

The Impact of Work-Life Balance and Workload on Task Performance through Organizational Commitment at PT. Bank Rakyat Indonesia, Pare Branch

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ABSTRACT

The research aims to determine impact of work-life balance and workload on task performance through organizational commitment at PT. Bank Rakyat Indonesia, Pare Branch. This study employed a quantitative approach with 47 employees from Bank Rakyat Indonesia Pare Branch as the research subjects and as the research object using non-probability sampling techniques. Data collection techniques included observation, questionnaires, interviews, and literature review. Data analysis was conducted using the Partial Least Squares (PLS) method, utilizing Smart PLS 4.0 software. The results show that work-life balance and workload have no significant direct impact on task performance. However, organizational commitment significantly influences task performance and mediates the relationship between workload and task performance. Conversely, organizational commitment does not mediate the relationship between work-life balance and task performance. These results highlight the importance of managing workload and work-life balance to optimize employee performance.

1. INTRODUCTION

In the current of modern era, competition between both state-owned and private companies has intensified along with global economic growth. Companies are striving to achieve maximum profits with minimal resource use. One of the companies competing in the job market is PT. Bank Rakyat Indonesia (BRI) Pare Branch. The banking industry is facing significant challenges, particularly at PT. Bank Rakyat Indonesia (BRI) Pare Branch. PT. Bank Rakyat Indonesia (BRI) Pare Branch faces various challenges related to employee management, particularly in balancing work-life responsibilities and managing workloads. Employees are often required to work overtime and meet demanding performance targets, which disrupts their work-life balance and increases stress levels. Additionally, overlapping responsibilities and excessive workloads have led to inefficiencies in task performance and reduced job satisfaction. These issues are further exacerbated by the high competition within the banking sector, which demands consistent productivity and employee dedication.

The concept of work life balance pertains to degree to which an individual can manage the demands of their professional and personal life lives to be balanced (Shari et al., 2022). Work-life balance problems are a common challenge at PT. Bank Rakyat Indonesia (BRI) Pare Branch, driven by the demanding nature of the banking sector. Employees frequently work overtime, exceeding the regulated 7-8 hours per day as outlined in Law No. 13/2003 Article 77. These additional hours often blur the lines between employees' professional responsibilities and their personal lives. Furthermore, it is not unusual for staff to continue their work at home, including on weekends or public holidays, which limits their opportunity to rest and spend time with their families. The situation is particularly challenging for married employees, who form the majority of the workforce at BRI Pare Branch. Married employees, especially women, often struggle to balance their professional duties with family responsibilities, such as caring for children (Nwagbara, 2020). Symptoms of these work-life balance issues include increased levels of stress and fatigue, reduced job motivation, and dissatisfaction with both personal and professional life (Nugraha & Hermina, 2024). Previous research of (Badrianto & Ekhsan, 2021) has also shown that work-life balance positively impacts employee performance. Nonetheless, research by (Ardiansyah & Surjanti, 2020) demonstrates that there is no connection between employee performance and work life balance.

Other critical factor that can affect task performance is workload. According to (Rizki et al., 2022) workload is the average amount of tasks that must to be completed during a designated period. A well-managed workload can improve work efficiency and effectiveness (Pourteimour et al., 2021). Based on observations, it is known that each employee's workload differs according to their respective fields. For example teller and customer service are responsible for providing transaction services to customers, while the marketing department is tasked with promoting, introducing, and marketing the bank's products and is given an annual performance target. As the target that must be achieved by BRI Pare Branch increases, so does the workload of the employees. It is also common to find employees at Bank Rakyat Indonesia Pare Branch

performing tasks outside of their job descriptions, such as credit department employees and customer service staff who shift to working as tellers. This can cause their original tasks to be neglected, ultimately affecting the achievement of targets and performance results. This workload often forces employees to work overtime or bring work home. Previous research by (I. S. Kurniawan & Al Rizki, 2022) shows that workload negatively effects employee performance. Meanwhile, research by (Nurhandayani, 2024) found that workload significantly influences employee performance.

