

EMPLOYEE PERFORMANCE IN A RURAL BANK: THE EFFECTS OF WORK-LIFE BALANCE, WORKLOAD, AND SELF-EFFICACY (CASE OF PT BANK PEREKONOMIAN RAKYAT DESA SANUR, BALI)

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ABSTRACT

Employee performance plays a key role in determining an organization's success in achieving its goals. Specifically, optimal performance demonstrates the ability, responsibility, and dedication of workers in carrying out their duties based on industry standards. However, at PT. Bank Perekonomian Desa Sanur, employee performance has declined and fluctuated. This can be seen from the unstable achievement of targets. This condition is thought to be caused by factors such as work-life balance, workload, and employee self-efficacy. Therefore, this study aims to examine the influence of work-life balance, workload, and self-efficacy on employee performance at PT. Bank Perekonomian Desa Sanur. The data collection methods used in this study include interviews, observation, documentation, and questionnaires. The approach applied is quantitative using multiple linear regression, which is analyzed through SPSS. The population of this study includes all employees of PT. Bank Perekonomian Desa Sanur, with a sample of 35 respondents obtained through a saturated sampling technique. The results of the study state that work-life balance has a positive and significant effect on employee performance. This means that the better the balance between personal life and work, the better the employee performance. On the other hand, workload has a negative and significant effect. This means that the higher the workload felt by workers, the lower their performance. Self-efficacy shows a positive and significant effect. The findings confirm that the higher the level of self-efficacy in employees, the better their performance.

Keywords: work-life balance, workload, self-efficacy, employee performance

1. INTRODUCTION

The Indonesian banking sector has undergone a marked shift towards heightened competitiveness over the past several years. Financial institutions, including Rural Banks (BPR), are obligated to perpetually enhance the caliber of their services and human resource performance to contend in a competitive market and sustain customer confidence. In this context, employee performance is a pivotal factor for organizational success because the sustainability of the banking business is contingent on the performance and professionalism of its workforce (Novita, 2023). PT. Bank Perekonomian Rakyat Desa Sanur, as a local financial institution with a focus on serving rural communities, faces challenges similar to those previously mentioned. Namely, how to maintain and improve employee performance in a stressful work environment and amid dynamic organizational needs.

Employee performance is the result of an individual's work in terms of quality and quantity in carrying out tasks in accordance with their assigned responsibilities (Mardiani & Widiyanto, 2021). The efficacy with which an organization achieves its objectives is reflected in its performance. Poor performance can have a deleterious effect on the company's productivity and reputation. In the banking sector, performance is not solely determined by the ability to achieve credit distribution or fund collection targets. It is also influenced by factors such as administrative accuracy, effective communication with customers, and adherence to internal policies and regulations.

A significant factor that has been the subject of extensive research concerning the enhancement of employee performance is work-life balance. This concept refers to an individual's ability to balance work responsibilities with their personal and social life (Violinda, 2023). Within the domain of banking, this

equilibrium assumes paramount importance. The prevalence of stressful work environments, extended work hours, and the pressure to meet performance targets can collectively precipitate stress and psychological fatigue. When employees experience challenges in maintaining stability in their personal lives, there is often a corresponding decline in productivity and work motivation. In contrast, individuals who maintain an optimal work-life balance are more likely to report feelings of professional fulfillment, exhibit higher levels of organizational commitment, and demonstrate superior performance in their work (Aruldoss, 2021).

Employees in the banking sector, including those at PT, are subject to these regulations. Bank Perekonomian Rakyat Desa Sanur routinely encounters arduous work environments characterized by substantial administrative obligations. On a daily basis, they are required to work meticulously, quickly, and accurately, as even a small mistake can have a major financial and reputational impact. In circumstances such as these, it is incumbent upon companies to assess the stability of their employees' lives, thereby ensuring their continued motivation and mitigating the risk of excessive work fatigue. Nurhandayani's (2022) research suggests that achieving an optimal work-life balance can contribute to the mitigation of work stress, enhancement of psychological well-being, and, in turn, the promotion of positive outcomes at both the individual and organizational levels.

