

The Influence of Workload and Work-Life Balance on Organizational Performance Mediated by Motivation Among Employees of PT Bank Woori Saudara 1906 Tbk, Region III

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DOI: [10.59631/sijos.v2i2.422](https://doi.org/10.59631/sijos.v2i2.422)

Abstract

This study examines the influence of workload and work-life balance on organizational performance, with motivation as a mediating variable, among employees of PT Bank Woori Saudara 1906 Tbk, Region III (Central Java and D.I. Yogyakarta). The research is motivated by fluctuating employee performance appraisals observed between 2020 and 2024, with a notable increase in employees rated "Poor" and persistently low ratings of "Very Good." Drawing upon Self-Determination Theory and Work-Family Border Theory, this study highlights workload, work-life balance, and motivation as key factors shaping employee performance. A quantitative approach with a causal associative survey design was employed, using Likert-scale questionnaires distributed to all 124 employees as part of a census sample. Data were analyzed using Partial Least Squares (PLS) after conducting validity and reliability tests. The findings confirm that workload and work-life balance significantly affect organizational performance, both directly and indirectly through motivation. Properly managed workload and balanced personal-professional life contribute to higher focus, engagement, and productivity, while motivation acts as a critical psychological mechanism that enhances the positive effects of these factors.

Keywords : Motivation, organizational performance, work-life balance, workload.

1. Introduction

The banking sector plays a crucial role in global and domestic economic growth (Athari, Irani, & AlAl Hadood, 2023), not only as a transaction service provider but also as a driving force for economic growth through various financial activities. Amidst a dynamic and competitive industry, organizational performance is the cornerstone of a bank's success (Tang, Rasool, Sarmad, Ahmed, & Ahmed, 2022). PT Bank Woori Saudara 1906 Tbk (BWS), one of Indonesia's leading private banks, formed from a merger in 2014, is diligently working to enhance its performance to achieve its vision of becoming the best bank in Indonesia. To this end, BWS consistently evaluates its employees' performance, including those in Region III (Central Java and D.I. Yogyakarta), which comprises 124 permanent and contract employees, using annual Key Performance Indicators (KPIs). This performance

appraisal is essential for supporting career development, increasing productivity, and ensuring the achievement of organizational goals (Martoyo, 2006; Rivai, 2003).

However, performance appraisal data for BWS employees in Region III from 2020 to 2024 reveals a concerning fluctuation. While the majority of employees in 2020 were in the "Good" (B) and "Sufficient" (C) categories, with a minimal number in the "Poor" (K) category, there has been a significant increase in employees rated "Poor" from 2021 to 2024, reaching 10 employees in both the second half of 2023 and the first half of 2024. Conversely, the number of employees receiving "Very Good" (BS) ratings has remained consistently low and stagnant. This trend indicates challenges in fostering optimal employee performance and raises questions about the factors influencing organizational performance at BWS.

One factor often linked to employee performance is work motivation (Karlita, Zaelani, Anggrai, Amaria, & Haryadi, 2024). Motivation is a key driver that encourages employees to contribute optimally, enhance productivity, and achieve organizational objectives (Manzoor, Wei, & Asif, 2021). Motivated employees tend to be more productive and dedicated (Satumalay & Khaerudin, 2025). Companies often provide motivation through awards, promotions, and welfare benefits to boost morale and mitigate the risk of fraud, especially in the banking industry, which is prone to such issues. However, the high demands within the banking industry can lead to excessive workload and disrupt employees' work-life balance. An excessive workload can cause stress (Fiorillo, Mehta, Meto, & D'Amico, 2023; Natanael et al., 2023) and a decline in work quality (Riduan, Helmi, Gunarto, & Trisninawati, 2024), while a lack of work-life balance can negatively impact physical and mental health, increasing the risk of burnout (Rony, Md. Numan, & Alamgir, 2023) and employee turnover (Jaharuddin & Zainol, 2019). Therefore, managing workload and supporting work-life balance are crucial for creating a healthy and sustainable work environment, which ultimately enhances organizational performance.

Previous research has highlighted the importance of work-life balance (Waworuntu, Kainde, & Mandagi, 2022), but often lacks detailed discussion on its impact on motivation and organizational performance. Furthermore, the mediating role of motivation in mitigating the negative effects of workload and work-life balance on performance has rarely been empirically tested. Given the fluctuating performance appraisal results at BWS and the vital role of banking in driving the economy, this research is relevant to address the existing research gap.

