

## THE EFFECTS OF WORK-FAMILY CONFLICT, SELF-EFFICACY, AND WORKLOAD ON EMPLOYEE PERFORMANCE AT PT. BPR ARTHA BALI JAYA (HEAD OFFICE)

Anggi Septiani<sup>1\*</sup>, I Gede Rihayana<sup>2</sup>, I Komang Oka Permadi<sup>3</sup>

<sup>1,2,3</sup>Universitas Mahasaraswati Denpasar, Bali, Indonesia

\*correspondence: septianianggi017@gmail.com

### ABSTRACT

This study aims to analyze the influence of work-family conflict, self-efficacy, and workload on employee performance at PT. BPR Artha Bali Jaya (Headquarters). This is a quantitative study. The population in this study consists of all employees of PT. BPR Artha Bali Jaya (Head Office), totaling 40 people. The sampling technique used is the Saturated Sampling Technique, where the selection in this study utilizes the entire total population. The data analysis technique used in this study is Multiple Linear Regression Analysis. The results of the study indicate that work-family conflict has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). Self-efficacy has a positive and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). Workload has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office).

**Keywords:** employee performance, work-family conflict, self-efficacy, workload

### 1. INTRODUCTION

According to , human resource management is a general management field that encompasses the aspects of planning, implementation, and control. As human resources play a crucial role in achieving organizational goals, various experiences and research findings in the field of human resources are systematically compiled, which is referred to as human resource management.

According to (2020) , employee performance is the result produced from the functions of a specific job or a specific activity within a job over a certain period of time, which can demonstrate the quality and quantity of that work. Performance evaluation is crucial because it serves a dual purpose: to measure performance as the basis for rewards, and to develop an individual's potential in carrying out the tasks and functions under their responsibility (Sihaloho and Siregar, 2020) . PT. BPR Artha Bali Jaya (Head Office) is one of the institutions focused on improving employee performance. However, observations indicate that the company is facing human resource issues in the form of declining performance. Throughout 2024, PT. BPR Artha Bali Jaya (Head Office) experienced fluctuations in achieving monthly targets. This can be seen in the Credit Target and Realization Data, as presented in Table 1.

Table 1. Credit Target and Realization Data at PT. BPR Artha Bali Jaya (Head Office) in 2024

No.	Month	Target (IDR)	Realization (Rp)	Percentage (%)
1	January	13,000,000,000	4,007,166,316	31
2	February	13,000,000,000	6,736,109,630	52
3	March	13,000,000,000	4,611,049,341	35
4	April	13,000,000,000	3,037,698,965	23
5	May	13,000,000,000	3,492,559,750	27
6	June	13,000,000,000	5,462,799,132	42

7	July	13,000,000,000	5,782,935,226	44
8	August	13,000,000,000	4,315,436,598	33
9	September	13,000,000,000	3,495,945,758	27
10	October	13,000,000,000	6,223,562,609	48
11	November	13,000,000,000	5,523,905,013	42
12	December	13,000,000,000	5,611,736,805	43
Total		156,000,000,000	58,300,905,143	37
Average		13,000,000,000	4,858,408,762	37

Source: PT. BPR Artha Bali Jaya (Head Office) 2024

Based on Table 1, PT. BPR Artha Bali Jaya (Head Office) set an annual credit target of Rp 156 billion, or an average of Rp 13 billion per month. However, actual loan disbursement reached only Rp 58.3 billion, averaging Rp 4.8 billion per month. Consequently, the average target achievement rate was only 37%, far below the company's performance standard, which requires a minimum monthly achievement of 80%.

The Capital Adequacy Ratio (CAR) of 27.8% indicates a very strong capital position, meaning that, in theory, the bank has the capacity to expand its lending. The Loan to Deposit Ratio (LDR) of 81% is within a healthy range, so there is still room to increase financing. This is reinforced by preliminary findings from the pre-survey data on employee performance, as presented in Table 2 below.

Table 2. Pre-Survey on Employee Performance at PT. BPR Artha Bali Jaya (Head Office) in 2025

No.	Question	Agree	Disagree
1.	Completes tasks meticulously, ensuring a high level of accuracy	30%	70
2.	Completing work in accordance with the company's set targets	20%	80
3.	Company-provided resources are used effectively.	60%	40
4.	Willing to assist coworkers in performing their duties.	60%	40
5.	Takes initiative in completing tasks without waiting for instructions.	30%	70%
Number of respondents			10

Source: Results of the Pre-Survey at PT. BPR Artha Bali Jaya (Headquarters), 2025

The results of the pre-survey on employee performance at PT. BPR Artha Bali Jaya (Head Office) in 2025, involving 10 respondents, revealed a significant gap. The statement receiving the highest level of agreement was that the resources provided by the company are used effectively and that employees are willing to assist colleagues in performing their work, with 60% of respondents agreeing and the remaining 40% disagreeing.

