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

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Abstract:

This study investigates how Workload and Work-life Balance influence Employee Performance at the BPJS Kesehatan Palu Branch Office. Employee productivity is often impacted by unbalanced workloads, which can lead to stress and reduced job satisfaction, while a positive work-life balance is shown to enhance focus, motivation, and efficiency. Using a quantitative approach, the research collected data from 30 employees via questionnaires and Google Forms, and analyzed it using WarpPLS 7.0. The results reveal that Employee Performance is significantly affected when both Workload and Work-life Balance are appropriately managed. Specifically, excessive Workload can hinder performance by increasing fatigue and reducing overall job satisfaction, while a balanced workload helps maintain efficiency. Conversely, a vital Work-life Balance positively affects performance by allowing employees to recharge, reducing burnout, and fostering greater engagement at work. This study offers insights specific to the public service sector, emphasizing organizations like BPJS Kesehatan need to prioritize balanced workloads and support work-life balance to achieve optimal employee productivity and well-being. These findings underscore the value of strategic workload management and balanced support systems in the public sector, ultimately promoting sustained performance and employee satisfaction.

Keywords: Work-life Balance, Workload, Employee Performance

INTRODUCTION

Businesses must continue to compete and grow along with the industry's rapid expansion. Companies must implement various structured programs and methods to improve employee performance and become more competitive organizations (Pradana, 2022). A company's ability to grow and achieve long-term success depends on its workforce, which is a valuable asset. A company's organization is primarily formed by human resources, which requires effective management (Yusnandar, 2022). Companies can only achieve maximum productivity and profit by being supported by skilled and dedicated human resources to achieve company targets (Anggraini et al., 2022). Qualified people with knowledge, skills, and good health greatly influence the development and decline of an organization (Jurana & Rahman, 2014). Companies must pay attention to the tasks allocated to employees by considering the workload and work-life balance so that employees can maintain their performance (Pradana, 2022).

Employee performance results from achieving tasks according to authority, which is assessed by effectiveness, efficiency, and contribution to the organization's success. It is also the primary indicator of human resource evaluation (Wartono, 2017). Motivated employees tend to perform well, but excessive Workload can harm well-being; leaders must understand working conditions and divide tasks according to position and talent to prevent productivity barriers; effective personnel management is essential because it impacts employee work results (Siti, 2019). One aspect that



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affects employees' best performance is work-life balance, which is related to harmony in terms of free time, family, religion, and work. It must be maintained to reduce conflict between work responsibilities and personal life. A leader must understand working conditions and distribute tasks according to employees' positions and talent because this balance positively impacts their performance (Kembuan et al., 2021). The quantity of work that must be done within a specified period is called Workload. Workers with a balanced Workload can complete tasks on time without working overtime, ultimately increasing efficiency and maintaining the quality of work and work-life balance. Moreover, includes the level of complexity involved in each task. It indicates that the overall Workload involves both quantity and quality aspects that affect employee performance results (Putri et al., 2023)

In Palu City itself, the amount of work delegated to BPJS Kesehatan employees often exceeds the regular working hours set, thus causing significant pressure on their capacity to complete tasks on time. It requires them to complete tasks that pile up outside official working hours, so overtime becomes a common occurrence and is slowly considered the norm in the work environment. This heavy workload not only impacts the work-life balance of BPJS Kesehatan employees but also directly affects their physical and mental health, which can then lead to further problems such as chronic fatigue, increased stress levels, and decreased work motivation. Over time, this can lead to a drastic decrease in employee productivity and affect the quality of services provided to BPJS Kesehatan participants, which can negatively impact the reputation and sustainability of the organization's operations.

One of the main reasons for conducting this study is to understand the impact of excessive workload and imbalance of work-life balance on the performance of BPJS Kesehatan employees in Palu City. The workload that exceeds regular working hours, coupled with continuous overtime, threatens employees' physical and mental well-being and has long-term consequences for their productivity. This condition could affect the quality of health services provided to the community, considering that employee performance is a critical factor in the operational effectiveness of BPJS Kesehatan.

