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## Work–Family conflict as an explanatory mechanism in the effects of perceived organizational support on job satisfaction

### Abstract

This study examines the role of perceived organizational support and work–family conflict in shaping job satisfaction among employees in the Indonesian banking sector. Using a quantitative survey design, data were collected from 97 employees of PT Bank UOB Indonesia selected through simple random sampling. All variables were measured using validated scales on a five-point Likert format and analyzed with Structural Equation Modeling–Partial Least Squares (SEM-PLS). The findings indicate that perceived organizational support has a positive and significant effect on job satisfaction, suggesting that organizational concern for employee welfare and willingness to provide assistance enhance employees’ overall evaluation of their jobs. Perceived organizational support shows a negative but statistically non-significant effect on work–family conflict, indicating only limited influence in reducing role strain between work and family domains in this context. Contrary to dominant findings in prior literature, work–family conflict exhibits a positive and significant effect on job satisfaction, which may reflect employees’ perception that job demands are relatively routine, manageable, and compatible with family responsibilities. Moreover, work–family conflict does not significantly mediate the relationship between perceived organizational support and job satisfaction. These results enrich the literature on work–family dynamics and organizational support by highlighting contextual nuances in an Indonesian banking setting and underscore the practical importance of strengthening supportive organizational practices while maintaining manageable work demands to sustain employee job satisfaction.

**Keywords:** Perceived organizational support, work–family conflict, job satisfaction, banking sector

### Abstrak

Penelitian ini mengkaji peran persepsi dukungan organisasi (perceived organizational support) dan konflik kerja–keluarga dalam membentuk kepuasan kerja karyawan pada sektor perbankan di Indonesia. Dengan menggunakan desain survei kuantitatif, data dikumpulkan dari 97 karyawan PT Bank UOB Indonesia yang dipilih melalui teknik simple random sampling. Seluruh variabel diukur menggunakan skala teruji dengan format Likert lima poin dan dianalisis menggunakan Structural Equation Modeling–Partial Least Squares (SEM-PLS). Temuan penelitian menunjukkan bahwa persepsi dukungan organisasi berpengaruh positif dan signifikan terhadap kepuasan kerja, yang mengindikasikan bahwa kepedulian organisasi terhadap kesejahteraan karyawan serta kesediaan untuk memberikan bantuan meningkatkan penilaian keseluruhan karyawan terhadap pekerjaannya. Persepsi dukungan organisasi juga menunjukkan pengaruh negatif namun tidak signifikan secara statistik terhadap konflik kerja–keluarga, yang mengindikasikan pengaruh yang terbatas dalam mengurangi ketegangan peran antara domain kerja dan keluarga dalam konteks ini. Berbeda dengan temuan dominan dalam literatur sebelumnya, konflik kerja–keluarga justru menunjukkan pengaruh positif dan signifikan terhadap kepuasan kerja, yang mungkin mencerminkan persepsi karyawan bahwa tuntutan pekerjaan relatif rutin, dapat dikelola, dan masih selaras

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dengan tanggung jawab keluarga. Selain itu, konflik kerja–keluarga tidak memediasi secara signifikan hubungan antara persepsi dukungan organisasi dan kepuasan kerja. Hasil ini memperkaya literatur mengenai dinamika kerja–keluarga dan dukungan organisasi dengan menyoroti nuansa kontekstual dalam lingkungan perbankan Indonesia serta menegaskan pentingnya praktik organisasi yang suportif sambil menjaga tuntutan kerja tetap terkelola untuk mempertahankan kepuasan kerja karyawan.

