

The Influence of Job Insecurity, Workload, and Work-Family Conflict on Work Stress of Female Workers in Central Jakarta

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DOI: <https://doi.org/10.51583/IJLTEMAS.2026.150600262>

Received: 15 July 2026; Accepted: 20 July 2026; Published: 04 August 2026

ABSTRACT

The purpose of this study was to examine the influence of job insecurity, workload, and work-family conflict on work stress among female workers in Central Jakarta. Drawing on the Job Demands–Resources (JD-R) theory, this study explains that work stress arises when work-related demands exceed employees' available resources to cope with them. A quantitative method with causal relationship analysis was applied. Data were collected through questionnaires distributed to 140 participants selected through purposive sampling, consisting of female workers in Central Jakarta who were married and/or had families and had worked for at least one year. All measurement indicators were adapted from established previous studies and assessed using a five-point Likert scale. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings indicate that job insecurity, workload, and work-family conflict have positive and significant effects on work stress, with workload exerting the strongest influence among the three independent variables. These results support the Job Demands–Resources (JD-R) theory, suggesting that excessive work demands and employment uncertainty contribute to higher levels of work stress among female workers. This study provides both theoretical and practical contributions by extending the application of the JD-R framework in the context of female workers in Central Jakarta and offering empirical evidence that can assist organizations in developing strategies to improve employee well-being through better workload management, enhanced employment security, and policies that support work-family balance. However, this study is limited to female workers in Central Jakarta and only examines three independent variables. Therefore, future research is recommended to involve more diverse respondents from different regions and occupational sectors while incorporating additional variables or mediation and moderation models to obtain a more comprehensive understanding of work stress.

Keywords: Job Insecurity, Workload, Work-family conflict, Work Stress, Female Worker.

INTRODUCTION

One of the psychosocial issues that is increasingly prevalent in the modern workplace, particularly in developing countries like Indonesia, is occupational stress. The World Health Organization (2024) even identified stress as a global phenomenon that has a broad impact on individual health and organizational productivity. In Indonesia, particularly in Central Jakarta, changes in work systems, such as the implementation of work-from-home, hybrid work, and increased job demands, have led to the emergence of occupational stress among employees. This confirms that occupational stress is not only a personal problem but is also closely related to organizational systems and policies.

More specifically, working women are a group more susceptible to work-related stress than men. This is owing to the dual burden they bear as both workers and homemakers. Furthermore, work-related stress in women is also linked to psychosocial factors that can impact health, such as biological disorders and emotional exhaustion (Jannah et al., 2025).

Women play a significant role in supporting economic growth, particularly through their participation in the labor market. The Labor Market Brief report by Hanri et al. (2025) emphasizes that women's participation is no

longer merely an issue of equality but a key factor in creating inclusive economic growth. In urban areas like Jakarta, where the formal sector and white-collar jobs dominate, the involvement of female workers directly contributes to increased productivity, innovation, and workforce diversification. In fact, a 25% increase in female labor force participation is estimated to boost economic activity worth US\$62 billion (approximately Rp890 trillion) and increase GDP by up to 2.9% (Kahkonen, 2021).