As a mediator between workload, task performance, and work-life balance, organizational commitment is crucial. High commitment workers are typically more driven, effective, and devoted to their employers (Luthfiyani, 2019). Employee loyalty to the company must be consistent for an organization to obtain a competitive edge. In the banking sector, a decline in employee commitment means that workers will no longer support and remain loyal to the company (Sari et al., 2019). At PT. Bank Rakyat Indonesia (BRI) Pare Branch, maintaining a high level of organizational commitment is a significant challenge. Employees often experience disengagement due to factors such as heavy workloads, unclear career progression opportunities, and a lack of appreciation for their contributions. These issues lead to reduced loyalty and emotional attachment to the organization. The intense demands of the banking sector, combined with limited support for employee well-being, further exacerbate the problem. A lack of strong organizational commitment can ultimately impact productivity, team cohesion, and the company's ability to achieve its long-term goals. Research by (Kartono & Astuti, 2020) and (Rulysca, 2020) which state that organizational commitment positive impact for employee performance. However, research by (Suhardi et al., 2021) shows that organizational commitment does not significantly impact for employee performance.

The research aims to determine impact of work-life balance and workload on task performance through organizational commitment at PT. Bank Rakyat Indonesia, Pare Branch. The study adds novelty by incorporating organizational commitment serves as an intermediary factor between work-life balance, workload, and task performance. This approach contrasts with previous studies, which often only examine the direct effects of work-life balance or workload on performance.

The research framework on the impact of work life balance and workload on task performance with organizational commitment can be seen in Figure 1.

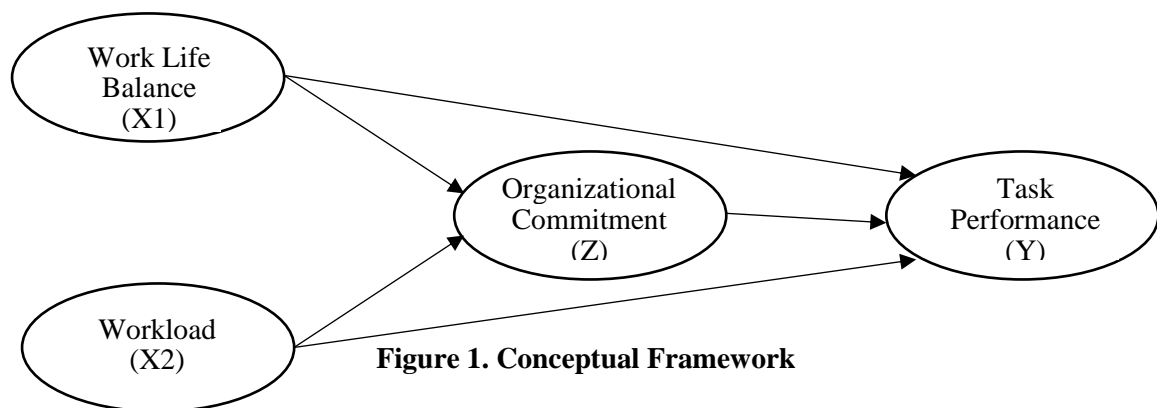


Figure 1. Conceptual Framework

Source: Author, 2024

H1 = Workload significantly affects task performance. Workload is a critical aspect that every company should pay attention to, as it can impact employee performance (Ohorela, 2021). (Haris, 2022) there is a relationship between workload and employee performance, where high workloads cause employee performance to decline. This is consistent with the findings of (Widodo & Widiyawan, 2021) who state that workload has a positive relationship with employees performance, meaning that an increase in workload leads to improved performance. However, the study by (Rindorindo et al., 2019) present different results, indicating that workload negatively impacts employee performance

H2 = Work life balance significantly affects task performance. Work-life balance is a balance between responsibility for work and a person's personal life (Harahap & Ramli, 2023). When this balance is not maintained, it can negatively impact the achievement of company objectives. Employees with a good work-life balance are able to manage their work and personal tasks more effectively, which in turn boosts their performance. Research conducted by (Asari, 2022) supports this, showing that work-life balance positive enhances employee performance. These findings suggest that the better the balance between employees' work and personal lives, the higher their performance levels, and vice versa. However, this contrasts with (Sopian et al., 2022) suggesting that increased employee performance is not influenced by work-life balance.

