Working Period As A Moderating Variable Of Work Family Conflict, Work Stress, And Turnover Intention On Contraproductive Work Behavior

Dewi Puspa Amalia¹, Muhammad Zakiy²

¹,² Sharia Economics Department, Faculty of Islamic study Universitas Muhammadiyah Yogyakarta

*Corresponding author. Email: muhammad.zakiy@fai.umy.ac.id

Counterproductive work behavior has caused a lot of harm to the organization and employees, both directly and indirectly. This research aims to determine the effect of work-family conflict, work stress and turnover intention on counterproductive work behavior with tenure as a moderator variable. This research using a purposive sampling technique and took 100 employees of BCA Syariah Bank by distributing questionnaires. The data obtained were analyzed using SmartPLS 3.3. The results of this research are work family conflict, and work stress has a positive effect on counterproductive work behavior, while turnover intention has a negative effect on counterproductive work behavior. The employees who want to resign will maintain their attitude by acting permanently or more productively than usual. The excuse is that employees avoid the penalties and keeps a good track record. In addition, tenure moderates the effect of work-family conflict on counterproductive work behavior.

Keywords: Work Family Conflict, Work Stress, Turnover Intention, Tenure, BCA Syariah.
INTRODUCTION

In organizational development, human resources play a key role in success in realizing organizational goals as well as a measure of the ability to compete. As an intermediary financial institution, Islamic banks are required to have competent human resources with the application of Islamic values in their operational activities. Employees must provide careful and responsive services to customers so as not to reduce the value of service quality. In other words, employees must put aside some thoughts and responsibilities in other matters and focus on work professionalism.

The involvement of employees who are married in the work environment is recommended to formulate strategies in managing various affairs in both environments without reducing their obligations for both. The work and household will go hand in hand if there is a balance, understanding, and good cooperation from the partner so that the two roles are carried out continuously in accordance with their portions. The negative impact of not creating strategies is the occurrence of inequality which causes one party to suffer a loss. With continuous physical and psychological burdens, employees have the possibility to experience work family conflicts.

Work family conflict (WFC) is a result of increased time and energy devoted to the work and family environment so that it has the possibility of a conflict within employees (Buhali & Margaretha, 2013)similar to the role of a man who acts as a father and husband and a woman who acts as a mother and wife sometimes sparking tension in determining priorities (Billah, 2018). Work family conflict is said to be one of the stressors that have a negative effect on the work environment and family (Amstad et al., 2011). Employees who experience work family conflicts (WFC) can cause the lack of employees’ ability to position themselves in two environments that affect employees to commit acts of violence (Zahoor et al., 2019).

Employees with excessive workloads tend to have work stress (Billah, 2018). Excessive workloads cause inhibition of innovation which affects the employees' psychological condition, while the negative impact on the institution is the failure to achieve goals due to decreased performance and productivity (Yang et al., 2000). Job stress is described as an employee's inability to be responsible and fulfill a pile of tasks that causes discomfort in the work environment, and affects emotions, thought processes and individual conditions (Handoko, 2001). For employees who are married, work stress results in stress that can spread from work to home, or vice versa (Fender, 2010). Job stress can exacerbate physiological and psychological conditions that interfere with employee productivity and lead to fatal actions, such as crime and suicide (Aulia et al., 2019), as stated by the World Health Organization (WHO) that there was an 8% increase in physical illness and employees mental disease caused by work stress.

Employee discomfort due to conflict and self-incompatibility with the environment will lead to a desire to resign or look for a better job (Soeling & Handoko, 2020; Zakiy, 2019). The problem of turnover intention is a problem that requires special handling and should not be ignored by the institution because an increase in turnover intention will cause instability and a bad image that the institution's productivity does not work effectively (Lestari & Muijati, 2018). Not only that, institutions also need to spend more to carry out the recruitment, selection, and retraining processes for new employees whose work abilities are not necessarily the same as the previous ones. Turnover intention tends to be based on the level of job satisfaction and personality, and if the employee has a personality that does not impose personal will and is able to accept the work environment as a whole, then the employee will avoid wanting to resign (Wah et al., 2012). Turnover intention causes employees to relinquish their responsibilities periodically and misbehave as a reaction to the uncertainty they face (Sabila, 2019). The tendency to immediately end his role as an employee in an unpleasant situation accompanied by a high workload and emotional tension will increase boredom (Sabila, 2019) and his intention to engage in deviant behavior (Julita & Andriani, 2017).

