

The Effect of Workload and Work Environment, Mediated by Burnout on the Performance of Frontliner Employees at Bca Palembang Branch

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ABSTRACT

The purpose of this study is to examine how frontliner staff at BCA KCU Palembang perform in relation to workload and work environment, as mediated by burnout. This research employs a quantitative methodology. 99 employees made up the study population, and non-probability sampling with a saturated sample method was used for sampling. The Structural Equation Modeling-Partial Least Square (SEM-PLS) approach was used to analyze the data. The findings demonstrated that burnout was not significantly impacted by workload. Employee performance was significantly impacted by the work environment, workload, and burnout. Burnout was significantly impacted by the work environment. Burnout, however, was unable to mediate the impact of work environment and workload on employee performance.

INTRODUCTION

Human resources play a strategic role in supporting the achievement of organizational goals, making employees a key element in the functioning and success of a company. (Nurul Ulfa, et al., 2023). Employee performance reflects the quality of individuals in completing assigned tasks and responsibilities, which are influenced by cognitive, emotional, and motivational aspects. Performance is defined as activities carried out to complete tasks in accordance with the organization's goals and expectations (Aisyah, et al, 2022)

In the banking sector, particularly in frontline positions such as tellers and customer service representatives, performance is a crucial factor because it is directly related to service quality and the company's image. One of Indonesia's biggest private banks is Bank Central Asia (BCA) , has an internship program that aims to provide work experience for high school and vocational school graduates up to bachelor's degree holders. Although temporary in nature with a maximum contract period of three years, Magang Bakti employees are still required to provide excellent service equivalent to that of permanent employees, which has the potential to cause work pressure if not balanced with adequate workload management and work environment.

Workload is a condition in which an individual is faced with a number or complexity of tasks that exceeds their capacity within a certain period of time. (Santoso, et al, 2022). Workload encompasses a series of activities that must be completed within a certain period of time and is influenced by the volume of work, time standards, and interactions between job demands, work environment, and individual perceptions ((Vanchapo, 2020); (Khofifah, 2024); (R Dinda , 2025)). Effectively managed workloads can have a positive impact on performance, but if they exceed individual capacity and are not accompanied by adequate work support, they can actually reduce productivity (Neksen et al., 2021).

Excessive workload can also potentially trigger burnout, a condition of physical, mental, and emotional exhaustion caused by prolonged work pressure. Research (Sukowati P, 2025) shows that workload contributes significantly to burnout, although its direct effect on performance is not always significant, so burnout acts as a mediating variable in this relationship. Untreated burnout can reduce motivation, increase work stress, and negatively impact employee performance, especially in service sectors such as banking (Pratiwi, 2025).

In addition to workload, the work environment is also an important factor that affects employee performance. The work environment includes physical, social, and psychological conditions, including communication between employees, support from superiors, working relationships, and the availability of facilities (Wa Ode Askila, 2024). An unfavorable work environment can hinder work effectiveness and cause psychological stress, while a positive work environment can increase employee motivation and performance (Agustin, 2021).

The phenomenon at BCA KCU Palembang shows that Magang Bakti frontline employees face high work pressure due to the demands of achieving sales targets that must be carried out alongside their obligation to provide

excellent service to customers. This situation causes work stress, discomfort in the work environment, and potential burnout, which can reduce performance if not managed properly. Therefore, it is important for organizations to pay attention to workload management and the creation of a conducive work environment, as well as to understand the role of burnout as a mediating variable in improving the performance of frontline employees. Based on this, this study was conducted with the title "The Effect Of Workload And Work Environment, Mediated By Burnout On The Performance Of Frontliner Employees At Bca Palembang Branch".

LITERATURE REVIEW

Workload

Workload is an excessive activity or series of tasks that has the potential to cause psychological stress on individuals. This condition can have an impact on a decline in employee performance, especially when job demands exceed skill levels, task execution speeds are too high, or work volumes are disproportionate. (Yuliana Fransiska, 2020). Indicators: Work Conditions, Use of Working Time, Goals to Achieve, Work Environment (Sara Romatua Sinaga, 2021).