Disagreement regarding the willingness to assist colleagues in performing their work is likely related to the high individual workload; employees may feel already burdened by their own tasks, as indicated by the very low level of agreement on achieving work targets, leading them to be reluctant to help out of

concern that it might compromise the completion of their personal tasks; however, performance in other aspects remains at a low level.

There is a phenomenon at PT. BPR Artha Bali Jaya (Head Office) that has the potential to influence employee performance: work-family conflict, self-efficacy, and workload. Work-family conflict is one form of interrole conflict—that is, the pressure or imbalance between roles at work and roles within the family (Desnasari, 2020) . Long working hours and heavy workloads are direct indicators of work-family conflict, as excessive time and effort spent on work result in a lack of time and energy available for family activities (Syah & Hermawati, 2018) . Ariati and Wulandari (2022) define work-family conflict as a role conflict experienced by employees, where on one hand they must perform work duties at the office and on the other hand must fully attend to their family, making it difficult to distinguish between work interfering with family and family interfering with work. Work interfering with family means that most of one's time and attention is devoted to work, leaving little time for family.

Employee data at PT. BPR Artha Bali Jaya (Headquarters) for the year 2025 shows a total of 40 employees. In terms of gender composition, male employees dominate with 24 individuals, while female employees number 16. In terms of marital status, the majority of employees are married, totaling 33 people, while unmarried employees number only 7. In terms of educational level, most employees have a higher education background, with bachelor's degree holders being the largest group at 26 people, followed by high school/vocational school graduates at 12 people, and diploma holders at 2 people.

In the employee status data, the high proportion of married employees is one of the main triggers of work-family conflict. Based on the results of the preliminary survey presented earlier, the majority of employees experience a conflict between work demands and family responsibilities, known as work-family conflict. Additionally, there are reports that heavy workloads, regular overtime, and unexpected tasks often interfere with family time. Moreover, domestic conflicts, such as arguments with a partner, also affect mood and work attitude.

Previous research conducted by Minarika et al. (2020) , Lestari & Budiono (2021) , Lisna & Putera (2025) , Fransisca et al. (2023) , Purwanto (2020) , Morrison et al. (2020) , , Hidayah (2024) , Rasminingsih & Wibawa (2021) , Ariati & Wulandari (2022) , Francisca & Rostina (2023) and Prianggi & Kusuma (2022) which state that work-family conflict has a negative and significant effect on employee performance. However, a different study conducted by Al-Alawi et al. (2021) states that work-family conflict does not affect employee performance.

In addition, the phenomenon observed at PT. BPR Artha Bali Jaya is Self-Efficacy. According to , self-efficacy is an individual's belief or confidence in their ability to organize, perform a task, achieve a goal, produce results, and implement actions to attain specific competencies. Initial self-efficacy reflects an individual's belief in their ability to perform tasks at a certain level of performance. According to states that self-efficacy is a person's belief in their ability to plan, discover, and carry out a task until the goal is achieved. Self-confidence is useful for dealing with problems in daily life. According to , Masrurroh & Prayekti (2021) define self-efficacy as a person's judgment of their own ability to achieve a desired or predetermined level of performance, which will influence subsequent actions.

The pre-survey results in Table 2 indicate that the majority of employees exhibit low levels of self-efficacy in performing their duties. Self-efficacy refers to an individual's belief in their ability to complete tasks and overcome workplace challenges. Competition among banking institutions and the demands of direct customer service further reinforce hesitation in acting independently. Some employees even expressed reluctance to develop skills in other areas.

Several previous studies conducted by Ary & Sriathi (2019) , Machmud (2018) , Arifin et al. (2021) , Widyawati (2020) , Fauziyyah & Rohyani (2022) , Ambarwati & Fitriyani (2021) as well as Azhari et al. (2022) , who stated that self-efficacy has a positive and significant effect on employee performance. However, this differs from the results of a study conducted by Mochammad (2018) , who stated that self-efficacy does not affect employee performance.

Workload is also one of the phenomena affecting employees at PT. Artha Bali Jaya (Headquarters). According to Parashakti (2020) , workload refers to the volume of tasks that employees must complete within a limited timeframe. If employees can successfully manage and adapt to the responsibilities assigned by their superiors, this may not be an excessive burden; however, if they fail to meet these expectations, the resulting obligations and activities can become an overwhelming burden for the employee.

The preliminary survey results presented in Table 2 above show that the majority reported experiencing a fairly high workload in carrying out their daily tasks. This workload manifests in various forms, such as demands to meet company targets within limited time frames, a heavy volume of tasks, and a routine of working overtime every month.

Previous research conducted by Adani & Dudija (2020) , Djawoto (2018) , Rosida & Swasti (2022) , Jahari (2019) , Putri & Primadineska (2023) , Suputra et al. (2024) , Nabila & Syarvina (2022) , Agustin (2023) and Rasminingsih and Wibawa (2021) who stated that workload has a negative and significant effect on employee performance. However, this differs from the research conducted by Sitompul & Simamora (2021) who stated that workload does not affect employee performance.