**Kata Kunci:** Dukungan organisasi, konflik kerja–keluarga, kepuasan kerja sektor perbankan

## 1. Introduction

Workers are increasingly concerned with how to maintain a harmonious balance between their work and family domains. A life will be more meaningful and joyful when individuals are able to manage their psychological, social, and family roles effectively (Bashir et al., 2015; Aliasgar, 2017). In recent years, work–family conflict has emerged as a prominent topic across multiple sectors such as education, hospitality, and finance, among others (Aliasgar, 2017; Dodanwala et al., 2022; Hong et al., 2021; Li et al., 2022; Mody et al., 2022; Pluut et al., 2018; Selvarajan et al., 2013). These developments are closely related to the insufficient organizational attention to employees' well-being, particularly in industries with demanding working conditions. In the banking sector, for instance, employees are often exposed to long and rigid working hours (Adhikary, 2018), which may undermine their quality of work and jeopardize their job security and overall well-being. At the same time, banks are under constant pressure to deliver superior products and services; failure to do so leads to suboptimal customer experiences (Arslaner & Boylu, 2017). Consequently, it becomes crucial for employees to maintain both their physical and mental health in order to provide effective and efficient service to every customer they encounter.

In line with these concerns, scholars argue that contemporary organizations must pay serious attention to how employment conditions affect employees' family lives. This is critical because employment can generate dual outcomes: on the one hand, happiness and positive emotions arising from being employed and receiving favorable organizational treatment; on the other hand, conflict generated by long working hours and role overload that disrupts family functioning (Wattoo et al., 2018). Prior studies consistently show that work–family conflict is associated with multiple negative consequences, including family dissatisfaction, elevated stress, higher absenteeism rates, and deteriorating employee performance (Amstad et al., 2011; Kahya & Kesen, 2021; Matijaš et al., 2018; Retnowati et al., 2020; Wattoo et al., 2018). These findings underscore the urgent need for organizations—especially in high-pressure sectors such as banking—to adopt mechanisms that can mitigate work–family conflict and its detrimental outcomes.

One organizational mechanism that has received substantial attention is perceived organizational support (POS). POS refers to employees' beliefs about the extent to which their organization values their contributions and cares about their well-being, including their health and safety (Eisenberger et al., 1986). Empirical evidence suggests that higher levels of perceived support from the organization enhance employee commitment and performance, thereby facilitating the achievement of organizational goals (Zheng & Wu, 2018). Moreover, previous studies have demonstrated that strong perceived organizational support is associated with better work–family balance (Sun et al., 2019). Several streams of research also indicate that perceived organizational support can

attenuate the negative effects of work–family conflict on employees’ professional outcomes (Arslaner & Boylu, 2017), suggesting that supportive organizational practices may serve as a buffer against the strain generated by role conflicts.

Building on this body of knowledge, the present study seeks to examine whether employees’ perceptions of organizational support influence their job satisfaction and how work–family conflict may intervene in this relationship. Prior research has shown that perceived organizational support is positively associated with job satisfaction, as employees who feel valued and supported are more likely to experience positive attitudes toward their work (Charoensukmongkol et al., 2016). Although job satisfaction has long been a central topic in organizational research, the determinants and consequences of job satisfaction continue to evolve as new empirical evidence and contextual conditions emerge (Saha & Kumar, 2018). Accordingly, this study investigates the mediating role of work–family conflict in the relationship between perceived organizational support and job satisfaction. We posit that higher levels of perceived organizational support can reduce the degree of friction between work and family domains, which in turn enhances employees’ job satisfaction, particularly in the context of the banking industry.

