

Original Article

The Relationship of Workload, Work Life Balance and Job Stress on Bank Employees

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Abstract: High levels of workload and job stress can reduce employee performance, specifically motivation and job satisfaction. When feeling pressured and tired due to heavy workloads, employees may lose interest and enthusiasm for work, which ultimately has a negative impact on work performance and achievement. This study aims to analyze the relationship between workload, work life balance and job stress. This research was conducted at one of the government banks by taking a sample of 79 employees. The data that has been collected using Google Forms is analyzed using SEM-PLS software WARP PLS.6. The results of the analysis show that a high workload can trigger work stress and reduce work-life balance. At the same time, work life balance has a significant negative effect on work stress. Workload and work-life balance need to be taken seriously by management because they have a serious impact on the emergence of work stress, which can interfere with employees to contribute optimally to the organization.

Keywords: Work Life Balance, Workload, Work Stress.

I. INTRODUCTION

Digital transformation requires organizations to make various changes to be able to continue to innovate, be active, and be adaptive to all changes in the business environment (Firmansyah, 2023). The era of digital transformation is a consequence of the emergence of disruption in the industrial era 4.0, which has massively changed business models, overhauling the business ecosystem into a new ecosystem that is more innovative, complex and dynamic (Ellitan 2020). Every organization needs to make preparations to anticipate changes in the business world that have high volatility, uncertainty, complexity, and ambiguity in order to continue to grow sustainably (Johansen & Euchner, 2013). To be able to achieve these expectations, good human resource management is needed to produce high performance. Human resources are people who are involved as controllers of all business activities in achieving goals (Hamouche, 2023). Bank financial institutions are not spared from the impact of digital transformation. A bank is a financial institution whose main activity is to collect and distribute public funds to the public and provide services for other products and services (Cherif, 2020). To respond to changes, the banking industry is required to improve the quality of human resources by retaining employees through training to improve knowledge, skills and capabilities in supporting operations.

As a banking institution, it should always be able to keep up with the latest trends in order to continue to serve customers well. Human resources are the main assets of the company and are the executors and active actors in every activity. Therefore, in advancing the company, employees as company assets should get optimal attention from management so that they can carry out their work as well as possible and have high loyalty. However, in reality, employees often experience various obstacles that have the potential to create pressure at work that triggers the emergence of work stress. The work performed can provide its own physical, mental, and social burden for employees. The workload is the amount of tasks assigned according to the work capacity and time norms that must be charged and become the responsibility of a position (Kelly et al., 2020).

According to Dwitanti et al. (2023), if employees get task demands that exceed their abilities, it can trigger excessive workload. In general, excessive workload can have a negative impact on employees, because it has the potential to cause physical and mental fatigue and cause emotional reactions such as headaches, indigestion, and sensitivity, and even increase boredom. Boredom in the workplace can lead to a lack of employee attention to work, which in turn can be detrimental to the company (Safitri & Marcheila, 2022). this condition can lead to decreased performance, which is the basis for the importance of researching workload (Omar et al., 2015).

Employees in the banking sector will be faced with a lot of work that must be completed as soon as possible, but sometimes do not have enough time to complete. Therefore, employees often feel that they do not have the ability to complete



the work due to the setting of work standards that are too high. These conditions can influence the emergence of work stress and can even interfere with work-life balance. The research findings of Safitri and Marcheila (2022) show that workload has a significant positive effect on work stress. Excessive workload can cause stress on individuals at work. Because everyone's ability to work is different, it requires adequate rest time. The findings of Rizky & Afrianty (2018) reaffirm that there is a positive and significant relationship between workload and work stress, meaning that the more workload employees feel, the more work stress will increase.

According to Limanta et al. (2023), work stress is a condition that will continue to grow along with the increasing demands of work demands. This can result in the emergence of increased potential for work stress, and the opportunity to face tension will increase (Basyah & Adam, 2024). When faced with a heavy workload, some employees can find it difficult to complete tasks, thus potentially experiencing work stress. Research (Maharani & Tamara, 2024) states that employees need to experience work-life balance in order to reduce pressure at work so they feel more energized to achieve their goals. A number of studies (Basyah & Adam, 2024; Puspitasari et al., 2024) state that workload can increase work stress and reduce work-life balance. When employees feel work life balance, the stress felt will decrease.

