

ANALYZING WORK LIFE BALANCE IN BANKERS: THE ROLE OF SOCIAL SUPPORT, EUSTRESS, AND WORK FAMILY CONFLICT

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Abstract: This study aims to explain the factors influencing employees' work-life balance in the banking sector by examining the roles of social support, work-family conflict, and eustress. Specifically, this research investigates the influence of social support on work-family conflict and eustress, as well as the influence of work-family conflict and eustress on work-life balance. This study offers a novel perspective by explaining employees' work-life balance through the integrated roles of work-family conflict and eustress as mechanisms linking social support to work-life balance in the banking sector. This study was conducted using a quantitative approach utilizing a survey method and total sampling technique. Data processing in this study was carried out using Partial Least Square-Structural Equation Modeling (PLS-SEM) version 3. The results show that social support does not significantly reduce work-family conflict but does significantly increase employees' eustress. Furthermore, work-family conflict does not significantly affect work-life balance, while eustress has a significant positive influence on work-life balance. These findings indicate that employees' work-life balance is more strongly influenced by positive psychological responses to job demands than by work-family conflict. Therefore, fostering eustress through effective social support is crucial for maintaining employees' work-life balance in the banking sector.

Keywords: Social Support, Work Family Conflict, Eustress, Work Life Balance, Bank Employees.

INTRODUCTION

Human resources are considered an organization's primary asset because they play a significant role in contributing to the achievement of company targets. Therefore, optimal HR management is essential. One crucial aspect of HR management is health management, both physical and psychological. Investing in employee health not only positively impacts the individual but also provides long-term benefits for the company. Conversely, health problems can arise from work pressure or personal issues, ultimately disrupting the integration of work and personal life demands, known as work-life balance. Megayani et al. (2023) state that work-life balance describes a situation where an individual is able to maintain a balance between their work roles and the demands of their personal life.

However, many employees still pay little attention to the importance of this balance,

particularly in the banking sector, which is synonymous with high work pressure and long work hours. This situation often creates difficulties in balancing roles and even has the potential to reduce job satisfaction. This phenomenon was also found in a study by Banatun Nafis et al. (2020), which revealed that employees of Bank BJB Indramayu Branch were often required to work beyond operating hours, even sacrificing vacation days. As a result, they risk being deprived of social and family life, thus experiencing difficulties in maintaining a work-life balance. This situation indicates that banking sector employees face challenges in maintaining a balance between work and personal life demands. The pressure of achieving targets, providing customer service, and relatively long working hours have the potential to create role conflict and work stress, ultimately impacting employees' work-life balance.

Nevertheless, a preliminary survey conducted among employees in the banking sector revealed an interesting phenomenon. Although banking employees are faced with high workloads, long working hours, and demanding performance targets, most respondents reported that they were still able to maintain a good work-life balance. This condition contrasts with the common assumption that increasing job demands tend to reduce employees' work-life balance, suggesting that factors beyond job demands may contribute to maintaining employees' work-life balance. One factor presumed to play an important role is the social condition of employees, particularly the social support received from supervisors, coworkers, and family members, which can help employees cope with job demands while maintaining a balance between their work and personal lives. In addition, a positive psychological response in the form of eustress may also contribute to employees' ability to maintain work-life balance despite experiencing work pressure. Previous studies have primarily examined the direct relationships among social support, work-family conflict, eustress, and work-life balance. However, studies that integrate work-family conflict and eustress into a single research framework to explain how social support contributes to employees' work-life balance, particularly in the banking sector, remain limited. This limitation highlights a research gap that warrants further investigation.

Based on previous research by Yang et al. (2024), the results show that work-family conflict has a significant negative impact on employee well-being, where further research is needed regarding work-family conflict as a mediating variable between social support and work-life balance, which is part of employee well-being in organizations.