## 2. Literature review

### 2.1 *Work–Family Conflict*

Work–family conflict (WFC) is commonly conceptualized as a form of inter-role conflict in which the demands of work and family domains are mutually incompatible, such that participation in one role makes participation in the other more difficult. Classic work by Ozduran et al. (2025) positions WFC as a central strain in contemporary employment relationships, arising from time-based, strain-based, and behavior-based incompatibilities between work and family roles. In recent decades, WFC has become a salient topic across multiple sectors, including education, hospitality, banking, and other service industries (Aliasgar, 2017; Dodanwala et al., 2022; Hong et al., 2021; Li et al., 2022; Mody et al., 2022; Pluut et al., 2018; Selvarajan et al., 2013). Empirical studies consistently document that elevated levels of WFC are associated with a wide range of adverse outcomes, such as lower family satisfaction, increased psychological strain, higher absenteeism, and diminished employee performance (Amstad et al., 2011; Matijaš et al., 2018; Retnowati et al., 2020; Wattoo et al., 2018). These effects are particularly pronounced in contexts characterized by rigid work schedules and extended working hours, such as the banking industry, where employees are often required to meet demanding performance targets under tight deadlines (Adhikary, 2018). Consequently, WFC is not only a matter of individual well-being but also a strategic organizational issue that can erode productivity, service quality, and long-term sustainability.

### 2.2 *Perceived organizational support (POS)*

Perceived organizational support (POS) reflects employees’ global beliefs regarding the extent to which the organization values their contributions and cares about their well-being (Eisenberger et al., 1986). As an important socio-psychological resource, POS has been shown to shape a wide range of attitudinal and behavioral outcomes, including organizational commitment, job satisfaction, performance, and discretionary extra-role

behaviors. High levels of POS foster a sense of obligation to reciprocate, which in turn motivates employees to engage in higher-quality performance and to remain with the organization (Zheng & Wu, 2018). Within the work–family interface literature, POS has been identified as a critical organizational resource that can attenuate the detrimental effects of competing role demands. Sun et al. (2019) report that supportive organizational practices—such as flexible work arrangements, family-friendly policies, and empathetic supervisory behavior—can substantially reduce work–family conflict and promote a more harmonious integration of work and family roles. In addition, POS has been found to buffer or mitigate the negative impact of WFC on key outcomes, including employees’ job attitudes and performance (Arslaner & Boylu, 2017), highlighting its strategic importance in high-strain environments like banking.

### *2.3 Job satisfaction*

Job satisfaction is one of the most extensively studied constructs in organizational behavior and human resource management. Galanis et al. (2025) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences. Over time, the construct has evolved to encompass cognitive, affective, and behavioral dimensions, reflecting how individuals evaluate various facets of their work, such as pay, supervision, coworkers, and opportunities for growth. A substantial body of research demonstrates that job satisfaction is influenced by multiple antecedents, including job characteristics, leadership style, perceived fairness, organizational support, and work–family balance (Nisa & Yulia, 2024; Saha & Kumar, 2018). Empirical evidence indicates that employees who perceive greater organizational support tend to exhibit higher levels of job satisfaction because they feel valued, respected, and fairly treated by their employer (Agustin et al., 2024; Charoensukmongkol et al., 2016). Conversely, high levels of work–family conflict are consistently associated with lower job satisfaction, as role strain spills over from one domain to another and undermines employees’ overall evaluation of their work (Mahayasa et al., 2023; Wattoo et al., 2018). Hence, job satisfaction can be viewed as an outcome that emerges from the interaction between organizational resources and the pressures stemming from role demands inside and outside the workplace.

### *2.4 Interplay among Perceived Organizational Support, Work–Family Conflict, and Job Satisfaction*

The nexus among POS, WFC, and job satisfaction has received growing attention in the organizational behavior and human resource management literature. Conceptually, POS functions as a key resource that enables employees to better cope with stressful demands and to manage the interface between work and family roles. When employees perceive that their organization provides adequate support—through flexible schedules, understanding supervisors, and family-friendly policies—they are more likely to experience reduced work–family conflict (Sun et al., 2019). Empirical studies further suggest that POS exerts a direct positive effect on job satisfaction, as employees’

perceptions of being supported and appreciated translate into more favorable evaluations of their jobs (Charoensukmongkol et al., 2016). At the same time, POS can indirectly enhance job satisfaction by alleviating work–family conflict, thereby reducing strain and role overload (Wattoo et al., 2018). This implies a mediating mechanism in which WFC serves as an intervening variable in the relationship between POS and job satisfaction. When POS is high, employees are better able to reconcile competing role demands, experience less conflict between work and family, and consequently report higher job satisfaction. In high-pressure sectors such as banking, where extended working hours and performance pressures are pervasive, this triadic relationship becomes particularly salient, underscoring the strategic necessity of building supportive organizational climates to sustain employee well-being and satisfaction.

