

The Effect of Work Overload and Work Fatigue on Human Resource (HR) Performance Through Quality of Work Life (QWL) for Cash Work Unit Employees Bank Indonesia

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Abstract. *This study aims to assess the impact of Work Overload and Job Fatigue on human resource (HR) performance in Bank Indonesia Cash Work Unit, with Quality of Work Life (QWL) as a moderating variable. The study uses a quantitative approach with Structural Equation Modeling (SEM) technique based on Partial Least Square (PLS). Data were collected through questionnaires with a purposive sampling method involving 100 respondents from 895 employees spread across Bank Indonesia Representative Offices in Java, Sumatra, Kalimantan, Sulampua and Balinusra. The hypothesis acceptance criteria were determined based on a t-statistic value > 1.96 or a p-value < 0.05. The results of the study indicate that: (1) Work Overload has no significant effect on HR Performance; (2) Work Fatigue has a negative and significant effect on HR Performance; (3) Quality of Work Life (QWL) has a positive and significant effect on HR performance; (4) Work Overload has a negative and significant effect on QWL; (5) Work Fatigue does not have a negative and significant effect on QWL (6) Work overload has an effect on HR Performance mediated by QWL; and (7) Work fatigue does not have an effect on HR Performance mediated by QWL. These findings indicate that the effect of Work Overload on HR performance depends on the organizational context, organizational structure, and individual perceptions of the quality of work life. The implications of this research emphasize the importance of improving Quality of Work Life (QWL) as a strategy to mitigate the negative impact of Work Overload on HR performance in Bank Indonesia's cash work units.*

Keywords: HR Performance; Quality of Work and Life (QWL); Work Overload; Work Fatigue.

1. Introduction

Human Resources (HR) performance within an organization, particularly in the central banking sector, plays a crucial role in a country's economy. Bank Indonesia, the Central Bank of the Republic of Indonesia, as a financial institution serving the public, requires a

workforce that is not only competent but also highly committed to the organization's vision and mission. Bank Indonesia's vision is to become a leading digital central bank with strong governance that contributes significantly to the national economy and is the best among emerging market countries for an Advanced Indonesia. In this context, a deeper understanding of the factors influencing HR performance is becoming increasingly important, especially in the role of the central bank in facing global challenges.

Research by Khossy and Kustiawan (2024) shows that implementing a high-performance work system can increase employee efficiency and productivity, ultimately positively impacting company profitability. Furthermore, the work environment and workload experienced by employees also play a role in determining the level of HR performance. A study conducted by Kumala (2023) confirmed that a conducive work environment, both physical and non-physical, can increase employee productivity. Bank Indonesia, as the Central Bank of the Republic of Indonesia, has a primary function: Bank Indonesia is committed to continuously achieving and maintaining the stability of the rupiah through management of the Monetary, Payment System, and Financial System Stability sectors. Management of these three sectors is implemented through policies issued by Bank Indonesia and operated through various instruments appropriate to the relevant task areas. High pressure in achieving organizational goals often causes stress and fatigue, so it is important for Bank Indonesia management to create a supportive work environment and effective strategies for managing excessive workload.

The challenges of work overload and burnout are increasing in the modern era, particularly amidst changes in the work environment caused by the COVID-19 pandemic and the widespread adoption of technology. Many employees currently face excessive workloads, particularly in the context of increasingly common teleworking practices. Studies have shown that work overload can significantly contribute to psychological stress among employees, particularly when the workload exceeds their manageable capacity (Xiao et al., 2022; Abdou et al., 2024). Other research suggests that technostress, caused by excessive use of technology at work, can increase mental burden on employees and potentially increase conflict between their work and personal lives (Rasool et al., 2022; Harunavamwe & Ward, 2022). Burnout resulting from an imbalance in workload and responsibilities impacts not only employees' mental health but also their productivity and work effectiveness (Hackney et al., 2022).

