

## THE EFFECT OF WORK-LIFE BALANCE ON EMPLOYEE PERFORMANCE THROUGH WORK STRESS AND WORKLOAD

Errica Dwitanti<sup>1</sup>, F. Danardana Murwani<sup>1</sup>, Ely Siswanto<sup>1</sup>

Faculty of Economics and Business, Universitas Negeri Malang, Indonesia<sup>1</sup>

E-mail: [errica.dwitanti2104138@students.um.ac.id](mailto:errica.dwitanti2104138@students.um.ac.id)

### ABSTRACT

This study aims to investigate the effect of work-life balance on employee performance through work stress and workload at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Branch Office. Work-life balance is a balance between the demands of work and personal life owned by employees. Work stress refers to the level of pressure and stress experienced by employees due to heavy work demands, while the workload is the workload faced by employees in carrying out their work tasks. The research method used is a survey with a questionnaire distributed to employees at the Brawijaya Branch Office. The data collected was then analyzed using statistical techniques to identify the relationship between the variables studied. The results showed that work-life balance has a positive effect on employee performance at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Branch Office. In addition, work stress and workload have also proven to have a significant effect on employee performance, where high work stress and workload tend to reduce employee performance. In further analysis, this study also found that work-life balance functions as a mediator between work stress and workload and employee performance. That is, a good work-life balance can help reduce the level of work stress and workload experienced by employees, which in turn increases their performance. This research provides a further understanding of the importance of work-life balance in improving employee performance in the work environment of PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Branch Office. The implications of this finding can help management to implement policies and programs that support a balanced work-life balance to improve employee welfare and productivity. However, keep in mind that other factors can also affect employee performance and could be an area of further research.

### Keywords:

Work-Life Balance, Employee Performance, Work Stress, Work Load

### INTRODUCTION

PT. Bank Negara Indonesia (Persero), Tbk. BNI was established in 1946 as a state-owned banking public company that listed its shares on the Surabaya Stock Exchange in 1996. BNI's banking history states that currently 60% of the company's shares are owned by the Government of the Republic of Indonesia, while the remaining 40% are owned by the public (individuals and institutions, domestic and foreign). BNI is listed as the 4th largest national banking company in Indonesia, in terms of total assets, total loans, and total third-party funds. In providing banking services, BNI is supported by some subsidiaries, including Bank BNI Syariah, BNI Multifinance, BNI Securities, BNI Life Insurance, BNI Ventures, BNI Remittance, and Bank Mayora. To keep pace with changing times and competitiveness, BNI continues to evaluate, improve and develop its banking service systems and processes. This is done so that BNI can continue to grow, be competitive, and minimize business risks. One of the strategies carried out by BNI in this effort is to use a pipeline management strategy in almost all management risk assessment processes.

In 2016, BNI implemented operational discipline to increase the productivity of its salespeople (BNI Annual Report, 2016). The pipeline management strategy is

carried out to build the habits and characteristics of a strong sales culture through structured and documented activities. This pattern of performance monitoring is carried out at all levels of the company, down to the head office level, to create an operational rhythm that consistently has a positive impact on the existence of BNI's business strategy. The implementation of the pipeline management strategy in improving the performance (productivity) of sales employees (salespeople) has resulted in positive evaluation results. The average sales performance in 2016 grew by 36% from 2015, as shown in the following table:

**Table 1.** Average Performance Sales and Incentives for 2015-2016

Subject	Year	
	2016	2015
<i>Avg. Performance Sales</i>	121%	89%
<i>Sales get incentives</i>	48%	41%

Source: (Jobplanet, 2016)

Until 2021 and in planning the risk management strategy in 2022, BNI has implemented pipeline management with various enhancements and improvements, especially in improving credit quality, especially in producing competent and competitive human resource talent (BNI Annual Report, 2021). Not only that, the explanation of the assessment strategy used in the talent management strategy on an ongoing basis aims to ensure the availability of talent pipelines and company leaders who are agile, competent, and competitive in a sustainable manner and have a digital and global orientation. This is done through selected talent development, career acceleration, and a global postgraduate program. BNI hopes that carrying out performance assessments and talent development strategies within its internal management can improve the impact on the financial environment, whereas in selling banking products BNI conducts risk assessments in implementing pipelines, including documenting each step of the pipeline carried out by its employees.

The implementation of pipelines in BNI's internal business processes, especially in routine implementation and employee performance evaluation according to economists, can reduce business risk and become a positive indicator for banking business growth. In short, BNI's human resource management is carried out by implementing pipeline management to increase productivity and employee performance appraisal mechanisms that can reduce the value of the Loan at Risk (LaR) Ratio which has the potential to expand credit and increase the value of credit products, and can hold back the rate of Allowance for Impairment Losses (CKPN) on company profits (Hapsari, 2022). Economic experts consider that this strategy can improve BNI's corporate image/value in the banking business world, although this is not always in line with the satisfaction felt/received by employees. One example is the results of research conducted by (Nurhaena & Wijaya, 2004) which examines the return on investment (ROI) of human capital. The research shows that even though there is an increase in salary costs, management costs per employee, and the composition of compensation and benefits costs from the total operating costs, employees have not shown satisfaction. The human capital ROI value is directly proportional to the results of research on the overall ROI value from the results of evaluating the profitability ratio of one of BNI's subsidiaries, namely BNI Syariah which was carried out by (Alimun, et.al. 2022).