Based on these phenomena and previous research findings, this study aims to identify the extent to which work-family conflict, self-efficacy, and workload influence employee performance at PT. BPR Artha Bali Jaya (Head Office). Employee performance is a critical variable in achieving the bank's profit targets and ensuring the company's operational sustainability. Therefore, the researcher is interested in conducting a study titled "The Influence of Work-Family Conflict, Self-Efficacy, and Workload on Employee Performance at PT. BPR Artha Bali Jaya (Head Office)."

## **2. LITERATURE AND HYPOTHESES**

### **Goal Setting Theory**

This study employs Goal Setting Theory, proposed by Locke, as the primary theory (grand theory). Goal Setting Theory is a form of motivation theory. It emphasizes the importance of the relationship between established goals and resulting performance (Pramesti, 2021:97) . According to Afandi (2018:191) ,

management is defined as a process of cooperation among employees to achieve organizational goals in accordance with the implementation of the functions of planning, organizing, staffing, directing, leading, and controlling. Goal Setting Theory serves as a measure of an organization's success in achieving a high level of performance, where the goal is what is sought to be achieved, while organizational culture, organizational commitment, and job satisfaction act as determining factors. The higher these determining factors are, the greater the likelihood of achieving the goal, namely high- .

### **Employee Performance**

According to Hasan & Khaerana (2020) , employee performance refers to the quality and quantity of work produced by an employee in carrying out their duties in accordance with the responsibilities assigned to them. According to Hasan & Khaerana (2020) , employee performance refers to the quality and quantity of work produced by an employee. Setyanti et al. (2022) state that employee performance is the achievement attained by an employee in carrying out the tasks and work assigned to them. According to Soelistyoningrum (2018:76) , the indicators used to measure the level of employee performance include the following: work quality, work quantity (volume of work), responsibility, cooperation, and initiative.

### **Work-Family Conflict**

Work-family conflict is one form of interrole conflict, namely the pressure or imbalance between roles at work and roles within the family (Desnasari, 2020) . Ariati& define work-family conflict as a role conflict experienced by employees, where on one hand they must perform work duties at the office and on the other hand must fully attend to their family, making it difficult to distinguish between work interfering with family and family interfering with work. Fransisca et al. (2023) state that work-family conflict can be defined as a form of role conflict where the demands of work and family roles cannot be reconciled in certain aspects. According to Prianggi& Kusuma (2022) , there are three indicators of work-family conflict: time-based conflict, strain-based conflict, and behavior-based conflict.

### **Self-Efficacy**

According to , self-efficacy is an individual's belief or confidence in their ability to organize, perform a task, achieve a goal, produce results, and implement actions to attain specific competencies. According to , define self-efficacy as an individual's judgment of their own ability to achieve a desired or specified level of performance, which will influence subsequent actions. Meanwhile, according to Darmawan et al. (2022) state that self-efficacy also plays a crucial role within a company; high self-efficacy among employees fosters a positive work environment and leads to optimal performance aligned with established targets. According to Yuniarti & Muhtamar (2022) , there are three indicators of self-efficacy: level (difficulty level), generality (scope of behavior), and strength.

### **Workload**

According to Parashakti (2020) , workload refers to the number of tasks that an employee must complete within a limited amount of time. If an employee is able to complete and adapt to the many responsibilities assigned by their supervisor, this may not be considered an excessive burden; however, if the employee fails to meet these expectations, the resulting obligations and tasks will become an excessive burden. According to , Raymond et al. (2023) state that workload is the amount of work that must be performed by a unit within an organization within a limited timeframe. According to , Kurnia & Sitorus (2022) state

that workload is the average frequency of each type of work assigned over a specific period; in other words, the perceived heaviness or lightness of a task is influenced by the division of labor. According to Kurniawan & Rizki (2022), the indicators of workload consist of four indicators, namely: work targets, work conditions, use of work time, and work standards.

### **Hypothesis**

#### **The effect of work-family conflict on employee performance**

Work-family conflict is one form of interrole conflict, namely the pressure or imbalance between roles at work and roles within the family (Desnasari, 2020). This statement aligns with previous empirical studies conducted by Minarika et al. (2020), Lestari & Budiono (2021), Lisna & Putera (2025), Fransisca et al. (2023), Purwanto (2020), Morrison et al. (2020), Hidayah (2024), Rasminingsih & Wibawa (2021), Ariati and Wulandari (2022), Francisca & Rostina (2023) and Prianggi & Kusuma (2022) which state that work-family conflict has a negative and significant effect on employee performance. Based on the above discussion, the following hypothesis can be formulated:

H<sub>1</sub>: Work-family conflict has a negative and significant effect on employee performance.