Based on this background, this study aims to analyze the influence of workload and work-life balance on organizational performance, with work motivation as a mediating variable, among employees of PT Bank Woori Saudara 1906 Tbk in Region III (Central Java and D.I. Yogyakarta). By understanding the interaction between these variables, this research is expected to contribute significantly to the

development of motivation theory within organizational contexts, particularly in Human Resource Management. Additionally, the findings are anticipated to provide practical recommendations for BWS management to enhance employee performance through effective workload management, improved work-life balance, and strengthened work motivation.

2. Research Method

This study adopts a quantitative approach with a causal associative survey design (explanatory research) to test hypotheses regarding the relationships among variables. This design focuses on analyzing the impact of workload and work-life balance on organizational performance, with work motivation serving as a mediating variable. The research model utilized is a modification of previous studies, with adjustments made to the variable indicators to ensure relevance within the context of PT Bank Woori Saudara 1906 Tbk, Region III (Central Java and D.I. Yogyakarta). Primary data will be collected through Likert-scale questionnaires and analyzed using the Partial Least Squares (PLS) method, following validity and reliability tests of the instruments.

The research population comprises all 124 permanent and contract employees of PT Bank Woori Saudara 1906 Tbk in Region III, Central Java, and D.I. Yogyakarta. Given the manageable population size, a census method (where the entire population serves as the sample) will be employed. The selection of the location and respondent criteria is based on data accessibility and the relevance of employee work experience to the variables under investigation. Data collection will be conducted online via Google Forms, ensuring ease of access, time efficiency, and confidentiality of respondent answers. The questionnaires are designed based on indicators of the workload (X1), work-life balance (X2), motivation (Z), and organizational performance (Y) variables, with quantitative data treated as interval data.

Prior to data analysis, the research instruments will undergo validity and reliability testing using Partial Least Squares (PLS) to ensure measurement accuracy and consistency. Validity testing will assess the instrument's precision in measuring variables, while reliability testing will confirm the consistency of respondent answers over time. Subsequently, Partial Least Squares (PLS) data analysis technique will be applied to test the hypotheses. PLS is capable of handling multiple response and explanatory variables simultaneously, even in the presence of multicollinearity. The evaluation of the PLS model will include *convergent validity*, *discriminant validity*, *composite reliability*, and *Goodness of Fit* (Q-Square predictive relevance). Hypothesis testing will be conducted based on t-statistics and p-values to determine the significance of the relationships among the variables.

3. Results and Discussion

3.1 Respondents' Description

Table 1. List of Respondents

No	Category	Subcategory	(n)	Percentage (%)
1	Gender	Male	45	41.70%
		Female	63	58.30%
2	Age	< 25 years	12	11.10%
		25–34 years	57	52.80%
		35–44 years	28	25.90%
		≥ 45 years	11	10.20%
3	Highest Education	High School/Equivalent	7	6.50%
		Diploma (D3)	23	21.30%
		Bachelor's Degree (S1)	71	65.70%
		Master's Degree (S2)	7	6.50%
4	Employment Status	Permanent Employee	81	75.00%
		Contract Employee	27	25.00%
5	Work Tenure	< 1 year	9	8.30%
		1–3 years	29	26.90%
		4–6 years	41	38.00%
		> 6 years	29	26.90%
6	Position	Staff	76	70.40%
		Supervisor/ Assistant Mgr	22	20.40%
		Manager	10	9.30%
7	Marital Status	Single	38	35.20%
		Married	67	62.00%
		Others (Widow/Widower)	3	2.80%
8	Child Ownership	Having Children	59	54.60%
		No Children	49	45.40%

The demographic profile of the 108 respondents in Table 1 shows that the majority are female (58.3%) and within the 25–34 age group (52.8%). Most participants hold a bachelor's degree (65.7%) and are permanent employees (75%), with a substantial proportion having worked for 4–6 years (38%). The majority hold staff-level positions (70.4%), are married (62%), and over half have children (54.6%). These characteristics suggest that the sample represents a relatively mature and experienced workforce, with educational and employment backgrounds that are highly relevant for assessing perceptions of workload, work-life balance, motivation, and organizational performance.

