

Do Work Overtime and Work Overload Hinder the Performance of Mantri at Bank BRI ?

Bari Indro Pratomo & Tri Siwi Agustina

Universitas Airlangga, Kampus-B, Univ Airlangga, Gedung Sekolah Pascasarjana, Jl. Airlangga 4-6, Surabaya 60286, Indonesia

ARTICLE INFO

ABSTRACT

Keywords:

Banking,
Overload,
Overtime,
Performance,
Work

Kata Kunci:

Perbankan,
Kelebihan beban,
Kelebihan waktu,
Performansi,
Pekerjaan

Corresponding author:

bari.indro.pratomo-2023@
feb.unair.ac.id

Copyright © 2025 by
Authors, Published by IBR.
This is an open access article
under the CC BY-SA License



This study aims to analyze (1) the direct effect of work overload and work overtime on job performance; (2) the direct effect of work overload and work overtime on work-life balance; (3) the direct effect of work overload and work overtime on job performance through work-life balance; (4) the moderating effect of perceived organization support on the effect of work-life balance on job performance. The sampling technique used was a saturated sample (census). The type of research was quantitative causal research, with a sample of 341 clerks working at Bank BRI Regional Office Jakarta 1. Structural equational modeling analysis in this study was conducted using AMOS 20.0 software. The results of the study show that (1) overtime work and work overload do not have a significant direct effect on job performance (2) overtime work and work overload have a negative effect on work-life balance (3) work-life balance fully mediates the effect of overtime work on job performance (job performance) (4) work-life balance was proven to fully mediate the effect of work overload on job performance (5) work-life balance was proven to affect job performance (6) perceived organization support was proven to strengthen the effect of work-life balance on job performance.

SARI PATI

Penelitian ini bertujuan untuk menganalisis (1) pengaruh work overload dan work overtime secara langsung pada job performance (2) pengaruh langsung work overload dan work overtime terhadap work life balance; (3) pengaruh langsung work overload dan work overtime terhadap job performance) melalui work life balance; (4) pengaruh moderasi perceived organization support pada pengaruh work life balance terhadap job performance). Teknik pengambilan sampel melalui sampel jenuh (sensus) Jenis penelitian adalah penelitian kuantitatif kausal, dengan mengambil sampel sejumlah 341 orang mantri yang bekerja di Bank BRI Kanwil Jakarta 1. Analisis structural equational modeling pada penelitian ini diolah melalui software AMOS 20.0. Hasil penelitian menunjukkan bahwa (1) work overtime dan work overload tidak berpengaruh langsung secara signifikan terhadap job performance (2) Work overtime dan work overload terbukti berpengaruh negatif dan terhadap work-life balance (3) work life balance terbukti memediasi secara penuh pengaruh work overtime dan terhadap

	<p><i>kinerja (job performance) (4) work life balance terbukti memberikan efek mediasi secara penuh pengaruh work overload dan terhadap job performance (5) work life balance terbukti berpengaruh pada job performance (6) perceived organization support terbukti menguatkan pengaruh work life balance terhadap job performance.</i></p>
--	---

INTRODUCTION

State-owned banks have a critical role in promoting economic stability and financial inclusion in emerging economies. In Indonesia, Bank Rakyat Indonesia (BRI) functions as a major institutional driver of micro and retail financing, supported by extensive frontline operations. Among its employees, Mantri act as key operational personnel responsible for customer services, credit marketing, loan supervision, and administrative processing. Their performance directly influences service quality, credit sustainability, and the public reputation of the bank.

Mantri at BRI Bank Regional Office Jakarta 1 were selected as the subject of this study due to their crucial role in microcredit distribution, business target achievement, and credit portfolio quality maintenance in a region with high economic intensity and banking competition. The characteristics of the Jakarta I region require officers to work with a relatively higher workload, target pressure, and overtime frequency compared to other regions. These conditions have the potential to cause an imbalance between work demands and personal life, which ultimately affects performance. However, empirical studies that specifically examine this phenomenon at the regional office level are still limited, so this study has strong empirical relevance and contextual contributions.

Previous studies have identified work overload and work overtime as critical job demands within the banking sector. Drawing on the Job Demands Resources (JD-R) model, excessive

job demands deplete employees’ physical and psychological resources, leading to fatigue, stress, and diminished job performance (Bakker & Demerouti, 2007). Empirical evidence consistently demonstrates that prolonged working hours and high workload negatively affect employee well-being and work outcomes (Ratnesh & Kumari, 2021);(Gadzali, 2023). In Indonesia, Rahmah and Gustomo (2024) reported that overtime work significantly disrupts employees’ work–life balance, which subsequently undermines performance.

However, existing findings remain inconclusive. For example, Pambudi (2019) found that workload had no direct effect on Mantri performance, although work stress significantly influenced performance outcomes. Such inconsistencies indicate that the impact of job demands on performance may not be purely direct, but rather operate through intervening psychological and contextual mechanisms. One prominent mechanism proposed in the literature is work–life balance (WLB), defined as the ability to manage work and non-work roles with minimal conflict and mutual enrichment. Empirical studies across sectors confirm that poor work life balance reduces motivation, engagement, and service quality (Ramdhani & Rasto, 2021) dan Utari & Perdana (2024).

Beyond individual mechanisms, organizational context plays a decisive role in shaping employee responses to job demands. According to Conservation of Resources (COR) theory, employees rely on organizational resources to protect themselves from resource loss

caused by excessive demands (Holmgreen et al., 2017) Perceived Organizational Support (POS) represents a critical resource, reflecting employees' perceptions that their organization values their contributions and cares about their well-being (Eisenberger et al., 1986). Prior studies demonstrate that strong organizational support can buffer the negative effects of workload and overtime on work-life balance and performance, particularly in banking environments (Rumijati & Arifiani, 2024).

Although there has been extensive research on workload and performance, three gaps remain evident. First, most prior studies examine the direct effects of workload or overtime on performance (Ridwan & Priambodo, 2024) (Angel & Sitanggang, 2025) without integrating work-life balance as a mediating mechanism. Second, limited studies incorporate perceived organizational support as a moderating factor, particularly within state-owned banks in emerging economies. Third, empirical evidence at the regional office level remains scarce, even though organizational complexity and job demands differ substantially from branch-level operations.

