

Does a workload influence the performance of bank employees?

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ABSTRACT

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A workload is one of contradictive variables, whether it influences the performance of employees or not. The purpose of this study is to analyze whether or not the workload influences the performance of bank employees. It employs quantitative approach and path analysis is employed to analyze the effect of workload on the performance of bank employees. The research samples include 74 bank employees around the City of Blitar, East Java, Indonesia. The result shows that a workload had a significant positive effect on the performance of bank employees. It also has greater influence on employee performance through motivation variables. The managerial implication of the current research is that the provision of workload which is in accordance with the competence and comfort of employees may improve their performance. In addition, employees who have higher education level are able to adjust more on the workload because they have higher-achievement motivation.

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1. Introduction

Employee performance is one of important work attitudes to examine and organizations often do a routine survey related to employee performance. The high performance of employees can increase customer loyalty and trust. Rabbanee et al. (2015) show that employee performance had significantly positive effects on customer's expected value, trust, and loyalty. Pang and Lu (2018) reported a substantial and positive effect of employees' motivation on financial figures such as return on asset and profitability. Moreover, employee may influence on the performance of non-financial dimensions including customer service, employee productivity, and customer satisfaction. The role of employee performance plays essential role for the development of organization. Thus, this study aims to investigate the determinants for improving the performance of bank employees. According to Jankingthong and Rurkkhum (2012) employee performance is an important variable, and it has long been examined in decades. In order to improve the employee performance, an analysis on employee performance determinant is necessary. Blitar and Nimah (2015) indicated that workload could be the determinant of employee performance and reported that the workload can improve the performance of bank employees, significantly, or the higher the workload, the greater the performance. Astianto (2014) reported positive implications of

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the workload variable on employee performance and demonstrated that when a workload increases, the performance of the employees will also increase. In other words, there was a positive correlation between the work load and the performance of the employees. The results of researches on the effect of workload on employee performance are still contradictory. Authors like Shah et al. (2011), Yao et al. (2011), Maurice (2013), Purnama (2014), Chielotam (2015), Mowlaei (2017), Albasu and Nyameh (2017), Maroofi et al. (2017), Kucukkocaoglu and Bozkurt (2018), Maldonado-Guzman et al. (2018) concluded that workload could improve the performance of employee based on metadata study associated with workload and employee performance. Moreover, according to these studies, the workload can improve the employee performance when its provision is in accordance with the potential and the employees' capabilities. Meanwhile, Bruggen (2015) found similar U share relationship between work load and employee performance. Likewise, the highest performance occurs when the workload is moderate. However, Johari et al. (2018) found different results and reported that the workload had no impact on the employees' performance. Researches by Sitepu et al. (2013) and Munawaroh et al. (2013) also indicate that a workload had no effect on employee performance.

Workload can increase work motivation, for instance, Sitepu (2013) in survey reported that workload positively affects the work motivation. Anita et al. (2013) reported the positive contribution of workload towards the improvement of work motivation and employee performance. The increase of workload can improve the spirit or employees' motivation. Meanwhile, Anigbogu and Nduka (2014), Rasheed, Humayon et al. (2016), Mosbah et al. (2017), Malarvizhi et al. (2018) and Le et al. (2018) reported that workload had no effect on motivation. The above results of empirical studies provide some evidence that research related to the implications of workload on employee performance through motivation is still contradictory, and there are some gaps to be filled. Employee performance also determines work motivation variable. Dewi and Wibawa (2016) confirmed the influence of motivation on employee performance, i.e. the higher the employees' motivation, the higher the performance. Some researchers provided some additional evidence on the positive effect of motivation on employee performance (Namvar et al., 2010). However, several other studies also show that employee performance is not influenced by motivation (Giovanni et al., 2015; Saranani, 2015; Santhi & Gurunathan, 2014; Anyanwu et al., 2016; Jones Osasuyi & Mwakipsile, 2017).

Shah et al. (2012) state that the performance of employees is a major concern for all type of business partners. To lead the business organization, high performance work system is known as distinguishing factor, however, many organizations are facing the issues of inadequate policies, managerial level low skills, and not permitting the employees to work with full potential.

