

THE EFFECT OF WORKLOAD ON EMPLOYEE PERFORMANCE WITH BURNOUT AS AN INTERVENING VARIABLE AT BANK BTN KCP CIKUPA

PENGARUH BEBAN KERJA TERHADAP KINERJA KARYAWAN DENGAN BURNOUT SEBAGAI VARIABEL INTERVENING PADA BANK BTN KCP CIKUPA

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ABSTRACT

This study aims to analyze the effect of workload on employee performance with burnout as an intervening variable at Bank BTN KCP Cikupa. A high workload is often a major factor influencing employee stress and burnout levels, which can ultimately lead to decreased performance. This research employs a quantitative approach using a survey method involving employees of Bank BTN KCP Cikupa as respondents. Data were collected through questionnaires and analyzed using path analysis to examine the relationships between the independent variable, intervening variable, and dependent variable. The results indicate that workload has a significant effect on employee burnout. Furthermore, burnout serves as a mediating variable that weakens the relationship between workload and employee performance. In other words, the higher the workload, the greater the burnout experienced by employees, which ultimately negatively impacts their performance. Therefore, companies are advised to manage workload effectively to reduce burnout risks and enhance employee performance.

Keywords: Workload, Burnout, Employee Performance, Bank BTN KCP Cikupa

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh beban kerja terhadap kinerja karyawan dengan burnout sebagai variabel intervening pada Bank BTN KCP Cikupa. Beban kerja yang tinggi sering menjadi faktor utama yang mempengaruhi tingkat stres dan burnout karyawan, yang pada akhirnya dapat menurunkan kinerja. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang melibatkan karyawan Bank BTN KCP Cikupa sebagai responden. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis jalur (path analysis) untuk menguji hubungan antara variabel independen, variabel intervening, dan variabel dependen. Hasil penelitian menunjukkan bahwa beban kerja berpengaruh signifikan terhadap burnout karyawan. Selanjutnya, burnout berperan sebagai variabel moderasi yang memperlemah hubungan antara beban kerja dan kinerja karyawan. Dengan kata lain, semakin tinggi beban kerja, semakin besar burnout yang dialami oleh karyawan, yang pada akhirnya berdampak negatif terhadap kinerja mereka. Oleh karena itu, perusahaan disarankan untuk mengelola beban kerja secara efektif guna mengurangi risiko burnout dan meningkatkan kinerja karyawan.

Kata kunci: Beban Kerja, Burnout, Kinerja Karyawan, Bank BTN KCP Cikupa

1. INTRODUCTION

The development of a very dynamic work world, especially in the digital and globalization era, has brought new challenges for employees. The demand to work quickly, accurately, and meet various targets, makes the workload increasingly high. This phenomenon also occurs in the banking sector, including Bank BTN KCP Cikupa, where employees are not only required to serve customers optimally but also face administrative pressure and performance targets.

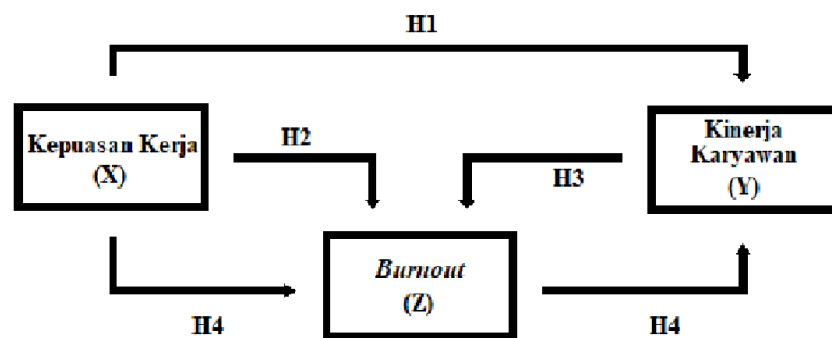
In this context, burnout or work fatigue often arises as a result of high and prolonged workload. Burnout is a chronic stress condition characterized by emotional

exhaustion, depersonalization, and decreased personal achievement. This condition can significantly interfere with employee performance. Therefore, it is important to understand the role of burnout as an intervening variable that can weaken or mediate the direct effect of workload on performance.

This study was conducted to provide a more comprehensive understanding of the relationship between workload, burnout, and employee performance, as well as to provide strategic solutions in human resource management in the banking sector.

2. METHODS

This study uses a quantitative research method, quantitative research is research that uses numerical data (numbers) to test hypotheses or answer research questions (Sugiyono, 2022). The data sources used in this study are primary data and secondary data, primary data were collected by distributing questionnaires directly and via Google Form to respondents at BTN KCP Cikupa Bank. Secondary data was obtained from books, journals, expert opinions, websites, and previous research that is relevant to the phenomenon being studied, used as a research reference. The population in this study were employees of BTN KCP Cikupa Bank. Based on the questionnaire that had been distributed to determine the number of employees, 47 respondents were collected. The sampling technique in this study was saturated sampling, because all members of the population were sampled. The data analysis methods used in this study include descriptive statistical analysis, SEM PLS analysis, outer model, validity test, reliability test, inner model, and hypothesis test. using SmartPLS V4.0 software as a data processing tool.