Counterproductive work behavior is an act of violating norms that are done consciously and are detrimental to the organization or related stakeholders (Nurfianti & Handoyo, 2013; Puspita & Zakiy, 2020). Counterproductive work behavior that is triggered by work family conflicts, work stress and turnover intention disrupts mental health conditions and causes employees to lose direction to distinguish between beneficial and detrimental actions, thus taking actions out of control. Employees will only think of taking any action as a form of self-gratification because their emotions don't go away. If employees do not have self-reinforcement and continue to commit deviant actions, then the institution has the possibility to get significant losses as a result of sabotage, theft, abuse, production deviance, and withdrawal (Spector et al., 2006) which are dimensions of counterproductive work behavior. The consequences that must be accepted by institutions for having counterproductive work behavior are cost losses and social psychological threats to the work environment (Darring, 2016).

The effect of work family conflict on counterproductive work behavior is in the lack of an employee's ability to position himself in two environments so that it affects employee behavior to commit acts of violence (Zahoor et al., 2019) in an institutional or organizational environment (Counterproductive Work Behavior Organization) and at other individuals (Counterproductive Work Behavior Individual), such as colleagues or family members (Bennet & Robinson, 2000). Furthermore, the linkage of work stress to counterproductive work behavior is based on the statement of the Labor Force Survey (Aulia et al., 2019) in 2014, there were 440,000 cases of work stress in the UK, with 35% of employees experiencing excessive workloads and ending up in fatal actions (criminal and committed suicide). Meanwhile, the relation of turnover intention to counterproductive work behavior is based on the behavior of employees who wish to resign and tend to do detrimental activities, such as late arrival, absenteeism, or avoiding institutional associations (Novan & Wahyuningtyas, 2020).
To minimize the conflict between employees and the work environment, institutions need experienced employees. This means that employees who have worked for a long time (Tarwaka, 2015) so that environmental suitability or the heavy-duty assigned is no longer a problem. The amount of experience is obtained from the length of time worked or known as the working period. If it is related to work family conflicts, tenure serves as a measure of employee professionalism in dealing with role conflicts that result in counterproductive work behavior. With the consideration of tenure, it is hoped that employees will be more skilled in sorting out which problems must be resolved first. This is done so that the emotions that arise in employees do not end in counterproductive work behavior that is detrimental to the family and the institution.

When associated with work stress, tenure plays a role in shaping the work personality of employees, thereby minimizing the occurrence of counterproductive work behavior. The intensity of the excessive burden of thoughts will endanger employees psychologically. Therefore, the institution provides skills training facilities in the hope that employees can be more skilled in completing the assigned task load and be able to create comfort with colleagues and the work environment. Generally, employees who have succeeded in obtaining comfort are employees who are already able to accept environmental conditions and are vulnerable to quite a long adjustment time.

In turnover intention, tenure plays a role as a factor that strengthens employees not to take deviant actions even though they have the desire to resign. This is because employees with a few years of service have not felt the benefits and attachments to the institution, such as those with long service tenure employees. When given an assignment that is considered burdensome to him, tenure employees feel bored a little faster and want to end their job immediately. The determination of employees to stay and avoid acts of deviance is obtained from the long working period.

The researcher chose BCA Syariah as the research object. With the vision of “To be the Mainstay and Choice of the Community’s Shariah Bank”, it is inevitable that BCA Syariah prioritizes the quality of service sourced from its employees. Even though the application of Islamic values has been carried out, it is possible if employees who work at BCA Syariah experience contra with themselves. The reason for choosing the object of this research is that there are a significant increase and decrease in the number of employees with the working tenure category in the last two years.

The objectives of this study were to determine (1) the effect of work family conflict on counterproductive work behavior; (2) The effect of work stress on counterproductive work behavior; (3) The effect of turnover intention on counterproductive work behavior; (4) The working period moderates the effect of work family conflict on counterproductive work behavior; (5) The working period moderates the effect of work stress on counterproductive work behavior; and (6) tenure moderates the effect of turnover intention on counterproductive work behavior.