### 3. Method

The present study employed a quantitative research approach, emphasizing the development and empirical testing of a research model and hypotheses using statistical techniques. A survey design was adopted, and data were collected from employees of PT Bank UOB Indonesia. The sample comprised 97 respondents selected through a simple random sampling procedure, thereby providing each employee with an equal opportunity to be included in the study. Data analysis was conducted using Structural Equation Modeling with the Partial Least Squares (SEM-PLS) technique, which is appropriate for examining complex relationships among latent variables in relatively small to medium-sized samples.

Three latent constructs were examined in this study: work–family conflict, job satisfaction, and perceived organizational support (POS). Perceived organizational support was measured using seven items adapted from Zheng and Wu (2018). Example items include statements such as “the organization genuinely cares about employees’ well-being” and “the organization is willing to help when employees require special assistance at work.” Work–family conflict was assessed using five items developed by Karatepe and Kilic (2007), capturing conditions in which work interferes with home, family, and social life, and situations where employees feel unable to be more involved in close relationships with family due to work demands. Job satisfaction was measured using six indicators adapted from Bacharach et al. (1991) and Sharma et al. (2024), including items such as “overall, I am satisfied with my job” and “overall, I am satisfied with my coworkers.” All measurement items were rated on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was administered online using a Google Form, and the demographic characteristics of the respondents are summarized in Table 1.

**Table 1.** Demografi responden

<b>Demografi</b>	<b>Frekuensi</b>	<b>Persen (%)</b>
<b>Gender</b>		
Man	51	52
Woman	46	48
<b>Age</b>		
< 30 years	39	40
Between 31 - 40 years	16	16
Between 41 - 50 years	29	30
>51 years	13	13
<b>Education</b>		
High School	11	11
Diploma (D1/D2/D3)	19	19
Bachelor	57	59
Masters	10	10

## 4. Results

To estimate and evaluate the relationships among the variables and the overall research model, this study employed Structural Equation Modeling with the Partial Least Squares (SEM-PLS) approach. Within the SEM-PLS framework, two stages of evaluation are required, namely the assessment of the measurement (outer) model and the assessment of the structural (inner) model, both of which are integral and cannot be omitted (Ghozali, 2021). The results presented below pertain to the evaluation of the outer model, in which the quality of the measurement model is examined through the analysis of factor loadings obtained for each indicator in this study.

**Table 2.** Factor Loadings

<b>Construct</b>	<b>Item</b>	<b>Factor Loadings</b>	<b>Nilai Rujukan</b>	<b>Keterangan</b>
<i>Job satisfaction</i>	JS1	0.789	0,5	Valid
	JS2	0.888	0,5	Valid
	JS3	0.902	0,5	Valid
	JS4	0.808	0,5	Valid
	JS5	0.788	0,5	Valid
	JS6	0.618	0,5	Valid
	POS1	0.855	0,5	Valid

	POS2	0.773	0,5	Valid
	POS3	0.777	0,5	Valid
	POS4	0.794	0,5	Valid
	POS5	0.633	0,5	Valid
<i>Perceived organizational support</i>	POS6	0.843	0,5	Valid
	POS7	0.398	0,5	Tidak Valid
<i>Work-family conflict</i>	WFC1	0.901	0,5	Valid
	WFC2	0.871	0,5	Valid
	WFC3	0.927	0,5	Valid
	WFC4	0.852	0,5	Valid
	WFC5	0.882	0,5	Valid

