

THE EFFECTS OF WORKLOAD, WORK ENVIRONMENT, AND JOB STRESS ON EMPLOYEE PERFORMANCE

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Abstract

This study aims to examine the effect of workload on employee performance, to examine the effect of work environment on employee performance, and to examine the effect of work stress on employee performance. The sample in this study was 56 employees of Bank BPD DIY Piyungan Branch Office, Bantul, Special Region of Yogyakarta. The data collection technique used a questionnaire, while the data analysis technique used multiple regression analysis. The results of the study found that workload has a negative effect on employee performance, indicating that excessive workload reduces employees' ability to complete tasks effectively and efficiently. Furthermore, the work environment has a positive effect on employee performance, suggesting that a comfortable, supportive, and safe workplace enhances employee motivation, satisfaction, and productivity. In addition, work stress has a negative effect on employee performance, meaning that high levels of stress experienced by employees lead to decreased concentration, fatigue, and lower quality of work output. These findings highlight the importance of managing workload appropriately, creating a conducive work environment, and implementing stress management programs to maintain and improve employee performance. The study contributes to the understanding of how organizational factors influence employee outcomes and provides practical implications for bank management to optimize human resource practices. Future research is recommended to explore additional variables and expand the sample to other banking institutions for broader generalization.

Keywords: Workload, Work Environment, Job Stress, Employee Performance

1. Introduction

Employee performance is a fundamental element determining the effectiveness and sustainability of an organization's operations. In the banking sector, employee performance plays a highly strategic role as they are the spearhead in providing customer service, maintaining transaction security, and ensuring the achievement of business targets. The banking industry in Indonesia is currently in a highly competitive environment, marked by the development of financial technology, demands for increasingly rapid service delivery, and increasing customer expectations for service quality. The Regional Development Bank (BPD) of the Special Region of Yogyakarta (DIY), as a regional government-owned financial institution, is required to adapt to these dynamics to remain relevant and able to compete with both national and private banks.

In carrying out their operational activities, bank employees face various complex work demands. At the BPD Bank Piyungan Branch in Bantul, Yogyakarta, the intensity of daily transactions, public service, and the demands of achieving marketing targets are factors that increase employee workloads. Excessive workloads, both quantitatively and qualitatively, can lead to physical fatigue, mental stress, and reduce employee

effectiveness in completing tasks. If these conditions persist, they have the potential to hinder employee performance and impact the quality of customer service.

Indications of excessive workloads perceived by employees include excessively high targets, relatively limited time to complete tasks, overtime, frequent failure to complete tasks according to plan, requiring high levels of concentration, requiring employees to understand complex information, feeling stressed when performing tasks, facing high job risks, frequently feeling confused when completing tasks, feeling frustrated, and feeling anxious while performing tasks.

In addition to workload, the work environment is also a significant factor influencing employee performance. A conducive work environment, such as comfortable desks and chairs, a moderate temperature, good air circulation, bright lighting, elegant wall paint, a low noise level, adequate ventilation, consistent cleanliness, and good relationships with superiors and coworkers, will impact employee performance. In the context of Bank BPD Piyungan Branch Office, the work environment is a crucial aspect that management needs to consider to create a conducive work environment.

On the other hand, job stress is a psychological phenomenon that frequently occurs in the banking environment. High workloads, short deadlines, strict supervision, an uncomfortable work environment, differences in values between superiors and subordinates, poor consultation channels, company sanctions against employees, a less-than-conducive work environment, and employees' physical fatigue are all factors contributing to this. Specifically, the job stress experienced by employees at Bank BPD Piyungan Branch Office requires attention because it can impact their performance, such as the quality of public services and long-term relationships with customers.

Workload, work environment, and job stress are interrelated variables that, theoretically and empirically, can significantly influence employee performance. These three factors have the potential to determine the quality of work output and overall organizational productivity. Therefore, this study aims to examine these three variables in relation to employee performance so that management can understand the actual conditions on the ground.

This research focused on employees at Bank BPD Piyungan Branch Office in Bantul, Yogyakarta. This bank has a unique organizational culture, namely "Istimewa," which stands for integrity, responsiveness, responsibility, innovation, quality, empathy, vigilance, and enthusiasm. Its core values are respect, accuracy, modernity, trustworthiness, and reliability.

