The Effect of Workload and Organisational Culture on Performance with Work Motivation as a Mediating Variable in Employees of Bank BSI KCP. Mataram Pejanggik 2

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ABSTRACT: This study aims to determine and analyse the effect of workload and organisational culture on performance with work motivation as a mediating variable in employees of Bank BSI KCP Mataram Pejanggik 2. This research uses quantitative associative causality method. The research sample was all employees at Bank BSI KCP Mataram Pejanggik 2, totalling 54 people. Data collection tools using questionnaires. Data analysis using SmartPLS 3.0 software with inner and outer model test stages. The results show that workload has no significant effect on employee performance, organisational culture has a significant effect on employee performance, workload has a significant effect on work motivation, organisational culture has a significant effect on work motivation, work motivation has a significant effect on employee performance, motivation plays a mediating role in the effect of workload on employee performance with work motivation, work motivation plays a mediating role in the effect of organisational culture on employee performance.

KEYWORDS: Workload, Organisational Culture, Employee Performance & Work Motivation

I.   INTRODUCTION

As a *Finacial Services* based business organisation, Bank Syariah Indonesia (BSI) offers sharia based financial services which is their advantage to enter the financial services market in Indonesia. BSI is a merged bank between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. This merger brings together the strengths of the three Islamic banks, providing more complete services, wider reach, and better capital capacity. The number of BSI customers has grown significantly, reaching more than 20 million customers by June 2024. The average growth is around 2 million customers each year. Meanwhile, BSI Mobile already has 7.12 million customers as of June 2024. That number grew 33.9% on an annual basis (bankbsi.co.id). The data shows how the good performance level of employees in providing services has become a key factor that determines the level of success of BSI in competing in the financial services market in Indonesia.

In the perspective of human resource management, human resources are one of the most vital elements for organisations because their performance is highly calculated to realise the company's vision and mission that has been set. Suryani *et al.* (2020) state that human resources cannot be underestimated in the running of a business given their large role in the success and sustainability of an organisation. Therefore, every organisation must be able to manage human resources more effectively and efficiently, and ensure that every individual in the organisation is able to show their optimal performance towards the organisation. For this reason, every management is required to always develop new ways to attract and maintain high performance from employees for the benefit of the organisation (Handoko, 2008). Some previous literature has shown how factors such as workload and organisational culture can be factors that determine performance levels.

Workload according to Rindorindo *et al.,* (2019) is a condition of the work that is the task that must be able to be completed with a certain time limit. While the definition of workload according to Sastradipoera, (1996) that workload analysis is a process to determine the number of working hours of people used or needed to complete a job within a certain time. Some previous research by Fristy (2022), Nurmeisa and Wirayuda (2023) discussed the effect of workload on employee performance. This study concluded that there is a positive relationship between workload and employee performance, but in contrast to research conducted by Jeky (2018) found that there is a significant negative relationship between workload and employee performance.

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The next factor that can affect employee performance is the culture that develops in the organisational environment. According to Tjendana, (2022) organisational culture is a chart of a framework that is formed so that it guides daily behaviour and makes decisions for employees and directs their actions to achieve organisational goals. some previous studies such as those conducted by Saf'ani *et al.*, 2021) state that organisational culture variables have a positive and significant effect on employee performance variables. However, in a different study Kurniawan in Setiawan (2018) Organisational culture has no significant effect on employee performance.

Departing from the inconsistencies in the results of several previous studies and the phenomenon above, this study tries to analyse how workload and organisational culture can affect the level of performance in employees at Bank BSI KCP Mataram Pejanggik. In addition, to provide novelty, this study involves Work Motivation as a mediating variable on the effect of Workload and Organisational Culture on employee performance.

II.   LITERATURE REVIEW

Workload

Workload is a set or number of activities that must be completed by an organisational unit or position holder within a certain period of time (Surnarso, 2010 in Rolos, Jeky et al, 2018). The definition of workload according to Sastradipoera, (1996) that workload analysis is a process to determine the number of person-hours used or needed to complete a job within a certain time. Moekijat (1999) adds that workload analysis is the determination of the number of employees needed to complete the work during a certain period of time. Workload at Bank Syariah Indonesia MP2 such as the length of time working both in frontliners and marketing (Overtime), high targets that must be achieved by each employee if they do not reach the target then double the next target, jobdesk overload, and boredom at work.

