

The Effect of Workload on Organizational Commitment of Service Section Employees at the Main Branch Office of PT. West Kalimantan Bank: Work-Life Balance (WLB) and Job Satisfaction as Mediation



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ABSTRACT: The aim of this research is to analyze the effect of workload on organizational commitment through work-life balance (WLB) and job satisfaction. The respondents were service section employees at the Main Branch Office of Bank Kalbar. This research used a saturated sampling technique with a sample size of 75 people. Data were analyzed using Structural Equation Modeling (SEM). The results of this research show that at the Main Branch Office of Bank Kalbar, workload only has a negative impact on employee work-life balance, but does not have a significant effect on employee job satisfaction or organizational commitment, either directly or through the mediation of WLB and job satisfaction.

KEYWORDS: workload, organizational commitment, work-life balance, job satisfaction, banking

INTRODUCTION

Human resources are an important and valuable asset for every organization, including banking organizations. One of the problems often faced by organizations is low organizational commitment from employees. Organizational commitment is defined as the relative strength of an individual's identification with and involvement in a particular organization (Allen & Meyer, 1990). Low organizational commitment can lead to counterproductive behavior as well as increased absenteeism and intention to leave the organization (Meyer et al., 1993). Low organizational commitment is indicated, one of the ways, by a high level of employee turnover or leaving the organization (Porter, 1961). This research was conducted at a bank which is the market leader in West Kalimantan, namely PT. West Kalimantan Regional Development Bank (Bank Kalbar). Based on observations and interviews with Bank Kalbar employees, there are several indications of a lack of organizational commitment among service section employees, namely frontliners who interact directly with customers, at the Bank Kalbar Main Branch Office. These indications include employees who lack the initiative to provide ideas for business development or bank service innovation, employees who often complain about the bank's systems, work, rules or management, as well as employees who have lost interest, motivation and sense of belonging to Bank Kalbar. Apart from that, there were also several employees who resigned after completing the training and development program they participated in. There are several factors that are thought to influence the organizational commitment of Bank Kalbar service section employees, one of which is the perceived very high workload.

Based on preliminary studies, Bank Kalbar service employees are required to serve many customers with various needs, manage customer emotions, resolve customer complaints, follow the latest information about bank products and services, and meet strict sales targets. Another factor is system and technology disruptions that can hamper service to customers. This condition leads to a workload that is felt to be very heavy and tiring for service employees. High and excessive workloads have been proven to have a significant impact on work-life balance and employee job satisfaction in various industries (Fahmi & Riyanto, 2024; Fuadiputra & Novianti, 2021; Mochtar & Susanti, 2022), including the sharia banking industry (Gadzali, 2023). Work-life balance and job satisfaction are important to pay attention to because both have a significant influence on organizational commitment (Luturlean et al., 2019; Wahyudi et al., 2022; Yang et al., 2021). However, empirical studies regarding the role of work-life balance and job satisfaction as mediation of the relationship between workload and organizational commitment in the banking environment are still limited, so this topic is interesting for further research. Based on the description above, this research aims

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to analyze the effect of workload on organizational commitment through work-life balance and job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

LITERATUR REVIEW

Workload

Workload is a process or activity that must be completed immediately by a worker within a certain period of time (Vanchapo, 2020). A balanced workload can maximize productivity, while excessive workload can have a negative impact on resource performance (Koesomowidjojo, 2017).

Work-Life Balance (WLB)

Work-life balance is a balance between a person's life and carrying out dual roles in their personal life and work (Saina et al., 2016). Everyone working in a particular field faces the challenge of balancing their work and family responsibilities (Vyas & Shrivastava, 2017).

Job satisfaction

Job satisfaction is the level of pleasant feelings obtained from evaluating one's job or work experience (Colquitt, Jason & LePine, 2018). Job satisfaction is the result of employee perceptions regarding how well the job provides things that are considered important (Luthans, 2006).

Organizational Commitment

Organizational commitment is the strength of the relationship between an individual and an organization that makes the individual feel like part of the organization, has an identity as a member of the organization, and is committed to achieving organizational goals (Robbins, 2018). There are three components of organizational commitment, namely affective commitment, continuance commitment, and normative commitment (Meyer et al., 1993).