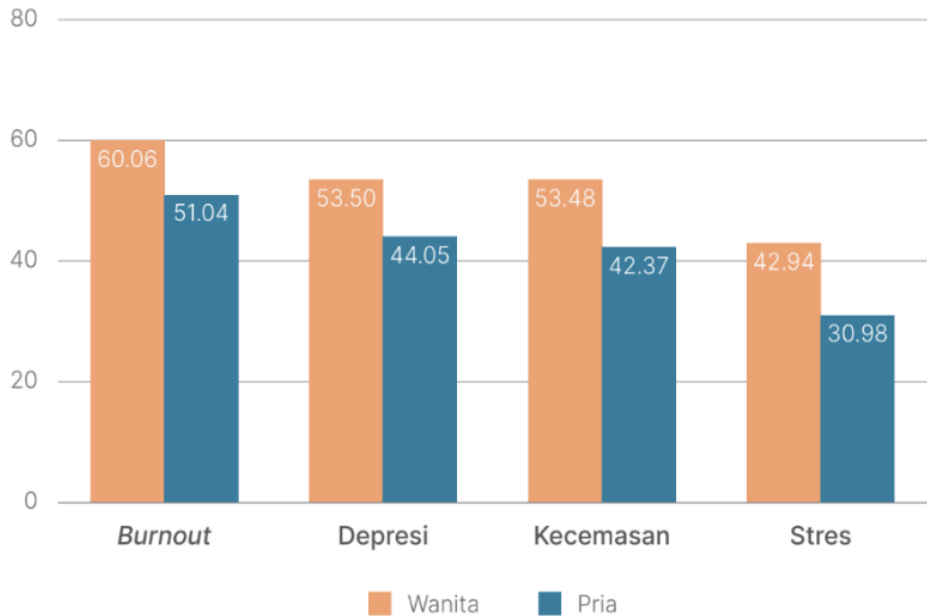


Figure 1: Data on Work Stress Levels for Women and Men in 2023

Source: Naluri.life (2023)

An interesting phenomenon that has emerged in recent years is the higher level of work stress among female employees compared to male employees. This difference is not only visible in the workplace but is also supported by scientific data. According to a graph released from the results of a recent international survey, 60.06% of women experience high levels of burnout, higher than men's 51.04%. Furthermore, women experience depression at 53.50%, anxiety at 53.48%, and stress at 42.94%, all higher than men's 44.05%, 42.37%, and 30.98%, respectively. This data indicates a significant gender gap in experiencing psychological stress in the workplace, making this issue relevant for further research, particularly from a human resource management perspective.

Referring to the phenomena explained previously, the researcher conducted a pre-survey to identify factors that influence work stress in female employees in Central Jakarta, as shown in Table 1.

Table 1: Pre-Survey Results in Central Jakarta

Variables	Statement	Agree	Disagree
Workload	I feel my workload is too heavy.	65%	35%
	My work often interferes with my rest time.	75%	25%
Work environment	I feel that my work environment supports comfortable work.	85%	15%
	I feel that the work facilities I use are adequate.	75%	25%

Job insecurity	I feel there is no certainty about my career path at my workplace.	70%	30%
	I feel like my position can be replaced at any time.	80%	20%
Workplace Conflict	I feel that differences in work views often trigger tension.	35%	65%
	I feel my coworkers are not very cooperative.	25%	75%
Social Support	I feel supported by my superiors and colleagues when facing difficulties.	80%	20%
	I feel my family supports me in doing my work.	80%	20%
Work-Family Conflict	I feel like work often interferes with my time with my family.	65%	35%
	I feel that work fatigue is impacting my role at home.	70%	30%

Based on the results of a pre-survey involving 20 female employees in Central Jakarta, three variables were identified as problematic and likely to cause stress among female workers, making them a priority for the study. Regarding job insecurity, 80% of respondents felt that their job position could be replaced at any time. Regarding workload, 75% of respondents felt they often had to complete work outside of working hours. Regarding work-family conflict, 70% of respondents felt that work fatigue impacted their roles at home.

Job insecurity is one factor that can increase employee work stress. Feelings of insecurity regarding job status, such as the possibility of termination, an uncertain work contract, or an unclear career path, can cause anxiety and prolonged stress. This uncertainty makes employees feel emotionally unstable and threatened in the workplace. A study conducted by Sita & Suwarsi (2024) found that job insecurity can exacerbate stress experienced by employees. Afrianto (2023) also showed similar results, where job insecurity had a positive and significant impact on employee work stress. However, Sholikhah et al. (2024) stated that when examined separately, job insecurity did not show a strong enough influence on stress experienced in the workplace.

Overloading, both in terms of the number of tasks and time pressure, can trigger stress among employees. When someone feels their workload exceeds their capacity, they often experience significant mental and emotional stress. Inability to manage their workload can disrupt the balance between professional and personal life. Research by Rifandy (2021) shows that workload has a direct impact on work stress levels. Budhiartini (2021) also found that workload significantly positively influences work stress. On the other hand, Suryani et al. (2025) stated that employee workload has no effect on their work stress.