2. Employee Workload, Motivation, and Performance

A performance of employee can be improved as long as workloads are maintained. A heavy workload can affect the physical and psychological condition of the employee (Nugraha et al., 2018). However, when the workload management is well-managed, it will positively influence on the performance. Workload also directly affects employee performance (Sitepu, 2013). The influence of workload on performance is also explained by Adityawarman et al. (2015) and Harras (2019) and Yurasti and Irfandi (2017). They stated that the performance of an employee could be improved through the provision of workload. An increase on motivation can improve the performance. Work motivation is a sensitive factor enhancing the performance, the higher the work motivation, the higher the performance (Kuranchie-Mensah & Amponsah-Tawiah, 2016). Motivation means something encouraging someone to take a certain action. It can be a need or condition to cognitively and emotionally inspire an individual or employee, which would eventually reflect in an action or psychomotor. Based on that view, Kahn (2009) classified the theory of motivation into two, content and process theories. Some empirical studies show that motivation has an effect on employee performance. Habidin et al. (2013) believe that motivation can improve work motivation. It is also explained by Abrivianto (2014) that motivation affects employee performance. Workload can increase work motivation. A responsible employee will feel compelled to work

well when given appropriate tasks related to his/her competence. Motivation can be improved by giving workload (Blitar & Nimah, 2015). Ni'mah and Siswanto (2019) also provided that giving workload may increase employee's motivation. The results of the literature and empirical review prove that workload influence the motivation and employee performance variables. Employee performance variable is influenced by work motivation also affects employee performance.

Research study conducted by Bruggen (2015) examined the impact of work-related tasks on both qualitative and quantitative measure of employee's performance. To improve the capacity decision, it is very much significant to analyze the significance of different levels of the workload at work. Author explained the fact that literature context did not provide a clear evidence for the association between the two discussed issues and we need further empirical evidence. Through field data approach, his study collected 9210 observations from 27 employees working in a grocery supplier store through a period of more than three years. Based on the homogenous record of the employees, findings indicated that there was an inverted U-shape relationship between the performance of the employees and work load assigned by the business organization. He also explained that output of the employee increases up to a certain level, and the highest quality of performance was observed when the work load level was moderate. Their study utilized unique level of the data, which is not earlier collected in that specific shape. Study contributed towards the management literature and provided a significant evidence for empirical association between work load and employee performance.

Dasgupta (2013) investigated the volatility of the employees' workload within information technology industry and its impacts on motivation and performance and reported that when the employer understands the core reasons for the employees' motivation, there is an increase on the productivity. The factor of workload management was described some measures such as the structural type of workload and various demands of task by the employer where performance was considered the essential factors. In addition, quantitative factors cover the title of prioritize, diligence, availability of the time, and following of procedures defined to conduct a specific activity. He also explained that different causes could also be presented in the business to influence on the workload management.

Another study conducted by Lee and Way (2010) aimed to define the effect of workload of the employees and their effects on the performance. A sample of 40 housekeeping employees were finalized from Lorin Sentul hotel. They reported that there is a significant relationship between the workload and performance measures for the employees of the hotel industry. The effects of work-load on the performance in supply chain management systems have also studied by some other researches (Ali & Haseeb, 2019; Haseeb et al., 2018; Haseeb et al., 2019; Suryanto et al., 2018). Duffield et al. (2011) conducted a study on nursing staff, workload, working environment and performance of the targeted industry through patient outcomes. They observed that increasing the level of the work load for the staff at hospital significantly and negatively affect the performance of the employees. Such negative performance is evaluated through medication errors and similar others. Chan and Lam (2011) analyzed the impact of work environment, related responsibilities to test the motivation and the employees' performance. They expressed that employee's empowerment was an internal marketing tool with the significant and positive influence on employees. A theoretical perspective was also applied to the workload mechanism while focusing on employee's performance. It is expressed that among various other indicators, performance appraisal was known to be a significant determinant of employees' work-related productivity and achievement of stated goals. Fritz and Sonnentag (2006) defined the fact that wellbeing along with recovery of the employees maintained a significant association with the performance/outcomes of the employees. For this purpose, the role of both vacation and workload was observed on the sample of 221 employees of a university. To collect the data, employees were targeted before and after one week of their vacations, along the defined level of work load by the university authorities. Findings of their study confirmed the fact that both factors of vacations and workload had their significant effect on the employee's outcome.