The results of the ROI assessment in research (Alimun, et.al. 2022) show a value of 0% compared to two other banking companies before the margin is carried out. A more thorough assessment of BNI's employee satisfaction levels in 2016 shows the results, the average overall level of employee satisfaction is at a rating of 3.7 from the lowest score of 1 and the highest of 5 (Jobplanet, 2016). The results of this assessment were followed by a level of satisfaction with salaries and benefits of 3.6; a management satisfaction level of 3.4; and the level of work-life balance of 3.2. These results are at a moderate/sufficient average level compared to Bank BCA, and higher than Bank BRI and Mandiri. Overall, the results of the assessment are shown in the following comparison chart:



**Figure 1.** Comparison of Bank Employee Satisfaction Levels  
Source: (Jobplanet, 2016)

The comparison graph of job satisfaction and company performance in the previous data shows that the value of the company's performance as a whole is not a guarantee of increased employee job satisfaction. Or, whether the business management strategy and the results of BNI's performance appraisal do not determine the increase in individual employee job satisfaction. However, this does not mean that management strategies, such as implementing pipeline management and evaluating employee performance completely fail or have no effect at all. On the other hand, the implementation of pipeline management and documented and structured evaluation procedures creates new problems, including increased workload which can also increase work stress, and ultimately affect the balance between life in the work environment and life outside the work environment (work-life balance) for each employee. This assumption can be simplified, by the that work-life balance can affect employee performance (employee performance).

This assumption is not accompanied by a concrete basis, both empirically and theoretically. Several studies have been carried out by looking at the relationship between work-life balance, workload, work stress, and employee performance, although not all of these variables are connected to the same narrative. Several studies that contain several of these variables also show a causality relationship or direct or indirect correlation. Research conducted by Ehsan & Ali (2015) shows a significant relationship between work stress and employee productivity in banking companies in Pakistan. In this study, it was explained that work stress is caused by workload, role ambiguity, and role conflict while carrying out their duties as banking employees. Fuadiputra & Novianti (2020) have examined the correlation between

work-life balance and job satisfaction mediated by workload and work autonomy for female employees in banking companies in Malang City. The results of this study indicate that workload has a direct effect on work-life balance, while simultaneously the variables do not have a direct effect on job satisfaction. The results of research by Fuadiputra & Novianti (2020) suggest the importance of managing work-life balance for female workers when the workload increases and work autonomy decreases where which can have an impact on job satisfaction.

Research conducted by Bataineh (2019) shows the relationship between work-life balance, happiness, and employee performance. The results of this study yield, work-life balance and happiness have a positive effect on employee performance, even though job satisfaction has no impact on employee performance. Partially, work-life balance and physical and non-physical work environment affect job satisfaction, where the accumulation of the three assessments shows a significance percentage of 85.5% (Maslichah & Hidayat, 2017). Omar, et.al. (2015) shows that workload is the most influential variable on employee work-life balance. Ahmed & Ramzan (2013) show, even though companies have maintained a healthy, cooperative, and friendly work environment, work stress can significantly reduce employee performance. Dewi, et.al. (2018) show that work stress and job satisfaction affect employee performance, work stress harms job satisfaction and employee performance, and a positive effect of job satisfaction on employee performance.

Research conducted by Mmakwe, et.al. (2018) suggests growing a work-life balance in commitment, responsibility, and implementation of employee roles and duties in the policies and structure of banking companies in Nigeria so that employee performance gets better. Omar, et.al. (2020) shows that the intention to resign is influenced by work stress, workload, and work-life balance. Johari, et.al. (2018) showed a link between work-life balance and increased work performance. In contrast to the results of Wenur's research, et.al. (2018), partially work stress does not affect the performance of BNI Manado Branch employees. Poluan (2018) found that work-life balance has a more dominant effect on employee performance, as well as work stress, although not dominant. This is also conveyed in the results of other studies, namely work stress mediates the effect of work-life balance on job satisfaction, whereas low work-life balance can increase work stress. Siswanto, et.al. (2019) explained that providing a workload that is following employee competencies can improve their performance. Meanwhile, Junaidia, et.al. (2020) explained that work stress and workload affect the possibility of employees resigning from a job. Not much different from the results of other studies, such as those conducted by Obiageli, et.al. (2015); Sulastri (2020); and Pandey (2020).

All of the above research results have one root correlation or factorial relationship, including work-life balance, work stress, workload, and employee performance although not in the same way as the influence relationship. Therefore, in this study, the four variables were tried to be arranged in a correlative or causal relationship. Generally, the hypothesis that will be proven is the influence of work-life balance on employee performance, through work stress and workload. The assumption that there is a relationship between the four variables is in theoretical construction, which illustrates a relationship that can explain and describe the practical application and implications for the novelty of human resource management theory in the business sector, especially in banking companies. In the construction of



human resource theory, work-life balance is understood as a person's ability to balance his responsibilities at work and things that are not related to work (Riandani, 2020). There are two important things in work-life balance, including the balance of time and the balance of involvement which leads to commitment both to work and to life outside of work (personal life, family, and surroundings). Work stress is understood as a dangerous (harmful) physical and emotional response that occurs when job demands do not match the capabilities, resources, or needs of workers (Arief, 2022). According to him, sources of work stress include work, career development, and workplace relationships. The definition of workload is understood as the amount of work that must be borne by a position/organizational unit and is the product of work volume and time norm (Permendagri No.12 of 2008 in Sulastrri, 2020). Meanwhile, employee performance is the entire work process of an individual whose results can be used as a basis for determining the output produced by the functions or indicators of a job or a profession within a certain time (Wirawan in Sulastrri, 2020).

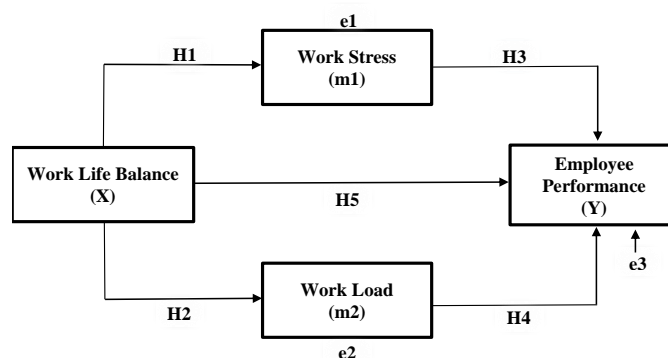
These four variables are assumed to have a relationship with the overall efforts of management in building a company, including banking companies. It is understood, that in human resource management, a successful organization is not the entity with the most advanced technology or the one with the smoothest capital. On the contrary, it is determined by the management, ownership, and systematic development of human resource talent so that the company's competitive advantage can be maintained (Rothwell, 2012). Furthermore, it is stated that human resource management and development programs can identify potential employees with various development and assessment approaches or strategies, although in practice it is also explained that this is starting to be marginalized. However, as previously described, BNI as a banking company has begun implementing various programs and structured assessments based on pipeline management as the foundation for its internal business process policies in human resource management.

