

THE EFFECT OF WORKLOAD ON EMPLOYEE WORK PRODUCTIVITY WITH WORK STRESS AS A MEDIATING VARIABLE AT PT. PERMODALAN NASIONAL MADANI (PNM) MEKAAR WEST MANGGARAI BRANCH

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Abstract

This study aims to analyze, describe and determine the effect of workload on employee productivity with work stress as a mediating variable at PT Permodalan Nasional Madani (PNM) Mekaar West Manggarai Branch. The research method used is quantitative with a descriptive approach. The population in this study amounted to 98 employees, and the sample was drawn using the Slovin formula so that 48 respondents were obtained. The data analysis technique applied is linear regression analysis with the help of the SPSS V 30 application. Hypothesis testing is done through the T test and Sobel test. The partial test results show that the workload variable has a negative and significant influence on the employee work productivity variable at PT Permodalan Nasional Madani (PNM) Mekaar West Manggarai Branch. The workload variable shows a positive and significant influence on work stress at PT Permodalan Nasional Madani (PNM) Mekaar West Manggarai Branch. The results of the sobel test show that the work stress variable is able to mediate the relationship between workload and employee work productivity at PT. Permodalan Nasional Madani (PNM) Mekaar West Manggarai Branch.

Keywords: Workload, Work Stress, Work Productivity

INTRODUCTION

Human Resources (HR) has an important role in the organization as a determinant of the progress and effectiveness of the running of organizational activities. The success of an organization is highly dependent on the quality of its human resources, so organizations are required to continuously improve the quality of existing human resources. According to Wibowo (2018), effective HR management focuses not only on recruiting and developing employees, but also on creating a conducive work environment to optimize employee performance in the long term. Employee work productivity is an important indicator in measuring the effectiveness of HR management in the service sector. Sedarmayanti (2017) defines productivity as a comparison between the results achieved (output) and the overall resources used (input) by paying attention to service quality, especially in the context of the service industry which has intangible dimensions such as customer satisfaction. In service companies, productivity has more complex dimensions compared to manufacturing companies because it involves intangible aspects such as customer satisfaction and service speed that are difficult to measure quantitatively.

Workload is one of the significant external factors in influencing employee work dynamics in the service industry. According to Tarwaka (2015), workload is a number of activities that require mental processes or abilities that must be completed within a certain period of time, both in physical and psychological forms. Kasmir (2018) found that most employees of service companies in Indonesia experience excessive workload caused by an imbalance between the number of employees and the volume of work, which in turn can reduce the quality of services provided. Pressure from unbalanced workloads often leads to work stress experienced by employees, especially in the service sector. Mangkunegara (2015) states that work stress is a feeling of pressure experienced by employees in the face of work which is characterized by unstable emotions, feelings of unease, and physical

tension that affects a person's thought process and condition. This stressful condition has a negative impact on the psychological and biological aspects of employees. Rivai (2015) highlighted that customer-facing employees in service companies have higher stress levels because they have to meet customer demands while achieving company targets. When work stress occurs in moderate levels, it can increase alertness and motivation, but if excessive, it will reduce the ability of employees to provide the best service. This will be most pronounced in companies engaged in services compared to 2 companies that focus on production, given that services are highly dependent on direct human performance.

PNM Mekaar, as part of PT Permodalan Nasional Madani (Persero), has several branch units spread throughout Indonesia. PNM Mekaar has a strategic role in channeling ultra-micro financing to the community. Based on the results of an interview with Mrs. Fridolin Oktaviani Adu, who is one of the employees of PNM Mekaar West Manggarai branch by direct telephone, it is known that the workload in this company is quite high. The workload that occurs is in the loan distribution section. Employees in the loan disbursement section have quite a lot of work such as making routine visits to customers, managing the financing portfolio, and achieving the loan disbursement target set by the company. With so much work demands, employees' working time becomes irregular, so employees feel exhausted with insufficient rest time.