Addressing these gaps, this paper develops an integrative model examining the effects of work overload and work overtime on Mantri performance, with work-life balance as a mediating variable and perceived organizational support as a moderating variable. This study extends existing literature by simultaneously testing mediation and moderation mechanisms within a state-owned banking context at the regional level, offering a more comprehensive explanation of how employee performance is shaping under high job demands. The findings are expected to contribute theoretically to job demands and work-life balance research, while providing practical insights for human resource policy and employee well-being management in the banking sector.

Overtime work reflects an increase in work demands that reduce employees' opportunities to fulfill their personal roles. Based on Job Demands-Resources Theory, high work demands, including repeated overtime, have the potential to disrupt the balance between work and personal life (Bakker & Demerouti, 2007). Empirical findings show that overtime work has a negative effect on the work-life balance of banking employees (Rahmah & Gustomo, 2024; Gadzali, 2023). This argument forms the basis for the first hypothesis:

H₁ : Overtime work has a negative and significant effect on work-life balance.

Work overload represents work demands that exceed the physical and mental capacity of employees. Excessive workload can reduce focus, work accuracy, and service quality, thereby impacting performance (Beckers et al., 2004). Studies in the banking sector show that workload is significantly related to employee performance (Alim et al., 2023). The statements of various previous experts underlie hypothesis 2:

H₂: Work overload has a negative and significant effect on job performance.

Continuous overtime can trigger physical and mental fatigue, which reduces work productivity. Wakman and Dewi (Oktoviona Wakman & Puspa Dewi, 2025) state that prolonged overtime is a consequence of high workloads and tight deadlines, which have the potential to reduce performance. Based on previous research statements, the third hypothesis is formulated:

H₃: Work overtime has a negative and significant effect on job performance.

High workloads limit the time for personal resource recovery, increasing conflicts between work roles and personal life. The findings of

Andriani and Desman (2023) and Tresna, et al (2024) show that work overload has a negative effect on the work–life balance of banking employees. These previous findings form the basis for the fourth hypothesis, which states that:

H₄: Work overload has a significant negative effect on work–life balance.

Good work–life balance helps employees maintain energy, focus, and psychological well-being. Research by Ferdianto et al. (2025) and Suhaimi and Seman (2019) proves that work-life balance has a positive effect on the performance of banking employees. Thus, hypothesis 5 is formulated as follows:

H₅: Work-life balance has a significant effect on job performance.

Utari and Perdhana (2024) found that workload affects performance through a decrease in work–life balance. This shows that the impact of work overload on performance is indirect

and channeled through work–life balance. This argument underlies the sixth hypothesis as follows:

H₆: Work–life balance mediates the effect of work overload on job performance.

Perceived organizational support functions as a work resource that strengthens employees' ability to manage work demands. Organizational support has been shown to strengthen the relationship between work–life balance and performance (Eisenberger et al., 1986), (Rumijati & Arifiani, 2024) dan (Syahada et al., 2025). Based on these various research results, the seventh hypothesis is as follows:

H₇: Perceived organizational support moderates the effect of work–life balance on job performance.

Based on the explanation of the background and the relationship between the variables in this study, the research framework is described see Figure 1.

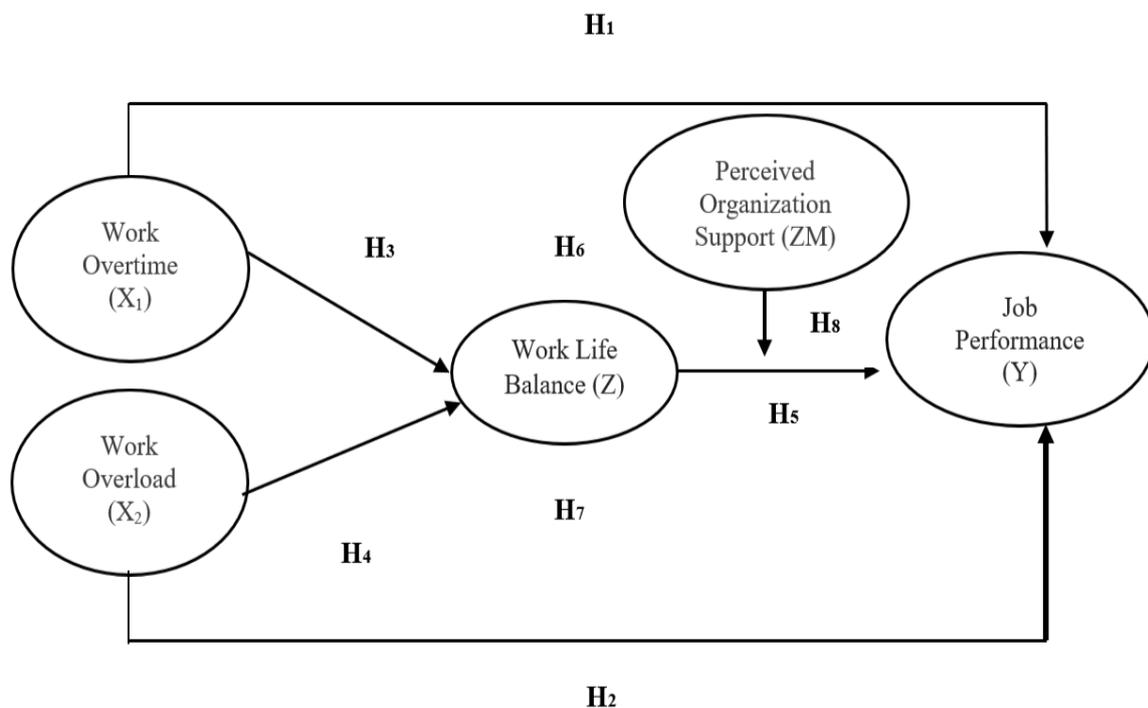


Figure 1. Research Framework

METHODS

This quantitative study employed a census sampling method to collect data. Data were collected using an online questionnaire distributed from the beginning of October to mid-November 2025. The independent variables were identified as work overtime and work overload, the dependent variable

as job performance, the mediating variable as work-life balance, and the moderating variable as perceived organizational support. The operational definitions of these variables, along with the dimensions of each variable and the sources of these dimensions, are summarised in Table 1.

