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## The Influence of Person-Job Fit on Work Engagement and Turnover Intention, Mediated by Work-Family Conflict and Family-Work Conflict among State-Owned Banks Employees in Jakarta

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DOI: <https://doi.org/10.56457/jimk.v11i1.308>

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Received: March 9, 2023

Accepted: May 10, 2023

Published: June 2, 2023

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### ABSTRACT

The banking industry has serious issues related to human resources, such as the high employee turnover rate and work engagement of employees in the work environment. This research aims to analyze the influence of person-job fit on work engagement and turnover intention on employees of state-owned banks in Jakarta by using work-family conflict and family-work conflict as mediating variables. The samples used in this research were taken from 320 frontline employees of state-owned banks in Jakarta including Bank Mandiri, Bank BRI, Bank BNI and Bank BTN. The data were collected by using non-probability sampling with purposive sampling method. The data analysis used in this research is structural equation modeling. The results of this research show that there are both negative and positive influences between each variable, and work-family conflict and family-work conflict as mediating variables proved to have an effect on person-job fit on work engagement and turnover intention. This research has several implications for bank managers to be more selective in recruiting employees in order that person-job fit can be met, to make a personal approach to each employee, to pay attention to the employees' capacity and rights, and to hold periodic training for employee.

Keywords: Person-Job Fit, Work-Family Conflict, Family-Work Conflict, Work Engagement, Turnover Intention

### INTRODUCTION

Banking is one of financial service provider that experience stiff competition in acquiring new customers due to the increasing number of banks in recent times. To stay ahead, banks must be able to increase their productivity as measured by their ability to collect and distribute funds to the community (Suwanto et al., 2022; Yusuf, 2010). Various issues related to human resources in banking industry are seen as interesting to be further studied, in (Çoban & İrmilcs, 2016) it is said that due to the pursuit of increasing targets, excessive workloads, irregular working hours, performance pressures, job insecurity which is part of the consequences of working in the financial sector, experiencing work-family conflict and workplace conflict are things that possibly happen to bank employees.

Data gathered from the 2014 PwC (Price Waterhouse Coopers) Indonesia survey on the banking industry shows that turnover rate in this sector has reached 15%. The PwC survey also reveals that the banking industry experiences frequent employee movement. According to (Abbasi et al., 2008; Artz et al., 2020), employee turnover can disrupt a company's plans and strategies to achieve company goals as the number of employees with the skills the company needs is reduced. Another negative influence is that companies must allocate extra resources in terms of time and costs to recruit new employees to replace those who left (Waspodo et al., 2013).

One of the work attitudes that can contribute as an indicator of good and bad performance of a company is employee engagement (Dalal et al., 2012). Companies require highly dedicated

employees, particularly those who have work engagement in doing their jobs. According to (Knight et al., 2017), a positive state of work-related self-fulfillment, devotion, and appreciation is called work engagement. Previous research provides some evidence that work engagement has an impact on employee performance, (Aktar & Pangil, 2018) stated that employees who have work engagement are broad-minded when faced with changes in work and do not stick only to their job descriptions, but can also adjust company goals.

Prior to carrying out this research, researchers conducted a preliminary survey in one of the state-owned banks (BUMN) which revealed various problems pertaining to human resources. These problems are related to high employee turnover, a lack of enthusiasm among employees to pursue targets, problems between employees in the office, and even a divorce problem among bank employees. From the results of interview done with General Affair and Human Capital (GAHC) staff in one of the regional office areas of state-owned bank in Jakarta, it is known that the average employee turnover is 6-9 people per year, with the level of employees who resign the most being executive or frontline employees. According to the interviewee, this was due to a lack of compability with the work or company atmosphere, a desire to focus more on their family, dissatisfaction with the salary, and securing another position at another company.