This study aims to examine the performance of BPJS Kesehatan KC Palu employees in dealing with heavy workloads and the desire to achieve work-life balance. In addition, this study aims to provide practical solutions that companies can use to improve employee satisfaction and service quality by fostering a more productive and healthy work environment.

Work-life Balance. Work-life balance describes the level of personal capacity to balance participation and fulfillment when carrying out their roles in personal and work aspects. It is achieved by ensuring that both aspects are harmonious without causing conflict or tension that can disrupt the balance between personal and professional responsibilities (Lukmiati et al., 2020). Work-life Balance relates to the personal capacity to harmoniously participate and be fulfilled when carrying out their duties in the office and outside the scope of work (Dua & Hyronimus, 2020). The Work-Life Balance dimension describes the reciprocal relationship between work and personal life, including how each aspect can interfere with or enhance the other. (Lukmiati et al. 2020)

Workload. Workload refers to the demands or responsibilities of work directed at each employee, both individually and in a team, and includes various aspects, including physical and mental. Each employee must complete these tasks as part of their professional obligations. This Workload can be a daily task, a long-term project, or a special responsibility that varies in difficulty, intensity, and duration of time required to complete it. Each task has different characteristics, which require handling according to each person's abilities and skills. There are three categories for Workload delegated to workers: Workload that meets established standards, Workload that exceeds

reasonable limits (exceeds capacity), and Workload that is below optimal levels (below capacity) (Sambul & Rumawas, 2019). The difficulty volume determines the workload and demands that employees complete this task as part of their primary responsibility to achieve organizational goals (Kurnia & Sitorus, 2023).

Employee Performance. A job is said to be performed at the employee level when completed within the specified time frame and meets the specified quality and quantity standards produced by workers by implementing the work and obligations given to them. This achievement is measured based on previously established references and provisions to ensure that the work is carried out following the expectations and goals of the organization. In addition, performance also reflects individual responsibility in achieving predetermined targets. Continuous evaluation is essential to ensure that every effort has a positive impact on the overall performance of the organization (Neksen et al., 2021)

The Influence of Work-life Balance on Employee Performance. According to (Asari, 2022), the quality of employee work is highly dependent on the Work-life Balance variable. It means that when an employee's Work-life Balance is at a high level, their Performance tends to improve, but if the Work-life Balance is low, their performance will also decline. According to (Syihabudhin et al., 2020), Work-life Balance has a positive and significant effect on Employee Performance. However, Rahmawati et al. (2021) showed that the balance between Work-life Balance only had a negative and insignificant impact, indicating differences in results that could be influenced by other variables or special conditions in different work environments. Based on the explanation of the research results, the first hypothesis in this study can be put forward with the following description:

H1: Work-life balance has a positive and significant effect on performance in BPJS Kesehatan KC Palu employees

The effect of workload on employee performance. According to Nurhandayani (2022), Workload positively and significantly affects employee performance. Likewise, according to (Milafatul et al., 2024), Workload positively and significantly affects Employee Performance. It means that when the workload decreases, employee performance tends to increase. Likewise, as the workload increases, this tends to cause a decline in Employee Performance. The heavier the workload experienced, the more likely performance will decline. According to the Minister of Home Affairs Number 12 of 2008, Workload is the amount of work that must be done by a position or organizational unit and is calculated as the result of multiplying the volume of work by the set time standard. If the worker's skills exceed the workload, this can trigger boredom. On the other hand, if the worker's skills are insufficient to handle the workload, a high level of fatigue will arise (Neksen et al., 2021). Based on the explanation of the research results, the second hypothesis in this study can be proposed with the following description:

H2: Workload has a positive and significant effect on the performance of BPJS Kesehatan KC Palu employees.