In addition to life balance, workload is also an important factor that affects employee performance. Workload is defined as the number of roles and responsibilities that must be completed by workers within a specified time frame, both physically and mentally. Ambarita's (2022) research indicates that when this level is exceeded, it can lead to psychological distress, stress, and fatigue. Conversely, if the dosage is insufficient, it may lead to symptoms of boredom and a subsequent decline in work motivation. Consequently, effective management of this area is imperative for organizations to ensure that every employee is able to work effectively and efficiently without feeling overwhelmed.

In practice, the workload in the banking sector often increases due to administrative demands, credit distribution targets, and customer service that continues to grow. This necessitates that management be able to adapt to a just and pragmatic work system. In the absence of adequate support and supervision, an imbalanced workload can lead to adverse consequences, including diminished concentration, elevated errors in work performance, and a diminution in organizational commitment (Firdaus, 2020). Consequently, effective workload management emerges as a pivotal strategy for sustaining optimal employee performance within a competitive banking sector.

In addition to these two factors, self-efficacy also plays an equally important role in influencing employee performance. Self-efficacy is defined as an individual's belief in their ability to complete tasks or deal with certain situations effectively (Widiari, 2023). Employees who possess high self-efficacy tend to exhibit increased levels of self-confidence when confronted with professional challenges, a heightened sense of enthusiasm in identifying solutions, and a notable resilience in the face of adversity. Conversely, employees exhibiting low self-efficacy frequently experience feelings of inadequacy, leading to rapid abandonment of tasks and suboptimal performance. Within the banking sector, self-efficacy constitutes a pivotal asset, given that occupations within this domain necessitate meticulousness, a substantial degree of responsibility, and the capacity to effectively manage the pressure associated with the attainment of objectives during designated work periods.

Preliminary studies indicate a positive correlation between self-efficacy and employee performance across various sectors (Aruldoss, 2021). Individuals who possess a strong sense of self-efficacy are more likely to be motivated to achieve optimal results. This ability to cope with stress in the workplace and to adapt to changes in organizational policy more quickly is indicative of their higher level of mental resilience. At PT. Bank Perekonomian Rakyat Desa Sanur, variations in self-efficacy levels among

employees may have a significant impact on performance disparities, particularly with regard to the achievement of objectives and the quality of services rendered to customers. The three variables of work-life balance, workload, and self-efficacy interact with each other in influencing employee performance. Work-life imbalance has been demonstrated to exacerbate perceptions of workload and reduce self-efficacy. Conversely, high self-efficacy can facilitate employees' ability to manage their workload and maintain a healthy balance between their personal lives and professional obligations. This intricate relationship underscores the necessity of a holistic management strategy to enhance employee performance. Consequently, the administration of companies in Indonesia is subject to the same regulatory framework. Bank Perkreditan Rakyat Desa Sanur must consider these three aspects simultaneously in formulating human resource policies.

The present study was conducted at PT. Bank Perekonomian Rakyat (BPR) Desa Sanur, otherwise referred to as BANK SANUR, is a financial institution that operates within the banking sector. The financial institution is located at Jl. Danau Buyan III No. 2, Sanur, South Denpasar, Bali. The genesis of the financial institution can be traced to October 5, 1967, a development initiated by prominent figures within the local community. The establishment of the Sanur Village was spearheaded by Ida Bagus Ketut Beratha, who concurrently served as the Head of Sanur Village and the Chairman of the Sanur Development Foundation. The primary objective underlying the establishment of this financial institution was to allocate funds to promote developmental initiatives in Sanur Village. Preliminary observations have revealed a number of issues pertaining to diminishing work performance. It was evident that the employees' work performance was not satisfactory for the company. Furthermore, observations indicated that this condition was influenced by factors such as work-life balance, workload, and self-efficacy. A review of the available data reveals that there are issues with employee performance at the company in question. The percentage of credit target achievement is a key performance indicator for Bank Perekonomian Rakyat Desa Sanur, as illustrated in Table 1.

