

ANALYZING ORGANIZATIONAL COMMITMENT IN BANKING: THE IMPACT OF WORK-LIFE BALANCE, ORGANIZATIONAL SUPPORT, AND OPERATIONAL WORKLOAD

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ABSTRACT

This research aims to analyse the influence of work-life balance, perceived organizational support, and workload on organizational commitment at PT. Bank Rakyat Indonesia (Persero) Tbk., Gatot Subroto Branch Office, Denpasar. The study employed a quantitative causal research design to examine the relationships between these variables. A census sampling technique was utilized, involving the entire population of 133 permanent employees. Data were collected through structured questionnaires using a 5-point Likert scale and analysed using multiple linear regression, partial t-tests, and simultaneous F-test via SPSS 25. The results demonstrate that work-life balance and perceived organizational support each have a positive and significant partial effect on organizational commitment. Conversely, workload has a negative and significant influence, indicating that excessive task demands can drastically reduce employee loyalty. Simultaneously, these three variables significantly influence commitment with an F-value of 163.809 ($p < 0.05$), accounting for 79.2% of the commitment variance. This study provides a significant contribution by validating "Social Exchange Theory" and the "Three-Component Model of Commitment" within the Indonesian banking context, proving that the integration of organizational welfare and balanced task demands is a more dominant predictor of success than traditional operational targets. Furthermore, it highlights the management's evolving role in mitigating burnout and maintaining psychological ties during banking transformations. The study concludes that work-life balance, perceived organizational support, and workload serve as vital predictors of employee retention in the banking sector. These findings suggest that management should prioritize rational evaluations of operational targets and strengthen organizational support policies to maintain human resource stability and competitive advantage.

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INTRODUCTION

Organizational commitment represents the psychological attachment of members to their organization's objectives (Allen and Meyer, 1990). In the competitive banking sector, this commitment contributes to operational sustainability and service integrity (Santosa, 2016; Abdallah *et al.*, 2021; Fiernaningsih *et al.*, 2024). High commitment is characterized by an employee's willingness to invest effort beyond formal requirements (George, 2012; Newman *et al.*, 2019). Conversely, lower loyalty levels are associated with managerial issues, including decreased productivity and elevated turnover intentions (George, 2012; Newman *et al.*, 2019; Sun *et al.*, 2019; Ratten and Jones, 2021). At the Bank Rakyat Indonesia (Persero) Tbk. (BRI) Gatot Subroto Branch in Denpasar, empirical reports have identified fluctuations in commitment linked to operational demands, such as weekend work and high task volumes (Wedakarna, 2024b, 2024c, 2024a).

The formation of commitment in modern work environments is significantly influenced by Work-Life Balance (WLB) and Perceived Organizational Support (POS) (George, 2012; Khateeb, 2021; Sukenti, 2023). According to Border Theory, the inability to maintain boundaries between professional duties and personal roles often triggers work-family conflict, which inhibits work motivation (Fiermaningsih *et al.*, 2024). Furthermore, perceived organizational support (POS) serves as a mechanism to strengthen emotional ties through the fulfillment of socio-emotional need (Eisenberger *et al.*, 2002; Sun *et al.*, 2019). Grounded in Social Exchange Theory (SET), when employees perceive that the institution values their contributions and welfare, they develop a reciprocal moral obligation to maintain loyalty and identification with the corporate vision. However, these psychological conditions often clash with the reality of the workload assigned to employees. In the banking sector, the pressure to meet high deposit and loan targets can lead to exhaustion and dissatisfaction if not balanced with adequate support (Abdallah *et al.*, 2021; Fitri and Oktarici, 2026).

Despite extensive research, specific gaps remain. First, there is an inconsistency in empirical findings regarding the influence of workload on commitment. While some studies indicate that excessive workload negatively impacts loyalty, others suggest that high workloads can be perceived as professional challenges that increase attachment (Abdallah *et al.*, 2021; Fitri and Oktarici, 2026; Setiawan and Aeni, 2021; Wangsa and Edalmen, 2022). Second, previous literature has frequently examined these determinants in a fragmented manner. There is a limited number of studies evaluating how WLB, POS, and workload interact simultaneously within a single integrative framework in the context of Indonesian state-owned banks (Newman *et al.*, 2019; Septianing *et al.*, 2025; Fitri and Oktarici, 2026).