Based on the results presented in the preceding table, it can be concluded that indicator POS7 of the perceived organizational support (POS) construct is not valid, as its factor loading falls below the commonly accepted threshold of 0.50. Indicators with loading values under this cut-off are typically removed from the measurement model or declared invalid for representing the underlying latent construct (Herdyanti et al., 2020; Muzakki & Hutabarat, 2022; Muzakki & Pratiwi, 2019; Pratiwi & Muzakki, 2021). Following the deletion of the invalid indicator, the dataset was reprocessed. The subsequent analysis showed that all remaining indicators used to measure the latent variables fulfilled the required psychometric criteria, were statistically valid, and could thus be retained as appropriate measures of the research constructs (Muzakki & Hutabarat, 2022; Pratiwi & Muzakki, 2021).

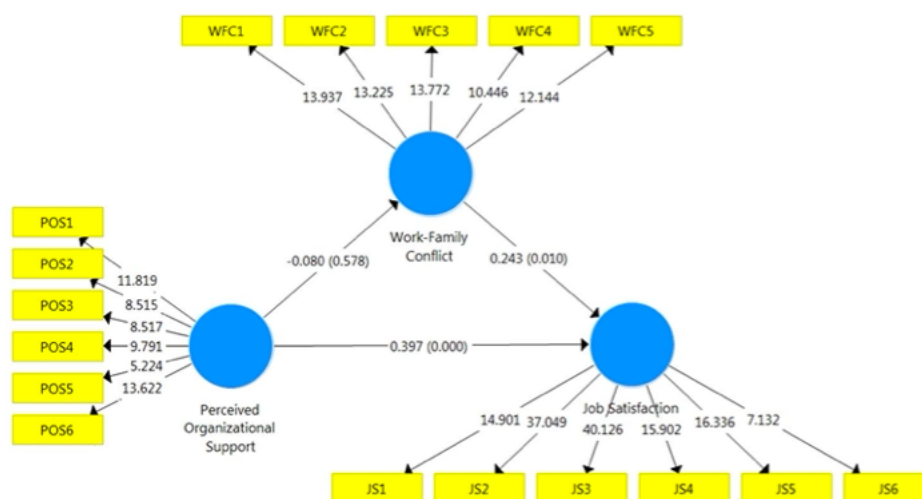
Furthermore, reliability analysis was conducted to evaluate the internal consistency of the measurement instruments and to determine the extent to which the series of indicators yielded stable and consistent results across applications, in line with prior empirical studies. The outcomes of this reliability testing, including composite reliability and related indices, are reported in Table 3.

**Tabel 3.** Uji Reliability

<b>Constructs</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Keterangan</b>
<i>Job Satisfaction</i>	0.890	0.916	Reliabel
<i>Perceived organizational support</i>	0.852	0.890	Reliabel
<i>Work-family conflict</i>	0.932	0.948	Reliabel

The next step in the analysis is the evaluation of the inner (structural) model, which represents the final stage in SEM-PLS and is used to examine the causal relationships between the latent constructs and to test the proposed hypotheses. In this study, four hypotheses were formulated and empirically tested. The results of the hypothesis testing, including the path coefficients and their levels of significance, are presented in Figure 1 and Table 4. These outputs provide evidence regarding whether the hypothesized relationships among perceived organizational support, work–family conflict, and job satisfaction are supported by the data.

In addition to hypothesis testing, the structural model was assessed using the coefficient of determination ( $R^2$ ), which indicates the proportion of variance in the endogenous constructs explained by their predictors. The  $R^2$  value for job satisfaction is 0.201, meaning that perceived organizational support and work–family conflict jointly account for 20.1% of the variance in job satisfaction, while the remaining 79.9% is attributable to other variables not included in the model. Meanwhile, the  $R^2$  value for work–family conflict is 0.006, implying that perceived organizational support explains only 0.6% of the variance in work–family conflict, and that 99.4% of its variation is influenced by other factors outside the scope of this study. These findings suggest that, although the model provides some explanatory power for job satisfaction, there remains substantial room for incorporating additional predictors, particularly in explaining work–family conflict.