This again emphasizes that strategic programs or pipeline assessments are not a determining variable, but rather a business strategy, even though the practice of its implementation creates work overload, which over time is felt to be able/will cause work stress and can ultimately affect employee performance. Likewise, an understanding of the concept of work-life balance, which prioritizes a balance between work life and outside life, is assumed to have implications for these three variables. Because, to prove the causality of the relationship between these variables, a study was compiled that would calculate the effect value of the work-life balance variable on employee performance both partially and simultaneously, where work stress and workload were the intervening variables. This is inseparable from the empirical facts in 2016 that the value of work-life balance and job satisfaction of BNI employees is at a moderate/sufficient level, as well as the company management's lack of attention to these three variables as input material in preparing the company's internal business management strategy, and prioritizing corporate value and financial benefits. So, from the description of the background, a quantitative study will be carried out by taking the title, "The Influence of Work-Life Balance on Employee Performance Through Work Stress and Work Load (Study at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office)".

## METHOD

This study uses a quantitative research design or design with the theme above designed so that research can be practiced in the field. The research design does not only contain the methods or techniques used, it includes how the data is interpreted, and the results are generalized so that the results can contribute to the development of knowledge in the field of human resource management. Overall, this research design combines three components that are broadly connected and interrelated, namely between theory, methodology, and other ethical matters relevant to research (Lisa, 2008). Therefore, this study was designed to use a survey approach that can describe population trends or opinions as a test for the relationship between variables described by the sample (John W. Creswell & J. David Creswell, 2018).

This research examines the relationship or causality between variables, which include work-life balance (X), employee performance (Y), work stress (m1), and workload (m2). This causality is designed to identify and analyze the hypothesis of the relationship between direct and indirect influences between variables. Where two variables, namely work stress and workload become intervening variables (connecting variables), between work-life balance (independent variable) and employee performance (dependent variable). So this research is designed like the following hypothetical path:



**Figure 2.** Research Design (source: data processed by researchers, 2022)

Explanation:

- *Work-Life Balance (X)* = Independent Variable
- *Work Stress (m1)* = Mediator Variable
- *Work Load (m2)* = Mediator Variable
- *Employee Performance (Y)* = Dependent Variable
- *E* = error

The research conducted at the BNI branch office of Brawijaya University was a population as well as a research sample. While the number of samples in this study was 150 employees of PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya University Branch Office that works as a sales. The research instrument used in this study was a questionnaire containing several question items, the use of the IBM SPSS for Windows application, and a Windows-based computer or laptop device. John W. Creswell & J. David Creswell (2018) stated that these details included 1) the form of the survey instrument used, 2) the validity of the instrument score, 3) the reliability of the score on the instrument, 4) sample items, 5) the contents of the

instrument, 6) the duration of the field test, and 7) finally the administration of the survey. The research instrument in this research was distributing questionnaires to employees of PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya University Branch Office by utilizing a Likert scale.

## RESULTS AND DISCUSSION

The data that has been obtained by researchers is then processed and the results are then used to interpret each variable in this study. In this section, it is known that the frequency distribution of respondents' answers to 3 variables, namely X (Work-Life Balance), m1 (Work Stress), m2 (Work Load), and Y (Employee Performance) as a whole obtained through a questionnaire.

### Hypothesis testing

#### a. Effect of X on m1

The results of the standardized regression test are shown in the table below:

**Table 2. Regression Analysis Results**

Variable	Beta	t	p-value t	Explanation
X ( <i>Work-Life Balance</i> )	-0.496	-6.955	0.000	Significance
$t_{(0.05,148)}$	= 1.976			
R Square	= 0.246			

(Source: Processed by Researchers with SPSS, 2023)

Based on the table above it can be concluded that: From the R Square value it shows a value of 0.246. This means that the m1 variable (Work Stress) is explained by the X variable (Work-Life Balance) of 24.6%, while the remaining 75.4% is influenced by variables outside the independent variables studied. The calculated t value shows that: Variable X (Work-Life Balance) has a negative and significant effect on variable m1 (Work Stress) with a value of |t count| which is greater than t table ( $6.955 > 1.976$ ) or p-value t is smaller than  $\alpha$  ( $0.000 < 0.050$ ). A negative coefficient indicates that increasing Work-Life Balance can significantly reduce Work Stress.

#### b. Effect of X on m2

The results of the standardized regression test are shown in the table below:

**Table 3. Regression Analysis Results**

Variable	Beta	t	p-value t	Explanation
X ( <i>Work-Life Balance</i> )	-0.402	-5.349	0.000	Significance
$t_{(0.05,148)}$	= 1.976			
R Square	= 0.162			

(Source: Processed by Researchers with SPSS, 2023)

Based on the table above, it can be concluded that: From the R Square value, it shows a value of 0.162. This means that the m2 variable (Work Load) is explained by the X variable (Work-Life Balance) of 16.2%, while the remaining 83.8% is influenced by variables outside the independent variables studied. The calculated t value shows that: Variable X (Work-Life Balance) has a negative and significant effect on variable m2 (Work Load) with a value of |t count| which is greater than t table ( $5.349 > 1.976$ ) or p-value t is smaller than  $\alpha$  ( $0.000 < 0.050$ ). A negative

coefficient indicates that increasing Work-Life Balance can significantly reduce Work Load.

c. Effect of X, m1, m2 on Y

The results of the standardized regression test are shown in the table below:

**Table 4. Regression Analysis Results**

Variable	Beta	t	Sig t	Explanation
X ( <i>Work-Life Balance</i> )	0.302	3.531	0.001	Significance
Z1 ( <i>Work Stress</i> )	-0.179	-2.262	0.025	Significance
Z2 ( <i>Work Load</i> )	-0.253	-3.367	0.001	Significance
$t_{(0.05,146)}$	= 1.976			
R Square	= 0.315			