H3 = Organizational commitment significantly affects task performance. Organizational commitment reflects the extent to which employees identify with the organization, its goals, and aspirations, as well as their strong desire to maintain membership within the organization. High commitment and awareness of their responsibilities can indirectly shape employees' character, enabling them to deliver their best to the company by demonstrating optimal performance (Ningsih & Prastiwi, 2022). (Irsyan et al., 2021) found that employee performance is influenced positive for organizational commitment. This means that performance will increase as organizational commitment increases. These findings differ from the study by (Putra & Candana, 2020), which shows that organizational commitment has a negative impact for on employee performance.

H4 = Work-life balance and workload significantly affect task performance with organizational commitment as a mediating variable.

RESEARCH METHODS

This study employs a quantitative approach to examine the influence of work-life balance and workload on task performance, with organizational commitment as a mediating variable. The unit of analysis is individual employees at PT. Bank Rakyat Indonesia (BRI) Pare Branch, with a population covering all departments. A sample of 47 employees was selected using purposive sampling, a non-probability technique, ensuring the participants meet specific criteria, such as

having at least one year of work experience. Data were collected through structured questionnaires, semi-structured interviews, and direct observation. The variables include work-life balance (X1) measured by time management and personal satisfaction, workload (X2) assessed by task quantity and time pressure, organizational commitment (Z) evaluated by emotional attachment and loyalty, and task performance (Y) measured by accuracy, productivity, and timeliness. Data were analyzed using Partial Least Squares (PLS) with SmartPLS 4.0 software, focusing on testing validity, reliability, and hypothesis significance to determine the relationships among variables.

2. RESULTS & DISCUSSION

The results of the analysis of the respondents' profiles are presented in the form of a Table 1 that has been classified based on gender, age, working period, and education level.

Table 1. Respondent Characteristics

Gender	Frequency	Percentage (%)
Male	25	53,19%
Female	22	46,81%
Age	Frequency	Percentage (%)
21-25 years	2	4,26%
26-30 years	11	23,40%
31-35 years	19	40,43%
36-40 years	9	19,15%
> 40 years	6	12,77%
Education Level	Frequency	Percentage (%)
High School	6	12,77%
Diploma	3	6,38%
Bachelor's (S1)	36	76,60%
Master's (S2)	2	4,26%
Marital Status	Frequency	Percentage (%)
Single	3	6,38%
Married	42	89,36%
Divorced	2	4,26%
Years of Service	Frequency	Percentage (%)
0-2 years	3	6,38%
2-4 years	9	19,15%
> 4 years	35	74,47%

Source: Result of Research, 2024

Referring to the distribution of respondent data characteristics above, it can be seen that the number of male employees (53.19%) is higher than female employees (46.81%). Male employees tend to have more physical strength and flexibility compared to female employees.

Based on age distribution, most respondents fall within the 31-35 age group, accounting for 19 people (40.43%), compared to the 21-25 age group (4.26%), 26-30 age group (23.40%), 36-40 age group (19.15%), and those over 40 years old (12.77%). The 31-35 age group is considered a productive age with enough experience to perform tasks effectively. Regarding educational levels, the majority of respondents hold undergraduate degrees (76.60%), followed by a diploma (6.38%), master's (4.26%), and high school/SMK (12.77%). PT BRI tends to hire job-ready graduates, primarily from undergraduate programs. Based on marital status, most respondents are married (89.36%), with a smaller percentage being single (6.38%), and 4.26% having been married.