#### **The effect of self-efficacy on employee performance**

According to Agustin et al. (2021), self-efficacy is an individual's belief or confidence in their ability to organize, perform a task, achieve a goal, produce something, and implement actions to attain a specific skill. Initial self-efficacy reflects an individual's belief in their ability to perform a task at a certain level of performance. This statement aligns with previous empirical studies conducted by Ary & Sriathi (2019), Machmud (2018), Arifin et al. (2021), Widyawati (2020), Fauziyyah & Rohyani (2022), Ambarwati & Fitriyani (2021) as well as Azhari et al. (2022), which states that self-efficacy has a positive and significant effect on employee performance. Based on the above description, the following hypotheses can be formulated:

H<sub>2</sub>: Self-efficacy has a positive and significant effect on employee performance.

#### **The effect of workload on employee performance**

According to, workload refers to the number of tasks that an employee must complete within a limited timeframe. If an employee can successfully manage and adapt to the many responsibilities assigned by their supervisor, this may not be an excessive burden; however, if the employee fails to meet these expectations, the resulting obligations and tasks will become an excessive burden. This statement aligns with previous empirical studies conducted by Adani & Dudija (2020), Djawoto (2018), Rosida & Swasti (2022), Jahari (2019), Putri & Primadineska (2023), Suputra et al. (2024), Nabila & Syarvina (2022), Agustin (2023) and Rasminingsih and Wibawa (2021) who state that workload has a negative and significant effect on employee performance. Based on the above description, the following hypotheses can be formulated:

H<sub>3</sub>: Workload has a negative and significant effect on employee performance.

### **3. RESEARCH METHOD**

This study was conducted at PT. BPR Artha Bali Jaya, located at Jl. Puduk No. 101, Batubulan, Sukawati Subdistrict, Gianyar Regency, Bali. According to Sugiyono (2020), the research objects are the variables studied to draw conclusions, namely work-family conflict, self-efficacy, workload, and employee performance. The population in this study consists of all employees at PT. BPR Artha Bali Jaya

(Headquarters), totaling 40 individuals. Given that the population size is less than 100, the entire population was used as the sample via a census or saturated sampling method. Data were collected via a questionnaire, and data analysis was conducted using multiple linear regression processed with SPSS software to test the relationships among the research variables.

#### 4. RESULTS AND DISCUSSION

##### Research Instrument Validation

###### a. Validity Test

Table 3. Validity Test Results

No	Variable	Indicator	Pearson Correlation	Description
1	Employee Performance (Y)	Y <sub>1.5</sub>	0.933	Valid
		Y <sub>1.2</sub>	0.733	Valid
		Y <sub>1.3</sub>	0.536	Valid
		Y <sub>1.4</sub>	0.807	Valid
		Y <sub>1.5</sub>	0.878	Valid
2	Work-Family Conflict (X <sub>1</sub> )	X <sub>1.1</sub>	0.628	Valid
		X <sub>1.2</sub>	0.685	Valid
		X <sub>1.3</sub>	0.922	Valid
3	Self-Efficacy (X <sub>2</sub> )	X <sub>2.1</sub>	0.782	Valid
		X <sub>2.2</sub>	0.699	Valid
		X <sub>2.3</sub>	0.934	Valid
		X <sub>2.4</sub>	0.914	Valid
4	Workload (X <sub>3</sub> )	X <sub>3.1</sub>	0.871	Valid
		X <sub>3.2</sub>	0.886	Valid
		X <sub>3.3</sub>	0.842	Valid
		X <sub>3.4</sub>	0.875	Valid

Source: Processed Data, 2025

Table 3 shows that all variables have a Pearson correlation coefficient above 0.30. Therefore, all variables are deemed valid. Reliability Test

###### b. Reliability Test

Table 4. Reliability Test Results

No	Variable	Cronbach's Alpha	Description
1	Employee Performance (Y)	0.895	Reliable
2	Work-Family Conflict (X <sub>1</sub> )	0.862	Reliable
3	Self-Efficacy (X <sub>2</sub> )	0.904	Reliable
4	Workload (X <sub>3</sub> )	0.915	Reliable

Source: Processed Data, 2025

Table 4 shows that all variables have Cronbach's Alpha values above 0.60. Therefore, all variables are deemed reliable.

##### Classical Assumption Test

## a. Normality Test

Table 5. Normality Test

	Description	Value
N		40
Test Statistic		0.498
Asympt. Sig. (2-tailed)		0.965

Source: Processed Data, 2025

Based on the results of the normality test in Table 5 using the Kolmogorov-Smirnov method, it is shown that the results of the normality test of respondent characteristics with a data set of 40, and a significance value of  $0.965 > 0.05$ , indicate that the data used in this study are normally distributed.

## b. Multicollinearity Test

Table 6. Multicollinearity Test

	Model	Collinearity Statistics	
		Tolerance	VIF
1	Work-Family Conflict	0.666	1.501
	Self-Efficacy	0.645	1.551
	Workload	0.736	1.359

Source: Processed Data, 2025

Table 6 shows that none of the independent variables (Work-Family Conflict, Self-Efficacy, and Workload) have a VIF value less than 10 or a tolerance value greater than 0.10. Therefore, it can be concluded that the data used in the regression equation testing does not exhibit multicollinearity.