Based on this hypothesis, the research framework is structured as follows:

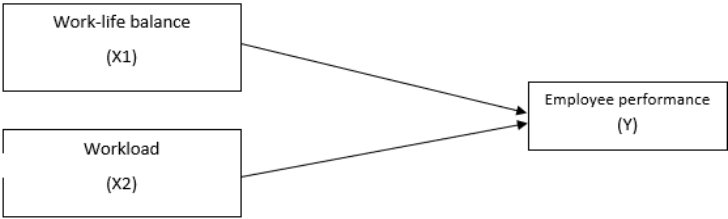


Figure 1. Research Framework



METHODS

This study applies a quantitative-based approach. Ambar et al. (2023) state that quantitative data is information expressed in numbers using a measurement scale. This study uses primary data as the type and origin of the data and uses a questionnaire distributed at the BPJS Kesehatan Palu Branch Office. This study will analyze quantitative results using a Likert scale. The casual relationship testing method will be used to examine each variable studied. The independent variables are Work-life Balance (X1) and Workload (X2), and the dependent variable is Employee Performance (Y).

This study's population includes all employees of BPJS Kesehatan Palu Branch Office. The most appropriate sampling method is the census or saturated sampling, with a total sample of 30 people.

Table 1. Variable Operationalization Matrix

Variable	Dimensions	Indicator	Scala
Work-life balance (X1)	The level of a person's attachment and satisfaction with work and family is known as Work-life balance, which indicates that they feel fulfilled with their responsibilities in both aspects (Saifullah, 2020).	<ol style="list-style-type: none"> 1. Good balance between work and personal life 2. Responsibility to family and the Company 3. Undergoing social activities outside of work 4. Having the opportunity to pursue personal pleasures and activities outside of work 	Likert
Workload (X2)	Employees face responsibilities that must be completed due to their work (Putri et al., 2023).	<ol style="list-style-type: none"> 1. Job aspects 2. Time allocated to do the job 3. Fulfillment of goals in the job 	Likert
Employee performance (Y)	Performance results from actual actions, which each individual shows as a form of work achievement according to their role in the organization (Pusparani, 2021).	<ol style="list-style-type: none"> 1. Quality 2. Quantity 3. Working time 4. Cooperation 	Likert



The analysis method applied in this study uses WarpPLS 7.0 through several steps: designing the Inner and Outer Models, creating a path diagram, converting the diagram into a system of equations, estimating the model, evaluating Goodness of Fit, and conducting hypothesis testing using the Resampling Bootstrapping method.

RESULT AND DISCUSSION

Table 2. Respondent Characteristics

Gende r	Fre quency	Perc entage
Male	15	50%
Femal e	15	50%
Total Respondents	30	100 %

This study involved 30 respondents, all under the age of 45. Most respondents, 89.66%, were under the age of 36, while 6.9% were between the ages of 36 and 40, and 3.45% were between the ages of 41 and 45. Regarding length of service, 43.75% of respondents had worked for 3-6 years, and 56.25% had worked for more than 6 years.

Construct Validity Evaluation Results. Convergent validity is evaluated and considered valid when the loading factor value exceeds 0.5. The variable is considered valid if each indicator used to assess a variable has a loading factor value above 0.5. Based on the test results, variable X1 has eight indicators with a loading factor of more than 0.5, so all indicators are declared valid. Variable X2 consists of six indicators, all with a loading factor value above 0.5, so these indicators are also declared valid. All indicators are valid for variable Y, with nine indicators with a loading factor value of more than 0.5. Thus, all variables analyzed in this study have indicators that are considered reliable (Masdiantini et al., 2023).