The concept of this study emphasizes more on managing positive stress, where despite high work pressure, employees are expected to be able to manage stressors that affect performance. As in the study by Salendra (2025), which discusses that job stress has a direct positive and significant effect on performance and self-resilience, this shows the importance of personal well-being and the ability to cope with pressure in increasing work productivity. On the other hand, although the work environment has a significant effect on self-resilience, its direct relationship with performance is negative, indicating more complex dynamics influenced by perceptions of individual comfort or pressure. This indicates that the direct influence of the work environment on job stress needs to be further investigated. Therefore, this study involves the role of social support with eustress as a mediating variable.

In addition to the empirical phenomenon, there is also a research gap regarding the relationship between work-family conflict and work-life balance. Research findings from Yusnita & Nurlinawaty (2022) indicated a significant influence, while research by Fatmia Jaya et al. (2023)

showed the opposite. This discrepancy raises the opportunity for further research, particularly with different subjects. Ahar et al. (2022) explain that work-family conflict is a form of role conflict caused by work pressures that clash with family roles. Other contributing factors are social support and eustress. Rahadiansyah & Chusairi (2021) describe social support as any form of attention or assistance from others that can strengthen an individual's psychological well-being. Meanwhile, eustress is understood as positive stress that boosts work motivation (Ardani et al., 2017 in Constantinus, 2021). Social support can mitigate role conflict while increasing eustress, making individuals more optimistic in facing work pressures. Conversely, work-family conflict can hinder the achievement of balance, while eustress has the potential to strengthen work-life balance.

Based on the empirical phenomena, the identified research gaps, and the proposed novelty of integrating work-family conflict and eustress as explanatory mechanisms, this study aims to analyze the influence of social support on work-family conflict and eustress, as well as the influence of work-family conflict and eustress on work-life balance among employees in the banking sector. The findings are expected to contribute to the human resource management literature by providing a more comprehensive explanation of how social support influences employees' work-life balance.

LITERATURE REVIEW

Social Support and Work-Family Conflict

Social support is considered an important resource that helps employees cope with work and family demands, thereby reducing the likelihood of work-family conflict. Employees who receive support from supervisors, coworkers, and family members are better able to manage dual role demands, reducing the potential for conflict between work and family responsibilities (Hapsari, 2015, as cited in Fatoni, 2023; Retnaningrum & Mochammad, 2016). Empirical evidence also supports this relationship. Fatoni (2023) found that social support plays a positive role in reducing dual role conflict among female teachers in special needs schools in Banjarmasin. Similarly, Fauzi et al. (2022) reported that social support from the workplace and family serves as a positive resource for reducing work-related stress and work-family conflict. Therefore, a higher level of social support is expected to reduce employees' work-family conflict.

H1: Social support has a significant effect on work-family conflict.

Social Support and Eustress

Social support plays an important role in helping employees respond positively to work demands and psychological pressures. Employees who receive support from supervisors, coworkers, and family members tend to perceive work challenges as opportunities for growth rather than as sources of negative stress. Consequently, social support can foster a positive psychological response in the form of eustress. Uchino et al. (2001) reported that social support contributes to positive stress responses by helping individuals cope with stressful situations more effectively. Similarly, Rusbult et al. (2004) asserted that social support enables individuals to manage stress more effectively, encouraging a positive psychological state that enhances motivation and job performance. Therefore, higher levels of social support are expected to

increase employees' eustress.

H2: Social support has a significant effect on eustress.

Work-Family Conflict and Work-Life Balance

Work-family conflict is widely recognized as one of the major factors affecting employees' work-life balance. Employees who experience conflict between work responsibilities and family obligations often find it difficult to balance both roles, resulting in a lower level of work-life balance. Suhaimi et al. (2017), as cited in Halim and Heryjanto (2021), reported that work-family conflict negatively affects employees' ability to maintain work-life balance. Similarly, Masita et al. (2019) found that employees who experience higher levels of work-family conflict tend to report lower work-life balance. Therefore, a higher level of work-family conflict is expected to reduce employees' work-life balance.