The novelty of this research lies in the development of a holistic model that concurrently evaluates these three domains to analyze human resource stability in the banking sector. This approach provides a comprehensive analysis of commitment dynamics for a workforce facing rigorous performance targets. Consequently, this study aims to analyze the partial and simultaneous effects of work-life balance, perceived organizational support, and workload on the organizational commitment of permanent employees at BRI Gatot Subroto Branch, Denpasar.

METHOD

This study employs a quantitative causal research design to analyze the cause-and-effect relationships between the independent and dependent variables. To ensure the highest level of data representation and minimize sampling error, a census sampling technique (saturation sampling) was utilized. The sample consists of the entire population of 133 permanent employees at PT Bank Rakyat Indonesia (Persero) Tbk., Gatot Subroto Branch, Denpasar.

The variables are measured using a structured questionnaire with a 5-point Likert scale. To strengthen the methodology, the number of indicators and specific measurement constructs for each variable are detailed as follows:

1. Work-Life Balance (X1): Measured through 6 items across four dimensions: Intrusion of personal life into work (IPLW), Intrusion of work into personal life (IWPL), Work enhancement by personal life (WEPL), and Personal life enhancement by work (PLEW).

2. Perceived Organizational Support (X2): Measured through 6 items focusing on three dimensions: Fairness, Supervisor Support, and Organizational Rewards and Job Conditions.
3. Workload (X3): Measured through 6 items evaluating Job Conditions, Time Usage, and Targets to be Achieved.
4. Organizational Commitment (Y): Measured through 8 items based on the Three-Component Model: Affective, Continuance, and Normative.

To ensure the instruments provide consistent and accurate results for replication:

1. Validity Testing: Using the Pearson Product Moment correlation. With $n = 133$ and a 5% significance level ($df = 131$), the critical value is 0.361. Items are declared valid as their values range from 0.531 to 0.925, all exceeding the r_{table} .
2. Reliability Testing: This study applies a rigorous threshold of Cronbach's Alpha ≥ 0.70 , following the criteria suggested by Sekaran & Bougie (2020) for adequate reliability in social science research. All variables melded into this standard, with Organizational Commitment showing the highest reliability ($\alpha=0.914$).

To ensure the regression model is the Best Linear Unbiased Estimator (BLUE), the following technical tests were performed:

1. Normality Test: Conducted using the non-parametric Kolmogorov-Smirnov (K-S) test. The model is considered normal if the *Asymptotic Significance (p-value)* is > 0.05 . All variables passed this test (p-values between 0.068 and 0.084).
2. Multicollinearity Test: Evaluated through Tolerance and Variance Inflation Factor (VIF). The criteria for a stable model are Tolerance > 0.10 and VIF < 10 . The results showed VIF values ranging from 1.037 to 1.354, indicating no multicollinearity.
3. Heteroscedasticity Test: Executed using the Glejser Test (regressing the absolute residual against independent variables). A $p\text{-value} > 0.05$ indicates homoscedasticity. The significance values were all above 0.319, confirming a constant variance of residuals.

The hypothesis testing was executed through Multiple Linear Regression Analysis using the following model: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$. Partial effects were tested using t-tests, while simultaneous effects were evaluated using F-tests with a significance level of 0.05, followed by the analysis of the coefficient of determination (R^2).

RESULT AND DISCUSSION

Result

Demographic Profile of the Workforce

The empirical analysis involved 133 permanent employees at PT Bank Rakyat Indonesia (Persero) Tbk., Gatot Subroto Branch Office, Denpasar, utilizing a census sampling approach to ensure representative data. The demographic distribution indicates a professionally stable and mature workforce, with 54.9% of participants aged between 36 and 45 years. This maturity is further evidenced by tenure data, where 46.6% of the staff have served between 1 and 10 years, and 31.6% have achieved 11 to 20 years of service. Professionally, the Associate Mantri 1 position constitutes the largest segment (41.4%), highlighting that the primary data source represents the frontline operational and business development units. This composition suggests that the respondents possess the procedural depth and emotional stability required to navigate the high-pressure environment of the banking sector.

