

The Effect Of Job Stress And Workload On Employee Performance: The Moderating Role Of Work Environment Among Generation Z Outsourced Sales Generalis In Pt Bank Mandiri (Persero) Tbk Area Bengkulu

(Pengaruh Stres Kerja Dan Beban Kerja Terhadap Kinerja Dengan Lingkungan Kerja Sebagai Variabel Moderasi Pegawai Tenaga Alih Daya Generasi Z Di Bawah Koordinasi PT Bank Mandiri (Persero) Tbk Area Bengkulu)

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ABSTRACT

This study was motivated by the declining performance of Generation Z outsourced sales generalist employees PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area, which is assumed to be influenced by job stress, workload, and work environment conditions. This research aims to analyze the effect of job stress and workload on employee performance with work environment as a moderating variable. The study employed a quantitative approach using a survey method involving 60 respondents selected through purposive sampling. Data were collected through structured questionnaires and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software. The findings indicate that job stress significantly affects employee performance with a path coefficient of 0.479 and a p-value of 0.000, while workload significantly affects employee performance with a coefficient of 0.469 and a p-value of 0.000. The work environment significantly moderates the relationship between job stress and employee performance with a coefficient of 0.156 and a p-value of 0.041, and moderates the relationship between workload and employee performance with a coefficient of 0.197 and a p-value of 0.004. The study concludes that a supportive work environment strengthens employees' adaptability in managing work pressure and workload.

Keywords: job stress, workload, work environment, employee performance, Generation Z

ABSTRAK

Penelitian ini dimotivasi oleh penurunan kinerja karyawan generalis penjualan outsourcing Generasi Z di PT Perdana Prima Bhakti Mandiri di bawah koordinasi PT Bank Mandiri (Persero) Tbk Wilayah Bengkulu, yang diasumsikan dipengaruhi oleh stres kerja, beban kerja, dan kondisi lingkungan kerja. Penelitian ini bertujuan untuk menganalisis pengaruh stres kerja dan beban kerja terhadap kinerja karyawan dengan lingkungan kerja sebagai variabel moderasi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang melibatkan 60 responden yang dipilih melalui purposive sampling. Data dikumpulkan melalui kuesioner terstruktur dan dianalisis menggunakan Partial Least Squares-Structural Equation Modeling (PLS-SEM) dengan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa stres kerja secara signifikan memengaruhi kinerja karyawan dengan koefisien jalur 0,479 dan nilai p 0,000, sedangkan beban kerja secara signifikan memengaruhi kinerja karyawan dengan koefisien 0,469 dan nilai p 0,000. Lingkungan kerja secara signifikan memoderasi hubungan antara stres kerja dan kinerja karyawan dengan koefisien 0,156 dan nilai p 0,041, serta memoderasi hubungan antara beban kerja dan kinerja karyawan dengan koefisien 0,197 dan nilai p 0,004. Studi ini menyimpulkan bahwa lingkungan kerja yang mendukung memperkuat kemampuan adaptasi karyawan dalam mengelola tekanan kerja dan beban kerja.

Kata kunci: stres kerja, beban kerja, lingkungan kerja, kinerja karyawan, Generasi Z

1. Introduction

Employee performance is one of the most essential determinants of organizational sustainability and competitiveness. In the contemporary banking industry, organizations are required to maintain operational effectiveness through high employee productivity and adaptability to dynamic business challenges. Human resources play a strategic role in achieving organizational objectives, particularly in service-oriented industries such as banking, where employee performance directly influences customer satisfaction and business growth. Therefore, understanding the factors that influence employee performance has become increasingly important for organizational management.

In the banking sector, outsourced employees serving as sales generalists face substantial work demands, including target achievement pressures, customer acquisition responsibilities, administrative accuracy, and continuous adaptation to digital transformation. These demands frequently create psychological pressure that can influence work behavior and performance outcomes. According to the Job Demands-Resources Theory proposed by Bakker and Demerouti, employee performance is shaped by the balance between job demands and job resources. Excessive job demands, such as high workload and job stress, may reduce employee productivity when not supported by sufficient organizational resources.