3.2 Outer Model

Table 2. Outer Loading, Composite Reliability, and Average Variance Extracted (AVE)

Variable	Statement/Indicator Question	Code	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Workload	1. I receive a considerable amount	BK1	0.766	0.867	0.900	0.601

	of tasks every working day					
	2. Deadlines for completing tasks often feel too short	BK2	0.776			
	3. My working hours have increased due to the amount of work	BK3	0.749			
	4. The tasks I handle have a high level of difficulty	BK4	0.746			
	5. I feel that my abilities do not always match job demands	BK5	0.811			
	6. I often feel pressured or stressed due to piled-up work	BK6	0.800			
Organizational Performance	1. I can complete tasks efficiently and on time	KOR1	0.764	0.778	0.857	0.600
	2. The quality of my work meets company standards	KOR2	0.797			
	3. Customers or clients are satisfied with the services I provide	KOR3	0.790			
	4. I contribute positively to the company's target achievement	KOR4	0.747			
Motivation	1. I feel motivated to achieve the established work targets	MT1	0.847	0.767	0.866	0.682
	2. I am interested in the type of work I do	MT2	0.785			
	3. I am committed to completing tasks with the best possible results	MT3	0.845			
Work-Life Balance	1. I can manage my time well between work and personal life	WLB1	0.803	0.762	0.863	0.677
	2. My job does not significantly interfere with family time or personal activities	WLB2	0.846			

3. I am satisfied with the balance between my work and personal life WLB3 0.819

The results presented in Table 2 demonstrate that all indicators of the research variables—Workload, Organizational Performance, Motivation, and Work-Life Balance—exhibit acceptable outer loading values, all exceeding the minimum threshold of 0.70 (Joe F. Hair, Howard, & Nitzl, 2020). This indicates that each indicator has strong construct validity and effectively represents the underlying latent variable. For instance, the Workload variable (BK1–BK6) shows outer loadings ranging from 0.746 to 0.811, suggesting that the indicators capture multiple dimensions of task demands, deadlines, and stress levels experienced by employees.

In terms of reliability, all constructs meet the internal consistency standards, as evidenced by Cronbach’s Alpha values exceeding 0.70 for each variable. The highest reliability score is recorded for Workload (0.867), reflecting the consistent responses of participants regarding task volume and associated challenges. Composite reliability values for all constructs also surpass 0.85, confirming the robustness of the measurement model in assessing the constructs of interest. These findings align with the recommended benchmarks outlined by Hair et al. (2020), which suggest that values above 0.70 for both Cronbach's Alpha and Composite Reliability indicate reliable measurement instruments.

Additionally, the Average Variance Extracted (AVE) values for all variables are above 0.60, surpassing the threshold of 0.50 required for adequate convergent validity (J F Hair, Black, Babin, & Anderson, 2019). This implies that the majority of the variance in the indicators is explained by the latent constructs rather than measurement error. For example, the Motivation construct exhibits an AVE of 0.682, indicating that over 68% of the variance in the indicators (MT1–MT3) is captured by the underlying construct of employee motivation. Collectively, these results confirm that the measurement model is both reliable and valid, thus providing a solid foundation for subsequent structural model analysis using PLS-SEM.

Table 3. Fornell-Larcker Criterion (Discriminant Validity)

	Workload	Organizational Performance	Motivation	Work-Life Balance
Workload	0.775			
Organizational Performance	0.754	0.775		
Motivation	0.603	0.696	0.826	
Work-Life Balance	0.648	0.712	0.702	0.823

The results in Table 3 indicate that the square root of the AVE for Workload is 0.775, which exceeds its correlations with Organizational Performance (0.754),

Motivation (0.603), and Work-Life Balance (0.648). Similarly, Organizational Performance has an AVE square root of 0.775, which is greater than its correlations with Workload (0.754), Motivation (0.696), and Work-Life Balance (0.712). The constructs Motivation and Work-Life Balance also demonstrate strong discriminant validity, with AVE square root values of 0.826 and 0.823, respectively, both higher than their correlations with other constructs.

These findings confirm that all constructs in the research model meet the Fornell-Larcker criterion for discriminant validity. Each construct is empirically distinct, indicating that there is no overlap or redundancy in the measurement of the constructs. This robust discriminant validity strengthens the overall validity of the structural model and supports the reliability of the constructs used to examine the relationships among workload, work-life balance, motivation, and organizational performance.

3.3 Inner Model

Table 4. R (Square)

Variable	R Square	R Square Adjusted
Organizational Performance	0.686	0.677
Motivation	0.531	0.522

Based on the SmartPLS analysis, the R Square (R^2) value, presented in Table 4, for Organizational Performance is 0.686, indicating that 68.6% of the variance in organizational performance is explained by Workload, Work-Life Balance, and Motivation, while the remaining 31.4% is influenced by factors outside the model. The adjusted R^2 value of 0.677 accounts for sample size and the number of predictors, reflecting a stable and reliable model fit. According to Chin (1998), this R^2 value falls into the strong category, suggesting that the predictors have a substantial influence on organizational performance. For the Motivation variable, the R^2 value of 0.531 indicates that 53.1% of its variance is explained by Workload and Work-Life Balance, while the adjusted R^2 value of 0.522 corrects for potential biases due to sample size. Based on Chin's criteria, this R^2 value is classified as moderate, implying that workload and work-life balance have a meaningful, yet not dominant, role in shaping employee motivation.

