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Ugwu, L. E., Eze, A., & Idemudia, E. S. (2024). More than money: Core self-evaluations, job characteristics and work-family conflict among women. *Heliyon*, *10*(11), e31806. https://doi.org/10.1016/j.heliyon.2024.e31806

Verma, N., Dhiman, B., Singh, V., Kaur, J., Guleria, S., & Singh, T. (2024). Exploring the global landscape of work-life balance research: A bibliometric and thematic analysis. *Heliyon*, *10*(11), e31662. https://doi.org/10.1016/j.heliyon.2024.e31662

Wang, C. J. (2022). Exploring the Mechanisms Linking Transformational Leadership, Perceived Organizational Support, Creativity, and Performance in Hospitality: The Mediating Role of Affective Organizational Commitment. *Behavioral Sciences*, *12*(10). https://doi.org/10.3390/bs12100406

Wang, H. M., Ma, A. L., & Guo, T. T. (2020). Gender Concept, Work Pressure, and Work–Family Conflict. *American Journal of Men's Health*, *14*(5). https://doi.org/10.1177/1557988320957522

Yildiz, B., Yildiz, H., & Ayaz Arda, O. (2021). Relationship between work–family conflict and turnover intention in nurses: A meta-analytic review. *Journal of Advanced Nursing*, *77*(8), 3317–3330. https://doi.org/10.1111/jan.14846

Yu, J., & Leka, S. (2022). The Effect of Worktime Control on Overtime Employees' Mental Health and Work-Family Conflict: The Mediating Role of Voluntary Overtime. *International Journal of Environmental Research and Public Health*, *19*(7). https://doi.org/10.3390/ijerph19073767

Yusuf, R. M., & Hasnidar. (2020). Research in Business & Social Science Work-family conflict and career development on performance of married women employees : Case of bank employees, Indonesia. *International Journal of Research in Business and Social Science*, *9*(1), 151–162. https://www.ssbfnet.com/ojs/index.php/ijrbs/article/view/601/516

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.