II. LITERATURE REVIEW

A) Social Exchange Theory

Social exchange theory (Blau, 1964) explains that when employees feel they are getting benefits from other employees or the workplace organization, they will feel obliged to pay back through behavior, attitude, effort and dedication (Emerson, 2014). Social exchange theory assumes that, over time, as long as human capital is valued, it will result in human capital that is loyal to the organization. The social exchange model explains that the social exchange process begins when an organizational actor (manager or co-worker) treats the target individual positively or negatively. Positive initial actions include activities such as dividing tasks or workloads equally according to the portion or job desk so that employees do not feel burdened. The perceived fair distribution of tasks by the organization can reduce employee work stress. In response to perceived positive actions, the target (subordinates or co-workers) will reciprocate this treatment with positive behavior as a reciprocal response. Social exchange theory predicts that in reaction to the initial action, whether positive or negative, the target will tend to reply in the same way with more responses back, either positive or otherwise (Cropanzano et al., 2017).

B) Workload and Job Stress

Workload not only affects employee performance but can also lead to work stress through pressure at work. Companies must be able to manage in order to minimize excessive workload by preventing and improving activities that must be carried out. The banking industry is known for employing employees who sometimes exceed working hours due to performance targets. The targets that each employee must achieve are very vulnerable to causing feelings of pressure and conflict within themselves, so they have the potential to experience symptoms of stress, both psychological and physiological. Stress that occurs due to excessive work causes employees to often complain of one-sided headaches to feel fatigue, and reduced concentration at work. Robbins and Judge (2015) state that there are three symptoms of work stress, namely: (1) physiological, (2) psychological and (3) behavioural. In general, employees in the banking industry feel strong pressure to complete work. The pressure experienced can encourage the emergence of work stress.

Companies must be able to identify factors that cause stress and take immediate action to overcome them because they can affect employee performance (Mahfudz, 2017). Putri and Rahyuda (2019) states that work stress is positively and significantly impacted by workload. Additionally, studies (Shabbir & SMM, 2017; Ismiati, 2020; Febrian & Nurhalisah, 2024) state that workload has a positive effect on work stress. The concept of work stress is seen as a negative condition. However, pressure from superiors and competition in the work environment will cause pressure, which, to a certain degree, can trigger better employee performance (Junaidi et al., 2020). This occurs because a certain amount of stress will spur workers to devise creative solutions to their workplace issues, turning stress into a positive experience. (Anggraeny et al., 2024). Stress experienced by employees in excess is a serious problem for organizations, especially the employees themselves. One of the real impacts of work stress is creating an imbalance between personal abilities, needs and expectations and employee obligations to the organization (Putri & Rahyuda, 2019; Anggraeny et al., 2024).

H1: workload associated with job stress

C) Workload and Work Life Balance

High workloads can have a negative and significant impact on the emergence of employee work stress due to physical and mental fatigue. When employees are constantly faced with situations where they have to complete multiple tasks in a limited amount of time, this can drain their energy and increase the risk of physical and emotional exhaustion. A number of studies have explored the impact of workload on work-life balance. Research (Basyah & Adam, 2024; Yunita, 2018) shows that workload has a positive and significant effect on work-life balance. This means that the more workload given to employees causes work-life balance in employees to decrease.

Research (Fuadiputra & Rofida, 2021; Nurwahyuni, 2019) states that there is a significant negative influence between workload on work-life balance. This means that the lower the workload given to employees, the higher the work-life balance felt by employees, and vice versa. Research (Omar et al., 2015; Rizky & Afrianty, 2018) states that there is a negative and significant influence between workload on work life balance. Therefore, organizations need to pay attention to and manage employee workload and find ways to minimize its negative impact on employee wellbeing and performance. Strong time pressures often accompany high workloads. When employees feel trapped in a cycle of chasing deadlines and tight schedules on each job, this can potentially increase stress levels due to the demands of the job and the need to keep working quickly and efficiently. Mahesti and Wijaksana's (2020) research showed that the high/low level of work-life balance owned by employees will affect the work stress felt by employees. The capacity to manage the responsibilities of work and personal or family needs is known as work-life balance. (Rondonuwu et al., 2018).

H2: Work load associated with work life balance.

D) Work Life Balance and Job Stress

Work Life Balance is the balance that employees feel between work and their personal lives. Low WLB can have a serious impact on increasing work stress because workload can disrupt the balance between work life and the personal life of employees, potentially increasing stress in the workplace. Difficulty separating work time and personal time can cause fatigue, tension, and conflict between the two. A number of researchers have conducted research on work-life balance and its impact on work stress. Research (Aruldoss et al., 2021; Andi & Anindita, 2014; Rafsanjani et al., 2019) informs that work life balance has a negative and significant effect on job stress. When employees are unable to balance work roles and personal life, they will easily feel stress. A number of researchers (Kismono et al., 2023; Rizky & Afrianty, 2018; Hidayat et al., 2017) state that a decrease in work life balance can result in increased work stress. Similarly, (Irawanto et al., 2021; Doghan, 2020; Nurendra & Saraswati, 2017) explained that low levels of work life balance in employees will have an impact on high levels of work stress.