Another study conducted by Glaser et al. (1999), empirically examined the effect of workload on both performance and job stress while the effect of social support was evaluated as the main moderator. They

developed two major hypotheses and empirically revisited where the first hypothesis examined the effect of stress between performance and workload while the second hypothesis examined the moderating effect of social support between workload and job stress. Findings of their study explained the fact that there was a significant relationship between the workload and performance of the employees. Meanwhile moderating effect of social support between employee's workload and their organizational outcome cannot be ignored. Some other studies have also provided theoretical and empirical contribution from the context of workload and performance (Alsuraykh et al. 2018; Avanzi et al., 2018; Baeriswyl et al., 2017; Gaillard, 2017; Ho, 2018; Huyghebaert et al., 2018; Miller et al., 2018; Prasad et al., 2018; Roster & Ferrari, 2019). Based on these arguments, the researcher concludes with the following research hypotheses;

H₁: Work load has a significant positive effect on employee performance.

H₂: Work load has a significant positive effect on work motivation.

H₃: Work motivation has a significant positive effect on employee performance

3. Research methods

This research employs positivist paradigm with quantitative approach. Positivist paradigm refers to a deterministic philosophy, while the quantitative approach provides numerical description (Si, 2015). The samples of research are 74 employees. Some of them are working permanently, and some are on contract at state-owned banks in Blitar, East Java. Sampling technique uses random sampling method. Variables of workload and work motivation are used to analyze the level of influence on the working performance. Workload variables use indicators according to Norman et al. (2002) which include; physical load, mental load, and working time, while the employee performance variable is the actual achievement of employees compared with the expected performance of the employees. The employee performance variable applies indicators according to Khan and Jabbar (2013) which include; quality, quantity, and timeliness. Motivational variables use Maslow's motivational theory which includes physiological, safety, and social need as well as reward, and self-actualization. Data analysis uses path analysis. Path analysis is employed to analyze the relationship between independent and bound variables through mediator variables. Path analysis is used to test path analysis models. The model aims to determine the direct influence and indirect effect of a set of independent, intervening, and dependent variables. For the regression analysis, 10 items of work load factors under the title of regularly stressed at work, regulatory work above contract hours, working even at home, working at weekends, working with intense, hard work-related tasks, unrealized work pressure, non-cooperative work environment, extended workload, overall work load, ranging from WLF1 to WLF10 as well. For work performance, three items under the title of higher performance, comparatively to other employees, lower performance to other employees, and successful work-related achievements, ranging from Model1 to Model3, respectively. Overall robust regression technique is applied to examine the empirical facts of the study, through standard error and coefficients.

4. Data analysis and discussion

This study consists of 74 respondents who are bank employees in Blitar City. Table 1 shows the respondent's general description. Male respondents were the same as female respondents. It shows that 37 people (50%) were male and 37 were female (50%). Whereas, the characteristics of the respondents by age shows that 33.8% of respondents are aged less than 26 years. Respondents aged 26-30 years are 17 people (23%), aged 31-35 years are as many as 4 people (5.4%), and as many as 11 respondents (14.9%) are aged over 40 years. The above data shows that the majority of respondents' age are less than 26 years. Employees younger than 26 years old have a motivation to grow. They are generations with high idealism and motivation to achieve. The samples used in this research are back and front officers. The following is the recapitulation description of respondents based on biographical characteristics. Table 1 shows that front officers are fewer than the back ones. Front officers are amounted to 27 people (36.5%), while back officers are 47 people (63.5 %). Back officers include human resources staff, junior staff, administration, secretary, backup clerk, and office boy. Front officers are tellers and customer service. The characteristics

of respondents by employee status can be classified into permanent employees and those who are still on contract (temporary). The number of temporary respondents is amounted to 20 people (27%), while the permanent ones are 54 people (73%).