Indicators of workload measurement according to (Koesomowidjojo, 2017: 33), among others:
a.   Working Conditions
b.   Working Time Usage
c.   Targets to Achieve
d.   Work Environment

So it can be concluded that workload is a responsibility or work that must be completed by employees within the time specified by a leader.

Organisational Culture

Organisational culture is the basic value of the organisation in the form of beliefs, norms and ways of learning of people in the organisation which is the adhesive and characteristic of the organisation that can distinguish it from other organisations (Aziz, Syaefudin et al, 2022). According to Tjendana, Martius (2022) states that organisational culture is a chart of a framework that is formed so that it guides daily behaviour and makes decisions for employees and directs their actions to achieve organisational goals.

Indicators for measuring the organisational culture of AHLAK SOEs include:
a.   Amanah
b.   Competent
c.   Harmonised
d.   Loyal
e.   Adaptive
f.   Collaborative

So it can be concluded that organisational culture is the norms made by a leader to shape employee practices so that every employee complies with the policies and decisions taken. so that the good and bad of the organisation depends on the culture applied by a leader.

Work Motivation

Motivation is something that makes people act or behave in certain ways. (Maharani, Alfianika et al, 2023). According to Antika, Dwi et al (2021) argue that motivation is something that causes, supports human behaviour so that they want to work hard and enthusiastically to achieve optimal things.

Indicators of work motivation according to Abraham Maslow in Mangkinegara (2017) are as follows:
a.   Physiological Needs
b.   Security Needs

c.   The Need to Feel Belonging

d.   The Need for Self-Worth

e.   The Need to Self-Actualise

So it can be concluded that work motivation is an encouragement or effort that causes passion by the leader so that employees can move forward together and be loyal to the company.

Employee Performance

There are several definitions of employee performance submitted by experts, namely Yolanda, Puput et all (2022) explain that performance is the quality and quantity of work achieved by an employee in accordance with the responsibilities of carrying out his duties. According to Nurindah Dwi (2021) states that performance is the result of work achieved by a person based on job requirements or job recruitment.

Indicators of measuring Employee Performance load according to Rivai (2014: 27), among others:

a.   Quality of Work

b.   Work Quantity

c.   Timeliness

So it can be concluded that employee performance is the result of work in quality and quantity achieved by an employee.
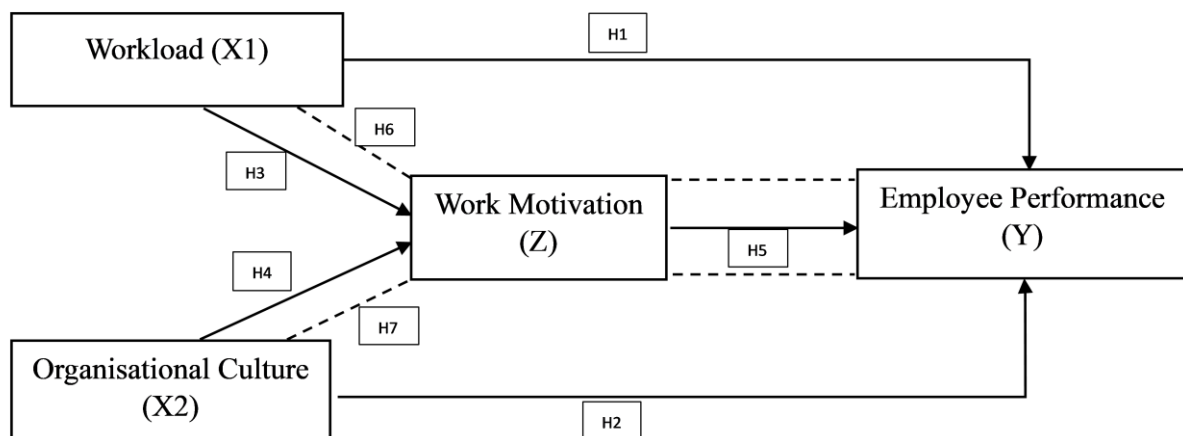
Conceptual Framework

Figure 1. Conceptual Framework

III.   RESEARCH METHODOLOGY

This research uses a causal associative quantitative approach. Quantitative research is calculated using statistical analysis (Sugiyono, 2016). The research population was all employees of Bank BSI KCP Mataram Pejanggik 2, totalling 54 people and all employees were used as research samples. Data collection methods using questionnaires, interviews and documentation with data collection tools using questionnaires, interview guides and cameras. The questionnaire was measured using a 5 Likert scale from strongly disagree to strongly agree. Data analysis using SmartPLS *software* version 3.0.

