

## Effect of Workload on Work-life Balance in Bank Company

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### ABSTRACT

This study investigates effect of workload on work-life balance among sales employees of Bank Company. The explanatory method was used, and the population was all sales employees of Bank Company including 36 respondents. The results showed that workload had an effect on work-life balance among sales employees of Bank Company by 50.5%, with 49.5% being influenced by other unexamined variables. Work-life balance obtained a moderate category which was measured through four dimensions, namely Work Interference with Personal Life, Personal Life Interference with Work, Personal Life Enhancement of Work, and Work Enhancement of Personal Life. Workload had a significant negative effect, which showed the higher workload of employees, the lower work-life balance, and vice versa. This indicated that the respondents had a low work-life balance.

Keywords: workload, work-life balance, human resources, banking.

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### 1. INTRODUCTION

Human resource management is a coordinated plan designed to optimize the utilization of existing human resources to achieve organizational goals. For an organization to attain set goals, it needs to leverage various resources at its disposal.

One sector that plays an important role in Indonesia's economic growth is banking sector. This industry is currently experiencing rapid growth, leading to intense competition that necessitates all banks to enhance their performance and sustain operational activities.

The globalization era development of banking industry have increased the demand for banking services and products. Consequently, financial institutions need to continuously improve service quality and customer satisfaction according to societal needs (OJK, 2021).

This situation requires the entire sector to facilitate competitiveness by optimizing company performance through improved service quality and customer satisfaction. The progress and development of company are measured not only by assets but also by internal resources. The role of human resources is particularly significant, with HR serving as the driving force in helping company achieve predetermined vision, mission, and goals.

According to Mangkunegara (2016), the performance of an employee is defined by the quality and quantity of tasks accomplished for an organization. The achievement of an organizational goal hinges on human resources. While high employee performance contributes positively to organizational goal attainment, poor performance results in low outcomes, making it challenging to achieve these goals. This necessitates organizations to take various measures to enhance employee performance in accordance with their targets. Every organization always wants to elevate the quality of its employees, which has a positive effect on performance. Several factors drive and influence the quality of employee performance in an organization, one of which is workload and work-life balance. The connection between these two can significantly affect the performance delivered by employees to company.

Koesoemowidjojo (2017) argued that workload comprised all forms of work assigned to human resources to be completed within a specified timeframe. Analyzing workload within an organization is crucial to determine the amount of work assigned to each employee and ensure it is manageable, as this significantly impacts individual performance levels.

In addition to the impact on performance, workload also influences work-life balance of employees. Nur Wahyuni (2019) showed a significant and negative effect of workload on work-life balance, indicating that the higher workload assigned to employees, the lower their work-life balance. High work demands can result in an increased workload, requiring employees to optimize their task completion within specified time limits. Such work demands can lead to role conflicts among employees, making it challenging to balance work-life. Employees may often find it difficult to prioritize their responsibilities, without ignoring other demands. This was in line with Irawati (2017), that a high workload in an office could have a negative impact on the physical and mental conditions of employees, therefore affecting their personal lives.

This study was conducted at PT. Indonesian State Bank. Tbk Higher Education Unit Branch Office in Bandung, which provides banking services to the entire community. Currently, this institution is tasked with monthly financing and funding for customers. The financing target is the amount set for funds or credit distribution to customers, both for productive and consumptive purposes. Meanwhile, funding includes attracting new customers by opening various types of savings accounts, along with more NOA (Number of Accounts). More customer accounts translate to a greater potential for acquiring Third Party Funds, leading to continuous growth over time. Sales employees are currently responsible for monitoring customer financing and funding. The employees are expected to achieve a minimum of 20 new accounts per day, with evaluations conducted every 6 months to assess their performance against this target. Failure to meet the monthly target can result in a warning from leadership, and the unmet target is carried over to the following month until it is fulfilled. In reality, several employees still struggle to reach targets, forcing them to work harder.