LITERATUR REVIEW

Work Productivity

Sedarmayanti (2017) explains that productivity is the ratio between the results achieved and employee participation per unit time. or the amount of goods / services that can be produced by individuals / groups / employees within a certain period of time. Meanwhile, according to Hasibuan in Busro (2018), productivity is the ratio between output (results) and input (input). If productivity rises, it will increase efficiency (time-material-labor) and work systems, production techniques and an increase in the skills of the workforce. According to Riyanto in Elbandiansyah (2019), technically productivity is a comparison between the results achieved (output) and the overall resources required (input). Productivity implies a comparison between the results achieved and the role of labor per unit time.

Workload

According to Koesomowidjojo, (2017) Workload is the process of determining the number of working hours of human resources that work, are used, and are needed in completing a job for a certain period of time. According to Mahawati et al., (2021) Workload is the volume of work that is imposed on labor in both physical and mental forms and is their responsibility. Every job is a burden for the perpetrator and each workforce has its own ability to handle its workload as a workload which can be physical, mental or social workload. According to Haryanto in Rino (2020) states that workload is a number of activities that must be completed by an individual or group of individuals, during a certain period of time in normal activities.

Work Stress

According to Vanchapo (2020) work stress is an emotional state that arises because of the mismatch between the workload and the individual's ability to deal with the pressures he faces. Stress can also be defined as a condition of tension that creates a physical and psychological imbalance that affects the emotions, thought processes, and conditions of an employee. According to Rivai (2015) work stress is a condition of tension that creates a physical and psychological imbalance, which affects the emotions, thought processes, and conditions of an employee. According to Priansa (2017) work

stress is an imbalance between physical and psychological abilities in carrying out the work given by business organizations so that it affects various aspects related to emotional, thinking, acting and other aspects of individual employees. This imbalance will have a diverse impact on each individual.

Hypothesis

Based on the framework above, the research hypothesis can be formulated as follows:

H1 : It is suspected that workload has a significant effect on employee productivity at PNM Mekaar West Manggarai Branch.

H2 : It is suspected that workload has a significant effect on work stress at PNM Mekaar, West Manggarai branch.

H3 : It is suspected that workload has a significant effect on employee work productivity through work stress as a mediating variable at PNM Mekaar West Manggarai Branch.

RESEARCH METHODS

The method used in this type of research is descriptive method with the research approach used in this research is quantitative approach. To collect data using questionnaires, documentation, observation, and interviews. The scale used to measure respondents' answers is an ordinal scale.

RESULTS AND DISCUSSION

Based on the descriptive results of the workload variable at PT Permodalan Nasional Madani (PNM) West Manggarai Branch, it shows the achievement value in the high category. Mahawati et al., (2021) defines workload as the volume of work that is imposed on labor in both physical and mental forms and is their responsibility. Every job is a burden for the perpetrator and each workforce has its own ability to handle its workload as a workload which can be physical, mental or social workload. Workload that is still relatively high will reduce employee productivity and will have an adverse impact on employee performance and overall company performance. Employees feel that the targets set by the company are too high and difficult to achieve within the specified time. In addition, the level of difficulty of the job is a challenge for employees, especially because of the characteristics of the job that demand accuracy, social responsibility, and good communication and analysis skills. This causes additional pressure and anxiety in an effort to achieve work results that are in line with management expectations. Overall, these conditions indicate that workload is not only quantitative (the amount of work), but also qualitative (the level of difficulty of the work), both of which contribute to employee fatigue and psychological distress. Based on the descriptive results of the work stress variable at PT Permodalan Nasional Madani (PNM) West Manggarai Branch, it shows the achievement value in the sufficient category. Vanchapo (2020) defines work stress as an emotional state that arises because of a mismatch between the workload and the individual's ability to deal with the pressures they face. Stress can also be defined as a condition of tension that creates a physical and psychological imbalance that affects the emotions, thought processes, and conditions of an employee. 5 Employees of PT Permodalan Nasional Madani (PNM) West Manggarai Branch generally face pressure, but the pressure is still within tolerable limits. Some of the factors that trigger job stress include high demands from superiors, limited work equipment that hinders the smooth running of tasks, and uncertainty about career paths. Nevertheless, many employees are still able to adjust to work situations and complete their responsibilities well, meaning that the stress felt is more situational and has not significantly disturbed the emotional or physical aspects. However, work stress in this moderate category must still be considered so that it does not develop into severe pressure in the future, especially if the workload continues to increase without the support of the