Work-family conflict is also a contributing factor to increased stress in the workplace. Many employees, especially women, experience tension between work demands and family responsibilities. When there is insufficient time and energy to fulfill obligations in both areas, this can create pressure that leads to stress. The challenge of maintaining a balance between work and family becomes significant. Research by Saputra & Rudiarta (2020) shows a positive and significant effect of work-family conflict on employee job stress. Furthermore, a study by Nasution et al. (2024) also indicates that, separately, work-family conflict significantly affects employee job stress. Meanwhile, according to Adrian (2025), work-family conflict does not significantly influence job stress.

To provide a stronger theoretical foundation for explaining the relationships among the study variables, this research adopts the Job Demand–Resources (JD-R) Model. In the context of this study, workload and work-family conflict can be categorized as job demands because both require continuous physical, emotional, and cognitive effort from female workers. Meanwhile, job insecurity reflects a lack of job resources, particularly employment security and career certainty, which may increase employees' perceptions of uncertainty and

psychological pressure. When high job demands are accompanied by insufficient job resources, employees are more likely to experience work stress. Therefore, the JD-R Model provides an appropriate theoretical framework for explaining this research.

Based on the background, the pre-survey findings, the identified research gap, and the theoretical perspective of the Job Demand–Resources (JD-R) Model, this study aims to examine the influence of job insecurity, workload, and work-family conflict on work stress among female workers in Central Jakarta.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Job Demands-Resources Theory

The Job Demands–Resources (JD-R) theory provides an integrative framework for explaining how workplace characteristics influence employees' psychological well-being through the interaction between job demands and job resources (Demerouti et al., 2001; Bakker et al., 2023). The model distinguishes job demands as physical, psychological, social, or organizational aspects of work that require sustained physical, cognitive, or emotional effort and are therefore associated with psychological and physiological costs. Examples of job demands include excessive workload, time pressure, and role-related pressures, such as work-family conflict (Li et al., 2025). Conversely, job resources refer to organizational or personal factors that help employees accomplish work objectives, reduce the impact of job demands, and promote individual growth, motivation, and well-being (Bakker & Demerouti, 2007 cited in Vito & Widigdo, 2026).

According to the JD-R theory, work stress is likely to occur when job demands exceed the resources available to employees to cope with those demands. In the context of this study, workload and work-family conflict represent job demands that require continuous physical, cognitive, and emotional effort. Meanwhile, job insecurity creates uncertainty regarding employment continuity and career stability, thereby increasing employees' psychological pressure in the workplace. The accumulation of these work-related demands may exceed employees' coping resources and ultimately contribute to higher levels of work stress. Therefore, the JD-R theory provides an appropriate theoretical framework for explaining the influence of job insecurity, workload, and work-family conflict on work stress among female workers in Central Jakarta.

Job Insecurity

Wardani & Amalia (2021) state that job insecurity refers to an individual's perception of a situation in which they feel their job position is threatened and they feel they lack the ability or control to maintain the continuity of their employment. Job insecurity is defined as an individual's perception of uncertainty related to the continuity and stability of their job, which includes concerns about the possibility of job loss and the loss of various aspects of work that are considered valuable, such as career development opportunities and income levels (Hellgren et al., 1999; Cui & Huang, 2025).

According to Iskandar & Yuhansyah (2018), job insecurity is a person's subjective perspective on the importance of various aspects of their job, including the job as a whole, as well as feelings of inability to face challenges or threats to their job continuity. Research from (Afrianto, 2023; Sita & Suwarsi, 2024; Geriveronika et al., 2021; Anuar et al., 2024) states that job insecurity positively and significantly influences work stress. Based on theoretical studies and previous research, the following hypothesis is proposed:

H1: Job insecurity has a positive effect on work stress.

Workload

According to Wardhana (2023), workload refers to the total number of tasks or activities that need to be completed within a specific timeframe. Generally, the level of workload difficulty depends on the number of tasks to be completed and the duration required to complete them. If the workload is too high and exceeds an individual's capacity, it can lead to physical and mental stress, which can lead to work-related stress. This impact can not only reduce productivity but also lead to fatigue, discomfort, and health problems.