(Source: Processed by Researchers with SPSS, 2023)

Based on the table above, it can be concluded that: From the R Square value, it shows a value of 0.315. This means that the variable Y (Employee Performance) is explained by the variables X (Work-Life Balance), m1 (Work Stress), and m2 (Work Load) of 31.5%, while the remaining 68.5% is influenced by variables outside the independent variables studied. The calculated t value shows that: Variable X (Work-Life Balance) has a positive and significant effect on variable Y (Employee Performance) with a value of |t count| which is greater than t table ( $3.531 > 1.976$ ) or p-value t is smaller than  $\alpha$  ( $0.001 < 0.050$ ). A positive coefficient indicates that increasing Work-Life Balance can significantly increase Employee Performance. Variable m1 (Work Stress) has a negative and significant effect on variable Y (Employee Performance) with a value of |t count| which is greater than t table ( $2.262 > 1.976$ ) or the p-value t is smaller than  $\alpha$  ( $0.025 < 0.050$ ). A negative coefficient indicates that an increase in Work Stress can significantly reduce Employee Performance. Variable m2 (Work Load) has a negative and significant effect on the variable Y (Employee Performance) with a value of |t count| which is greater than t table ( $3.367 > 1.976$ ) or p-value t is smaller than  $\alpha$  ( $0.001 < 0.050$ ). A negative coefficient indicates that an increase in Work Load can significantly reduce Employee Performance.

d. Combined Determination

The total diversity of data (Goodness of Fit) that can be explained by the model is measured by the formula:

$$R^2_m = 1 - [(1 - R1^2) \times \dots \times (1 - Ri^2)]$$

so that the total determination coefficient is obtained as follows:

$$R^2_m = 1 - [(1 - 0.246) \times (1 - 0.162) \times (1 - 0.315)] = 0.567$$

The results of the calculation of R2m indicate that the diversity of the data that can be explained by the model is 0.567 or in other words, the information contained in the data is 56.7% that can be explained by the model. Meanwhile, the remaining 43.3% of the diversity is explained by other variables (which are not yet included in the model).

e. Indirect Effect Hypothesis

Overall, the model in this study is divided into 5 direct effects, and 2 indirect effects.

The following table presents the results of the indirect effect test using the Sobel



Test Tabel 5. Results of Indirect Influence Hypothesis Testing

Effect	Coefisien	Sobel (P-value)	Explanation
$X \rightarrow m1 \rightarrow Y$	0.089	5.248 (0.000)	Significance
$X \rightarrow m2 \rightarrow Y$	0.102	2.312 (0.021)	Significance

(Source: Processed by Researchers with SPSS, 2023)

Variable X (Work-Life Balance) has a significant effect on variable Y (Employee Performance) through variable m1 (Work Stress), with a p-value Sobel test of  $0.000 < 0.05$ . The Work Stress variable mediates the effect of Work-Life Balance on Employee Performance, including mediation in part because the direct effect of X on Y is significant. Variable X (Work-Life Balance) has a significant effect on variable Y (Employee Performance) through the variable m2 (Work Load), with a p-value Sobel test of  $0.021 < 0.05$ . The Work Load variable mediates the effect of Work-Life Balance on Employee Performance, including mediation in part because the direct effect of X on Y is significant.

### Path Analysis

#### a. Development of Theoretical Models

Based on the influence between variables, theoretically, a model is made in the form of a path diagram as follows after data analysis.

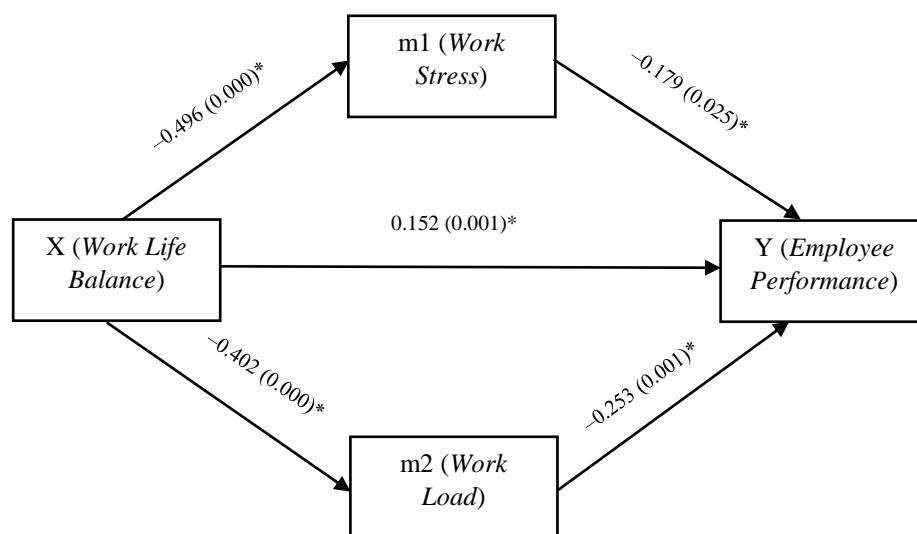


Figure 3. Path Diagram  
(Sources: Processed by Researcher)

Furthermore, figure 3 above, can also be expressed in the form of the following equation:

- 1)  $m1 = -0.496 X + \epsilon_i$ ;  $R^2_1 = 0.246$  (Substructure 1)
- 2)  $m2 = -0.402 X + \epsilon_i$ ;  $R^2_1 = 0.162$  (Substructure 2)
- 3)  $Y = 0.302 X - 0.179 Z1 - 0.253 Z2 + \epsilon_i$ ;  $R^2_1 = 0.315$  (Substructure 3)

#### b. Jalur Path Coefficient Calculation

Calculation of the path coefficient in this study using standardized regression analysis by looking at the simultaneous and partial effects on each equation. The

method used is the ordinary least squares (OLS), which is the least squares method calculated using SPSS software.

c. Test Models

The results of the regression test are shown in the table below:

Table 6. Regression test results

Model	F count	F table	p-value F	Explanation
Model 3	22.380	2.667	0.000	Significance

(Source: Processed by Researchers with SPSS, 2023)

Based on Table 5 above, it can be concluded that: Model 3 has a calculated F value greater than F table ( $22,380 > 2,667$ ) or a p-value smaller than  $\alpha$  5% ( $0,000 < 0,050$ ). It can be concluded in model 3, exogenous variables X (Work-Life Balance), m1 (Work Stress), and m2 (Work Load) have a significant effect on endogenous variable Y (Employee Performance).