Job stress is recognized as one of the major psychological factors affecting employee performance. It emerges when employees perceive an imbalance between job demands and their ability to meet those demands. Excessive stress can reduce concentration, motivation, and decision-making capacity, ultimately decreasing work effectiveness. However, under certain conditions, manageable stress may stimulate performance improvement by encouraging employees to work more efficiently. Previous studies have reported inconsistent findings regarding the relationship between job stress and employee performance, indicating the need for further empirical investigation.

Workload is another significant factor influencing employee performance. Workload refers to the amount of physical and mental effort required to complete assigned tasks within a given period. Excessive workload may cause fatigue, emotional exhaustion, and reduced work quality, while insufficient workload may lead to boredom and decreased motivation. Research conducted by several scholars has shown that workload significantly affects employee performance, although the direction and magnitude of this relationship often depend on contextual organizational factors.

In addition to job stress and workload, work environment is considered a crucial organizational factor that can strengthen or weaken employee performance outcomes. A supportive work environment includes adequate facilities, harmonious interpersonal relationships, effective communication, and managerial support. Within the Job Demands-Resources framework, work environment functions as a job resource that can buffer the negative impact of job demands. Recent studies suggest that work environment may act as a moderating variable in the relationship between work-related pressures and employee performance.

The relevance of this issue is particularly evident among Generation Z employees, who represent a growing proportion of the workforce. This generation tends to value workplace flexibility, technological integration, supportive leadership, and collaborative organizational culture. If these expectations are not fulfilled, employee stress levels may increase and negatively affect performance.

At PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area, preliminary observations indicate declining performance among outsourced sales generalists. Internal performance records reveal that a considerable number of employees failed to achieve annual performance targets. Initial surveys also indicate high levels of job stress, excessive workload perceptions, and dissatisfaction with current work environment conditions.

Although previous studies have examined job stress and workload in relation to employee performance, limited research has specifically focused on outsourced Generation Z sales employees in Indonesia's banking sector while simultaneously considering work environment as a moderating variable. This gap provides a strong rationale for conducting this study.

Therefore, this research aims to analyze the effect of job stress and workload on employee performance and examine the moderating role of work environment among Generation Z outsourced sales generalists at PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area. The findings are expected to contribute theoretically to human resource management literature and practically to organizational policy development for improving employee performance.

2. Literature Review

Grand theory used in this study is the Job Demands-Resources (JDR) Theory developed by Evangelia Demerouti et al. (2007), which explains that every job consists of two main characteristics: job demands and job resources. Job demands refer to physical, psychological, social, or organizational aspects of work that require sustained effort and may lead to work stress and burnout when excessive and not balanced by adequate resources. Meanwhile, job resources are aspects of work that help achieve work goals, reduce job demands, and support individual growth, such as coworker support, a supportive work environment, autonomy, and career development opportunities.

This theory serves as the foundation for understanding how work stress and workload affect employee performance. Work stress arises when job demands exceed employees' capabilities or available resources, while workload represents one of the most common forms of job demands. Excessive workload and unsupportive working conditions can reduce productivity and performance. In contrast, a positive work environment functions as a job resource that can moderate the negative effects of workload and stress, thereby helping maintain employee performance.

2.1 Job Stress

According to Geremias (2025), work stress is defined as a negative response that arises when job demands exceed an individual's adaptive capacity, thereby affecting employee performance and emotional engagement with work. Furthermore, Muis et al. (2021) describe stress as a condition of tension, anxiety, or worry that may influence individual performance and organizational growth. Meanwhile, Aristana et al. (2023) define work stress as an individual's reaction to specific aspects of their job, which may develop into prolonged emotional disturbances due to workplace pressures. This condition generally occurs when employees face excessive workloads, limited control over their tasks, or an imbalance between effort exerted and compensation received.

Work stress may be triggered by various factors, including excessive workload, time pressure, workplace conflict, and lack of job control. Its consequences may include chronic anxiety, emotional tension, and psychological as well as physiological changes in employees. Based on these definitions, it can be concluded that work stress is an individual response to workplace pressures that negatively affects employees' psychological condition, physiological well-being, and overall job performance.