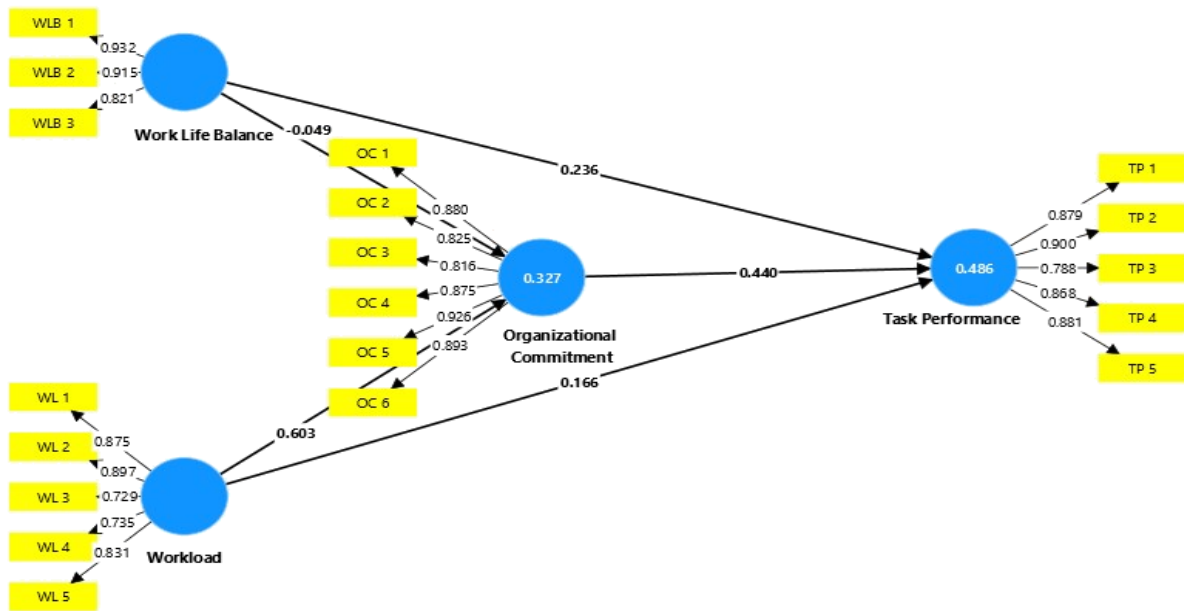


Figure 1. PLS Algorithm Model

Source: SmartPLS 4.0, 2024

The factor loading value for each research indicator is obtained based on the calculations.

Table 2. Convergent Validity Test Results

	Organizational Commitment	Task Performance	Work Life Balance	Workload	Information
Task Performance					
TP 1		0,879			Valid
TP 2		0,900			Valid
TP 3		0,788			Valid
TP 4		0,868			Valid
TP 5		0,881			Valid
Work Life Balance					
WLB 1			0,932		Valid
WLB 2			0,915		Valid
WLB 3			0,821		Valid

Workload		
WL 1		0,875 Valid
WL 2		0,897 Valid
WL 3		0,792 Valid
WL 4		0,735 Valid
WL 5		0,831 Valid
Organizational Commitment		
OC 1	0,880	Valid
OC 2	0,825	Valid
OC 3	0,816	Valid
OC 4	0,875	Valid
OC 5	0,926	Valid
OC 6	0,893	Valid

Source: SmartPLS 4.0, 2024

The analysis Table 2, shows that the latent variable of work-life balance, which includes three indicators, has a value greater than 0.7, thus validating all constructs. Similarly, the workload variable confirmed its validity, with five task performance indicators showing values greater than 0.7. The mediator variable of organizational commitment, based on six construct indicators, also had values above 0.7. Therefore, the convergent validity for each variable is satisfied and considered valid.

Table 3. Discriminant Validity Test Results

	Organizational Commitment	Task Performance	Work Life Balance	Workload
Organizational Commitment				
Task Performance	0,667			
Work Life Balance	0,381	0,539		
Workload	0,598	0,611	0,746	

Source: SmartPLS 4.0, 2024

To ensure that each latent variable concept differs from other variables, discriminant validity was tested. The latest and most effective approach for this is to evaluate the Heterotrait-Monotrait Ratio (HTMT). A construct is considered to have good discriminatory validity if the HTMT value is below 0.90. According to the validity test of discrimination conducted by the HTMT method the correlation between organizational commitment and task performance variables was 0.667. The relationship between work-life balance for organizational performance was 0.381. The relationship between workload for organizational commitment was 0.598, while the correlation between work-life balance and task performance was 0.539, both of which were below 0.90. Meanwhile, the relationship between workload for task performance showed of 0.611, and the relationship between workload and work-life balance was 0.746, both less than 0.90. Overall, these findings confirm the validity of the analysis.