Previous research conducted by (Budhiartini, 2021; Yuslinda et al., 2023; Muzti & Mardiana, 2024; and Imaroh et al., 2023) showed that workload has a positive and significant effect on job stress. Based on the theoretical review and previous research, the following hypothesis is proposed:

H2: Workload has a positive effect on work stress.

Work-family Conflict

According to Greenhaus & Beutel in Yusnita & Nurlinawaty (2022) work-family conflict is a type of role conflict (inter-role conflict), where a person feels pressure or imbalance when trying to carry out two important roles at once, namely as a worker in a professional environment and as a family member at home. If this conflict between work and family is not handled properly, it can cause stress in the workplace. When a person experiences pressure due to having to meet high demands both at work and in family life, without sufficient time or energy, this condition will create emotional and psychological tension (Trisanti & Widjajani, 2025). This double burden can result in mental fatigue, decreased concentration, and reduced job satisfaction, which ultimately plays a role in the emergence of stress in the workplace. If left untreated, this work-family conflict not only affects work performance, but also has an impact on a person's mental health and overall quality of life.

Previous research conducted by (Saputra & Rudiarta, 2020; Nasution et al., 2024; Zhou et al., 2022; and Togu & Dewi, 2024) showed that work-family conflict has a positive and significant effect on work stress. Based on the theory and results of previous research, the following hypothesis was developed:

H3: Work-family conflict has a positive effect on work stress.

Based on theoretical studies and hypotheses, the conceptual framework of the research is formulated in Figure 2 below:

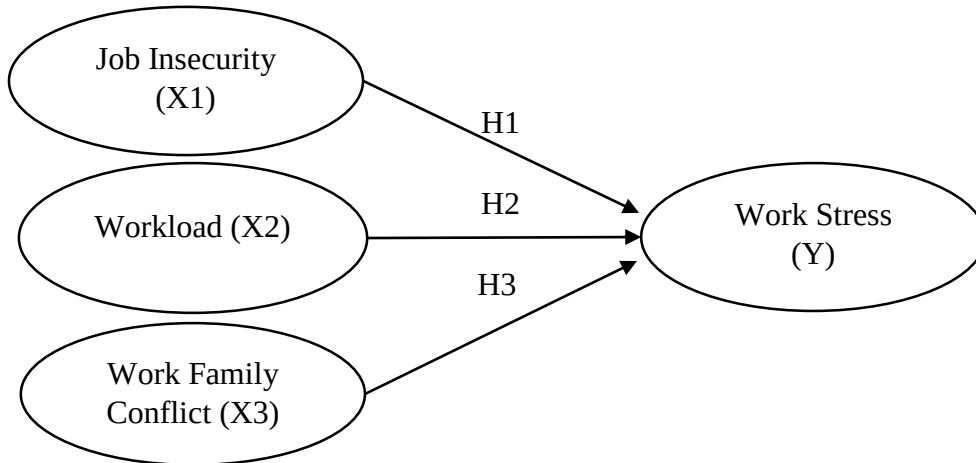


Figure 2: Conceptual Framework

RESEARCH METHODOLOGY

This study uses a quantitative approach with a causal design to examine the impact of job insecurity, workload, and work-family conflict on work-related stress. This approach was chosen because it allows for the analysis of causal relationships between variables based on empirical data obtained through a survey of a sample of women.

This study focuses on female workers residing and working in Central Jakarta. The sample was selected using a non-probability sampling technique with a purposive sampling method, ensuring that only participants who met the study criteria were included. The inclusion criteria were as follows: (1) female workers who were actively employed in Central Jakarta; (2) married women and/or those who had established a family; and (3) women who had worked for at least one year. The sample size was determined according to the Hair guidelines, which stipulate a sample size of five to ten times the number of research indicators. Because this study used 28

indicators, the minimum number of participants required was 140, which met the requirements for PLS-SEM analysis.