Work stress is a psychological condition that occurs when individuals perceive that job demands exceed their abilities, available resources, or personal needs. Parker and DeCotiis (1983) define work stress as an individual's response to job characteristics and workplace conditions that generate prolonged feelings of tension and psychological pressure. Work stress not only affects employees' mental well-being but also influences their attitudes, behavior, and

overall performance within an organization. The Organizational Determinants of Job Stress model proposed by Parker and DeCotiis (1983) suggests that work stress can be measured through three primary indicators: job-related emotional condition, intense psychological pressure, and work intrusion into personal life. These indicators are employed in this study as they reflect the various psychological dimensions experienced by employees due to continuous job demands.

a. Job-Related Emotional Condition

Job-related emotional condition refers to the emotional responses individuals experience as a result of workplace situations and job demands. Parker and DeCotiis (1983) state that work stress is often associated with negative emotions such as anxiety, irritability, frustration, and discomfort while performing job responsibilities. Disturbances in employees' emotional condition indicate difficulties in managing work demands effectively. Employees experiencing such conditions tend to feel uneasy, lose motivation, and experience continuous emotional strain. If prolonged, this condition may lead to decreased job satisfaction, reduced motivation, and lower organizational commitment.

b. Intense Psychological Pressure

Intense psychological pressure describes the level of mental strain experienced by individuals due to excessive workload, role demands, and organizational pressures. Parker and DeCotiis (1983) explain that work stress emerges when employees experience psychological distress, including feelings of pressure, mental exhaustion, and difficulty concentrating on work tasks. This condition is commonly associated with high performance targets, limited working time, and substantial job responsibilities. Intense psychological pressure may result in psychological strain, which can reduce decision-making ability, increase work errors, and trigger dysfunctional workplace behavior.

c. Work Intrusion

Work intrusion refers to a condition in which work interferes with an individual's personal life, both physically and psychologically. Parker and DeCotiis (1983) emphasize that work stress is not limited to working hours but may persist when work continuously interrupts employees' rest time, family life, and personal activities. Work intrusion is characterized by employees' inability to detach from work, such as continuously thinking about job-related tasks outside working hours, bringing work responsibilities home, or feeling unable to obtain sufficient psychological recovery. This condition may intensify work stress because individuals lack adequate opportunities for rest and mental restoration, potentially disrupting work-life balance.

2.2 Workload

Workload refers to the activities and processes that must be completed by employees within a specific period of time (Vanchapo, 2020). Similarly, Rohman and Ichsan (2021) define workload as the set of tasks that must be completed by an organization or its employees within a predetermined timeframe. Rockwood et al. (2020) explain that workload represents the quantity and complexity of work assigned to employees, which should be aligned with their capabilities to ensure organizational objectives can be achieved effectively.

According to Hasin et al. (2023), excessive workload, particularly when combined with insufficient managerial support and job insecurity, may negatively affect employees' physical and mental health. High workload may trigger behavioral changes in the workplace, including decreased productivity, emotional instability, and increased workplace conflict. Furthermore, excessive workload is often associated with chronic fatigue and sleep disturbances.

In the Job Demands–Resources (JD-R) model, Wilmar Schaufeli (2017) explains that workload is one of the primary job demands reflecting the extent to which a job requires sustained physical, mental, and emotional effort. When high workload is not balanced by sufficient job resources, it may lead to exhaustion, stress, and reduced employee performance. Workload should therefore be assessed not only by the amount of work assigned but also by task complexity, time pressure, and performance demands.

Rockwood et al. (2020) identify three factors influencing workload: task demand, effort, and performance. Task demand refers to workload determined through job analysis while considering individual differences. Effort reflects the physical and mental energy required to complete tasks, which tends to increase as job demands rise. Performance concerns the expected level of work outcomes, although performance measurement alone cannot comprehensively represent workload.

Based on Schaufeli (2017), workload in this study is measured using six indicators. First, the quantity of daily tasks refers to the total number of activities employees must complete during a working day. Second, tight deadlines reflect time pressure that requires employees to work intensively, often at the expense of rest. Third, additional workload involves tasks beyond formal job responsibilities, increasing energy expenditure and the risk of burnout. Fourth, task difficulty represents the complexity of assigned tasks relative to employees' capabilities. Fifth, the amount of work refers to the overall volume of tasks that may reduce productivity and work quality when excessive. Sixth, work completion pressure reflects demands to achieve specific performance and quality targets, which may reduce employees' psychological well-being if not supported by adequate resources.