Work Environment

The work environment refers to the social, psychological, and physical characteristics of a corporation that influence how employees carry out their jobs and obligations. (Tiswanti, et al., 2022). Indicators: Physical Work Environment. Lighting, Temperature, Humidity, Air Circulation, Noise, Safety (Syukron Szaly, 2020); Non-physical work environment. 1. Relationships with coworkers on the same level. 2. Relationships among supervisors and employees, 3. Cooperation among employees (Priyatin, et al., 2022).

Performance

Performance refers to the results obtained from activities or tasks carried out by a person in performing their job. Performance may also be defined as a type of achievement or work performance throughout a specific period of time that is evaluated based on numerous standards or possibilities. (Nurhandayani, 2022). Indicators: Work Quality, Work Quantity, Responsibility, Cooperation, Initiative (Herwin, et al., 2021).

Burnout

Burnout is a condition that characterizes an employee's emotional response, which includes physical, mental, and emotional weariness as well as a decrease in self-esteem. This condition can interfere with individual performance and lead to a decrease in personal work achievement (Tri Rizki Aprilian, 2023). Indicators: Physical exhaustion, Emotional exhaustion, Mental exhaustion, Low self-esteem, Depersonalization (Nurul Hidayatus, 2023).

Influence Between Variables

A high workload can increase the risk of burnout among employees, especially when job demands exceed an individual's capacity, leading to physical and mental exhaustion (Putri Ria, 2022). Research shows that the greater the workload, the higher the levels of emotional exhaustion, decreased concentration, and job dissatisfaction (Nurul Ulfa, et al., 2023). Additionally, an

imbalance between job demands and individual capabilities can also reduce motivation and increase the risk of burnout, both psychologically and physically (Chandra, 2024).

H1: Workload influences employee burnout.

The work environment has a significant negative impact on burnout, as both physical and non-physical factors can influence employees' psychological strain. An unsupportive work environment has the potential to cause emotional stress and even depression, particularly when employees feel unable to control their work (Donny Indriyanto, 2020). Employees' burnout levels decrease as their work environment improves. A positive work environment also contributes to employees' emotional and physical stability (Wayan Sugiarto, et al., 2020). Additionally, a conducive work environment can enhance job satisfaction, reduce psychological stress, and mitigate burnout symptoms (ihan Diah, 2022).

H2: Work Environment influences employee burnout.

Burnout has a significant impact on employee performance, as increased burnout can reduce work performance and hinder effectiveness in completing tasks. High levels of emotional exhaustion and boredom are the primary factors causing a decline in employee performance (J.D. Putri, 2022). However, findings indicate that burnout does not significantly affect employee performance because most employees do not experience actual burnout. Low levels of burnout, particularly in dimensions such as irritability, keep employee performance stable despite work-related stress (Qiro'na B M, et al., 2022).

H3: Burnout influences employee performance.

A well-managed workload that is aligned with an individual's competencies can enhance both individual and organizational performance; however, the relationship between workload and performance is not always linear, as a workload that exceeds an individual's capacity can actually reduce productivity (Dewi, et al., 2023). An imbalance between workload and individual capabilities can prevent employees from meeting work targets; assigning an excessively heavy workload can also reduce performance, so adjustments are necessary to maintain optimal productivity (Melinia Ajeng, 2022).

H4: Workload influences employee performance.

The work environment refers to the physical and social features of the workplace that assist employees' actions in completing tasks. Lighting, room temperature, and a comfortable workspace are critical components in creating an optimal work environment (Chintya, et al., 2020). The work environment has a significant impact on employee performance. Safe, clean, healthy, and comfortable working conditions enable employees to work more effectively and improve their performance (Nurhandayani, 2022).

H5: Work environment influences employee performance.