H3: Work-family conflict has a significant impact on work-life balance.

Eustress and Work-Life Balance

According to Raza et al. (2021), individuals who experience eustress tend to report higher job satisfaction and help them maintain harmony between their work and personal lives. This is because eustress provides positive energy, enabling individuals to work more efficiently. By encouraging employees to view job demands as positive challenges, eustress enables them to perform their tasks more effectively while maintaining a balance between work and personal life. Despite being under pressure, individuals remain satisfied with their work because eustress provides a boost of energy and enjoyable challenges. One important indicator of achieving work-life balance is balanced satisfaction, where individuals are able to feel job satisfaction despite facing pressure.

In addition to increasing job satisfaction, eustress also contributes to improving employee psychological well-being. Individuals experiencing eustress often feel in control when facing pressure and avoid feelings of anxiety and overwhelm in completing tasks. This condition

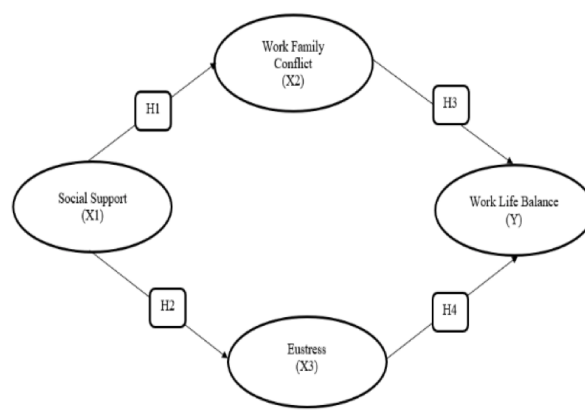


Figure 1. Conceptual Framework

References: Fatoni, (2023); Rusbult et al, (2004); Halim & Heryjanto (2021); Fauzi et. al, (2023)

promotes psychological well-being, which in turn strengthens the achievement of work-life balance. These findings are consistent with the study by Kaur et al. (2023) emphasized that eustress plays a crucial role in contributing to increased job satisfaction and psychological well-being, which in turn supports optimal work-life balance. When individuals are mentally healthy, they are more productive at work and able to maintain focus on both roles.

Therefore, a higher level of eustress is expected to increase employees' work-life balance.
H4: Eustress has a significant impact on work-life balance.

METHOD

This study employs a quantitative approach using a survey as the data collection method, with the aim of analyzing the influence of social support, work-family conflict, and eustress on work-life balance. Data processing in this study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS 3 software. This approach was used because it is capable of testing relationships between complex latent variables and accommodating data using a relatively limited sample size.

The population studied in this study included all 100 employees of PT Bank Rakyat Indonesia Purwodadi Branch. The population included frontline employees, namely customer service, tellers, marketing, and back office staff from various divisions supporting the company's operations. Respondents were selected because they have relatively high job demands, such as work targets, customer service, administrative pressure, and demands for professionalism in completing work. This study employed a probability sampling technique with a total sampling approach, thus selecting all members of the population as the research sample. Data sources used in this study included primary data in the form of answers from respondents' questionnaires, as well as secondary data obtained from company documents and related scientific literature. The research instrument was a closed-ended questionnaire with a five-point Likert scale, with categories 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. However, reverse scoring was also used for negative questionnaire statements, specifically for the work-family conflict variable.

The data collection process was carried out by distributing questionnaires directly to respondents. The data obtained were then analyzed through two stages of model evaluation: the outer model and the inner model. In the outer model stage, evaluation was conducted through convergent validity, discriminant validity, and construct reliability tests. Meanwhile, the inner model evaluation was conducted through testing the coefficient of determination (R^2), effect size (f^2), and hypothesis testing using bootstrapping techniques to obtain t-statistics and p-values based on predetermined significance criteria of $t > 1.96$ and $p < 0.05$.