Statistical Validation and Instrument Reliability

Prior to the inferential analysis, the research instrument underwent rigorous validation. All items were declared valid as the calculated correlation coefficients $r_{calculated}$ exceeded the critical value of 0.361. Reliability testing via Cronbach's Alpha yielded values significantly above the 0.60 threshold—specifically 0.756 for work-life balance, 0.840 for perceived organizational support, 0.877 for workload, and 0.914 for organizational commitment—confirming high internal consistency. Classical assumption tests were subsequently executed to ensure the regression

model fulfilled the criteria for the Best Linear Unbiased Estimator (BLUE). The One-Sample Kolmogorov-Smirnov test confirmed data normality, with significance values for all variables ($X_1=0.075$, $X_2=0.084$, $X_3=0.084$, $Y=0.068$) exceeding 0.05. Furthermore, multicollinearity was absent, evidenced by Variance Inflation Factor (VIF) values below the 10.0 limit ($X_1=1.037$, $X_2=1.354$, $X_3=1.325$) and tolerance values exceeding 0.10. The Glejser test further corroborated homoscedasticity, as the significance values of the independent variables were above the 0.05 alpha level.

Regression Analysis and Hypothesis Testing

The multiple linear regression model yielded the following functional equation: $Y = 17.507 + 0.631 X_1 + 0.092 X_2 - 0.226 X_3 + e$. The constant value of 17.507 signifies the baseline level of organizational commitment in the absence of the independent variables. The coefficient of determination (R^2) was calculated at 0.792, indicating that work-life balance, perceived organizational support, and workload collectively account for 79.2% of the variance in organizational commitment. The simultaneous F-test produced a value of 163.809 ($p < 0.05$), confirming the statistical significance of the integrative model.

Partial hypothesis testing (t-test) revealed distinct influence patterns for each determinant. Work-life balance (X_1) emerged as the most dominant positive predictor with a t-statistic of 16.292 ($p = 0.000$), followed by perceived organizational support (X_2) with a t-statistic of 5.054 ($p = 0.000$). Conversely, workload (X_3) demonstrated a significant negative influence ($t = -4.811$, $p = 0.000$), with a coefficient of -0.226, indicating that excessive operational demands act as a critical inhibitor to employee loyalty. These results provide robust empirical support for the proposed hypotheses, emphasizing the sensitivity of commitment levels to both welfare and stressor variables.

Discussion

The Dominance of Work-Life Balance in Driving Commitment

The analysis reveals that **Work-Life Balance (WLB)** is the most dominant predictor of organizational commitment among permanent employees at BRI Gatot Subroto Branch ($t=16.292$, $p=0.000$). This finding indicates that the degree to which employees can harmonize their professional duties with personal roles directly dictates their psychological attachment to the bank.

When compared to previous literature, this result aligns with Wijaya & Dewi, (2017), who found that role harmony is a primary driver of affective commitment. However, the dominance of WLB in this study provides a more critical insight into the current banking environment. While some studies view WLB as a supplementary benefit, the data from BRI Gatsu suggests it is a fundamental requirement. This is particularly relevant given the reported phenomenon of mandatory weekend work and unmanaged task volumes at this branch. From the perspective of Border Theory, when the organization facilitates the management of physical and temporal boundaries, it prevents the "spillover" of work stress into the personal domain. This support triggers a reciprocal moral obligation as posited by Social Exchange Theory (SET), leading to a deeper internal identification with the organization's vision.

Perceived Organizational Support as a Reciprocal Buffer

Perceived Organizational Support (POS) was found to have a significant positive effect on commitment ($t=5.054$, $p=0.000$). This confirms that employees who perceive the institution values their contributions and cares about their well-being are more likely to remain loyal.

This finding is consistent with the seminal work of Eisenberger et al. (2002) and Santosa (2016), which identifies POS as a mechanism for fulfilling socio-emotional needs. A critical analysis of this result suggests that in the banking sector, POS functions as a "strategic buffer." By ensuring procedural fairness and providing tangible supervisor support, the bank fosters an environment where leaving the institution is perceived as a significant personal and situational loss. Unlike broader studies that focus on general job satisfaction, this finding highlights that for BRI employees, the perception of being "backed" by the organization is essential for maintaining stability during periods of high operational pressure.

Workload: Resolving the Empirical Gap

Contrary to the positive influence of WLB and POS, **Workload** exerts a significant negative influence on commitment ($t=-4.811$, $p=0.000$). This indicates that every unit increase in perceived task demands correlates with a decrease in employee loyalty.