However, the interaction between work overload and Quality of Work Life (QWL) can influence the degree of these negative impacts. Studies in the nursing sector have found that increased workloads without adequate support can worsen mental health and lead to burnout (Xiao et al., 2022; Fukui, 2025). Conversely, when organizations devote sufficient attention to supporting employees' psychological well-being, employees are often able to achieve a better balance between work responsibilities and their personal lives (Harunavamwe & Ward, 2022).

Understanding the impact of workspace overload is crucial, including how it can lead to decreased job satisfaction and potentially increased turnover intentions among employees.

Several studies have shown a clear link between work overload and increased employee burnout, which can ultimately lead to decreased commitment to the organization (Shahzad et al., 2020, Haq et al., 2020). Therefore, organizations need to consider implementing more flexible policies and better support for employee workload management, including more balanced work schedules and opportunities for employees to manage their responsibilities at home and at work more efficiently (Yeves et al., 2022; Kong et al., 2020).

In such circumstances, organizational support is a key factor in mitigating the negative impacts of burnout. A study by Wu et al. (2020) revealed that a work environment that provides social support can mitigate the impact of burnout and improve employee well-being. Quality of Work Life (QWL) is a factor receiving increasing attention in HR management studies. QWL encompasses various aspects such as work-life balance, organizational support, and opportunities for personal development. Kumala (2023) stated that a positive work environment significantly contributes to employee performance, with high QWL associated with increased motivation and work engagement. Another study by Cho and Steege (2021) showed that burnout can impact overall organizational outcomes, highlighting the need for companies to prioritize improving QWL to maintain the stability and productivity of their workforce.

In this context, it is important to examine how QWL can function as a mediator in the relationship between work overload, burnout, and employee performance. (Sun et al., 2022) stated that QWL improvement programs can help employees remain productive despite facing high work pressure. Therefore, a thorough understanding of the variables influencing QWL and its impact on work outcomes is a crucial aspect of human resource management in the banking industry.

This research will be conducted at the Central Bank of the Republic of Indonesia, Bank Indonesia. Bank Indonesia, as a strategic institution for understanding the challenges faced by employees, with the challenge of achieving Bank Indonesia's vision, provides an opportunity to explore how work overload and fatigue affect employee performance within Bank Indonesia's work environment. A study by Alenezi (2024) confirms that work environment conditions in the banking sector have a significant influence on organizational performance and outcomes, so this research can provide a valuable empirical contribution to the development of HR policies.

The image shows the organizational structure of Bank Indonesia. Bank Indonesia is led by the Governor of Bank Indonesia. To achieve and maintain rupiah stability through monetary, payment system, and financial system stability management, Bank Indonesia has grouped departments to support the achievement of organizational goals, including monetary, macroprudential, payment system, and rupiah currency management.

In accordance with Law Number 7 of 2011 concerning Currency, Bank Indonesia is given the task and authority to manage Rupiah currency starting from the stages of Planning, Printing, Issuance, Circulation, Revocation and Withdrawal, up to Destruction. That the Management of Rupiah Currency needs to be carried out properly in supporting the maintenance of monetary stability, financial system stability, and the smooth operation of the payment

system. The management of Rupiah Currency carried out by Bank Indonesia is aimed at ensuring the availability of Rupiah Currency that is fit for circulation, appropriate denomination, timely according to the needs of the community, and safe from counterfeiting attempts while still prioritizing efficiency and national interests.

In 2024, the average monthly base money (M0) was 1,569.5 trillion. M0 money is currency and mandatory checking deposits of commercial banks at the central bank. M0 is also called base money, primary money, or high-powered money because it is under the direct control of the Central Bank (Gartner, 2006). Rupiah currency at Bank Indonesia is managed by the Head Office (Money Management Department (DPU)) of the Head Office and in 45 (forty-five) Domestic Representative Offices (KPwDN) which have rupiah currency management work units. Bank Indonesia employees who manage Bank Indonesia Rupiah Currency are called cashiers or rupiah warriors. The number of Bank Indonesia cashiers is \pm 895 cashiers or 16.58% of the total employees of 5,397 employees. In general, the work of Bank Indonesia cashiers or rupiah fighters mostly uses physical strength to manage rupiah currency such as banking deposit-withdrawal services, damaged money exchange services for the public, mobile cash services to the public, money transfer activities between KPwDN and others, and every Bank Indonesia employee is required to be active in various work culture activities so that research is needed at Bank Indonesia to determine the relationship between work overload, work fatigue, and quality of work life (QWL) in Bank Indonesia cashiers in order to optimize HR performance in the cash work unit.

