

# The Impact Of Workload, Job Stress, and Motivation on Employee Performance: A Case Study of Perumda BPR Bank Jogja

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## ABSTRAK

Efektivitas suatu bisnis sangat bergantung pada tenaga kerjanya. Oleh karena itu, untuk mencapai produktivitas yang optimal, diperlukan motivasi yang kuat, serta beban kerja yang sesuai dengan peran, fungsi, dan tanggung jawabnya. Penelitian ini bersifat kuantitatif, artinya peneliti bertujuan untuk mengetahui pengaruh langsung variabel independen khususnya beban kerja, stres kerja, dan motivasi terhadap kinerja. Populasi penelitian adalah seluruh pegawai Perumda BPR Bank Jogja dengan jumlah sampel sebanyak 100 orang. Metode pengambilan sampel yang digunakan adalah purposive sampling. Analisis data yang dilakukan dalam penelitian ini menggunakan regresi berganda dengan menggunakan software SPSS. Jika diteliti secara individual, beban kerja dan motivasi kerja berpengaruh terhadap kinerja, sedangkan stres kerja tidak berpengaruh terhadap kinerja. Temuan dari analisis regresi menunjukkan bahwa terdapat pengaruh gabungan lingkungan, motivasi, dan disiplin terhadap kinerja.

## ABSTRACT

The effectiveness of a business largely relies on its workforce. Therefore, to reach optimal productivity, it is essential to have strong motivation, and a workload that aligns with the roles, functions, and responsibilities. This research is quantitative, meaning the researcher aims to identify the direct impact of independent variables, specifically workload, work stress, and motivation, on performance. The study's population consists of all employees at Perumda BPR Bank Jogja, with a sample size of 100 individuals. The sampling method employed is purposive sampling. The data analysis conducted in this research utilizes multiple regression using SPSS software. When examined individually, workload and work motivation have an effect on performance, while work stress does not affect performance. The findings from the regression analysis indicate that there is a combined effect of environment, motivation, and discipline on performance.

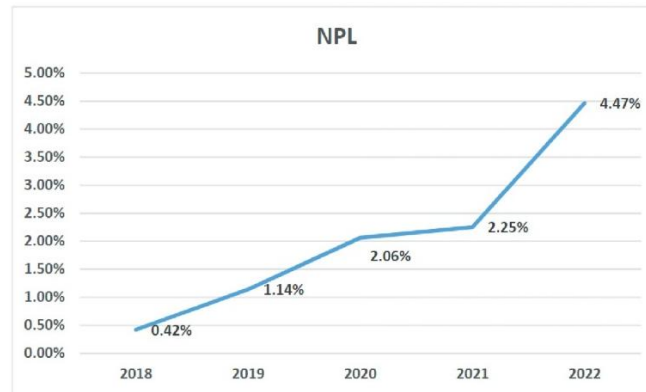
## Introduction

One aspect that influences the level of success of an institution, especially in the banking world, is employee performance. Where performance is the equality between employee work output and established standards (Huda & Shony Azar, 2021). Employee performance is known to be influenced by several factors that increase or decrease employee performance. These factors include other work stress and high workload (Simanjuntak & Rahardja, 2018).

To improve employee performance, the first thing that companies must pay attention to is workload. Workload is one of the triggers of stress that is widely complained about and is a reason for employees in an institution (Nataria et al., 2019). Alongside workload, the other aspect that organizations need to consider is the stress at work that employees encounter. Work stress is identified as a psychological state of employees marked by adverse reaction (Simanjuntak & Rahardja, 2018).

Research by Nataria, O., Dedi, S., & Sabarofek, MS shows that workload affects performance (Nataria et al., 2019). Employees in general suspect work stress to be a tense situation unpleasant because employees feel that there is something burdening them. Work stress will hypnotize employee performance, where work stress can have an impact on employee psychology, loss of focus, work enthusiasm as a result. Can so that the work can be carried out successfully and optimally, it will create a decrease in employee performance.