Table 3. Convergent validity test

	X1	X2	Y	Type (as defined)	SE	P value
X1.1	(0.721)	0.178	0.508	Reflective	0.128	<0.001
X1.2	(0.817)	-0.066	-0.172	Reflective	0.122	<0.001
X1.3	(0.797)	0.219	-0.003	Reflective	0.123	<0.001
X1.4	(0.849)	-0.060	0.249	Reflective	0.120	<0.001
X1.5	(0.577)	0.047	0.123	Reflective	0.137	<0.001
X1.6	(0.753)	-0.133	-0.104	Reflective	0.126	<0.001
X1.7	(0.854)	-0.105	-0.262	Reflective	0.119	<0.001
X1.8	(0.776)	-0.045	-0.262	Reflective	0.124	<0.001



X2.1	-0.204	(0.648)	-0.069	Reflective	0.132	<0.001
X2.2	-0.677	(0.581)	0.379	Reflective	0.137	<0.001
X2.3	0.103	(0.829)	-0.008	Reflective	0.121	<0.001
X2.4	0.469	(0.841)	-0.481	Reflective	0.120	<0.001
X2.5	-0.070	(0.905)	0.065	Reflective	0.116	<0.001
X2.6	0.120	(0.916)	0.193	Reflective	0.116	<0.001
Y1.1	0.193	-0.376	(0.728)	Reflective	0.127	<0.001
Y1.2	-0.134	-0.190	(0.800)	Reflective	0.123	<0.001
Y1.3	0.178	0.002	(0.814)	Reflective	0.122	<0.001
Y1.4	0.151	-0.172	(0.866)	Reflective	0.119	<0.001
Y1.5	0.135	-0.060	(0.862)	Reflective	0.119	<0.001
Y1.6	-0.087	-0.163	(0.816)	Reflective	0.122	<0.001
Y1.7	0.030	0.168	(0.778)	Reflective	0.124	<0.001
Y1.8	-0.281	0.476	(0.807)	Reflective	0.122	<0.001
Y1.9	-0.156	0.253	(0.959)	Reflective	0.113	<0.001

The following are the results of Discriminant Validity:

Table 4. Discriminant Validity Test

	X1	X2	
X1	(0.773)	0.748	0.726
X2	0.748	(0.797)	0.695
Y	0.726	0.695	(0.828)

The squared value of the AVE of the latent variables in the discriminant validity test exceeds the correlation value between each latent variable. The square root of the AVE of each latent variable is greater than the correlation value between each latent variable. These results indicate that all discriminant tests have been successfully passed.

Reliability Evaluation Results. This study used composite reliability and Cronbach's alpha to test reliability. A construct is considered reliable if the composite reliability value exceeds 0.7 and the Cronbach's alpha value is more than 0.6. All variables in this study have a composite reliability



of more than 0.7 and a Cronbach's alpha value of more than 0.6, so the questionnaire is declared to have good reliability, and all indicators are proven to be able to analyze each variable accurately.

Table 5. Reliability test (Composite Reliability)

Variable	Composite reliability coefficient	Cronbach's alpha coefficients
X1	0.788	0.673
X2	0.823	0.751
Y	0.764	0.686

The table shows that the total reliability of each variable in Cronbach's alpha category exceeds 0.70. Each construct shows a high level of reliability, and the external model's results are adequate or generally considered credible.

Structural Model Evaluation (Inner Model)

Determinant Coefficient (R2). The determination coefficient describes the extent to which the combination of independent variables plays a role in the value of the dependent variable. The calculation of the determination coefficient can be described as follows:

Table 6. Structural Model Evaluation (Inner Model) Determinant Coefficient (R2)

	R-Square	R-Square Adjusted
Employee performance (Y)	0.608	0.579

Based on the calculation results in Table 6, the variables studied, namely various factors that influence employee performance (Y), can explain 60.8% of the variation in Employee Performance, as indicated by the R-Square value of 0.608. This means that 60.8% of the variation in employee performance is described by the independent variables contained in this model. In comparison, 39.2% of other factors influence but are not discussed in this research model. The Adjusted R-Square value of 0.579 indicates that after taking into account the number of predictors in the model, the adjustment to the coefficient of determination remains close to the original R-Square value, indicating that this model is still quite good at explaining variations in employee performance (Carolina et al., 2024).