Table 1
Participants demographics

Characteristics	Variable characteristics	Number	Percentage
Sex group	Male	37	50%
	Female	37	50%
Age group	Less than 26 years old	25	33.8%
	26-30	17	23 %
	31-35	17	23%
	36- 40	4	5.4%
	More than 40 years	11	14.9%
Type of occupation	Front office	27	36.5%
	Back office	47	63.5%
Employee status	Temporary	20	27%
	Permanent	54	73%
Education	Senior high school	8	10.8%
	Diploma	3	4.0%
	Undergraduate degree	58	78.4%
	Master	5	6.8%
Salary/month (IDR)	Less than 3,000,000	14	19%
	3,000,000 – 4,000,000	36	48.6%
	4,000,001 – 5,000,000	12	16.2%
	5,000,001 – 6,000,000	4	5.4%
	More than 6.000.000	8	10.8%
Length of employment	Less than 5 years	28	37.8%
	5 – 9 years	22	29.7%
	10– 14 years	10	13.5%
	15 – 19 years	1	1.4%
	More than 19 years	13	17.6%

There are 8 respondents (10.8%) of senior high school/equivalent graduates, 3 respondents (4.1%) are diploma, 58 (78.4%) bachelors, and 5 (6.8%) masters. The majority of respondents are bachelors (78.4%). Education level is an important biographical characteristics to determine job specifications.

The characteristics of respondents based on income level are explained below. Respondents with income level less than IDR 3,000,000 are as many as 14 people (19%). Respondents with IDR 3,000,001-4,000,000 income per month are 36 people (48.6%). Those who earn IDR 4,000,001-5,000,000 per month are 12 people (16.2%), while 4 respondents (5.4%) earn more than IDR 6,000,000 per month. Respondents based on the length of employment are: 28 respondents (37.8%) have been working for less than 5 years; 22 (29.7%) of them have been working for 5 - 9 years; 10 (13.5%) of them have been working for 10 - 14 years; 1 (1.4%) respondents have been working for 15-19; and 13 (17.6%) of them have been working for more than 19 years. Most employees in the current study work less than 5 years (37.8%). This is common for the bank is a developing business. The implementation of the workload shows an average value of 3.26, which is at the medium level, as shown in Table 2. Meanwhile, the implementation of motivation variable and employee performance is at high level. Variables of load and motivation have a significant correlation. The reliability test results of each variable indicate sufficient value in the workload variable (0.60), and high reliability in the variable motivation and employee performance.

Table 2
Means, Level of Implementations, Correlatioans, Reliabilities

Variables	Mean	Level of Implementation	1	2	3
1 Workload	3.26	Medium	(0.60)		
2 Motivation	3.45	High	0.31**	(0.86)	
3 Employee performance	3.63	High	0.39**	0.44**	(0.80)

Cronbach's alpha presented in parenthesis

** p < 0.01

* p < 0.05

Path analysis in this study aims to analyze the influence of workload variable on performance. In addition, this study aims to determine the effect of workload on motivation, and the influence of motivation on employee performance. The influence of workload on motivation, which in the end effects on employee performance, can be seen in Table 3. The results of this study indicate that the workload had significant positive effect on employee performance. Likewise, motivation has a significant positive effect on employee performance. Workload also has a significant positive effect on motivation.

Table 3

Result of Analysis

Variables	Coefficient (β)	T _{statistics}	P _{value}
Workload to employee performance	0.28*	2.63	0.011
Workload to motivation	0.31**	2.78	0.007
Motivation to employee performance	0.35**	3.28	0.002

** p < 0.01

* p < 0.05

The analysis describes a path analysis that shows the effect of workload on employee performance, as well as the influence of workload on the performance of bank employees through motivation variables. The following is the image of the path analysis model.