Table 1. Percentage of Credit Achievement in 2024

Month	Credit Target	Credit Realization	Credit Percentage
January	68,658,465,908	68,299,358,468	0.52
February	68,697,408,911	70,496,075,886	-2.62%
March	68,788,906,781	68,921,633,687	-0.19%
April	68,995,108,788	68,559,398,758	0.63%
May	70,015,800,568	71,678,809,715	-2.38%
June	70,134,224,675	69,648,094,303	-0.69%
July	70,225,600,976	68,998,097,452	-1.75%
August	70,359,764,122	70,123,689,004	-0.34%
September	70,500,789,199	72,801,234,799	3.26%
October	70,799,345,677	67,862,246,870	-4.15%
November	70,856,900,178	66,657,452,953	-5.93%
December	71,167,890,288	72,782,789,815	2.27

Source: Processed data, 2025

This review indicates that there has been a downward trend in employee performance, with fluctuations from one month to the next. Furthermore, credit targets have not been met, with only marginal increases observed in certain months. This is particularly concerning given the crucial role of effective employee performance in ensuring the operational continuity of PT. Bank Perekonomian Rakyat Desa Sanur is a financial institution specializing in banking. Consequently, it can be posited that customers at PT. Bank Perekonomian Rakyat Desa Sanur has demonstrated an inconsistent capacity to meet its monthly loan obligations, a phenomenon that is influenced by factors such as work-life balance, workload, and self-efficacy. Bank Perekonomian Rakyat Desa Sanur employees.

The researcher's interest in examining this issue stems from their awareness of these conditions, as evidenced by the study titled "The Influence of Work-Life Balance, Workload, and Self-Efficacy on Performance at PT." *Bank Perekonomian Rakyat Desa Sanur.*"

2. LITERATURE AND HYPOTHESIS

Goal Setting Theory

The concept of Goal Setting Theory, otherwise referred to as the theory of setting specific, measurable, challenging yet realistic goals, has the potential to serve as a pivotal element in enhancing individual motivation and performance within the context of the workplace. This theory was first introduced by Edwin Locke and Gary Latham, who posited that clearly defined goals can serve as a focal point, modulate effort, enhance persistence, and facilitate the development of effective strategies to achieve desired outcomes. In organizational settings, goal setting functions not only as a work guide, but also as a tool for objectively measuring the success of individuals and teams. As Annasya (2023) asserts, employees who are actively involved in the goal-setting process may possess a heightened sense of responsibility and commitment to achieving results. This heightened sense of responsibility stems from employees' direct involvement in determining the direction of their work, which fosters a sense of ownership and involvement in the organization's goals. Furthermore, this theoretical framework underscores the pivotal role of feedback in the pursuit and attainment of objectives. By gaining insight into the extent of progress made, employees are empowered to recalibrate their strategies and enhance their performance. In practice, the application of Goal Setting Theory is highly relevant in the banking sector, including PT. Bank Perekonomian Rakyat Desa Sanur establishes specific objectives for each employee, including the achievement of credit, the enhancement of service, and the optimization of administrative efficiency. When goals are clearly defined and supported by a fair evaluation system, employees are more motivated, disciplined, and results-oriented, which leads to optimal improvement in individual and overall organizational performance.

Employee Performance

Employee performance is defined as the concrete achievement of specific job roles or activities carried out within a certain period of time. This concept reflects both the quality and quantity of work. Employee performance is defined as observable and assessable behavior in the context of specific tasks and responsibilities, where their contribution is related to the main focus of how individuals can achieve organizational goals (Lastri, 2019). According to Wijaya (2021) in Permana (2024), performance is defined as the work output of an individual during a specific period of time when carrying out their authorized tasks. During the execution of these tasks, individuals refer to their predetermined and pre-approved task standards, achievements, or characteristics. As Ali (2022) asserts, the factors that influence workforce performance encompass employee skills, motivation, job security, acquired motivation, and the relationship with the organization. Furthermore, Maryati (2021) posits that the assessment of employee performance necessitates the consideration of several indicators, namely the quantity of work completed, its timeliness, the effectiveness with which tasks are executed, and the degree of organizational commitment exhibited by the employee.