**Figure 1.** Hypothesis test results

Based on the hypothesis testing results presented in the Table 4, it can be concluded that perceived organizational support exerts a positive and significant effect on job satisfaction. This is evidenced by a positive path coefficient (original sample = 0.397) and a p-value of  $0.000 < 0.05$ . Accordingly, the first hypothesis, which posits that perceived organizational support positively and significantly influences job satisfaction, is supported by the data.

In contrast, the second hypothesis, which proposed a negative effect of perceived organizational support on work–family conflict, is not statistically supported. Although the direction of the relationship is negative (original sample =  $-0.080$ ), the corresponding p-value of  $0.578 > 0.05$  indicates that the effect is not significant. Thus, perceived organizational support does not demonstrate a meaningful impact on reducing work–family conflict in this sample.

**Table 4.** Direct and indirect hypothesis testing

Hipotesis	Original Sample	T Statistics	P Values	Keterangan
POS → JS	0.397	4.334	0.000	Positif dan Signifikan
POS → WFC	-0.080	0.556	0.578	Negatif dan Tidak Signifikan
WFC → JS	0.243	2.584	0.010	Positif dan Signifikan
POS → WFC → JS	-0.019	0.488	0.626	Negatif dan Tidak Signifikan

The third hypothesis assumed that work–family conflict would have a negative effect on job satisfaction. However, the empirical results show a positive and significant relationship between work–family conflict and job satisfaction (p-value = 0.010 < 0.05 with a positive path coefficient), which is inconsistent with the hypothesized direction. Consequently, the third hypothesis is rejected. This unexpected finding suggests the presence of contextual or unobserved factors that may shape how employees in this setting interpret and respond to competing work and family demands.

Finally, the fourth hypothesis examined the mediating role of work–family conflict in the relationship between perceived organizational support and job satisfaction. The indirect effect of perceived organizational support on job satisfaction through work–family conflict is negative but not significant (original sample = -0.019; p-value = 0.626 > 0.05). These results indicate that work–family conflict does not function as a significant mediating mechanism in this relationship. In other words, the influence of perceived organizational support on job satisfaction in this study operates primarily through a direct pathway rather than indirectly via work–family conflict.

## 5. Discussion

In this study, perceived organizational support was found to exert a positive and significant influence on job satisfaction. This indicates that when employees perceive that the organization genuinely supports them, their overall satisfaction with their jobs increases. The empirical evidence suggests that organizational initiatives such as providing assistance when employees face problems outside of work and demonstrating concern for their general well-being play an important role in enhancing job satisfaction. Employees translate these experiences into positive evaluations of their job as a whole. Moreover, the organization’s willingness to offer special assistance in employees’ daily lives strengthens their perception that the organization values and supports them, which in turn fosters greater satisfaction. These findings are consistent with prior empirical studies (Erdogan & Enders, 2007; Filipova, 2011; Maan et al., 2020), which have shown that higher levels of perceived organizational support are associated with higher levels of job satisfaction, implying that improvements in organizational support practices are likely to be followed by improvements in employee job satisfaction.

The results also show that perceived organizational support has a negative, albeit statistically non-significant, effect on work–family conflict. Substantively, the direction of this relationship suggests that when employees feel that the organization is supportive—such as being willing to help when they require special assistance in managing personal or family matters, or allowing them flexibility to work from home when family issues arise—there is a tendency for work–family conflict to decrease. These practices help employees to better manage work demands that might otherwise interfere with their family and social lives, and enable them to remain actively engaged in close relationships with their family members. Thus, even though the effect in this study is not statistically significant, the pattern of the findings supports the notion that higher perceived organizational support is associated with lower work–family conflict. This interpretation aligns with previous studies (Gurbuz et al., 2021; Rudolph et al., 2014), which argue that when organizations provide strong support, employees are more likely to develop positive perceptions of the organization and experience lower levels of work–family conflict.