In 2024, several cases of counterfeit money were reported, although data throughout 2024 showed a counterfeit ratio of 4 ppm (pieces per million, or 4 pieces per million notes in circulation), a decrease compared to 5 ppm in 2023. This requires all cashiers to continuously improve their education efforts on the "Love, Proud, and Understand the Rupiah" (including educational materials on recognizing the characteristics of authentic Rupiah) to the public as an effort to prevent the circulation of counterfeit money and to help the public protect themselves from counterfeit money.

Based on all Bank Indonesia cash work unit employees have a work period of more than 5 (five) years. Work period can be defined in different categories, such as short (0-2), medium (3-5), and long (more than 5) (Kusvitasari et al., 2023; Nuraevindah et al., 2023). This shows that all cash work unit employees are included in the long-term work period category (more than 5). However, currently, approximately 61.9 percent or 554 cash work unit employees are still at the non-officer rank or the majority are still at the executive rank. Therefore, this indicates that career development for cash work unit employees tends to be slow.

Career development has a significant relationship with quality of work life (QWL) and human resource (HR) performance. In this context, career development refers to individual and organizational efforts to improve the competencies, knowledge, and skills that influence employee performance in the workplace.

Thus, this study aims to contribute to the currently under-researched literature on human resource management in the central banking sector and to generate practical implications for the implementation of policies that are more focused on employee well-being. By

understanding the relationship between work overload, burnout, and quality of work life, it is hoped that financial institutions, particularly Bank Indonesia, can adopt a more holistic strategy in managing their human resources in the future (Jung & Yoon, 2022).

In addition to the above problems, there is a research gap phenomenon or inconsistency in the results of previous research. There is a research gap from several previous studies. The first research gap is from the results of research conducted by Imaniah, (R. 2021); Agagis et al., (2024); Murtasiah, (2024); and Sataputera & Rostiana, (2022) found that work overload has a significant effect on HR performance. Meanwhile, the results of research by Tripambudi et al., (2022) And Gunawan & Nufusi, (2024) found that work overload had no significant effect on performance.

Research The second gap in research conducted by Taneo et al. (2024); Heryyanto (2022) found that work fatigue significantly impacts HR performance. However, despite the extensive research, there are gaps in the literature that need to be addressed. Most of the literature focuses on specific industries, such as healthcare or manufacturing. There is a need to better understand work fatigue in a more diverse industrial context, such as central banking, as well as the cultural factors that may influence perceptions of fatigue and how management is increasingly adapting to address it. This could be an interesting research area for further exploration.

2. Research Methods

This study uses a quantitative approach to explore the influence of work overload and work fatigue on human resource performance with the mediating effect of Quality of Work Life (QWL). The quantitative approach was chosen to allow for robust numerical data collection and statistical analysis that provide evidence-based solutions to the proposed hypotheses (Apriana & Martadinata, 2024; (Afrian et al., 2023). In this study, the type of research used is quantitative associative research, which aims to determine significant relationships between the variables studied (Sari et al., 2024). This method is also expected to provide a clear picture of the relationship between variables and how one variable can affect another.