The results of this study are expected to contribute both theoretically and practically. Theoretically, the results of this study are expected to provide empirical evidence and understanding of the relationship between workload, work environment, and job stress on employee performance. Practically, the results are expected to be used as considerations in decision-making related to factors influencing employee performance

2. Theoretical Background

2.1. Employee Performance

Performance can be defined as the work results and work behaviors achieved by an employee in carrying out their duties and responsibilities over a specific period. Work results encompass the quality and quantity achieved by an employee. Meanwhile, work behavior can be seen from an employee's behavior in carrying out their duties, both positively and negatively. (Kasmir, 2019). Performance is the results achieved by an employee, according to applicable standards, within a specific time period, related to their work, behavior, and actions (Suwatno & Priansa, 2022).

Mangkunegara (2017) defines employee performance as the work results achieved by an employee, both qualitatively and quantitatively, in accordance with their assigned responsibilities. Employee performance is influenced by many factors. Factors that influence employee performance include ability and expertise, knowledge, work design, personality, work motivation, leadership, leadership style, organizational culture, job satisfaction, work environment, loyalty, commitment, and work discipline.

To measure employee performance, several indicators can be used, including quality, quantity produced, task completion timeframe, cost reduction, supervision, and employee relations (Kasmir, 2019). According to Mathis et al. (2017), performance criteria vary from job to job, but general performance measures include output quality, quantity, timeliness of task completion, workplace attendance, task efficiency, and task effectiveness. Furthermore, individual performance must be measured and compared against appropriate standards, and the results communicated to employees. Performance standards, often referred to as targets, determine the expected level of employee performance.

Employee performance is influenced by various factors, including workload, work environment, and job stress. This study aims to examine the effect of workload on employee performance, the influence of the work environment on employee performance, and the influence of job stress on employee performance. The sample in this study were employees of the Regional Development Bank (BPD DIY) Piyungan Branch Office, Bantul, Yogyakarta Special Region.

2.2. Workload

Workload is a set of work activities that an employee must complete within a specific timeframe. Workload can be physical, mental, or social. A stevedore at a port may face a greater physical workload than a mental or social burden. Conversely, an entrepreneur may face a greater mental burden. A social worker may face a greater social burden. (Mahawati et al., 2021).

Workload is the ratio of the total standard time to complete a task to the total standard time multiplied by 100%. The calculated workload indicates the use of a person's productive work time or productivity within a specific period. Excessive workload will result in decreased productivity, while insufficient workload will result in wasted time (Kasmir, 2019).

Workload encompasses not only excess work but also equal or similar workload and, conversely, excessive workload. Workload refers to the use of available primary and reserve energy. A task is considered heavy if primary energy has been depleted and reserve energy must be used to complete it. Conversely, a task is considered light if primary energy is still abundant enough to complete the task. Workload can be defined as the difference between available energy and the energy used to complete a task (Suwatno & Priansa, 2022).

Workload can be measured using three indicators: (1) time load, which is the amount of time available for planning, implementing, and monitoring tasks; (2) mental effort load, which is the amount of mental effort required to carry out tasks; and (3) psychological stress load, which is related to job risks, confusion, and frustration (Budiasa, 2021).

Various studies have shown that workload impacts employee performance. Research by Simanjuntak et al. (2021) with employees at PT. Jasa Marga (Persero) Tbk., Belmera Branch, Medan, North Sumatra, found that workload has a positive and significant effect on employee performance. A study by Safaa'at & Devita (2021) with employees at the

Jambi Regional Financial and Asset Management Agency found that workload has a positive and significant effect on employee performance. A study by Hartono & Kusuma (2020) with employees at PT. Sembilan Pilar Utama found that workload has a positive and significant effect on employee performance.

A study by Anggraini et al. (2022) with a population of BRI Bank employees in the Simpang Empat Branch Office in West Pasaman Regency, found that workload positively and significantly influenced employee performance. The results of research by Kirana et al. (2023) with subjects from the DIY Environmental and Forestry Service, found that workload positively and significantly influenced employee performance. The results of research by Wahyuni et al. (2023) with a population of teachers at SMA Negeri 4 Batam found that workload positively and significantly influenced teacher performance.