2.3 Performance

Employee performance is achieved when employees feel comfortable in their organizational roles and perceive that their job responsibilities align with their capabilities. According to Zysman and Costinot (2020), performance refers to the quality and quantity of work accomplished by employees in carrying out tasks according to their assigned responsibilities. Similarly, Edison et al. (2020) define performance as the result of a process measured over a specific period based on established standards, while Nzimakwe and Utete (2024) describe employee performance as the outcome of tasks and responsibilities entrusted by the organization in accordance with employees' capabilities.

Employee performance is influenced by both internal and external factors that determine the extent to which individuals can achieve organizational goals and work targets. According to William Stern (2022), two primary factors affecting performance are ability and motivation. Ability includes both potential capability, such as intellectual capacity, and actual capability, such as knowledge and technical skills. Motivation reflects employees' attitudes toward workplace conditions, including work facilities, interpersonal relationships, leadership policies, and overall working conditions. Employees with positive attitudes toward their work environment are generally more motivated and likely to demonstrate higher performance.

Employee performance plays a critical role in achieving organizational objectives. However, managing employee performance requires not only technical competence but also commitment, efficiency, and adaptability. Individual performance can be assessed through task achievement, work behavior, and contribution to organizational goals. According to Linda Koopmans et al. (2014), individual work performance is multidimensional and encompasses not only final work outcomes but also work processes, behavior, and employees' ability to perform tasks effectively. Therefore, employee performance measurement should be conducted comprehensively through multiple dimensions.

The Measuring Individual Work Performance framework proposed by Koopmans et al. (2014) identifies six indicators used in this study. First, quality of work refers to the accuracy,

precision, and overall standard of work produced by employees. Second, quantity of work reflects the volume of output completed within a specified period. Third, job knowledge refers to employees' understanding of tasks, procedures, and technical competencies required to perform effectively. Fourth, initiative represents employees' proactive behavior in completing tasks without constant supervision. Fifth, creativity reflects the ability to generate innovative ideas and effective problem-solving approaches. Sixth, personal development refers to employees' continuous efforts to improve their skills, competencies, and adaptability to changing work demands. These dimensions collectively provide a comprehensive assessment of employee performance within an organizational context.

2.4 Work Environment

Every organization must pay attention to both its internal and external environment in order to achieve high efficiency and organizational effectiveness (Doghan, 2020). The work environment is one of the most important organizational factors because it directly influences employee behavior and performance. A conducive work environment can enhance employee performance, whereas an inadequate or stressful environment may reduce productivity and overall work outcomes. A stressful workplace may increase employee stress levels, which in turn can lead to lower performance. According to Schultz (2020), the work environment refers to conditions related to workplace characteristics that influence employees' attitudes and behavior, particularly psychological changes resulting from work-related experiences. Therefore, organizations must continuously pay attention to factors such as job monotony, work routines, and employee fatigue.

The work environment is a critical element influencing employee well-being and organizational effectiveness. Ahrens et al. (2020) explain that the work environment is a vital component of Quality of Working Life (QWL), which reflects the extent to which an organization provides working conditions that support work-life balance, physical comfort, and positive workplace relationships. A supportive work environment not only provides employees with a sense of security and comfort but also enhances motivation, job satisfaction, and organizational performance. From the QWL perspective, the work environment should be understood not only in terms of physical conditions but also through psychological and social dimensions experienced by employees during their work activities.