In 2019, BNI KCU Bandung College had 27,893 NOAs (Number of Accounts) from both general and university customers, and their credit scores were in the current category. In the last two years, there has been a decline in NOAs, and customers have faced challenges

with bad credit due to the COVID-19 pandemic, which led to a reduction in income for some customers. Consequently, others were unable to meet the ongoing financing obligations at banking institution. Based on an interview, one of the BNI KCU Bank Higher Education sales employees stated that during the monitoring of customers with bad credit financing, they were required to engage in collection activities, including direct visits to customers with non-performing financing products. This resulted in employees dedicating their time to work, even on holidays, which made it challenging to balance personal lives and socialize outside workplace.

The existence of unmet targets in a given month forces sales employees to put in extra effort to meet the targets imposed in the following month. Increasing work targets often necessitates working beyond regular working hours, which affects workload at banking institution. Work-life balance refers to how employees can effectively manage their personal and work lives. The interviews conducted with the supervisor of the sales division at Bank BNI KCU Bandung College showed that most of the sales employees were married, necessitating employees to strike balance between their home and office lives. The concept of work-life balance needs to be optimized because it directly influences employee comfort at work.

Considering the issues described above, workload and work-life balance of sales employees at Bank Negara Indonesia Bandung Higher Education Unit Branch Office necessitated further investigations. Therefore, the experts were interested in conducting a study with the title "The Influence of Workload on Work-Life Balance in a Bank Company."

## **2. LITERATURE REVIEW**

### **Workload**

The success in carrying out activities in company is closely related to the amount of work required to be completed by employees. Employment in company stands as the most important factor because work serves as concrete evidence in realizing company goals. As a result, company need to carefully select the appropriate type of work to achieve their goals. Before carrying out work, company need to consider workload regarding the execution of tasks by their employees (Tjiabrata et al, 2017).

Tarwaka (cited in Tjiabrata et al, 2017) defined workload as the state or condition of employees regarding the tasks that needed to be completed within a specified timeframe. Meanwhile, Koesoemowidjojo (2017) stated that it comprised all forms of tasks assigned to human resources, to be completed within a certain period. According to Munandar (cited in Tjiabrata et al, 2017), workload denotes the state of an employee when faced with tasks that should be completed within a certain timeframe. Adil Kurnia (2010) defined it as the number of work activities that should be completed by a unit in the organization or position holder within a designated period.

Workload is the volume or amount of work generated by a group of employees within a particular segment of the organization (Moekijat, 2010). According to Schultz (1994), it represents a situation where employees are tasked with excessive work in comparison to the available time or are assigned extremely challenging tasks. Mudayana (2010) defined workload as the result of the interplay between the demands of work assignments, work environment, skills, behavior, and perceptions of workers while performing their duties.

According to Kurnia (cited in Sitanggang et al. 2021), workload is the time and effort expended by an employee in completing tasks within a specified timeframe, under normal circumstances. The concept of workload is inseparable from the notions of work volume, time norms, and job descriptions. The number of tasks constitutes a set of jobs that need to be completed within a designated period, while time norms are the standard time for completing work under normal conditions, and job descriptions explain the tasks expected to be fulfilled by an employee or position holder. This is in line with the statement in Permendagri No.12/2008, which defines workload as the amount of tasks bearable to employees, based on provisions regarding working hours for a particular position or company.

Based on various definitions, workload can be regarded as the pressure or amount of work tasks that a position should handle within a specified timeframe. In general, it reflects the reaction employees experience when working, whether mental or physical. High workload levels can also lead to excessive fatigue, adversely impacting productivity and job performance.

### **Workload Dimensions**

According to Koesoemowidjojo (2017), workload dimensions can be applied through the following factors:

a) Working Conditions

These refer to the circumstances in which an employee can comprehend work effectively.

b) Working Time

This is workload that arises when employees are required to complete their tasks within a specified timeframe. Time load indicators include accuracy in performing the job.

c) Work Targets

These are the objectives that should be achieved by employees. The targets are set by the company and need to be accomplished within designated timeframes.