3. Results and Discussion

3.1. The Impact of Work Overload on Human Resources (HR) Performance

This study reveals a complex mechanism in the influence of work overload on human resource (HR) performance in Bank Indonesia's cash work unit, where quality of work life acts as a significant mediating variable. Although work overload does not show a significant direct effect on HR performance (coefficient = 0.009; p-value = 0.955), a more important finding is the significant indirect effect through quality of work life (coefficient = -0.201; p-value = 0.048), indicating that quality of work life functions as an important mediating mechanism in the relationship between work overload and employee performance. This mediation pattern is consistent with previous research showing that transformational leadership can influence organizational citizenship behavior through work engagement as a mediating variable (Santiago & Jaime, 2021; Diafatma et al., 2023), as well as research demonstrating that psychological empowerment mediates the relationship between

transformational leadership and organizational citizenship behavior (Lahlimi et al., 2025; Ayu et al., 2022). These findings consistently demonstrate that psychological variables and work well-being play a significant role in determining organizational outcomes across various sectors, including Bank Indonesia (Jing et al., 2022; Soelton, 2023). The demographic context of respondents, who were 100 percent male, with the majority aged 31–40, creates a unique dynamic in how work overload affects quality of work life and performance, given that this career phase is a critical period where employees have accumulated significant experience and skills but still face pressure to maintain and improve productivity. In this context, male employees with family responsibilities face the dual pressure of high work demands and household obligations, which can exacerbate the impact of work overload on their quality of work life.

The finding that work overload did not have a significant direct impact on HR performance in this demographic group suggests the existence of certain adaptation or resilience mechanisms that enable employees to maintain performance levels despite excessive workloads. Employees aged 31–40 are in a productive career phase, where they have developed experience and skills that enable them to maintain performance levels despite work overload. This career phase is also characterized by strong motivation to improve performance and career advancement opportunities, which may encourage employees to maintain their performance despite high work pressure. Previous research indicates that work motivation has a dominant influence on improving employee performance (Shafi et al., 2020), and in this context, employees' intrinsic motivation for career advancement may compensate for the negative impact of work overload in the short term. Thus, although work overload reduces their quality of work life, this does not necessarily translate into measurable performance declines in the short term, although long-term effects remain a significant concern given the role of chronic stress in the development of chronic diseases (Volarić et al., 2024).

3.2. The Impact of Work Fatigue on Human Resource (HR) Performance

Job burnout has a significant negative impact on human resource (HR) performance in Bank Indonesia's cash work unit, with the path coefficient indicating a negative relationship (T -statistic = 2.014; p -value = 0.044). This negative impact supports previous findings showing that burnout, a manifestation of job burnout, is correlated with decreased employee performance (Hadriansyah, 2021; Putra et al., 2025). Burnout is a state of emotional exhaustion that can lead to turnover, absenteeism, and decreased work performance (Putra et al., 2025). Research shows that high workloads and burnout can simultaneously significantly impact employee performance (Sumantri et al., 2024). The negative impact of job burnout on HR performance is significant, given the critical role of human resources in stakeholder service and public trust.

The negative impact of work fatigue on human resource performance can be explained through several mechanisms. Work fatigue reduces employees' cognitive and physical capacity, which directly impacts their effectiveness in completing tasks. Furthermore, work fatigue can reduce work motivation, a crucial factor in achieving organizational goals

(Sumantri et al., 2024); (Putra et al., 2025). Fatigue also causes impaired concentration, reducing employees' ability to focus and make informed decisions (Sumantri et al., 2024). Work fatigue contributes to higher absenteeism rates, which is detrimental to overall organizational productivity (Putra et al., 2025). Research shows that unreasonable workloads can lead to fatigue, decreased motivation, and increased absenteeism, negatively impacting employee performance (Sumantri et al., 2024). The relationship between workload and work fatigue has been demonstrated across various organizational contexts (Sumantri et al., 2024); (Putra et al., 2025), emphasizing proper workload management to prevent employee burnout. Therefore, managing work fatigue through comprehensive interventions needs to be a priority in improving HR performance.