## Discussion

### Conditions of Employee Performance, Work-Life Balance, Work Stress, and Work Load at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office

The results of the analysis of the conditions above have the meaning that, in balancing conditions between work demands and meeting personal needs, staff cannot use working hours for personal needs. Related conditions between work-life balance, work stress, workload, and employee performance at PT. Bank Negara Indonesia (Persero), Tbk. The Brawijaya Malang Branch Office is in the ability to balance the influence of workload and stress in fulfilling tasks and work demands while still being able to take (arrange) time for a moment apart from work demands and live life and fulfill personal life needs. The overall results of the analysis of these conditions conclude that employee performance is greatly influenced by the quantity and quality of employee work, the higher the quality and quantity of employee work, the higher the employee performance. Then employee performance is also influenced by the consistency of employee work, the more consistent employees are in carrying out their duties will improve their performance. Furthermore, employee performance is influenced by work attitude. Work attitude among employees is very important because when good cooperation is created between employees, employee performance will automatically increase.

### Effect of Work-Life Balance on Work Stress at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office

The results of path statistical analysis carried out on the relationship between the influence of work-life balance and work stress are then calculated, resulting in the effect of an R Square value of 0.246 and the calculated t value is greater than the t table. With the R square value, the calculated t value compared to the t table value shows  $6,955 > 1,976$  with a negative and significant value. Likewise, if this is seen from the comparative interpretation of the p-value t is smaller than the value of  $\alpha$  ( $0.000 < 0.050$ ). So it was decided that the effect of work-life balance on work stress with a negative and significant coefficient value states that an increase in work-life balance can significantly reduce the level of work stress. Judging from the

influence of the path, it shows that  $m_1$  (work stress) can be explained or influenced by variable  $X$  (work-life balance) of 24.6%. while the remaining 75.4% is influenced by other variables outside the independent variables being studied.

The results of the statistical calculations above are in line with the interpretation presented by Thea & Arora (2014), where the correlation between work-life balance and work stress is negative, as the results of the t-count coefficient of linkages in the current study show the same nature. This means that the higher the work-life balance, the lower the level of work stress. this is shown by the percentage value of the influence of 24.6% of the relationship between the two variables. Meanwhile, 75.4% of predictors or other independent variables may also have an effect, even though they are not part of this study. This can be a gap for the continuation of further research, where other independent variables of 75.4% other than research can be further investigated.

#### **Effect of Work-Life Balance on Work Load at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

The results of statistical analysis between the effect of work-life balance (variable  $X$ ) on workload (variable  $m_2$ ) yield an R Square value of 0.162 where the effect of  $X$  on  $m_2$  is 16.2%, while the remaining effect of 83.8% is another independent variable outside the variables studied. The relationship between the two also shows the nature of negative influence. This is expressed in the calculated  $t$  value which is greater than the  $t$  table value with a negative and significant characteristic coefficient. That the calculated  $t$  value compared to the  $t$  table value is stated ( $5.349 > 1.976$ ) or the  $p$ -value  $t$  is smaller than  $\alpha$  ( $0.000 < 0.050$ ) with a negative and significant nature. So it was decided that an increase in work-life balance could reduce the level of workload significantly. This is a positive influence when the negative value of workload can be minimized by work-life balance as explained by Robbins (2003) and Clarke (2010).

Sunarso & Kusdi (2010) also explained that workload is a group or activities that must be completed by a unit or individual worker. Work is also considered a burden that must be borne or a responsibility that demands to be completed on time, with the ability of workers to be higher than the demands of the work being carried out. As a whole it can be interpreted, the relationship between work-life balance and work stress with a negative and significant coefficient indicates that a greater work-life balance of workers can reduce the level of workload and increase productivity and demands for fulfillment and completion of a job at a certain time.

#### **Effect of Work Stress on Employee Performance at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

Results of statistical analysis performed on staff or employees of PT. Bank Negara Indonesia (Persero), Tbk. The Brawijaya Malang Branch Office shows that there is an influence between work stress and employee performance. the results of the analysis show the negative nature of the calculated  $t$  value of 2,262 which is greater than the  $t$  table value of 1,976 with a  $p$ -value coefficient  $t$  greater than the value of  $\alpha$  ( $0.025 > 0.050$ ). This explains that an increase in work stress can significantly reduce employee performance. The results of this analysis are in line with the results of previous studies which state the same negative nature, namely negative effects on worker productivity which can create dissatisfaction and negative

emotions towards work which in turn can reduce performance. Therefore, this can arise when there is a gap between individual abilities and the demands of the job. So stress can appear which can also turn into depressive traits due to several other effects. This can also be a physical reaction or disruption of the body's organs that cannot meet the demands of work and needs in the work environment and outside the work environment.

### **Effect of Work Load on Employee Performance at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

The results of the statistical assessment show the relationship between workload and employee performance. The results of path statistical calculations show that the variable  $m_2$  (workload) on variable  $Y$  (employee performance) has a negative and significant effect. This is shown by the calculated  $t$  value which is greater than the  $t$  table value ( $3.367 > 1.976$ ) with a significance coefficient  $p$ -value smaller than the value  $\alpha$  ( $3.367 > 1.976$ ). this means that an increase in workload can significantly reduce employee performance. In line with the explanation of Robbins (2003) which states that negative and positive traits arise from employee perceptions of a job. According to him, this is a perception or process in which individuals organize and interpret impressions or give meaning to the workplace environment which is closely related to a job or performance itself. Therefore, in setting or organizing the fulfillment of workload and individual abilities need to be an important concern so that workload and performance are balanced. Thus, there is no over-capacity or under-capacity, and individual perceptions of work are not too burdensome to the worker's performance process which can also possibly affect company productivity.