This research adopts a research model previously employed (Karatepe & Karadas, 2016), where work-family conflict and family-work conflict are considered to play mediating roles between person-job fit and work engagement. Researchers also add turnover intention variables based on the research done by (H. S. Wang et al., 2012), which found that work-family conflict and family-work conflict had a positive influence on employee turnover intention, and also research from (Hassan et al., 2012), which examined the influence between person-job fit and turnover intention in Pakistani Banks. Based on the background of the problems that have been raised, the authors are

interested in conducting in-depth research titled: The Influence of Person-Job Fit on Work Engagement and Turnover Intention, Mediated by Work-Family Conflict and Family-Work Conflict Among State-owned Bank Employees in Jakarta.

#### A. Person-job Fit

(June & Mahmood, 2011) in a broad perspective provide the definition of the word fit as a term in which individuals and organizations have made efforts of consideration from all viewpoints so as to create a fit. Specifically, person-job fit refers to compability between the abilities, skills, and interests that employees have with the demands of their jobs. The match between the characteristics of the job being done and the characteristics of the employee carrying out the task can strengthen the employee's commitment to their work (Hassan et al., 2012; Maghfira et al., 2023).

#### Work-Family Conflict

According to (Yavas et al., 2008), work-family conflict is a conflict resulting from excessive job demands for time and devotion that interfere with family-related responsibilities. Another definition stated by (Murtiningrum, 2005), explains that work-family conflict occurs when work interferes with family life, most of the attention and time are devoted to work so that time for family is felt less and later becomes a problem. Work-Family Conflict is limited in several ways (Amelia, 2010; Suwanto et al., 2022), among others:

1. Work-family relationship means that a person has two roles in their life, namely work and family, not just work.
2. There are differences in values, social relationships, and needs in work or family life that in themselves can trigger conflict.
3. Events that occur simultaneously in several roles can result in additional pressure.

#### B. Family-Work Conflict

Family-work conflict in (Yavas et al., 2008) is described as a conflict that occurs

because the demands within the family interfere with work-related responsibilities. In several studies. Studies show that female employees often face interruptions at work due to family affairs. (Murtiningrum, 2005) states that family-work conflict happens when family affairs are considered to inhibit and cause problems at work because most of the time given is used to resolve related family matters. This type of conflict can drastically lessen the employees' work performance.

#### C. Work Engagement

Work engagement is described as a condition that is positive, satisfying, and able to motivate employees to bring their full capacity to their work (Bakker & Leiter, 2010). Employees who maintain a consistent level of work engagement in themselves show high enthusiasm at work, and sincerely enjoying their work. (Karatepe & Karadas, 2016) found that work engagement mediates the relationship between work-family conflict and family-work conflict, which ultimately leads to personal life satisfaction. In addition. In addition, (Kim & Hyun, 2017) found that work engagement affects employee turnover and that work engagement also depends on employee personal resources.

Work engagement has broad implications for employees' performance, energy, and ability to focus at work, which bring out a positive influence not only on themselves but also on the company that eventually leads to achieving organizational goals. This statement is also supported by (Deviyanti & Sasono, 2015), who stated that work engagement greatly impacts employee performance, the higher the employees' sense of attachment to the organization, the better the performance will be, because these employees enjoy and feel the need for the work they do.

#### D. Turnover Intention

(Mujiati & Dewi, 2016) explained that intention is a set of attitude that can lead

a person's behavior, intention is not necessarily manifested into real action but seen as a person's desire. If employees have high turnover intentions supported by a negative organizational situation, this can trigger turnover decisions or behavior. Another opinion (Hassan et al., 2012) defines turnover intention as the intention of employees to quit their job and relinquish their organizational membership. Looking at some of these statements, it can be concluded that turnover intention is the intensity and indication of a person's desire to leave their workplace that has not yet been realized into real action.

#### E. Conceptual Framework

In previous research conducted by (Karatepe & Karadas, 2016) regarding service-employees fit, work-family conflict, and work engagement, it was found that person-job fit has a negative influence on work-family conflict and family-work conflict. However, person-job fit has a positive influence on work engagement through the mediation of work-family conflict and family-work conflict. In addition, the results of research conducted by (Yang et al., 2020) in Taiwan found that work-family conflict and family-work conflict have a positive influence on turnover intention. Furthermore, research carried out by (Hassan et al., 2012) on the banking sector in Pakistan found that there is a negative influence between person-job fit and turnover intention. So based on these previous researches, it can be summarized that if the employees' person-job fit is compliant with their job, employees are able to manage two conflicts that occur both in the family environment and at work and also affect work engagement so as to suppress turnover intention as one of the negative impacts that can occur. The relationship between the variables in this research can be seen in the conceptual framework stated at Figure1