IV.   RESULTS AND DISCUSSION

Respondent Characteristics

In this study, the specific description of respondents includes age, gender, work division and education. The general description of respondents based on age, that most respondents aged between 31-35 years (50%) is a productive age to work, with the most gender is male (66.67%) and the education of respondents is dominated by S1 level (74.07%).

Validity test

Convergent Validity is one of the tests used to determine the validity of an instrument. This test in the SmartPLS application with reflective indicators can be assessed based on the magnitude of the value in the outer loading output by looking at the loading factor number of each construct measurement indicator. Loading factor is a number that shows the correlation between the score of a question item and the indicator score of the indicator construct that measures the construct. Convergent validity is considered

valid if the outer loading value is above 0.50 (Wiyono, 2011). The results of convergent validity in this study using *outer loading* found that all variable items were valid with outer loading above 0.50. The *discriminant validity* test is used to determine which research instruments are valid. The provision is based on the output value of *cross loading* on the test variable indicator having a value greater than the *cross loading* value on other variables. Based on the results of data processing, all items have a value above 0.5 so that these items can be processed further, and it can be concluded that the construct has good convergent validity.

Reliability Test

The Composite Reliability test is carried out by looking at the amount of output numbers on the *Composite Reliability* with the provisions that an instrument can be called reliable if it has a value> 0.7. Based on the results of the calculation, the composite reliability value for all constructs is> 0.7 and the Cronbach's alpha value for all constructs is> 0.6. So it can be said that the constructs in this study have good reliability.

R-square value

The R *square* value of this study shows the R-square value for Employee Performance of 0.636 which can be interpreted that Employee Performance can be explained by the construct variables Workload, Organisational Culture, and Work Motivation by 63.6% while the remaining 36.4% is explained by variables outside the study. Meanwhile, the Work Motivation variable has an R-square value of 0.458 which can be interpreted that Work Motivation can be explained by Workload and Organisational Culture by 45.8% while the remaining 44.2% is explained by variables outside the study.

