

Service Performance Productivity is Assessed Through Workload and Work Stress of Bank Indonesia's Human Resources

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Abstract. *The formulation of the research problem is: How does the workload affect on work stress and how workload and work stress influence on productivity with the research objective of describing and analyze the influence of workload on stress, describe and analyzing the influence of workload and stress on productivity. This research uses a quantitative approach with a descriptive design. causal explanatory. This study also uses a mediation model, namely stress work as a variable that mediates the relationship between workload and work productivity. The population in this study were active employees of Bank Indonesia (permanent and contract employees) has a minimum of 1 year as many as 1500 people, the sample of this study was 100 respondents. The data collection technique data using Simple Random Sampling and data sources used consists of primary data and secondary data. Data analysis techniques include descriptive analysis, normality test and multicollinearity test, linear regression analysis and hypothesis testing. The results of the study show that: 1) Workload has a positive effect significant impact on the work stress of Bank Indonesia employees, meaning that the higher workload, then work stress increases and vice versa. 2) Workload as a significant negative effect on HR productivity, meaning that it is increasingly high workload, then HR productivity decreases and vice versa. 3) Work stress has been proven to have a significant negative effect on HR productivity. This means that the higher the work stress, the lower the productivity of human resources on the contrary.*

Keywords: *Human Resource Productivity; Workload; Work Stress.*

1. Introduction

Employee work productivity is a critical indicator in determining organizational success, especially in the banking sector which is currently facing digital transformation and fierce competition. According to Fadli and Khusnia (2021), productivity is the comparison between the output produced and level of employee involvement in the production process. However, the achievement optimal productivity is often hampered by two main factors: workload (workload) and work stress. In the context of Bank Indonesia as central bank, this

issue becomes even more complex given the high level of responsibility responsibilities and work pressures faced by employees, especially in the service division who is the operational spearhead (Wibowo, 2022).

Excessive workload has become a serious problem in the industry banking. Research by Putri et al. (2023) revealed that 78% of employees banking in Indonesia experienced a significant increase in workload after pandemic, with the average employee having to complete 12-15 different tasks per day. This condition is exacerbated by tight deadlines and the complexity of the tasks which requires high accuracy, especially in terms of policy analysis monetary and banking supervision (Hartanto, 2023). Job Demands Theory Resources (JD-R) (Bakker & Demerouti, 2017) explains that when If job demands such as workload and time pressure are not balanced with adequate resources (job resources), employees will experiencing chronic stress that leads to decreased productivity. Findings empirical from Siregar (2023) in his master's thesis at the University of Indonesia reinforces this, showing a strong positive correlation ($r=0.71$) between the load work and stress levels in banking employees.

Work stress in the banking environment not only impacts individuals, but also on the overall organizational performance. Fauzi et al. (2022) defines work stress as a psychophysiological reaction that occurs when job demands exceed individual adaptability. Field studies by Anggraeni (2022) found that work stress among Bank Indonesia employees contributing to 31% of turnover intention cases and decreased productivity by 23%. This impact is even more evident in performance indicators such as accuracy task completion, customer service quality, and absenteeism rate (Sitorus, 2023). WHO (2021) even classifies work stress as one of the a major mental health risk in the workplace, with global economic costs reaching \$1 trillion per year due to declining productivity.

Digital transformation further complicates these challenges. Kurniawan's research (2021) identified that 68% of banking employees experienced technostress due to adapting to new core banking systems and digital applications. This phenomenon aligns with Pratiwi's (2023) findings, which show that hybrid work systems actually increase employee work intensity by 27% due to the blurring of boundaries between work time and leisure time.

In fact, according to the Resource-Based View (RBV) theory (Barney, 2020), healthy and productive human resources are strategic assets that determine a bank's competitive advantage.

Unfortunately, current mitigation efforts are considered ineffective. Wijaya (2023) revealed that only 29% of employees felt that the program Stress management in the workplace has a significant impact. Document analysis Bank Indonesia's internal data by Dewi (2024) also shows that 58% employees reported an increase in workload in the last three years, without followed by adequate policy adjustments. The gap between theory and practice This practice creates an urgency for more in-depth research.

On the other hand, various previous studies have shown varying results regarding the effect of workload on productivity. Studies by Ahmad, Handaru, & Usman (2022) and Kobis et al. (2023) found that workload work has a negative impact on productivity, because it triggers fatigue, decreased focus, and prolonged stress. However, findings differ presented by Bloom and Van Reenen (2023) which shows that the burden work can actually have a positive effect on productivity if supported by efficient work structures and adequate organizational support.

These differences in results create a research gap that is important to explore.

further: under what conditions can workload be a factor?

productivity driver, and when does it become a hindrance?