3.3. The Influence of Quality of Work Life (QWL) on Human Resources (HR) Performance

This study shows that quality of work life has a significant and positive direct effect on human resource (HR) performance in Bank Indonesia's cash work unit, with a path coefficient of 0.468 (T-statistic = 5.136; p-value = 0.000). This significant positive effect indicates that quality of work life is an important factor in determining HR performance. This finding aligns with previous research showing that leadership style and work environment have a positive and significant effect on employee job satisfaction and performance (Parasian & Edalmen, 2025), and that job satisfaction mediates the influence of work environment factors on employee performance (Parasian & Edalmen, 2025). Additional research confirms that quality of work life has a positive relationship with employee performance (Kusuma, 2021), and that implementing good quality of work life can improve employee performance (Kusuma, 2021). High quality of work life reflects supportive working conditions, where employees feel valued, have opportunities for development, and can balance work demands with their personal lives (Pio, 2021). In the banking context, these findings suggest that investing in improving the quality of work life can directly contribute to improving organizational performance (Gunawan & Hidayatullah, 2023).

The positive influence of quality of work life on human resource performance can be explained through various interrelated mechanisms. First, a high quality of work life significantly increases employee job satisfaction, which is an important predictor of job performance (Sumantri et al., 2024; Kusuma, 2021). Job satisfaction reflects employees' positive evaluation of their work, which in turn encourages them to make greater contributions to the organization (Parasian & Edalmen, 2025; M. et al., 2024). Research shows that job satisfaction has a positive and significant influence on employee performance (Sugiarto et al., 2020; Abadi, 2024), and that job satisfaction can be mediated by effective human resource management practices (Sumantri et al., 2024). Second, a good quality of work life increases employee work motivation, which is a dominant factor in improving employee performance (Sumantri et al., 2024; Harahap & Tirtayasa, 2020). Third, a positive quality of work life increases employee organizational commitment, creating a strong emotional bond between employees and the organization (Parasian & Edalmen, 2025; (Kaban & Wimko, 2024). Fourth, a high quality of work life contributes to reduced stress and work fatigue, which allows employees to maintain their cognitive and physical

capacity to work effectively (Sumantri et al., 2024; Fahmi et al., 2025). Fifth, a good quality of work life increases employee engagement in their work, which contributes to the achievement of organizational goals (Abadi, 2024). Research shows that employee engagement has a positive and significant effect on employee performance (Abadi, 2024), and that employee engagement can be mediated by job satisfaction (Abadi, 2024). Sixth, a positive quality of work life contributes to reduced absenteeism and presenteeism, which can increase overall organizational productivity (Sumantri et al., 2024; Fahmi et al., 2025). Research shows that the variables that shape Quality of work life, such as interpersonal relationships and the social work environment, has a significant impact on employee performance (Sumantri et al., 2024; Gunawan & Hidayatullah, 2023). Furthermore, research shows that work-life balance, as an important component of quality of work life, has a significant influence on employee performance (Shalahuddin & Ikhrum, 2024) (Fahmi et al., 2025).

The demographic context of the research respondents in Bank Indonesia's cash work unit, which consisted of 100 percent men, with the majority aged 31-40 years, provides an additional dimension to understanding the impact of quality of work life on performance (Sumantri et al., 2024). This age group is in a productive and critical career phase, where they have accumulated significant experience and skills. In this context, a high quality of work life becomes crucial because employees with family responsibilities require strong organizational support to balance work demands with their family obligations (Sumantri et al., 2024; Shalahuddin & Ikhrum, 2024). Research shows that effective human resource management practices, including policies that support work-life balance and work flexibility, can significantly improve employee performance (Sumantri et al., 2024; Shalahuddin & Ikhrum, 2024; Kaban & Wimko, 2024). Work flexibility has also been shown to positively influence employee performance (Shalahuddin & Ikhrum, 2024). Furthermore, social support from the organization and coworkers plays a crucial role in improving employee quality of work life and performance (Fahmi et al., 2025; Kaban & Wimko, 2024). Research shows that transformational leadership that supports employee well-being and work-life balance positively impacts employee commitment and performance (Kaban & Wimko, 2024). Therefore, a high quality of work life not only improves employee well-being but also directly contributes to improved performance, particularly within the specific demographic context of Bank Indonesia's cash work unit.