Table 1. Definitions of Operational Variables, Dimensions and References

No	Definitions of Operational Variables	Dimensions	References
1	Work overtime : Perception among Mantri at Bank BRI Jakarta 1 Branch of their working hours, which exceed those set by the organization, both during the week and at weekends. This could lead to physical exhaustion and psychological stress.	1. Frequency of Overtime 2. Duration of overtime 3. Intensity of tasks during overtime 4. Physical and mental condition during overtime.	Beckers et al. (2004)
2	Work Qverload : The perception of Mantri at Bank BRI Jakarta 1 Branch is that the demands of the job exceed the capacity of the available resources in terms of task quantity, work complexity, and time pressure.	1) Quantitative overload 2) Qualitative overload. 3) Time pressure. 4) Work availability demands. 5) Pressure to respond quickly.	Job Demand Model (Karasek & Amick, 1998) and (Pelfrene et al., 2001).
3	Work Life Balance : The ability of Mantri at Bank BRI Jakarta 1 Branch to balance their work and family roles, reduce role conflicts and achieve a satisfactory work-life balance.	1) Time balance: 2) Role balance: 3) Work-life balance	Greenhaus et al. (2011) and Fisher et al. (2003)
4	Perceived Organization Support: Perception of the Mantri at Bank BRI Jakarta 1 Branch regarding organizational support in creating a work environment that promotes work-life balance.	1) Support for well-being from the organization. 2) Attention from management. 3) Flexible working hours. 4) Supportive policies and facilities.	Survey of Perceived Organizational Support (SPOS) by Eisenberger et al.(2001),
5	Job Performance This shows the level of Mantri's achievement of Bank BRI Jakarta 1 Branch in carrying out their duties and responsibilities over a set period of time.	1) Task performance, 2) Performance in context, 3) Efficiency and timeliness 4) Interpersonal ability.	<i>Individual Work Performance Questionnaire</i> by Koopmans (2014)

In order to test the hypothesis and explain the relationship between the variables, this study collected data from two sources. Primary data were obtained directly from Bank BRI Kanwil Jakarta 1 employees by distributing a questionnaire containing questions designed to measure the variables under study. Secondary data were obtained from previous research, relevant books and Bank BRI Kanwil Jakarta 1 performance data in order to support the theoretical explanation and observed phenomena. The questionnaire was distributed via Google Forms to respondents selected as research subjects. Secondary data were obtained from previous research, relevant books and performance data of Bank BRI Kanwil Jakarta 1 officers to support the theoretical explanation and observed phenomena.

The population consists of Bank BRI Kanwil Jakarta 1 employees. The population totals 485 people. The sample comprises all clerks at Bank BRI Kanwil Jakarta 1, totalling 485 people. Therefore, the sampling technique used in this study is a full census.

This study used a 5-point Likert scale in a structured questionnaire as the main instrument. As an ordinal measurement scale, the Likert scale is well-suited to social research, capturing respondents' attitudes or perceptions towards statements (Hair et al., 2017). Respondents were asked to select one of the following options: 1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; and 5 = Strongly Agree.

This study employs a quantitative approach using the covariance-based Structural Equation Modelling (SEM) technique with AMOS software, version 20.0. The choice of SEM based on AMOS was driven by the objective of testing causal relationships between latent variables in a confirmatory manner and of testing the suitability of the

theoretical model with empirical data. (Hair, J. F. et al., 2020). Additionally, the sample size of approximately 485 respondents met the minimum requirement for SEM based on covariance, enabling stable and optimal parameter estimation (Hair et al., 2021). SEM is considered an appropriate analytical technique for this research model, which involves complex relationships encompassing more than one independent variable (work overload and work overtime), one mediator (work-life balance), one moderator (perceived organisational support) and one dependent variable (job performance). SEM enables researchers to test direct and indirect relationships via mediation and moderation effects simultaneously within a unified structural model. The SEM analysis in this study was conducted in several main stages: testing the measurement model; testing the SEM analysis assumptions; evaluating the model's goodness of fit; and testing the causal relationships within the structural model. These stages were carried out systematically to ensure that the resulting model met the criteria of validity, reliability and statistical acceptability.

RESULTS AND DISCUSSION

1. Respondent Profile

The questionnaire was distributed to 485 clerks at the Jakarta 1 Regional Office of Bank BRI from December 5, 2025, to December 12, 2025, and 341 questionnaires were returned. The rest did not respond by the deadline set by the researcher. The frequency distribution of the profiles of BRI Bank clerks in the Jakarta 1 Regional Office who participated in the study is shown in Table 2.

Table 2 provides information that, in terms of sex, Mantri are predominantly male (75.4 percent), who in the Indonesian social and cultural context generally bear the role of primary breadwinner. This condition implicitly increases tolerance for work demands such as

Table 2. The Respondent Profile

	Profile	Quantity	Percentage
Sex	Male	257	75,4
	Female	84	24,6
	Total	341	100,0
The Work Experience	< 5 years	114	33,4
	5 - 10 years	104	30,5
	11 - 15 years	113	33,1
	> 15 years	10	2,9
	Total	341	100,0
Highest Eduaction	Senior High Scholl	2	0,6
	D3	43	12,6
	S1	288	84,5
	S2	8	2,3
	Total	341	100,0
Marital Status	Married	276	80,9
	Single	55	16,1
	Divorced	10	2,9
	Total	341	100,0
Number of Children	0	39	13,6
	1	72	25,2
	2	121	42,3
	3	50	17,5
	4	4	1,4
	Total	286	100,0

Source : data processed (2025)

overtime, because work performance is often perceived as a primary responsibility.

Most respondents are married (80.9%) and have children (86.4%), with the majority having one to two children. These characteristics directly increase demands outside of work, particularly regarding family responsibilities, childcare, and emotional involvement. The distribution of work experience as a Mantri is relatively even between less than 5 years and 15 years, with a very small proportion having more than 15 years of service. This characteristic shows that most Mantri are in the early to middle stages of their careers, where motivation to achieve and the need to maintain their job position are

still high. Most respondents had completed a bachelor's degree (84.5 percent), and a small number had a master's degree. This level of education contributes to technical competence, analytical skills, and decision-making, which are highly relevant to the duties of Mantri in credit analysis and management. Conceptually, the characteristics of the respondents in this study place Mantri in a phase of working life that is fraught with dual role demands, namely as professional workers and heads or members of families.

