



The Role of Self-Efficacy as a Moderator in the Influence of Job Insecurity and Work-Family Conflict on Employee Performance

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ABSTRACT

The ability of employees to cope with job insecurity and conflicts between work demands and family needs can affect their performance in the company. This study aims to explore the negative impact of job insecurity and work-family conflict on employee performance, considering self-efficacy as a moderating variable. The research focuses on Bank Syariah Indonesia, Bank Madina Syariah, and Bank Muamalat, using a sample of 288 respondents selected by non-probability sampling. Data were collected through questionnaires and analyzed using SPSS Version 22 software. The results show that job insecurity has a negative effect on employee performance, while work-family conflict does not have a significant negative effect. Additionally, individual self-efficacy can moderate the negative impact of job insecurity on employee performance, but it cannot moderate the relationship between work-family conflict and employee performance.

Keyword: Job insecurity, work-family conflict, and self-efficacy

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1. INTRODUCTION

The world is currently facing uncertainty caused by the COVID-19 pandemic. The coronavirus has spread to almost every country, prompting the World Health Organization (WHO) to declare COVID-19 a global pandemic. Indonesia has not been spared from its impact, particularly in the economic sector, which is experiencing uncontrollable instability due to disrupted economic activities. To control the spread of the virus, the government implemented Large-Scale Social Restrictions (PSBB), but this policy has exacerbated the economic situation by restricting people's mobility.

The worsening economic situation has caused many companies to suffer significant losses due to declining revenues, leading to cash deficits. Despite incurring losses, companies strive to survive by reducing employees' working

hours; however, some are forced to implement layoffs (PHK). According to a report by the Ministry of Manpower (Kemnaker) as of July 31, 2020, reported by Kompas.com on August 4, 2020, more than 3.5 million workers in Indonesia have been affected by layoffs, a number predicted to continue rising as the economic impact of the pandemic persists.

The significant and continuous increase in the threat of layoffs (PHK) presents a threat of job insecurity for employees. Job insecurity is a psychological state in which employees feel uncertain about the continuity of their employment due to changes in the work environment (Smithson & Lewis, 2000). This sense of insecurity can impact various aspects such as employee well-being, the desire to change jobs, job satisfaction, and work performance (Sverke et al., 2002). Sverke et al. also argue that the impact of job insecurity not only affects employees personally but also has the potential to influence the entire organization.

The level of insecurity felt by employees can significantly impact their performance. Previous studies have shown varying results (Wang et al., 2015). (Chirumbolo & Areni, 2005) concluded that job insecurity has a negative correlation with performance, meaning that the higher the level of job insecurity, the lower the employee performance tends to be, and vice versa. (Ganster & Rosen, 2013) explained that job insecurity can increase employee stress levels, a result consistent with the findings of Tsutsumi et al., which showed that the threat of job loss can trigger depression, which in turn can reduce employee performance (Tsutsumi et al., 2001). On the other hand, (Sverke et al., 2002) found that the relationship between job insecurity and performance is not significant. Another study by (Kholidin, 2020) also asserted that job insecurity does not have a significant influence on employee performance. Additionally, (Dilla, 2011) found that job insecurity actually has a positive relationship with employee performance. These inconsistent research results indicate the possibility of moderating variables that need to be considered in this study.

Employee performance is a crucial factor for the success of a company as it reflects the employees' contribution to achieving organizational goals, as explained by (Viswesvaran & Ones, 2000). Performance is defined as the process and outcomes related to individual or group contributions in fulfilling their responsibilities, as outlined by (Wartono, 2017). Amid the current pandemic challenges, employees are expected to maintain the quality of their performance while also attending to their family's needs. However, the imbalance between work and family demands can lead to conflicts between work roles and family roles, conceptualized by (Greenhaus & Beutell, 1985) as work-family conflict.

Since current pandemic, employees face the challenge of maintaining their performance quality while also attending to family needs. The inability of employees to allocate and balance time between work and family can lead to role

conflict between work and family, described as work-family conflict (Greenhaus & Beutell, 1985). Work-family conflict refers to the inability to align work and family role demands in a mutually supportive manner, which can disrupt both aspects. Employees experiencing work-family conflict tend to struggle with maintaining a balance between work and family matters, ultimately leading to disruptions in both areas and negatively affecting their performance. These findings align with research by (Howard et al., 2004), which shows that work-family conflict can lead to decreased performance, increased desire to resign, higher absenteeism, and decreased organizational commitment.