Meanwhile, research by Rindorindo et al. (2019) using a sample of employees at Gran Puri Hotel Manado found that workload had a negative and significant effect on employee performance. Research by Lukito & Alriani (2018) using a population of employees at PT. Sinarmas Distribusi Nusantara Semarang found that workload had a negative and significant effect on employee performance. Previous research has found that workload can have both negative and positive effects on employee performance. The hypotheses tested in this study are:

H1: workload affects employee performance.

2.3. Work Environment

The work environment can be defined as the place where a person works. The work environment is everything around a worker or employee that can influence the performance of their duties (Kaswan, 2017). The work environment can provide benefits to employees, including work enthusiasm and motivation, thereby increasing employee performance or productivity. A good work environment is one that is conducive to or supports employee performance.

The work environment can be divided into two types: the physical work environment and the non-physical work environment. The physical work environment includes desks, chairs, temperature, humidity, air circulation, lighting, noise, mechanical vibrations, color, odor, and so on. Meanwhile, the non-physical work environment relates to work relationships, namely the relationship between superiors and subordinates and relationships with coworkers. The work environment influences employee performance (Widyaningrum, 2019). The work environment can influence employees in carrying out their assigned tasks. Therefore, the work environment must be designed in such a way that it has a positive effect (Kaswan, 2017). Various studies have found that the work environment has a positive influence on employee performance.

A study by Gumay & Seno (2018), involving employees of PT. Euro Management Indonesia, found that the work environment had a positive and significant effect on employee performance. A study by Herdayan & Yulianti (2018), involving employees of PT. Surya Sahabat Utama Bandung, found that the work environment had a positive and significant effect on employee performance. A study by Hidayah et al. (2021), involving employees of the Human Resources Department at the Indonesian National Police Headquarters, found that the work environment had a significant effect on performance. A study by Sembiring (2020), involving employees of Bank Sinarmas Medan, found that the work environment had a positive and significant effect on performance.

A study by Daulay & Hikmah (2020), involving employees of PT. Poetra Jaya Sukses Mandiri in Batam City, found that the work environment had a positive and significant

effect on employee performance. A study by Musa & Surijadi (2020), involving employees of the Buru Regency Civil Registry Office, found that the work environment had a positive and significant effect on employee performance. A study by Mashudi et al. (2020) with a population of employees at PT. Bank BRI Tbk., Wonosobo Regency Branch Office, found that the work environment had a positive and significant effect on employee performance. Based on this theory and previous research, the hypothesis in this study is:

H2: the work environment has a positive effect on employee performance.

2.4. Job Stress

Stress can be defined as a state in which an employee feels psychologically pressured by the workload and work environment. Based on this definition, several elements are associated with job stress, namely the employee, psychological stress, workload, and work environment (Ganyang, 2018). Job stress can be defined as a detrimental physical and emotional response that occurs when job demands are disproportionate to the employee's abilities, resources, and needs. Stress occurs due to the interaction between people and situations. Stress can have both positive and negative impacts. Stress that results in positive emotions is called eustress (good stress), while stress that has a negative impact or bad stress can be detrimental to both employees and employers. Job stress is unavoidable, therefore it needs to be understood and managed (Kinicki, 2021).

Job stress can be caused by many factors. These include excessive workload, short work completion times, overly strict supervision, an uncomfortable work environment, differences in values between management and employees, a lack of consultation channels, company sanctions, an uncondusive work environment, and employee physical and health conditions (Ganyang, 2018). Although job stress has a positive impact, namely improving performance, it can also decrease employee performance (Hasibuan, 2017; Muizu & Priansa, 2022). Various studies have shown that job stress negatively impacts employee performance.

A study by Putri & Damayanti (2019), involving employees of PT. Pakis Logam Perkasa Indonesia, found that job stress had a significant negative impact on performance. A study by Leatemia (2022), involving banking employees, found that job stress had a significant negative impact on employee performance. A study by Ahmad et al. (2023), with a population of employees at the Majalengka Health Center, found that job stress had a negative and significant influence on employee performance.