Work-life balance

Work-life balance is defined as the state of harmoniously balancing professional obligations and personal life, ensuring that both domains function independently and without interference from the other. According to Priyambodo (2021), the concept of work-life balance encompasses an individual's ability to harmonize their professional obligations with personal and social requirements, thereby attaining optimal well-being. In the contemporary professional landscape, characterized by its high demands and numerous objectives, maintaining this equilibrium has become paramount. An imbalance between professional obligations and personal domains can precipitate a range of adverse consequences, including elevated stress levels, emotional fatigue, and diminished job satisfaction. Saranga (2022)

underscores that organizations that prioritize employee well-being and work-life balance tend to exhibit heightened levels of productivity, loyalty, and job satisfaction. Conversely, when employees experience excessive work pressure without sufficient time for personal life, symptoms of burnout emerge, negatively impacting performance and mental health. Conversely, Bradley in Lumunon (2019) asserts that the notion of work-life balance transcends organizational policies, such as flexible working hours or leave, and is also contingent on an individual's capacity to manage priorities, time, and energy. By cultivating an organizational environment that fosters this equilibrium, enterprises can facilitate the sustained optimal performance of their workforce while ensuring their well-being and emotional resilience.

Workload

Workload is defined as the totality of roles or responsibilities that must be completed by an employee within a specific period of time, both physically and emotionally. This concept has been shown to directly affect an individual's performance and psychological condition at work. According to Priyambodo (2021), the ideal workload is defined as the optimal balance between the number of tasks assigned and the employees' skills, time, and resources. A workload that exceeds this level can result in pressure, stress, fatigue, and decreased work effectiveness, while a workload that is too low can lead to boredom and lack of motivation. Fransiska and Tupti (2020) posit that employees' perceptions of workload have a significant impact on productivity. They contend that when employees perceive their workload to be substantial yet do not receive adequate support, it can lead to a decline in work enthusiasm and an increase in the likelihood of errors in task execution. Concurrently, Nabawi (2019) posits that workload emanates from both internal and external factors. The internal factors encompass employees' abilities, experience, and physical condition, while the external factors encompass organizational demands, work targets, and the work environment. Furthermore, Koesomowidjojo in Ramadani (2021) posits that organizations must manage workloads proportionally by considering individual capacities and characteristics to create a balance between work demands and employee capabilities.

Self-efficacy

Self-efficacy is defined as an individual's belief in their ability to complete tasks, face challenges, and achieve desired results through independent and consistent efforts. According to Nusannas et al. (2020), self-efficacy plays a pivotal role in determining the amount of effort, perseverance, and resilience an individual has in facing obstacles in the work environment. Workers who exhibit high levels of self-efficacy will possess strong confidence in their abilities, exhibit optimism, and demonstrate superior ability to control work stress. Akmalia (2020) emphasizes that individuals with high self-efficacy are not only able to adapt to changes and work pressures, but are also more proactive in finding solutions and improving their performance. In addition, Triana and Syahputra (2024) posit that self-efficacy is closely related to motivation and work productivity. Specifically, they argue that when an individual has confidence in their competence, they will exhibit a never-give-up attitude and be more goal-oriented. In organizational settings, the enhancement of self-efficacy can be achieved through various interventions, including training, positive feedback, and the establishment of a work environment that fosters the development of employees' potential. Employees who possess high self-efficacy tend to exhibit enhanced efficiency in their work, demonstrate adaptability in challenging circumstances, and maintain a steadfast focus on attaining organizational objectives, even in the face of varied work-related challenges.