2. Hypothesis Test Results

Causality testing in the structural model was conducted using regression weight and

standardized regression weight estimates. The following are the regression weight and standardized regression weight produced by the structural model.

Based on Table 3, the effect of the developed path can be explained as follows:

1. Testing the path effect between the Work Overtime variable and the Job Performance variable obtained an effect of -0.013 with a critical ratio (C.R) value of 0.263 and an effect probability (p) of 0.793. Given that the C.R value of $0.263 < 1.96$ and the probability (p) value of $0.793 > 0.05$, it can be concluded that the Work Overtime variable does not have a significant negative effect on Job Performance. Referring to these results, the first hypothesis of the study, which tested whether work overtime has a significant negative effect on Job Performance, is not statistically proven (H1 is not proven).
2. Testing the influence path between the Work Overload variable and the Job Performance variable obtained an influence of -0.078 with a critical ratio (C.R) value of 1.441 and an influence probability (p) value of 0.150. Given that the C.R value of $1.441 < 1.96$ and the probability (p) value of $0.150 > 0.05$, it can be concluded that the Work Overload variable does not have a significant negative effect on Job Performance. Therefore, the second hypothesis of the study, which tested whether work overload has a significant

negative effect on job performance, is not statistically proven (H2 is not proven).

3. The Testing the path between the Work Overtime variable and the Work-Life Balance variable yielded an effect of -0.243 with a critical ratio (C.R) of 5.065 and a probability of effect (p) of 0.000. Given that the C.R value of $5.065 > 1.96$ and the probability (p) value of $0.000 < 0.05$, it can be concluded that the Work Overtime variable has a significant negative effect on Work-Life Balance. Based on these results, the third hypothesis of the study, which tested whether Work Overtime has a significant negative effect on Work-Life Balance, is statistically proven to be true (H3 proven).
4. The testing of the influence path between the Work Overload variable and the Work-Life Balance variable obtained an influence of -0.399 with a critical ratio (C.R) value of 8.329 and an influence probability (p) of 0.000. It is known that the C.R value of $8.329 > 1.96$ and the probability (p) value of $0.000 < 0.05$, so it can be concluded that the Work Overload variable has a significant negative effect on Work-Life Balance. Based on these results, the fourth hypothesis of the study, which tested whether Work Overload has a significant negative effect on Work-Life Balance, is statistically proven to be true (H4 is proven).

Table 3. Regression Weight dan Standardized Regression Weight Direct Effect

Path	Estimate	SE	C.R	p
WOT → JP	-0,013	0,042	-0,263	0,793
WOL → JP	-0,078	0,050	-1,441	0,150
WOT → WLB	-0,243	0,052	-5,065	0,000
WOL → WLB	-0,399	0,059	-8,329	0,000
WLB → JP	0,241	0,042	4,369	0,000

Source : data processed (2025)

5. The testing of the influence path between the Work-Life Balance variable and the Job Performance variable obtained an influence of 0.241 with a critical ratio (C.R) value of 4.369 and an influence probability (p) of 0.000. Given that the C.R value of 4.369 > 1.96 and the probability (p) value of 0.000 < 0.05, it can be concluded that the Work-Life Balance variable has a significant positive effect on Job Performance. Based on these results, the fifth hypothesis of the study, which tested whether Work-Life Balance has a significant positive effect on Job Performance, is statistically proven to be true (H5 is proven).

Furthermore, to test the indirect effect hypothesis (hypotheses 6 and 7 in this study), the Sobel Test calculation formula will be used as a tool to generate critical ratio (C.R) and probability (p) values in the indirect effect estimation results. The results of the indirect effect testing for the structural model are shown in Table 4.

Based on Table 4, the effects of the developed pathways can be explained as follows:

6. The indirect effect of overtime work on job performance through the mediation of work-life balance resulted in an effect

of -0.059. The Sobel Test calculation results obtained a C.R value of 3.301 > 1.96 and a p value of 0.0009 < 0.05, so it can be concluded that the mediation of Work-Life Balance on the effect between the variables of Work Overtime and Job Performance is significant. Referring to these results, the sixth hypothesis of the study, which tested whether work-life balance significantly mediates the effect of overtime work on job performance, is statistically proven to be true (H6 proven).

7. The indirect effect of work overload on job performance through the mediation of work-life balance resulted in an effect of -0.096. The Sobel Test calculation results obtained a C.R value of 3.855 > 1.96 and a p value of 0.0001 < 0.05, thus concluding that Work-Life Balance mediation on the influence between the Work Overload variable and Job Performance is significant. Referring to these results, the seventh hypothesis of the study, which tested whether Work-Life Balance significantly mediates the effect of Work Overload on Job Performance, is statistically proven (H7 proven).

The next test is the moderation effect test, which is the eighth hypothesis of the study.

Table 4. Sobel Test dan Indirect Effect

Effect	Indirect Effect	Sobel Test	
		CR Indirect	P
WOT → WLB → JP	-0,059	3,301	0,0009
WOT → WLB → JP	-0,096	3,855	0,0001

Source : data processed (2025)

Table 5. Regression Weight and Standardized Regression Weight of Moderation Effect

Jalur	Estimate	SE	C.R	p
WLB.POS → JP	0,287	0,071	5,826	0,000

Source : data processed (2025)

8. Organizational Support on the Job Performance variable obtained an effect of 0.287 with a critical ratio (C.R) value of 5.826 and an effect probability (p) of 0.000. It is known that the C.R value of $5.826 > 1.96$ and the probability value (p) of $0.000 < 0.05$, so it can be concluded that the moderation of Perceived Organizational Support on the influence between the Work-Life Balance variable on Job Performance is significant. Perceived Organizational Support strengthens the positive influence of Work-Life Balance on Job Performance. Referring to these results, the eighth hypothesis of the study, which tested whether Perceived Organizational Support significantly moderates the influence of Work-Life Balance on Job Performance, is statistically proven to be true (H8 proven).