Given the importance of employee performance in achieving company goals, it is crucial for organizations to mitigate factors that can hinder performance, such as job insecurity and work-family role conflict. Job insecurity and work-family conflict can be better managed if individuals have confidence in their ability to complete tasks. Therefore, self-efficacy becomes a key factor in reducing the negative impact of job insecurity and work-family conflict on employee performance. (Bandura et al., 1999) define self-efficacy as an individual's belief in their ability to organize and execute actions required to achieve specific goals. (Baron & Byrne, 2003) state that self-efficacy refers to an individual's belief that they can complete tasks, overcome challenges, and achieve desired goals. Research by (Schwarzer, 1999) shows that self-efficacy significantly influences how individuals think, feel, and act. Individuals with high self-efficacy tend to achieve better performance compared to those with low self-efficacy (Bandura et al., 1999). It is expected that the role of self-efficacy can function as a moderating variable that can reduce the negative impact of job insecurity and work-family role conflict on employee performance.

2. LITERATURE REVIEW

The main theory used in this study is Lazarus Theory introduced by Richard S. Lazarus, a psychology professor in 1966. This theory is relevant to the variables investigated in this study, namely job insecurity and work-family role conflict, thereby providing a deeper understanding of how individuals experience job insecurity and work-family role conflict. Lazarus explains that stress is individuals' response to their assessment that their resources or abilities are insufficient to cope with demands from the environment, both physical and social (Lazarus, 1966). According to (Lazarus & Folkman, 1984), in the cognitive appraisal of stress, there are two categories of individual responses to stressful situations.

Primary appraisal is the initial evaluation process that individuals undertake in response to the situations they encounter. There are three stages in primary appraisal: First, "Irrelevant", where individuals assess that the issue at hand is not significantly impactful to their well-being but still potentially entails loss. Second,

"Benign-positive", where individuals assess that the situation they are facing can have positive implications and benefits for their well-being. Third, "Stressful", where individuals assess that the problem they are facing will have negative implications and potentially cause stress that adversely affects their well-being.

Furthermore, secondary appraisal is an individual's perception of the threat that triggers further assessment to determine coping strategies or actions that can be taken to address the threat. According to (Lazarus & Folkman, 1984), there are two forms of coping strategies: first, "Problem-focused coping", which emphasizes problem-solving by directly confronting the source of the problem, seeking information, and attempting to change the stressful environment to reduce or eliminate stress. This strategy is chosen if individuals feel capable of controlling and facing the existing problems. Second, "Emotion-focused coping", which focuses on regulating emotions in response to stress. This strategy is used when individuals feel unable to directly confront the pressing situation, so they regulate emotions to adapt to challenging conditions.

Job Insecurity

Job insecurity is a psychological state where individuals experience uncertainty and concern about the continuity of their employment due to ongoing changes in the work environment (Smithson & Lewis, 2000). According to (Greenhalgh & Rosenblatt, 1984), job insecurity is understood as individuals' perception of their inability to maintain their job. Job insecurity is also described as a condition where the work done by someone continues but is not enjoyable. The impact of job insecurity can reduce employee productivity by undermining their motivation at work (Ermawan, 2008). Therefore, job insecurity can be defined as a condition where an employee feels insecure about the continuity of their employment.

Work family conflict

Work-family conflict refers to the conflict individuals experience between work demands and family responsibilities that interfere with each other (Greenhaus & Beutell, 1985). (Frone et al., 1992) describe work-family conflict as a situation where employees must devote significant attention to their family, which can blur the boundaries between work and family matters. Therefore, work-family conflict can be understood as a condition where individuals face difficulties in maintaining a balance between work demands and their roles in the family.

Performance

Performance is the achievement attained by an employee in their job, both in terms of quality and quantity, according to their responsibilities (Iresa et al., 2015). (Mangkunegara, 2017) defines performance as the accomplishments achieved by an

The Role of Self-Efficacy as a Moderator in the Influence of Job Insecurity and Work-Family...

individual in their job, while (Rivai & Basri, 2005) describe performance as an individual's or group's ability to complete tasks according to the assigned responsibilities and produce results that meet expectations. Generally, performance can be interpreted as the final outcome of someone's work over a certain period, which is their responsibility.