Ahrens et al. (2020) identify three primary indicators of the work environment used in this study: work-life balance, work conditions, and leadership and management practices.

a. Work-Life Balance

Work-life balance refers to employees' ability to manage job demands alongside personal and social responsibilities. A supportive work environment promotes reasonable working hours, flexibility, and organizational policies that do not require employees to remain engaged in work outside formal working hours. A healthy balance enables employees to maintain focus, productivity, and long-term organizational commitment.

b. Work Conditions

Work conditions refer to the physical aspects of the workplace, including workspace layout, lighting, cleanliness, comfort, noise levels, and the availability of adequate work facilities. Poor physical conditions may cause discomfort, physical fatigue, and reduced concentration. In contrast, a safe and comfortable workplace supports employees' physical well-being, improves efficiency, and minimizes fatigue and work stress.

c. Leadership and Management Practices

Leadership and management practices refer to the extent to which organizational leaders provide support, guidance, and fair treatment to employees. Ahrens et al. (2020) emphasize that effective leadership and managerial practices are essential for creating a conducive work environment. Supportive leadership fosters psychological safety, trust, and organizational commitment, whereas inadequate managerial support may worsen employees' perceptions of the work environment and increase stress and job dissatisfaction.

Generation Z

Generation Z, commonly abbreviated as Gen Z, refers to the demographic cohort born between 1995 and the early 2010s (Vincent, 2021). This generation is widely recognized for its strong familiarity with digital technology from an early age, having grown alongside the rapid development of the internet, smartphones, and social media. As digital natives, Gen Z tends to be more technologically adaptive than previous generations and possesses a broader global perspective due to easier access to information across the world.

In the workplace, Gen Z demonstrates different expectations compared to earlier generations. They generally prefer flexible work environments, place strong emphasis on work-life balance, and seek meaningful work that creates positive impact. Their exposure to instant access to information has also shaped expectations for efficiency, responsiveness, and rapid feedback in professional settings. As a result, they may experience frustration when confronted with lengthy processes, rigid bureaucratic systems, or delayed outcomes.

Additionally, Gen Z often shows lower tolerance for traditional workplace structures perceived as inflexible, such as fixed working hours and strict hierarchical systems. Higher job mobility is another characteristic frequently associated with this generation, as they tend to change jobs more readily when professional expectations are not met. This tendency may be perceived by some organizations as reduced organizational loyalty. These characteristics present both opportunities and challenges in the workplace, particularly when organizations lack effective cross-generational understanding and adaptive management practices. Proper managerial strategies are therefore essential to maximize the potential of Gen Z employees while addressing workplace expectations effectively.

Conceptual Framework

Sales generalist performance (employee performance) is used as the dependent variable (Y), which is influenced by two primary factors: work stress (X₁) and workload (X₂). This study incorporates the work environment (Z) as a moderating variable, which is expected to either strengthen or weaken the influence of both independent variables on employee performance.

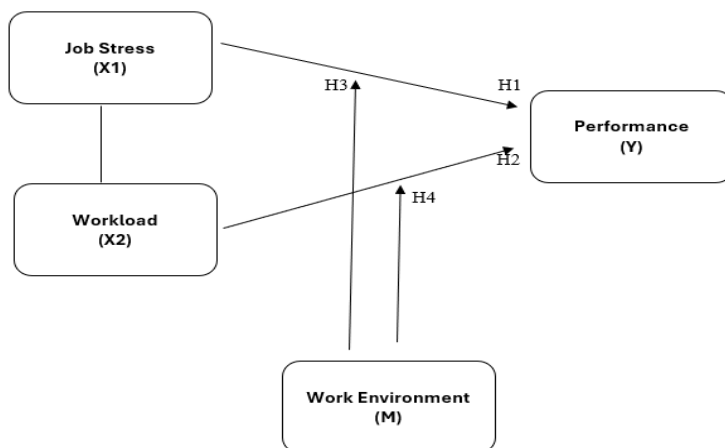


Fig. 1. Conceptual Framework

Research Hypotheses

The Effect of Work Stress on Employee Performance

Work stress has a significant relationship with employee performance. This is consistent with the findings of Pandey & Dhruval (2020), which indicate that excessive workload is the primary cause of employee stress, followed by lack of job security, poor communication, and the nature of the work performed. Similarly, research conducted by Purnomo (2021) also demonstrates that work stress significantly affects employee performance. Based on the theoretical explanations and supported by previous empirical studies, the following hypothesis is proposed:
H1: Work stress has a negative and significant effect on employee performance.