Workload has a significant impact on employee performance through burnout as a mediating variable. The higher the workload, the greater the level of burnout, which can lead to either a decline or an improvement in performance. Excessive workload can trigger stress and exhaustion, negatively impacting employee performance. Conversely, low burnout reflects a stable mental state,

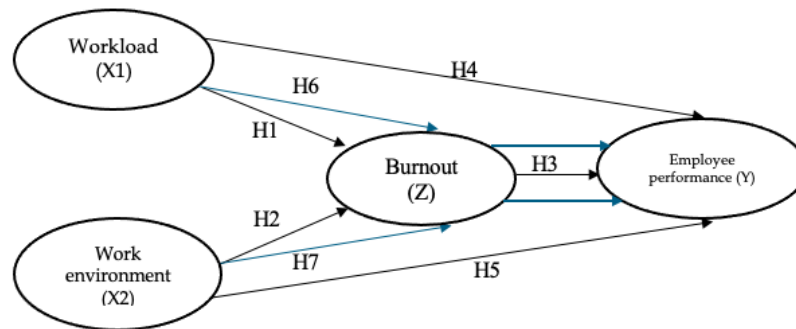
leading to improved performance (S. D. Putri et al., 2024). A workload managed within one's capacity can enhance employee motivation, focus, and productivity. However, an unbalanced workload can trigger stress and fatigue that disrupt performance. Therefore, a proportional distribution of workload is essential for maintaining optimal and sustainable performance (Gautama & Wardani, 2025).

H6: Workload influences employee performance mediated by burnout.

Problems with an unproductive work environment can lower employee morale and performance while increasing the risk of burnout. Burnout is an intervening element that indirectly effects performance in the workplace (Natalia Nadapdap et al., 2024). A healthy, safe, and comfortable work environment can enhance employees' physical and psychological well-being, thereby optimizing performance. Supportive working conditions can also reduce the risk of burnout and drive improvements in employee performance (Reza Bayu, 2023).

H7: The work environment influences employee performance mediated by burnout.

Figure 1. Conceptual Framework of the Study.



METHODOLOGY

This study uses a quantitative technique to determine the extent of the association between independent and dependent variables in the population under investigation. It seeks to investigate the impact of workload and work environment, as mediated by burnout, on employee performance. The population is the whole of things or persons with specific qualities chosen by researchers to be examined and concluded. A population can also be defined as a group of persons with comparable features who constitute the basis for data collecting in a study (Putu Gede, 2024). A sample is a part of a population that has specific characteristics and can represent the entire population. This study applied non-probability sampling techniques using a saturated sample method of the entire population consisting of 99 BCA Community Service Internship participants at KCU and KCP. SEM-PLS 3.0 was used to analyze data. The external model was examined for convergent validity, discriminant validity, and composite reliability, while the internal model was evaluated for path coefficients, R^2 values, and effect sizes (f^2). The bootstrapping technique was used to test hypotheses, and a hypothesis was considered supported if the t-statistic was larger than 1.645 at a 5% significance level.

RESEARCH RESULT

Outer Model

Convergent Validity Results

Convergent validity testing assesses indicators' ability to consistently reflect a construct. A construct is thought to have strong convergent validity if each indicator has an outer loading value greater than 0.70. However, in the early stages of research or instrument development, loading values ranging from 0.50-0.60 are acceptable. The table below shows the results of convergent validity tests on four constructs: workload, work environment, employee performance, and burnout.