A more unexpected result of this study is the positive and significant effect of work–family conflict on job satisfaction. Empirically, this suggests that higher reported work–family conflict is associated with higher levels of job satisfaction, which contrasts with the dominant findings in the literature. Field observations provide a possible contextual explanation for this pattern. Employees report that they are generally able to meet job demands while still maintaining close relationships with their families. They perceive their work as relatively undemanding, routinized, and consistent with the job descriptions set by the company. As a result, they do not feel that their work causes them to miss important family or social activities, and any perceived conflict does not reach a level that is experienced as highly disruptive. Instead, successfully managing both work and family roles may generate a sense of accomplishment and stability that contributes to higher job satisfaction. Consequently, employees describe themselves as happy and satisfied with their jobs overall. These findings stand in contrast to previous studies (Asbari et al., 2020; Dodanwala & Shrestha, 2021), which generally report a negative and significant relationship between work–family conflict and job satisfaction, and thus highlight the importance of contextual and organizational factors in shaping how employees experience and interpret work–family dynamics.

## 6. Conclusion

This study set out to examine the role of perceived organizational support and work–family conflict in shaping job satisfaction among employees of PT Bank UOB Indonesia. Employing a quantitative research design and SEM-PLS analysis, the study tested a structural model comprising three core constructs: perceived organizational support, work–family conflict, and job satisfaction. The empirical findings demonstrate that perceived organizational support exerts a positive and significant direct effect on job satisfaction. This underscores the critical importance of supportive organizational practices—such as assistance with non-work-related problems, concern for employee welfare, and willingness to provide special help when needed—in fostering more favorable evaluations of employees’ jobs. In this context, employees who feel valued and supported by the organization tend to report higher levels of satisfaction with their work and workplace.

At the same time, perceived organizational support was found to have a negative but statistically non-significant relationship with work–family conflict, suggesting that

although supportive practices are generally associated with lower conflict between work and family roles, their effect in this particular setting is relatively weak and may be contingent on other contextual factors. More notably, the study reveals a positive and significant effect of work–family conflict on job satisfaction, a result that diverges from the prevailing consensus in the literature. Field evidence indicates that employees perceive their work as relatively routine, manageable, and compatible with family responsibilities, such that moderate levels of work–family strain do not translate into distress but may instead be experienced as part of fulfilling multiple valued roles. Overall, the findings suggest that in this organizational and cultural context, job satisfaction is driven primarily by strong perceived organizational support and by employees’ ability to reconcile work and family demands in a way that does not severely disrupt their non-work lives. These results highlight the need for organizations—particularly in the banking sector—to continue strengthening supportive practices while also recognizing that the meaning and impact of work–family conflict can vary across settings and may not always conform to conventional assumptions in the literature.

## **7. Theoretical and practical implications**

This study offers several contributions to the literature on perceived organizational support, work–family conflict, and job satisfaction, particularly in the context of the banking sector in an emerging economy. First, the finding that perceived organizational support has a positive and significant effect on job satisfaction reinforces the central tenet of organizational support theory, namely that when employees believe their organization values their contributions and cares about their well-being, they reciprocate with more positive attitudes toward their job. The evidence from this study adds nuance by demonstrating that such mechanisms operate clearly even in highly regulated, routine, and service-oriented work environments such as banking, where job tasks tend to be standardized and strongly governed by formal procedures.