Primary data were collected using an online questionnaire with a five-point Likert scale, indicating participants' level of agreement ranging from "strongly disagree" to "strongly agree" (Sugiyono, 2023). All research indicators were adapted from relevant previous studies to ensure their consistency with the concepts being measured. The questionnaire was reviewed based on established measurement scales from previous literature, and construct validity and reliability were subsequently evaluated through PLS-SEM analysis using convergent validity, discriminant validity, Composite Reliability, and Cronbach's Alpha. Subsequently, the data were analyzed using the PLS-SEM method with the assistance of SmartPLS 4 software. The analysis process involved outer model and inner model evaluations to ensure the validity and reliability of the measurement model while verifying the structural relationships between variables in the research model (Ghozali & Kusumadewi, 2023).

RESULTS AND DISCUSSION

Table 2: Respondent Characteristics

Variables	Category	Frequency	Percentage (%)
Number of children	0	30	21.43
	1	31	22.14
	2	43	30.71
	>2	36	25.71
Length of work	<1 year	0	0
	>1-3 Years	52	37.14
	>3 Years	88	62.86
Type of work	ASN	48	34.29
	Non-ASN	71	50.71
	Entrepreneur	21	15%

Based on Table 2, the characteristics of respondents reviewed in terms of the number of children show that 30 respondents (21.43%) do not have children, 31 respondents (22.14%) have one child, 43 respondents (30.71%) have two children, and 36 respondents (25.71%) have more than two children. This composition indicates that female workers with two children dominate the number of respondents in this study.

In terms of length of service, all respondents were found to have at least one year of work experience. Fifty-two respondents (37.14%) had between one and three years of service, while 88 respondents (62.86%) had worked for more than three years. This distribution indicates that the majority of respondents were workers with relatively extensive work experience, thus deemed to have a sufficient understanding of the demands and dynamics of their work environment.

Respondent characteristics based on occupation showed that 48 respondents (34.29%) were civil servants, 71 respondents (50.71%) were non-civil servants, and 21 respondents (15%) were entrepreneurs. Of these categories, non-civil servants accounted for the largest proportion compared to other occupational categories.

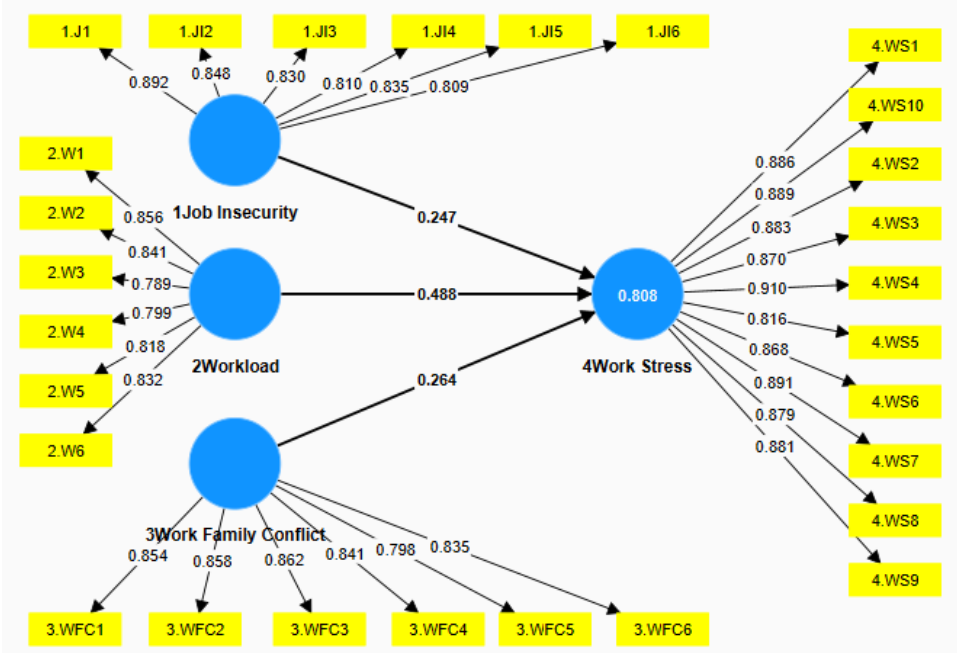


Figure 3: PLS-SEM Algorithm Results

According to Ghazali & Kusumadewi (2023), an indicator is considered individually consistent if it has a correlation value (loading factor) > 0.7 with its construct. Based on Figure 2 above, the loading factor values for all statement items in this study were > 0.7 , thus it can be concluded that all indicators used to measure each latent variable in this study are valid factors and are considered capable of measuring the components of the latent variables.