**CONCEPTUAL FRAMEWORK**

**Work family conflict on counterproductive work behavior**

Role conflict affects the level of decreased productivity (Ferguson et al., 2012), the level of saturation, emotional instability and deviant behavior (Hardiani et al., 2020). Employees who are in an uncertain position to prioritize family or work will cause an overload of thoughts. Therefore, employees tend to feel bored to be in that position, so that it will end up in counterproductive work behavior.

\[ H_1 \] : Work family conflict has a positive effect on counterproductive work behavior

**Work stress on counterproductive work behavior**

Job stress has a strong effect on counterproductive work behavior (Bowling & Eschleman, 2010). This deviant behavior often occurs in employees who have low scores on conscientiousness or the level of awareness to follow existing rules, as well as agreeableness or adaptation to the environment. Rotundo & Spector (2010) stated that there are various stress-forming factors both in individuals and in the work environment, both of which have positive values on counterproductive work behavior. Therefore, employees who experience work stress need several abilities and forms of defense to protect themselves from harmful behavior (Fida et al., 2015).

\[ H_2 \] : Job stress has a positive effect on counterproductive work behavior

**Turnover intention towards counterproductive work behavior**

Counterproductive work behavior (CWB) is the expression of an employee because of his desire to resign (Chang et al., 2013). Employees who have difficulty resigning due to procedural limitations will show their desire through behavior, such as attendance and not completing assignments on time. Turnover intention is used as a prediction for counterproductive work behavior (Cohen et al., 2013).

\[ H_3 \] : Turnover intention has a positive effect on counterproductive work behavior

The working period as a moderator variable of the effect of work family conflict on counterproductive work behavior

Ng & Feldman (2008) stated that employees with high tenure tend to distance themselves from counterproductive behavior. According to him, employees who have worked for a long time will have a stock of experience and tend to dedicate themselves to the institution, whereas employees with low tenure apply the opposite. In addition, employees who have worked for a long time are also more committed to the organization and are even willing to buy company shares (Chisaan & Zakiy, 2020). This is based on...
the level of the employee's ability to manage his role and business in fulfilling the obligations of the two environments simultaneously.

H4 : The working period moderates the effect of work family conflict on counterproductive work behavior

The working period as a moderator variable of the effect of work stress on counterproductive work behavior

Employees with long working tenure will be more at risk of experiencing work stress in the moderate category, which results in decreased productivity behavior (production deviance) which is part of counterproductive work behavior (Budiyanto & Pratiwi, 2010). According to him, tenure will be one of the triggers for stress and deviant actions that are detrimental to many parties if there is a negative employee work experience. However, if employees have a good fit with the environment, a long period of work will give employees immunity to stress.

H5 : The working period moderates the effect of work stress on counterproductive work behavior

The working period as a moderator variable of the effect of turnover intention on counterproductive work behavior

The role of tenure in the desire to resign and counterproductive work behavior is divided into emotional and experiential (Kanfer et al., 1988). Employees with a short tenure lack experience and emotional stability, and the desire to resign is observable through frequent absences. Meanwhile, during the long working period, employees already have a lot of experience and emotional stability, so that the description of the desire to resign by engaging in counterproductive work behavior is minimal. However, this will turn out to be possible if the long-term employee is already bored with his job.

H6 : The working period moderates the effect of turnover intention on counterproductive work behavior

METHOD (FOR RESEARCH ARTICLE)

This study used a causal-type explanatory design to find and examine a cause-and-effect relationship between two or more variables (Huda & Mulyana, 2018). The quantitative approach was carried out by testing certain theories on the relationship between variables consisting of numbers and analysis based on statistical procedures (Huda & Mulyana, 2018). This study analyzed tenure as a moderator variable for the effect of work family conflict, work stress, and turnover intention on counterproductive work behavior among employees of PT. BCA Syariah.

Sekaran (2006) described the population as a group or collection of subjects or objects that will be generalized into the results of research. The population in this study was employees of PT. BCA Syariah located in DKI Jakarta.

The samples were obtained from the non-probability sampling method with purposive sampling or by determining the target population criteria, which were married employees. Hair et al. (Rohmah et al., 2020) stated that the minimum sample size is 100-200 depending on the number of variables estimated. Guidelines in determining the number of samples are 5-20 times the number of variables or indicators. In this study, there are five variables, including (a) Work family conflict, (b) Job stress, (c) Turnover intention, (d) Counterproductive work behavior, and (e) Working period. Consequently, 100 respondents were taken as samples (5 variables X 20).