Second, the non-significant effect of perceived organizational support on work–family conflict and the unexpected positive relationship between work–family conflict and job satisfaction provide a valuable contextual refinement of dominant theoretical assumptions. Much of the prior literature conceptualizes work–family conflict as predominantly detrimental to attitudinal outcomes; however, the present findings suggest that, under certain conditions, employees may experience moderate levels of role strain without perceiving it as harmful, especially when job demands are viewed as manageable and consistent with clear job descriptions. Successfully meeting both work and family responsibilities may even generate a sense of accomplishment that supports job satisfaction. This highlights the importance of contextual and cultural factors in shaping how work–family dynamics are experienced and interpreted. Finally, the relatively modest  $R^2$  for job satisfaction and very low  $R^2$  for work–family conflict underscore that additional individual, organizational, and socio-cultural variables need to be incorporated in future models to more fully explain these constructs, pointing to an important avenue for theoretical extension.

From a managerial and policy perspective, the findings emphasize the strategic importance of strengthening perceived organizational support within banking institutions. Human resource managers and leaders should prioritize practices that signal genuine concern for employees’ welfare, such as providing assistance when employees face personal or family difficulties, offering access to counseling or employee assistance

programs, and ensuring fair and transparent communication about policies and expectations. Concrete practices—such as allowing limited flexibility to attend to urgent family needs, facilitating temporary work-from-home arrangements where feasible, and equipping supervisors with relational and empathetic leadership skills—can help employees feel that the organization stands behind them, which in turn fosters higher job satisfaction.

Although the effect of perceived organizational support on work–family conflict was not statistically significant in this study, the negative direction of the relationship suggests that supportive practices still have potential to mitigate conflict over time. Organizations should therefore not be complacent, but rather continue to develop and institutionalize family-supportive policies, including reasonable workload allocation, predictable scheduling, and the promotion of a culture that does not stigmatize the use of work–life benefits. At the same time, the positive association between work–family conflict and job satisfaction in this setting should not be interpreted as a license to increase role strain; instead, it indicates that employees currently perceive their work demands as manageable and compatible with family life. Managers should strive to maintain this balance by monitoring workload, regularly assessing employees’ well-being, and ensuring that routine, structured jobs do not become excessively demanding. By strengthening organizational support while safeguarding a manageable interface between work and family, banking institutions can enhance employees’ job satisfaction and sustain stable, high-quality service delivery.

## **8. Limitations and suggestions for further research**

This study is not without limitations, which should be acknowledged when interpreting the findings. First, the research was conducted within a single organization, namely PT Bank UOB Indonesia, with a relatively small sample size of 97 employees. This organizational and contextual specificity limits the generalizability of the results to other banks, sectors, or cultural settings. Second, the cross-sectional research design does not allow for causal inferences over time, so the dynamic nature of perceived organizational support, work–family conflict, and job satisfaction cannot be fully captured. Third, all variables were measured using self-report questionnaires, which may introduce common method bias and social desirability effects, as respondents might provide answers they perceive as more acceptable. Fourth, the explanatory power of the model—particularly for work–family conflict ( $R^2 = 0.006$ )—indicates that many relevant predictors were not included, such as work demands, family demands, personality traits, leadership style, or organizational culture, which may substantially shape employees’ experiences of support, conflict, and satisfaction.

Given these limitations, several directions for future research are recommended. Subsequent studies should consider using larger and more diverse samples across multiple organizations and sectors—both within and beyond the banking industry—to enhance the external validity of the findings and enable comparative analysis. Longitudinal designs would be useful to examine how perceived organizational support, work–family conflict, and job satisfaction evolve over time and to better infer causality. Future research is also encouraged to incorporate additional variables, such as workload, flexible work arrangements, supervisory support, work autonomy, family-supportive organizational culture, and individual differences (e.g., resilience, coping styles), to build a more comprehensive model with higher explanatory power. Methodologically, multi-

source or multi-method approaches—such as combining self-reports with supervisor ratings, objective HR data, or qualitative interviews—could help mitigate common method bias and provide deeper insight into the unexpected positive relationship between work–family conflict and job satisfaction observed in this study. Finally, cross-cultural or cross-country comparative studies would be valuable to explore how cultural norms and societal expectations regarding work and family roles shape the meaning and consequences of work–family conflict and perceived organizational support.

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