RESULTS AND DISCUSSION

1. The influence of work overtime toward Mantri's job performance

Table 3 shows that overtime work has no effect on job performance. This can be interpreted to mean that the increase in job demands in the form of overtime has not exceeded the threshold that directly affects the performance of Mantri at Bank BRI Jakarta 1 Branch. Another interpretation is that Mantri at Bank BRI Jakarta 1 Branch are able to adapt to high performance targets even though they have to complete work outside normal working hours.

From the perspective of Job Demands–Resources (JD-R) Theory, which distinguishes job characteristics into two main categories, namely job demands and job resources (Bakker & Demerouti, 2007). In this study, working overtime functions as a job demand because it requires additional time, energy, and psychological capacity outside of normal working hours. According to JD-R Theory, this condition can occur when employees still have adequate

job resources and personal resources, such as professional competence, work experience, clear work standards, and relatively good organizational support. Thus, the results of hypothesis 1 in this study are in line with previous research conducted by Easya and Susanty (2022) and Ridwan & Priambodo (2024) that the influence of workload was not proven to interfere with the performance of Mantri because they implemented proper time management.

According to Table 2 on the respondent profile, the majority of respondents have family responsibilities, as indicated by the number of children, with most respondents stating that they have 1–2 children. The findings from this profile can be analyzed because the workers with family responsibilities and medium to lengthy tenures tend to have stable and professional performance orientation, along with the need to maintain their job performance despite having to deal with time pressure and extra workload. Therefore, this condition explains why even though the work is completed within the normal working hours, it does not necessarily reduce the performance of the Mantri at at Bank BRI Jakarta 1 Branch .

2. The Infuence of work overload towards Mantri's job performance.

The results of the hypothesis test indicate that work overload does not significantly impact the performance of Mantri at Bank BRI Kanwil Jakarta 1. Therefore, the hypothesis that work overload negatively affects the performance of Bank BRI Kanwil Jakarta I mantris is not statistically proven. These results reinforce the scientific findings of Pambudi (2019) which state that the excessive workload experienced by Mantri at Bank BRI Gombong Branch, Central Java does not interfere with their job performance.

It is known from the profile of respondent (Table 2) that the majority of respondents are clerks with a bachelor's degree (84.5 percent),

with less than 15 years of service, and are married (80.9 percent). This profile illustrates that they have adequate technical competence, sufficient work experience, and a high sense of responsibility. In the banking context, especially in the position of Mantri, high workloads are often perceived as an integral part of job demands, rather than abnormal pressure. In addition, they are in the early to middle stages of their careers, which allows for high work enthusiasm and motivation to achieve, so that performance is maintained even when the workload increases. Based on their educational background and professional experience, Mantri at Bank BRI tend to have the cognitive capacity and professional skills that enable them to continue to meet performance targets even when faced with work overload. Thus, it is reasonable that work overload does not directly impact a decline in job performance.

According to the Job Demands–Resources Theory framework, work overload is classified as a job demand. JD-R Theory states that job demands do not always have a direct negative impact on performance, especially when individuals have adequate job resources and personal resources (Bakker & Demerouti, 2007). The results of this study are consistent with JD-R Theory, in which job demands in the form of work overload have not exceeded the capacity of Mantri to adjust to their work methods. Professional competence, work experience, and relatively good organizational support have played an important role in protecting performance from the adverse effects of excessive workload. Thus, the motivational process pathway in JD-R Theory is still dominant, so that performance is maintained even though work demands have increased.

In summary, the lack of significance of the influence of work overload on the performance of the mantri can be explained as follows: The workload received by the mantri remains

within the adaptive tolerance threshold and has not yet triggered extreme fatigue or a decline in work quality. The mantri's job is target- and service-oriented, meaning high workloads are perceived as a challenge rather than a hindrance to performance.

However, while it does not directly impact performance, the study's results show that work overload significantly affects work-life balance, thereby impacting job performance. This confirms that the negative impact of work overload is indirect, operating through psychological mechanisms and role balance rather than direct performance decline.

3. The Influence of *work overtime* on Mantri's *work life balance*

The SEM test showed that overtime work has a negative effect on work-life balance. These findings are statistically strong and consistent, and show that any increase in overtime intensity significantly reduces the level of work-life balance as a mediator.

Considering the Job Demands Resources (JD-R) Theory, overtime work functions as a job demand that requires additional physical and psychological effort (Bakker & Demerouti, 2007). When job demands increase continuously without being balanced by adequate recovery, individuals experience a process of energy depletion that leads to an imbalance between work and non-work roles. These results reflect the health impairment process pathway in JD-R Theory, in which high work demands directly reduce psychological well-being, one of which is expressed through a decrease in work-life balance (Gadzali, 2023).

Based on the profile of the respondents obtained, it can be analyzed that conceptually, mantri are placed in a phase of working life that is fraught with dual role demands, namely as professional workers and heads or members of families.

In the context of this study, any increase in work demands in the form of overtime not only impacts the work domain but also has the potential to directly disrupt the non-work domain, particularly family time and the quality of family interactions. Therefore, the characteristics of these respondents make work-life balance a variable that is highly sensitive to changes in the intensity of overtime work.

4. The Influence of *work overload* on Mantri's work life balance

The results of the structural model test prove that work overload has a significant negative impact on the work-life balance of Mantri at Bank BRI Jakarta I Branch. The negative and statistically significant value of the path coefficient indicates that an increase in workload directly reduces a Bank BRI Mantri's ability to balance work and personal life demands. In the context of a Bank BRI Mantri's work, workload represents not only job demands, but also reflects the relatively flexible, target-based structure of fieldwork.

According to the Job Demands–Resources (JD–R) Theory, well-managed workloads can encourage employees to manage their time, work rhythms and priorities more effectively (Bakker & Demerouti, 2007). In the role of a mantri, high workloads are often offset by work autonomy, scheduling flexibility and an understanding of customer characteristics. This enables employees to maintain a balance between work and their personal lives. Therefore, in the context of Bank BRI's Mantri, workloads have a positive and significant impact on work-life balance, provided the job demands can be managed adaptively and supported by flexible working systems.