Perumda BPR Bank Jogja (Bank Jogja) is one of the financial institutions in the banking sector whose shares are 100% owned by the Yogyakarta City Government. Bank Jogja is a People's Credit Bank with a vision of becoming the best and most trusted bank chosen by the community. Perumda BPR Bank Jogja is the only BPR in Indonesia that has a cash withdrawal service without a Cardless ATM card. Bank Jogja provides the best service to provide satisfaction to its customers and prospective customers. Fundraising, credit distribution and handling complaints are done well. However, on the other hand, the business achievements of Perumda BPR Bank Jogja show a decline. This is because Bank Jogja experienced an increase in NPL (Non Performing Loan). The following is the NPL data for Perumda BPR Bank Jogja:



**Figure 1. NPL Perumda BPR Bank Jogja**

Source: Annual Report of Perumda BPR Bank Jogja 2022 (Jogja, 2022)

Based on the data, over the past three years, Perumda BPR Bank Jogja's NPL has increased. In 2020 it was at 2.06%, then in 2021 it increased to 2.25% and in 2022 it was at 4.47%. The increase in NPL occurred in addition to a decline in business performance, also at that time the Covid 19 pandemic occurred which caused customers of Small and Medium Enterprises and Micro to experience obstacles, so this had an impact on the achievement of profits which decreased, then there were still dual positions which resulted in excessive workloads to overload. The impact of the decline in profit achievement had an impact on the company's policy in providing incentives, bonuses and other facilities. The provision of incentives and bonuses was not comparable to the previous year and had an impact on other income, resulting in a decrease in employee motivation and performance. This is shown from the employee attendance data which tended to increase. The following is the recapitulation data on employee attendance at Perumda BPR Bank Jogja:



**Figure 2. Recapitulation of Employee Attendance at Perumda BPR Bank Jogja**

Source: Internal Data of Human Resources of Perumda BPR Bank Jogja in 2023

The performance assessment of Perumda BPR Bank Jogja uses the Key Performance Indicator system or what is known as KPI. There are several indicators used in performance assessment, one of

which is employee absence. Based on the picture, it can be seen that in 2023 the presence of employees who are on leave, sick and late has increased. This situation shows that employees lack a sense of responsibility for their duties and work, which has an impact on less than optimal work completion due to the large amount of work so that employees have a high workload and cause work stress. This shows a decrease in motivation which has an impact on the performance of Bank Jogja employees.

Based on research conducted by [Luthan \(2023\)](#) with independent variables of workload, work stress and work environment, it shows that there is a significant influence on employee performance 9 Jambi at PT Bank, Kerinci Brnch. The success of a company is highly dependent on its human resources. So to achieve maximum performance, high work motivation, appropriate workload, and a supportive work environment are needed to achieve company goals. The effectiveness of a company greatly relies on its workforce. Thus, attaining optimal performance necessitates strong work motivation alongside a workload that aligns with roles, functions, and responsibilities. This context indicates that various elements affect the performance of employees at Bank Jogja. Consequently, this research was undertaken to examine the impact of workload, work stress, and motivation on the performance of Bank Jogja employees in 2024.

## Research Methods

This kind of study is quantitative in nature, and the researcher looks for direct correlations between performance and independent variables including workload, work-related stress, and motivation. All 100 employees of Perumda BPR Bank Jogja will make up the population used in this study. The sampling technique in this study used purposive sampling. Purposive sampling is a sampling technique with certain considerations. The reason for using this purposive sampling technique is because it is suitable for use in quantitative research, or research that does not generalize ([Sugiyono, 2017](#)). Employee performance is the dependent variable of the study. Workload, work stress, and work motivation are independent factors used in this study. The data collection technique used in this study is the questionnaire method. The study was conducted using Google Form. Questionnaires, observation sheets, and other sheets related to data recording are examples of research instruments. Multiple regression using SPSS tools is a data analysis method used in this study.

## Results and Discussions

### Research result

#### 1. Classical Assumption

##### a. Normality

The results of the analysis for all variables are presented in the following table:

**Table 1. Normality Test Results**

Variables	KSZ	Sig.	Conclusion
Unstandardized Residual	0.078	0.136	Normal

It is known from the aforementioned data that the study variables' Kolmogorov-Smirnov value has a significance value higher than 0.05, indicating that the data is regularly distributed.

##### b. Multicollinearity

The results of the multicollinearity test can be seen in Table 4.4 as follows:

**Table 2. Multicollinearity Test Results**

Variables	Tolerance	VIF	Conclusion
Workload	0.991	1,009	No multicollinearity

Job Stress	0.745	1,342	No multicollinearity
Work Motivation	0.741	1,349	No multicollinearity

Given that each independent variable's multicollinearity test result was Tolerance > 0.1 and VIF < 10, it can be said that multicollinearity symptoms are absent.