Picture 1. Conceptual framework

3. RESULTS AND DISCUSSIONS

Validity and Reliability Testing The purpose of validity testing in this study is to ensure that the constructs measured in the model accurately represent the intended variables. This study assesses construct validity through convergent and discriminant validity analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM). Convergent validity is evaluated by examining the Average Variance Extracted (AVE), where an AVE value above 0.50 indicates acceptable convergent validity (Hair et al., 2014). Discriminant validity is assessed using the Fornell-Larcker criterion and

cross-loadings to confirm that each construct in the model is distinct and not overlapping with others.

3.1. Convergent Validity

Convergent validity in the PLS approach aims to verify the extent to which indicators accurately and consistently represent their respective latent constructs. The criteria for convergent validity include a factor loading above 0.70 for confirmatory studies, or between 0.60–0.70 for exploratory studies, as well as an AVE value greater than 0.50, which indicates an adequate level of shared variance between indicators and their construct (Ghozali & Latan, 2021).

3.2. Discriminant Validity

Discriminant validity refers to the degree to which a construct is truly distinct from other constructs within the model. This is examined by comparing cross-loading values, where each indicator should load more highly on its own construct than on any other construct. Additionally, discriminant validity is considered sufficient if the square root of the AVE for each construct is greater than the correlations with other constructs in the model (Ghozali & Latan, 2021).

In addition to validity testing, this study also evaluates construct reliability to ensure that the measurement instruments are consistent, precise, and accurate. Two key indicators used to assess reliability are Composite Reliability and Cronbach's Alpha. According to the rule of thumb, a construct is considered reliable if the Composite Reliability exceeds 0.70. This indicates that the measurement tool provides stable and dependable results for assessing the intended variables (Ghozali & Latan, 2021).

The results of the validity and reliability testing conducted in this study are presented in the following table. This table illustrates the extent to which the research instruments meet the required standards of validity and reliability, confirming their suitability for further analysis within the structural model..

Table 1.
Validity Test Results

Variabel	Indikator	Loading Factor	<i>Cut Value Loading factor</i>	test results
Beban Kerja	X1.1	0,817	0.70	Valid
	X1.2	0,844	0.70	Valid
	X1.3	0,765	0.70	Valid
	X1.4	0,763	0.70	Valid
	X1.5	0,781	0.70	Valid
	X1.6	0,766	0.70	Valid

	X1.7	0,770	0.70	Valid
	X1.8	0,771	0.70	Valid
	X1.9	0,849	0.70	Valid
	X1.10	0,854	0.70	Valid
Kinerja Karyawan	Y.1	0,780	0.70	Valid
	Y.2	0,800	0.70	Valid
	Y.3	0,793	0.70	Valid
	Y.4	0,814	0.70	Valid
	Y.5	0,817	0.70	Valid
	Y.6	0,872	0.70	Valid
	Y.7	0,792	0.70	Valid
	Y.8	0,812	0.70	Valid
	Y.9	0,811	0.70	Valid
	Y.10	0,808	0.70	Valid
Burnout	Z.1	0,822	0.70	Valid
	Z.2	0,852	0.70	Valid
	Z.3	0,747	0.70	Valid
	Z.4	0,765	0.70	Valid
	Z.5	0,822	0.70	Valid
	Z.6	0,907	0.70	Valid
	Z.7	0,855	0.70	Valid
	Z.8	0,765	0.70	Valid
	Z.9	0,860	0.70	Valid
	Z.10	0,852	0.70	Valid

As stated in the table above, the convergent validity test results show that all indicators for each variable have a value of more than 0.70. Thus, the data can be considered valid and suitable for use in further research.

The reliability test in this study aims to assess the extent to which the measuring instrument used in this study is reliable or trustworthy. The reliability test is to look at the composite reliability. Composite reliability tests the reliability value of indicators in a construct. The construct is declared reliable if the Composite reliability and Cronbach alpha values are 0.70.

Table 2.
Reliability Test Results

Variabel	<i>Cronbach's alpha</i>	<i>Composite reliability</i>	<i>Rule of Thumb</i>	conclusion
Beban Kerja X	0,937	0,943	0,70	Realibel
Burnout Z	0,948	0,952	0,70	Realibel
Kinerja Karyawan Y	0,942	0,944	0,70	Realibel
Beban Kerja X	0,937	0,943	0,70	Realibel

Source: Processing with SmartPLS, 2025

3.3. Validity and Reliability Testing of PLS Analysis Results

Based on the analysis using Partial Least Squares (PLS), as presented in the table above, it can be observed that all indicators in this study meet the convergent validity requirements. This is demonstrated by the loading factor values for all indicators being greater than 0.70, as well as the Average Variance Extracted (AVE) values for each construct exceeding the minimum threshold of 0.50. Thus, it can be concluded that all indicators used in this study have good convergent validity.