### **Work-Life Balance**

The concept of work-life balance, which has been in existence since the 1930s, was coined to express balance between the personal and work lives of an employee. Work-life balance is generally defined as the level of satisfaction with the involvement of an individual in both work and personal lives. It can also refer to the ability of an employee to maintain harmony in life. According to Hutcheson (cited in Yunita, 2018), work-life balance represents an individual satisfaction in achieving balance between life and work, or in managing multiple roles while maintaining balance in all aspects of life.

Work-life balance is a process in which individuals strive to achieve harmony and comfort between work and life outside of work, by minimizing potential conflicts. It can be attained when individuals effectively define their roles in life and work with minimal role conflicts. Meanwhile, Moorhead and Griffin (cited in Hafid & Prasetyo, 2017) defined it as the ability to harmonize work demands with personal and family needs. It is also a situation where

individuals can manage and allocate responsibilities between work and personal lives without causing role conflict.

Fisher, Bulger & Smith (2009), defined work-life balance as balance between the level of work and personal lives. Achieving harmony between these two is crucial for well-being and are essential aspect in life of an employee. According to Maria (2020), work-life balance allows the freedom to allocate time for personal activities, rather than solely focusing on work. This is a fundamental need to effectively manage both life and work, with the concept of balance extending to responsibilities in all aspects. This includes generally related factors, such as work time, family, flexibility, and well-being. Hill, et al (in Shobita Poulouse & Sudarsan, 2017) defined work-life balance as the extent to which an individual could simultaneously manage emotional, behavioral, and time demands from paid work and personal responsibilities. According to Voydanoff (in Chandran, 2021), it is a comprehensive assessment of whether work resources meet family or work demands, facilitating effective participation in both domains.

Based on the explanations above, work-life balance refers to the ability of an employee to balance Personal Life with work. Proper time management and role participation can facilitate effective and efficient work, hence achieving a good work-life balance is of utmost importance for an employee.

### **Dimension Work-Life Balance**

Bulger & Smith (2009) identified four dimensions for measuring work-life balance as follows,

1. WIPL (Work Interference with Personal Life)

This dimension pertains to how work can interfere with or have a negative influence on the Personal Life of an individual. For instance, work can make it challenging to allocate time for personal lives.

2. PLIW (Personal Life Interference with Work)

This dimension includes how Personal Life can interfere with work, leading to reduced effectiveness and individual performance. For example, personal challenges can disrupt performance at work.

3. PLEW (Personal Life Enhancement of Work)

This dimension shows the extent to which Personal Life can have a positive impact, thereby enhancing individual performance at work. Achieving this dimension may indicate that work-life balance has been enhanced. For instance, when an individual derives happiness from Personal Life, it can boost their mood and make work more fun.

4. WEPL (Work Enhancement of Personal Life)

This dimension shows the extent to which work can improve the quality of Personal Life and have a positive impact on both aspects of life of an employee. For example, the skills acquired at work can be applied in everyday life.

## **3. METHODOLOGY**

### **Population and Sample**

The population of this study was employees of Bank Company. A purposive sampling method was used with certain consideration on a total of 36 employees from the sales division.

## 4. RESULTS AND DISCUSSION

### General Description of Respondents

The study comprised respondents who were employees at Bank Company, with a majority having less than 10 years of service. In terms of marital status, 63.9% were married and in the age range of 22 to 40 years. These respondents provided answers to the study questionnaire, which measured effect of workload on work-life balance.

Table 1. Respondents Summary

1	Gender	Female	69.4%
		Male	30.6%
2	Age	22-30 years old	39%
		31-40 years old	47%
		41-45 years old	14%
3	Marital Status	Married	63.9%
		Single	36,1%
4	Working Time	1-5 years	53%
		6-10 years	30%
		>10 years	17%

During the hypothesis testing, the characteristics of the respondents were in line with the relevant aspects described in the study background. The majority were female with married marital status as employees of Bank Company. The data collected from the questionnaire were considered relevant in addressing the study questions. The statistical calculations are detailed as follows.