Table 3: Average Variance Extracted (AVE)

Variables	AVE
Job insecurity	0.702
Workload	0.677
Work-family conflict	0.708
Work Stress	0.770

Based on Table 3, all constructs obtained AVE values above the recommended minimum limit, which is 0.50. These results indicate that each construct has been able to adequately explain the variance of its constituent indicators, so that the convergent validity of the measurement model can be declared to have been met.

Table 4: Fornell-Larcker Criterion Testing

Variables	X1	X2	X3	Y
Job insecurity	0.838			
Workload	0.645	0.823		
Work-family conflict	0.798	0.697	0.842	
Work Stress	0.773	0.831	0.801	0.878

The results of the Fornell-Larcker Criterion test in Table 4 show that the square root of the AVE ($\sqrt{\text{AVE}}$) value for each construct is greater than the correlation value with other constructs. The $\sqrt{\text{AVE}}$ value of 0.838 for job insecurity, 0.823 for workload, 0.842 for work-family conflict, and 0.878 for work stress all exceed the correlation value between constructs in the research model. Thus, the ability of each construct to differentiate itself from other constructs has been met, so that the discriminant validity based on the Fornell-Larcker criterion can be declared good.

Table 5: Heterotrait-monotrait (HTMT)

Variables	X1	X2	X3	Y
Job insecurity				
Workload	0.707			
Work-family conflict	0.870	0.764		
Work Stress	0.819	0.889	0.849	

As shown in Table 5, all HTMT values are below the maximum limit of 0.90. These results indicate that the correlation level between constructs is still within acceptable limits, thus the discriminant validity of the model has met the required criteria.

Table 6: Composite Reliability and Cronbach Alpha (CR & CA)

Variables	CR	CA	Information
Job insecurity	0.915	0.934	Reliable
Workload	0.904	0.926	Reliable
Work-family conflict	0.917	0.936	Reliable
Work Stress	0.967	0.971	Reliable

Based on Table 6, all constructs obtained CR & CA values above 0.70. These values indicate that each latent variable has a good level of internal consistency, thus meeting the reliability criteria.

Table 7: R²-Value Testing

Variable	R ²	R ² Adjusted
Work Stress	0.808	0.804

The results of the structural model test in Table 7 show that the work stress variable obtained an Adjusted R² value of 0.804. This value indicates that 80.4% of the variation in work stress in female workers can be explained by job insecurity, workload, and work-family conflict, while the remaining 19.6% is influenced by other variables not included in the research model. This finding indicates that the constructed model has high explanatory power for endogenous variables.

Table 8: Predictive Relevance (Q^2)

Variables	SSO	SSE	Q^2
Work Stress	1400.000	538.815	0.615

Based on Table 8, the Q^2 value obtained was 0.615, or greater than 0. These results indicate that the model has good predictive ability for endogenous variables. Furthermore, a Q^2 value exceeding 0.35 indicates that the model's predictive relevance is relatively strong. Therefore, the developed research model not only has good ability to explain the relationship between variables but also. is able to provide adequate predictions of work stress.

Table 9: Hypothesis Testing

Variables	Original sample	T-statistic	P-values	Information
Job insecurity -> Work Stress	0.247	4.128	0.000	Accepted
Workload -> Work Stress	0.488	5,890	0.000	Accepted
Work-family conflict -> Work Stress	0.264	3,360	0.001	Accepted

Based on Table 9, several findings were obtained as follows.