This argument aligns with the findings of previous studies by Tresna et al. (2024) and Surya and Rihayana (2024). These studies revealed

that employees in high-workload banking roles were more susceptible to work-life balance issues, ranging from mild to moderate.

As shown in Table 2, the majority of Mantri in the sample are in the productive phase of life and have strong dual roles. The dominance of married male respondents with children creates a situation in which an increase in workload leads not only to work-related fatigue, but also directly affects family and social roles. Long working hours also indicate that Mantri repeatedly and consistently face high workloads. The accumulation of these work demands reduces recovery time and decreases role flexibility. Therefore, work overload will undoubtedly reduce work-life balance, regardless of the Mantri's ability to maintain performance.

In summary, the influence of work overload on the work-life balance of Mantri at Bank BRI Jakarta 1 Branch can be explained as follows: (1) The role requires intensive customer engagement, credit disbursement target achievement and strict administration, often extending working hours beyond the formal schedule; (2) The workload is cumulative, meaning that although each task can be completed, the accumulation reduces rest and social interaction; (3) The majority of Mantri are in the family-forming phase of life, meaning that the conflict between work and family roles becomes more apparent when the workload increases. In these conditions, work overload is perceived not only as work pressure, but also as a disruption to quality of life, as reflected in the decline in work-life balance.

5. The Influence of Work Overload on Mantri's performance with work-life balance acting as a mediator.

The results of this study show that work overload does not significantly affect the performance of Bank BRI Kanwil Jakarta I officers directly,

but it does have a significant negative effect on work-life balance. Conversely, work-life balance has a significant positive effect on performance. This indirect effect demonstrates that work-life balance fully mediates the relationship between work overload and performance. High workloads do not directly reduce the performance of Bank BRI Kanwil Jakarta I 'Mantris' if a good work-life balance can be maintained. However, if work-life balance is disrupted, their ability to maintain performance will decrease.

These findings can be understood within the framework of the Job Demands–Resources (JD-R) Theory. This theory classifies workload as a job demand that requires increased effort and time. Work-life balance, meanwhile, is a personal resource that helps individuals maintain psychological well-being and work performance amidst occupational challenges. According to the JD-R theory, job demands do not always directly impact performance, but often via the mechanism of reduced personal resources (in this study, work-life balance), which ultimately affects job performance.

The following analysis is linked to the results of Putri and Satrya's (2025) previous research, which showed that work overload negatively impacts work-life balance and that work-life balance partially mediates the relationship between workload and work stress. This suggests that work overload disrupts work-life balance and subsequently contributes to increased work stress in the context of employment (e.g. contract employees at the Badung Culture Office or outside of the Mantri). These findings are consistent with this thesis's results that work overload reduces work-life balance, which in turn lowers performance (i.e. work outcomes).

A comparison with Putri and Satrya (2025) shows that despite the organisational context

being different, the role of work-life balance as an important mechanism in the relationship between work demands and outcomes (stress and performance) is empirically consistent. This strengthens the JD-R model theoretically, as it predicts that job demands affect employee well-being by eroding personal resources, and that this subsequent decline in well-being affects organisational outcomes such as performance or work stress.

The demands of the mantri role are very high, with strict service and administrative targets, as well as family responsibilities. Therefore, achieving a balance between work and personal life is crucial. When workloads increase, the time and energy available for personal recovery decreases. This lack of personal resources and non-work time then negatively impacts performance. The majority of respondents were married and had family responsibilities, highlighting the importance of work-life balance in mediating the relationship between work overload and individual performance.

Overall, the results of this study are consistent with the empirical and theoretical literature, which shows that work-life balance contributes to individual well-being and functions as a mechanistic link between work demands and performance outcomes. While work overload does not directly reduce employee performance, its impact is significant through reducing work-life balance. This is in line with Putri and Satrya's (2025) findings on the relationship between workload and work stress via work-life balance.

6. Influence of Work-Life Balance on Mantri's Performance

Empirical testing showed that work-life balance positively and significantly influenced the performance of Bank BRI Kanwil Jakarta I officers, thus confirming the research

hypothesis. This finding highlights the importance of achieving a balance between work demands and personal life in improving employee performance, particularly for Mantri positions involving high workloads and targets. The findings of this study align with those of Suhaimi and Seman (2019), who found that work-life balance initiatives such as flexible working arrangements, employee assistance programmes and leave policies effectively improved employee performance in Malaysia's banking sector. Their study showed that employee performance improves when organisations provide support for work-life balance through appropriate policies. Both this study and Suhaimi and Seman's (2019) study reveal a consistent pattern: work-life balance is an important factor in influencing performance in the banking sector. In the context of the former study, the positive correlation between work-life balance practices and performance shows that employees who are given the opportunity to balance work demands and personal needs tend to perform better.

From the perspective of Job Demands–Resources Theory, work-life balance is considered a personal resource that influences the motivational pathway. Those with a better work-life balance have a more stable psychological and emotional capacity to face job demands, enabling them to maintain focus, work quality, and productivity. The results of this study are consistent with the JD-R Theory, which states that personal resources contribute directly to improved performance.

Examining the respondents' profiles reveals that married Mantri with family responsibilities dominate, which reinforces the importance of work-life balance as a factor that supports performance. Balancing roles in and out of work enables Mantri to manage work-related stress more effectively, which not only maintains performance, but can also be improved.

Overall, these findings make a theoretical contribution by emphasising the role of work-life balance as a personal resource in the context of Indonesian banking. In practice, the results imply that organisational policies supporting work-life balance are an important strategy for maintaining and improving Mantri performance.

7. Moderating the perception of organisational support for work-life balance and the performance of Mantri.

As shown in Table 3, the moderation effect test indicates that perceived organisational support (POS) strengthens the relationship between work-life balance and Mantri's performance at Bank BRI Kantor Wilayah Jakarta 1. Therefore, the results of this study corroborate the findings of previous research by Syahada et al.(2025), which demonstrated that improving work-life balance through organisational support, such as flexible working hours and employee welfare programmes, enhances employee performance.

Within the framework of the Job Demands–Resources Theory, work-life balance is categorised as a personal resource, whereas perceived organisational support is categorised as a job resource (Bakker & Demerouti, 2007). According to the JD-R Theory, job resources impact performance directly and strengthen the influence of personal resources on job performance. In the context of this thesis, it can be concluded that perceived organisational support (POS) acts as a moderator: Mantri at Bank BRI Kanwil Jakarta 1 with a good work-life balance who receive support from their organisation will demonstrate higher performance.