Hypothesis

The effect of work-life balance on employee performance

Research conducted by Mutiara (2024) indicates that work-life balance exerts a substantial influence on the enhancement of employee performance, particularly within the context of contemporary organizations that prioritize high efficiency. Employees who are able to balance their work responsibilities with their personal lives tend to have lower stress levels and higher work commitment. Mutiara posits that this equilibrium is not merely a matter of temporal duration, but also the quality of interaction between

individuals and their work environment and family. When companies provide support such as flexible work schedules, adequate leave opportunities, and a work culture that values personal life, employees feel more recognized and motivated to perform at their best. Concurrently, the findings of a study by Irwandi et al. (2022) substantiate this perspective by demonstrating that the dissonance between professional and personal domains can precipitate emotional exhaustion and diminished activity. The present study found that employees who frequently bring work home experience a decline in both focus and job satisfaction. In contrast, individuals who maintain clear boundaries between their professional and personal lives exhibit a 30% increase in performance. Irwandi and his team also underscore the significance of management support in cultivating a healthy and humane work environment. Consequently, the consensus among Mutiara (2024) and Irwandi et al. (2022) is that achieving a healthy work-life balance is paramount to sustaining optimal workforce performance, fostering organizational loyalty, and enhancing employee well-being. In light of the findings from preceding studies, the following hypothesis is proposed:

H1: Work-life balance has a positive and significant effect on employee performance.

The influence of workload on employee performance

The present study seeks to examine the relationship between workload and employee performance. A study by Virgula et al. (2023) reveals a close correlation between the two variables. When the workload aligns with an individual's abilities and capacity, work outcomes demonstrate a marked enhancement, attributable to the presence of motivating challenges. However, an excessively high workload has been demonstrated to exert a detrimental effect on productivity and psychological well-being. Virgula emphasizes that workers experiencing elevated performance pressure are more prone to manifest symptoms of fatigue, diminished concentration, and errors in task completion. Consequently, effective management is required to regulate the distribution of work in a manner that is proportional and aligns with the capabilities of each individual. Concurrently, Cahyaningsih et al. (2024) underscore the significance of temporal factors and work intensity in performance evaluation. Their research indicated that extended work hours, devoid of sufficient rest periods, were associated with diminished effectiveness and job satisfaction. Employees who are granted sufficient rest time and a quantifiable workload demonstrate enhanced work performance. Uma & Swasti (2024) underscore the significance of achieving equilibrium between professional obligations and organizational assistance. It has been asserted that high workloads can be mitigated by peer support and equitable reward systems. Finally, Kosim et al. (2023) also Permadi et al. (2023) demonstrate that perceptions of workload also influence the performance of two people with similar workloads, who may show different levels of performance depending on their perception of stress. A comprehensive review of the extant literature reveals a consensus among four studies that effective workload management is paramount to sustaining employee productivity, motivation, and mental well-being. A comprehensive evaluation of the results of this analysis has yielded the following conclusions:

H2: Workload has a negative and significant impact on employee performance.

The influence of self-efficacy on employee performance

The present study explores the influence of self-efficacy on employee performance. An examination of the relevant literature reveals a body of research indicating that self-efficacy, otherwise known as self-confidence, plays a pivotal role in shaping employee performance. This notion is further substantiated by the findings of a study conducted by Dewi et al. (2024). Employees who possess high self-efficacy tend to exhibit increased confidence when confronted with challenging tasks, demonstrate a propensity to make decisions, and demonstrate a more composed demeanor when confronted with work pressures. Dewi emphasizes that confidence in one's own abilities can increase intrinsic motivation, which ultimately has a positive impact on the quality of work and consistency of performance. Additionally, Nurkhakiki et al. (2024) posit that self-efficacy is closely associated with the capacity to adapt to changes in the work environment. Employees who possess strong self-confidence are more likely to accept new challenges,

learn additional skills, and contribute actively to the team. A study by Wulandari et al. (2024) revealed that elevated levels of self-efficacy can serve as a mitigating factor in work-related anxiety, fostering enhanced mental resilience, particularly in contexts characterized by mounting pressure from established targets or organizational demands. The study indicates that self-confidence exerts a significant influence on both productivity and overall job satisfaction. Concurrently, the research by Febrian et al. (2024) underscored the pivotal role of organizations in cultivating self-efficacy through training initiatives, rewards systems, and constructive feedback. Consequently, a comprehensive review of the extant literature reveals a consensus that self-efficacy functions as a psychological underpinning that enhances employee performance by fostering heightened motivation, resilience, and a sense of responsibility for work outcomes. Preliminary research suggests the following hypothesis:

H3: Self-efficacy has a positive and significant effect on employee performance.