Overall, these findings highlight the robustness of the proposed model in explaining organizational performance, with motivation acting as both a significant outcome of workplace factors and a mediator in the relationship between those factors and performance. The high R^2 value for organizational performance further underscores the importance of integrating workload management and work-life balance strategies to enhance employee motivation and, consequently, organizational outcomes.

3.4 Path Coefficients Results

Table 5. Combined Hypotheses Testing Results (Direct and Indirect Effects)

Hypothesis	Relationship Between Variables	Original Sample (O)	T-Statistic	P-Value	Conclusion
H1	Workload → Organizational Performance	0.504	5.462	0	Significant
H2	Workload → Motivation	0.256	3.381	0.001	Significant
H3	Motivation → Organizational Performance	0.259	2.932	0.004	Significant
H4	Work-Life Balance → Organizational Performance	0.386	4.018	0	Significant
H5	Work-Life Balance → Motivation	0.536	7.194	0	Significant
H6	Workload → Motivation → Organizational Performance	0.066	2.470	0.014	Significant
H7	Work-Life Balance → Motivation → Organizational Performance	0.139	2.454	0.014	Significant

The hypothesis testing results indicate that all direct relationships between variables are significant. Workload has a positive effect on organizational performance (H1: $\beta = 0.504$, $p < 0.001$) and motivation (H2: $\beta = 0.256$, $p = 0.001$), while motivation also positively influences organizational performance (H3: $\beta = 0.259$, $p = 0.004$). Moreover, work-life balance significantly affects organizational performance (H4: $\beta = 0.386$, $p < 0.001$) and shows the strongest effect on motivation compared to workload (H5: $\beta = 0.536$, $p < 0.001$). These findings emphasize that both workload and work-life balance are critical factors influencing employee motivation and overall organizational performance.

Regarding the mediation effects, motivation is confirmed as a significant mediator in the relationship between workload and organizational performance (H6: $\beta = 0.066$, $p = 0.014$) as well as between work-life balance and organizational performance (H7: $\beta = 0.139$, $p = 0.014$). This indicates that improvements in organizational performance are not solely driven by workload and work-life balance directly but also through enhanced employee motivation. Therefore, organizational management should implement strategies to manage workload effectively and foster work-life balance, as these factors not only directly impact performance but also indirectly improve it by increasing employee motivation.

3.5 Discussion

The findings of this study demonstrate that all proposed hypotheses are statistically significant and contextually relevant. These results highlight that workload and work-life balance exert a tangible influence on organizational performance, both directly and indirectly through the mediating role of work motivation. Each causal path is supported not only by strong model estimates but

also by meaningful contributions from the indicators used, resulting in robust and contextually grounded empirical interpretations. For the first hypothesis (H1), the results indicate that workload has a positive and significant effect on organizational performance (original sample = 0.504; $p < 0.001$). This finding suggests that, in certain organizational contexts, high workload does not necessarily act as a barrier but can instead drive employees to perform optimally. In target-oriented and productivity-driven environments such as PT Bank Woori Saudara 1906 Tbk, heavy workload is an inherent organizational routine that employees internalize as a standard of professionalism. This aligns with Robbins, S. P., & Judge (2019), who argue that perceptions of workload vary depending on individual characteristics and organizational culture.

Empirically, the indicator BK5 (“I feel that my abilities are not always aligned with job demands”) shows the highest contribution (outer loading = 0.811), indicating that the primary pressure perceived by employees is not merely the task volume but the alignment between personal abilities and job role demands. Furthermore, indicators BK6 (“I often feel pressured or stressed due to work”) and BK2 (“Deadlines feel too tight”) confirm that time pressure and emotional stress are significant components of workload perception. Nevertheless, in organizations with strong performance control systems and target-driven cultures, such pressures may enhance efficiency, timeliness, and work focus. Workload, in this context, acts as a productivity driver as long as employees possess the mental readiness and competence to manage it (Paridoh & Saputri, 2024). This finding resonates with the field observations discussed before, where despite increased workloads in recent years, most employees have managed to meet targets and sustain optimal performance. Thus, workload does not inherently hinder performance but can be managed through adaptive mechanisms and reinforced intrinsic motivation.