## c. Heteroscedasticity Test

Table 7. Heteroscedasticity Test

Independent Variable	Sig.	Description
Work-Family Conflict	0.948	No Heteroscedasticity
Self-Efficacy	0.883	No Heteroscedasticity
Workload	0.379	No Heteroscedasticity

Source: Processed Data, 2025

Based on Table 7, it can be seen that the significance results of the independent variables are above 0.05. Regarding the work-family conflict variable, it obtained a significance value of 0.948; the self-efficacy variable obtained a significance value of 0.883; and the workload variable obtained a significance value of 0.379. It can be concluded that there are no signs of heteroscedasticity.

**Multiple Linear Regression Analysis**

Table 8. Results of Multiple Linear Regression Analysis

Dependent Variable	Independent Variables	Regression Coefficient	Standard Error	t-value	Sig.
Employee Performance	(Constant)	0.039	0.413	0.094	0.925
	Work-Family Conflict	-0.245	0.108	-2.259	0.027
	Self-Efficacy	0.287	0.096	2.974	0.004
	Workload	-0.472	0.089	-5.282	0.000

R	0.797 <sup>a</sup>
Adjusted R-Square	0.618
N	40
F. Sig	0.000 <sup>b</sup>

Source: Processed Data, 2025

Based on Table 8, it can be explained that the variables work-family conflict, self-efficacy, and workload influence employee performance; thus, the systematic regression equation is as follows:

$$Y = 0.039 - 0.245X_1 + 0.287X_2 - 0.472X_3$$

Based on this regression equation model, the following information can be explained:

- 1) The constant value of 0.039 with a positive direction indicates that employee performance will remain constant, assuming no changes in the variables of work-family conflict, self-efficacy, and workload.
- 2) The coefficient value ( $b_1$ ) shows a negative direction of -0.245, meaning that employee performance will increase if work-family conflict decreases, assuming all other variables remain constant.
- 3) The coefficient value ( $b_2$ ) shows a positive direction of 0.287, meaning that employee performance will increase if self-efficacy increases, assuming all other variables remain constant.
- 4) The coefficient value ( $b_3$ ) indicates a negative direction of -0.472, meaning that employee performance will increase if work load decreases, assuming all other variables remain constant.

### Coefficient of Determination ( $R^2$ )

Based on Table 8, it can be explained that the analysis of the coefficient of determination yielded an Adjusted R-Square value of 0.618, meaning that the variables work-family conflict, self-efficacy, and workload account for 61.8% of the variation in employee performance, while the remaining 38.2% is explained by other variables not examined in this study. Regarding the correlation level between the independent variables and the dependent variable, an R value of 0.797 or 79.7% was obtained, indicating that the independent variables are strongly correlated with the dependent variable.

### F-Test

Based on the results of the F-test in Table 8, it can be explained that the significance value of 0.000 is smaller than  $\alpha$  (0.05), which means that the model used in this study is valid (fits), and thus the research model used is valid and the hypothesis testing can proceed.

### t-Test

Based on the results of the t-test in Table 7, the results of the t-statistic test can be explained as follows:

- 1) The results of the t-test analysis for the work-family conflict variable yielded a significance value of 0.027, which is smaller than  $\alpha$  (0.05), with a negative regression coefficient of -0.245. This indicates that work-family conflict has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office).
- 2) The results of the t-test analysis for the self-efficacy variable yielded a significance value of 0.004, which is smaller than  $\alpha$  (0.05), with a positive regression coefficient of 0.287. This indicates that self-efficacy has a positive and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office).

- 3) The results of the t-test analysis for the workload variable yielded a significance value of 0.000, which is smaller than  $\alpha$  (0.05), with a negative regression coefficient of -0.472. This indicates that workload has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office).

## Discussion

### The Effect of Work-Family Conflict on Employee Performance

The results of the hypothesis testing indicate that work-family conflict has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). This implies that a reduction in work-family conflict, as indicated by the indicators of time-based conflict, strain-based conflict, and behavior-based conflict, can lead to improved employee performance at PT. BPR Artha Bali Jaya (Head Office). This finding aligns with previous empirical studies conducted by Minarika et al. (2020), Lestari & Budiono (2021), Lisna & Putera (2025), Fransisca et al. (2023), Purwanto (2020), Morrison et al. (2020), Adani & Dudija (2020), Hidayah (2024), Rasminingsih and Wibawa (2021), Ariati and Wulandari (2022), Francisca and Rostina (2023) and Prianggi and Kusuma (2022) which state that work-family conflict has a negative and significant effect on employee performance.

### The Effect of Self-Efficacy on Employee Performance

The results of the hypothesis testing indicate that self-efficacy has a positive and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). This means that an increase in self-efficacy, as indicated by the indicators of level (difficulty), generality (scope of behavior), strength, and relationships with coworkers, can influence an improvement in employee performance at PT. BPR Artha Bali Jaya (Head Office). This statement aligns with previous empirical studies conducted by Ary & Sriathi (2019), Machmud (2018), Arifin et al. (2021), Widyawati (2020), Fauziyyah & Rohyani (2022), Ambarwati & Fitriasari (2021) as well as Azhari et al. (2022), who state that self-efficacy has a positive and significant effect on employee performance.