3. RESEARCH METHOD

The study was conducted at PT. Bank Perekonomian Rakyat Desa Sanur, which operates at Jl. Danau Buyan III No. 2, Denpasar, Bali. The object of this study included employees at PT. Bank Perekonomian Rakyat Desa Sanur in relation to work-life balance, workload, and self-efficacy, with a total of 35 individuals. From a population of 35 individuals, all members of the population were used as respondents in this study. On the other hand, the data collection methods used in this study were observation, interviews, documentation, and questionnaires. The analysis techniques used were Research Instrument Testing, Descriptive Statistics Testing, Classical Assumption Testing, Multiple Linear Regression Analysis, Simple Linear Regression Analysis, Determination Coefficient Testing (adjusted R²), F Testing, and Hypothesis Testing (t Testing).

4. RESULTS AND DISCUSSION

Research Instrument Test

a. Validity Test

Table 2. Results of Instrument Validity Test

No	Variable	Question Item	Validity	
			Correlation Coefficient	Description
1	Employee performance (Y_1)	Y_1	0.957	Valid
		Y_2	0.762	Valid
		Y_3	0.955	Valid
		Y_4	0.955	Valid
		Y_5	0.914	Valid
2	Work-life balance (X_1)	$X_{1.1}$	0.840	Valid
		$X_{1.2}$	0.947	Valid
		$X_{1.3}$	0.937	Valid
3	Workload (X_2)	$X_{2.1}$	0.975	Valid
		$X_{2.2}$	0.974	Valid
		$X_{2.3}$	0.948	Valid
4	Self-Efficacy (X_3)	$X_{3.1}$	0.955	Valid
		$X_{3.2}$	0.952	Valid
		$X_{3.3}$	0.794	Valid

Source: Processed data, 2025

Table 2 indicates that if the overall Pearson Correlation value is above 0.30, it means that all instruments used to categorize the data into questionnaires are valid.

b. Reliability Test

Table 3. Instrument Reliability Test Results

No	Variable	Cronbach Alpha	Description
1	Employee Performance (Y_1)	0.94	Valid
2	Work-life balance (X_1)	0.864	Valid
3	Workload (X_2)	0.881	Valid
4	Self-efficacy (X_3)	0.864	Valid

Source: Processed data, 2025

Through the analysis results in Table 3, the Cronbach's Alpha value for each variable was calculated to exceed 0.60. This indicates that the instrument is reliable and the study can be continued.

Classical Assumption Test

a. Normality Test

Table 4. Normality Test Results

Description	Sig
N	35
Test Statistic	0.067
Asymp. Sig. (2-tailed)	0.200

Source: Processed data, 2025

Through the data, it can be seen that the Asymp. Sig. (2-tailed) value is 0.200. This value exceeds 0.05, which means that the variable can be confirmed to be normally distributed.

b. Multicollinearity Test

Table 5. Multicollinearity Test Results

Independent Variables	Tolerance	VIF Value
Work-life balance	0.873	1.146
Workload	0.953	1.049
Self-Efficacy	0.858	1.165

Source: Processed data, 2025

The results show that Tolerance exceeds 0.10 and the VIF value is less than. Therefore, it can be concluded that there is no multicollinearity in the regression model.

c. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Variable	Sig
Work-life balance	0.598
Workload	0.080
Self-Efficacy	0.885

Source: Processed data, 2025

From these results, it can be seen that the significant values among the independent variables exceed 0.05 in terms of their absolute residual values (ABS_RES). This means that there is no evidence of heteroscedasticity in the regression model.