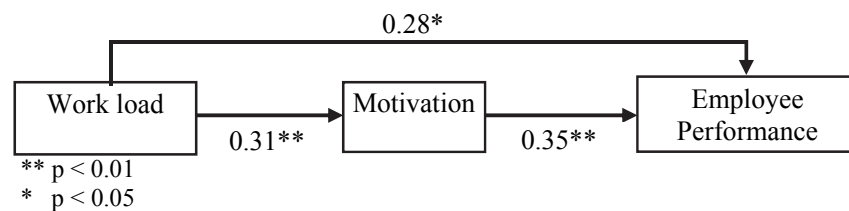


Fig. 1. Path analysis model

Fig. 1 shows the direct effect of workload on employee performance, and the indirect effect of workload on employee performance through motivation. The effect of workload on performance is 0.28, with probability of 0.011 ($p < 0.05$). It indicates that the increase of workload can directly improve employee performance. Workload can also increase work motivation ($\beta = 0.31$, $p < 0.01$). Motivation variables can also improve employee performance ($\beta = 0.35$, $p < 0.01$). Workload directly affects employee performance. In addition, the workload also indirectly affects the performance with 0.1 (0.312×0.352). The total effect is 0.390. The result of the total effect is greater than the direct one.

Table 4 depicts the findings for regression facts. Three factors for employee's performance under the title of "higher performance, comparatively to other employees" or Model1, "lower performance, comparatively to other employees" or Model 2, and work success through special achievement or Model 3 is observed for 10 items of work load factors or WLF. It is observed that first factor of work load is entitled as regulatory under stress during work has significant & direct impact on lower performance of the employees. It indicates that higher level of work stressed leads to lower level of employee's performance in banking sector. For WLF2 (regulatory work above contract hours) reflects the fact that higher performance, comparatively to other employees in the bank is negatively and significantly affected. The factor of work load as entitled of "regularly working at home" has no significant influence on any of the performance factors of selected employees. Similarly, insignificant effect of WLF4 or working at weekends is observed for all the performance indicators of banking employees. Meanwhile, WLF measures the working with intense in the bank has shown significantly negative impact on both lower working, comparatively to other employees with the coefficient of -0.318 & standard error of $.0903$, and -0.269 for success through higher achievements. It expresses that working with intense level has a negative impact on any type of work-related achievements by the employees. For hard work-related tasks or WLF6, effect

on higher performance, comparatively to other employees has a significant relationship with the coefficient of $-.323$ and standard error of $.151$ respectively. For WLF7, the effect on lower performance of the employee has a positive and significant relationship. For WLF8, no significant impact on all the models is observed. In addition, the factor of extended workload has a negative but significant influence on higher performance as compared with other employees. It indicates that higher extended workload leads to an adverse effect on performance of the banking workers. For the factor of overall workload, the effect on higher employee performance is $-.205$ with the standard error of $.107$, while the factor of successful achievements is negatively and significant associated with overall work load of the employees. The value of robust R-square for model 1 is $.400$, indicating overall change in higher performance of employees by all 10 indicators of workload factors. For model 2, the effect on model 2 is $.201$, expressing a lower impact. For model three, the effect is $.226$ on successful achievements by banking workers.

Table 4
Regression Findings for Workload factors and employee's performance

VARIABLES	(1) Model 1	(2) Model 2	(3) Model 3
wlf1 (Regularly Stressed at work)	0.115 (0.113)	0.605** (0.112)	0.104 (0.113)
wlf2 (Regularly work above contract hours)	-0.222* (0.116)	0.140 (0.116)	0.0891 (0.124)
wlf3 (working even at home)	0.140 (0.0860)	0.0855 (0.0898)	0.144 (0.0950)
wlf4 (working at weekends)	0.0773 (0.136)	0.00247 (0.0920)	-0.128 (0.118)
wlf5 (working with intense)	0.0630 (0.115)	-0.318*** (0.0930)	-0.269** (0.112)
wlf6 (hard work-related tasks)	-0.323** (0.151)	0.0265 (0.115)	0.107 (0.139)
wlf7 (unrealized work pressure)	0.225 (0.135)	0.229** (0.0927)	0.202 (0.131)
wlf8 (non-cooperative work environment)	0.0619 (0.128)	0.0143 (0.130)	-0.154 (0.119)
wlf9 (extended workload)	0.164* (0.0871)	0.0587 (0.111)	-0.0198 (0.116)
wlf10 (overall work load)	0.205* (0.107)	0.0912 (0.0867)	0.231** (0.103)
Constant	1.314** (0.627)	3.019*** (0.816)	2.977*** (0.654)
Observations	74	74	74
R-squared	0.400	0.201	0.226