1. Job insecurity has a positive and significant effect on job stress. This positive relationship is reflected in the original sample value of 0.247. The significance of this effect is further supported by the t-statistic of 4.128, which exceeds the t-table value ($4.128 > 1.96$). The corresponding p-value of 0.000 is below the 0.05 significance level ($p < 0.05$). Based on these results, the first hypothesis is accepted. Therefore, it can be concluded that job insecurity has a positive and significant effect on job stress.
2. The positive and significant influence of workload on job stress was also confirmed. The original sample value of 0.488 indicates a positive relationship between these variables. Furthermore, the t-value of 5.890 was determined, higher than the t-table value ($5.890 > 1.96$), while the p-value of 0.000 was lower than the significance threshold of 0.05 ($p < 0.05$). Based on these results, the second hypothesis was confirmed, indicating that workload has a positive and significant influence on job stress.
3. A positive and significant influence of work-life conflict on job stress was also demonstrated. The initial sample value of 0.264 indicated a positive relationship between the two variables. This result was supported by a t-value of 3.360, higher than the t-table value ($3.360 > 1.96$), and a p-value of 0.001, lower than 0.05 ($p < 0.05$). Since all hypothesis testing criteria were met, the third hypothesis was accepted, indicating that work-family conflict has a positive and significant influence on job stress.

DISCUSSION

This study demonstrated the positive and significant influence of job insecurity on work stress among female workers in Central Jakarta. This finding indicates that increased perceptions of job insecurity are accompanied by increased levels of work stress experienced by respondents. Threats to job security, unclear career paths, and income uncertainty are perceived as sources of stress that can impact workers' emotional stability. The greater the perceived uncertainty about the future of work, the greater the potential for psychological stress to arise in carrying out work activities.

This trend aligns with the concept of job insecurity, which views threats to job security as a primary trigger for anxiety and stress. The relevance of this finding is further evident given that the study respondents were predominantly non-civil servant workers (50.71%) with more than three years of service (62.86%), making the

need for job security and career security even more important. On the other hand, for female workers, the need for job stability is not only related to professional aspects but also closely related to the responsibility of meeting family needs. In the context of Central Jakarta, where living costs and work demands are relatively high, uncertainty regarding employment status may create greater psychological pressure because female workers often carry dual responsibilities as employees and family caregivers. Consequently, concerns about losing employment or facing limited career advancement opportunities may intensify feelings of insecurity, thereby increasing their level of work stress. These findings are consistent with the Job Demands–Resources (JD-R) theory, which suggests that work stress occurs when employees experience work-related demands that exceed their available coping resources. In this study, uncertainty regarding employment continuity increases psychological pressure, making female workers more vulnerable to experiencing work stress.

These results corroborate the findings of (Afrianto, 2023; Sita & Suwarsi, 2024; Geriveronika et al., 2021; and Anuar et al., 2024), all of which found a positive and significant effect of job insecurity on work stress. Conversely, these results are not consistent with the research of Sholikhah et al. (2024) which states that work stress is not affected by job insecurity. These differences are thought to be influenced by variations in respondent characteristics, work sectors, and organizational conditions, which shape perceptions of job insecurity differently. Based on these findings, providing certainty regarding employment status, clarity regarding career development, and more open organizational communication are seen as important efforts to reduce work stress levels while enhancing employees' psychological well-being.

A positive and significant influence of workload and work stress was also confirmed. This indicates that increased work volume, high targets, and limited time to complete tasks are accompanied by increased levels of work stress among female workers. Workloads that exceed individual capacity drain physical and psychological energy, resulting in decreased concentration, increased fatigue, and increased emotional distress. This situation tends to be more challenging for female workers because they often have to balance their roles as employees with family responsibilities.

This interpretation is further strengthened by the characteristics of the respondents, most of whom have worked for more than three years, thus carrying relatively greater job responsibilities than workers with shorter tenure. This condition allows for a higher workload and ultimately increases the potential for work stress. In addition, female workers in Central Jakarta may face relatively high work demands due to the fast-paced and competitive working environment. At the same time, they are expected to fulfill their responsibilities at home, making it more difficult to maintain a balance between work and personal life. Consequently, excessive workload may not only lead to physical fatigue but also create psychological pressure that contributes to higher levels of work stress. This finding also supports the Job Demands–Resources (JD-R) theory, which explains that excessive job demands require sustained physical, cognitive, and emotional effort. When employees continuously face high workloads without adequate resources to cope with these demands, psychological strain increases, ultimately resulting in higher levels of work stress.