Self Efficacy

(Bandura et al., 1999) defines self-efficacy as an individual's belief in their ability to organize and implement actions to demonstrate specific capabilities. Meanwhile, (Utamaningsih, 2014) interprets self-efficacy as an individual's belief in their ability to perform tasks well. (Ardi et al., 2017) explains self-efficacy as an individual's sense of sufficiency, efficiency, and capability to cope with various aspects of life. Therefore, it can be concluded that self-efficacy is an individual's belief in their ability to organize, achieve, and attain desired goals.

Hypothesis Development

Job insecurity refers to an individual's inability to maintain their job (Greenhalgh & Rosenblatt, 1984). The impacts of job insecurity can be observed in various aspects such as performance, turnover intentions, job satisfaction, and employee well-being (Sverke et al., 2002). According to (Setiawan & Putra, 2016), long-term perceived job insecurity among employees can have negative consequences on their performance, consequently reducing organizational productivity. This is consistent with other studies such as (Nugraha, 2010) and (Andrinirina et al., 2015). Employees who feel insecure about the continuity of their jobs tend to experience decreased performance because they perceive their position within the organization as threatened.

H1: Job insecurity negatively affects employee performance.

Work-family conflict occurs when individuals face conflicts between work demands and family responsibilities (Greenhaus & Beutell, 1985). According to (Van Steenbergen et al., 2014), factors from work can affect family life, and vice versa. Research indicates that work-family conflict occurs when individuals have a lot of work to complete, while struggling to divide time between work and family. This imbalance can lead to work-family conflict, where work demands interfere with family life or vice versa, ultimately negatively impacting employee performance (Karakas & Sahin, 2017) and (Nabila et al., 2019).

H2: Work-family conflict negatively affects performance.

Job insecurity perceived by individuals within an organization can affect their performance, with research findings showing diverse outcomes (Wang et al., 2015). (Kuhnert et al., 1989) state that job insecurity can decrease performance due to stress impacting individual health. Conversely, (Dilla, 2011) found that job insecurity can increase performance as individuals strive to retain their jobs. This

inconsistency suggests the need for moderating variables such as self-efficacy. (Ashford et al., 1989) identify that self-efficacy, locus of control, self-esteem, and optimism can influence job insecurity. Therefore, high self-efficacy can help individuals manage job insecurity, perform their tasks optimally, and utilize job insecurity as a challenge to enhance performance.

H3: Self-efficacy moderates the negative impact of job insecurity on employee performance.

Research by (Mulyandini, 2015) found that pressure from family requiring individuals to spend more time with family, along with job demands, can trigger work-family conflict, ultimately affecting individual performance within organizations. During a pandemic situation, these role demands are further intensified. Self-efficacy can help minimize work-family conflict because individuals with high self-efficacy are better able to understand their capabilities. With high self-efficacy, individuals can manage their emotions better, so family issues do not interfere with their performance in the workplace, and vice versa.

H4: Self-efficacy moderates the negative impact of work-family conflict on employee performance.

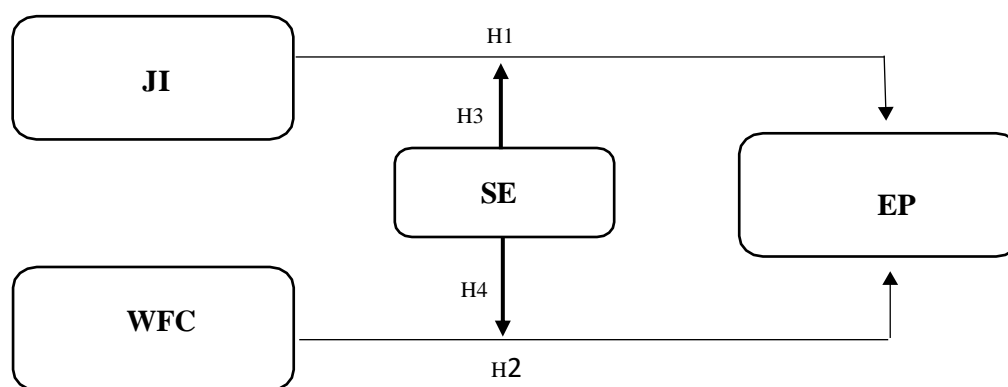


Figure 1. Theoretical Framework

JI : Job Insecurity
 WFC : Work Family Conflict
 SE : Self Efficacy
 EP : Employee Performance

3. METHOD

The method used in this study is descriptive quantitative research. Descriptive quantitative method is a writing method that uses numbers and is analyzed using statistics (Sugiyono, 2019). Data and information for this research were directly obtained from respondents in the companies. This study will analyze the influence of job insecurity and work-family conflict on employee performance, with self-efficacy as a moderating variable. The research was conducted in three Islamic banks: Bank Syariah Indonesia, Bank Muamalat, and Bank Madina Syariah.