### c. Linearity

To determine if the data is linear or not, the linearity test is utilized. The test for linearity serves as the foundation for the data that will be examined and computed using the statistical program SPSS 25.0.

**Table 3. Linearity Test Results**

Variables	Deviation from Linearity			
	Sum of Mean Squares Mean	Mean Square	F	Sig.
Workload	41,175	5,882	1,583	0.150
Job Stress	92,026	7,669	2,321	0.130
Work Motivation	47,886	4,351	1,581	0.118

Sig. Deviation The data is linear since all variables' linearity is greater than 0.05.

### d. Heteroscedasticity

The results of heteroscedasticity in this study are as follows:

**Table 4. Heteroscedasticity Test Results**

Variables	Sig.	Conclusion
Workload	0.799	No Heteroscedasticity
Job Stress	0.986	No Heteroscedasticity
Work Motivation	0.390	No Heteroscedasticity

The comes about of the examination appear that the p esteem or centrality > 0.05, at that point H isn't rejected, so it can be concluded that there's no heteroscedasticity within the show.

## 2. Hypothesis Testing

### a. Multiple Regression Analysis

#### 1) F Test Results

**Table 5. F Test Results**

Variables	F	Sig.
Workload (X <sub>1</sub> ), Job Stress (X <sub>2</sub> ) and Motivaton (X <sub>3</sub> ) → Perfomance (Y)	22,609	0,000

The calculated F value is 51.731, which means that the calculated F is greater than the F table (2.71), so the decision is to reject H<sub>0</sub> and accept H<sub>a</sub>, thus simultaneously the independent variables of environment, motivation and discipline significantly influence performance.

#### 2) T-Test Results

**Table 6. T-Test Results**

Variables	Coefficient	t	Sig, t
Workload (X <sub>1</sub> ) → Performance (Y)	0.359	3,629	0,000
Job Stress (X <sub>2</sub> ) → Performance (Y)	-0.060	-0.813	0,418
Work Motivation (X <sub>3</sub> ) → Performance (Y)	0.396	5.612	0,000
Constants		8,948	

## 3) R Square Determinant Coefficient Test

**Table 7. Determinant Coefficient R Square**

Model	R	R Square	Adjusted R Square
1	0.643	0.414	0.396

**Discussion**

## 1. The Influence of Workload on Employee Performance

The results of the t-test above show that the significance value in the table above is 0.000 ( $p < 0.05$ ), so it can be concluded that there is an influence between workload and employee performance. Supported by research conducted by [Luthan \(2023\)](#), namely that workload affects performance.

The comes about of this ponder are in line with past inquire about conducted by [\(Nabila & Syarvina, 2022\)](#) which expressed that workers who work can adapt with workloads with a great work environment within the company. In any case, the comes about of this think about negate past comes about conducted by [\(Asriani et al., 2018\)](#) which found that over the top workload.

Workload is distinguished as one of the components contributing to representative execution [\(Adityawarman et al., 2016\)](#). Workload of the Division In Nation characterized within the Workload Examination Rules for the Office of Outside Undertakings and Neighborhood Governments Version 12 Year 2008, as a entirety sum work Which done by a representatives in units of time. It turns out The tall request for working hours is straightforwardly relative to the number of specialists work Which done an worker. Hence, require concurred sum And dissemination appropriate working hours so that representatives are not uncovered to tall workloads.

## 2. The Effect of Job Stress on Employee Performance

The regression value is 0.418 ( $p > 0.05$ ) so it can be concluded that there is no influence between work stress and employee performance. This means that work stress is not the main variable in determining employee performance. Employees who do not feel pressured by the demands of their work will not experience work stress that will affect their performance. This is supported by research conducted [\(Pristika, 2020\)](#) which shows that there is no significant influence between stress and employee perform. Work stress as a complex reaction to work pressure and workload that can affect psychological well-being and health in a holistic manner. The main cause of work-related stress stems from the gap between the requirements of the job and the resources available to an individual to effectively manage those responsibilities. This creates an imbalance between the workload faced and the psychological capacity of the individual. Therefore, work stress is actually a form of conflict between the expectations imposed by the job and the ability of an individual to meet those demands [\(Ayu & Hikmah, 2024\)](#).

Work stretch incorporates a critical negative impact on worker execution. The higher the employee's work push, the lower the employee's execution will be. Work push variables that start from person characteristics incorporate: uneasiness levels, person neuroticism levels, resistance for ambiguity/unclearness, and sort A behavior designs. In the interim, work push variables that start from exterior the organization incorporate: family issues, basic life occasions, monetary challenges [\(Trianingrat & Supartha, 2020\)](#).

