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Work-family conflict and career development on performance of married women employees: Case of bank employees, Indonesia

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ABSTRACT

This research aims to analyze the direct and indirect effect of work-family conflict on performance and career development of married women bank employees. Work-family conflict is measured by using the indicator of work affect to family and family affect to work while performance is measured using indicators assessments: quality of work, punctuality, attitude, and effectiveness. Career development is measured by indicators of education, training, reward and punishment, family support, and rotation. All assessment is based on self-evaluations. Purposive sampling is used of 38 married women employees working in the state-owned bank, and using path analysis of PLS (partial least square) as a statistical analysis measurement combining with qualitative analysis to describe the results of statistical analysis for each independent variable and its effects on the dependent variable. The result of this study showed that work-family conflict has a negative effect on performance and career development. But performance has an insignificant effect on career development.

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Introduction

The rapid shift on women's role outside the home as career women is developing especially in the twenty-first century. Nowadays, many women hold various strategic positions in a company or government. For example, such as the chancellor of Western Germany, the late foreign minister of the United States, Indonesian Finance Minister, Minister of empowerment of women and children of Indonesia, and other CEO of Sabanci Holding Turkey, Imperial Brands England, and so ICICI Bank India. All of them is an successful women, and of course all of them are holding a dual career, household and job career. As a matter a fact, right now there is an increasing tendency for women to play a dual role known as dual-career household, through the increasing number of working women who place jobs and family roles simultaneously, and require them to share roles effectively in order to avoid conflicts between these roles, successfully (Ahmad, 2008a). It creates a shift on the traditional view of women's role in the community, especially in Indonesia, where previously women are limited in taking care of the household. Even current trends indicate that organizations and work design experiencing changes in demographic including the increase in the number of women in the workplace, dual career families, single parent families and an aging population (Darcy, McCarthy, Hill, & Grady, 2012).

The country of Indonesia consists of 33 provinces with a population of nearly 305.6 million in 2010. It is predicted that the composition of ages between 15 and 64 is 67.7 percent in 2020, and the composition of the population of women and men in that year will be balanced (Badan Pusat Statistik Indonesia, 2013). Coupled with lifestyle changes, it triggers an increase in the number of women working. So the topic of research relating to women, families and workers becomes increasingly interesting to study (Madsen & Hammond, 2005).

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Take Ambon, for example. As one of the Capital of Maluku province that experienced conflict in 1999, the City of Ambon has emerge of becoming one of the most advance cities in Eastern Indonesia. The Head of Indonesian Central Statistics Agency (Badan Pusat Statistik Indonesia) Suharyanto, on February 6, 2019 in a press conference at his office stated that economic growth in Eastern Indonesia such as Papua and Maluku contributed 6.69%, higher than Indonesia's economic growth in the year of 2018. As the economy grows and develops, financial organization, such as banks, is growing rapidly throughout the city and absorbs large amount of workforce not only men but also women. So that, vast growing economy may have contributed to changing of women's role in the corporate world, women's role as a wife, mother and worker is more likely to experience work-family conflict (WFC) that may affect their family life and work performance (Chernyak-Hai & Tziner, 2016). It is said that WFC is the standard term used to describe a disorder caused by an imbalance of professional office work with family personal interests. The incompatibility of the internal roles to fulfill the family needs with the external roles as a professional work in achieving their performance, then it will trigger the conflict. Therefore, the research question is how the impact of work-family conflict on the performance of married female employees who work in banks in Ambon, Maluku, Indonesia. This research uses the purposive sampling method and married women bank employees of two state-owned banks as a sample.