2.5.1. The relationship between workload and work-life balance is significant.

An excessive workload at home also makes it difficult for employees to balance their personal and work lives (Mochtar & Susanti, 2022). Research shows that excessive workload is a common challenge in the banking industry, and organizations need to manage workload carefully to support their employees' WLB (Fahmi & Riyanto, 2024; Fuadiputra & Novianti, 2021; Loprang et al., 2023; Permadi et al., 2023). Strategies such as workload prioritisation, flexible work arrangements, and a supportive work environment can help mitigate the negative impact of high workloads on bank employees' WLB. Workload can significantly impact work-life balance, job satisfaction, and employee performance in various professional environments, according to previous research (Fahmi & Riyanto, 2024). These findings emphasise the importance of managing workloads to promote a healthy work-life balance and improve job satisfaction and performance.

H1 = Workload influences the WLB of service section employees at the Main Branch Office of Bank Kalbar.

2.6. The relationship between workload and job satisfaction is significant.

Workloads that are appropriate to employee abilities can increase job satisfaction. A heavy and excessive workload can negatively affect job satisfaction. On the other hand, workload that matches employee capacity and skills can increase perceived responsibility and achievement, which ultimately increases job satisfaction (Fahmi & Riyanto, 2024; Permadi et al., 2023). Fuadiputra and Novianti (2021) presented different research results, demonstrating a significant impact of workload on work-life balance. Meanwhile, work autonomy, workload, and work-life balance do not have a significant effect on job satisfaction.

H2 = Workload influences job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

2.7. The relationship between workload and organizational commitment is well-established.

According to Allen & Meyer's (1990) theory of organizational commitment, there are three components: affective commitment, continuance commitment, and normative commitment. An excessive workload can have a negative impact on these three components of commitment. As stated by Saputra et al. (2021), the results of their research show that workload has a significant effect on organizational commitment. The higher the workload, the lower the employee's organizational commitment (Made & Ketut, 2023; Saputra et al., 2021; Victor et al., 2023). Sudirman et al. (2023) presented the results of another study, indicating that workload does not significantly influence organizational commitment. This implies that an increase in workload does not necessarily lead to an increase in organizational commitment (Sudirman et al., 2023).

H3 = Workload influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office.

2.8. The relationship between work-life balance and organizational commitment

Work-life balance can significantly influence organizational commitment. Several studies show that work-life balance influences organizational commitment, which is very important for employee retention and performance (Elsafty & Sayed, 2023; Fahmi & Riyanto, 2024; Luturlean et al., 2019; Wahyudi et al., 2022; Yang et al., 2021). For example, a study on the influence of work-life

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balance on the turnover intention of Grassroots employees in the service industry found that work-life balance had a significant negative influence on the turnover intention of employees, thereby increasing organizational commitment (Yang et al., 2021). Another study examining the role of human resource practices, perceived organizational support, and work-life balance in enhancing employee affective commitment found that work-life balance can moderate the relationship between HR practices and affective commitment (Luturlean et al., 2019). In addition, studies regarding the influence of work-life balance on organizational commitment among hybrid working lecturers show that work-life balance can have a significant effect on affective, continuity, and normative commitment (Choeriyah & Utami, 2023).

H4 = WLB influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office.

2.9. The relationship between work-life balance and job satisfaction

Work-life balance has a positive relationship with job satisfaction. Employees who have a good work-life balance will be more satisfied with their work (Fuadiputra & Novianti, 2021; Gadzali, 2023; Permadi et al., 2023). Numerous studies and theories bolster this idea. According to Discrepancy Theory (Wekley & Yuki, 1992), employees who maintain a healthy work-life balance perceive their work as aligning with their expectations, leading to increased job satisfaction. Justice Theory also explains that people will feel satisfied or dissatisfied, depending on whether there is justice or not in a situation, especially a work situation. When employees maintain a healthy work-life balance, they perceive fair treatment, leading to increased job satisfaction (Wekley & Yuki, 1992). The Two Factor Theory explains that job satisfaction and job dissatisfaction are different things. Satisfaction and dissatisfaction with work are not continuous variables. The "hygiene" factor, a source of dissatisfaction, includes work-life balance. If will experience dissatisfaction with their work if they fail to achieve work-life balance.

H5 = WLB influences the job satisfaction of service section employees at Bank Kalbar's Main Branch Office.