3.4. Influence Work Overload to Quality of Work Life (QWL)

This study shows that work overload has a significant negative effect on quality of work life in Bank Indonesia's cash work unit, with a path coefficient of -0.429 (T-statistic = 2.524; p-value = 0.012). This significant negative effect indicates that work overload substantially reduces employees' quality of work life. This finding aligns with previous research showing that work overload has a significant negative impact on various aspects of employee well-being, including employee engagement and performance (Shinde et al., 2021); (Yuwono et al., 2024). Research shows that work overload and work-family conflict have a significant negative effect on employee engagement and job embeddedness (Yuwono et al., 2024).

Furthermore, research confirms that failure to achieve work-life balance can lead to burnout, suboptimal achievement, and reduced quality of life (Hosseini et al., 2023). The negative impact of work overload on quality of work life can be explained through various interrelated mechanisms, including disruption to work-life balance (UTAMI et al., 2025; Hosseini et al., 2023; Lamichhane et al., 2023), negative impacts on psychological and physical well-being (Hosseini et al., 2023; Bazillai, 2021), reduced job satisfaction and employee engagement (Albar, 2025; Chatterjee et al., 2025), and reduced social support and the quality of work relationships (Yuwono et al., 2024). Research shows that work overload can lead to medical health problems such as diabetes, hypertension, and psychological problems (Bazillai, 2021). In the banking context, in particular, the negative impact of work overload on quality of work life is a significant concern given the critical role of human resources in providing quality service to customers (Sumantri et al., 2024). These findings have important implications for Bank Indonesia's cash work units in developing effective workload management strategies. Organizations must implement comprehensive and integrated strategies to reduce work overload and improve employees' quality of work life (Sumantri et al., 2024; UTAMI et al., 2025; Rumijati et al., 2025). First, a comprehensive and systematic workload analysis is needed to identify areas where work overload occurs and design targeted solutions (Sumantri et al., 2024; Rumijati et al., 2025). Research shows that workload management through policies that ensure balanced workload distribution and institutional support is crucial (Rumijati et al., 2025).

3.5. Influence work fatigue against *Quality of Work Life (QWL)*

This study shows that job burnout has a statistically insignificant negative effect on quality of work life in Bank Indonesia's cash work unit, with a path coefficient of -0.001 (T-statistic = 0.006; p-value = 0.995). Although this effect is not statistically significant, this finding provides important insights into the complexity of the relationship between job burnout and quality of work life in Bank Indonesia's cash work unit. Quality of work life is a multidimensional construct influenced by various factors, and job burnout may be only one of many factors influencing quality of work life (Delya et al., 2020; Victoria & Edalmen, 2024). Previous research confirms that quality of work life is influenced by various aspects of the job, including the work environment, job satisfaction, and organizational support (Victoria & Edalmen, 2024; Fatin & Yanuar, 2025). This insignificant finding indicates that in the context of Bank Indonesia's cash work unit, other factors may have a more dominant influence on quality of work life than job burnout. Research shows that job satisfaction, work motivation, and organizational culture have a more significant influence on employee performance and quality of work life (Fatin & Yanuar, 2025; Hasanudin, 2021; Zuhri et al., 2022). Therefore, although work burnout does not have a significant direct influence on quality of work life, understanding the relationship between these two variables remains important for practical contexts and the development of comprehensive human resource management strategies (Lestari et al., 2024; Delya et al., 2020).

Work fatigue may affect human resource performance through mechanisms different from quality of work life, such as reduced cognitive and physical capacity, which directly impacts