company Based on the descriptive results of the work productivity variable at PT Permodalan Nasional Madani (PNM) West Manggarai Branch shows the achievement value in the high category. Hasibuan in Busro (2018) defines productivity as the ratio between output (results) and input (input). If productivity rises, it will increase efficiency (time-material-labor) and work systems, production techniques and an increase in the skills of the workforce. Employees of PT Permodalan Nasional Madani (PNM) West Manggarai Branch are able to complete work well despite facing workload pressure and stress. Employees show high responsibility for their tasks, maintain the quality of their work, and show motivation to develop. Employees also try to find solutions to the obstacles they face and are active in developing themselves. This shows that their productivity is still maintained thanks to their dedication and strong work spirit. However, if workloads and pressures continue to increase without good management, this productivity could decline in the long run. Therefore, maintaining a balance between work demands and employees' psychological state is very important. This research presents a novelty compared to previous studies, especially in the context of location, approach, and practical implications. If previous studies, such as those conducted by Busti et al. (2023), emphasized more on the relationship of workload to burnout through job stress in the MSME sector in general, then this study specifically focuses on the scope of employees of PT Permodalan Nasional Madani (PNM) West Manggarai Branch, which has unique work characteristics, namely high mobility, intensity of service to customers, and demands for simultaneous achievement of socio-economic targets. In addition, this study shows that work stress is an important link between workload and productivity in a women's empowerment work environment. These results provide a clear illustration that work stress must be seriously managed in order to maintain employee performance, especially in the context of microfinance institutions such as PNM Mekaar.

CONCLUSION

Based on the results in the discussion above, the following conclusions are drawn:

1. The results of descriptive analysis show that the workload of employees of PT Permodalan Nasional Madani (PNM) West Manggarai Branch is in the high category, meaning that the tasks they handle are quite numerous and challenging. Work stress is in the moderate category, which means employees are starting to feel pressure even though it has not yet reached a severe condition. Meanwhile, work productivity is in the high category, which shows that even though they face burdens and pressures, most employees are still able to work well.
 2. Workload has a negative effect on work productivity at PT Permodalan Nasional Madani (PNM) West Manggarai Branch, which means that the higher the workload felt by employees, the lower the employee's work productivity. This can happen because employees become exhausted, lose focus, or feel overwhelmed, so their work results are not maximized even though they keep trying.
 3. Workload has a positive effect on work stress at PT Permodalan Nasional Madani (PNM) West Manggarai Branch, which means that the heavier or more workload an employee receives, the employee's stress level will also increase. Continuous pressure, such as high targets, piling up work, and busy working hours, make employees feel mentally and physically stressed.
 4. Work stress mediates the relationship between workload and productivity at PT Permodalan Nasional Madani (PNM) West Manggarai Branch, meaning that workload not only directly reduces productivity, but also increases stress first, and it is stress that then reduces productivity. So, work stress becomes a link that clarifies the negative impact of workload on employee outcomes.
- Suggestions From the research results, data analysis and discussion in the previous chapters, the following suggestions can be made:

1. For the company

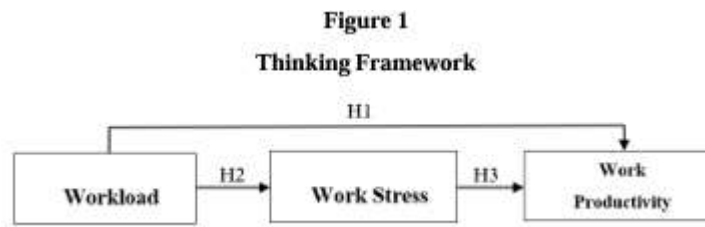
PT PNM Mekaar West Manggarai Branch needs to manage workload more proportionally so as not to exceed the physical and mental capacity of employees. The company is advised to strengthen the psychological support system through stress management training and 7 creating open communication between superiors and subordinates. In addition, providing incentives and

appreciation for performance can increase employees' internal motivation, which has a direct impact on work productivity and loyalty.

2. For Future Research

Future research can expand the scope of locations to make the results more representative, and add other variables such as job satisfaction or motivation as factors that enrich the understanding of the relationship between workload, stress, and productivity. A qualitative approach can also be used to dig deeper into subjective employee experiences.

1. Figures



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