2.10. The relationship between job satisfaction and organizational commitment

Job satisfaction is an important factor that can increase organizational commitment. The theory of justice (equity) explains that people will feel satisfied or dissatisfied, depending on whether there is justice (equity) in a situation, especially work situations. Fair treatment will increase employee satisfaction with their jobs, thereby increasing their commitment to the organization (Wekley & Yuki, 1992). Several studies show a positive relationship between job satisfaction and organizational commitment (Bashir & Gani, 2020; Ćulibrk et al., 2018; Gopinath, 2020; Saridakis et al., 2020; Tatar, 2020).

H6 = Job satisfaction influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office.

2.11. The study examines the relationship between workload and organizational commitment through work-life balance.

Excessive workload has a negative impact on work-life balance, which in turn can reduce organizational commitment. Several studies show that excessive workload can have a negative impact on work-life balance (Mochtar & Susanti, 2022; Fahmi & Riyanto, 2024). This, in turn, can reduce organizational commitment because work-life balance has a significant positive influence on it (Elsafty & Sayed, 2023; Luturlean et al., 2019; Wahyudi et al., 2022). One study even found that work-life balance can mediate the relationship between HR practices and employee affective commitment (Luturlean et al., 2019). However, several other studies demonstrate that an increase in workload does not necessarily lead to a decrease in organizational commitment (Sudirman et al., 2023). This is due to factors other than work-life balance, which can influence the relationship between workload and organizational commitment.

H7 = Workload influences organizational commitment through the WLB of service section employees at the Main Branch Office of Bank Kalbar.

2.12. The relationship between workload and organizational commitment is influenced by job satisfaction.

Workloads that are appropriate to employee abilities can increase job satisfaction, which in turn can also increase organizational commitment. Several studies show that a workload that is appropriate to employee abilities can increase job satisfaction (Fahmi & Riyanto, 2024; Permadi et al., 2023). Job satisfaction itself is an important factor that can increase organizational commitment, in accordance with equity theory (Wekley & Yuki, 1992). Several studies also confirm the positive relationship between job satisfaction and organizational commitment (Bashir & Gani, 2020; Ćulibrk et al., 2018; Gopinath, 2020; Saridakis et al., 2020; Tatar, 2020). However, the results of other research show that workload does not always have a significant effect on job satisfaction (Fuadiputra & Novianti, 2021).

H8 = Workload influences organizational commitment through job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

2.13. Research Thinking Framework

The theoretical foundation and empirical studies serve as the basis for the preparation of the conceptual framework and hypotheses:

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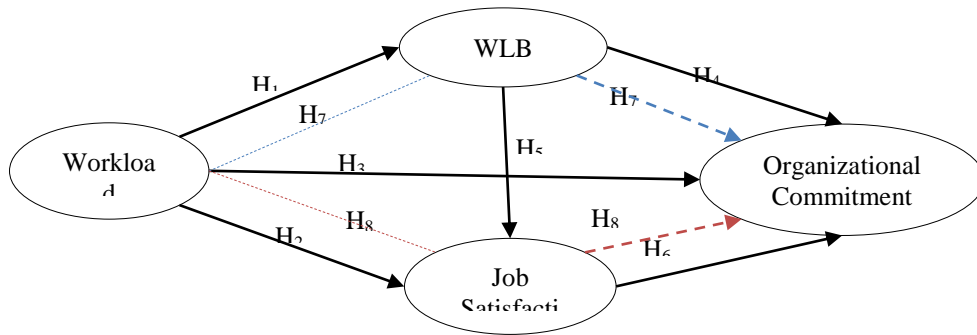


Figure 1. Research framework

METHODOLOGY

This study employs quantitative methods, with research data in the form of numbers analyzed using statistics (Sugiyono, 2021). The objectives of this research involve applying, testing, and evaluating a theory's ability to solve practical problems (Sugiyono, 2021). We conducted the research at the Main Branch Office of Bank Kalbar, situated on Jalan Rahadi Osman No. 10, Pontianak, West Kalimantan. We conducted the research from January to April 2024. We collected primary data directly from the source through interviews, questionnaires, and observations. The questionnaire contains closed statements with five Likert scales from strongly disagree (1) to strongly agree (5). We obtained secondary data from HR Division documents, relevant journals, and books in the meantime. The research population consisted of 75 service section employees at Bank Kalbar's Main Branch Office. We used saturated sampling, which involves sampling every member of the population.