Literature Review

Work family Conflict and Performance

Conflict is simply implies as a dispute between two or more parties. Conflict can bring benefits or has a detrimental effect for the organization. The positive aspect of conflict possibly resulted in competitive advantage through increased creativity and innovation, and the willingness of employees to work better. Conversely, the negative outcome of conflict can cause disruption in the work life of the organization. There are two important domains in employees work life (Madsen & Hammond, 2005), which by Greenhouse and Beutell are categorized as inter roles conflict (J. H. Greenhaus & Beutell, 2011a). Hall said that inter roles conflict are interface conflicts between non homes and homes roles or also known as work and family roles (J. H. Greenhaus & Beutell, 2011b). While, Kahn identified inter roles conflict in various forms, including roles in work, intrasender, entersender and role in personal affairs (J. H. Greenhaus & Beutell, 2011b). In principle, conflict is triggered by imbalances and unmatched pressures that arise in the role carried out by employees. Fortunately, Nevertheless the concept of imbalances and incompatibility between the role of employees in work and the role of employees in the family, are still debated (Jeffrey H. Greenhaus, Collins, & Shaw, 2003). However this role concept is illustrated by the theoretical framework that is built into the work- family conflict (WFC) theory.

Some theoretical framework of WFC are based on the Role Conflict Theory, Spillover Theory, Gender Role Theory, Role Theory, Identity Theory, Work Stress Model, Segmentation Theory, Rational Theory, Self-control, Compensation Theory, Scarcity Theory or Hypothesis, Resource Protection Model, Multi-role Theory and Expansion Theory (Madsen & Hammond, 2005). Even today WFC-related research places more emphasis on tracing the causes of WFC and the consequences of WFC (Jeffrey H. Greenhaus, Ziegert, & Allen, 2012). Some factors caused work family conflict (Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011), i.e. time request on a role mixed with taking part of other roles; stress begin in the role had fallen into another role subtracted from life quality of that role; anxiety and fatigue caused by tension from a role may make it difficult for other roles; effective and appropriate behavior of a role but ineffective and inappropriate when transferred to other roles (J. H. Greenhaus & Beutell, 2011b). While the consequences of the WFC, Karatepe and Tekinkus found that WFC had a significant negative effect on employee performance and employee job satisfaction (Karatepe & Tekinkus, 2006). Besides that, role incompatibility will result in other dysfunctional outcomes, such as burnout, decreased family and occupational well-being, and job and life dissatisfaction (Cinamon & Richb, 2002).

As one of the issues that often surfaced in discussing the consequence of WFC, performance itself is the implementation of a drawn-up plan. Implementation of performance is carried out by the human resources that have abilities, competences, motivations and interests. How the organization respects and treats its human resources will affect to the attitudes and behavior of present performance. Actually, every organization has different levels of performance indicators, depending on organization complexity. More complex organizations, they will need more indicators to measuring their performance. The consequence is organizational will use a different framework in performance assessment. In general, performance measurement indicators can be grouped into the six categories (Moeheriono, 2012):

- a. *Effective, measuring the degree of output produced in achieving something desired,*
- b. *Efficiency, measuring the degree of low-cost output generating process,*
- c. *Quality, measuring the degree between products or services quality produced with the needs and expectations of consumers,*
- d. *Timeliness, measuring whether the work has been completed correctly and on time,*
- e. *Productivity, measuring productivity level or added-value produced by a being-proceed that is compared with a being-consumed for capital and labor costs, f. Safety, measuring overall organization health and working environment of employees in terms of safety.*

Several studies have examined the relationship between WFC and job performance with mixed result, found a significant relationship using a self-rated measure of job performance. There is a positively associated between WFC and health related outcomes, such as depressive symptomatology, physical health, heavy alcohol used and hypertension (Frone, Russell, & Cooper, 1997), (Frone,

Russell, & Cooper, 1992). Although Aryee (1992) used a self-rated measure of work quality for the performance and found that it was related to job-parent conflict but not to job-spouse or job-homemaker conflict. He also examined that job performance as one of the significant negative direct consequences of work-family conflict. Same finding conducted a study on frontline Turkish hotel employees and found a significant negative relationship between both work-family conflict and family-work conflict with job performance (Karatepe & Sokmen, 2006). While Nur & Zain (2019) finding that work family conflict have negative significant on employee performance in Hospital. So the first hypothesize is,

H1 : WFC have a negative significant effect to the performance of married woman employees.