work productivity and effectiveness (Lestari et al., 2024). Research shows that work stress, as a manifestation of work fatigue, can directly affect employee performance through various causal pathways (Miranda et al., 2020; Lestari et al., 2024). Furthermore, research confirms that the quality of human resources and skill management have a significant influence on employee performance, both directly and through the mediation of work motivation (Hidayat et al., 2025). Therefore, Bank Indonesia's cash work unit must implement a comprehensive and integrated strategy to manage work fatigue and simultaneously improve employee quality of work life (Deliya et al., 2020) (Lestari et al., 2024). This strategy should include a work fatigue prevention program specifically designed to address work stress and improve employee well-being (Lestari et al., 2024). Improving the quality of work life can be achieved through various means, including providing a healthy and supportive work environment, career development opportunities, fair compensation, and social support from coworkers and supervisors (Delya et al., 2020; Fatin & Yanuar, 2025). Developing an organizational culture that supports employee well-being and prioritizes a balance between performance demands and well-being is a crucial element of this strategy (Fatin & Yanuar, 2025; Hasanudin, 2021). Research shows that organizational culture, leadership style, and work motivation have a significant influence on employee performance and job satisfaction (Zuhri et al., 2022; Fatin & Yanuar, 2025; Hasanudin, 2021). Responsive leadership support for employee well-being can help identify and address burnout issues before they significantly impact employee quality of work life and performance (Lestari et al., 2024; Fatin & Yanuar, 2025).

By implementing these comprehensive and integrated strategies, Bank Indonesia's cash work unit can create a healthier and more supportive work environment, which not only improves employee well-being but also contributes to improved organizational performance and the achievement of long-term organizational goals (Lestari et al., 2024; Delya et al., 2020; Fatin & Yanuar, 2025). Research shows that improving the quality of work life through various human resource management initiatives can significantly increase employee job satisfaction, organizational commitment, and performance (Delya et al., 2020; Victoria & Edalmen, 2024; Fatin & Yanuar, 2025). Furthermore, reducing work fatigue through effective workload management and structured wellness programs can directly improve HR performance (Lestari et al., 2024). Further research is needed to explore the more complex mechanisms that may influence HR performance, particularly in the Indonesian banking context (Lestari et al., 2024). Specifically, future research should investigate the role of other mediating variables, such as work motivation, job satisfaction, and organizational commitment, in the relationship between burnout and performance (Hidayat et al., 2025; Miranda et al., 2020; Lestari et al., 2024). Longitudinal research is also needed to test the effectiveness of recommended strategies in the context of Bank Indonesia's cash work unit and to understand how the impact of burnout on quality of work life and performance evolves over time (Lestari et al., 2024; Delya et al., 2020). Qualitative research can provide in-depth insights into employees' experiences of burnout and how they adapt to high work pressure, as well as how organizational and leadership factors influence these experiences and their quality of work life (Lestari et al., 2024; Fatin & Yanuar, 2025; Hasanudin, 2021).

3.6. The Effect of Work Overload on Human Resource Performance Mediated by Quality of Work Life (QWL)

The results of the study indicate that work overload has a significant indirect effect on HR performance through quality of work life (QWL) as a mediator, with an indirect effect coefficient of -0.201 ($p = 0.048$) in the Bank Indonesia cash work unit (Sumantri et al., 2024). This finding confirms the job demands-resources (JD-R) theory, which states that high job demands reduce employee well-being, which in turn affects their performance (Fattori et al., 2022; Bakker et al., 2023). Previous research has shown that work overload has a significant negative impact on various aspects of employee well-being and performance (Nabi, 2025; Dumaplin-Paulin & Sirad, 2025). The JD-R model has proven to be an effective framework for describing the underlying mechanisms between organizational conditions and their outcomes on health and job performance (Fattori et al., 2022; Teoh et al., 2022). The significance of this indirect effect ($p = 0.048$) indicates that the mediation mechanism through quality of work life is real, although it is at the threshold of significance (Sumantri et al., 2024). In the context of Bank Indonesia's cash work unit, this finding indicates that work overload does not directly affect HR performance, but rather through the mechanism of decreasing quality of work life. Research shows that work-family conflict, as a manifestation of decreased quality of work life, has a significant mediating role in the relationship between job demands and organizational outcomes (Abdou et al., 2024; Demirbağ & Demirbağ, 2022). Therefore, understanding this mediation mechanism is crucial for developing effective interventions to manage the impact of work overload on employee performance (Dumaplin-Paulin & Sirad, 2025).