More specifically, the validity of each construct is indicated by the AVE and loading factor values as follows:

1. **workload**

- 1) Has an AVE value of 0.656, which significantly exceeds the minimum AVE threshold of 0.50.
- 2) The loading factor value for each indicator is greater than 0.70, which indicates that each indicator contributes strongly to the intended construct.
- 3) Therefore, all indicators within the work life balance construct are considered valid.

2. **employee performance**

- 1) Has an AVE value of 0.610, which is also significantly higher than the 0.50 AVE threshold.
- 2) The loading factor values for each indicator exceed 0.70, suggesting that all indicators strongly contribute to the intended construct.
- 3) Consequently, work environment construct is deemed valid based on convergent validity criteria.

3. burnout

- 1) Has an AVE value of 0.661, which is higher than the minimum 0.50 AVE threshold.
- 2) The loading factor values for each indicator are also greater than 0.70, confirming that these indicators have a strong relationship with construct.
- 3) Thus, the employee performance construct is considered valid based on the convergent validity test.

Additionally, a reliability test was conducted to ensure the consistency of the measurement results, using Composite Reliability and Cronbach's Alpha values. The results from Table 3 show that:

- The Composite Reliability values for all constructs exceed **0.70** , indicating that the indicators within each construct have a high level of internal consistency.
- The Cronbach 's Alpha values for each construct are also greater than **0.70** , suggesting that the questionnaire used has good reliability.

Based on these validity and reliability tests, it can be concluded that all constructs in this study meet the standards for convergent validity and demonstrate high reliability. Therefore, the questionnaire used can be considered reliable and consistent, making it suitable for further analysis in this study.

3.4. Inner Model

Inner model evaluation (structural model) is the second stage in the research test that applies the use of the Partial Least Square - Structural Equation Modeling (PLS-SEM) method. This evaluation aims to predict the causal relationship or cause and effect relationship between variables through the R^2 value (Coefficient of Determination).

Tabel 3.
Nilai R Square dan R Square Adjusted

Variabel	R-square	R-square adjusted
Burnout Z	0,519	0,508
Kinerja Karyawan Y	0,591	0,573

Source: Processing with SmartPLS, 2025

Based on the analysis results obtained the R-Square value of the Burnout Variable of 0.519. This shows that the variability of Burnout can be explained by Workload and Performance of 5.19%, which is included in the moderate category. In the analysis results of the Employee Performance variable obtained the R-Square value of 0.591. This shows that the variability of Employee Performance can be explained by Workload of 5.91% that Workload has a significant influence on Burnout, which is included in the moderate category.

Table 4. Results of Hypothesis Test

Construction	Original sample (O)	T statistics	P values	
WORKLOAD X -> Burnout Z	0.399	4.187	0.000	H1 accepted
WORKLOAD X -> EMPLOYEE PERFORMANCE Y	0.426	4.199	0.000	H2 accepted
Burnout Z -> EMPLOYEE PERFORMANCE Y	0.295	3.635	0.000	H3 accepted

Source: Processing with SmartPLS, 2025

4. DISCUSSIONS

4.1. Effect of Workload on Burnout

Based on the analysis output, it can be concluded that job satisfaction has a significant positive effect on employee performance, with a parameter coefficient of 0.720. This is indicated by the significance value of the P value of 0.000 (less than 0.05) and the T-statistic value of 7.235 (greater than the T-table of 1.96). This indicates that the better the Job Satisfaction, the Employee Performance tends to increase significantly.

4.2. Effect of Workload on Employee Performance

Based on the analysis output, it can be concluded that Workload has a significant positive effect on Employee Performance, with a parameter coefficient of 0.730. This is indicated by the significance value of the P value of 0.000 (less than 0.05) and the T-statistic value of 7.118 (greater than the T-table of 1.96). This indicates that the better the Workload, the Employee Performance tends to increase significantly.

4.3. The Effect of Burnout on Employee Performance

Based on the analysis output, it can be concluded that Burnout has a significant positive effect on Employee Performance, with a parameter coefficient of 0.350. This is indicated by the significance value of the P value of 0.001 (less than 0.05) and the T-statistic value of 2.158 (greater than the T-table of 1.96). This indicates that the better the Burnout, the Employee Performance tends to increase significantly.

5. CONCLUSION

Workload has a significant effect on burnout. The higher the workload perceived by employees, the greater the level of burnout experienced. This indicates that an unbalanced workload can trigger prolonged work stress, which in turn affects employees' psychological conditions.

Burnout has a negative impact on employee performance. Employees experiencing burnout tend to show decreased productivity, work enthusiasm, and quality of output. This suggests that burnout is a crucial factor that needs to be addressed in efforts to improve employee performance. Workload indirectly affects employee performance through burnout as an intervening variable. In other words, a

high workload does not directly reduce performance, but its effect is mediated by the level of burnout experienced by employees. As burnout increases due to workload, employee performance decreases.

Therefore, it can be concluded that burnout plays a mediating role in the relationship between workload and employee performance. Organizations should manage workload proportionally and provide psychological support and a healthy work environment to prevent burnout and maintain employee performance

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