Table 4. Composite Reliability

	Cronbach`s Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Ex-tracted (AVE)
Organizational Commitment (Z)	0,935	0,939	0,949	0,757
Task Performance (Y)	0,915	0,918	0,936	0,747
Work Life Balance (X1)	0,872	0,922	0,920	0,793
Workload (X2)	0,875	0,915	0,908	0,666

Source: SmartPLS 4.0, 2024

A variable is considered reliable if it has Cronbach's Alpha and Composite Reliability scores greater than 0.7. Based on the above analysis, all variables are considered reliable as they meet the criteria, with Cronbach's Alpha and composite reliability values above 0.7. Thus, it is biased to conclude that the instruments used in this study are valid and reliable, facilitating further analysis.

Table 5. Coefficient Determinant Test (R²)

	R Square	R Square Adjusted
Organizational Commitment (Z)	0,327	0,296
Task Performance (Y)	0,486	0,451

Source: SmartPLS 4.0, 2024

As shown by the results in Table 5, the variable of organizational commitment has an R² value of 0.327 which means that 32.7% of organizational commitment is influenced by the independent variables studied while the rest is influenced by other factors that are not studied. The R² value for task performance was 0.486 which stated that 48.6% of task performance was influenced by independent variables studied while 51.4% was determined by other factors that were not studied. These findings suggest that the variables analyzed in this study significantly affect organizational commitment and task performance.

Table 6. f square (f²) Values

	Organizational Commitment	Task Performance	Work Life Balance	Workload
Organizational Commitment		0,254		
Task Performance				
Work Life Balance	0,002	0,060		
Workload	0,299	0,023		

Source: SmartPLS 4.0, 2024

From the research findings shown in the Table 6, it is clear that organizational commitment positively affects the performance of employee tasks. This is based on a value with a coefficient of 0.254 suggesting that higher organizational commitment correlates with better employee performance. The work life balance demonstrates a very small and insignificant effect on task

performance as evidenced by a coefficient value of 0.06. Likewise, workload shows a very small and insignificant impact on task performance, with a coefficient of 0.023. Nevertheless, workload exerts a relatively strong effect on organizational commitment, indicated by a coefficient value of 0.299, suggesting that an increase in workload can impact employees' commitment to the organization, despite not having a positive direct impact for their performance.

Since all variables successfully met the criteria in the measurement model test (outer model) during the initial phase, the next step is to carry out the structural model test (inner model)/bootstrapping PLS model. This test aims to analyze the relationships between the variables, as illustrated in Figure 2 below.