Variable Measurement

Social support is the support or comfort provided by family, friends, or others, creating feelings of being valued and loved. This can be characterized by support, comfort, appreciation, and assistance from others. Indicators used include receiving support, feeling comfortable, being appreciated, and being helped during difficult times (Rahadiansyah & Chusairi, 2021).

Work-family conflict is a situation where an individual faces pressure or conflicting roles from the family and work environments. This can lead to problems for both, caused by

work demands, family demands, and role incompatibility. Indicators of work-family conflict include work demands interfering with family time, family demands leading to job loss, incompatibility between work and family role demands, and work interfering with family involvement (Finthariasari et al., 2020).

Eustress is stress that has a positive impact, can lead to happiness and increase motivation and productivity, which is formed through an individual's inner enthusiasm. Therefore, the indicators used are motivation to develop one's potential, productivity in carrying out more prioritized work, and enthusiasm for work (Srimulyani, 2020; Ayudia & Rocheni, 2020).

Work-life balance is a state in which a person is able to balance work obligations and personal life, eliminating gaps between the two. The establishment of work-life balance is supported by indicators of balanced engagement, balanced satisfaction, and balanced rest/time off (Aliya & Saragih, 2020; Yusnita & Nurlinawaty, 2022).

RESULT

The data processing and analysis in this study were conducted using SmartPLS version 3 software, which included testing both the outer and inner models. The outer model aimed to assess validity and reliability through convergent validity, discriminant validity, and internal consistency reliability. The inner model was used to evaluate the strength of the relationships between latent variables using R^2 and f^2 values, and to test hypotheses using path coefficients and t-statistics using the bootstrapping method.

Evaluation of the Measurement Model (Outer Model)

The outer model (measurement model) was tested using convergent validity based on factor loadings and Average Variance Extracted (AVE), as well as internal consistency reliability, measured using composite reliability and Cronbach's alpha.

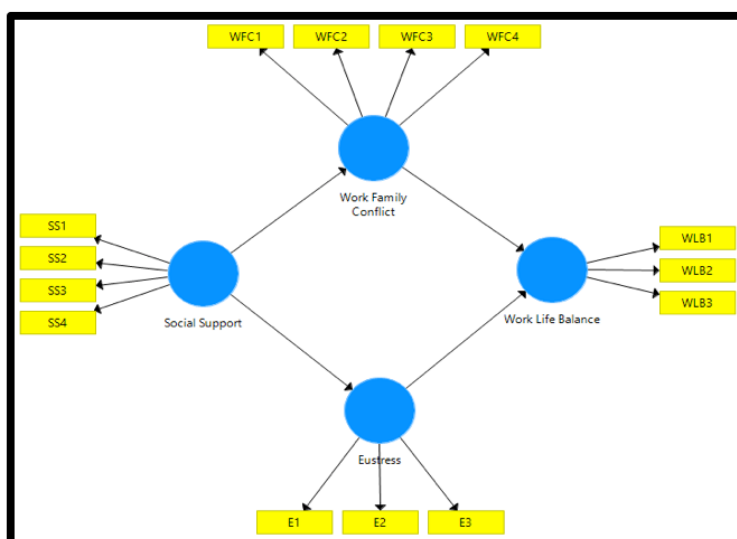


Figure 2. Model Evaluation

Measurement model evaluation was conducted to ensure the constructs had adequate

validity and reliability through testing of convergent validity, discriminant validity, and internal consistency reliability. Convergent validity was assessed based on outer loading and AVE (Average Variance Extracted) values, according to Hair et al. (2022) acceptance criteria of outer loading values ≥ 0.40 and AVE ≥ 0.40 (Hair et al.). Meanwhile, reliability was measured through composite reliability and Cronbach's alpha values, where a construct was considered reliable if composite reliability > 0.70 and Cronbach's alpha > 0.50 .