Work Family Conflict and Career Development

Research related to women begins with a review of women's discrimination against their main duties at home and their professional career at work. Reinforced by psychologist and sociologist researchers, it presents a vocational theory that divides the theory of women's vocational development into three parts, namely "career-oriented" and "marriage-oriented" or "homemaker-oriented" women (Levitt, 1971). Similar to the Self-concept of career development proposed by Super in the year of 1969, which states that career choice and development is essentially process of developing and implementing a person's self-concept. Combining with the Theory of Work Adjustment (TWA) career will develop if the person with his self-concept is in accordance with the requirements of the work environment (Leung, 2008). Then, if its related to the gender, Super stressed that women's career patterns as home making and/or work activities. While men's career patterns are only at work activities (Levitt, 1971). This Super finding is then known as Vocational Development Theory.

In-depth studies conducted by Surette and Gysbers in the approximate year of 1960 measure women's household and career orientation by using scores on the Strong Vocational Interest Blank-Women (SVIB-W), on student respondents and female college graduates. It was found that female respondents who chose to be career-oriented were women who chose to become single people, wanting to be highly educated and also from highly educated families than the home-making group. The same findings were also obtained from female respondents who had just graduated from university, they preferred to work in offices compared to homemakers (Levitt, 1971). However according to Tziner, Meir and Segal, the propositions and assumptions that build Vocational Development Theory through Work Adjustments and Self concept theories are still debatable (Leung, 2008). But still in the fact, until now there has been a significant increase in research on women's careers, even supported by the increasing number of highly skilled female professionals and managers in various industries (Saadin, Ramli, Johari, & Harin, 2016).

In line with the increasing role of women in the career field and working outside the home, the direction of the research then focused on traditional work and work that became the pioneers of women (Osipow & Fitzgerald, 1996). And when the work became a pioneer for woman workers, the researchers' attention then focused on women's career development, especially for married woman. However, the ability of married working woman to climb her career is more difficult and challenging, because it requires support and commitment from family, especially spouses (Kadarko, Dizaho, & Abdullah, 2016). When there is a reconciliation between the family domain and work, the conflict will be eliminated which will ultimately support the career advancement of the married woman (Ugwu, 2019). On the contrary if there is an overload of work, it will cause high stress which will eventually result in work conflict (Osipow & Fitzgerald, 1996). Betz (1994), Russel (1994), Lopate (1971), Bernard (1975) and more researchers identified that many married woman are downscaling their ambitions to accommodate the realities of combining motherhood with a career-involve a variety problems, such as limited time, husbands career primacy, and limited support from others (Osipow & Fitzgerald, 1996). Therefore the hypothesize,

H2: WFC of have a negative significant effect to the career development of married woman employees

Employee Performance and Career Development

Performance on the job by employee depends on the suitable of organizational job requirements, purposes, and mission comparing with the attitudes of individuals and how individuals behave according to their jobs (Ansari pour et al., 2017). Resource based view mentioned that employees are the most valuable assets needed by the organization to perform the production process (Rachmaliya & Efendy, 2017). The employee in question is certainly an employee who is able to produce optimal performance, so as to encourage the optimization of organizational performance. Employee performance can be defined as the success of employees completing their duties and responsibilities (Rachmaliya & Efendy, 2017). Campbell explain that employee performance on the job is a matter of behavior, that can be observed and is a total collection of work on the job. It can be interpreted as a can be interpreted as an accumulation of employee achievement results through their competence in the job (Muhdar, Mahlia Muis, Ria Mardiana Yusuf, 2015). Next when the performance is fulfilled, it will have an impact on employee career development (Kurniawan, SE, & MS, 2018).

Career development has defined as an ongoing process by which individual's progress through a series of stages, each of which is characterized by a relatively unique set of issues, themes, and tasks (Kadarko et al., 2016). Career development also is the key to organizational effectiveness through the work of employees. However, when compared to male workers, the work of female workers, especially married women, is very challenging (Kadarko et al., 2016). Challenges faced by companies include that working mothers prefer to resign from work to take care of their families, compared to male workers, because working mothers are less prepared to face certain promotions. Observer of career development, initially carried out by Super in the year 1957. Based on vocational

psychological aspect, he found that married woman's essential career is serious concern to homemaking and childcare responsibilities (Osipow & Fitzgerald, 1996). But with the journey of reviewing theory of career development, Psathas in 1968, based on sociological aspect found that career development theory must be considered from various points of view, namely family lives, social lives and mobility (Osipow & Fitzgerald, 1996). In the principle, career development is the formal and sustainable activity as an effort to develop and enrich the human resource by harmonizing of employee needs according to the career, like individuals factors such as personality, things to offer, self-need and social needs (Kadarko et al., 2016).