### The Effect of Workload on Employee Performance

Based on the results of the hypothesis testing, it was found that workload has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). This implies that a reduction in workload—as indicated by performance targets, work conditions, time management, and work standards—can positively influence employee performance at PT. BPR Artha Bali Jaya (Head Office). This finding aligns with previous empirical studies conducted by Adani & Dudija (2020), Djawoto (2018), Rosida & Swasti (2022), Jahari (2019), Putri & Primadineska (2023), Suputra et al. (2024), Nabila & Syarvina (2022), Agustin (2023) and Rasminingsih and Wibawa (2021) who state that workload has a negative and significant effect on employee performance.

## 5. CONCLUSIONS AND LIMITATIONS

Based on the research findings, it can be concluded that work-family conflict has a negative and significant effect on employee performance at PT. BPR Artha Bali Jaya (Head Office). Additionally, self-efficacy has a positive and significant effect on employee performance, indicating that the higher an employee's self-confidence, the better their performance. On the other hand, workload has a negative and significant effect on employee performance, indicating that the heavier the workload employees

face, the lower their performance becomes. This underscores the importance of management that can reduce work-family conflict, enhance self-efficacy, and effectively manage workload to improve employee performance.

This study focuses only on three independent variables: work-family conflict, self-efficacy, and work- , while there are many other variables that are believed to influence employee performance. The scope of this study is limited to PT. BPR Artha Bali Jaya (Head Office).

## REFERENCES

- Adani, T. N., & Dudija, N. (2020). Pengaruh work family conflict dan beban kerja terhadap kinerja karyawan (studi kasus pada tenaga kesehatan Rumah Sakit QIM Batang). *E-Proceedings of Management*, 7(2).
- Adi Saputra, L., Muhammad Akbar, F., Cahyaningtias, F., Puspa Ningrum, M., & Fauzi, A. (2023). Ancaman keamanan pada sistem informasi manajemen perusahaan. *Jurnal Pendidikan Siber Nusantara*, 1(2), 58–66. <https://doi.org/10.38035/jpsn.v1i2.48>
- Afandi. (2018). *Concept & indicator human resources management for management research* (p. 79). Deepublish.
- Agustin, D., Widyani, A. A. D., & Utami, N. M. S. (2021). Pengaruh self efficacy terhadap kinerja karyawan melalui komitmen organisasional sebagai variabel intervening pada CV. Era Dua Ribu Bangli. *VALUES*, 2(3).
- Agustin, T. (2023). *Pengaruh beban kerja dan lingkungan kerja terhadap kinerja karyawan: Penelitian pada karyawan PT. Dapensi Trio Usaha Bandung*. UIN Sunan Gunung Djati Bandung.
- Al-Alawi, A. I., Al-Saffar, E., Alomohammedsaleh, Z., Alotaibi, H., & Al-Alawi, E. I. (2021). A study of the effects of work-family conflict, family-work conflict, and work-life balance on Saudi female teachers' performance in the public education sector with job satisfaction as a moderator. *Journal of International Women's Studies*, 22(1).
- Ambarwati, T., & Fitriyani, F. (2021). Efikasi diri terhadap kinerja usaha dengan komitmen berwirausaha sebagai variabel mediasi pada UMKM. *Jurnal Ilmu Manajemen*, 9(4), 1430–1439.
- Ariati, & Wulandari. (2022). Pengaruh work life conflict dan family work conflict terhadap kinerja karyawan. *Jurnal Manajemen Bisnis dan Kewirausahaan*, 2(4), 945–955.
- Arifin, Z., Hanifah, Husein, N. M., Jihadi, M., Rini, H. P., Prasada, D., & Wijoyo, H. (2021). *The role of employees engagement and self-efficacy on employee performance: An empirical study on palm oil company*.
- Ary, I. R., & Sriathi, A. A. A. (2019). *Pengaruh self efficacy dan locus of control terhadap kinerja karyawan (Studi pada Ramayana Mal Bali)*. Udayana University.
- Azhari, A., Chadafi, M. F., & Yusniar, Y. (2022). Pengaruh self efficacy, iklim organisasi, quality of work life terhadap kepuasan dan kinerja karyawan. *Among Makarti*, 15(1).
- Cahyani. (2020). Pengaruh komitmen organisasi dan kepuasan kerja terhadap kinerja karyawan (Studi pada Perusahaan Daerah Air Minum (PDAM) Kota Salatiga). *Jurnal Manajemen Universitas Kristen Satya*, 3(1), 1–10.
- Darmawan, A., Anggelina, Y., & Sunardi, S. (2022). Motivasi, pelatihan kerja, pengembangan karir dan self efficacy terhadap kinerja karyawan. *Jurnal Ilmu Manajemen*, 12(1), 47–56.
- Desnasari. (2020). Analisis pengaruh produktivitas tenaga kerja, ketimpangan pendapatan, dan investasi terhadap pertumbuhan ekonomi di Indonesia periode 2009-2018. *Fakultas Ekonomi dan Bisnis Universitas Lampung*, 6(1), 1–7.
- Djawoto, D. (2018). Pengaruh beban kerja, lingkungan kerja dan motivasi kerja terhadap kinerja karyawan PT Pos Indonesia. *Jurnal Ilmu dan Riset Manajemen (JIRM)*, 7(7).
- Fauziyyah, K., & Rohyani, I. (2022). Pengaruh self efficacy, lingkungan kerja non fisik, dan work discipline terhadap kinerja karyawan pada PT Semestanustra Distrindo Depo Kebumen. *Jurnal*