### Simple Regression Analysis

A simple regression analysis was used to determine whether workload variable (X) had a positive or negative effect on Work-life balance variable (Y). The analysis was carried out using the equation  $Y = a + bX$  with SPSS 28.0 for Windows program, and the results are as follows:

Table 2. Simple Regression Analysis Results

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	69.269	13.713		13.052	.000
	Beban Kerja	-.690	.334	-.727	-4.067	<.001

Dependent Variable: Work-Life Balance

The table above shows a constant value of 69.269 and workload value of -0.690. Therefore, the regression equation of the data can be expressed as:

$$Y = a + bX$$

$$Y = 69.269 - 0.690X$$

The results of the simple linear regression analysis obtained can be interpreted as follows:

- a) The constant value of 69.269 indicates that work-life balance is 69.269 when workload variable is fixed or has a value of 0.
- b) The regression coefficient of -0.690, signifies a negative effect on work-life balance. Specifically, there is a decrease in work-life balance by -0.690 for every one-unit increase in workload.

### Hypothesis Testing

The analysis results for simple linear regression showed a t-count value of 4.067, which was greater than the t-table value ( $4.067 > 2.034$ ). The negative t-count value indicated a significant and negative effect of workload on work-life balance of sales employees. The implication of these results was the acceptance of  $H_0$  and the rejection of  $H_1$ .

### Coefficient of Determination ( $R^2$ )

The coefficient of determination test ( $R^2$ ) was conducted to assess the influence of the independent variables on the dependent variable. The value of the coefficient of determination can be determined using the Adjusted R Square value with the assistance of the SPSS 28.0 for Windows program.

Table 3. The results of the coefficient of determination ( $R^2$ )

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.727	.525	.505	7.69799
Predictors: (Constant), Workload				
Dependent Variable: Work-Life Balance				

Table 3 shows an Adjusted R Square value of 0.505, indicating that the independent variable, workload, explains 0.505 or 50.5% of work-life balance, with the remaining 49.5% influenced by unexamined variables.

## 5. DISCUSSION

This study assessed effect of workload on work-life balance with a total of 36 sales employees. The calculations were conducted using SPSS program version SPSS 28.0 for Windows. The statistical test results in Table 4.18 showed that workload variable (X) had a negative effect on work-life balance variable (Y), indicating the acceptance of the hypothesis.

Workload and work-life balance of employees in any company are critical factors that require careful consideration. The appropriateness of workload can have a direct impact on

individual work-life balance, affecting performance within company. The hypothesis testing showed workload of sales employees at PT. Indonesian State Bank, Tbk Higher Education Unit Branch Office in Bandung, was classified as high, with a percentage of 82%. Koesoemowidjojo (2017) stated that workload comprised all tasks assigned and expected to be completed by human resources within a specified timeframe. The highest value was observed in work target dimension, with a percentage of 86%, placing it in the very high category. The sales employees were expected to achieve a minimum of 20 new accounts per day and a monthly accumulation of 620 accounts, with evaluations conducted every 6 months to assess their performance against this target. Failure to meet the monthly target could result in a warning from leadership, and the unmet target would be carried over to the following month until it was fulfilled.

The interviews with the Supervisor of the sales division at PT. Indonesian State Bank. Tbk. showed that workload and work targets assigned to employees were in accordance with company standard operating procedures, although several sales employees still struggled to meet these targets each month. Ms. Melvi, a sales employee, expressed that while the assigned workload was in accordance with SOP standards, there were challenges in optimizing performance, leading to unachieved monthly targets. Failure to achieve these targets consistently resulted in an increased workload, as additional tasks were expected to be completed within limited timeframes.