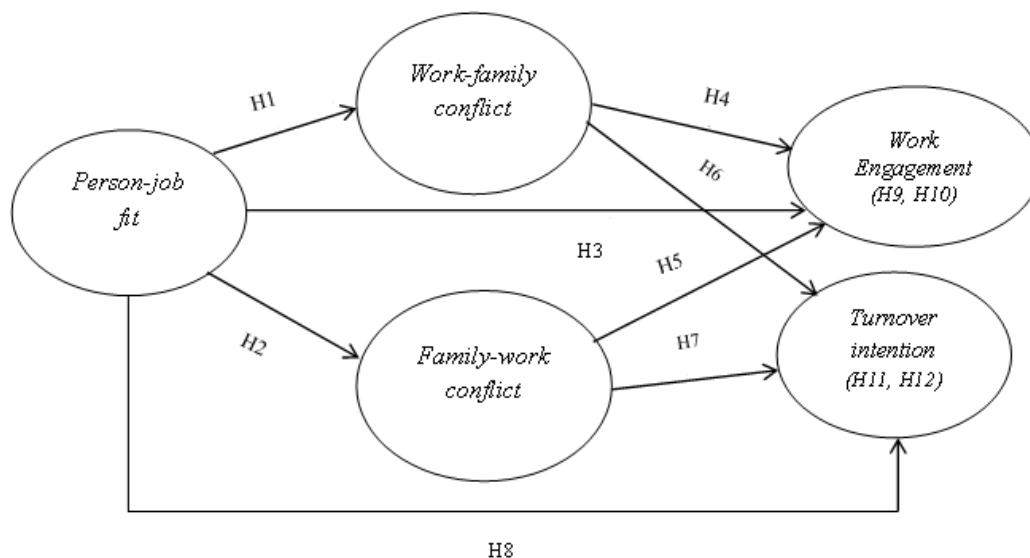


Figure1.

Source: Karatepe and Karadas (2016), Wang et al., (2017), Hasan et al., (2012)

**Research Hypotheses**

Based on the conceptual framework described earlier, the hypotheses are defined as follows.

- H1 : There is an influence of person-job fit on work-family conflict.
- H2 : There is an influence of person-job fit on family-work conflict.
- H3 : There is an influence of person-job fit on work engagement.
- H4 : There is an influence of work-family conflict on work engagement.
- H5 : There is an influence of family-work conflict on work engagement.
- H6 : There is an effect of work family conflict on turnover intention.
- H7 : There is an influence of family work conflict on turnover intention.
- H8 : There is an influence of person-job fit on turnover intention.
- H9 : Work-family conflict mediates the influence of person-job fit on work engagement.
- H10 : Family-work conflict mediates the influence of person-job fit on work engagement.
- H11 : Work family conflict mediates the influence of person-job fit on turnover intention.

H12 : Family-work conflict mediates the influence of person-job fit on turnover intention.

**METHODS**

This research is a hypothesis testing research aiming to test the proposed hypotheses. The research focuses on two dependant variables, namely Work engagement and Turnover intention. The independent variables are person-job fit, and the relationship of person-job fit and work-engagement, with work-family conflict and family-work conflict as mediating roles (intervening variable). The research employs a Likert scale to measure the variables. Measurements were made using questionnaire consisting of statement items measured on a five-point Likert scale. The targeted population in this research is state-owned bank employees such as Bank Mandiri, Bank BRI, Bank BNI, and Bank BTN. The data used as the research sample is gathered from frontline employees or other employees who interact directly with customers in their daily work, specifically married employees. The sampling technique was carried out using non-probability sampling with purposive sampling method. As many as 320 questionnaires were given to the respondents in order to gather more accurate interpretation of the population. The analysis of the research utilized Structural