Agustina & Cahyono (2020) study, conducted on employees of the BRI Syariah Sidoarjo branch office, found that job stress negatively impacts employee performance. Rindorindo et al. (2019) study, conducted on employees of the Gran Puri Hotel Manado, found that job stress had a significant negative effect on employee performance. Lukito & Martini (2018) study, conducted on employees of PT. Sinarmas Distribusi Nusantara Semarang, found that job stress had a significant negative effect on employee performance. Based on previous theory and research, the hypothesis proposed in this study is:

H3: job stress has a negative effect on employee performance.

3. Methods

This study uses a positivist approach with deductive reasoning (Sekaran & Bougie, 2016). This quantitative study aims to test the theory by investigating the relationships between variables (Creswell, 2018). The variables tested in this study consist of the independent variable, namely workload (X1), work environment (X2), job stress (X3), and the dependent variable, employee performance (Y).

Workload (X1) is measured with 11 items, namely limited time for planning, too short time to complete work, quite strict work monitoring, overtime, too many tasks to be done, high work risks, difficulty in determining work priorities, frustration, anxiety, high targets, and high concentration (Budiasa, 2021).

The work environment (X2) is defined as everything around workers or employees that can affect the performance of their duties (Kaswan, 2017). The work environment is measured using 10 items consisting of desks and chairs, temperature, air circulation, lighting, color, noise, ventilation, cleanliness, relationships with superiors, and relationships with coworkers (Widyaningrum, 2019).

Job stress (X3) is defined as a state in which employees feel psychologically pressured by their workload and work environment. Job stress is measured using nine items: workload, work completion time, work supervision, work atmosphere, value differences, consultation media, company sanctions, work environment, and employee physical condition (Ganyang, 2018).

Employee performance (Y) can be defined as the level of employee success in meeting performance targets or standards. Employee performance is measured using six questions: output quality, output quantity, timeliness of task completion, workplace attendance, task efficiency, and task implementation effectiveness (Mathis et al., 2017).

The population in this study was 65 employees of the Regional Development Bank (BPD DIY) Piyungan Branch, Bantul, Yogyakarta Special Region. The sample size is determined using the Slovin formula, namely $n = \frac{N}{1+N(e)^2}$. N = population, n = sample size, and e = error tolerance in this study is set at 5%.

$$n = \frac{65}{1+65 (5\%)^2}$$

$$n = \frac{65}{1+65 (0.0025)}$$

$$n = \frac{65}{1.1625} = 56$$

Based on the calculation results using the Slovin formula, the sample size for this study was 56 respondents. Data collection was conducted using a questionnaire, while data analysis utilized multiple linear regression.

4. Results And Discussion

4.1. Validity and Reliability Test Results

Validity is a test of how well an instrument or questionnaire measures the intended concept. Validity indicates that the instrument used to measure a concept actually measures the intended concept. Reliability, on the other hand, is a test of how consistently a measuring instrument measures the intended concept. Reliability indicates the consistency and stability of the measuring instrument (Sekaran & Bougie, 2016).

Validity testing was conducted using bivariate correlation, with the criterion that if the significance value is less than 0.05, the items in the questionnaire are considered valid. Reliability testing was conducted to measure the consistency of respondents' responses over time. Reliability testing was conducted using Cronbach's Alpha, with the criterion that if the Cronbach's Alpha value is greater than 0.70, the questionnaire is considered

reliable (Ghozali, 2016). The results of the validity and reliability tests are presented in the following table.