With this background, this research is designed to answer various gaps identified in the literature and management practice HR in the banking sector, with a primary focus on Bank Indonesia. From a theoretical perspective, this study makes a significant contribution by expanding integrative application between Job Demands-Resources (JD-R) Theory and Resource-Based View (RBV) in the unique context of a central bank. This research does not only tested the linear relationship between workload and job stress, but also analyze whether work stress mediates the relationship between productivity. The results of Ahmad et al.'s (2022) study show that the workload has a low negative effect (6%) on the productivity of human resource performance humans, reinforcing the importance of exploring the role of intermediary variables such as stress.

The practical aspect of this research is realized through the formulation of recommendations.

evidence-based policies that can be implemented concretely. One major recommendation is the optimization of AI-based workload systems. distribution (Nugroho, 2023) which is designed to distribute tasks in a more proportional based on the capacity and individual competency of employees.

The second recommendation is the development of a stress management program. personalized, where interventions are designed based on needs assessment employee specifics through a modern psychometric approach (Putra, 2023). Third, This study proposes a more flexible work arrangement policy adaptive, which is not only limited to setting working hours but also includes flexibility in determining task priorities and reporting mechanisms (Pratiwi, 2023).

With a specific focus on Bank Indonesia, this research is expected to not only provide effective solutions to the institution's internal problems but also serve as a benchmark for the national banking industry in facing similar challenges. The findings are particularly relevant for organizations with high-stakes and high-responsibility work characteristics,

where balancing performance demands and employee well-being is a critical factor in organizational sustainability.

It is also hoped that the policies from this research can inspire the formulation of more humane and sustainable employment regulations in the financial services sector.

2. Research Methods

This research uses a quantitative approach with a descriptive design. causal explanatory, which aims to test direct and indirect influences direct relationship between workload, work stress, and employee productivity at Bank Indonesia. This approach was chosen because it can measure the relationship between variables objectively through statistical analysis (Sugiyono, 2018).

In addition, this study also uses a mediation model, namely work stress as a variable that mediate the relationship between workload and work productivity. This study based on the Job Demands-Resources (JD-R) theory and Resource-Based View (RBV) as a theoretical basis in analyzing ideal and actual conditions (Bakker & Demerouti, 2017; Barney, 2020).

3. Results and Discussion

3.1. The influence of workload on work stress

Research findings show that workload has been shown to have an effect significantly positive effect on work stress, where high workload has the potential increasing work stress, on the other hand, a low workload has the potential reduce work stress. The results of this study show that a company when making work substance in the form of daily instructions then The vegetables prioritize the principle of balance so that the workload does not increase high perceived by employees which ultimately refers to the growth of stress in the work environment and this is certainly not good for the quality of work. Work stress is a psychological and physiological response that occurs when demands are met work exceeds the individual's capacity to cope. This condition can has a negative impact on mental and physical health and employee productivity.

The results of this study are in line with research by Sugiharto, Suherman & Khalida (2024) stated that workload has a positive influence on increased work stress, where a greater workload will trigger increased pressure and tension on employees, which in turn can disrupt their physical and mental well-being. Supported research by Siregar, Salianto & Indriani (2025) that there is a relationship significant and strong relationship between workload and work stress. The more the higher the workload received, the higher the level of work stress felt by employees.

Stress is a response to a situation that causes pressure, changes, emotional tension, etc. (Agustina, Darussalam, & Faiza, 2020). According to Saleh, Russeng, and Tadjuddin (2020), work stress is a a condition where one or more factors in the workplace react with

employees so much so that it disrupts their physiology and behavior. If there is a mismatch between a person's abilities and expectations work, then work stress will arise. Stress occurs due to a mismatch between what is needed and what the environment can provide.

One of the factors that causes work stress in employees, including:

excessive workload. Excessive workload, indicated by hours long work hours and targets that must be met outside normal working hours, increasing stress levels in the workplace (Ariyanti & Irbayuni, 2022).

There is a burden with the provision of resources which are often limited will certainly cause performance to decline. In line with the opinion (Ekawarna, 2018) that work stress is caused by workload, namely when the abilities of employees are not commensurate with the number of work, so that excessive work demands can result in stress and anxiety.

As a result of work stress, problems that can arise include endurance.

Employees can become weak and feel depressed. Feelings of depression can make a person is irrational, anxious, tense, unable to concentrate towards work and fail to enjoy feelings of joy or satisfaction towards the feelings that are carried out. In addition, employees who have a high level of increased work stress tends to have less than optimal performance, poor absenteeism rates, and an increased risk of experiencing physical and mental health problems (Adimulyo, Ustria & Sudianto, 2023).