Equation Modeling (SEM) using AMOS software. A. Validity Test Results

Table 1. Validity Test Results of Person-Job Fit Variables

Statement Items	Factor Loading	Result
1. My skills and abilities match the requirements of my current job	0.812	<i>Valid</i>
2. My current job corresponds to what I like and what I don't like	0.751	<i>Valid</i>
3. My job and my personality are compatible	0.782	<i>Valid</i>
4. The benefits provided from my job are in accordance with the skills, abilities and work that I do	0.862	<i>Valid</i>

Source: SPSS 16.0 Data Processing Results

According to the data presented in Table 1, the validity test results of the person-job fit variable includes four statement items with factor loading > 0.5. Therefore, it can be

concluded that the four valid statement items serve as effective measurement instruments for evaluating the person-job fit variable.

Table 2. Validity Test Results of the Work-family Conflict Variable

Statement Items	Factor Loading	Result
1. The demands of my job interfere with my home and family affair	0.903	<i>Valid</i>
2. The amount of my working time makes it difficult for me to fulfill my family responsibilities	0.834	<i>Valid</i>
3. The demands of my work prevent me from completing the things I wish to do at home	0.832	<i>Valid</i>
4. The tension created by my work makes it challenging to fulfill my family duties	0.908	<i>Valid</i>
5. Due to work-related duties, I had to alter my plans for family activities	0.935	<i>Valid</i>

Source: SPSS 16.0 Data Processing Results

In accordance with the data in Table 2, the outcome of data processing for work-family conflict variable were obtained. This variable was measured by using five statement items

with factor loading > 0.5. Thus, confirming that these five valid statement items were qualified as reliable tools for measuring the work-family conflict variable.

Table 3. Validity Test Results of Family-work Conflict Variable

Statement Items	Factor Loading	Result
1. The demands from my family or partner interfere with my job	0.748	<i>Valid</i>
2. I have to put off finishing my work at the office because of the demands on my time from my family and home	0.646	<i>Valid</i>
3. Home and family problems interfere with my work responsibilities such as working overtime hours	0.702	<i>Valid</i>



Source: SPSS 16.0 Data Processing Results

According to table 3, the validity test outcomes of the family-work conflict variable consist of three statement items with a factor loading of > 0.5. Thus, it can be inferred that the

three valid statement items are sufficient to be used as a measuring instruments of the family-work conflict variable.

Table 4. Validity Test Results of Work Engagement Variable

Statement Items	Factor Loading	Results
1. I feel energized when I am at work	0.905	<i>Valid</i>
2. I feel strong and energetic at work	0.914	<i>Valid</i>
3. I feel enthusiastic about my work	0.928	<i>Valid</i>
4. My work inspires me	0.911	<i>Valid</i>
5. When I wake up in the morning, I feel excited to go to work	0.963	<i>Valid</i>
6. I feel happy when I work hard intensely	0.943	<i>Valid</i>
7. I take pride in the work that I do	0.922	<i>Valid</i>

Source: SPSS 16.0 Data Processing Results

Based on Table 4, the findings of data processing of the work engagement variable were gathered. The variable was measured by seven statement items with factor loading of >

0.5. It can be concluded that the seven valid statement items are reliable enough as measuring instruments for assessing work engagement variables.

Table 5. Validity Test Results of the Turnover Intention Variable

Statement Items	Factor Loading	Result
1. I am seriously considering quitting my job to work for another company	0.653	<i>Valid</i>
2. I will quit this company if the given conditions given become worse than now	0.857	<i>Valid</i>
3. I will quit my job within a year.	0.636	<i>Valid</i>

Source: SPSS 16.0 Data Processing Results

As per Table 5, the results of the validity test of the turnover intention variable compromise of three statement items with factor loading that is greater than 0.5. Therefore, it can be deduced

that the three valid statement items are suitable to be used as measuring instruments for the turnover intention variable.