H3 : Performance have a significant effect to the career development of married woman employees.

Conceptual Framework

To illustrate this research concept, the framework is as follows:

Figure 1. Framework of Research Concept

Research and Methodology

This research use a causal design to analyze how a variable affects others by used a cross sectional data, in one time-collected. The research was conducted on state-owned banks located in Ambon, Indonesia. Samples used in the research were married women bank employees of two state-owned banks. Samples consist of 38 people, chosen by using the purposive sampling method against married woman employees. Data for this research were divided into two, namely the primary data and secondary data. It was used several methods to collect data, including questionnaires and documentation. There are two types of variables consisted in this study, namely exogenous and endogenous variables. The exogenous variable is work family conflict, whereas endogenous variables consisted of employee performance and career development. Analysis technique used to discuss issues and answer hypotheses will explained it below.

Research Instruments Test

Validity and reliability test would be done using Smart PLS program that was also used for quantitative data analysis then.

Reflexive Outer Model

It could be seen from the value of convergent and discriminant validity for conclusion of reflexive measurement model instrument validity. Loading value of 0.5 to 0.6 is considered sufficient, number of indicators of latent variable ranges from 3–7, whereas the recommended AVE (Average Variance Extracted) value for discriminant validity is greater than 0.50, with the formula:

$$AVE = \frac{\sum \lambda_i^2}{\sum \lambda_i^2 + \sum_i \text{var}(\epsilon_i)}$$

Captions :

λ_i^2 : factor loading

var : Factor variance

ϵ_i : error variance

Whereas for conclusion reliability of research instrument, seen from the composite reliability value limits acceptable for the level of composite reliability (ρ_c) is ≥ 0.7 , according to the formula:

$$\rho_c = \frac{\sum \lambda_i^2}{\sum \lambda_i^2 + \sum_i \text{var}(\epsilon_i)}$$

Reliability test can also be strengthened by Cronbach Alpha. If the value of alpha > 0.60 , then the question items considered reliable.

Formative Outer Model

For the measurement model (outer model) formative evaluated based on the substantive content by looking at the significance of weight. Weight value of formative indicator with its construct should significantly.

Quantitative Analysis

This research used statistical analysis, there is path analysis with PLS (partial least square).

PLS measurements used in this study due to the small total sample, whereas the purpose of research would like to see the direct and indirect effect of studied variables. Minimum sample used for PLS is 30–50 or larger samples > 200 . Path analysis with PLS measurement used Smart PLS software.

Qualitative Analysis

Qualitative analysis is useful to describe the results of a statistical analysis of each independent variables studied and the effect on dependent variables. Qualitative analysis will facilitate in understanding the research results, where the statistics will be elaborated and presented in the form of descriptive so that it can be understood the intent of the results.

Findings

In measuring the causal effect of variables in the construct such as WFC, performance and career development. WFC in this research is interference condition between family matters and professional job domain that married woman employee faced with. We modify the questionnaire by used the sloan work-family researchers electronic network (Work, 2008) and WFC questionnaire from Supriyanto & Maharani (2013). Those questionnaire are containing various aspects, that is dual role conflicts, time based conflict, tension based conflict, behavioral based conflict, energy burn out, and husbands support. And split into ten questions.

To measure Performance, we used the performance indicators that adopted from Gomes (2003) and Moeheriono (2009) that consist of six questions about job quality, presence, completeness of the task, work compactness, and punctuality. Career development is how organization develop their employees career accordingly employee's perception. It was operationalized into six questions that adopted from Sunyoto (2012). The questionnaire consist of education, training, get reward from achievement, get sanction from job failure, job promotion and job rotation. All item questionnaires are based on self-perceptions data, and for WFC was scored on a 5-points rating scale ranging from 1, "strongly agree", to 5 "strongly disagree". For item questionnaires of Performance and Career development were scored on also 5 points rating scale ranging from 1, "strongly disagree", to 5 "strongly agree". The following is the description of respondents based on their characteristics.