The data collection technique used in this study is a questionnaire. A questionnaire is a data collection technique by providing written questions to be answered by respondents. The questionnaire can be in the form of questions or statements, which can be open-ended or closed-ended (Sugiyono, 2019). The questionnaire will be distributed to employees of Bank Syariah Indonesia, Bank Muamalat, and Bank Madina Syariah via Google Form for this research. The data analysis techniques used by the researcher are multiple regression analysis and Moderate Regression Analysis (MRA). All data processing and analysis in this study are conducted using SPSS (Statistical Product for Service Solution).

4. RESULT

This study used a saturation or census sampling method, with employees who currently work or have worked in Islamic banks as the sample. The questionnaires were distributed from January 12, 2021, to February 28, 2021, with a total of 300 questionnaires distributed. Out of this number, 288 questionnaires were returned, resulting in a response rate of 96%. All returned questionnaires met the criteria for further processing.

In this study, reliability testing was used to assess the consistency of the measurement tool, determining whether the measurement tool used in the study is reliable and consistent when measurements are repeated. Data is considered reliable if the Cronbach's Alpha value is >0.6 . The results of the reliability testing for this study are described in Table 1 below.

Table 1. Analysis of Questionnaire Distribution

Name of Banks	Questionnaires	Percentage
Bank Syariah Indonesia	158	54,9%
Bank Muamalat	94	32,6%
Bank Madina Syariah	36	12,5%

Source: Primary data processed in 2021

Table 2. Reliability Test

Variables	Cronbach's Alpha	Status
Job Insecurity	0,702	Reliabel
Work Family Conflict	0,933	Reliabel
Employee Performance	0,924	Reliabel
Self Efficacy	0,924	Reliabel

Source: Primary data processed in 2021

Table 3. Descriptive Statistical Tests

Variable	Mean	SD	JI	WFC	EP	SE
JI	6,53	2,519				
WFC	13,05	4,552	.322**			
EP	39,03	4,195	-.175**	-.142*		
SE	34,65	3,901	-.207**	-.203**	.735**	

Source: Primary data processed in 2021

Table 4. Hypothesis Testing Results

		Employee Performance		
		B	T	P
H1	Langkah 1			
	JI	-0,241	-2,359	0,019
	Langkah 2			
	X: JI	-0,041	-0,598	0,550
	M: SE	0,784	17,774	0,000
H2	Langkah 1			
	WFC	-0,088	-1,554	0,121
	Langkah 2			
	X: WFC	0,007	0,179	0,858
	M: SE	0,792	17,939	0,000
Hipotesis 3	Langkah 3			
	JI	1,175	1,896	0,059
	SE	1,009	8,271	0,000
	JI*SE	-0,034	-1,974	0,049
Hipotesis 4	Langkah 3			
	WFC	0,193	0,538	0,591
	SE	0,860	6,244	0,000
	WFC*SE	-0,005	-0,522	0,602

Source: Primary data processed in 2021

Based on the reliability test results in Table 2 above, it can be observed that all variables have Cronbach Alpha values greater than 0.6. Therefore, all variables are considered reliable and can be used as instruments in the study.

According to Table 3, it can be seen that out of the total processed questionnaires (N) of 288, the job insecurity variable has a minimum value of 3 and a maximum value of 15, with a mean of 6.53 and a standard deviation of 2.519. The work-family conflict variable has a minimum value of 5 and a maximum value of

25, with a mean of 13.05 and a standard deviation of 4.552. The employee performance variable has a minimum value of 27 and a maximum value of 45, with a mean of 39.03 and a standard deviation of 4.195. Meanwhile, the self-efficacy variable has a minimum value of 25 and a maximum value of 40, with a mean of 34.65 and a standard deviation of 3.901.