The research variables consist of independent variables, namely workload (X); the dependent variable is organizational commitment (Y); and the mediating variables are work-life balance (Z1) and job satisfaction (Z2). Sugiyono (2019) conducted a descriptive analysis of the data, using sample data to provide an overview of the research object. Additionally, we analyzed the data using Structural Equation Modeling—Partial Least Square (SEM-PLS) with SmartPLS version 3 software. We carried out the SEM-PLS analysis by evaluating the outer (measurement model) and inner (structural) models. We evaluate the outer model using validity tests (convergent and discriminant validity) and reliability tests (composite reliability and Cronbach's alpha). Meanwhile, Ghazali (2021) evaluates the inner model using R-square, Q-square, and path coefficient tests. The hypothesis was tested through the t-value and p-value with the criteria of being weakly significant ($p < 0.10$), significant ($p < 0.05$), and very significant ($p < 0.01$) (Solimun et al., 2017).

RESULT AND DISCUSSION

Result

Evaluating the Measurement Model (Outer Model).

We carried out the first stage of analysis by determining whether the used instrument indicators met the validity and reliability criteria.

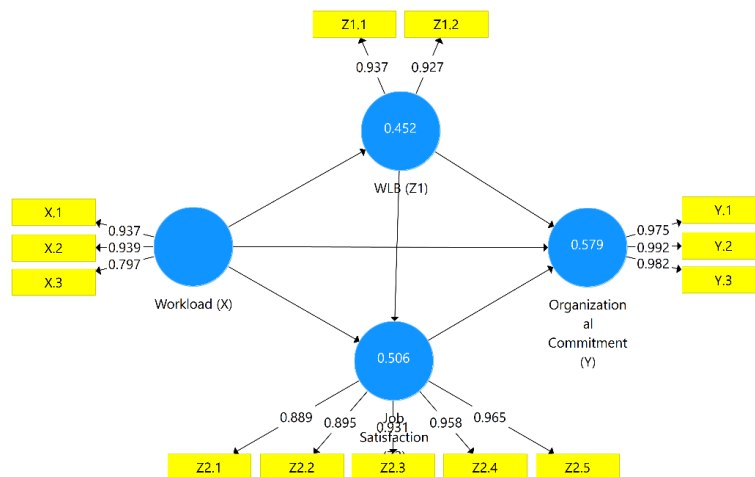


Figure 2. PLS Algorithm

Source: Results of the research, 2024

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4.1.1. Convergent Validity

The factor loading and average variance extracted (AVE) values demonstrate the testing of convergent validity. A high factor loading value shows that the indicator has explained the variables it measures. The rule of thumb that is usually used to assess convergent validity is that the loading factor value must be greater than 0.7 and the average variance extracted (AVE) quantity must be greater than 0.5 (Ghozali, 2021). Table 1 displays the results of the convergent validity testing.

Table 1. Outer Loading and AVE Value

	Outer Loading	AVE	
Workload (X)		0,798	Valid
Working condition (X.1)	0,937		Valid
Working time usage (X.2)	0,939		Valid
Target to be achieved (X.3)	0,797		Valid
Work-Life Balance (Z1)		0,869	Valid
Time balance (Z1.1)	0,937		Valid
Engagement balance (Z1.2)	0,927		Valid
Job Satisfaction (Z2)		0,861	Valid
Job itself (Z2.1)	0,887		Valid
Salary (Z2.2)	0,897		Valid
Promotion opportunities (Z2.3)	0,930		Valid
Supervisor (Z2.4)	0,960		Valid
Coworker (Z2.5)	0,964		Valid
Organizational Commitment (Y)		0,966	Valid
Affective commitment (Y.1)	0,975		Valid
Continuance commitment (Y.2)	0,992		Valid
Normative commitment (Y.3)	0,982		Valid

Source: SmartPLS test result (2024)

Based on the results of data processing using the PLS algorithm method, Table 1 above shows that all research indicators and variables meet the requirements for convergent validity.

4.1.2. Discriminant Validity

The next test is to test discriminant validity. This test aims to determine whether a reflective indicator is a good measurement of the construct. The first discriminant validity measurement was carried out by looking at the cross-loading value. Table 2 shows the cross-loading results from discriminant validity testing.