Respondents Description based on Self-Information Data

Table 1: Respondent's Characteristics

Variable	Female	
Bank Name	Frequency	Percentage (%)
BTN	4	10.5
Mandiri	34	89.5
Age (Years)		
21-25	3	7.9
26-30	15	39.5
31-35	9	23.7
36-40	5	13.1
>40	6	15.8
Length of Employment (Years)		
1 – 5	18	47.4
6 – 10	6	15.8
11 – 15	8	21.0
16 – 20	3	7.9
> 20	3	7.9
Education		
High School	1	2.6
Diploma 3	6	15.8
Bachelor	31	81.6
Children		
0	7	18.4

1	8	21.0
2	8	21.0
3	4	10.6
4	2	5.3
No Answer	9	23.7
Ages of Youngest Children		
0 – 11 months	1	2.6
1 – 5	13	34.2
6 – 10	5	13.2
> 10	3	7.9
No Answer	16	42.1
Husband Occupation		
Civil Servant	4	10.5
Entrepreneur	6	15.8
State-Owned Enterprises	2	5.3
Private Employee	5	13.1
Lecturer	2	5.3
Military/Police	9	23.7
No Answer	10	26.3
Husband Domicile		
Ambon	25	65.8
Outside Ambon	2	5.3
No Answer	11	28.9

Source: Author Calculations

The table above shows that, most respondents were from Mandiri Bank, 34 respondents (89,5 %), while from BTN bank only 4 respondents (10,5%). The difference of respondents is caused by amount of married women-employees and unit from each banks - Mandiri Bank has 2 branch offices, 1 sub branch office, dan 1 cash office, while BTN bank only have 1 branch office and 1 cash office.

The highest age percentage of respondent ranging from 26 to 30 years old were 39.5% which equals to 15 respondents and the lowest range is 21 – 25 years old were 7.9 % or equals to 3 respondents. The other side, viewed from the length of employment, the highest percentage is 1-5 years which equals to 47.4% or 18 respondents. Whereas 16-20 years employment and >20 years employment has the lowest percentage, respectively 7.9% three respondents. According to the education of respondents, Respondents with Bachelor Education have the largest percentage, 81.6% or 31 respondents, and the smallest percentage of 2.6% or one respondent has a High School education.

Information of the respondents' family is also needed for this study in order to answer and describe the work-family conflict variables have on work performance and career development. The family data consisted a description of the number of children, age of the youngest child, and husband's occupation, domicile of husband, and domicile of wife (the respondent). According to family information, most respondents have 1 or 2 children with a percentage of 21% or 8 respondents, while the lowest respondents have 4 children with a percentage of 5.3% or 2 respondents. It can be seen there are 7 respondents (18.4%) who do not have children and 9 (23.7%) respondents chose not to answer, because they don't want to open their children data. Data above also shows that the largest percentage is 34.2% (13 respondents) have children with the age of 1-5 years, while the lowest percentage is 0-11 months, 2.6% (1 respondent). But still some respondents did not answer the questions, 42.1% (16 respondents).

Husband's domicile is another thing that needs to be considered in supporting the work of woman employees. According to the data above, the largest percentage is 65.8% (25 respondents) of respondents whose husband's lives in Ambon. The lowest percentage is 5.3% (2 respondents) of respondents whose husband's lives outside Ambon, i.e. Jakarta and Pontianak. In addition, 28.9% or 11 respondents chose not fill this item. This illustrated that some respondents are taking care of children themselves. Such condition can increase work-family conflict of a women employees.

Data Analysis

This study uses Partial Least Square (PLS) devices in testing hypotheses. There are two steps that must be done in using this devices, namely designing a measurement model (Outer Model) and designing a structural model (Inner Model). Testing the outer model is intended to measure the validity and reliability of the model through the convergent validity, discriminant validity, composite validity, and cronbach alpha. The following table is a measurement of the validity and reliability of the model in this study.