Specifically, work overload increases the quantitative and qualitative workload of Bank Indonesia cash unit employees, creating intense time pressure and increasing performance expectations with limited resources, resulting in a decline in their quality of work life with a regression coefficient of -0.429 ($p = 0.012$). This decline in quality of work life encompasses various negative dimensions, including reduced job satisfaction, work-life imbalance, physical and mental health disorders, and decreased work motivation (Sumantri et al., 2024). Research confirms that work overload significantly increases emotional exhaustion and reduces work engagement (Dumaplin-Paulin & Sirad, 2025; Wójcik et al., 2022). This decline in quality of work life then negatively impacts human resource performance with a regression coefficient of 0.468 ($p = 0.000$), which is highly statistically significant (Sumantri et al., 2024). The mechanism of this impact can be explained through several causal pathways: first, employees with a low quality of work life have lower motivation to perform optimally (Silva & Pinto, 2024). Second, their engagement and organizational commitment decrease significantly (Prawiranegara et al., 2025; Sharma & Kumra, 2020). Third, impaired physical and mental health reduces cognitive capacity and the ability to focus on work (Abdou et al., 2024; Teoh et al., 2022). Fourth, absenteeism and turnover rates increase, reducing overall organizational productivity (Sumantri et al., 2024; Pathardikar et al., 2023). Research shows that work engagement acts as a mediator in the relationship between working conditions and employee performance (Prawiranegara et al., 2025; Sharma & Kumra, 2020).

The indirect effect of -0.201 indicates that work overload reduces HR performance by 0.201 units through a decrease in quality of work life, indicating that this mediating mechanism has a substantial practical impact (Sumantri et al., 2024). In the context of Bank Indonesia's cash work unit, this finding has important implications: interventions to improve performance must focus on both aspects simultaneously: reducing work overload and improving quality of work life (Sumantri et al., 2024; Nabi, 2025). The demographics of respondents, consisting of 100 percent men with family responsibilities and predominantly aged 31-40, add to the complexity of the situation, as this group faces dual pressures from work and family demands. Research shows that work-family conflict has a significant mediating role in the relationship between work stress and psychological distress (Abdou et al., 2024). Therefore, Bank Indonesia's cash work units must implement a comprehensive workload management strategy, including thorough workload analysis, adequate organizational support, and policies that support work-life balance (Sumantri et al., 2024; Nabi, 2025). Research shows that organizational support plays a significant role in mediating the relationship between job demands and employee outcomes (Silva & Pinto, 2024). Furthermore, developing an organizational culture that values employee well-being and leadership that is responsive to employee well-being can help mitigate the negative impacts of work overload (Sumantri et al., 2024; Tan et al., 2024). By implementing these strategies in an integrated manner, Bank Indonesia's cash work units can create a healthier and more supportive work environment, which not only improves employees' quality of work life but also contributes to improved organizational performance and the achievement of long-term organizational goals.

4. Conclusion

Based on the research that has been conducted, the following conclusions can be obtained:

1. Work overload did not have a negative and significant impact on HR performance. This finding indicates that work overload does not directly reduce HR performance in Bank Indonesia's cash work units.
2. Work fatigue has a negative and significant impact on human resource performance. This finding confirms that the higher the level of work fatigue experienced by Bank Indonesia cash unit employees, the lower the human resource performance of Bank Indonesia cash unit employees.
3. Quality of Work Life (QWL) has a positive and significant impact on HR performance. This finding indicates that improving Quality of Work Life (QWL) positively contributes to improving HR performance in Bank Indonesia's cash work units.
4. Work overload has a significant negative influence on Quality of Work Life (QWL) in Bank Indonesia's cash work units.
5. Work fatigue does not have a negative and significant effect on Quality of Work Life (QWL) in Bank Indonesia's cash work units.
6. Quality of Work Life (QWL) moderates the effect of work overload on HR performance. This finding indicates that QWL acts as a buffer that weakens the negative impact of work overload on the performance of Bank Indonesia's cash work units.
7. Quality of Work Life (QWL) does not moderate the effect of work fatigue on HR performance. This finding indicates that QWL is not effective as a moderating variable in reducing the negative impact of work fatigue on HR performance in Bank Indonesia's cash work units.

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