Data Analysis Results

Table 7. Summary of Multiple Linear Regression Analysis Results

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	10,159	3,757		

Work-life balance	0.811	0.236	0.445	3.432	0.002
Workload	-0.404	0.173	-0.289	-2.330	0.027
Self-efficacy	0.462	0.198	0.306	2.334	0.026
R					0.738
R Square					0.544
Adjusted R Square					0.500
F Statistic					12.329
Significance of F Test					0.000

Source: Processed data, 2025

a. Multiple Linear Regression Analysis Results

From the results in Table 5.15, we obtain $a = 10.159$; $b_1 = 0.811$; $b_2 = -0.404$ and $b_3 = 0.462$, so that the multiple regression equation is:

$$Y = 10,159 + 0.811X_1 + -0.404X_2 + 0.462X_3$$

Through a review of this equation, the influence of work-life balance (X_1), workload (X_2), and self-efficacy (X_3) on employee performance (Y) can be explained as follows:

$b_1 = 0.811$ means that work-life balance has a positive effect on employee performance. Therefore, the better the work-life balance implemented in the industry, the higher the workforce performance will be.

$b_2 = -0.404$, meaning that workload has a negative effect on employee performance. This means that if the workload decreases, employee performance will increase.

$b_3 = 0.462$, meaning that self-efficacy has a positive effect on employee performance. This means that the higher the level of self-efficacy in employees, the higher their performance will be.

b. Coefficient Determination

Based on the analysis in Table 7, the Adjusted R Square value is 0.500, meaning that work-life balance, workload, and self-efficacy influence employee performance at PT. Bank Perekonomian Rakyat Desa Sanur by 50%, while the remaining 50% is influenced by other factors outside the scope of this study.

c. F Test

Based on the analysis in Table 7, the significance value of the F test is 0.000, which is less than 0.05. Therefore, it can be concluded that work-life balance, workload, and self-efficacy simultaneously have a significant effect on employee performance, making this test valid for use.

d. t-test

From the analysis of Table 7 above, the following can be broadly concluded:

The t-test statistical test is used to partially test the effect of work-life balance, workload, and self-efficacy on employee performance at PT. Bank Perekonomian Rakyat Desa Sanur. From Table 7 above, the t-test results are described as follows:

a. Work-life balance variable (X_1)

From Table 7, the work-life balance variable has an unstandardized beta coefficient value of 0.811, which is positive, and a significant value of 0.002, which is less than the α significance level of 0.05, so H_1 is accepted. Therefore, work-life balance (X_1) has a positive and significant (significant) effect on employee performance.

b. Workload variable (X_2)

From Table 7, the work load variable has an Unstandardized Coefficients Beta value showing a negative direction of -0.404 with a significant value of 0.027, which is less than the α significance level = 0.05, so H_2 is accepted. Thus, work load (X_2) has a negative and significant (real) effect on employee performance.

c. Self-efficacy variable (X_3)

From Table 7, the self-efficacy variable has an Unstandardized Coefficients Beta value indicating a positive direction of 0.462 through a significant value of 0.026, which is less than the α significance level = 0.05, so H_3 is accepted. Thus, self-efficacy (X_3) has a positive and significant (real) effect on employee performance.

Discussion

The effect of work-life balance on employee performance

The results of the study conducted indicate that work-life balance has a positive and significant effect on employee performance at PT Bank Perekonomian Rakyat Desa Sanur. This finding aligns with the perspectives of Lukmiati (2020), Tondang (2022), and Asari (2022), who assert that achieving a balance between professional and personal domains is crucial for ensuring the efficacy and productivity of the workforce. Employees who demonstrate proficiency in time management, adept at balancing professional obligations with personal commitments, exhibit reduced stress levels, heightened motivation, and enhanced job satisfaction. Moreover, organizational support in creating work-life balance, such as the provision of adequate rest time, a flexible work system, and attention to employee welfare, also strengthens commitment to the company. Employees who feel cared for and have the autonomy to manage their personal lives without disrupting their work will likely demonstrate greater responsibility for the tasks they undertake. The findings of this study demonstrate that the implementation of work-life balance not only enhances work effectiveness but also fosters a harmonious and sustainable work environment. This balance is essential for cultivating productive, competitive human resources who demonstrate a strong sense of loyalty to the organization.