Table 1. Measurement Evaluation Model

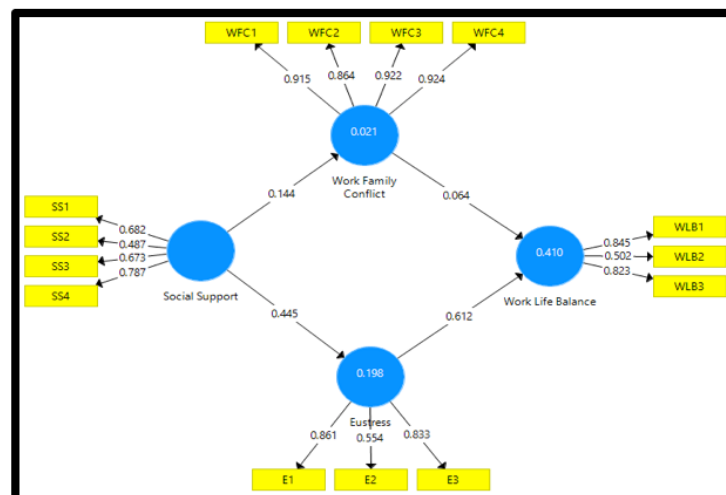
Latent Variable	Indicators	Convergent Validity	Internal Consistency	Composite Reliability	Cronbach's Alpha
		Loadings	AVE		
		>0.40	>0.40	>0.70	>0.50
Social Support	SS1	0.682	0.433	0.756	0.585
	SS2	0.487			
	SS3	0.673			
	SS4	0.787			
Work Family Conflict	WFC1	0.915	0.822	0.949	0.930
	WFC2	0.864			
	WFC3	0.922			
	WFC4	0.924			
Eustress	E1	0.861	0.581	0.801	0.629
	E2	0.554			
	E3	0.833			
Work Life Balance	WLB1	0.845	0.548	0.776	0.578
	WLB2	0.502			
	WLB3	0.823			

The output from the measurement model evaluation shows that each indicator in the measurement model exhibits an outer loading value exceeding 0.40, indicating a strong relationship between the indicator and the construct it represents, thus indicating adequate convergent validity standards. The AVE value, which is also above 0.40, indicates that the majority of the variance in the indicator can be explained by the construct in question. In addition, the composite reliability value exceeding 0.70 and the Cronbach's alpha above 0.50 indicate high internal consistency among the indicators in representing the same construct, therefore the construct can be declared reliable and can be relied upon for further analysis. Thus, the analysis results indicate that the research variables tested using this model have adequate validity and reliability. Therefore, the analysis stages in this study can be continued using this model.

Tabel 2. Discriminant Validity (HTMT)

	Social Support	Work Family Conflict	Eustress	Work Life Balance
Social Support			0.711	
Work Family Conflict	0.214		0.500	
Eustress				
Work Life Balance	0.715	0.355	1.008	

Although the HTMT value between eustress and work-life balance slightly exceeds the recommended limit (1.008), this condition is still tolerable in exploratory research. This is in line with the theory that eustress plays an important role in helping individuals manage work and personal life demands positively, thus supporting the creation of work-life balance. Therefore, the high correlation between the constructs can be considered reasonable because the two are conceptually closely related and do not cause serious violations of discriminant validity.

**Figure 3.** Model Estimation

The results of the model testing using the PLS Algorithm run 1 indicate that all constructs meet validity and reliability standards. Although one pair of constructs has an HTMT value slightly above 1, this is still theoretically acceptable because the two variables are closely related. Therefore, all constructs in this study are still considered worthy of further analysis in the inner model testing.

Structural Model Analysis (Inner Model)

The structural model (inner model) is assessed to evaluate and predict the relationships and influences between latent constructs in the research.