### **Effect of Work-Life Balance on Employee Performance at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

This linkage is explained by the results of statistical analysis which yielded a correlation value between work-life balance and employee performance which was analyzed at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office. The results show that the calculated  $t$  value is greater than the  $t$  table value ( $3.531 > 1.976$ ) or the  $p$ -value  $t$  is smaller than  $\alpha$  ( $0.001 < 0.050$ ). this is also explained by the direct effect of work-life balance on employee performance of 0.152 with a significance of 0.001. The linkage of these influences means that, the effect of work-life balance on employee performance with a significance smaller than the value of  $\alpha$ , where the influence of other independent variables outside those studied may also have an effect. In this way, it is interpreted that an increase in work-life balance can increase employee performance. This interpretation or meaning is in line with or it can be understood that work-life balance on employee performance is an ability, condition, or process of survival or a mechanism to contain the turmoil of life outside the organization which puts pressure both psychologically (Rivai, 2013).

This is theoretically related to the control or balance of life in the work environment which prioritizes administrative performance, and operational performance which also relies on the ability to achieve the effectiveness of the use of human resources doing a particular job. Where high employee performance is important for increasing organizational performance efficiently, effectively, and productively, creating motivation and achieving employee job satisfaction and high

performance can improve the performance of both individuals and the organization as a whole. Therefore, in several aspects, life outside the work environment also influences performance in the work environment or for the workers themselves. As stated by Moeheriono (2010), family problems, conditions, finances, and health as well as other factors may be a means of understanding performance, which is closely related to aspects of work-life balance as the ability to balance life in the work environment and the environment outside of work (Ramadhani, 2013, Hudson, 2017). Thus, when the work-life balance can be balanced according to the nature of the calculated value above, the employee's performance can be stable and can continuously improve.

#### **Effect of Work-Life Balance on Employee Performance Through Work Stress at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

The results of the analysis show the same thing, namely by looking at the total diversity of data (goodness of fit) explained by the path model with a result of 0.567 as a result of R<sup>2</sup>m. The value of 0.567 explains that the information contained in the data is worth 56.7%, while the remaining 43.3% is explained by other variables that cannot be explained by the model, or are not a variable in this study. This is also explained by the results of the analysis of the indirect effect of the influence of work-life balance on employee performance through work stress which produces a coefficient value of 0.089 with a p-value smaller than the value of  $\alpha$  ( $0.000 < 0.005$ ) significant. So it can be stated that work stress can mediate the influence of work-life balance on employee performance, in addition to the direct effect of work-life balance on employee performance of 0.152, as well as the simultaneous effect of the R Square result of 0.315. this means that there is a joint effect between work-life balance (X), work stress (m1), and workload (m2) on employee performance (Y) of 31.5%, while the remaining 68.5% is influenced by other variables outside the independent variables studied.

So it can be stated that there is an indirect effect between work-life balance on employee performance which is mediated (through) work stress in a positive and significant way. This is different from the results presented by Hartog & Moedy (2013) and Ramdhani (2013) which place job satisfaction as a mediating or connecting variable. Thus, the results of the current study are supporting, where not only job satisfaction can also be an indirect factor in the relationship between work-life balance and employee performance but also work stress can also be a factor that can also have an effect. This is in line with the explanation given by Atheya & Arora (2014) which explains the same thing, where work stress and fatigue can affect employee productivity or performance, as well as the influence of work-life balance which can minimize stress levels due to work which can improve employee performance.

#### **Effect of Work-Life Balance on Employee Performance Through Work Load at PT. Bank Negara Indonesia (Persero), Tbk. Brawijaya Malang Branch Office**

The results of the analysis show the same thing, namely by looking at the total diversity of data (goodness of fit) explained by the path model with a result of 0.567 as a result of R<sup>2</sup>m. The value of 0.567 explains that the information contained in the data is worth 56.7%, while the remaining 43.3% is explained by other variables that cannot be explained by the model, or are not a variable in this study. While the



correlation of indirect effects is shown by the coefficient results of the effect of work-life balance on employee performance through workload with a coefficient value of 0.102 and a p-value of 0.021. So it can be stated that work-life balance (X) has a significant effect on employee performance (Y) through workload (m2), with a p-value of 0.021 which is smaller than the value of  $\alpha$  (0.05). This means that workload (m2) can become or mediate the effect of work-life balance on employee performance or the media partly because of the direct influence of X on Y which is also significant. This is indicated by the direct effect of work-life balance on employee performance of 0.152, as well as the simultaneous effect of the R Square result of 0.315. this means that there is a joint effect between work-life balance (X), work stress (m1), and workload (m2) on employee performance (Y) of 31.5%, while the remaining 68.5% is influenced by other variables outside the independent variables studied.

So it can be stated that there is an indirect effect between work-life balance on employee performance which is mediated (through) work workload in a positive and significant way. This is in line with the results of research from Sunarso & Kusdi (2010) which explains that workload is a contradictory variable on employee performance which shows significant positive results on employee performance. however, this study is different from the results currently studied. That the results of the current study support the results of previous studies, where motivation is not only the mediator but also a work-life balance in which the workload can be kept as low as possible to produce higher performance. This is closely related to the individual's perception of work demands as a burden or responsibility that must be completed or carried out. Where this can increase mental and physical activity within a certain period which is also explained by Gibson, et al (2009). Likewise, the explanation presented by Ployhart & Blise (2006) & Bernardi & Russel (1993) is more based on explaining performance as an outcome or output produced by employees (workers) with the conditions for balance and fulfillment of needs in the work environment and outside the work environment.