The Effect of Workload on Employee Performance

According to Uhing (2021), excessive physical workload may negatively affect employees' mental well-being. Research conducted by Ashar et al. (2021) found that workload significantly influences employee performance. This finding is consistent with studies by Andriani and Disman (2023), as well as Royhan et al. (2024), which also indicate that workload has a significant effect on employee performance. Based on the theoretical explanations and supported by previous empirical studies, the following hypothesis is proposed:
H2: Workload has a negative and significant effect on employee performance.

The Moderating Effect of Work Environment on the Relationship between Work Stress and Employee Performance

The findings of Doughan (2020) indicate that stress levels have a significant impact on employee performance, particularly when supported by work–life balance, which contributes to greater human resource effectiveness within an organization. A flexible and supportive work environment has been shown to enhance employee productivity and performance through increased commitment, motivation, and job satisfaction. Based on the theoretical explanations and supported by previous empirical studies, the following hypothesis is proposed:
H3: The work environment moderates the relationship between work stress and employee performance.

The Moderating Effect of Work Environment on the Relationship between Workload and Employee Performance

According to Vanchapo (2020), workload refers to activities and processes that must be completed by employees within a specific period of time. Meanwhile, Edison (2020) defines performance as the result of a process measured over a certain period based on established standards. Furthermore, Schultz (2020) explains that the work environment refers to workplace conditions related to characteristics that influence employees' attitudes and behavior. This perspective is supported by the findings of Doughan (2020), which indicate that workload has a significant impact on employee performance, particularly when supported by work–life balance, resulting in greater organizational effectiveness. A flexible and supportive work environment can improve employee productivity and performance through enhanced commitment, motivation, and job satisfaction. Based on the theoretical explanations and supported by previous empirical studies, the following hypothesis is proposed:
H4: The work environment moderates the relationship between workload and employee performance.

3. Research Methods

This study employed a quantitative explanatory research design to examine the effect of job stress and workload on employee performance with work environment as a moderating variable among Generation Z outsourced sales generalists at PT Perdana Prima Bhakti Mandiri

under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area. The explanatory approach was selected because it enables the testing of causal relationships among variables and provides empirical evidence regarding the proposed hypotheses.

Research Design

The research was conducted using a cross-sectional survey method, where data were collected at a single point in time through structured questionnaires. The study aimed to identify direct and moderating relationships among the variables based on statistical modeling using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The conceptual model consists of:

- **Independent Variables (X):**

- Job Stress (X1)
- Workload (X2)

- **Moderating Variable (Z):**

- Work Environment

- **Dependent Variable (Y):**

- Employee Performance

The moderating effect was tested through interaction terms between job stress and work environment, as well as workload and work environment.

Population and Sample

The population of this study consisted of outsourced sales generalist employees at PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area. The sampling technique used was purposive sampling with respondents selected based on the following criteria:

1. Employees classified as Generation Z
2. Actively working as outsourced sales generalists
3. Willing to participate in the research

Based on these criteria, the final sample consisted of **60 respondents**.

Data Collection Technique

Primary data were collected through the distribution of structured questionnaires using a Likert scale ranging from 1 to 5, where:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

The questionnaire items were developed based on established theoretical constructs and previous empirical studies. Secondary data were obtained from organizational performance records, company documentation, books, journal articles, and previous research relevant to the study variables.

Operational Definition of Variables

Job Stress (X1)

Work stress is defined as an individual's response to specific aspects of their work environment and job demands (Aristana, et al; 2023). Indicators of job stress include (Parker & DeCotiis; 1983):

- Job Anxiety
- Time Stress

Workload (X2)

Workload refers to the activities and responsibilities that must be completed by an employee within a specified period of time (Rockwood, et al; 2020). Indicators of workload include (Schaufeli; 2020) :

- Quantity of daily tasks
- Strict time deadlines
- Additional job responsibilities
- Task complexity level
- Volume of work assigned
- Work completion pressure

Work environment (M)

The work environment refers to conditions related to workplace characteristics that influence employees' behavior and attitudes, particularly in relation to psychological changes resulting from experiences encountered in their work. Indicators of work environment include (Ahrens, et al; 2020):

- Work and Life Balance
- Work Conditions
- Leadership & Management Practices

Employee Performance (Y)