Table 6. Reliability Test Results on Person-job Fit, Work-family Conflict, Family-work Conflict, Work Engagement and Turnover Intention

Variable	Statement Items	Cronbach's Alpha	Results
<i>Person-job fit</i>	4	0.869	<i>Reliable</i>
<i>Work-family conflict</i>	5	0.924	<i>Reliable</i>
<i>Family-work conflict</i>	3	0.811	<i>Reliable</i>
<i>Work Engagement</i>	7	0.951	<i>Reliable</i>
<i>Turnover Intention</i>	3	0.857	<i>Reliable</i>

Source: SPSS 16.0 Data Processing Results



Through the results of the analysis presented in Table 6, it shows that in measuring the variables of person-job fit, work-family conflict, family-work conflict, work engagement and turnover intention, it has a very high reliability rate with a Cronbach's Alpha value of

0.869; 0.924; 0.811; 0.951; and 0.857, respectively. As the Cronbach's Alpha ( $\alpha$ ) value surpasses 0.60 and close to 1.00, this indicates that the instrument for measuring the variables used in this research meets the standard for reliability.

## RESULTS

Table 7. Summary of Descriptive Statistical Results

No	Variable	Means	std. Deviation
1	<i>Person-job fit</i>	2.57	0.995
2	<i>Work-family conflict</i>	3.87	1.113
3	<i>Family-work conflict</i>	1.87	0.911
4	<i>Work engagement</i>	2.56	1.042
5	<i>turnover intention</i>	3.93	1.167

Source: SPSS 16.0 Data Processing Results

Person-job fit evaluated among state-owned bank employees in Jakarta shows the results that employees feeling neutral whether their current job aligns with what they like or dislike. They are also impartial whether their work personalities are compatible, and they feel that the benefits they get are not commensurate with their work.

Work-family conflict discerned among state-owned bank employees in Jakarta reveals that employees acknowledge that their work interferes with their family affairs. They feel that their work causes tension which frequently forcing them to make changes to the family activity plans.

Family-work conflict in state-owned bank employees in Jakarta indicates that employees

have a low level of family-work conflict with the majority of state-owned bank employees disagreeing that family demands can interfere with their work.

Work engagement of state-owned bank employees in Jakarta reveals that employees feeling neutral with the statements that they have energy, enthusiasm and pride in their work. However, state-owned bank employees agree that they are happy when they work hard intensely.

Turnover intention of state-owned bank employees in Jakarta shows that employees acknowledge that they are seriously considering quitting their job. They strongly agree that they will quit if things get worse, and employees agree that they will quit within one year or less.

Table 8. Results of Hypothesis Testing with the SEM Method

hypothesis	Path Analysis	P-values	Conclusion
H1	<i>Person-job fit</i> → <i>Work-family conflict</i>	0.000	Accepted
H2	<i>Person-job fit</i> → <i>Family-work conflict</i>	0.000	Accepted
H3	<i>Person-job fit</i> → <i>Work Engagement</i>	0.000	Accepted
H4	<i>Work-Family conflict</i> → <i>Work Engagement</i>	0.000	Accepted

H5	<i>Family-work conflict → Work engagement</i>	0.029	Accepted
H6	<i>Work-family conflict → turnover intention</i>	0.000	Accepted
H7	<i>Family-work conflict → turnover intention</i>	0.088	Not accepted
H8	<i>Person-job fit → turnover intention</i>	0.000	Accepted
H9	<i>Person-job fit → Work-family conflict → Work engagement</i>	0.000	Accepted
H10	<i>Person-job fit → Family-work conflict → Work engagement</i>	0.000	Accepted
H11	<i>Person-job fit → Work-family conflict → turnover intention</i>	0.000	Accepted
H12	<i>Person-job fit → Family-work conflict → turnover intention</i>	0.000	Accepted

Source: SPSS 16.0 Data Processing Results

Based on the table above, the results of hypothesis testing to find out whether person-job fit has an influence on work-family conflict obtained p-value 0.000 less than 0.05, so Ho is rejected and H1 is accepted.

Based on the results of hypothesis testing to determine whether person-job fit has an influence on family-work conflict, p-value of 0.009 less than 0.05 means that Ho is rejected and H2 is accepted.

The result of testing the third hypothesis to find out whether person-job fit has an influence on work engagement shows a p-value of 0.000 less than 0.05, Ho is rejected and H3 is accepted.