Table 2. Cross Loading Value

	Workload (X)	WLB (Z1)	Job Satisfaction (Z2)	Organizational Commitment (Y)
X.1	0,937	-0,667	-0,486	-0,602
X.2	0,939	-0,675	-0,588	-0,568
X.3	0,797	-0,409	-0,350	-0,395
Z1.1	-0,648	0,937	0,680	0,626
Z1.2	-0,604	0,927	0,636	0,582
Z2.1	-0,363	0,577	0,887	0,582
Z2.2	-0,643	0,746	0,897	0,663
Z2.3	-0,444	0,610	0,930	0,600
Z2.4	-0,550	0,666	0,960	0,733
Z2.5	-0,480	0,654	0,964	0,705
Y.1	-0,556	0,599	0,708	0,975

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	Workload (X)	WLB (Z1)	Job Satisfaction (Z2)	Organizational Commitment (Y)
Y.2	-0,589	0,658	0,715	0,992
Y.3	-0,612	0,655	0,679	0,982

Source: SmartPLS test result (2024)

Table 2 groups all indicators with the largest loadings into their respective constructs, indicating that all indicators fulfill the unidimensionality test. We also observe the discriminant validity test by comparing each square root of AVE to the correlation value between constructs. Ghazali (2021) declares the AVE root value to meet the discriminant validity criteria if it exceeds the correlation value between constructs.

Table 3. Nilai Fornell-Larcker Criterion

	Workload (X)	Job Satisfaction (Z2)	Organizational Commitment (Y)	WLB (Z1)
Workload (X)	0,893			
Job Satisfaction (Z2)	-0,545	0,928		
Organizational Commitment (Y)	-0,596	0,713	0,983	
WLB (Z1)	-0,672	0,706	0,649	0,932

Source: SmartPLS test result (2024)

The diagonal represents AVE's square root value, and the value below represents the correlation between constructs. The square root value of AVE surpasses the correlation value, indicating the validity of the model due to its compliance with discriminant validity.

The latest version of SmartPLS allows for the application of the heterotrait-monotrait ratio (HTMT) in the discriminant validity test. Henseler et al. (2014) recommend that an HTMT of less than 0.90 is very good, indicating the achievement of discriminant validity between pairs of reflective constructs.

Table 4. Heterotrait-monotrait Ratio (HTMT)

	Workload (X)	Job Satisfaction (Z2)	Organizational Commitment (Y)	WLB (Z1)
Workload (X)				
Job Satisfaction (Z2)	0,569			
Organizational Commitment (Y)	0,630	0,729		
WLB (Z1)	0,757	0,776	0,709	

Source: SmartPLS test result (2024)

4.1.3. Develop reliability testing.

Reliability checks are carried out by looking at the composite reliability value of all variables and the internal consistency reliability, which is reflected in the Cronbach's alpha value. Composite reliability values and Cronbach's alpha, which reflect a questionnaire's reliability, have a value > 0.6. (Ghozali, 2021).

Table 5. Construct Reliability

	Cronbach's Alpha	Composite Reliability	Keterangan
Workload (X)	0,874	0,922	Reliabel
Job satisfaction (Z2)	0,960	0,969	Reliabel
Organizational Commitment (Y)	0,982	0,988	Reliabel
WLB (Z1)	0,849	0,930	Reliabel

Source: SmartPLS test result (2024)

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The data in Table 5 indicates that the composite reliability value for all variables exceeds 0.6, and the Cronbach's alpha value for all variables also exceeds 0.6. Therefore, we can conclude that the research instrument satisfies both composite reliability and internal consistency reliability.

4.2. Inner Model

Structural model evaluation is carried out by looking at the coefficient of determination (R-Square) value for each dependent variable and using the PLS algorithm procedure to obtain stability of estimates from the model.