Hypothesis Test

After conducting validity and reliability tests, then conduct an inner model test with stages, namely the pls algorithm test and boostrapping to test the influence of each research variable. The results of this hypothesis analysis are expressed in the model below:
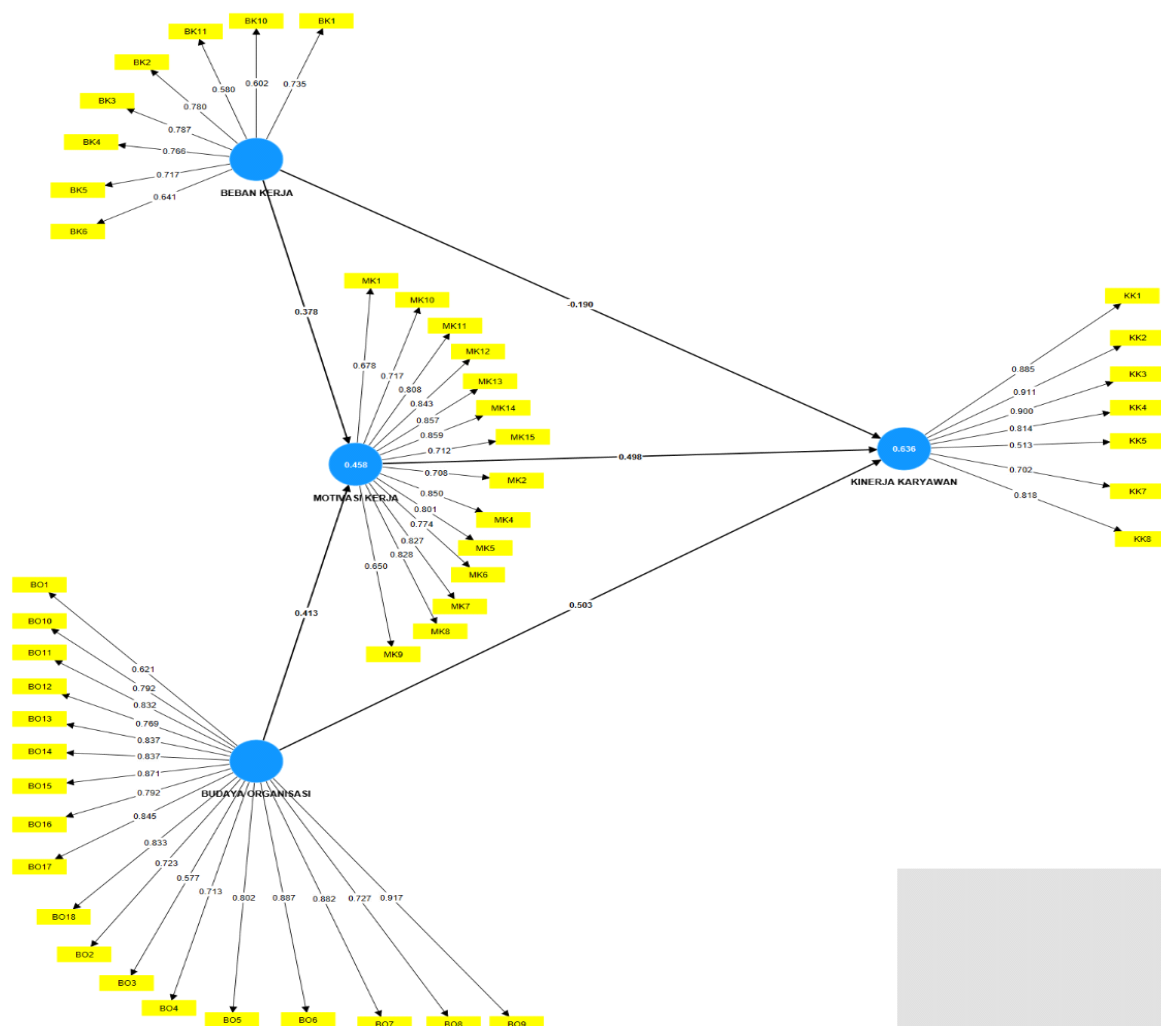
Source: SmartPLS *output*, processed by researchers (2025)
Figure 2. Path Coefficients

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Table 1. Hypothesis Test

Hypothesis	Influence	Original Sample (O)	T Statistics	P Values	Description
H1	Workload -> Employee Performance	-0.190	1.743	0.081	Rejected
H2	Organisational Culture -> Performance Employees	0.503	3.884	0.000	Supported
H3	Workload -> Work Motivation	0.378	3.553	0.000	Supported
H4	Organisational Culture -> Work Motivation	0.413	3.407	0.001	Supported
H5	Work Motivation -> Employee Performance	0.498	3.962	0.000	Supported
H6	Workload -> Work Motivation -> Employee Performance	0.188	2.615	0.009	Supported
H7	Organisational Culture -> Work Motivation -> Employee Performance	0.206	2.597	0.009	Supported

Source: SmartPLS *output*, processed by researchers (2025)

From the table 1. above, it can be seen that H2, H3, H4, H5, H6 and H7 show results that are in accordance or support the hypothesis, in contrast to H1 where the results are not in accordance and do not support the hypothesis.

Discussion

Workload Does Not Significantly Affect Employee Performance

This study found that workload has a negative and insignificant effect on employee performance. Therefore, if the workload is higher or lower, it will not affect employee performance because employees who work can overcome the workload with a good work environment where workers help each other.

Workload according to Rindorindo et al. (2019) is a condition of the work that is the task that must be able to be completed with a certain time limit. While the definition of workload according to Sastradipoera, (1996) that workload analysis is a process to determine the number of working hours of people used or needed to complete a job within a certain time.

The results of this study are in line with research conducted by Vania et al. (2022) which shows the results of this study that workload does not have a significant effect on employee performance because employees who work can overcome workload with a good work environment.

Workload consists of 4 indicators, namely work conditions, use of working time, targets to be achieved, work environment, based on the *loading factor* on workload indicators, the highest value falls on work conditions. This can be seen from the highest *loading factor* value in the workload indicator, with the indicator "work conditions". So that the indicator of work conditions is the most dominant in shaping workload variables. based on these results it can be concluded that employees of Bank BSI KCP Mataram Pejanggik 2 use a lot of physical activities that are quite heavy in doing work.