The findings of this study reinforce those of (Budhiartini, 2021; Yuslinda et al., 2023; Muzti & Mardiana, 2024; and Imaroh et al., 2023). However, these results are not consistent with the study by Suryani et al. (2025) which found no significant effect of workload on work stress. These differences in results are suspected to be influenced by job characteristics, organizational conditions, and the presence of other factors, such as social support and the work environment, which can reduce the impact of workload on stress. Therefore, a more proportional distribution of work, adjustments to work targets, and regular workload evaluations should be considered as preventive measures to reduce work stress while maintaining employees' psychological well-being.

This study also demonstrated the positive and significant effect of work-family conflict on work stress. Increasing conflict between work demands and family responsibilities is accompanied by increased levels of work stress among female workers. This conflict arises when the demands of both roles cannot be simultaneously met, so that fulfilling one role hinders the fulfillment of the other. As a result, workers experience emotional distress, fatigue, difficulty managing their time, and even a decline in psychological well-being more easily.

This situation becomes even more relevant considering the characteristics of the respondents, most of whom already have children. The responsibility of managing work while simultaneously fulfilling family obligations makes maintaining a balance between the two roles more difficult. In the context of Central Jakarta, where work demands are relatively high and commuting time may further reduce the time available for family, female workers are more likely to experience difficulties in balancing their professional and family responsibilities. Consequently, conflicts between these two roles may accumulate over time, creating greater psychological pressure and increasing the risk of work stress. From the perspective of the Job Demands–Resources (JD-R) theory, work-family conflict represents a work-related demand that requires employees to allocate their time, energy, and emotional resources across multiple roles. When these competing demands exceed the resources available to cope with them, employees are more likely to experience psychological strain and work stress.

These findings align with the research of (Saputra & Rudiarta, 2020; Zhou et al., 2022; Nasution et al., 2024; and Togu & Dewi, 2024), which showed that work-family conflict had a positive and significant effect on work stress. Conversely, these results are not consistent with Adrian (2025) who reported no significant effect. These differences are thought to be influenced by respondent characteristics, organizational culture, and the implementation of different work flexibility policies in each organization. Based on these findings, implementing policies that support work-family balance, such as flexible working hours, employee well-being programs, and organizational support for workers with family responsibilities, is considered an effective strategy for mitigating role conflict and reducing work stress levels.

CONCLUSION

The findings of the study demonstrate a positive and statistically significant impact of job insecurity, workload, and work-family conflict on work-related stress experienced by female employees in Central Jakarta. The analysis indicates that increased perceptions of job insecurity, increased job demands, along with escalating conflict between work and family responsibilities, are associated with increased levels of work stress experienced. Consequently, these three variables can be considered as influential determinants contributing to the increased psychological strain faced by female employees in carrying out their duties, both in professional and family settings.

Theoretically, the findings of this study reinforce the view that work stress is a response that arises from the accumulation of various pressures originating from the work environment and personal life. Vulnerability to work stress is known to increase when individuals are faced with uncertainty about the continuity of work, workloads that exceed their capacity, and inter-role conflicts arising from conflicting work and family demands. Therefore, empirical support for theories explaining that work stress is triggered by an imbalance between the demands faced and the resources an individual has to cope with them is successfully strengthened by the results of this study. In addition to enriching the development of studies in the field of human resource management, these findings can also serve as a basis for developing organizational policies oriented towards improving employee psychological well-being.

On the other hand, several limitations were still encountered in this study. The research scope was limited to female workers in the Central Jakarta area, so generalizing the research results to female workers in other areas and employment sectors still requires caution. In addition, the discussion only focused on the influence of job insecurity, workload, and work-family conflict on work stress, so there are still various other factors that have the potential to influence work stress but have not been accommodated in the research model, such as organizational support, leadership style, work environment, and individual coping strategies. Based on these limitations, it is hoped that further research can be conducted with a wider area of coverage, a more diverse number of respondents, and additional variables or development of the research model through a mediation or moderation approach so that a more comprehensive understanding of the factors influencing work stress in female workers can be obtained.

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