

## THE EFFECT OF WORKLOAD ON JOB SATISFACTION WITH WORK-LIFE BALANCE AS AN INTERVENING VARIABLE AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK. JAMBI BRANCH

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### Abstract

*This study aims to analyse the effect of workload on job satisfaction with work-life balance as an intervening variable at PT Bank Rakyat Indonesia (Persero) Tbk. Jambi Branch. This research uses quantitative methods with data collection techniques by distributing questionnaires to 77 respondents. Hypothesis testing using descriptive analysis techniques using the SmartPLS tool. The results of this study indicate that (1) workload has a positive and significant effect on job satisfaction. (2) Workload has a significant effect on work-life balance. (3) Work-life balance has a positive and significant effect on job satisfaction. (4) Workload has a significant effect on job satisfaction through work-life balance as an intervening variable.*

**Keywords:** Job Satisfaction, Workload, Work-Life Balance

### Introduction

Human resources are a vital component in an organisation that plays a role in achieving company goals (Dessler et al., 2015). Employees as the main driver of operations must be managed effectively in order to create optimal performance (Gibson et al., 2018). However, in practice, there is often an imbalance between workload and employee capacity, resulting in fatigue and decreased performance (Yadav & Dabhade, 2014). High workload has the potential to cause job dissatisfaction, stress, and burnout (Schaufeli, 2004). This becomes even more complex when employees struggle to balance the demands of their work and personal lives (Greenhaus & Allen, 2011). This imbalance is known as work-life balance, which in the long run will affect employee commitment and loyalty to the organisation (Kalliath & Brough, 2014).

The issue of workload and job satisfaction has been an important topic in human resource management research. Research shows that disproportionate workload can reduce the level of job satisfaction (Lumunon, 2019; Sari et al., 2022; Rahim et al., 2023). Conversely, if workload is managed well and balanced with policies that support work-life balance, then job satisfaction can increase significantly. Therefore, understanding the mechanism of the relationship between workload, work-life balance, and job satisfaction is very important for organisations.

This study aims to analyse the effect of workload on job satisfaction with work-life balance as an intervening variable. The research was conducted at PT Bank Rakyat Indonesia (Persero) Tbk. Jambi Branch which is one of the banking institutions with high workload. This research also wants to make a scientific contribution in the development of human resource management theory, as well as practical input for companies. The exploration of the relationship between these three variables is expected to provide a deeper understanding of the importance of workload management and the implementation of work-life balance policies in an effort to increase employee job satisfaction. The results of this study are also expected to be the basis for strategic decision-making in order to create a healthier and more productive work environment.

### Literature Review

#### Job Satisfaction

Job satisfaction is a positive feeling that employees have towards their jobs, reflecting the extent to which their expectations are met. According to Robbins and Judge (2018), job satisfaction is influenced by factors such as challenging work, appropriate rewards, and interpersonal relationships. Luthans (2012) states that the dimensions of job satisfaction include salary, promotion, the job itself, co-workers, and supervision. Job satisfaction has a close relationship with motivation and productivity. Satisfied employees tend to show loyalty and high performance. Conversely, dissatisfaction can lead to conflict and decreased performance.

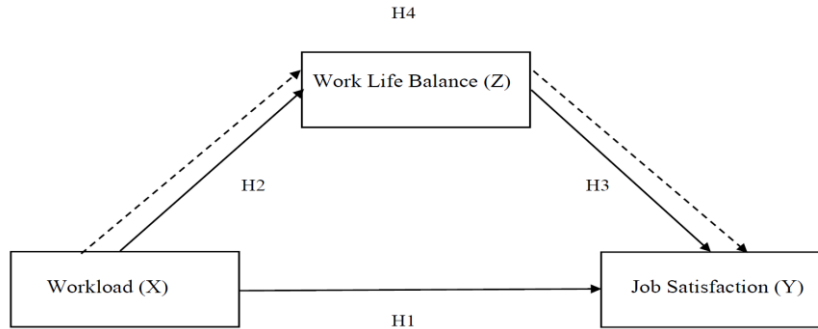
#### Workload

Workload refers to the number of tasks that must be completed by employees within a certain period of time. According to Koesomowidjojo (2017), workload consists of quantitative (amount of work) and qualitative (level of task difficulty) components. Syamsu et al. (2019) added that workloads that are not in accordance with employee abilities can cause stress and reduce job satisfaction. Employees can perceive workload positively if the workload is seen as a challenge, or negatively if the workload is seen as pressure. If not balanced with good management, high workloads have the potential to reduce productivity. Therefore, proper workload management is essential in organisations.