The effect of workload on employee performance

The results of the study indicated that workload has a negative and significant effect on employee performance at PT Bank Perekonomian Rakyat Desa Sanur. This finding suggests a negative correlation between workload and performance, indicating that as the workload of employees increases, their performance level decreases. An excessively demanding workload can lead to a state of physical and emotional exhaustion, diminished concentration, and a decline in motivation to fulfill one's responsibilities. These results align with the findings of research conducted by Kurniawan (2022), Onsardi (2023), and Sibuea (2024), which asserts that disproportionate workloads can lead to diminished productivity and work effectiveness. As asserted by Kurniawan (2022), the presence of elevated work pressure, compounded by a deficiency in sufficient time and resources, serves as a catalyst for the onset of work stress. This, in turn, precipitates a decline in the quality of work output. Onsardi (2023) and Permadi et al. (2023) further elaborates that employees experiencing excessive workloads tend to lose concentration and motivation, leading to suboptimal performance. Concurrently, Sibuea (2024) underscores the significance of management in conducting these evaluations periodically to ensure that assigned roles align with individual potential. Consequently, the present study lends further credence to the notion that effective workload management is a critical factor in preserving employee performance and well-being. A balanced division of tasks and an efficient work system are pivotal to increasing productivity and maintaining performance quality in the corporate environment.

The influence of self-efficacy on employee performance

The results of the study indicated that self-efficacy exerts a positive and significant effect on employee performance at PT Bank Perekonomian Rakyat Desa Sanur. Employees who exhibit high levels of self-efficacy tend to demonstrate confidence in fulfilling their roles, exhibit composure when confronted with challenges, and possess a strong inclination to achieve work objectives. The hypothesis that belief in one's own abilities engenders persistence, reduced likelihood of abandoning efforts, and the capacity to effectively overcome occupational challenges is posited. The results of this study align with the findings reported by Kurniadi, Nusannas, and Nurkhakiki (2024), who asserted that self-efficacy constitutes a

pivotal psychological component in enhancing performance. Employees who feel capable of carrying out their responsibilities well will likely demonstrate increased productivity and improved work quality. Furthermore, self-efficacy has been demonstrated to play a pivotal role in the reduction of work stress levels. This is due to the fact that individuals who possess high self-efficacy tend to feel more capable of controlling the situations they encounter and adapting to the demands of their work environment. This study corroborates the notion that enhancing self-efficacy should be a priority for organizations through training, coaching, and the provision of positive feedback. The provision of adequate organizational support has been demonstrated to foster heightened self-confidence among employees, thereby exerting a direct influence on the enhancement of work performance and the cultivation of organizational loyalty.

5. CONCLUSION AND LIMITATIONS

The findings of the analysis suggest a correlation between work-life balance, workload, and self-efficacy on employee performance at PT. Bank Perekonomian Rakyat Desa Sanur is divided proportionally, with 50% of its influence derived from internal factors and the remaining 50% from external factors. The internal factor under consideration is self-efficacy, defined as the personal confidence of workers in their ability to fulfill their roles and cope with work pressure. Workers who exhibit high levels of self-efficacy demonstrate remarkable self-confidence, adeptness in adapting to change, and a strong motivation to achieve optimal results. Concurrently, external factors, such as work-life balance and workload, have been identified as contributing elements to this phenomenon. A positive work-life balance has been shown to have a beneficial effect on performance, as it fosters greater focus and productivity among employees while enhancing their overall satisfaction with their work. Conversely, an excess of workload has been demonstrated to exert a detrimental effect on performance, given its capacity to induce stress, fatigue, and a concomitant decline in work quality. Consequently, achieving an equilibrium between internal (50%) and external (50%) factors is imperative to enhance employee performance within the banking sector. The limitations of this study are as follows: the investigation was restricted to patients with PT. Bank Perekonomian Rakyat Desa Sanur, it is not possible to extrapolate the findings to other companies. Furthermore, the present study employs a quantitative approach, which precludes the examination of qualitative aspects such as intrinsic motivation and social support. In the interest of advancing the field, future research should consider extending the scope of the study to encompass additional variables, such as job satisfaction or leadership style. This approach would facilitate more comprehensive and representative results.

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