One of the factors that causes work stress in employees, including: is an excessive workload. The workload is assumed to be hypothesis that describes the efforts made by workers to reach a certain limit of performance (Angwen, 2018). In the author's opinion On the other hand, workload is the perception of workers regarding the activities they perform must be completed within a certain time period and efforts in facing problems at work (Budiasa, 2021). Workload is a set or number of activities that must be completed by a unit organization or office holder for a certain period of time (Bhastary, 2020; Butar-Butar & Aziz, 2025) Workload can certainly cause negative impact on work, such as work performance and work morale which is decreasing. Workers who experience workload easily lose their jobs concentration, so that it is not uncommon for fatigue to be the cause of this work accident.

Work stress in this context is an adaptive response to job demands that exceed individual capacity. stress arises when individuals facing excessive psychological or physical stress (Steven & Prasetyo, 2020). Work stress is influenced by various factors organization, including task demands, roles, interpersonal relationships, structure organization, and leadership style (Lie & Siagian, 2018).

Job stress is a part of life stress besides stress that is so great that it exceeds the limits of tolerance related to psychological disorders and physical discomfort. If associated with the duration and intensity of stress it can be temporary or long term light or heavy length, it really depends on how big employee's ability to cope. If stress is temporary and light, most

people can handle it or at least lack of being able to overcome its effects quickly, thus on the other hand. If an employee experiences burnout (a situation where Employees suffer from chronic burnout, boredom, depression, and withdrawal from work), usually a person will experience emotional exhaustion, withdrawing from social interactions, irritability, becoming businesslike about career them and feel their performance is low (Fitriana & Agussalim, 2021)

High workload can be associated with job characteristics which is of a public service nature, where employees are required to work quickly, accurately, and responsibly. The workload is not unbalanced with individual capacity can cause fatigue, decreased concentration, and even the risk of work accidents. This is in line with the opinion that states that workload is the worker's perception regarding activities that must be completed within a certain time period, which if not managed well it can reduce morale and work performance (Budiasa, 2021).

3.2. The influence of workload on HR productivity

Research findings show that workload has been shown to have an effect significant negative impact on HR productivity, where the workload is high potentially reduce HR productivity, on the other hand low workload has the potential to increase human resource productivity. The results of this study mean that workload has a significant relationship with HR productivity, in where optimal load increases efficiency, while excessive load (overload) reduces performance and productivity. Workload analysis helps balancing employee tasks, preventing burnout, and maximizing work results. High productivity is achieved when the workload is within capacity, while excessive workload triggers stress and reduces output.

which is too high, beyond the physical and mental capabilities of employees, negatively impact productivity because it causes fatigue, stress, and quality degradation.

The results of this study are in line with the research of Purba, Purba & Lubis (2022) that workload has a significant influence on productivity employees, where the higher the workload, the lower the level employee productivity. Supported by research by Fauzi & Anwar (2025) that workload has a significant influence on employee productivity, where the workload is excessive, both quantitatively and qualitatively, can worsen the condition and have a negative impact on efficiency Work.

Employee productivity is the ability of employees to production, an employee can be said to be productive if he is able to produce output (goods or services) as expected (Hasibuan, 2018). Productivity is measured as a comparison between the resources used with the results achieved, productivity is also defined as parameters for achieving efficiency when producing goods and services. Further Sutrisno, (2019) productivity is a measure of productive efficiency. A comparison between output and input.

One aspect that can influence employee productivity is workload received by employees. High workload can be triggers for stress and fatigue, which can negatively impact employee performance negative. In line with (Sanjani, 2021) who stated that employees who Having a heavy workload can affect physical and psychological conditions a person, the faster the work that has to be completed, the higher the The level of workload experienced proves that there is an influence between workload and work productivity. Employee productivity is the target which is not only desired but also required by the company. Through work productivity, companies can measure employee efficiency in carry out their duties (Zulkarnaen et al, 2018).

The same thing in the research of Usmawati, et al. (2021) stated that the burden work is one of the causes of decreased employee work productivity due to the workload given by the company being too high. The workload that getting heavier, working hours are not suitable, many needs to be met, income levels are not appropriate even to the extent of the amount of work that must be done resolved to be one of the problems felt by employees.

Strengthening the previous opinion, Ariani et al. (2020) stated that the workload Excessive stress is the main trigger for stress and boredom which triggers a decline in productivity. This problem stems from the high demands on skills, speed forced work, and unbalanced work volume.

Research by Sari (2022) also shows that the workload high has a direct impact on decreasing motivation and work engagement. In the long term, this condition can cause decreased productivity, increased absenteeism from work, as well as the potential for higher turnover. So to maintain a high level of productivity, companies need to carry out good workload management. This includes dividing tasks fairness, adjustment of workload to individual capacity, and regular evaluation so that employees remain in the optimal work zone.