Table 3. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Devia- tion (STDEV)	T Statistics (O/STDEV)	P Values
Social Support → Work Family Conflict	0.144	0.180	0.135	1.069	0.286
Social Support → Eustress	0.445	0.468	0.113	3.922	0.000
Work Family Conflict→ Work Life Balance	0.064	0.077	0.116	0.551	0.582
Eustress→ Work Work Life Balance	0.612	0.627	0.094	6.489	0.000

The data in Table 2 shows the results of the hypothesis testing, which can be explained as follows:

1. The first hypothesis was rejected, as social support had no significant effect on work-family conflict (t-statistic = 1.069 < 1.96; p-value = 0.286 > 0.05).
2. The second hypothesis was accepted, as social support was shown to have a significant effect on eustress (t-statistic = 3.922 > 1.96; p-value = 0.000 < 0.05).
3. The third hypothesis was rejected, as work-family conflict had no significant effect on work-life balance (t-statistic = 0.551 < 1.96; p-value = 0.582 > 0.05).
4. The fourth hypothesis was accepted, as eustress was shown to have a significant effect on work-life balance (t-statistic = 6.489 > 1.96; p-value = 0.000 < 0.05).

DISCUSSION

Research Findings

Social Support and Work-Family Conflict

The results of the first hypothesis test showed that social support had no significant effect on work-family conflict. This means that although employees of banking sector receiving social support from supervisors, coworkers, and family members, it was unable to mitigate the conflict that arose between work demands and family responsibilities. This finding aligns with research by Lambert et al. (2017) in Olivia and Frianto (2020), which revealed that family support had no significant effect on work-family conflict, as other variables contributed significantly, including high workloads, busy work schedules, and lack of flexibility in managing work time.

Therefore, even if individuals receive social support, conflict can still arise if the work environment is not conducive. Furthermore, the effect of social support in mitigating work-family conflict also depends heavily on each individual's perception of the relevance and adequacy of the support received.

The descriptive measurement results provide additional insight into these findings. The strongest indicator of social support is that employees receive help when experiencing difficulties

(SS4; loading = 0.787), while the strongest indicator of work-family conflict is that work interferes with employees' involvement in family life (WFC4; loading = 0.924). These findings indicate that although employees feel they receive sufficient help from people around them when facing difficulties, this support is not strong enough to reduce work interference with family involvement. This suggests that work-family conflict among employees in the banking sector may be more influenced by job demands and job characteristics than by social support alone.

Social Support and Eustress

Based on the second hypothesis test, social support was shown to have a significant effect on eustress, which is positive stress that motivates and improves work performance. Social support received from supervisors, coworkers, and family members, play a role in helping employees view stress not as a threat but as a challenge that fosters personal and professional growth. This finding aligns with Brown and Smith (2022), who emphasized the role of social support in strengthening challenge appraisal, which is how individuals view stress as an opportunity for growth.

Research by Siu et al. (2020) also showed that social support increases positive perceptions of work stress, thereby encouraging the emergence of challenge stressors that lead to eustress. With adequate support, employees experience higher self-confidence, are motivated, are able to respond constructively to work pressure, view obstacles as opportunities for growth, and maintain consistent work performance in a supportive work environment.

The descriptive measurement results further strengthen these findings. The strongest indicator of social support is that employees receive help when experiencing difficulties (SS4; loading = 0.787), while the strongest indicator of eustress is employees' motivation to develop their potential (E1; loading = 0.861). These findings show that employees who receive adequate help from people around them are more motivated to develop their abilities and view job demands as opportunities for self-development rather than as burdens. This explains why social support significantly contributes to the development of eustress among employees in the banking sector.

Work-Family Conflict and Work-Life Balance

The findings from testing the third hypothesis indicate that work-family conflict does not significantly affect the work-life balance of employees in the banking sector. Although employees face psychological stress stemming from work demands and family roles, this conflict does not directly impact their work-life balance. This is influenced by a high level of professionalism at work, good time management skills, and an individual's ability to manage stress effectively.