Table 1. Validity and Reliability Test Results

Variables	Validity Test			Reliability Test	
	Items	Significance	Description	Cronbach Alpha	Description
Workload (X1)	X1.1	0.000	Valid	0.971	Reliable
	X1.2	0.000	Valid		
	X1.3	0.000	Valid		
	X1.4	0.000	Valid		
	X1.5	0.000	Valid		
	X1.6	0.000	Valid		
	X1.7	0.000	Valid		
	X1.8	0.000	Valid		
	X1.9	0.000	Valid		
	X1.10	0.000	Valid		
	X1.11	0.000	Valid		
Work Environment (X2)	X2.1	0.000	Valid	0.918	Reliable
	X2.2	0.000	Valid		
	X2.3	0.000	Valid		
	X2.4	0.000	Valid		
	X2.5	0.000	Valid		
	X2.6	0.000	Valid		
	X2.7	0.000	Valid		
	X2.8	0.000	Valid		
	X2.9	0.000	Valid		
	X2.10	0.000	Valid		
Job stress (X3)	X3.1	0.000	Valid	0.781	Reliable
	X3.2	0.000	Valid		
	X3.3	0.000	Valid		
	X3.4	0.000	Valid		
	X3.5	0.000	Valid		
	X3.6	0.000	Valid		
	X3.7	0.000	Valid		
	X3.8	0.000	Valid		
	X3.9	0.001	Valid		
Employee Performance (Y)	Y1	0.000	Valid	0.810	Reliable
	Y2	0.000	Valid		
	Y3	0.000	Valid		
	Y4	0.000	Valid		
	Y5	0.000	Valid		
	Y6	0.000	Valid		

Source: processed data

Based on the validity test results, it appears that the significance value for all items is less than 0.05, thus all items in the variables used in this study are declared valid. The reliability test results also show that the Cronbach Alpha value is greater than 0.70, thus all variables used in this study are declared reliable.

4.2. Respondent Characteristics

Respondents in this study were 56 employees of Bank BPD DIY, Piyungan Branch Office, Bantul, Yogyakarta. Respondent characteristics can be distinguished based on gender, age, highest level of education, and length of service.

Table 2. Respondent Characteristics

Respondent Characteristics		Frequency	Percentage
Gender	Male	31	55.36%
	Female	25	44.64%
Age	Less than 30 years	28	50%
	30-40 years	25	44.64%
	More than 40 years	3	5.36%
Last Education	SMA/SMK	3	5.36%
	Diploma	22	39.28%
	Bachelor	31	55.36%
Job Tenure	Less than 1 year	1	1.79%
	1-5 years	43	76.78%
	6-10 years	10	17.86%
	More than 10 years	2	3.57%
Total		56	100%

Source: processed data

The respondents in this study consisted of 31 male and 25 female employees. Based on the respondents' age, there were 28 respondents under 30 years old, 25 respondents aged 30 to 40 years old, and 3 respondents over 40 years old. Based on their last education, there were 3 respondents with a high school/vocational high school education, 22 respondents with a diploma, and 31 respondents with a bachelor's degree. Based on their length of service, there was 1 respondent with a work period of less than 1 year, 43 respondents with a work period of 1 to 5 years, 10 respondents with a work period of more than 10 years, and 2 respondents with a work period of more than 10 years. The respondents in this study were dominated by male employees, with an age of less than 30 years, a bachelor's degree, and a work period of between 1 to 5 years.

4.3. Descriptive Statistics

Descriptive statistics provide a snapshot of data, which can be seen from the minimum, maximum, mean, and standard deviation values (Ghozali, 2016). The results of the descriptive statistical analysis are displayed in the following table.

Table 3. Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Workload (X1)	56	1	5	2.25	.906
Work Environment (X2)	56	1	5	3.95	.641
Job Stress (X3)	56	1	5	2.35	.720
Employee Performance (Y)	56	1	5	3.90	.649
Valid N (listwise)	56				

Source: processed data

Respondents in this study were 56 employees. For the workload variable, the minimum value is 1, the maximum is 5, the mean is 2.25, and the standard deviation is 0.906. For the work environment variable, the minimum value is 1, the maximum is 5, the mean is 3.95, and the standard deviation is 0.641. For the job stress variable, the minimum value is 1, the maximum is 5, the mean is 2.35, and the standard deviation is 0.720. Meanwhile, for the employee performance variable, the minimum value is 1, the maximum is 5, the mean is 3.90, and the standard deviation is 0.649.

4.4. Multiple Regression Analysis Results

The respondents in this study were 56 employees of the BPD DIY branch office in Piyungan, Bantul, Yogyakarta. The results of the multiple regression analysis are presented in the following table.