As shown in Table 2, which presents the profile of the respondents, the majority of respondents in the study were male, married and had children. This suggests that the demands of

their roles outside work are quite high. In this context, work-life balance is a valuable psychological resource for maintaining job performance. In this relationship, perceived organisational support plays an important role: when mantris receive support from the organisation in the form of a supportive work-life balance environment, appreciation of the importance of maintaining balance between personal life and work, and provision of supporting facilities, they are better able to convert work-life balance into positive energy at work. Thus, the profile of the respondents in this study supports the argument that organisational support acts as a buffer against the dual role pressures experienced by Mantri at Bank BRI Jakarta 1 Branch.

The various associated arguments concerning the moderating effect of perceived organisational support (POS) can be summarised as follows: (1) POS enhances appreciation and trust among Mantri at Bank BRI Kanwil Jakarta 1, effectively transforming their work-life balance into commitment and performance; (2) POS provides emotional and instrumental resources, such as flexible schedules, understanding bosses and supportive policies, to help employees manage role conflicts; and (3) in a target-oriented banking context, POS demonstrates that the organisation prioritises employee well-being alongside performance expectations.

MANAGERIAL IMPLICATION

The main practical implication is that high performance does not always reflect healthy working conditions. Therefore, first, the management of Bank BRI Regional Office I Jakarta needs to shift the focus of human resource management from an approach based solely on targets to one based on performance sustainability.

Second, the management of Mantri's workload needs to be directed towards controlling the

accumulation of work demands, particularly through the evaluation of target distribution, the number of customers served, and the administrative burden. In addition, because work-life balance has been proven to be the main mechanism linking work demands and performance, policies that support work-life balance, such as controlling overtime and flexible working hours, are strategic for maintaining their job performance in the long term.

Third, the organization must increase its role in providing contextual resources that enable Mantri to optimize their work-life balance. Thus, strengthening managerial support, policy fairness, and organizational communication are key factors in optimizing Mantri's performance.

CONCLUSION

The purpose of this study is to determine and analyze the effect of overtime work and work overload on the performance of Mantri at Bank BRI Regional Office Jakarta I with work-life balance as a mediating variable with moderation of perceived organizational support. After testing the hypothesis and analyzing the results, the following conclusions were drawn:

1. Overtime work and work overload were found to have no direct effect on Mantri's performance. This finding shows that Mantri are still able to maintain a high level of performance despite facing increased work demands. This indicates a strong capacity for adaptation and professionalism in carrying out tasks, especially in the context of target- and service-oriented banking.
2. Overtime and work overload have been proven to have a negative effect on work-life balance. Increased work duration and intensity reduce the balance between the work and personal lives of Mantri. This

means that work-life balance is the aspect most sensitive to increased job demands compared to performance itself.

3. Work-life balance has a positive effect on the performance of Mantri. Mantri who maintain a work-life balance demonstrate better individual performance. This can be interpreted as the role of work-life balance as a personal resource that supports the achievement of optimal and sustainable performance.
4. Mediation tests show that work-life balance has been proven to fully mediate the influence between work overload and

the performance of Mantri as well as mediating the influence of work overtime on performance. The implication is that the impact of work demands on performance does not occur directly, but rather through a decline in work-life balance as the main psychological mechanism.

5. Perceived organizational support has been proven to moderate the relationship between work-life balance and performance, whereby high organizational support will increase the positive influence of work-life balance on the performance of Mantri . ▲

ACKNOWLEDGEMENTS

The researchers would like to express their gratitude to the management of Bank BRI Regional Office Jakarta 1 for allowing the researchers to conduct research and collect data. They would also like to thank all research respondents.