Data Collection

The type of data in this study was primary data obtained from a digital questionnaire via Google Form distributed to 100 BCA Syariah employees. The type of questionnaire was a structured (closed) questionnaire so that the researcher got answers in the form of a scaled weight assessment of the matrix questions. The measurement for work family conflict (six indicators), work stress (six indicators), turnover intention (six indicators) and counterproductive work behavior (five indicators) used a Likert scale as follows, 5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree; 1 = Strongly Disagree. In comparison, the measurement of working tenure uses a dummy with a value of 0 = <3 years belong to short work period and 1 => 3 years belong to long work period (Elia et al., 2016).

Data Analysis

In testing the hypothesis, this study used the Structural Equation Model (SEM) based on Partial Least Square (PLS). With the help of the SmartPLS 3.3 program, the analysis technique was divided into two stages (Sury, 2020), 1) Testing the measurement model (outer model) or reflective measurement by testing the validity and reliability of the constructs of each indicator, concerning the value parameters of convergent validity, discriminant validity, composite reliability and Cronbach’s alpha. At this testing stage, researchers might reduce or estimate data that did not support the level of validity and reliability, and 2) Structural model test (inner model) to determine the correlation between constructs regarding parameters of the R-Square Adjusted value, the T-statistic value and the p-value on the path coefficients.

RESULTS AND DISCUSSION

Results

Outer Model Evaluation

[Figure 2 about here.]
a) Convergent Validity
After doing the first test on convergent validity by looking at the outer loading value and AVE, several indicators did not meet the criteria (outer loading < 0.7), therefore re-estimating the model and producing a re-estimation model output in Figure 2. The result of this test is all indicators meet the valid criteria (outer loading > 0.7 and AVE > 0.5).

b) Discriminant Validity

From the test results in table 2, it can be seen that all constructs have the highest correlation value on their own constructs compared to other constructs, so that a value > 0.7 in one construct is declared to meet the discriminant validity requirements. Based on the values of convergent validity and discriminant validity that meet the rule of tums, testing the outer model of all constructs is declared to have good validity.

c) Composite Reliability

From the calculation of composite reliability in table 3, all constructs have a value in accordance with the rule of tums> 0.6, so this calculation is declared reliable.

d) Cronbach’s Alpha

From the test results in table 4, it can be seen that all constructs have a value that matches the criteria for Cronbach's alpha > 0.6. Based on the value of composite reliability and Cronbach’s alpha that meets the rule of tums, testing the outer model of all constructs is reliable (Zakiy, 2021).

Inner Model Evaluation
From the results of data processing using bootstrapping, the results of the coefficient of determination (R2) are intended to determine the magnitude of the effect of exogenous or independent variable values that can be explained on endogenous or dependent variables (Sury, 2020). Ghozali (2011) recommends research using the R-Square Adjusted value because the R-Square Adjusted value can be influenced by the variables of work family conflict, work stress and turnover intention is 97.5%, and the remaining 2.5% is explained by variables outside the research model.

Hypothesis Tests
Hypothesis testing requires three main parameters in the inner model using bootstrapping techniques, including the original sample value (β), which functions to determine the direction of influence between constructs, T-statistics which functions to measure the significance of the hypothesis and the p-value, which functions to measure the significance of the hypothesis with different levels of significance (Sury, 2020).

The results of the analysis show that work family conflict has a positive effect on counterproductive work behavior. The T-statistics value is 4.354 ≥ 1.64, the effect is significant, and the p-value is 0.000 (0.00001) ≤ 0.1, which means that it has a positive effect, and the positive direction of the original sample value (β) is 0.563. Therefore, hypothesis one is accepted.

Job stress has a positive influence on counterproductive work behavior. The T-statistics value is 4.286 ≥ 1.64, the effect is significant, and the p-value is 0.000 (0.00002) ≤ 0.1, which means that it has a positive effect and the positive direction of the original sample value (β) is 0.742. Therefore, hypothesis two is accepted.

The turnover intention has a negative effect on counterproductive work behavior. The original sample value (β) is -0.296 with a negative direction (-) which indicates that it is not in line with the hypothesis. The T-statistics value is 2.449 ≥ 1.64, and the p-value is 0.014 ≤ 0.1, which means that it has a significant effect. The turnover intention has an effect on counterproductive work behavior, but the direction of the original sample is negative. Therefore, hypothesis three is rejected.