Work stretch could be a feeling of weight experienced by workers in dealing with their work. Work stretch may be a condition of pressure that can influence a person's thought forms, feelings, and conditions where in case the push confronted is too excessive it can undermine a person's capacity to bargain with the environment, which within the conclusion can meddled with work. Markers of work stretch are [\(Yusman, 2021\)](#).

### 3. The Influence of Work Motivation on Employee Performance

The results of the t-test above show that the significance value in the table above is 0.000 ( $p < 0.05$ ), so it can be concluded that there is an influence between motivation and employee performance at Perumda BPR Jogja. In line with research conducted by (Basamalah, 2021) which shows that work motivation has a positive and significant effect on employee performance. Previous research from (Saskia & Raymond, 2020) stated that work motivation has a positive and significant effect on employee performance. Research (Dwiyanayah and Asteria, 2024) shows that work motivation has a positive effect on employee performance. This means that the higher the level of motivation, the higher the level of employee performance at PT. SJS Yogyakarta Branch.

Motivation plays a role in improve employee performance. If there is a decrease in motivation, it will have an impact on performance, as a result Can what is meant by using motivation & performance. The less motivation there is, the more the company's performance will decline. According to (Asim, 2013) if motivation level increases, & organization stands in every step then employee performance will increase. The level of motivation is interaction personal & positive use of employee performance, increased motivation efforts , & business to achieve their needs will increase employee performance. Giving motivation to employees will put positive influence on job application. The effectiveness and efficiency of the service department's performance in serving hospital service consumers is one of the determining factors of service quality. However, the level of work motivation of hospital staff has a significant impact on their ability to function effectively and efficiently (Puspita et al., 2023).

A person's motivation is what drives them to strive to achieve or attain what they want, whether in good or bad ways (Muthohar & Nurhidayati, 2023). Employee motivation is a concern for companies by providing reward incentives according to the performance achieved. Intrinsic motivation is also given through the opportunity for employees to work in their best way in completing their responsibilities (Soni Kurniawan, 2022). Work motivation is very much needed so that employees can produce good performance for the company. So that higher work motivation will result in high performance in the company (Asteria & Muchsin, 2023).

Factor Which No lost importance is motivation employee in the form of fulfillment need Which tangible And No tangible. With existence motivation Which appropriate And succeed so employee have Spirit struggle Which strong as well as Want to And capable try as much as possible Possible For together reach objective organization (Astuti & Asteria, 2022). Efforts to improve employee performance in the company, really need high employee motivation. This is because motivation gives a reason for someone to work well in accordance with the applicable SOP in the company. Motivation is the drive that exists in employees to work. Its form can be in the form of a large salary, a leader who has a nurturing nature, adequate work facilities, a comfortable environment and pleasant co-workers and others. Motivation is an important key in improving employee performance (Asteria & Muchsin, 2023).

### 4. The Influence of Workload, Work Stress and Workload on Employee Performance

The results of the t-test above show that the significance value in the table above is 0.000 ( $p < 0.05$ ) so it can be concluded that there is an influence between workload, work stress and motivation on the performance. Employee performance is very important for every company to achieve goals and objectives his company. In the concept of resource development Power man in company, employee performance achievement and ensure the success of the company is matter Which very important. The results of the work can be achieved by someone when completing a task task that is the true

definition of the term performance. Performance is level overall settlement task every employee on point time certain. Fulfillment of duties and not quite enough the answer is carried out by a group of people in an organization is defined as a performance

Employee performance hold an important role for an organization. This is because the performance of each employee is factor key in achieving employee performance goals in each organizational department (Kasastri & Asteria, 2022). The company's performance level needs to be always observed and evaluated by the company's management, where one level of success that requires more attention and special evaluation is how the company's management manages its resources. One of them is human resources. This can be said because of the great influence given by human resources in managing the company's operational activities (Theresia, 2023).

## Conclusion

Workload, work stress and motivation have a joint effect on performance. However, partially work stress does not affect performance. Companies need to re-evaluate the role demands for employees in completing work, companies can rotate work or adjust workloads to the level of ability possessed by employees, so as not to interfere with employee performance in completing their work. In addition, it is better to divide tasks and work more evenly and fairly.

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