Table 1. Validity Test Using Outer Loading

	Workload (X1)	Burnout (Z)	Employee Performance (Y)	Work Environment (X2)
X1.1	0,792			
X1.2	0,808			
X1.4	0,563			
X2.7				0,824
X2.8				0,855
X2.9				0,843
Y1			0,586	
Y2			0,835	
Y3			0,872	
Y4			0,821	
Y5			0,826	
Z1		0,651		
Z2		0,866		
Z3		0,861		
Z4		0,890		
Z5		0,885		

Source: SmartPLS Output (Processed Data)

Discriminant Validity Results

Discriminant validity is used to verify that indicators in a concept have a stronger link with their own construct than with others. Reflective measurement models can assess discriminant validity by comparing cross-loading values and AVE square roots ($\sqrt{\text{AVE}}$) with inter-construct correlations. Discriminant validity is achieved when a construct's cross loading and $\sqrt{\text{AVE}}$ values exceed its correlation with other constructs. The following table shows the reliability test results based on the AVE values in the table.

Tabel 2. Discriminant Validity atau Cros Loading

	Workload (X1)	<i>Burnout</i> (Z)	Employee Performance (Y)	Work Environment (X2)
X1.1	0,792	-0,284	0,422	0,178
X1.2	0,808	-0,284	0,328	0,305
X1.4	0,563	-0,310	0,348	0,521
X2.7	0,373	-0,426	0,439	0,824
X2.8	0,350	-0,504	0,411	0,855
X2.9	0,430	-0,503	0,455	0,843
Y1	0,277	-0,139	0,586	0,194
Y2	0,451	-0,298	0,835	0,431
Y3	0,467	-0,533	0,872	0,398
Y4	0,419	-0,439	0,821	0,554
Y5	0,387	-0,441	0,826	0,398
Z1	-0,148	0,651	-0,166	-0,318
Z2	-0,294	0,866	-0,356	-0,384
Z3	-0,415	0,861	-0,382	-0,502
Z4	-0,402	0,890	-0,493	-0,511
Z5	-0,355	0,885	-0,538	-0,588

Source: SmartPLS Output (Processed Data)

Composite Reliability Results

Composite reliability is used over Cronbach's Alpha for measuring reliability in Structural Equation Modeling (SEM) because it delivers more accurate estimations and does not presume equal reliability among indicators. Composite reliability, which is interpreted similarly to Cronbach's Alpha, with a value ≥ 0.70 indicating strong reliability, is preferred for evaluating construct internal consistency. The interpretation of composite reliability is the same as Cronbach's Alpha, which states that dependability is regarded good and acceptable if it is more than 0.70.

Tabel 3. Composite Reliability

	Composite Reliability	Explanation
Workload (X1)	0,769	Valid
Burnout (Z)	0,920	Valid
Employee Performance (Y)	0,894	Valid
Work Environment (X2)	0,878	Valid

Source: SmartPLS Output (Processed Data)

As a result, all constructs in the model have strong internal consistency and are appropriate for further examination.

Inner Model Test

R-Square (R^2) shows how much of the endogenous variable's variance can be explained by the exogenous variable, indicating the model's predictive potential. A higher R^2 value suggests more explanatory ability of the model, while a low value shows limited explanatory capacity. As a result, the R-Square value becomes a crucial reference for determining the predictive capacity of structural models.

Tabel 4. R Square

Variable	R Square	RSquare Adjusted
<i>Burnout (Z)</i>	0,351	0,337
Employee Performance (Y)	0,397	0,378

Source: SmartPLS Output (Processed Data)

F^2 (effect size) is a measure used to quantify the relative influence of an independent variable (exogenous) on a dependent variable (endogenous) in a

research model. Criteria include tiny (0.02), medium (0.15), and big (0.35). The F^2 value assesses the strength of a variable's influence on another variable. According to the F-Square (F^2) value, Workload and Burnout have a minor impact on the linked variables. The work environment has a minor influence on burnout and very little influence on employee performance.

Tabel 5. F Square

	Workload	Burnout	Employee Performance	Work Environment
Workload (X1)		0,041	0,117	
Burnout (Z)			0,056	
Employee Performance(Y)				
Work Environment (X2)		0,287	0,062	

Source: SmartPLS Output (Processed Data)

Hypothesis Testing Results

Hypothesis testing was carried out by examining the structural model using the R-Square value and determining the significance of the correlations between variables using the bootstrapping technique's t-test results. This resampling strategy ensures that the analysis is credible even when the data is non-normally distributed and the sample size is small. The SmartPLS inner model output displays the hypothesis testing findings.