Table 2: Validity and Reliability Testing of The Model

	R Square
Performance	0.585
Career Development	0.577
AVE	
Performance	0.663
Work Family Conflict	0.635
Career Development	0.683
Composite Reliability	
Performance	0.920
Work Family Conflict	0.945
Career Development	0.914
Cronbach Alpha	
Performance	0.892
Work Family Conflict	0.933
Career Development	0.880

Source: Data Processing by SmartPLS

The table above shows that for convergent validity it has been fulfilled through the value of > 0.5 , for the performance is 0.585 and 0.577 for the career development. As for discriminant validity testing based on AVE also obtained a value > 0.5 . This indicates that the indicator is valid used as a variable builder, that is performance 0.663, WFC 0.6635, Career Development 0.683. Whereas composite reliability testing found that all variables and indicators are reliable to be used as part of the research construct, that is > 0.8 , for performance 0.920, WFC 0.945 and Career development 0.914. Finally, there is reliability testing using Cronbach Alpha. The results prove that all indicators are valid. That is performance 0.892, WFC 0.933 and career development 0.880. Thus it can be concluded that all indicators and variables are valid and reliable in the construct of this study.

Furthermore, for testing the inner model is done by R square and predictive value. R square value shows in Table 3 below.

Table 3: R Square value

	R Square
Performance	0.585
Career Development	0.572

Source: Data Processing by SmartPLS

Table 3 shows that the WFC variable can explain performance by 58.5% and explain career development by 5.72%. While the remaining 41.5% and 42.8% are explained by other variables outside the research construct. based on testing the goodness of fit model, it was found that Q2 was 0.822 or 82.2%. It means that the model produces good observation values and has relevant predictive values.

Effect of Exogenous Variable on Endogenous Variable

To make it easier in analyzing the relationship of variables and loading value could be seen in the image below:

Figure 2: Effect of exogenous variable on endogenous variables

The way to get indirect effect value of family work conflict variable on career development through performance obtained by multiplying direct effect value of family work conflict on employee performance with direct effect value of employee performance on career development, or presented in the following table:

Table 4. Direct and indirect effect of research variable

Variable effect	Direct	Through performance	Total
Employee performance-> career development	0,289	0	0,289
Family work conflict-> employee performance	-0,765	0	-0,765
Family work conflict-> career development	-0,512	-0,765 x 0,289 = -0,221	-0,733

Source: Data Processing by SmartPLS

Because of unavailability of PLS software on directly-test facilities of indirect effects, mediational hypothesis it will be done manually by the significance. The significance of indirect effect obtained using Aroian version formula of Sobel Test.

$$\sqrt{(p2^2 \times Sp1^2) + (p1^2 \times Sp2^2) + (Sp1^2 \times Sp2^2)}$$

Where:

p1 = Path coefficient of effect of independent variable on mediation variable

p2 = Path coefficient of effect of mediation variable on dependent variable

Sp1 = Standard error of path coefficient p1

Sp2 = Standard error of path coefficient p2

Significant value will be compared with the z-value (p-value). The z-value for significance level of 0.05 is 1.96. Thus, after the manual calculation obtained the following results:

$$\begin{aligned} \text{Sig KPG} \rightarrow \text{PK} &= \sqrt{(p2^2 \times Sp1^2) + (p1^2 \times Sp2^2) + (Sp1^2 \times Sp2^2)} \\ &= \sqrt{(0,289^2 \times 0,053^2) + (-0,765^2 \times 0,219^2) + (0,053^2 \times 0,219^2)} \\ &= 0,1686327 \end{aligned}$$

Significance values obtained for the indirect effect of family work conflict on career development is 0.1686327, rounded to 0.169, is smaller than z-value. It can be concluded that family work conflict have an insignificant indirect effect on career development through performance

Direct Effect

From the analysis it can be concluded that:

- i. Family work conflict has a direct effect on employee performance, value of -0.765, with t-statistic value of 14.300 is greater than t-table (1.96) and stated significant at the 5% significance level.
- ii. Family work conflict has a direct effect on the career development, value of -0.512, with a t-statistic value of 2.583 is greater than t-table (1.96) and stated significant at the 5% significance level.