H3: Work life balance associated with job stress

III. METHODS

This research is causal explanatory research by analyzing the interrelationship of influence between variables in the proposed model. This study uses 3 variables, namely workload (X) as the independent variable, Work Life Balance (Z) and work stress (Y) as the dependent variable. The population of this study were 120 employees in the banking industry. All employees were given a questionnaire using Google form with answer choices in the form of perceptions using a 5-scale Likert scale. After 2 weeks there were 79 valid questionnaires returned and filled in. The profile of respondents is the majority male (68.4%) with an age between 26 - 30 years, as much as 44.4%. While the length of work of respondents is 2 - 5 years, as much as 57.4%, and the majority are married, namely 87%. The data collection method used in this study is a survey method using questionnaires and interviews.

The research instrument used in this study is a questionnaire consisting of a number of questions regarding the independent variable, namely work stress adopting research by (Kasmono et al., 2023; Jaeni, 2021), the dependent variable, namely work life balance adopting research by (Doghan, 2020; Gunawan & Franksiska, 2020), and workload adopting research by (Anggraeny et al., 2024). The data that has been collected is then analyzed using descriptive analysis techniques to describe respondents' answers to the variables studied. Furthermore, hypothesis testing uses inferential statistical analysis to analyze sample data, and the results are applied to the entire population. Inferential statistics are used to test the research hypothesis that has been proposed. In this study, the inferential statistical analysis tool used was SEM-PLS analysis assisted by WARP PLS software. 6.

IV. RESULTS

The analysis results show that the model must fulfil the outer model criteria, namely convergent validity, composite reliability, and discriminant validity. Likewise, the model must fulfill the inner model criteria, which will be displayed in the following table.

Table 1: Factors Loading Values

No	Variables	Factors Loading	p-values	Remarks
	WorkLoad (X) Cronbach's Alpha = 0,967	-	-	reliable
1	X1 <- work load	0,968	<0,001	valid
2	X2 <- work load	0,972	<0,001	valid
3	X3 <- workload	0,965	<0,001	valid
	Job stress (Y) Cronbach's Alpha = 0,978	-	-	reliable

1	Y1 <- job stress	0,886	<0,001	valid
2	Y2 <- job stress	0,956	<0,001	valid
3	Y3 <- job stress	0,964	<0,001	valid
4	Y4 <- job Stress	0,954	<0,001	valid
5	Y5 <- job stress	0,966	<0,001	
	Work Life Balance (Z) Cronbach's Alpha = 0,986	-	-	reliable
1	Z1 <- WLB	0,980	<0,001	valid
2	Z2 <- WLB	0,977	<0,001	valid
3	Z3 <- WLB	0,982	<0,001	valid
4	Z4 <- WLB	0,978	<0,001	valid

Table 1, shows that models meet convergent validity criteria based on loading factors values are higher than 0,5 (> 0,5) and Cronbach's Alpha are higher than 0,7 (CA > 0,70). Furthermore, the results of the Fornell Larcker Criterion, composite reliability (CR) coefficient, and Average Variance Extracted (AVE) values are displayed in Table 2 as follows.

Table 2: Furnell Larcker Criterion, Composite Reliability, AVE, dan R²

Variables	X	Y	Z	CR	AVE	R ²
Work load (X)	0,968			0,978	0,937	-
Job stress (Y)	0,944	0,949		0,982	0,900	0,899
Work Lif Balance (Z)	0,955	0,925	0,979	0,988	0,958	0,921

Table 2 explains that models also fulfill discriminant validity (Furner larcker criterion), composite reliability (CR > 0,70) and average variance extracted values (AVE minimum 0,50). Table 2 also displayed that R² (work stress = 0,899 and work life balance = 0,921). Furthermore, the value of predictive relevance can be calculated by $Q^2 = 1 - (1-R1^2) (1-R2^2) = 1 - (0,101)(0,079) = 0,9920$; it means that 99,20 % work stress can predicted by workload and work-life balance. Moreover, Table 3 displayed hypotheses testing as follows.

Table 3: Hypotheses testing

Variables	Coefficient	p values	Remarks
Work load -> job stress	0,422	<0,001	supported
Work load -> Work life balance	-0,948	<0,000	supported
Work life balance -> job stress	-0,549	0,039	supported

Based on Table 3, it can be explained the results of the analysis using SEM- PLS assisted by WARP PLS.6 software to test the hypotheses that have been proposed. The results of hypothesis testing show that the three hypotheses proposed are acceptable, where all relationships between variables are declared significant because the magnitude of the p-values of all inter-variable influences <0.05.