Based on the result of hypothesis testing to find out whether work-family conflict has an influence on work engagement, it shows a p-value of 0.000 less than 0.05, then Ho is rejected and H4 is accepted.

The result of testing the fifth hypothesis to determine whether family-work conflict has an influence on work engagement shows an obtained p-value of 0.029 less than 0.05, which means that Ho is rejected and H5 is accepted.

The result of testing the sixth hypothesis to determine whether work-family conflict has an influence on turnover intention shows a p-value of 0.000 less than 0.05, then Ho is rejected and H6 is accepted.

Based on the result of hypothesis testing to find out whether family-work conflict has an influence on turnover intention, it shows an obtained p-value of 0.088, more than 0.05, so Ho was accepted and H7 was rejected.

The result of testing the eighth hypothesis to determine whether person-job fit has an influence on turnover-intention shows a p-value of 0.000 less than 0.05, meaning Ho is rejected and H8 is accepted.



Based on the result of hypothesis testing to find out whether work-family conflict mediating the influence of person-job fit on work-engagement, it shows the p-value of 0.000 less than 0.05, so  $H_0$  is rejected and  $H_9$  is accepted.

The result of testing the tenth hypothesis to determine whether family-work conflict mediating the influence of person-job fit on work engagement shows a p-value of 0.000 less than 0.05, meaning  $H_0$  is rejected and  $H_{10}$  is accepted.

Based on the result of hypothesis testing to find out whether work-family conflict mediating the influence of person-job fit on turnover intention, it shows the p-value of 0.000 less than 0.05, so  $H_0$  is rejected and  $H_{11}$  is accepted.

The results of hypothesis testing to determine whether family-work conflict mediating the influence of person-job fit on turnover intention shows a p-value of 0.000 less than 0.05, so  $H_0$  is rejected and  $H_{12}$  is accepted.

Based on the table of hypothesis testing results above, of the twelve hypotheses proposed, there are eleven hypotheses that are accepted and consistent with previous researches conducted by (Karatepe & Karadas, 2016), Wang, *et al.*, (2017) and (Hassan *et al.*, 2012), and there is one hypothesis that is not accepted but supports the research that was conducted by Frone (1992).

## DISCUSSION

### **Person-Job Fit on Work-Family Conflict**

Based on the test results, it is found that  $H_0$  is rejected and  $H_1$  is accepted, meaning that person-job fit has a negative influence on work-family conflict. The results of this research are consistent with previous research conducted by (Karatepe & Karadas, 2016), where it was

known that person-job fit has a negative influence on work-family conflict, person-job fit is considered capable of reducing work-family conflict. When employees' knowledge, skills, and abilities are aligned with the job demands, they can deal with conflicts arising from the work environment. This suitability allows employees to feel that they love their jobs so that they can overcome conflicts that occur in the work environment.

### **Person-Job Fit on family-work conflict**

Based on the test results obtained, which show that  $H_0$  is rejected and  $H_2$  is accepted, this is in line with previous research by Karatepe and Karadas (2016) suggesting that there is an influence of person-job fit on family work-conflict, when state-owned bank employees have high level of person-job fit, it will affect the level of family-work conflict. This suitability makes employees feel energetic, inspired and enjoy family life, so that they are able to reduce conflicts that arise from their family environment.

### **Person-Job Fit on Work Engagement**

Based on the test results, it is found that  $H_0$  is rejected and  $H_3$  is accepted, meaning that person-job fit has a positive influence on work engagement. The results of this research consistently support previous research conducted by (Karatepe & Karadas, 2016) which stated that there is a positive influence between person-job fit with employee work engagement, a good fit makes employees involved in work which means fostering their work motivation, ultimately contributing to the company's success.

### **Work-Family Conflict on Work Engagement**

Based on the test results, it is found that  $H_0$  is rejected and  $H_4$  is accepted, meaning that work-family conflict has a negative influence on work engagement. The results of this research strongly support previous research conducted

by (Karatepe & Karadas, 2016) which found that Work-Family Conflict has a negative influence on employee work engagement. If employees, in this case frontline employees, are unable to build a balance between family responsibilities and work responsibilities, they will not be able to properly engage in their work.