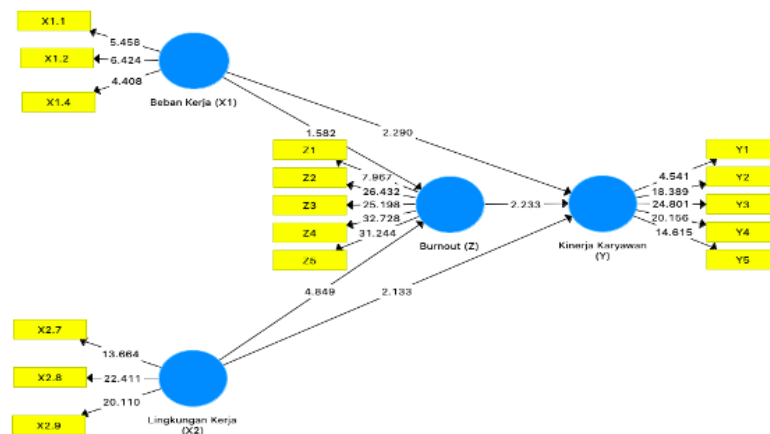


Figure 2. Inner Weight Analysis

Direct Effect (Path Coefficient)

Direct effect analysis is used to determine the direct effect of exogenous variables on endogenous variables. The path coefficient value determines the direction of effect, with positive coefficients indicating a direct relationship and negative coefficients indicating an inverse association. The effect's significance is assessed by its P-value. A P-value < 0.05 indicates significance, whereas a P-value > 0.05 indicates non-significance.

Tabel 6. Path Coefficient

	Original Sample (O)	Sample Average (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values	Explanation
Workload (X1) -> Burnout (Z)	-0,183	-0,184	0,116	1,582	0,114	Not Significant
Workload (X1) -> Employee Performance (Y)	0,305	0,318	0,133	2,290	0,022	Significant
Burnout (Z) -> Employee Performance (Y)	-0,229	-0,224	0,103	2,233	0,026	Significant
Work Environment (X2) -> Burnout (Z)	-0,486	-0,493	0,100	4,849	0,000	Significant
Work Environment (X2) -> Employee Performance (Y)	0,248	0,239	0,116	2,133	0,033	Significant

Source: SmartPLS Output (Processed Data)

Indirect Effect

Indirect effect analysis investigates the indirect effects of an exogenous variable on an endogenous variable via a mediating variable. A substantial indirect effect is defined as a P-value < 0.05, indicating a mediating role, whereas a P-value > 0.05 shows no mediating effect.

Tabel 7. Indirect Effect

	Original Sample (O)	Sample Average (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values	Explanation
Workload -> Burnout -> Employee Performance	0,042	0,037	0,030	1,418	0,157	Not Significant
Work Environment -> Burnout -> Employee Performance	0,111	0,113	0,063	1,772	0,077	Not Significant

Source: SmartPLS Output (Processed Data)

DISCUSSION

H1: The effect of workload on employee burnout

The test results show that workload has no major effect on employee burnout. The p-value is 0.114 (> 0.05), and the t-statistic is 1.582 (< 1.96). According to the Job Demands-Resources (JD-R) Theory, job demands can still be met by the availability of job resources such as clear task distribution, managerial assistance, and standardized work procedures. This finding is consistent with the research by (Yohan Indrawan, et al, 2022), but different from the results of the study by (Nurul Ulfa, et al., 2023), which showed that differences in organizational context and workplace support influence the onset of burnout.