Furthermore, this is explained as something related to the prevalence of doing everything related to work. Or Mangkunegara (2006) explained ability or loyalty and conditions during the production process, appropriate ability in fulfilling work demands, and work productivity, which also requires balance (happiness, comfort, etc.) which then influences motivation (driver) which can become an obstacle. Therefore workload is considered a contradictory factor, which also needs to be balanced. This is considered a balance between physical and spiritual aspects by Mangkunegara (2006), or the ability of employees to achieve goals (Robert & John, 2006) in administrative and operational performance (Rivai, 2013) which is also important in being able to withstand the turmoil of life outside the company (workplace). This is what is considered the ability to balance external factors (life outside the work environment) which can also affect employee performance such as family, conditions, finances, health, and so on (Moeheriono, 2010). This ability grows with the intention that individual employees can balance work life and life outside of work (Ramdhani, 2013 & Hartog & Moedy, 2013). From the understanding and results of the analysis above, it can be concluded that work-life balance is a division between work-life and life outside of work or social life, where employees can balance work workload and other responsibilities outside of their job responsibilities and workers can share time with family, hobbies, art, and not just focus on work.

### **CONCLUSION**

Based on the results of research and path analysis (path) which analyses the effect of work-life balance on employee performance through work stress and workload analysed through 150 employee respondents or staff of PT. Bank Negara Indonesia (Persero), Tbk. The Malang Brawijaya Branch Office can draw several conclusions as follows: Conditions of employee performance, work-life balance, work stress, and workload at PT. Bank Negara Indonesia (Persero), Tbk. The Brawijaya Malang Branch Office shows that the average length of service of staff ranges from 6-10 years, with an average education level of S1 (98%) with an average age of 31-35 years. This is also indicated by the high level of understanding or knowledge of employees about the products offered by the banking company to consumers by 100% with an average high salary received by employees of Rp. 5,000,000 - Rp. 6,500,000. The influence between work-life balance and work stress results in the effect of the R Square value of 0.246 and the calculated t value is greater than the t table. With the R Square value, the calculated t value compared to the t table value shows  $6.955 > 1.976$  with a negative and significant value, and the comparison of the p-value t is smaller than the value of  $\alpha$  ( $0.000 < 0.050$ ). So it was decided that the effect of work-life balance on work stress with a negative and significant coefficient value states that an increase in work-life balance can significantly reduce the level of work stress.

The effect of work-life balance (variable X) on workload (variable m2) produces an R Square value of 0.162 where the effect of X on m2 is 16.2%, while the remaining effect of 83.8% is another independent variable outside the variables studied. The calculated t value compared to the stated t table value ( $5.349 > 1.976$ ) or the p-value t is smaller than  $\alpha$  ( $0.000 < 0.050$ ) with a negative and significant nature. So it was decided that an increase in work-life balance could reduce the level of workload significantly. The results of the analysis show the negative nature of the calculated t value of 2,262 which is greater than the t table value of 1,976 with the coefficient p-value t greater than the value of  $\alpha$  ( $0.025 > 0.050$ ). This explains that an increase in work stress can significantly reduce employee performance. The influence between workload and employee performance results in a calculated t value that is greater than the t table value ( $3,367 > 1,976$ ) with a significance coefficient of p-value smaller than the value of  $\alpha$  ( $3,367 > 1,976$ ). this means that an increase in workload can significantly reduce employee performance. The effect of work-life balance on employee performance shows that the calculated t value is greater than the t table value  $3.531 > 1.976$  or the p-value of t is smaller than  $\alpha$  ( $0.001 < 0.050$ ). In this way, it is interpreted that an increase in work-life balance can increase employee performance. The effect of work-life balance (X) on employee performance (Y) through work stress (m2) produces a coefficient value of 0.089 with a p-value smaller than the value of  $\alpha$  ( $0.000 < 0.005$ ) which is significant. So it can be stated that work stress can mediate the effect of work-life balance on employee performance. The effect of work-life balance on employee performance through workload produces a coefficient value of 0.102 and a p-value of 0.021. So it can be stated that work-life balance (X) has a significant effect on employee performance (Y) through workload (m2), with a p-value of 0.021 which is smaller than the value of  $\alpha$  (0.05). This means that workload (m2) can become or mediate the effect of work-life balance on employee performance or the media partly because of the direct influence of X on Y which is also significant.

### Acknowledgment

We would like to thank those who help in finishing our research. We hope our article can help other researchers in developing others' research.

### REFERENCE

- Arief, A. A. (2022, Juni 17). *Work Stress & Mental Health*. Diambil kembali dari Rumah Sakit Hermina: <https://herminahospitals.com/id/articles/work-stress-mental-health>
- Astuti, P. (t.thn.). Etika Keilmuan. *Makalah Filsafat Ilmu*.
- Bernardin, J. H., & Russel, J. E. (1993). *Human Resources Management an experiential approach*. Singapura: Mc Grae-hill.
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches*. Thousand Oaks: SAGE Publications, Inc.
- Drs. Paulus Wahana, M. (2016). *Filsafat Ilmu Pengetahuan*. Yogyakarta: Pustaka Diamond.
- Ghazali, I. (2011). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19 (edisi 5)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2008). *SEM Metode Alternatif Dengan PLS*. Semarang: Badan Penerbit Undip.
- Gibson, & et al. (2009). *Organisasi: Edisi Kelima*. Jakarta : Erlangga.
- Gilbert, T. F. (1978). *Human competence*. New York: McGraw-Hi.
- Hapsari, D. K. (2022, Januari 12). *Pakar Sebut Penurunan Kredit berisiko BNI Sebagai Indikator Positif*. Diambil kembali dari ValidNews.id: <https://www.validnews.id/ekonomi/pakar-sebut-penurunan-kredit-berisiko-bni-sebagai-indikator-positif>
- Hasibuan, S. M. (2005). *Manajemen Sumber Daya Manusia: Edisi Revisi*. Jakarta: Bumi Aksara.
- Hermawan, A. (2005). *Penelitian Bisnis Paradigma Kuantitatif*. Jakarta: CV. Gramedia Widiasarana Indonesia.
- ila, r., & kedua, p. (2020). kinerja. *jiap*, 1-11.
- Jobplanet. (2016, Januari 29). *Tingkat Kepuasan Karyawan Bank-Bank Terbesar di Indonesia*. Diambil kembali dari Jobplanet Official Blog: <http://blog.id.jobplanet.com/tingkat-kepuasan-karyawan-bank-bank-terbesar-di-indonesia/>
- Junaidia, A., Sasonoa, E., Wanuria, W., & Emiyati, D. W. (2020). The Effect Of Overtime, Job Stress, And Workload On Turnover Intention. *Management Science Letters*, 3873–3878.
- Lisa, G. L. (2008). *The SAGE Encyclopedia of QUALITATIVE RESEARCH METHODS*. Thousand Oaks: SAGE Publications, Inc.
- Mangkunegara, A. A. (2006). *Perencanaan dan Pengembangan Manajemen Sumber Daya Manusia*. Jakarta: PT Refika Aditama.
- Mangkunegara, A. A. (2006). *Perencanaan dan Pengembangan Manajemen Sumber Daya Manusia*. Jakarta: PT Refika Aditama.
- Mangkunegara, A. A. (2009). *Manajemen Sumber Daya Manusia*. bandung: Remaja Rosdakarya.
- Moeloeng, L. J. (2011). *Metode Penelitian Kualitatif*. Bandung: Remaja Rosdakarya.