#### **Family-Work Conflict on Work Engagement**

According to the test results, it is found that  $H_0$  is rejected and  $H_5$  is accepted which is in line with previous research by (Karatepe & Karadas, 2016) that there is an influence between family-work conflict on work engagement, when employees encounter family-work conflict it will also affect work engagement in their work environment.

#### **Work-Family Conflict on Turnover Intention**

According to the test results, it is found that  $H_0$  was rejected and  $H_6$  is accepted, meaning that work-family conflict has a positive influence on turnover intention. The results of this research consistently support previous research by (Wang et al., 2017), which found that work-family conflict has a positive influence on employee turnover intention. This is because after employees realize that conflicts that arise cannot be balanced and overcome, they will try to eliminate these conflicts and seek other jobs that are seen as more reassuring.

#### **Family-Work Conflict on Turnover Intention**

According to the test results which show that  $H_0$  is accepted and  $H_7$  is rejected, indicating that family-work conflict does not have a positive influence on turnover intention. As evidenced by the  $p$ -value of 0.088 ( $p$ -value > 0.05), which means that when employees experience work conflict they will try to eliminate the conflict rather than seek another job that is considered more peaceful. This results contradict the prior research conducted by (Wang et al, 2017) which found that Family-Work Conflict has a positive influence on employee turnover intention. When

employees realize they cannot balance and overcome the conflicts that occur, they will try to eliminate these conflicts and look for other jobs that are considered more peaceful. Boyar et al (2008) also suggested employees opt to leave work when they experience family-work conflict to enhance their family life. The different characteristics of the respondents could be the reason why the outcomes of the research do not back up prior research. The mean value of 1.87 indicates that the tendency of family-work conflict was low, with more respondents disagreeing with the family-work conflict variable. The results of this research are similar to Frone's research used by Karapete and Karadas (2016), which found that work-family conflict has a more significant influence on turnover intention than family-work conflict.

#### **Person-Job Fit on Turnover Intention**

According to the test results, it is discovered that  $H_0$  is rejected and  $H_8$  is accepted, signifying that person-job fit is negatively related to turnover intention. The results of this research are in line with the prior findings by Hasan, et al., (2012) which demonstrated that person-job fit was significantly negatively related to turnover intention when employees have knowledge, skills, and abilities that are commensurate with their roles, they are less likely to leave their jobs.

#### **Work-Family Conflict Mediates the Influence of Person-Job Fit on Work Engagement**

Based on the test results, it is revealed that  $H_0$  is rejected and  $H_9$  is accepted, implying that work-family conflict mediates the influence of person-job fit on work engagement. The findings of this research consistently corroborate previous research conducted by Karatepe and Karadas (2016) where employee person-job fit especially frontline employees affect work engagement through the mediation of work-family conflict. When employees

encounter work-family conflict they may not be able to engage properly in their work. Therefore, employees with good person-job fit are required to remain focused and maintain a balance between their personal and professional lives.

### **Family-Work Conflict Mediates the Influence of Person-Job Fit on Work Engagement**

According to the test results, it is discovered that  $H_0$  is rejected and  $H_{10}$  is accepted, suggesting that family-work conflict acts as a mediator of the influence of person-job fit on employee work engagement. The results of this research are in line with previous research carried out by Karatepe and Karadas (2016) in which it is known that employee person-job fit influences work engagement through the mediation of family-work conflict. When employees confront with family-work conflict, they may not be able to engage properly in their work, so it requires people who are truly compatible and possess the characteristics required for the job (person-job fit) to remain focused and be able to balance their life both in the family and work settings.

### **Work-Family Conflict Mediates the Influence of Person-Job Fit on Turnover Intention**

Based on the test results, it is determined that  $H_0$  is rejected and  $H_{11}$  is

accepted, signifying that the correlation of work-family conflict and person-job fit has an influence on turnover intention, which means that employee person-job fit influences turnover intention through mediation of work-family conflict. When person-job fit of state-owned bank employees is appropriate, when faced with work-family conflict they are capable to overcome this conflict without having the intention to quit their jobs. Conversely, when the employee's person-job fit is not suitable and they encounter work-family conflict they will resort to leaving their job work as a form of resolving the conflict.