H2: The Effect of the Work Environment on Employee Burnout

The research shows that the work environment has a substantial effect on employee burnout, with a path coefficient of -0.486, a p-value of 0.000 (< 0.05), and a t-statistic of 4.849. These findings lend credence to the JD-R Theory, which identifies the work environment as a key job resource for reducing work-related weariness. These research findings are consistent with those of (ihan Diah, 2022) and (Wayan Sugiarto, et al., 2020) , which state that a conducive work environment can maintain employees' psychological stability and reduce burnout levels.

H3: The Effect of Burnout on Employee Performance

Burnout significantly impacts employee performance, as evidenced by a path coefficient of -0.229, p-value of 0.026 (< 0.05), and t-statistic of 2.233. This is consistent with the JD-R Theory, which claims that emotional and mental tiredness caused by extended work stress can impair motivation, concentration, and job effectiveness. These findings confirm the research (J.D. Putri, 2022), who discovered that greater burnout has a direct impact on decreasing employee performance.

H4: The Effect of Workload on Employee Performance

The analysis found a significant relationship between workload and employee performance, with a p-value of 0.022 (< 0.05) and a t-statistic of 2.290. Within the framework of the JD-R Theory, workload can operate as a challenge demand that drives greater performance as long as it is manageable. This finding is consistent with previous research (Ihan Diah, 2022) which found that a managed workload does not always have a negative influence on performance, especially when burnout levels stay low.

H5: The Effect of the Work Environment on Employee Performance

The work environment significantly affects employee performance, with a p-value of 0.033 (< 0.05) and t-statistic of 2.133. A safe, comfortable, and supportive work environment can boost employee enthusiasm and productivity. These findings are consistent with research by (Chintya, et al., 2020) and (Nurhandayani, 2022), which demonstrate that the work environment is an important element in boosting employee performance.

H6: The effect of workload on employee performance is mediated by burnout

The indirect effect test results show that workload has no substantial influence on employee performance due to burnout. This is supported by a p-value of 0.157 (> 0.05) and t-statistic of 1.418. This finding is consistent with research (Yohan Indrawan, et al, 2022) which indicates that burnout does not always operate as a mediating variable. However, these findings differ from previous research (S. D. Putri et al., 2024) in the healthcare industry, which found that job characteristics and work demand levels contribute to the mediating influence of burnout.

H7: The effect of the work environment on employee performance is mediated by burnout

The indirect effect test results show that the work environment has no significant effect on employee performance due to burnout, with a p-value of 0.077 (> 0.05) and a t-statistic of 1.772. In JD-R Theory, the work environment, as a job resource, has a greater direct impact on performance than the burnout mechanism. These findings suggest that a generally positive work atmosphere and a strong mentorship structure can help individuals retain emotional stability, preventing burnout from becoming a determining factor in performance.

CONCLUSIONS AND RECOMMENDATIONS

According to the research findings, workload has no significant effect on burnout, indicating that frontline workers' burden is reasonable and balanced with available resources. Conversely, the work environment has a substantial impact on burnout, with accommodating working conditions lowering employee fatigue levels. Burnout has been shown to have a substantial impact on performance; hence, increased burnout reduces energy, motivation, and work concentration. Workload also has a strong direct impact on performance, implying that a tough but manageable workload might boost productivity. Furthermore, the work environment has a substantial impact on performance, with a comfortable and supportive work environment potentially improving employee performance. However, burnout does not mediate the influence of workload or the work environment on performance; thus, these two variables have a more dominant direct influence on employee performance. Management is advised to continue managing workloads to ensure they remain balanced and not excessive, and to improve the quality of the work environment through managerial support, effective communication, and the provision of adequate workplace facilities. These efforts are essential for maintaining optimal employee performance while preventing potential burnout in the future.

ADVANCED RESEARCH

The limitation of this study lies in the variables used. Therefore, for future researchers, it is recommended to include additional variables such as job satisfaction, work engagement, or organizational support as mediating or moderating variables, and to expand the scope of the research to different organizational contexts and sectors in order to enrich the empirical findings.

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