Indirect Effect

Family work conflict has an indirect effect on the career development through performance, value of -0.221, with a t-statistic value of 0.169 is smaller than t-table (1.96) and stated significant at the 5% significance level.

Discussion

Work-Family Conflict

The result shows that respondents have a relatively low level of family-work conflict, however in some ways the respondents appear to feel the impact of work-family conflict. The most influential factors affecting work-family conflict is behavior along with work role, family role, fatigue, working hours, and husband's support. When the effect of family role and work role were discussed, respondents feel that behavior apparently play the most important role in both the workplace and at home. Actually a career woman may experience work-family conflict based on several factors, i.e. time management, family management, job management, self-management, and maintaining social support (Osipow & Fitzgerald, 1996).

Employee Performance

Based on the data analysis, respondents have a good (high) performance. Despite of their dual role, the respondents are able to finish their jobs properly. Additionally, they are able to take initiatives and take responsibility for tasks that are assigned by their superior,

they also work according to procedure and schedule, able to work with others and be punctual. However, a small percentage of the respondents experienced problems related to performance because they experience difficulties taking initiatives and responsibility for tasks assigned by their superior, and it appears that they are more likely have difficulties in following procedures and schedule.

Career Development

In relation to career development, result shows most respondents have experienced career development. Although, 1 – 6 respondents claimed they have not experienced career development during their working life in the bank. Those respondents who have received career development in banks includes earning rewards for high performance, promotion to higher level position, job rotation, and training opportunities.

Implications

Effect of Work-family Conflict on Employee Performance

Most of the respondents are in the age range of 26 – 35. It indicates at this relatively young age, respondents are expected to be productive and have high performance even though they must undertake the role of being wife, mother, and career woman. In accordance to the young working mothers resulted to most of them having children within the age range of 1 – 5 years old. Generally, working mothers take their child's age into consideration when given the choice regarding their career and children.

In addition to children, the role and support of the husband is also very important to a woman's career. Without the husband's support, work-family conflict may increase remembering that the husband also works. In this study, most respondents' husbands work a member of the Military/Police. With the husband's career in the Military/Police, there is a possibility of separate domicile. In this case, 2 of the 38 respondents live separately with their husbands. Long-distance marriage can create a challenge in their family life and also at work. Under this situation, conflict is more susceptible to higher work-family conflict caused by stress. Data shows from this study that 58.5% work-family conflict has a negative effect on employee performance with the parameter coefficient value of - 0.765. Although it is negative and closely affected, the result showed that respondents have relatively good and fairly high performance. This may be caused by the performance assessment standard and target of each bank along with binding regulations for employees, so that employees, women and men, single and married, still provide good performance and pursue the specified target.

The result supports previous research which stated that work-family conflict is negatively affected on employee performance (Kumar, 2012), (Ahmad, 2008b), (J. H. Greenhaus & Beutell, 2011b) , and in contrast to the result which stated that no significantly negative influence of work family conflict on employee performance (Patel, Cynthia, Govender, Vasanthee, Paruk, Zubeda & Ramgoon, 2006). Cinamon et al. (2002) explained that the cause of work-family conflict are the number of children, amount of time spent on taking care of household and work and lack of support from husband and family. Career women who only have one child have lower work-family conflict, however more children may create a higher experienced conflict (Mahpul & Abdullah, 2011). Generally parents who have children under the age of 6 have higher level of work-family conflict (Darcy et al., 2012). Fatigue occurred due to the office and household routine also can have an impact on the psychological fatigue such as burn out caused by various pressure (Mete, Ünal, & Bilen, 2014).

Age is also a factor influencing the dual role conflict. Women in their 30s are more often experiencing work-family conflict and decrease at the age of 40s or older (Mahpul & Abdullah, 2011). Women who have a family tends to spend more time in taking care of the family, thus often have the work-family conflict, especially the conflict of family role affect work role . This is in contrast with the result of research which the more influential factors in the work-family conflict creation is the work role affect family role (Osipow & Fitzgerald, 1996).