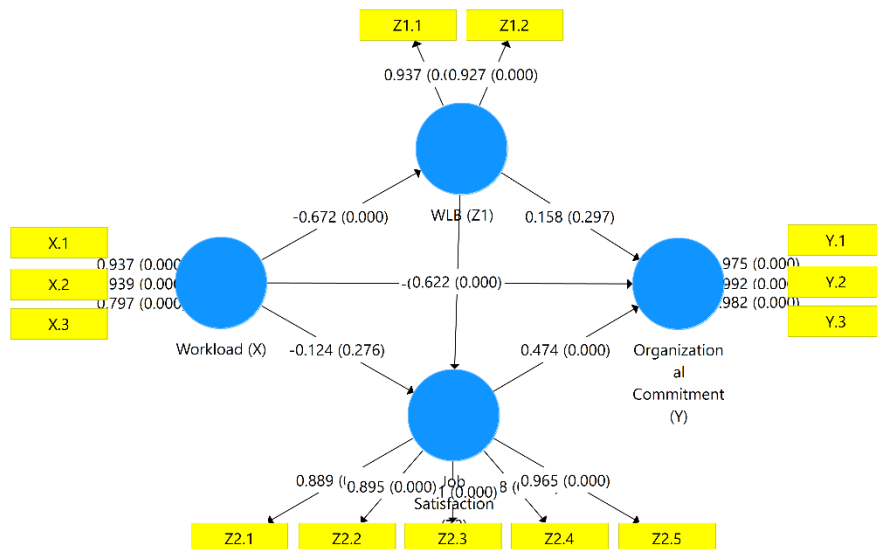


Figure 2. Output Bootstrapping
Source: Results of the research, 2024

R-squares values of 0.75, 0.50, and 0.25 can be concluded as strong, moderate, and weak models (Ghozali, 2021). Table 6 displays the R-Square results from this study.

Table 6. R-Square

	R Square	Note
WLB (Z1)	0,452	Weakly
Job Satisfaction (Z2)	0,506	Moderate
Organizational Commitment (Y)	0,579	Moderate

Source: SmartPLS test result (2024)

We use the R2 value to measure the criteria for model quality, or goodness of fit, and the coefficient of determination (KD), which illustrates the extent to which exogenous latent variables influence endogenous latent variables. The R-Square results in Table 6 reveal that the workload variable successfully explains the WLB variable with an accuracy of 45.2% (weak). The R2 value for the job satisfaction variable is 0.506 (50.6%), indicating that the workload and WLB variables successfully explain the job satisfaction variable with an accuracy of 50.6% (moderate). The R2 value for the organizational commitment variable is 0.579 (57.9%), meaning that the organizational commitment variable is successfully explained by the workload, WLB, and job satisfaction variables of 57.9% (moderate).

4.3. Hypothesis Testing Results

Table 7. Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Note
H1. Workload (X) → WLB (Z1)	-0,672	-0,682	0,109	6,180	0,000	Accepted
H2. Workload (X) → Kepuasan Kerja (Z2)	-0,124	-0,111	0,114	1,087	0,277	Rejected

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			<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>	<i>Note</i>
H3.	Workload (X) →	Organizational Commitment (Y)	-0,233	-0,240	0,124	1,873	0,062	Rejected
H4.	WLB (Z1)	Organizational Commitment (Y)	0,158	0,152	0,141	1,120	0,263	Rejected
H5.	WLB (Z1) →	Job Satisfaction (Z2)	0,622	0,632	0,099	6,268	0,000	Accepted
H6.	Job Satisfaction (Z2) →	Organizational Commitment (Y)	0,474	0,472	0,128	3,711	0,000	Accepted
H7.	Workload (X) →	WLB (Z1) →	-0,106	-0,100	0,101	1,054	0,292	Rejected
H8.	Workload (X) →	Job Satisfaction (Z2) →	-0,059	-0,051	0,058	1,010	0,313	Rejected

Source: SmartPLS test result (2024)

DISCUSSION

4.3.1. Workload has a significant negative effect on service section employees' work-life balance (WLB) at the Main Branch Office of Bank Kalbar.

Hypothesis 1 states that workload influences the WLB of service section employees at the Main Branch Office of Bank Kalbar. Based on statistical calculations, the t-statistic value is $6.180 > 1.96$, the p-value is $0.000 < 0.05$, and the original sample value has a negative notation of -0.672 . These results demonstrate a negative and significant impact of workload on WLB, leading to the acceptance of hypothesis 1. This implies that an increase in workload leads to a decrease in WLB. These results are in accordance with previous theory and research, which states that excessive workload can disrupt employees' work-life balance. Employees will find it more difficult to balance their personal and work lives (work-life balance) when their workload increases due to heavy work conditions, long working hours, and unrealistic targets. An excessive workload at home also makes it difficult for employees to balance their personal and work lives (Mochtar & Susanti, 2022). Research shows that excessive workload is a common challenge in the banking industry, and organizations need to manage workload carefully to support their employees' WLB (Fahmi & Riyanto, 2024; Fuadiputra & Novianti, 2021; Loprang et al., 2023; Permadi et al., 2023).