Based on the results in Table 4, job insecurity has been found to have a significant negative effect on employee performance with a t-value of -2.359 and a probability of 0.019, thus hypothesis H1 is accepted. Conversely, work family conflict did not show a significant negative effect on employee performance with a t-value of -1.554 and a probability of 0.121, hence hypothesis H2 is rejected. Additionally, self efficacy successfully moderated the negative effect of job insecurity on employee performance, evidenced by a t-value of -1.974 and a probability of 0.049, so hypothesis H3 is accepted. However, self efficacy did not moderate the negative effect of work family conflict on employee performance, with a t-value of -0.005 and a probability of 0.602, thus hypothesis H4 is rejected.

5. DISCUSSION

(Smithson & Lewis, 2000) define job insecurity as the psychological condition of individuals feeling confused and insecure due to constantly changing work environments. This can affect employee well-being, intentions to leave, job satisfaction, and performance (Sverke et al., 2002). This sense of insecurity can trigger stress, especially amidst increased layoff threats during the COVID-19 pandemic. High levels of job insecurity among employees negatively impact their performance, which in turn can affect the sustainability of the company. Hypothesis testing indicates that job insecurity has a negative effect on employee performance, consistent with findings from (Andrinirina et al., 2015) and (Listiyani, 2020), which also demonstrate the negative impact of job insecurity on employee performance. Therefore, it is important to reduce or eliminate job insecurity to maintain employee performance and achieve organizational goals.

The second hypothesis test in this study indicates that work family conflict does not affect employee performance. This may be due to several factors, including high financial needs that prompt employees to prioritize work over family conflicts. Additionally, technological advancements enable employees to work from home more easily, reducing the impact of work family conflict on their performance. Furthermore, Indonesia's societal structure demands individuals to contribute effectively both in family and work environments, accustomed employees to handle dual roles simultaneously. This study supports previous findings by (Novitasari et al., 2020) and (Karakas & Sahin, 2017), which also show that work family conflict does not affect employee performance. Thus, the level of work family conflict,

whether high or low, does not influence the quality of employee performance in the company.

The achievement of company goals is highly influenced by the quality of human resources. Poor employee performance can disrupt company performance, leading to losses. One of the causes of declining employee performance is often overlooked job insecurity. The individual's role in addressing job loss concerns is crucial, with self-efficacy being a key factor in this regard. Individuals with high self-efficacy can better manage job insecurity because they believe in their ability to handle challenges, enabling them to work more effectively. This study indicates that self-efficacy can moderate the negative impact of job insecurity on employee performance, reducing its adverse effects (Bandura et al., 1999), (Andrinirina et al., 2015), (Listiyani, 2020).

The results of the fourth hypothesis in this study indicate that self-efficacy did not successfully moderate the negative impact of work-family conflict on employee performance. The lack of support for this hypothesis could be attributed to several factors. Work-family conflict arises when employees struggle to balance work and family time, leading to ongoing disruptions between these two aspects. Environmental factors at work and in the family contribute to the occurrence of work-family conflict, making self-efficacy, which motivates individuals at work, insufficient to overcome its negative impact on performance. Additionally, variations in dimensions of self-efficacy such as individual skill levels, breadth of knowledge about job tasks, and strength of beliefs may also affect self-efficacy's ability to moderate work-family conflict on performance (Bandura et al., 1999).

6. CONCLUSION

The findings of this study indicate that job insecurity negatively impacts employee performance, with lower perceived job insecurity correlating with higher performance. However, the study also found that work-family conflict does not significantly affect employee performance negatively. This suggests that job insecurity has a greater impact on employee performance compared to conflicts between work and family roles. Furthermore, self-efficacy was shown to moderate the negative impact of job insecurity on performance, indicating that higher self-efficacy reduces the sense of insecurity among employees. Conversely, self-efficacy did not moderate the negative impact of work-family conflict on employee performance, suggesting that individual abilities to manage these role conflicts may require different interventions.

This study has several limitations that should be noted. First, the use of a saturated or census sampling method may not reflect the diversity of the entire population of Sharia bank employees. Second, the limited data collection period may not capture the long-term dynamics between job insecurity, work-family

conflict, self-efficacy, and employee performance. Therefore, future research is recommended to use more representative samples and longer data collection periods. Additionally, future studies could explore additional factors that may moderate or mediate the relationship between work-family conflict and employee performance, such as social support or job flexibility, to provide a more comprehensive understanding of this issue.

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