5. Discussion

The influence of workload on employee performance is explained by positive coefficient (0.28 , $p < 0.05$). It shows that an increase on workload will improve the performance of employees. There are three indicators in the workload variable; physical load, mental load, and working time. The ability to complete tasks in accordance with the competencies and feelings of comfort in the workplace is important. Both are important to increase the employee performance although the workload increases. The results of this study are in line with the research of Shah et al. (2011) which concludes that the provision of workload in accordance with the employee's ability and competence can improve performance. The current results are mostly shown by young workers who like challenges. Most of the respondents are less than 26 years old (33.8%). Kloot and Martin (2000) also stated that a well-managed workload can improve employee performance. Although, the workload can affect physical and psychological conditions, the management of workload can improve employee performance. Employees who like challenges with the burden of

work are highly eager to improve their performance. On the other hand, their performance will decline if the job is less challenging. This study opposes some other studies (Johari et al., 2018; Munawaroh et al., 2013) which state that workload has no effect on employee performance. Apparently, a sense of comfort with the provision of workload can improve employee performance. A job without workload can reduce employee performance. According to Bruggen (2015) workloads which can improve employee performance refers to moderate workloads. Performance is indirectly influenced by workload through motivation variable. The indirect influence of workload on employee performance is greater than the direct one. Although small, the direct influence of workload affects employee performance. Since, the indirect influence of the workload on the performance through motivation is greater than the direct effect. The level of employee performance is determined by their characteristics. Based on the level of education, about 80% were highly educated (diploma, undergraduate, and master). Rational employees with high levels of education generally have greater insight than those with lower levels of education. The results of the descriptive analysis show that employees with undergraduate education (S1) have higher motivation to succeed and look for the opportunity to have a self-development. The results are appreciated, and they want to be free to achieve what they love. It concludes that employees with bachelor or master's degree have higher motivation than those with the lower education.

6. Conclusion

The purpose of this study was to identify the effect of workload on the performance of bank employees. The analysis agrees that the workload affects the performance of bank employees. An increase in the workload which lets the employees comfortable improve the performance of bank employees. A workload given to the bank employees improves their performance as it suits the ability, does not provide excessive tasks, guarantees comfort, requires performing tasks in accordance with the requirements, and has the right capabilities. Therefore, despite the increase in the workload, the bank employees continue to contribute positively to the employee's performance. This study also shows that workload increasingly improves the performance of bank employees through motivation variables. In fact, employee performance can be influenced by higher burden through work motivation. It means that the indirect effect of workload on performance without motivation variable is greater than the indirect one. Educational level factors have an important role. Employees with undergraduate or higher education background are increasingly motivated to improve their performance. They demand more to have a high achievement than those with low education background. The implication of the current research is useful for the development of human resources. Achievement and motivation are found in many employees who have higher education level. In addition, the provision of workload which is in line with the ability and sense of comfort leads into the improvement of the performance of bank employees. Therefore, the leaders of banks need to consider the education level to recruit the employee. In addition, employee placement based on competence and individual characteristics have impacts on the workload mentality. Thus, the bank leaders are supposed to provide the employee with the appropriate type of work.

This study basically examines the role of workload on employee performance, while there are other work attitudes which still need to be explored further, such as organizational commitment, absenteeism, citizenship behavior (OCB), job satisfaction, and others. Therefore, further research can explore the role of workload on the work attitudes.

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