This finding provides a sharp contrast to the "empirical gap" found in previous research. While Setiawan and Aeni (2021) and Utami et al. (2019) argued that high workloads could be perceived as "professional challenges" that increase engagement, this study supports the findings of Wangsa and Edalmen (2022). The negative coefficient in this study suggests that the workload at BRI Gatsu has likely crossed the optimal threshold and entered the "burnout zone". When operational targets for deposits and loans are perceived as excessive and are not balanced with adequate recovery time, they function as stressors that devalue any previously received organizational support. This clarifies that in a banking context, high-intensity tasks are more frequently viewed as hindrances rather than motivating challenges.

Theoretical and Practical Significance

The integrated model, explaining 79.2% of the variance in organizational commitment, holds substantial implications:

1. **Theoretical Significance:** This research validates the interplay between Social Exchange Theory and Border Theory within a state-owned banking context. It demonstrates that psychological welfare (WLB) and organizational care (POS) are not merely isolated factors but act collectively to mitigate the corrosive effects of operational stressors (Workload).
2. **Practical Significance:** For the banking industry, these results shift the focus from traditional target-oriented management to a holistic retention strategy. The findings suggest that institutional stability is contingent upon a strategic equilibrium; specifically, that the benefits of digital transformation and aggressive targets can only be sustained if management prioritizes the rationalization of workloads and the protection of employees' personal domains. Failure to address the inhibitory effects of excessive workload may lead to a "commitment crash," regardless of other support mechanisms provided.

Research Implications

The findings of this study have significant theoretical and practical implications for the field of human resource management and the banking industry.

1. **Theoretical Implications:** This research reinforces Social Exchange Theory (SET) and Organizational Support Theory, which posit that organizational commitment is a reciprocal response to perceived institutional welfare and support. By identifying work-life balance as the most dominant predictor of loyalty, this study validates Border Theory within the Indonesian banking context, proving that the effective management of physical and temporal boundaries is a critical determinant of affective commitment. Furthermore, the study fills a notable empirical gap by confirming that excessive workload serves as a significant inhibitor of commitment, effectively inducing burnout and decoupling the employee's psychological ties to the organization.
2. **Practical Implications:** For the management of BRI Gatot Subroto Denpasar, these results provide a data-driven basis for refining human resource retention strategies. The dominance of work-life balance suggests that management must prioritize the rationalization of working hours, specifically by minimizing instructions to work on weekends and ensuring transparent overtime compensation in accordance with labor regulations. To strengthen perceived organizational support, leadership should enhance supervisor-led assistance and ensure procedural fairness, as these factors directly fulfill the socio-emotional needs that foster long-term loyalty. Lastly, the significant negative impact of workload implies that operational targets for deposits and loans must be evaluated against individual capacity to prevent systemic turnover and maintain service stability in a competitive market.

CONCLUSION

This research confirms that work-life balance, perceived organizational support, and workload significantly determine the organizational commitment of permanent employees at BRI Gatot Subroto Branch, Denpasar. Specifically, work-life balance and perceived organizational support exert significant positive effects on commitment ($t=16.292$ and $t=5.054$, respectively), indicating that enhanced role harmonization and institutional care strengthen

employee loyalty. Conversely, workload has a significant negative impact ($t=-4.811$), suggesting that excessive task demands, such as aggressive loan and deposit targets, diminish the psychological ties between the employee and the organization,

Simultaneously, these three variables account for 79.2% of the variance in organizational commitment ($F=163.809$, $p<0.05$), with work-life balance emerging as the most significant predictor. The findings imply that employee loyalty in the banking sector is contingent upon a strategic equilibrium where organizational support and personal life stability can effectively mitigate the corrosive effects of high operational pressures. These results validate the applicability of Social Exchange Theory and Border Theory in explaining workforce stability within the Indonesian state-owned banking context.

Recommendations:

Based on the empirical findings, BRI management should prioritize the rationalization of operational targets and the protection of employees' personal boundaries to maintain a competitive advantage. It is recommended to minimize mandatory weekend work and ensure transparent overtime compensation to reduce work-family conflict, which was identified as the primary inhibitor of commitment. Furthermore, strengthening perceived organizational support through fair resource distribution and proactive supervisor assistance is essential to reinforce the reciprocity norm among the workforce.

For future research, it is suggested to explore additional variables that were not included in this model, such as organizational culture, leadership styles, or job satisfaction, which may account for the remaining 20.8% of the variance. Additionally, expanding the research scope to include other branches or utilizing qualitative methods could provide deeper insights into the long-term effects of banking transformations on human capital stability.

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