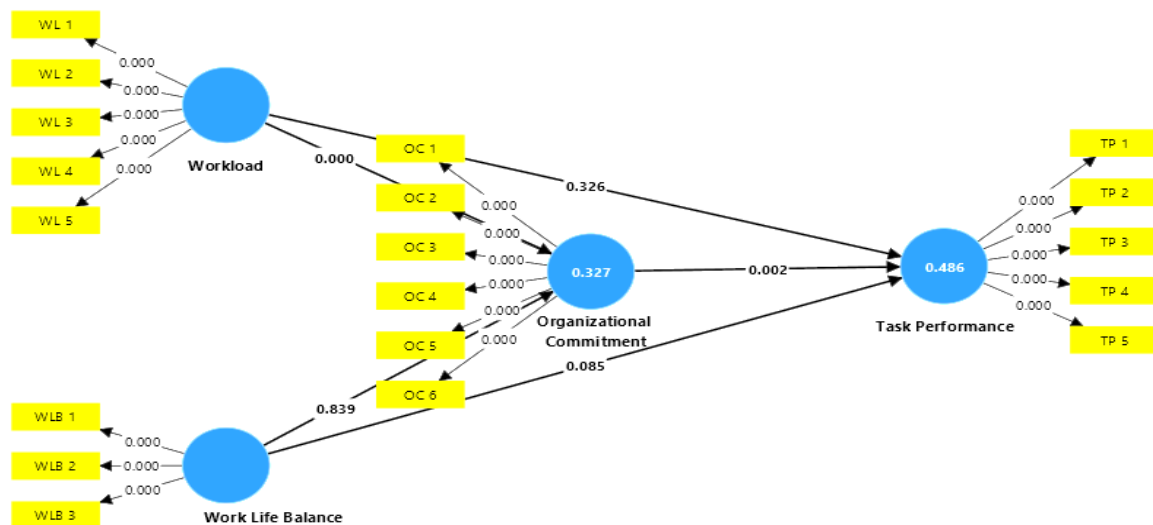


Figure 2. Bootstrapping PLS Model

Source: SmartPLS4.0, 2024

A the Bootstrapping PLS Model includes test such as:

R² Test (R-Squared). The R² test measures the extent to which the dependent variable is explained by the independent variables in the model. According to Chin, an R² value of 0.67 or higher indicates a strong influence, a value between 0.33 and 0.67 is moderate, and a value between 0.19 and 0.33 is weak. Based on the analysis, the R² value for organizational commitment is 0.327, meaning that 32.7% of the variance in organizational commitment is explained by workload and work-life balance, which is categorized as weak. The R² value for task performance is 0.486, indicating that 48.6% of the variance in task performance is explained by organizational commitment, workload, and work-life balance, which is categorized as moderate.

Q² Test (Predictive Relevance). The Q² test evaluates the predictive relevance of the model. If Q² > 0, the model is considered to have good predictive relevance, while Q² < 0 indicates poor predictive relevance. The analysis showed a Q² value of 0.425 for task performance, confirming that the model has good predictive relevance and aligns with the field research findings.

Hypothesis Testing. Hypotheses were tested using the t-statistics and p-values. A hypothesis is accepted if the p-value is less than 0.05. In this study, there are both direct and indirect effects

because there are independent variables, dependent variables, and intervening variables. In the smartPLS program, the results of hypothesis testing can be viewed through the Bootstrapping technique in Table 7 as follows:

Table 7. Hypothesis Significance Test

Hypothesis	Correlation Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
Direct Influence							
H1	Workload-> Task Performance	0,166	0,174	0,178	0,934	0,351	Not Supported
H2	Work Life Balance -> Task Performance	0,236	0,208	0,146	1,612	0,108	Not Supported
H3	Organizational Commitment -> Task Performance	0,440	0,449	0,141	3,122	0,002	Supported
Indirect Influence							
H4	Work Life Balance -> Organizational Commitment -> Task Performance	-0,022	-0,003	0,104	0,207	0,836	Not Supported
H5	Workload -> Organizational Commitment -> Task Performance	0,266	0,263	0,100	2,659	0,008	Supported

Source: SmartPLS 4.0, 2024

The Effect of Workload on Task Performance. The hypothesis test indicates that workload has a positive but insignificant effect on task performance ($\beta = 0.166$, $T = 0.934$, $p = 0.351$). While this finding suggests that workload does not directly impact task performance, it is important to consider the broader context at PT. BRI Pare Branch. At PT. BRI Pare Branch, employees often face overlapping responsibilities, high performance targets, and extended working hours. These conditions may dilute the potential positive impact of workload on task per

formance, as employees struggle to maintain quality and productivity under pressure. Observations at PT. BRI Pare Branch reveal that employees are frequently required to multitask, often taking on duties outside their job descriptions. For instance, customer service staff occasionally assist with teller tasks during peak hours. This situation results in uneven workload distribution and reduced focus on primary responsibilities. Moreover, strict deadlines and high-pressure targets exacerbate stress levels, making it challenging for employees to perform at their best. This aligns with the findings of (Qoyyimah et al., 2020) and (Sitompul & Simamora, 2021) additionally, research indicates that workload does not have a significant affects on performance.