Predictive Relevance (Q2). Q-Square (Q²) is used to assess the model's predictive ability in predicting endogenous variables, namely Employee Performance. The following are the values of Q-Square (Q²):

Table 7. Q-Square Values (Q2)

	Q2
Employee performance (Y)	0.621

The Q-Square (Q²) value of 0.621 indicates this model's strong predictive ability. This means that the variables in the model can explain 62.1% of the variability in employee performance. With a Q² value above 0, this model has acceptable predictive relevance, indicating that it can provide adequate estimates of Employee Performance.

Model Fit Test.



Table 8. Model Fit Values and Quality Indices

Model Fit Indicator	Index	P-Value	Results
APC	0.412	0.002	Accepted
ARS	0.608	<0.001	Accepted
AVIF	2.652	-	Accepted

The value of the model used in this study is shown in Table 8. This study model is considered to meet the model fit criteria because the P value for APC and ARS are each below 5%, and the P value for AVIF is also below 5%. This shows that the tested model fits well and is valid for further analysis.

Hypothesis Testing Results.

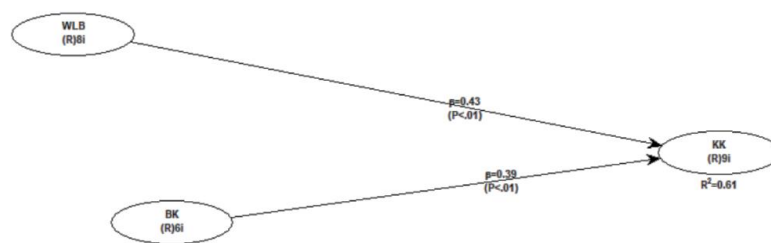


Figure 2. Hypothesis Testing

In this study, the PLS analysis method, through Warp PLS 7.0 software, was used to test the hypothesis. The hypothesis is accepted if the probability value (P-value) is 0.05 or 5%.

Hypothesis test.

Table 9. Hypothesis test results

	Path coefficient	P-Value	Information
Work-life balance ->Employee performance	0.431	0.003	Accepted
Workload -> Employee performance	0.394	0.007	Accepted

The Influence of Work-life Balance on Employee Performance. According to the research findings, the impact of Work-life Balance on Employee Performance shows a significant and positive relationship. The quantitative analysis that has been carried out using the WarpPLS 7.0 method found that the Path Coefficient was 0.431, and the p-value was 0.003, indicating that the first hypothesis is accepted. This finding is in line with research by (Efendi & Suwarsi, 2022) and (Arifin & Muharto, 2022), which shows that the balance between Work-life balance has a positive effect on Employee Performance.

This situation indicates that the more optimal the work-life balance experienced by workers, the more their performance tends to increase. Having a good work-life balance allows employees to focus more on their tasks without being disturbed by conflict. Employees who can balance work



with personal life can reduce stress and fatigue, ultimately increasing the effectiveness and quality of their work results. Employees also have different views regarding work-life balance, depending on their situation and work environment. These differences in perception can affect how they manage the balance, ultimately impacting performance.

Respondents' perceptions of Work-life Balance reflect their views on managing their personal and work lives. Some employees feel this balance supports their productivity, while others feel that high work demands interfere with their personal lives. Referring to the research results, the indicator "social life outside of work" is proven to have the most dominant influence on Work-life Balance, followed by "time to pursue interests and activities." However, from the existing employee performance indicators, "work time" is the most dominant indicator influencing Work-life Balance. The harmony between career and personal affairs and obligations to family and the workplace greatly influences employees' perceptions of work-life balance. It shows that employees' involvement in social activities outside of work dramatically influences their ability to achieve this balance. Thus, respondents who feel they have an excellent social life tend to have a better Work-life Balance, which leads to increased performance and productivity. Employees' perceptions of this balance will affect their stress levels, fatigue, and, ultimately, their organizational performance.