### **Family-Work Conflict Mediates the Influence of Person-Job Fit on Turnover Intention**

Looking at the test results, it is discovered that  $H_0$  is rejected and  $H_{12}$  is accepted, implying that family-work conflict of person-job fit has an influence on turnover intention, which means that employee person-job fit influences turnover intention through mediation from family-work conflict. Therefore, when person-job fit of state-owned bank employees are suitable, so when faced with family-work conflict they are able to resolve it without wanting to quit their job. However, when the employee's person-job fit is not suitable and they have to experience family-work conflict, they are likely to leave their job as a means of conflict resolution.

## **CONCLUSION**

From the results of the research, it can be inferred that the degree of compatibility of person-job fit on state-owned bank employees is moderate. Work-family conflict is experienced by state-owned bank employees. Family-work conflicts tend not to be explored by state-owned bank employees in Jakarta. The level of work engagement among state-owned bank employees tends to be neutral, while the turnover intention is relatively high.

Moreover, it is revealed that person-job fit has a negative influence on work-family conflict. When employees possess the knowledge, skills and abilities to meet the job demands, they are able to handle conflicts that arise from the work environment.

There is an influence between person-job fit on family work conflict, as state-owned bank employees who already have person-job fit can balance their family and work life. This balance creates a sense of harmony that keeps employees enjoying their role.

Person-job fit has a positive influence on work-engagement. When state-owned bank employees have good person-job fit then their work engagement level will also increase which can foster their motivation to work. This ultimately contributes to the success of the company.

On the other hand, work-family conflict has a negative influence on work engagement. When state-owned bank employees are unable to resolve conflicts between their work and family life, they may find it difficult to be effectively engaged in their work.

Furthermore, there is an influence between family-work conflict on work engagement, when employees are faced with family conflicts that interfere with their work, they may struggle to engage fully in their job due to the inability of employees to balance their roles both their work and family life.

There is a positive influence of work-family conflict on turnover intention. In situations where state-owned bank employees are unable to overcome the work-family conflict that occurs, they will try to eliminate the conflict by searching for another job.

Conversely, family-work conflict does not have a positive influence on turnover intention. State-owned bank employees in Jakarta tend to disagree that they experience family-work conflict. Therefore, it can be said that when state-owned bank employees face such conflict, they strive to resolve it without having to look for another job.

There is a negative influence of person-job fit on turnover intention. When the person-job fit of state-owned bank employees is good where their knowledge, skills and abilities are aligned with their jobs, they have little intention of quitting their jobs.

There is a mediating influence of work-family conflict from person-job fit on work engagement. In the event that state-owned

bank employees have good person-job fit, the level of work-family conflict that occurs will be low as they comprehend how to manage their roles in their family and work enabling them to actively engage in their work (work engagement).

There is a mediating influence of family-work conflict from person-job fit on work engagement. Once state-owned bank employees have a suitable person-job fit, the degree of family-work conflict that occurs will also be minimal since they understand how to manage their roles in their family and work, so that they can still be fully involved in their work (work engagement).

There is a mediating influence of work-family conflict from person-job fit on turnover intention. When state-owned bank employees have an appropriate person-job fit, the level of turnover intention that occurs will also be low. Even when they face work-family conflicts, they can still overcome them, resulting in reduced turnover intention.

There is a mediating influence of family-work conflict from person-job fit on turnover intention. Once state-owned bank employees have a good person-job fit, the degree of turnover intention that occurs will also be minimal, even if employees encounter family-work conflicts, they can still overcome them, so that the intention to leave work will also decrease.

### Suggestions

From this research, there are several suggestions for banking management. Firstly, it is crucial to consider the capability of each employee and ensure their entitlements, including benefits, allowances, and bonuses that must be paid according to their work. Secondly, during the recruitment process, companies have to be more discerning and select candidates with values, abilities, skills and interests that align with the job requirements (person-job fit). Thirdly, banking management is

expected to establish programs related to family support such as training to inspire employees to balance their work and family lives. Finally, managers in the banking industry can take a

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