Effect of Work-Family Conflict on Career Development

Based on data analysis, the effect of work-family conflict on career development is in the medium range. Although, the result shows a negative effect on work-family conflict employee career development is high because most employees have experienced the career development process. The high level of employee career development may be due to the husband's support of the wife's career.

Employees who have worked for more than 2 years at BTN and Mandiri Bank in Ambon have the opportunity to be promoted because promotion is open every year. It can be assumed that employees (married women) also have a low chance of reaching a higher structural position such as DBM or head office. This shows that career development is high even though in the presence of strong work-family conflict. This result supports previous research conducted by (Wang & Cho, 2013) which stated that work-family conflict negatively effects career development that resulted in low career development for women. The other way that education and career of a woman is significantly influenced by social pressure (Marks & Houston, 2002). Therefore a woman (working mother) with young children cannot fulfill their working hours and carry the regular workload because of family responsibilities (Shelton, 2006). Another argument said that the higher work family conflict of women employee, the lower motivation in their career (Kadarko et al., 2016). This makes women have less motivation to develop their career because in general they pay more attention to their family rather than work. One important point stated that the most important factor in a woman's career is their husband's support

and involvement in appreciating the woman's role both at home and at work (Whitehead & Kotze, 2003). This way it may prevent work-family conflict from occurring.

Effect of Employee Performance on Career Development

This study found that the average women employees have high performance and high opportunity in career development. However, when examined in detailed especially from the woman employees assessment, we found that good performance did not overall make the employee have a good career development with the implementation of whole career development process. We found through employees' assessment that they have not been trained by the bank. We found that employees who claimed having worked at the bank for 2 – 5 years and not have the opportunity in career development. An interesting finding is that there are also employees who have served for >10 years at the bank but never received any rewards for their achievements and have not been promoted to a higher level. These results also reinforce the reasons of significant influence between the variables, beside of effect of other outside factors.

Result of this research is supported by previous research conducted by Bhuian et al. in 2005 and Netemeyer et al., in 1996 (Ahmad, 2008a). They found no significant relationship between work-family conflict and job performance. Since who studied the factors that affect career development. Most other research studied to the effect performance on career development, and not vice versa.

Effect of Work Family Conflict on Career Development through Performance

Effect of work family conflict on career development through employee performance is negative and indirect, but insignificant. Employee performance does not play an important role in improving career development. This means the higher work-family conflict, the lower career development. One possible cause is the indirect effect found in this research of employee performance is positively insignificant on career development. It has an impact to indirect effect of work family conflict on career development, thus although the performance increased, career development is still affected by work family conflict, because the performance does not have an important role in improving career development.

Result of this research is reinforced by Bhuian et al., and Netemeyer et al., which stated that performance does not have a significant effect on career development of woman lecturer. Other founding stated that gender has a significant difference to promotion for employees in the development of employee bank career. It is a matter of various aspect that have to be concerned in developing career of employee (Özbilgin & Malach-Pines, 2013). But still female employees have smaller opportunity to obtain promotion than male employees. This study differs from previous studies that examined more to the effect of career development on performance, such as which stated career development has direct relevance to employee performance, and did not found any similar studies that measure indirect effect between work-family conflict variable on career development through performance.

Conclusions

In this study, the direct and indirect effect of work-family conflict on performance and career development of married women bank employees have been analyzed. Work-family conflict was measured by using the indicator of work affect to family and family affect to work. While, performance was measured using indicators assessments: quality of work, punctuality, attitude, and effectiveness. Career development was measured by indicators of education, training, reward and punishment, family support, and rotation. All assessment was based on self-evaluations. Purposive sampling was used of 38 married women employees working in the state-owned bank, and using path analysis of PLS (partial least square) as a statistical analysis measurement combining with qualitative analysis to describe the results of statistical analysis for each independent variable and its effects on the dependent variable. The result of this study showed that work-family conflict has a negative effect on performance and career development. But performance has an insignificant effect on career development. Based on the analysis in this study, it can be concluded that work family conflict has a significant negative effect on employee performance. Work family conflict has a significant negative effect on career development. Work family conflict has an indirect effect through performance on career development, but insignificant. In this research, result of analysis showed that effect work family conflict is negatively on performance and career development.

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