The Effect of Workload on Employee Performance. According to research findings, workload significantly affects a worker's performance. The quantitative analysis that has been carried out using the WarpPLS 7.0 method found that the Path Coefficient was 0.394, and the p-value was 0.007, indicating that the second hypothesis is accepted. These results are consistent with studies conducted by (Astuti et al., 2022) and (Nurhandayani, 2022), where increasing Workload negatively correlates with Employee Performance. With increasing Workload, employees often face more significant pressure, thus affecting productivity and effectiveness in completing tasks (Sihite et al., 2024). This condition can also cause fatigue, increased stress, and decreased work motivation.

This study supports the theory that Workload imbalance can cause various problems, such as chronic fatigue and decreased physical and mental well-being, ultimately reducing productivity. In the context of this study, high Workload on BPJS Kesehatan employees at the Palu Branch Office often requires employees to work beyond regular working hours, which directly impacts the balance between personal life and work and their overall performance.

Referring to the research results, it was found that several Workload indicators contributed more significantly to Employee Performance. "Work conditions and target achievement" were proven to have a higher loading value on the main factor, indicating that these two indicators play a significant role in creating workload imbalance. Complicated and challenging work conditions increase Workload, while high target achievement also increases work pressure, especially when targets are challenging to achieve in a limited time. Meanwhile, several Employee Performance indicators that have a dominant influence on Workload were also found in this study. "Quantity of work" and "working time" are the two indicators with the most dominant influence. Too much quantity of work, combined with limited working time, causes significant pressure on employees. It triggers multitasking, reduces the quality of work results, and increases errors, which overall reduces productivity.

Based on questionnaire data, respondents' perceptions at the BPJS Kesehatan Palu Branch Office showed significant dissatisfaction with the volume and complexity of the Workload, which often exceeds ideal capacity and causes high pressure, physical and mental fatigue, and increased stress. More than 70% of respondents stated that they often had to complete tasks outside of official working hours, resulting in reduced time for personal life and rest, while around 60% felt a decrease in motivation and work enthusiasm due to excessive Workload. High Workload also requires

multitasking, which reduces the quality of work results and increases errors. Respondents emphasized the need to evaluate task distribution and management support to balance work demands with employee capacity to build a healthier and more productive work atmosphere.

CONCLUSION

This study found that Employee Performance at BPJS Kesehatan Palu Branch Office is significantly affected by the alignment between Work-life Balance and Workload. Optimal Work-life Balance increases worker productivity, while excessive Workload negatively impacts fatigue, stress, and decreased work motivation. Indicators of work conditions and target achievement were found to be the most dominant aspects of Workload affecting performance. On the other hand, quantity of work and working hours are the dominant indicators of Employee Performance affecting Workload.

From this study, the company can take several practical steps. First, the company needs to evaluate the workload distribution to ensure that employees are well-rested, and a more balanced and realistic division of tasks is needed to improve the quality of work results. Second, flexible working hours must be implemented to support employees' work-life balance and help them remain productive without sacrificing the harmony between work and personal life. Finally, the company must set realistic work targets following employee capacity and monitor and evaluate targets regularly to reduce pressure due to overly ambitious targets so employees can work more effectively.

The limitations of this study include several aspects that need to be considered for future studies. This study is limited to two main variables: Work-life Balance and Workload. As a result, other aspects affecting Employee Performance, such as motivation, work environment, or social support, were not studied. It allows further research to explore other variables that can provide a more comprehensive understanding of the factors that affect Employee Performance.

Suggestions for further research: Given this study's limitations, recommendations for future research include adding other variables such as work environment, motivation, and social support to gain more comprehensive insight into the components that influence Employee Performance.

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