Based on the respondents' answers to this research, namely that the working conditions are indeed very heavy but the workers can overcome these problems with a good work environment where workers help each other at work so as to produce good and quality work.

Organisational Culture Significantly Affects Employee Performance

This study found that organisational culture has a positive and significant effect on employee performance. Therefore, if the higher the value of organisational culture, the higher the performance of employees who work and vice versa if the lower the value of organisational culture, the lower the performance of employees who work.

Organisational culture is the basic value of the organisation in the form of beliefs, norms and ways of learning of people in the organisation which is the adhesive and characteristic of the organisation that can distinguish it from other organisations (Aziz, Syaefudin et al, 2022). According to Tjendana, Martius (2022) states that organisational culture is a chart of a framework that is formed so that it guides daily behaviour and makes decisions for employees and directs their actions to achieve organisational goals.

This is in line with Saf'ani's research, Faiz et al 2021 which shows the results of this study that the organisational culture variable has a positive and significant effect on the employee performance variable because organisational culture is a general challenge that regulates overall activities within the company based on the company's basic values to achieve company goals.

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Workload has a Significant Effect on Work Motivation

In this study obtained the results that workload has a positive and significant effect on work motivation. This is because employees view the workload positively, besides that the superiors always provide motivation to each employee and also at Bank BSI KCP. Pejanggik 2 does have a lot of workload but between employees help each other in speeding up the completion of work so that employees do not feel they are bearing their own workload. Therefore, if the higher the workload value, the higher the work motivation of the workers and vice versa if the lower the workload value, the lower the work motivation of the workers.

This is in line with the research of Rudiyanto et al (2021) which shows the results of this study that the workload variable has a positive and significant effect on work motivation

Organisational Culture Significantly Affects Work Motivation

This study found that organisational culture has a positive and significant effect on work motivation. Therefore, if the higher the value of organisational culture of a company, the higher the work motivation of the workers and vice versa if the lower the value of organisational culture, the lower the work motivation of the workers. It shows that organisational culture is a guideline to motivate employees to do a good job.

This is in line with Sutoro's research (2020) which shows the results of this study that organisational culture variables have a positive and significant effect on work motivation.

Work Motivation Significantly Affects Employee Performance

This study found that motivation has a positive and significant effect on employee performance. Therefore, if the higher the work motivation of the employees, the higher the employee performance and vice versa if the lower the work motivation of the employees, the lower the employee performance. Indicating that the need for motivation from superiors to subordinates, considering that motivation can have an influence on decreasing or increasing overall employee performance.

Motivation is the activity of a person's tendency to engage in activities that lead to goals. If the needs at each level are met in the company, it will motivate employees to carry out their duties and work. Employees who are motivated because of the fulfilment of their needs will make these employees more active and better so that they can realise good performance.

This is in line with the research of Antika, Nuridah Dwi et al, 2021 which shows the results of hypothesis testing that has been carried out by research, it can be seen that work motivation has a significant effect on employee performance.

Workload Significantly Affects Work Motivation with Employee Performance as a Mediating Variable

This study found that workload has an indirect and significant effect on work motivation through employee performance as a mediating variable. Basically, the more workload borne by employees, the employee's work motivation will decrease. Excessive workload will have an impact including physical fatigue or mental fatigue as well as emotional reactions. If employee performance has decreased or increased, employees need work motivation from superiors.

Organisational Culture Significantly Affects Work Motivation with Employee Performance as a Mediating Variable

This study found that organisational culture has an indirect and significant effect on work motivation through employee performance as a mediating variable. Basically, organisational culture is a guideline for motivating employees to do a good job. If employee performance decreases or increases, employees need work motivation from superiors, because motivation from superiors is very important to remind employees.

V. CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the research findings, it shows that workload does not have a significant effect on employee performance. This means that high or low workload does not affect the level of employee performance, especially in the financial services industry. In contrast to workload, organisational culture actually shows a significant influence on the level of employee performance, this means that the better the organisational culture will further improve employee performance. Finally, work motivation is significantly able to mediate the influence between workload and organisational culture on employee performance.

Suggestions

The results of this study can be a reference for the development of science, especially in the field of human resource management in understanding factors such as Workload, Organisational Culture and Work Motivation that can determine the level of employee performance. In addition, the results of this study can be a reference for stakeholders, especially for business organisations in the financial services sector to understand how the influence of Workload, Organisational Culture and Work Motivation can affect the performance of their employees.

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