- Ilmiah Mahasiswa Manajemen, Bisnis dan Akuntansi (JIMMBA)*, 4(3), 330–343.
- Francisca, & Rostina. (2023). Pengaruh work life conflict, family work conflict, dan work life balance terhadap kinerja karyawan. *Jurnal Manajemen Bisnis*, 3(3), 1081–1088.
- Francisca, A., Parulian, E., & Syarif, S. H. (2023). Pengaruh work family conflict, family work conflict, dan work life balance terhadap kinerja karyawan. *Jurnal Ekonomi Bisnis, Manajemen dan Akuntansi (JEBMA)*, 3(3), 1081–1088.
- Handayani. (2020). Pengaruh budaya organisasi, motivasi kerja dan kepuasan kerja terhadap kinerja karyawan (Studi kasus pada PT. FRJ Global Concept Jepara). *Jurnal Manajemen STIE Dharmaputra Semarang*, 48(27), 1–10.
- Hasan, D. U., & Khaerana, K. (2020). Pengaruh self efficacy dan self esteem terhadap kinerja pegawai pada Badan Penanggulangan Bencana Daerah (BPBD) Kota Palopo. *Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo*, 6(2), 145–155. <https://doi.org/10.35906/jep01.v6i2.604>
- Hidayah, A., & [nama kedua tidak lengkap]. (2024). Pengaruh beban kerja dan work family conflict terhadap kinerja karyawan. *Jurnal Manajemen Bisnis*, 3(4), 1082–1094.
- Jahari, J. (2019). Effect of workload, work environment, work stress on employee performance of private universities in the City of Bandung, Indonesia. *International Journal of Science and Society*, 1(2), 53–58.
- Khaerana, K. (2020). Pengaruh self efficacy terhadap kinerja pegawai pada Sekretariat Komisi Pemilihan Umum Daerah (KPU) Kabupaten Luwu Timur. *Jurnal Ecoment Global*, 5(1), 80–89.
- Kurnia, N. A., & Sitorus, D. H. (2022). Pengaruh beban kerja dan disiplin kerja terhadap kinerja karyawan. *Value: Jurnal Manajemen dan Akuntansi*, 17(1), 48–57.
- Kurniawan, I. S., & Al Rizki, F. (2022). Pengaruh stres kerja, beban kerja dan motivasi kerja terhadap kinerja karyawan PT Perkebunan Mitra Ogan. *Jurnal Sosial dan Sains*, 2(1), 104–110.
- Lestari, D. A., & Budiono, B. (2021). Pengaruh work family conflict dan emotional exhaustion terhadap kinerja perawat wanita melalui organizational commitment pada Rumah Sakit Petrokimia Gresik. *Jurnal Ilmu Manajemen*, 9(1), 167.
- Lisna, W. O., & Putera, A. (2025). Pengaruh work family conflict dan stres kerja terhadap kinerja perawat wanita di Rumah Sakit Umum Daerah Dr. Hlm Baharuddin, M. Kes Kabupaten Muna. *Jurnal Homanis: Halu Oleo Manajemen dan Bisnis*, 2(2), 307–317.
- Machmud, S. (2018). The influence of self-efficacy on satisfaction and work-related performance. *International Journal of Management Science and Business Administration*, 4(4), 43–47.
- Masruroh, Z., & Prayekti, P. (2021). Pengaruh self efficacy terhadap kinerja karyawan melalui kepuasan kerja sebagai variabel mediasi. *Jurnal Syntax Transformation*, 2(4), 565–571.
- Minarika, A., Purwanti, R., & Muhidin, A. (2020). Pengaruh work family conflict dan work life balance terhadap kinerja karyawan (suatu studi pada PT. Pacific Eastern Coconut Utama Pangandaran). *Business Management and Entrepreneurship Journal*, 2(1), 1–11.
- Mochammad, A. S. (2018). *Pengaruh pengembangan karir dan self-efficacy terhadap kinerja pegawai (Studi pada perawat Rumah Sakit Dr. Mohamad Saleh Probolinggo)*. Universitas Brawijaya.
- Morrison, D. A., Mensah, J. V., Kpakpo, G. N. A., & Asante, C. (2020). Work-family conflict and employee performance in Ghana's banking sector. *International Journal of Research-Granthaalayah*, 8(9), 113–122.
- Nabila, V. S., & Syarvina, W. (2022). Analisis pengaruh beban kerja terhadap kinerja karyawan PT. Perkebunan Nusantara IV Medan. *Jurnal Kewarganegaraan*, 6(2), 2788–2797.
- Parashakti, R. D. (2020). Pengaruh keselamatan dan kesehatan kerja (K3), lingkungan kerja dan beban kerja terhadap kinerja karyawan. *Jurnal Ilmu Manajemen Terapan*, 1(3), 290–304.
- Pramesti. (2021). *Penerapan goal setting theory pada kinerja karyawan* (p. 97). Selemba Empat.
- Pratama. (2020). Pengaruh gaya kepemimpinan transformasional terhadap kinerja karyawan dengan komitmen organisasi sebagai variabel intervening pada Graha Kaori Group di Gianyar (Studi