- Pandey, D. L. (2020). Work Stress And Employee Performance: An Assessment Of Impact Of Work Stress. *International Research Journal of Human Resource and Social Sciences* , 124-136.
- Paramita, R. W., Rizal, N., & Sulistyan, R. B. (2021). *Metode Penleitian Kuantitatif : Buku Ajar Perkuliahan Metodologi Penleitian Bagi Mahasiswa Akuntansi & Manajemen (Edisi 3)*. Lumajang: Widyagama Press.
- Poluan, A. R. (2018). Pengaruh Work-Life Balance, Beban Kerja Dan Gaya Kepemimpinan Terhadap Kinerja Pegawai PT. Bank Negara Indonesia (PERSERO) TBK, Kantor Cabang Manado. *Jurnal Riset Bisnis dan Manajemen*, 347-356.
- Randolph, K. A., & Myers, L. L. (2013). *Basic Statistics in Multivariate Analysis*. New York: Oxford University Press.
- Riandani, D. (2020, Desember 22). *Worklife Balance Sebagai Gaya Hidup*. Diambil kembali dari Kementerian Keuangan Republik Indonesia: <https://www.djkn.kemenkeu.go.id/kpkn-palangkaraya/baca-artikel/13616/Worklife-Balance-Sebagai-Gaya-Hidup.html>
- Riduwan. (2004). *Metode Dan teknik Menyusun Tesis*. Bandung: Alfabet.
- Robbins, S. (2003). *Organizational Behavior*. New Jersey: Prentise Hall.
- Robbins, S. P. (2006). *Perilaku organisasi. Alih Bahasa: Benyamin Molan. Edisi ke-Sepuluh*. Jakarta: PT. Indeks, kelompok Gremedia.
- Rofiq, N. (t.thn.). Peranan Filsafat Ilmu Bagi Perkembangan Ilmu Pengetahuan . *Jurnal Filsafat*.
- Rothwell, W. J. (2012). TALENT MANAGEMENT AND TALENT DEVELOPMENT: WHAT THEY ARE, AND WHY YOU SHOULD CARE . Dalam W. J. Rothwell, J. Lindholm, K. K. Yarrish, & A. G. Zaballero, *THE ENCYCLOPEDIA OF HUMAN RESOURCE MANAGEMENT* (hal. 33-35). San Francisco: Pfeffer A Wiley Imprint.
- Sekaran, U. (2006). *Metodologi Penelitian untuk Bisnis, Edisi 4, Buku 2*. Jakarta: Salemba Empat.
- Siagian. (2012). *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara.
- Stockemer, D. (2019). *Quantitative Methods for the Social Sciences: A Practical Introduction with Examples in SPSS and Stata*. Switzerland: Springer International Publishing.
- Sugiyono. (2007). *Metode Penelitian Bisnis*. bandung: Alfabet.
- Sugiyono. (2014). *Metode penelitian kuantitatif, kualitatif dan R&D*. Bandung: Alfabet.
- Sukmadinata, N. S. (2013). *Landasan Psikologi Proses Pendidikan*. Bandung: Remaja Rosda Karya.
- Sulastri. (2020). The Effect of Work Stress and Workload on Employee Performance. *Center for Open Science*.
- Sumarni, M., & Wahyuni, S. (2005). *Metode Penelitian Bisnis*. Yogyakarta: Andi Offset.
- Sunarso, D. K., & Kusdi, K. (2010). Pengaruh Kepemimpinan, Kedisiplinan, Beban Kerja Dan Motivasi Terhadap Kinerja Guru Sekolah Dasar. *urnal Manajemen SD Fakultas Ekonomi Universitas Slamet Riyadi Surakarta*, 72-79.
- Sunyoto, D. (2013). *Sumber Daya Manusia*. Yogyakarta: Caps.

- Supriyanto, Sani, A., & Machfudz, M. (2010). *Metodelogi Riset Manajemen Sumber Daya Manusia*. Malang: UIN Maliki Press.
- Surakarta, A. (t.thn.). Filsafat Ilmu Sebagai Landasan Pengembangan Ilmu. *jurnal Filsafat*.
- Suwanto, & Priansa, D. (2011). *Manajemen SDM dalam Organisasi Publik dan Bisnis*. Bandung: Alfabet.
- Turmudi, & Harini, S. (2008). *Metode Statistika Pendekatan Teoritis dan Aplikatif*. Malang: UIN-Malang Press.
- Wenur, G., Sepang, J., & Dotulong, L. (2018). Pengaruh Konflik Kerja Dan Stres Kerja Terhadap Kinerja Karyawan Pada PT. Bank Negara Indonesia (Persero) Tbk Cabang Manado. *Jurnal EMBA*, 51-60