The Effect of Work-Life Balance on Task Performance. The hypothesis testing results indicate that work-life balance has a positive but insignificant effect on task performance ($\beta = 0.236$, $T = 1.612$, $p = 0.108$). This finding suggests that while maintaining a work-life balance may improve employees' well-being, it does not directly translate into better task performance at PT. BRI Pare Branch. One potential reason for this insignificance is the high-pressure work environment in the banking sector. Employees often work extended hours and face strict performance targets, limiting their ability to fully benefit from work-life balance initiatives. Additionally, the overlapping responsibilities and high workloads may overshadow the positive impact of balancing professional and personal lives. From a practical perspective, this result implies that simply promoting work-life balance may not be sufficient to improve task performance. PT. BRI Pare Branch should complement work-life balance programs with workload management strategies, such as realistic target-setting and adequate staffing, to address the root causes of performance issues. By doing so, the organization can create a supportive work environment that enhances employee productivity and satisfaction. This conclusion aligns with the findings of (Krishnan et al., 2018), which asserts that work-life balance negative influence task performance.

The Effect of Organizational Commitment on Task Performance. The findings show that organizational commitment has a significant effect on task performance ($\beta = 0.440$, $T = 3.122$, $p = 0.002$), which emphasizes its importance in encouraging employee productivity. At PT. BRI Pare Branch, although many workers demonstrate basic loyalty, factors such as limited career development opportunities and inadequate recognition programs hinder their full potential. Employees with higher emotional attachment and loyalty will perform better, even under high-pressure conditions. These findings are consistent with (Rizal et al., 2023) suggesting that organizational commitment positively impacts task performance. Therefore, to maximize the positive impact of organizational commitment, PT. BRI Pare Branch must introduce a structured career path, implement an employee recognition program, and foster a supportive environment to increase motivation and task performance.

The Effect of Workload on Task Performance through Organizational Commitment. The findings indicate that workload significantly affects task performance through organizational commitment ($\beta = 0.266$, $T = 2.659$, $p = 0.008$). This result is consistent with (D. A. Kurniawan

et al., 2021) indicating that high workload and organizational commitment together boost performance. This finding suggests that while high workloads may initially strain employees. However, strong organizational commitment helps them perceive workloads as manageable challenges rather than overwhelming burdens. At PT. BRI Pare Branch, where employees are often required to handle overlapping tasks and meet strict deadlines, those with higher commitment tend to stay motivated and maintain productivity. To capitalize on this, the branch should prioritize initiatives that enhance organizational commitment, such as career development programs and recognition systems, to ensure employees remain engaged and capable of delivering high performance despite demanding workloads.

The Effect of Work-Life Balance on Task Performance through Organizational Commitment. The results show that work-life balance does not significantly impact task performance through organizational commitment ($\beta = -0.022$, $T = 0.207$, $p = 0.836$). This result aligns with studies by (Putri & Hadi, 2024); (Mulatta & Waskito, 2024) & (Saputro et al., 2022), which revealed that work life balance has no influence task performance through organizational commitment. This could be attributed to employees' differing priorities, where some perceive balancing personal and professional responsibilities as less relevant to their career progression. At PT. BRI Pare Branch, a majority of employees are married, and for them, familial obligations may compete with professional demands, reducing the effectiveness of organizational commitment as a mediator. To address this, PT. BRI Pare Branch should introduce flexible work arrangements and family-friendly policies, enabling employees to better integrate personal and professional responsibilities. While work-life balance may not directly enhance performance through commitment, fostering such practices can improve employee satisfaction and long-term retention.

3. CONCLUSION & SUGGESTION

The study explores the relationship between work-life balance, workload, and task performance mediated by organizational commitment at PT. Bank Rakyat Indonesia, Pare Branch. The results show that work-life balance and workload have no significant direct impact on task performance. However, organizational commitment significantly influences task performance and mediates the relationship between workload and task performance. Conversely, organizational commitment does not mediate the relationship between work-life balance and task performance. These results suggest that enhancing organizational commitment through career development and recognition programs could improve task performance, even under challenging workload conditions. It highlights the need for balanced workload management and targeted employee support strategies to foster both satisfaction and productivity.

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