- kasus pada unit usaha produk dupa aromatherapi). *Jurnal Manajemen Bisnis UNHI*, 10(1), 46–53.
- Prianggi, & Kusuma. (2022). Pengaruh work family conflict dan stres kerja terhadap kinerja karyawan wanita pada PT. Araya Bangun Sarana. *Jurnal Manajemen dan Bisnis*, 25(2), 50–60.
- Purwanto, A. (2020). The effect of work-family conflict on job satisfaction and performance: A study of Indonesian female employees. *International Journal of Advanced Science and Technology*, 29(3), 6724–6748.
- Putri, E. A. A., & Primadineska, R. W. (2023). Pengaruh beban kerja terhadap kinerja dengan work life balance sebagai variabel mediasi (Studi pada pegawai DPRD Kab. Ngawi). *Cakrawangsa Bisnis: Jurnal Ilmiah Mahasiswa*, 4(1), 41.
- Rasminingsih, & Wibawa. (2021). Pengaruh beban kerja dan work family conflict terhadap kinerja karyawan yang dimoderasi dukungan sosial. *Jurnal Manajemen Bisnis*, 10(12), 1388–1408.
- Raymond, R., Siregar, D. L., Putri, A. D., Indrawan, M. G., & Simanjuntak, J. (2023). Pengaruh disiplin kerja dan beban kerja terhadap kinerja karyawan pada PT Tanjung Mutiara Perkasa. *Jursima*, 11(1), 129–133.
- Rosida, N. F., & Swasti, I. K. (2022). Pengaruh beban kerja dan lingkungan kerja terhadap kinerja karyawan Kantor Pos Cabang Utama Kota Surabaya. *Jurnal Pendidikan Ekonomi (JURKAMI)*, 7(3), 285–294.
- Setyanti, S. W. L. H., Singgih, M., & Azizah, N. (2022). Pengaruh empowerment, self efficacy, dan budaya organisasi terhadap kinerja karyawan. *Jesya*, 5(2), 1951–1959. <https://doi.org/10.36778/jesya.v5i2.751>
- Sihaloho, & Siregar. (2020). Pengaruh lingkungan kerja terhadap kinerja karyawan pada PT. Super Setia Sagita Medan. *Jurnal Manajemen Sisngamangaraja XII Tapanuli*, 9(2), 273–281.
- Sitompul, S. S., & Simamora, F. (2021). Pengaruh beban kerja, pengalaman kerja, dan kompensasi terhadap kinerja karyawan PT. Tannery Sejahtera Mandiri Pekanbaru. *Management Studies and Entrepreneurship Journal (MSEJ)*, 2(2), 142–153.
- Soelistyoningrum. (2018). Pengaruh perbedaan gender, gaya kepemimpinan transformasional dan komitmen organisasional terhadap kinerja karyawan (Studi kasus pada PT XYZ). *Jurnal Program Studi Magister Manajemen Universitas Tarumanagara*, 1(1), 85–91.
- Sugiyono. (2020). *Metode penelitian kuantitatif, kualitatif dan R&D*. Alfabeta.
- Suputra, I. K. W., Gama, A. W. S., & Astiti, N. P. Y. (2024). Pengaruh beban kerja, stres kerja, dan kompensasi terhadap kinerja karyawan pada PT. Bali Cukup Mandiri. *EMAS*, 5(1), 101–113.
- Syah, R., & Hermawati, I. (2018). The prevention efforts on cyberbullying case for Indonesian adolescent social media users. *Jurnal Penelitian Kesejahteraan Sosial*, 17(2), 131–146. <https://doi.org/10.31105/jpks.v17i2>
- Widyawati, S. R. (2020). The influence of employee engagement, self esteem, self-efficacy on employee performance in small business. *International Journal of Contemporary Research and Review*, 11(4), 21771–21775.
- Yuniarti, A., & Muhtamar, A. (2022). Pengaruh self efficacy dan locus of control terhadap kinerja karyawan pada PT. Telekomunikasi Sengkang. *SEIKO: Journal of Management & Business*, 4(3), 375–384.