V. DISCUSSION

Hypotheses testing of the effect of workload on work stress informs that workload positively and significantly affects work stress. The heavier the workload felt by employees, the more work stress will increase. Based on this, the hypothesis that workload has a positive and significant effect on employee work stress can be accepted. A number of studies show workload has a serious impact on work stress levels (Hasby et al., 2017; Wijaya, 2017). According to (Budiasa & Sara, 2021. Zulmaidarleni et al., 2019) explain that workload has a positive and significant effect on work stress. High work stress can interfere with employee concentration and focus, so it can affect work quality. When employees feel stressed, they may have difficulty making the right decisions and carrying out tasks properly and effectively, which can have an adverse impact on reducing work results.

Research by (Anggraeny et al. 2024; Rizky & Afrianty, 2018; Satrya, 2018) also revealed the same thing that workload and work stress have a positive relationship direction, which means that the increasing workload can result in an increase in the emergence of work stress. A number of studies confirm that workload has a serious impact on adverse ones, especially work stress. Workload that is perceived as excessive causes the workload to be felt increasingly heavy so that employees experience pressure at work (Hasby et al., 2017; Wijaya, 2017; Budiasa & Sara, 2021; Zulmaidarleni et al., 2019). research (Rizky & Afrianty, 2018; Satrya, 2018), explains that workload and work stress have a unidirectional and positive relationship, so that with increasing workload, there will be an increase in work stress.

The effect of workload on work life balance is negatively significant, meaning that workload can disrupt the balance of work life and personal life. Hypothesis testing on the effect of workload on work life balance shows that workload negatively has a significant effect on work life balance. The more the employee's workload increases, the more the work life balance felt

by the employee will decrease. Yunita (2018) explained that workload has a positive and significant effect on work life balance. If the perceived workload is getting heavier, the employee's work life balance will decrease. Fuadiputra & Rofida (2021) and Nurwahyuni (2019) state that there is a significant negative effect of workload on work life balance. When the workload felt by employees is low, the higher employee's work life balance, and vice versa. Furthermore, (Omar et al., 2015; Rizky & Afrianty, 2018) reaffirmed that the influence of workload can have an unfavourable effect on work life balance.

The results of hypothesis testing on the effect of work life balance on work stress show that work life balance negatively has a significant effect on work stress. This means that employees who feel work-life balance can reduce work-stress levels. A number of studies have shown that work life balance has a significant negative effect on work stress (Rafsanjani et al., 2019). Furthermore, research (Rizky & Afrianty, 2018; Hidayat et al., 2017) states that work life balance can significantly reduce work stress. Other research (Nurendra & Saraswati, 2017; Pucangan & Indrawati, 2018) states that there is a negative influence of work life balance on work stress.

Work-life balance is an important factor that needs management attention when formulating policies to maintain work efficiency. Perceived work-life balance can increase work enthusiasm and overall responsibility for work. Work life balance perceived by employees can reduce problems and pressures at work so that it has the potential to reduce work stress. Employees in the banking industry tend to feel higher stress, which causes a decline in mental health (Sakitri, 2020). The level of work life balance felt by employees will affect job stress. Research by Rafsanjani et al. (2019) work-life balance has a positive and significant effect on job stress. Employees who feel less work life balance have higher levels of work stress at work.

VI. MANAGERIAL IMPLICATION

High perceived workload by employees tends to disrupt the balance between work life and personal life. When an employee has to spend more time and energy on completing work tasks, the time and attention they have for family, friends, and activities outside of work can be limited, which in turn can interfere with the quality of life, especially work-life balance. Excessive workload can be a major cause of work stress. Stress caused by high workloads can have a negative impact on employees' physical and mental wellbeing, performance, and interpersonal relationships. High work stress due to heavy workloads can have a negative impact on physical health and mental wellbeing. It can increase the risk of sleep disorders, fatigue, depression, and other physical health problems. Therefore, it is important for organizations to adopt strategies that enable more balanced management of employee workloads. This can be done by involving effective time management practices, fair division of labour, organizational support for work-personal life balance, and the development of coping skills to deal with work stress. In addition, creating a supportive and balanced work environment is key to improving the overall wellbeing and performance of individuals and organizations. This research is proven to enrich social exchange theory, that employees who feel justice in the workplace will feel a balance between workplace roles and personal roles so that they can reduce workload and reduce work stress.

VII. CONCLUSION

In the era of Industry 4.0, the banking industry is faced with various challenges in managing human resources to improve services to customers. The management must pay special attention and make various comprehensive efforts so that the perceived workload is felt fairly by employees. Too heavy a workload can have implications for increasing work stress as well as disrupting the balance of their work and family life. Based on the results of the analysis and discussion, it can be concluded that employees who feel workload tend to experience stress at work. In addition, excessive workload will reduce the balance in their work life and personal life. When employees feel that their workplace and personal lives are not balanced, they tend to experience stress at work.

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