Table 4. Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	3.591	.589	6.100	.000
Workload (X1)	-.139	.055	-2.528	.015
Work Environment (X2)	.388	.102	3.799	.000
Job Stress (X3)	-.390	.095	-4.110	.000
F	57.980			.000 ^b
Adjusted R Square	.757			

a. Dependent Variable: Employee Performance (Y)

b. Predictors: (Constant), Job stress, Workload, Work Environment

Source: processed data

The results of the multiple regression analysis showed a coefficient of determination (adjusted R-square) of 0.757. This value indicates that 75.7% of the variation in employee performance can be explained by variations in the independent variables: workload, work environment, and job stress, while the remaining 24.3% is explained by other factors outside the model in this study.

The F-statistic test result was 57.980 with a significance value of 0.000. This indicates that workload, work environment, and job stress jointly influence employee performance. In other words, the regression model used in this study can be used to predict employee performance.

From the multiple regression analysis, the following regression model or equation can be created: $Y = 3.591 - 0.139.X1 + 0.388.X2 - 0.390.X3$

This equation can be interpreted as follows:

- The constant of 3,591 can be interpreted as meaning that if the workload, work environment and job stress have a value of 0, then the employee's performance value is 3,591.
- The regression coefficient value of -0.139 can be interpreted as meaning that if the workload is increased by 1 unit, employee performance will decrease by 0.139.
- The regression coefficient value of 0.388 means that if the work environment is improved by 1 unit, employee performance will increase by 0.388.
- The regression coefficient value of -0.390 can be interpreted as meaning that if job stress increases by 1 unit, employee performance will decrease by 0.390.

4.5. Classical Assumption Test

The classical assumption test conducted in this study consists of a normality test, a multicollinearity test, and a heteroscedasticity test. The normality test was conducted with the Kolmogorov Smirnov test, which showed that the Monte Carlo sig. (2-tailed) value of 0.301 was greater than 0.05, so the data was normally distributed. The multicollinearity test was conducted by looking at the tolerance and variance inflation factor (VIF) values. The results of the multicollinearity test showed that the tolerance value of the three independent variables, namely workload, work environment, and job stress, was more than 0.1, and the VIF value was less than 10, so there was no multicollinearity between the independent variables used in this study. The heteroscedasticity test was conducted with the Glejser test, which showed that none of the independent variables, namely workload, work environment, and job stress, were significant, so there was no heteroscedasticity.

4.6. Hypothesis Testing

The significance level set in this study is 0.05. This means that the results of this study have a 95% chance of being correct and a 5% chance of being incorrect (Sekaran & Bougie, 2016; Widyaningsih, 2021). Hypothesis testing in this study is based on a significance level of 0.05. If the significance level is less than 0.05, H₀ is rejected, and vice versa. There are three hypotheses to be tested in this study.

4.6.1. Hypothesis 1 Testing

- H₀: workload has no effect on employee performance.
- H₁: workload affects employee performance.
- Conclusion: The results of the multiple regression analysis indicate that the significance value for workload is 0.015, which is less than 0.05, so H₀ is rejected. Therefore, Hypothesis 1, which states that workload has an effect on employee performance, is supported in this study.

The findings of this study indicate that workload has a negative impact on employee performance. This is indicated by the negative workload regression coefficient of -0.139. This negative regression coefficient means that if the workload increases or is increased, employee performance will decline.

A task is considered difficult if primary energy is depleted and reserve energy must be used to complete it. Conversely, a task is considered easy if primary energy is still abundant to complete the task. Workload can be defined as the difference between available energy and the energy used to successfully complete a task (Suwatno & Priansa, 2022).

Excessive workload can negatively impact employee performance. Excessive workloads drain work time, increase mental effort, and cause psychological stress. The results of this study align with those of Rindorindo et al. (2019) and Lukito & Martini (2018), which found that workload has a significant negative impact on employee performance.

4.6.2 Hypothesis 2 Testing

- H₀: the work environment has no positive effect on employee performance.
- H₂: the work environment has a positive effect on employee performance.
- Conclusion: The results of the multiple regression analysis show that the significance value for the work environment is 0.000, which is less than 0.05. Therefore, H₀ is rejected. Therefore, Hypothesis 2, which states that the work environment has a positive influence on employee performance, is supported in this study.