Working hours at Bank Company were from 07:30 to 16:30 every Monday to Friday. However, many sales employees continued to work beyond these hours, even on holidays, to complete unfinished tasks. According to the Supervisor of the sales division, employees were allowed extra time to work on Saturdays, but this was not accompanied by appropriate compensation. While additional working hours can facilitate task completion, the absence of additional wages prompted employees to work during breaks. This indicated that the job demands placed on employees resulted in a heavy workload and impacted their daily activities.

Based on observations, work conditions of the sales employees were highly demanding, as they were also responsible for regular monitoring of customer credit financing in addition to acquiring new customers. Moreover, they were required to conduct direct visits to customers in cases of problematic financing products and bad credit. Employees were also expected to show politeness, patience, and problem-solving skills when providing services to customers and offering assistance to those experiencing difficulties.

Work-life balance, as perceived by sales employees, fell within the "sufficient" category, with a percentage of 61%. Fisher, Bulger & Smith (2009), defined work-life balance as the harmony between work and personal lives. This could typically impact productivity in both aspects. The highest value within work-life balance variable pertained to the "Work Interference with Personal Life" dimension, with a percentage of 76%. This high interference was a result of the employees prioritizing work responsibilities to the extent of compromising personal needs. The "Work Enhancement of Personal Life" dimension, on the other hand, was rated low, with a percentage of 51%. This dimension showed that work had not significantly improved the quality of the Personal Life. Furthermore, 63.9% of employees were married, which necessitated balancing Personal Life with work responsibilities. In line with this, an interview with Mrs. Susan, a sales employee, showed the challenges faced in managing Personal Life due to heavy workload. The job failed to support Personal Life activities, and the demands of the role as a housewife were not alleviated by work, often necessitating bringing unfinished tasks home. The responsibilities placed on sales employees compelled them to think about work even outside regular



working hours, resulting in work-related pressure and dissatisfaction in fulfilling Personal Life activities.

Further interview was conducted with Mr. Rivaldi, who currently devotes more time to work than home. Dealing with unfinished assignments or visiting the university to attract new customers required completing tasks even after working hours. It was not uncommon for employees to work on holidays and sacrifice personal interests. Work-life balance is a condition where employees feel integrated and content with work and personal lives. However, failure to balance activities could lead to an imbalance condition, specifically the inability to attain work-life balance. Greenhaus, Collins & Shaw (2003), stated that imbalanced conditions can lead to a reduction in the quality of life and work effectiveness. Work-life balance was closely related to the ability of employees to manage work-related pressure without neglecting personal lives.

The analysis of the correlation coefficient showed a significant effect of workload variable on work-life balance. It also showed that the extent of this effect, as indicated by the adjusted R-squared value, was 50.5%, while the remaining 49.5% was influenced by unexamined variables. These results were in line with Khalilah (2020), showing that Workload (X) negatively and significantly affected work-life balance at the Jember Tax Service Office, thereby causing role conflict. An imbalance in Personal Life due to excessive time spent at work could cause challenges in fulfilling personal needs or lead some employees to contemplate alternative employment opportunities.

## 6. CONCLUSION

- Workload was categorized as "high" based on three dimensions, namely work conditions, work time, and work targets. These dimensions fell within the "high" and "very high" categories, with work target dimension having the highest percentage. This indicated that respondents perceived workload as very high.
- Work-life balance was categorized as "moderate" across four dimensions, namely Work Interference with Personal Life, Personal Life Interference with Work, Personal Life Enhancement of Work, and Work Enhancement of Personal Life. These dimensions were distributed between the "medium" and "low" categories, with Work Enhancement of Personal Life dimension having a low percentage. This indicated that respondents perceived work-life as low.
- Workload significantly and negatively impacted work-life balance, indicating that the higher workload felt by employees, the lower work-life balance, and vice versa. This was supported by the observation that sales employees at Bank Company perceived their workload as relatively high, resulting in a challenge to maintain balanced work-life. The coefficient of determination analysis showed workload accounted for 50.5% of the variance in work-life balance, while the remaining 49.5% was influenced by other unexamined variables.

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