These findings align with previous research by Masita et al. (2019), which stated that work-family conflict does not always impact work-life balance, as individuals are still able to maintain balance through regular work habits, effective time management, and a supportive work environment. Therefore, in the context of this study, work-family conflict was shown to have no significant effect on work-life balance.

The descriptive measurement results provide an additional explanation for these findings. The strongest indicator of work-family conflict is work interfering with employees' involvement in family life (WFC4; loading = 0.924), while the strongest indicator of work-life balance is the balance of involvement between work and personal life (WLB1; loading = 0.845).

These findings show that although employees experience interference between work and family responsibilities, they are still able to maintain balanced involvement in both domains. This indicates that employees in the banking sector are able to adapt to job demands without substantially reducing their work-life balance, which explains the non-significant relationship between work-family conflict and work-life balance.

Eustress and Work-Life Balance

The results of the fourth hypothesis test show that eustress significantly influences employees' work-life balance in the banking sector. This finding demonstrates that positive stress can contribute to maintaining a balance between work demands and an individual's life outside of work. Effectively managed stress can increase motivation, job satisfaction, and the ability to optimally manage multiple roles. This finding is consistent with the research of Pavithra and Sivakumar (2020) and Fauzi et al. (2023), who emphasized that eustress not only helps employees respond positively to work pressure but also boosts productivity without sacrificing personal well-being. By viewing stress as a challenge, employees are more adaptable in facing work dynamics, maintaining mental and emotional health, and establishing an optimal balance between work obligations and personal life.

Further descriptive measurement results support this finding. The strongest indicator of eustress is employees' motivation to develop their potential (E1; loading = 0.861), while the strongest indicator of work-life balance is the balance of involvement between work and personal life (WLB1; loading = 0.845). These findings show that employees who are motivated to develop their potential tend to be more actively engaged in both their professional and personal lives. This indicates that a positive psychological response to job demands encourages employees to maintain balanced involvement across different life domains, thereby strengthening their work-life balance.

CONCLUSION

Implication

The findings of this study show that employees' work-life balance in the banking sector is primarily supported by eustress (positive stress) rather than by the absence of work-family conflict. Furthermore, social support contributes to work-life balance mainly by strengthening employees' eustress, rather than by directly reducing work-family conflict. These findings provide a more comprehensive understanding of the mechanism by which social support influences employees' work-life balance in the banking sector.

Employees of banking sector are faced daily with high work demands and responsibilities in their personal lives. This situation requires them to be able to maintain a balance between roles to avoid excessive fatigue or decreased performance. The results of this study indicate that companies need to evaluate social support mechanisms to align with employee needs, for example through internal surveys. Furthermore, a collaborative and supportive work culture can be strengthened through mentoring programs, team activities, and open communication between employees and superiors. Employee professionalism needs to be maintained through training, setting clear work standards, and providing appreciation for consistent performance. Furthermore, creating healthy work challenges with realistic targets can trigger positive stress

to boost productivity without disrupting role balance. A deeper understanding of the concept of work-life balance is also needed, so that employees can carry out their work and personal roles harmoniously without feeling burdened.

Limitation

The main limitations of this study are related to the use of work family conflict variables, which do not show a significant relationship to other variables in employees of banking sector, as well as the characteristics of respondents coming from various work divisions with different levels of work pressure, so that the level of work family conflict experienced by respondents tends to be non-homogeneous, so for further research it is recommended to involve objects with higher work pressure, such as industrial or manufacturing companies whose work systems are targeted, because it is likely that the work will have a major impact on the level of work family conflict. In addition, the results of the f^2 (f-square) test show two relationships between variables with very weak effects, so that future research can consider expanding the sample or including other more relevant variables as a substitute for the work family conflict variable, such as work overload in order to produce more accurate findings. Further research is also recommended to validate the proposed research model in various organizational settings and to examine additional variables that may better explain employees' work-life balance.

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