The positive influence of the work environment on employee performance is demonstrated by a regression coefficient of 0.388, indicating that if the work environment is improved or made more conducive, employee performance will increase.

The work environment can be defined as the place where a person works. It is everything surrounding a worker or employee that can influence the performance of their duties (Kaswan, 2017). The work environment can provide benefits to employees, including increased work enthusiasm and motivation, leading to increased employee performance and productivity. A good work environment is one that is conducive to or supports employee performance.

The work environment can be divided into two types: the physical work environment and the non-physical work environment. The physical work environment includes desks, chairs, temperature, humidity, air circulation, lighting, noise, mechanical vibrations, colors, odors, and so on. The non-physical work environment, on the other hand, relates to work relationships, namely the relationship between superiors and subordinates and relationships with coworkers. The work environment influences employee performance (Widyaningrum, 2019).

The results of this study support studies conducted by Gumay & Seno (2018), Herdayan & Yulianti (2018), Hidayah et al. (2021), Sembiring (2020), Daulay & Hikmah (2020), Musa & Surijadi (2020), and Mashudi et al. (2020) which found that the work environment has a positive and significant effect on employee performance.

4.6.3. Hypothesis 3 Testing

- H0: job stress has no negative effect on employee performance.
- H3: job stress has a negative effect on employee performance.
- Conclusion: Based on the results of the multiple regression analysis, the significance value for job stress is 0.000, which is less than 0.05. Therefore, H0 is rejected. Therefore, Hypothesis 3, which states that job stress negatively impacts employee performance, is supported in this study.

The results of this study found that work stress has a negative impact on employee performance. This negative impact can be seen from the regression coefficient value of -0.390, which means that if work stress increases, employee performance will decrease.

Stress can be defined as a state in which an employee feels psychologically pressured by their workload and work environment. Several elements are associated with work stress, including employee psychological stress, workload, and work environment (Ganyang, 2018). Work stress can be defined as a detrimental physical and emotional response that occurs when job demands are not commensurate with the employee's abilities, resources, and needs (Kinicki, 2021). Work stress is caused by, among other things, workload, work completion time, work supervision, work atmosphere, differences in values, consultation media, company sanctions, work environment, and employee physical condition (Ganyang, 2018).

The results of this study align with the findings of research conducted by Putri & Damayanti (2019), Leatemia (2022), Ahmad et al. (2023), Agustina & Cahyono (2020), Rindorindo et al. (2019), and Lukito & Martini (2018) found that work stress has a negative and significant effect on employee performance.

5. Conclusion

Based on the results of this study, it can be concluded that: (1) workload has a negative impact on employee performance; (2) the work environment has a positive impact on employee performance; and (3) work stress has a negative impact on employee performance.

The results of this study found that workload has a negative impact on employee performance. Company management should conduct regular workload analyses, develop work plans and priorities, provide training and development to employees, establish effective communication, create policies regarding work-family balance, create a conducive work environment, and provide rewards for employee performance achievements.

The results of this study indicate that the work environment has a positive influence on employee performance. Company management should create a conducive work environment, both physical and non-physical. The final findings of this study indicate that work stress has a negative impact on employee performance. Company management should be able to optimally manage employee stress to prevent a decline in performance. This can be done by identifying and understanding the factors that cause work stress. The causes of work stress include excessive workload, too short work completion time, overly strict work supervision, an uncomfortable work atmosphere, differences in values between leaders and employees, the lack of consultation media, sanctions from the company, a less conducive work environment, and the physical condition and health of employees (Ganyang, 2018).

This study has several limitations. First, the population used in this study was limited to employees at the Piyungan Bantul Branch Office of Bank BPD DIY, Yogyakarta Special Region. Future research should use a different population in a different area. Second, the predictor variables for employee performance in this study were limited to workload, work environment, and job stress. For further research, it is recommended to use other variables that are theoretically suspected to influence employee performance, such as ability, personality, motivation, leadership style, organizational culture, work environment, job satisfaction, commitment, work discipline, and so on.

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