The second hypothesis (H2) reveals that work-life balance positively impacts organizational performance, particularly through the indicator WLB2 (“Work does not overly disrupt time with family”), which exhibits the highest outer loading (0.846). This suggests that respondents are highly sensitive to the encroachment of work on personal time, and such disruptions directly affect job performance. This finding supports the Work-Family Border Theory, which emphasizes that managing boundaries between work and home roles is essential for maintaining work efficiency and customer satisfaction (Daniel & Sonnentag, 2016). In the banking context, where work hours often extend beyond formal office hours, the ability to sustain work-life balance is critical for maintaining productivity. The third hypothesis (H3) confirms that workload significantly influences motivation, which in turn has a significant impact on organizational performance, suggesting that motivation serves as a mediating variable between workload and performance. This indicates that high

workload does not automatically reduce performance but is contingent upon employees' motivational states. Motivation thus acts as a crucial psychological mechanism bridging work pressure and employees' capacity to deliver optimal performance.

In this study, the dominant workload indicators are BK5 ("I feel that my abilities are not always aligned with job demands") and BK6 ("I often feel pressured or stressed due to excessive tasks"), reflecting both cognitive and emotional dimensions of workload. Conversely, motivation is strongly represented by MT1 ("I feel motivated to achieve work targets") and MT3 ("I am committed to completing work with the best results"), indicating that employees maintain an intrinsic drive to excel despite work pressure. These findings reinforce the Self-Determination Theory (SDT), which posits that motivation functions not only as a driver of work but also as an adaptive response to challenging conditions such as high workloads. According to SDT, individuals with autonomous motivation—stemming from a sense of responsibility, interest in work, or personal values—are more likely to sustain high performance under demanding conditions. In this research, motivation is shown to be a key factor that transforms work pressure into productive energy rather than fatigue or declining performance.

Moreover, the organizational context further strengthens the significance of this mediation pathway. Employees at PT Bank Woori Saudara 1906 Tbk operate within a system driven by targets, strict deadlines, and high service standards, where heavy workload is an unavoidable part of daily routines. The data show that highly motivated employees can thrive under such pressures, while those with lower motivation are more vulnerable to stress and performance drops. This reflects the real-world dynamics where motivation determines whether workload translates into positive or negative work outcomes. Thus, the findings emphasize that high workload is not inherently detrimental, particularly in professional environments that demand high adaptability. As long as employees possess strong motivation, work pressure can be effectively managed and transformed into productive strength (Sitorus, Sinurat, & Rajagukguk, 2025).

The fourth hypothesis (H4) confirms that motivation also mediates the impact of work-life balance on performance. Employees who experience satisfaction with their work-life balance, as reflected in WLB3 ("I am satisfied with the balance between work and personal life"), tend to display stronger motivation, which subsequently enhances their performance. This finding supports the principle of Self-Determination Theory, where balance and autonomy are key drivers of intrinsic motivation that lead to improved work quality. Collectively, the four hypotheses provide a comprehensive understanding that organizational performance is shaped by the interplay of workload, work-life balance, and internal psychological drives

such as motivation. The strongest indicators among these variables—role alignment (BK5), undisturbed personal time (WLB2), and target achievement motivation (MT1)—offer critical insights for organizational management strategies.

In summary, the findings not only address the research questions but also broaden the understanding that in target-oriented organizations like banks, increased workload is not an absolute threat. Rather, if complemented by adequate work-life balance and robust motivation, heavy workload can be transformed into a driving force for productivity. Therefore, organizations should strengthen human resource management strategies focused on balancing demands with employee capacity while fostering a work culture that promotes both work-life balance and motivational reinforcement. Such measures are crucial for achieving sustainable organizational performance.

4. Conclusion

Based on the analysis of 108 employees at PT Bank Woori Saudara 1906 Tbk (Region III, Central Java and Yogyakarta), the study confirms that all proposed hypotheses are statistically significant. Workload and work-life balance have both direct and indirect effects on organizational performance through the mediating role of motivation. Properly managed workload contributes positively to employee performance and motivation, while maintaining work-life balance enhances focus, engagement, and productivity. Motivation is proven to be a critical psychological factor that bridges the relationship between workload, work-life balance, and performance, supporting the principles of Self-Determination Theory. The findings highlight that organizational performance is shaped not only by structural factors such as workload and balance but also by the intrinsic drive of employees.

In practical terms, the study suggests that management should regularly evaluate and optimize workload distribution to prevent burnout while maintaining productivity. Programs that support work-life balance—such as flexible scheduling and adequate leave—can strengthen motivation and performance. Strategies to enhance intrinsic motivation, including recognition of achievements, meaningful responsibilities, and employee development initiatives, are essential for sustaining engagement. Future research is encouraged to expand the model by including variables such as leadership, organizational culture, or job stress as moderators, and to broaden respondent coverage for greater generalizability. A mixed-methods approach is also recommended to capture deeper qualitative insights.

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