The results of this study support the research results of Sitorus (2021) research on, "The Influence of Workload and Discipline on Productivity Employee Workload at PT. Sinar Multi Medan", states that the workload has a positive influence on employee work productivity. Trisnawaty and Parwoto (2020) also said that the variable states that the workload has a positive effect on employee work productivity in the production department 1 PT. Js Jakarta.

Workload has a significant impact on productivity work. This means that the better the workload given by company has an impact on increasing employee work productivity. The existence of the influence of workload on productivity indicates that in working, Employees are affected by the workload that the company gives them so that it can be a reference in increasing productivity. The existence of a burden work makes employees have a benchmark in their work, feel that there is concerns if there is a warning from the company and a desire arises to overcome it.

3.3. The influence of work stress on HR productivity

Research findings show that work stress has been shown to have an impact significantly negative impact on HR productivity, where high work stress has the potential to reduce HR productivity, on the other hand low work stress has the potential to increase HR productivity. Work stress has a significant relationship significantly with employee productivity, where high stress levels generally reduces productivity due to cognitive impairment, fatigue, and tension. Although mild stress in the short term can be motivating, stress Overwork leads to decreased performance, work errors, and negative behavior.

Excessive stress causes decreased focus, memory, and decision-making ability, which leads to a decline in quality and quantity of work output. Likewise, prolonged (chronic) stress results in burnout (physical and mental fatigue) which reduces employee productivity drastically. Excessive workload, conflict within Organizational and environmental pressures are often the main causes of stress hinders performance. The higher the level of unmanaged work stress, the more the lower the employee productivity, and vice versa. Stress management that Good is very important to maintain performance and efficiency in the workplace.

The results of this study are in line with the research of Marsandi, Sari & Karlinda (2026) that work stress has a significant effect on productivity work, where the higher the level of stress experienced by employees, the more low levels of work productivity. Supported by research by Zuhriatusobah, Permana & Nurjamilah (2024) that work stress is proven negatively impact productivity Job stress is a physical and mental response that occurs when job demands exceed the individual's ability to cope or manage it (Siregar, Saliando & Indriani, 2025). Work stress is not only be an individual challenge, but also a factor that directly impacts the overall productivity of the organization. Stress that is not managed properly can reduce the quality of employee work, decrease motivation, and increase the risk of errors and work accidents, which ultimately will hinder the achievement of company targets.

High levels of stress can cause concentration problems, fatigue, and decreased motivation, all of which have a direct impact on work productivity. Employees who are under stress tend to have difficulty to focus on the task at hand, thus producing work that lower quality and increase the possibility of errors (Jayanti & Adawiyah, 2023). When stress reaches a certain point, employees will start shows a decrease in productivity such as decreased work enthusiasm, slow in decision making, often makes mistakes, or become unresponsive to instructions. In the long term, the stress that prolonged work can lead to burnout, where employees feel run out of energy and enthusiasm, so that their productivity decreases drastic (Maghfirah, 2023).

The negative impact of work stress can also be seen from the increase employee absenteeism. When employees experience excessive stress, they more likely to take sick leave or be absent from work because of declining physical and mental condition. This creates a void in team and increase the workload for their colleagues who remain present.

Instability in the work team due to frequent absences can be disruptive. workflow and hinder the achievement of targets, thereby reducing overall organizational productivity. This is reinforced by the opinion of Safitri & Gilang (2020) that stress is closely related to productivity, where employees Those who experience work stress cannot work optimally so that it will have a negative impact on the results of their work or in other words the employee does not can optimize the results of his work.

This finding is in line with the eustress theory (functional stress) as stated by Aziz (2008) and supported by Putra et al. (2022) in his research at PT. Angkasa Pura I Manado, which stated that stress work has a positive and significant relationship with work productivity with a value of $r = 0.567$; $p < 0.001$. This means that the stress that arises from the load and job responsibilities can actually motivate workers to achieve targets and complete work better. According to Mangkunegara (2015), productive age and work period 1–10 years should be able to encourage high productivity due to the support of conditions prime physical and mental condition.

4. Conclusion

Based on the results of the research that has been carried out, it can be concluded that conclusion that: 1. Workload has a significant positive effect on employee work stress. Bank Indonesia. This means that the higher the workload, the greater the potential increasing work stress, on the other hand, a low workload has the potential reduce work stress. 2. Workload has a significant negative effect on HR productivity. This means that the higher the workload, the higher the potential for it to decrease HR productivity, on the other hand, low workload has the potential increase human resource productivity. 3. Work stress has been shown to have a significant negative effect on productivity. HR. This means that the higher the work stress, the higher the potential for decreasing HR productivity, on the other hand low work stress has the potential increase human resource productivity.

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