4.3.2. Workload has no effect on the job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

Hypothesis 2 states that workload influences the job satisfaction of service section employees at Bank Kalbar's Main Branch Office. Based on statistical calculations, the t-statistic value is $1.087 < 1.96$, the p-value is $0.277 > 0.05$, and the original sample value has a negative notation of -0.124 . These results suggest that job satisfaction remains unaffected by workload, leading to the rejection of hypothesis 2. This means that workload is not a factor that can increase or decrease employee job satisfaction. These results are not in accordance with some previous research, which states that an appropriate workload can increase job satisfaction. However, several other studies also support these results, demonstrating that workload does not always significantly influence job satisfaction. Many other factors, including salary, promotions, superiors, coworkers, and others, can influence job satisfaction, leading to this outcome. Fuadiputra and Novianti (2021) presented different research results, demonstrating a significant impact of workload on work-life balance. Meanwhile, work autonomy, workload, and work-life balance do not have a significant effect on job satisfaction.

4.3.3. Workload has no effect on the organizational commitment of service section employees at Bank Kalbar's Main Branch Office

Hypothesis 3 states that workload influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office. Based on statistical calculations, the t-statistic value is $1.873 < 1.96$, the p-value is $0.062 > 0.05$, and the original sample value has a negative notation of -0.233 . These results suggest that organizational commitment remains unaffected by workload, leading to the rejection of hypothesis 3. This means that workload is not a factor that can increase or decrease employee organizational commitment. These results are not in accordance with some previous research, which states that excessive workload can reduce employee organizational commitment. However, other research also supports these results, demonstrating that an increase in workload does not necessarily lead to a decrease in organizational commitment. Many other factors, including job satisfaction, work-life balance, compensation, and the work environment, can influence organizational commitment, leading

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to this outcome. Sudirman et al. (2023) support the results of this study, asserting that workload does not significantly influence organizational commitment. This implies that an increase in workload does not necessarily lead to an increase in organizational commitment (Sudirman et al., 2023).

4.3.4. Work-life balance (WLB) has no effect on the organizational commitment of service section employees at Bank Kalbar's Main Branch Office

Hypothesis 4 states that WLB influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office. Based on statistical calculations, the t-statistic value is $1.120 < 1.96$, the p-value is $0.263 > 0.05$, and the original sample value has a positive notation of 0.158. These results suggest that WLB does not influence organizational commitment, leading to the rejection of hypothesis 4. This means that WLB is not a factor that can increase or decrease employee organizational commitment. These results are not in accordance with theory and most previous research, which states that work-life balance has a significant positive influence on employee organizational commitment. Several studies show that work-life balance influences organizational commitment, which is very important for employee retention and performance (Elsafty & Sayed, 2023; Fahmi & Riyanto, 2024; Lutrlean et al., 2019; Wahyudi et al., 2022; Yang et al., 2021). At the Main Branch Office of Bank Kalbar, factors such as job satisfaction, compensation, and the work environment have a greater influence on employee organizational commitment.

4.3.5. Work-life balance (WLB) has a significant positive effect on the job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

Hypothesis 5 states that WLB has an effect on the job satisfaction of service section employees at Bank Kalbar's Main Branch Office. Based on statistical calculations, the t-statistic value is $6.268 > 1.96$, the p-value is $0.000 < 0.05$, and the original sample value has a positive notation of 0.622. These results demonstrate a positive and significant impact of WLB on job satisfaction, leading to the acceptance of hypothesis 5. This means that the higher the WLB, the greater employee job satisfaction will be. These results are in accordance with previous theory and research, which states that a good work-life balance can increase employee job satisfaction. Employees who can balance their personal and work lives tend to feel satisfied with their work, and work-life balance has a positive relationship with job satisfaction. Employees who have a good work-life balance will be more satisfied with their work (Fuadiputra & Novianti, 2021; Gadzali, 2023; Permadi et al., 2023).

4.3.6. Job satisfaction has a significant positive effect on the organizational commitment of service section employees at Bank Kalbar's Main Branch Office.

Hypothesis 6 states that job satisfaction influences the organizational commitment of service section employees at Bank Kalbar's Main Branch Office. Based on statistical calculations, the t-statistic value is $3.711 > 1.96$, the p-value is $0.000 < 0.05$, and the original sample value has a positive notation of 0.474. These results confirm the positive and significant impact of job satisfaction on organizational commitment, leading to the acceptance of hypothesis 6. This means that with higher job satisfaction, the employee's organizational commitment will increase. These results are in accordance with previous theory and research, which states that job satisfaction is an important factor that can increase employee organizational commitment. Employees who are satisfied with their jobs tend to have a high commitment to the organization.

4.3.7. Workload has no effect on organizational commitment through the work-life balance (WLB) of service section employees at the Main Branch Office of Bank Kalbar.