The work period moderates work family conflict on counterproductive work behavior. The original sample value (β) is -0.234 which means it is debilitating, the T-statistics value is 1.834 ≥ 1.64, and the p-value is 0.066 ≤ 0.1 which means that it has a significant effect. The working period of this hypothesis is the quasi moderator (Bryan & Haryadi, 2018), a moderating variable that has a role as a moderator and becomes an exogenous variable. Therefore, hypothesis four is accepted.
The working period does not moderate work stress on counterproductive work behavior. The T-statistics value is 1.529 ≤ 1.64, the effect is not significant, and the \( p \)-value is 0.126 ≥ 0.1, which means it is not moderate, and the original sample value (\( \beta \)) is 0.301. The working period of this hypothesis is a predictor moderator (Bryan & Haryadi, 2018), namely a moderating variable that has a role as an exogenous variable in the model but does not act as a moderator. Therefore, hypothesis five is rejected.

The working period does not moderate turnover intention towards counterproductive work behavior. The T-statistics value is 0.739 ≤ 1.64, the effect is not significant, and the \( p \)-value is 0.459 ≥ 0.05, which means that the working period does not moderate, and the original sample value (\( \beta \)) is -0.083. The working period of this hypothesis is a predictor moderator (Bryan & Haryadi, 2018), a moderating variable that has a role as an exogenous variable in the model but does not act as a moderator. Therefore, hypothesis six is rejected.

The relationship of work family conflict with counterproductive work behavior
Employees who are married and act as spouses or parents and workers will find it difficult to be responsible for two environments. The existence of burdens in different contexts but at the same time will create a feeling of dilemma in prioritizing interests. Employees who experience work family conflicts will feel physical and psychological fatigue, which can lead to acts of irregularities. The results of this study are in line with the statement of Ferguson et al. (2012) that employees who have conflicts tend to isolate themselves and are filled with anger due to emotional instability and confusion of thought so that they have the highest level of vulnerability to decrease productivity for two main reasons, pressure on employees to reduce their desire to be involved in work and the occurrence of injustice on one of the parties which are causing the loss.

The relationship between work stress and counterproductive work behavior
Work stress that occurs in employees, both due to problems in the work environment (organizational constraints) and themselves and colleagues (interpersonal constraints) and workload, can lead employees to engage in counterproductive work behavior. Job stress is a natural and common thing because there is pressure that may not be in accordance with the abilities or capabilities of the individual. Besides that, there is no appreciation in the form of compensation or support from the surrounding environment resulting in poor interpersonal communication. The results of this study are in line with the statement of Aftab & Javeed (2012) that untreated work stress will lead employees to behave inappropriately, attend, and act at will so that small losses will continue to develop into big losses, as well as problems that happen to colleagues who, if not fixed, will continue to develop into organizational problems.

The relationship between turnover intention and counterproductive work behavior
In some conditions, employees who wish to resign still feel that they have responsibilities that must be resolved. Employees who experience this dilemma actually act permanently or are more productive than usual. This is due to the thought of completing the task in a short time and being able to leave the job as soon as possible with a sense of peace and respect. In addition, there are penalties for leaving the deadline for the work contract and material needs that must be met so that employees stay, at least until they find a job that is more feasible to undertake. Employees who have a positive response to their desire to resign will maintain their attitude and avoid counterproductive work behavior so as not to give a wrong impression when leaving their job.

The relationship between working tenure as a moderator for work family conflict on counterproductive work behavior
With the calculation of tenure, employees who experience role conflicts tend to discourage their intention to take harmful actions. Dirican & Erdil (2016) state that long-term employees have emotional control and avoid engaging in counterproductive work behavior, and try to balance the two roles they play. In addition, employees are already accustomed to situations and problems from the work environment and family that come simultaneously, and this is because old employees already have different patterns of interpretation and appropriate strategies for overcoming this role conflict compared to employees who have worked a little. Employees with few tenures have a high probability of absenteeism and decreased productivity because they tend not to focus on career development as long-term employees do.

The relationship between tenure as a moderator of work stress on counterproductive work behavior
Employees who work for an institution will experience job stress. This pressure will not stop throughout the career path. Employees who enter their first employment period will feel pressured because they have to understand the direction of the assignment as quickly as possible, especially if it is not in accordance with their background or talent interests, so that job stress is likely to occur. Likewise, employees who have worked for long periods of time have to feel a job rotation. As a result, employees who are comfortable and master a field must learn new fields that may be more burdensome for employees so that job stress occurs. The existence of work stress sessions that every employee must experience will lead him/her to engage in counterproductive work behavior. Therefore, working tenure is not appropriate to weaken the influence of work stress on counterproductive work behavior.