**Work-Life Balance**

Work-life balance is an individual's ability to balance the demands of work and personal life. Greenhaus and Allen (2011) stated that work-life balance plays an important role in psychological well-being and job satisfaction. According to Schermerhorn (2016), this balance can be achieved when a person is able to fulfil work responsibilities without sacrificing personal needs. An imbalance between work and personal life can lead to stress and burnout. Conversely, if work-life balance is achieved, employees will be more focused, happy, and productive. Organisations that support this balance tend to have more loyal and high- performing employees.

**Framework Thinking**



**Figure 1.** Framework Thinking

Based on the underlying hypothesis model, the research hypotheses are formulated as follows:

- H1 : Workload (X) has a positive and significant effect on job satisfaction (Y).
- H2 : Workload (X) has a significant effect on work-life balance (Z).
- H3 : Work-life balance (Z) has a positive and significant effect on job satisfaction (Y).
- H4 : Work-life balance (Z) serves as a mediating variable in the relationship between workload (X) and job satisfaction (Y).

**Methods**

This study uses an explanatory quantitative approach to test the causal relationship between variables. Primary data was collected through questionnaires to 77 employees of PT Bank Rakyat Indonesia (Persero) Tbk. Jambi Branch with total sampling technique. Variables were measured using a 5-point Likert scale, including workload (X), work-life balance (Z), and job satisfaction (Y). Validity and reliability were tested with convergent, discriminant, and Cronbach's Alpha and Composite Reliability analyses.

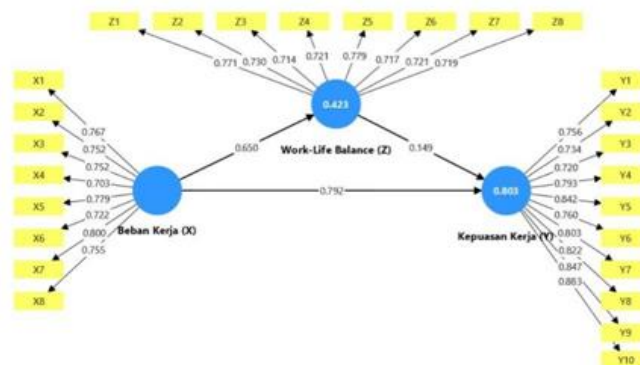
Data analysis was carried out using Partial Least Square (PLS) based SEM with SmartPLS software version 4. The outer model test assesses the validity and reliability of indicators, while the inner model tests the relationship between variables. R-square is used to see the contribution of independent and intervening variables to the dependent variable. Hypothesis testing is done through the t-statistic and p-value of the bootstrapping results. Model evaluation is based on outer loading (>0.7) and AVE (>0.5).

**Results and Discussion**

**Data Analysis**

There are three criteria for data analysis techniques using smartPLS 4.0 for access to the outer model, namely Convergent Validity, Reability Test (Composite and Cronbach alpha), Discriminat Validity.

Convergent validity shows the extent to which indicators in a construct are consistently correlated. The assessment is carried out using SmartPLS 4.0, with indicators said to be valid if they have a correlation or loading factor above 0.70



**Figure 2** Outer Loading

Based on the figure 2, the outer loading analysis shows that all indicators in the Workload (X), Job Satisfaction (Y), and Work-Life Balance (Z) constructs have values above the 0.70 threshold, which indicates a good level of indicator reliability.

A construct is declared reliable if both values are above 0.70. The following presents the results of testing the composite reliability and Cronbach's alpha values of each research variable:

**Table 1** Composite and Cronbach alpha

Variable	Cronbach's Alpha	Rho_A	Composite Reability	Avarage Variance Extraced (AVE)
Workload (X)	0.891	0.892	0.913	0.569
Job Satisfaction (Y)	0.936	0.939	0.946	0.636
Work-Life Balance (Z)	0.880	0.885	0.904	0.540

Source: SmartPLS processed data, 2025

The test results show that all variables (X, Y, and Z) meet the reliability and validity criteria, with Cronbach's Alpha > 0.80 and AVE > 0.50. This proves that the instruments used are reliable, valid, and suitable for hypothesis testing.

Discriminant validity indicates the extent to which a construct is empirically distinct from other similar constructs. This validity is important to ensure that each variable in the model measures a unique and non-overlapping concept.

**Table 2.** Cross Loading

Indicator	Variable X (Workload)	Variable Y (Job Satisfaction)	Variable Z (Work-Life Balance)
X1	0.767	0.542	0.553
X2	0.752	0.683	0.370
X3	0.752	0.701	0.490
X4	0.703	0.597	0.662
X5	0.779	0.712	0.415
X6	0.722	0.780	0.385
X7	0.800	0.625	0.595
X8	0.755	0.710	0.434
Y1	0.801	0.756	0.478
Y2	0.660	0.734	0.510
Y3	0.569	0.720	0.361
Y4	0.643	0.793	0.433
Y5	0.772	0.842	0.549
Y6	0.710	0.760	0.637
Y7	0.672	0.803	0.614
Y8	0.697	0.822	0.613
Y9	0.749	0.847	0.501
Y10	0.769	0.883	0.563
Z1	0.522	0.557	0.771
Z2	0.433	0.444	0.730
Z3	0.490	0.470	0.714
Z4	0.494	0.555	0.721
Z5	0.547	0.561	0.779
Z6	0.557	0.544	0.717
Z7	0.530	0.353	0.721
Z8	0.286	0.250	0.719