Hypothesis 7 states that workload influences organizational commitment through the WLB of service section employees at the Main Branch Office of Bank Kalbar. The t-statistic value is $1.054 < 1.96$, the p-value is $0.292 > 0.05$, and the original sample value has a negative notation of 0.106. Based on statistical calculations, Based on these results, we can conclude that there is no effect of workload on organizational commitment through WLB, thereby rejecting hypothesis 7. These results indicate that although workload has a negative effect on work-life balance, work-life balance itself has no effect on the organizational commitment of employees at the Main Branch Office of Bank Kalbar. Therefore, work-life balance does not mediate the effect of workload on organizational commitment. Job satisfaction is an important factor that can increase organizational commitment. The theory of justice (equity) explains that people will feel satisfied or dissatisfied, depending on whether there is justice (equity) in a situation, especially work situations. Fair treatment fosters employee satisfaction, which in turn boosts their commitment to the organization (Wekley & Yuki, 1992). Several studies show a positive relationship between job satisfaction and organizational commitment (Bashir & Gani, 2020; Čulibrk et al., 2018; Gopinath, 2020; Saridakis et al., 2020; Tatar, 2020).

4.3.8. Workload has no effect on organizational commitment through job satisfaction of service section employees at the Main Branch Office of Bank Kalbar.

Hypothesis 8 states that workload influences organizational commitment through the job satisfaction of service section employees at the Main Branch Office of Bank Kalbar. The t-statistic value is $1.010 < 1.96$, the p-value is $0.313 > 0.05$, and the

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original sample value has a negative notation of 0.059. Based on statistical calculations, These results suggest that job satisfaction, not workload, does not influence organizational commitment, leading to the rejection of hypothesis 8. These results indicate that although job satisfaction has a positive effect on organizational commitment, workload itself has no effect on job satisfaction or the organizational commitment of employees at the Main Branch Office of Bank Kalbar. Therefore, job satisfaction does not mediate the effect of workload on organizational commitment..

CONCLUSION AND SUGGESTION

5.1. Conclusion

The results of this research show that at the Main Branch Office of Bank Kalbar, workload has a significant negative effect on the work-life balance (WLB) of service section employees. The higher the workload, the more disturbed the balance between employees' personal and work lives will be. However, workload does not have a significant effect on employee job satisfaction or organizational commitment. The high or low workload does not have an impact on the level of job satisfaction or employee commitment to the organization.

Work-life balance also has no effect on employee organizational commitment, but has a significant positive effect on employee job satisfaction. The better the employee's work-life balance, the greater their level of satisfaction with their job will increase. On the other hand, job satisfaction has a significant positive effect on employee organizational commitment. Employees who are satisfied with their work tend to have a higher commitment to the organization.

Furthermore, work-life balance does not mediate the influence of workload on employee organizational commitment at the Main Branch Office of Bank Kalbar. Similarly, job satisfaction fails to moderate the impact of workload on organizational commitment. This indicates that although workload influences work-life balance, work-life balance and job satisfaction are not the main determining factors that influence employee organizational commitment in this environment. There are other factors that are more dominant in influencing employee organizational commitment..

5.2. Suggestion

The research results advise Bank Kalbar management to manage employee workload more effectively, particularly in service sections that directly deal with customers. Even though workload does not have a direct effect on organizational commitment, excessive workload can disrupt employees' work-life balance. We can implement strategies such as conducting regular workload evaluations and mapping, adjusting the number of employees, providing training on time management and work priorities, and optimizing technology to reduce manual workload.

Moreover, Bank Kalbar must prioritize enhancing employee job satisfaction, given its proven correlation with organizational commitment. We can take steps such as reviewing the salary and benefits system, offering career development programs, fostering a positive work environment, and enhancing the quality of relationships between superiors and subordinates. We also advise Bank Kalbar to develop programs or policies that promote employee work-life balance, including the provision of supportive facilities, the allowance of flexible working hours, and the development of employee assistance programs to manage stress.

Efforts to increase employee organizational commitment also need to be made through other factors that may be more influential, including increasing employee involvement in decision-making, strengthening organizational culture and sense of belonging, providing appreciation for employee contributions, and promoting values, vision, and mission. organization in a sustainable manner. We also advise Bank Kalbar to periodically evaluate and adjust its human resource policies to ensure the sustainability of efforts to enhance job satisfaction, organizational commitment, and overall employee performance.

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