The relationship between tenure as a moderator of turnover intention on counterproductive work behavior
The desire to resign can occur in new employees as well as old employees. In accordance with its nature, the desire to make a voluntary resignation can be avoided (avoidable voluntary turnover) generally occurs in employees who work a little because employees often make comparisons between professions and compensation with one another, causing unsteadiness to settle in jobs that have already been worked. Likewise, the nature of the desire to make an unavoidable voluntary turnover that generally occurs in employees who have worked for long periods, for example, employees who...
have to make adjustments to health conditions or household conditions. The fast length of the employee's tenure cannot prevent the employee's desire to resign and commit deviant actions. Therefore, working tenure is not appropriate to weaken the effect of turnover intention on counterproductive work behavior.

CONCLUSIONS

Based on the test results, it can be seen that work family conflict and work stress have a positive effect on counterproductive work behavior. Employees who have problems due to the imbalance of roles in the family and work environment and workloads beyond their abilities will commit deviant actions that harm themselves and the institution. The turnover intention has a negative effect on counterproductive work behavior. This shows that employees do not engage in counterproductive work behavior as an expression of their desire to resign. Period of work weakens the effect of work family conflict on counterproductive work behavior, meaning that the longer the employee stays in a job, the more skilled the employee is to position himself and manage responsibility for two environments at the same time. However, tenure has not been able to weaken the effect of work stress and turnover intention on counterproductive work behavior.

ACKNOWLEDGMENTS

Researchers appreciate BCA Syariah for giving permission and being research respondents.
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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.
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Dewi Puspa Amalia

Working Period As A Moderating Variable Of Work Family Conflict, Work Stress, And Turnover Intention On Contraproductive Work Behavior (Case Study On BCA Syariah)

Figure 1 | Research Model

Source: Processed primary data (2021)
Figure 2 | Output Outer Model Re-estimation

Source: Processed primary data (2021)
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### TABLE 1 | Average Variance Extracted (AVE)

| Constructs                        | AVE Value |
|-----------------------------------|-----------|
| Work Family Conflict              | 0.826     |
| Work Stress                       | 0.822     |
| Turnover Intention                | 0.804     |
| Counterproductive Work Behavior   | 0.766     |
| Work Period                       | 0.843     |

Source: Processed primary data (2021)
### TABLE 2 | Discriminant Validity

| Construct                          | Discriminant Validity |
|------------------------------------|-----------------------|
| Work Family Conflict               | 0.909                 |
| Work Stress                        | 0.906                 |
| Turnover Intention                 | 0.896                 |
| Counterproductive Work Behavior    | 0.875                 |
| Work Period                        | 0.918                 |

Source: Processed primary data (2021)
### TABLE 3 | Composite Reliability

| Constructs                              | Composite Reliability |
|-----------------------------------------|-----------------------|
| Work Family Conflict                    | 0.934                 |
| Work Stress                             | 0.958                 |
| Turnover Intention                      | 0.953                 |
| Counterproductive Work Behavior         | 0.929                 |
| Work Period                             | 0.915                 |

Source: Processed primary data (2021)
### TABLE 4 | Cronbach’s Alpha

| Cronbach’s Alpha | Value  |
|------------------|--------|
| Work Family Conflict | 0.894  |
| Work Stress       | 0.945  |
| Turnover Intention | 0.938  |
| Counterproductive Work Behavior | 0.898  |
| Work Period       | 0.814  |

Source: Processed primary data (2021)
## TABLE 5 | R-Square Adjusted

| Counterproductive Work Behavior | R – Square Adjusted |
|---------------------------------|---------------------|
|                                 | 0.975               |

Source: processed primary data (2021)
### Table 6: Path Coefficients

| Relationship       | Original Samples (β) | T-statistic (two-tailed) | p-value (10%) |
|--------------------|----------------------|--------------------------|---------------|
| WFC -> PKK         | 0.563                | 4.354                    | 0.000         |
| SK -> PKK          | 0.742                | 4.286                    | 0.000         |
| ToI -> PKK         | -0.296               | 2.449                    | 0.014         |
| WFC * MK -> PKK    | -0.234               | 1.834                    | 0.066         |
| SK * MK -> PKK     | 0.301                | 1.529                    | 0.126         |
| ToI * MK -> PKK    | -0.083               | 0.739                    | 0.459         |

Source: Processed primary data (2021)