Source: SmartPLS processed data, 2025

Based on table, the R-square value is 0.803 for Job Satisfaction and 0.423 for Work- Life Balance. This means that the model is able to explain 80.3% of the variation in Job Satisfaction, which is in the excellent category. While 42.3% of the variation in Work-Life Balance is explained by the variables in the model, classified as moderate.

The Adjusted R-square values of 0.798 and 0.415 respectively show that the model remains stable. Overall, the model is stronger in explaining Job Satisfaction than Work-Life Balance.

Statistical testing in PLS is done through simulation with bootstrap sampling techniques. This process is used to evaluate the importance of the relationship between variables in the research model. Hypothesis testing at this stage is based on the T-Statistics and P-Value values, where the hypothesis is considered accepted if the T-Statistics is more than 1.96 and the P-Value is less than 0.05.

**Table 3** Path Coefficient

Variabel	Original Sample	Sample Mean	Standard Deviation	T Stastics	P Values
Workload -> Job Satisfaction	0.792	0.790	0.054	14.540	0.000
Workload -> Work-Life Balance	0.650	0.672	0.051	12.713	0.000
Work-Life Balance -> Job Satisfaction	0.149	0.151	0.068	2.196	0.028

Source: SmartPLS processed data, 2025

### **The Effect of Workload (X) on Job Satisfaction (Y)**

The results showed that workload has a significant effect on job satisfaction. The higher the disproportionate workload, the lower the level of employee satisfaction. According to Yadav and Dabhadre (2014), excessive workload causes stress and reduced job satisfaction. Similarly, Greenhaus and Allen (2011) state that unmanaged workload has a negative impact on motivation and well-being. Conversely, if the workload matches the employee's capacity, it can be a positive, motivating challenge. These findings reinforce the importance of managing workload fairly and realistically. With proper workload management, employees will feel more valued and satisfied at work.

### **The Effect of Work-life Balance (X) on Job Satisfaction (Y)**

Work-life balance is proven to have a significant effect on job satisfaction. Employees who are able to balance time and energy between work and personal life tend to be more satisfied with their jobs. Wardani et al. (2021) asserted that this balance helps employees work more focused and happy. According to Schermerhorn (2016), a good work-life balance can reduce stress and increase loyalty and job satisfaction. When organisations provide flexibility and support for work-life balance, employees feel valued. This creates a healthy and productive work environment. Therefore, work-life balance programmes are very important to implement in HR management.

### **The Role of Work-life Balance (Z), Workload (Y) and Job Satisfaction (Y)**

Work-life balance was shown to be a mediating variable between workload and job satisfaction. A high workload without work-life balance tends to decrease employee satisfaction. Parentino et al. (2022) mentioned that work-life balance is key in maintaining the negative impact of workload on job satisfaction. Pangemanan et al. (2017) added that life balance programmes allow employees to pursue their careers without sacrificing personal aspects. When work-life balance is maintained, workload is no longer perceived as pressure. Conversely, if it is not achieved, then workload will significantly reduce satisfaction. This proves the important role of work-life balance in modern work relationships.

### **Conclusion**

This study concluded that workload has a significant influence on employee job satisfaction. Too high a workload can cause stress and lower satisfaction if not managed properly. However, if the workload is within ability, this can motivate and increase job satisfaction. Therefore, managing workload proportionally is necessary.

Work-life balance has also been shown to have a significant influence on job satisfaction. Employees who are able to balance work and personal life tend to be more satisfied and productive. Organisational support for this balance is important in creating a healthy work environment. Work flexibility and managerial empathy are key in maintaining this balance.

In addition, work-life balance acts as a mediating variable between workload and job satisfaction. When this balance is achieved, the negative impact of workload can be minimised. Conversely, without work-life balance, high workload will exacerbate job dissatisfaction. This emphasises the importance of management strategies that support employees' work-life balance.

### **Recommendation**

The company's management is advised to conduct regular workload evaluations to keep the load within the employees' capacity and prevent fatigue, thus increasing efficiency and productivity. Companies also need to implement tangible work-life balance policies, such as time flexibility and welfare programmes, to maintain employees' mental health and motivation. Time management training for employees and supervisors is essential so that tasks can be organised without interfering with personal life and workloads are more

measurable. In addition, future research is expected to expand the object and add variables such as work stress, motivation, or organisational commitment to make the results more comprehensive and generalisable. With these steps, companies can create a healthier and more productive work environment.

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