REFERENCES

- Alim, V. P., Razak, M., & Alwi, M. H. (2023). Analisis Stres Kerja dan Beban Kerja terhadap Kinerja Marketing Melalui Komitmen Kerja pada PT. Bank Rakyat Indonesia (BRI) Cabang Makassar. *Jurnal Sains Manajemen Nitro*, 2(2), 230–243. <https://doi.org/10.56858/jsmn.v2i2.169>
- Andriani, R., & Disman, D. (2023). Effects of work overload and job stress on employee performance: categorical moderation from polychronicity and work environment. *JPPi (Jurnal Penelitian Pendidikan Indonesia)*, 9(4), 378. <https://doi.org/10.29210/020232185>
- Angel, K., & Sitanggang, F. (2025). *Pengaruh Overtime dan Overwork terhadap Employee Performance Dimediasi oleh Perceived Compensation*. 14(2), 646–661.
- Bakker, A. B., & Demerouti, E. (2007). The Job Demands–Resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309–328. <https://doi.org/https://doi.org/10.1108/02683940710733115>
- Beckers, D. G. J., Van der Linden, D., Smulders, P. G. W., Kompier, M. A. J., & Van Veldhoven, M. J. P. M. (2004). Working Overtime Hours: Relations with Fatigue, Work Motivation, and the Quality of Work. *Urnal of Occupational and Environmental Medicine*, 46(12), 1282–1289.
- Easya, A. D., & Susanty, A. I. (2022). Overtime Work, Time Management, and Employees' Work-Life Balance (a Perspective from Employees at a Human Capital Division in a Bank in West Java, Indonesia). *3rd Asia Pacific International Conference on Industrial Engineering and Operations Management*, 4684–4692. <https://doi.org/10.46254/ap03.20220794>
- Eisenberger, R., Armeli, S., Rexwinkel, B., Lynch, P. D., & Rhoades, L. (2001). Reciprocation of perceived organizational support. *Journal of Applied Psychology*, 86(1), 42–51. <https://doi.org/10.1037/0021-9010.86.1.42>
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived Organizational Support. *Journal of Applied Psychology*, 71(3), 500–507.
- Ferdianto, J. R., Padang, R. R., & Putra, M. P. (2025). Pengaruh Internal Marketing Dan Work Life Balance Terhadap Kinerja Karyawan Pada Bank Syariah Indonesia Kcp Jember Gajah Mada. *Kinerja*, 7(02), 068–077. <https://doi.org/10.34005/kinerja.v7i01.4265>
- Fisher, G., Stanton, J., Jolthson, J., & Gavin, J. (2003). Modelling the Relationship between Work Life Balance and Organisational Outcomes. *Annual Conference of the Society for Industrial-Organisational Psychology*.
- Gadzali, S. S. (2023). Application of Work-Life Balance in Banking: A Study Of Its Impact on Employee Well-Being. *Return : Study of Management, Economic and Bussines*, 2(8), 814–820. <https://doi.org/10.57096/return.v2i8.138>
- Greenhaus, J. H., & Allen, T. D. (2011). Work–family balance: A review and extension of the literature. *Journal of Management*, 37(1), 10–35.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2020). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.).
- Hair, J. F., Black, W. C., Babin, B., & Anderson, R. E. (2021). *Multivariate data analysis* (9th, Cenga ed.). Cengage Learning.
- Holmgreen, L., Tirone, V., Gerhart, J., & Hobfoll, S. E. (2017). *Conservation of Resources Theory CO* (Cary L. Cooper and James Campbell Quick (ed.); First Edit).
- Karasek, R., & Amick, B. (1998). The Job Content Questionnaire (JCQ): An Instrument for Internationally Comparative Assessments of Psychosocial Job Characteristics. *Journal of Occupational Health Psychology*, 3(4), 322–355.
- Koopmans, L. (2014). *Measuring Individual Work Performance*. CPI Koninklijke Wöhrmann, Zutphen.
- Oktoviona Wakman, E., & Puspa Dewi, M. (2025). Implementasi Work Life Balance dalam Meningkatkan Kinerja Pegawai pada Kantor Pelayanan Pajak Pratama Singosari. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 6(2), 669–684. <https://doi.org/10.47467/elmal.v6i2.7061>
- Pambudi, A. (2019). Pengaruh Beban Kerja dan Kepuasan Kerja Terhadap Stress Kerja dan Kinerja Mantri Bank BRI Cabang Gombong Apik. *Journal Putra Bangsa*, 1(1), 1–6. [http://eprints.universitaspuptrabangsa.ac.id/235/2/Jurnal Apik Pambudi.pdf](http://eprints.universitaspuptrabangsa.ac.id/235/2/Jurnal%20Apik%20Pambudi.pdf)
- Pelfrene, E., Vlerick, P., Mak, R. P., Smet, P. D. E., Kornitzer, M., & Backer, G. U. Y. D. E. (2001). Scale reliability and validity of the Karasek ` Job Demand-Control-Support ' model in the Belstress study. *Work & Stress*, 15(4), 297–313. <https://doi.org/10.1080/02678370110086399>

- Putri, N. K. D. P., & Satrya, I. G. B. H. (2025). The Effect of Workload on Work Stress Mediated by Work Life Balance. *Indonesian Journal of Advanced Research*, 4(7), 1289–1306. <https://doi.org/10.55927/ijar.v4i7.15023>
- Rahmah, N. A., & Gustomo, A. (2024). Analysis Of Overtime Work, Time Management, And Job Satisfaction On Employees' Work-Life Balance (Study At PT. Idricipta Aditama Grutty Shoes, Bags & Fashion Bandung). *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 12(2), 1813–1828. <https://doi.org/10.37676/ekombis.v12i2.5429>
- Ramdhani, D. Y., & Rasto. (2021). Keseimbangan Kehidupan Kerja (Work Life Balance) Sebagai Faktor Yang Mempengaruhi Kinerja Karyawan (Work Life Balance As a Factor Affecting Employee Performance). *Jurnal Manajerial*, 20(1), 98. <http://ejournal.upi.edu/index.php/manajerial/>
- Ratnesh, M., & Kumari, G. (2021). Antecedents and Consequences of Work Life Balance : A Study pf Selected Organizational Factors Amomg Female Bank Employees. *Dynamic Relationships Management Journal*, 10(1), 5–22. <https://doi.org/10.17708/DRMJ.2021.V10N01A01>
- Ridwan, M., & Priambodo, R. E. A. (2024). The Effect of Overtime Work and Work Environment on Employee Performance Through Job Satisfaction at PT Bio Farma (Persero). *Eduvest - Journal of Universal Studies*, 4(8), 7326–7344. <https://doi.org/10.59188/eduvest.v4i8.1733>
- Rumijati, A., & Arifiani, R. S. (2024). Exploring Social and Organizational Support's Role: The Effect of Work-Family Conflict on Work Stress. *Jurnal Economia*, 20(1), 21–34. <https://doi.org/10.21831/economia.v20i1.49730>
- Suhaimi, S. B. A., & Seman, K. B. (2019). Work-Life Balance Practices on Employees Job Performance of Selected Banking Sector in Malaysia. *Asian Social Science and Humanities Research Journal (ASHREJ)*, 1(1), 27–37. <https://doi.org/10.37698/ashrej.v1i1.4>
- Surya, I. B. K., & Rihayana, I. G. (2024). The Relationship of Workload, Work Life Balance and Job Stress on Bank Employees. *International Research Journal of Economics and Management Studies*, 3(4), 46–52. <https://doi.org/10.56472/25835238/irjems-v3i4p108>
- Syahada, E. L., Suhardi, & Firdaus, R. (2025). The effect of work-life balance, work stress, and workload on employee performance with organizational support as moderation variables. *Daengku: Journal of Humanities and Social Sciences Innovation*, 5(2), 264–276. <https://doi.org/https://doi.org/10.35877/454RI.daengku3813>
- Tresna, P. W., Rivani, Putri, V. D. A., & Novel, N. J. A. (2024). Effect of Workload on Work-life Balance in Bank Company. *Review of Integrative Business and Economics Research*, 13(3), 217–227.
- Utari, P. V. A., & Perdhana, S. M. (2024). Analisis Pengaruh Beban Kerja Terhadap Kinerja Karyawan Dengan Work-Life Balance Sebagai Variabel Intervening (Studi pada Tenaga Keperawatan RSUD dr. Tjitrowardojo Kabupaten Purworejo). *Diponegoro Journal of Management*, 13(3), 1–9. <https://ejournal3.undip.ac.id/index.php/djom/index>