Employee performance refers to the quality and quantity of work accomplished by an employee in performing tasks and responsibilities assigned to them. Indicators of employee performance include (Koopmans, et al; 2014) :

1. Quality of Work (QW)
2. Quantity of Work (QuW)
3. Job Knowledge (JK)
4. Initiative (IN)
5. Creativity (CR)
6. Personal Development (PD)

Data Analysis Technique

This study employed **Partial Least Squares Structural Equation Modeling (PLS-SEM)** using SmartPLS software. The analysis was conducted in two stages:

1. Measurement Model Evaluation (Outer Model)

The outer model was assessed to examine validity and reliability through:

- **Convergent Validity**
Measured using outer loading values (> 0.70)
- **Discriminant Validity**
Measured using Average Variance Extracted ($AVE > 0.50$)
- **Composite Reliability**
Threshold > 0.70
- **Cronbach's Alpha**
Threshold > 0.70

2. Structural Model Evaluation (Inner Model)

The inner model was evaluated using:

- **Coefficient of Determination (R^2)**
To measure explanatory power

- **Path Coefficient Analysis**
To determine relationship direction and magnitude
- **Bootstrapping Procedure**
To test statistical significance

Hypothesis acceptance criteria:

- T-statistic > 1.96
- P-value < 0.05

Research Procedure

This study followed a systematic research procedure consisting of several interconnected stages to ensure a comprehensive and rigorous analysis. The process began with problem identification and literature review, followed by conceptual framework development, questionnaire design, data collection, data processing, PLS-SEM analysis, interpretation of findings, and conclusion formulation. This structured procedure was implemented to achieve the research objectives and provide reliable empirical evidence regarding the relationships among the variables examined in this study.

Research Flowchart

The research flow chart illustrates the systematic stages carried out in this study to ensure a structured and comprehensive research process. It describes the sequence of activities starting from problem identification, followed by literature review, research framework development, and hypothesis formulation. The process then continues with questionnaire design, data collection from respondents, and data processing for analysis. Furthermore, the collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software to evaluate the proposed hypotheses. The final stages involve interpreting the results and drawing conclusions based on the research findings. This structured flow ensures the reliability and validity of the research process in addressing the study objectives.

4. Results and Discussions

This section presents the research findings obtained through data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The analysis was conducted to examine the effect of job stress and workload on employee performance with work environment as a moderating variable among Generation Z outsourced sales generalists at PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area. The discussion is presented systematically through structural model evaluation, hypothesis testing, and interpretation of findings based on theoretical perspectives and previous empirical studies.

4.1 Structural Model Evaluation

Structural model evaluation was conducted to assess the explanatory power of the proposed research model in describing relationships among variables.

Coefficient of Determination (R-Square)

Based on the SmartPLS analysis, the coefficient of determination (R^2) for employee performance was **0.724**, while the Adjusted R^2 value was **0.698**. This indicates that job stress, workload, work environment, and the moderating interaction between work environment with job stress and workload explain **72.4% of the variance in employee performance**. The remaining **27.6%** is influenced by other variables not included in this research model. According to Hair et al., an R^2 value approaching 0.75 indicates substantial explanatory power. Therefore,

the research model demonstrates strong predictive capability in explaining employee performance. This finding indicates that psychological factors and organizational environmental factors play significant roles in shaping employee performance among Generation Z outsourced sales generalists.

4.2 Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure with the following criteria:

- **T-statistic > 1.96**
- **P-value < 0.05**

The results of hypothesis testing are presented in Table 4.1.

Table 4.1 Hypothesis Testing Results

Variable Relationship	Original Sample	T Statistics	P Values	Decision
Job Stress → Employee Performance	0.479	5.717	0.000	Accepted
Workload → Employee Performance	0.469	6.347	0.000	Accepted
Work Environment × Workload → Employee Performance	0.197	2.906	0.004	Accepted
Work Environment × Job Stress → Employee Performance	0.156	2.042	0.041	Accepted

The results indicate that all proposed hypotheses are statistically supported.

4.3 Discussion

The Effect of Job Stress on Employee Performance

The results indicate that job stress significantly affects employee performance, with a path coefficient of **0.479**, T-statistic of **5.717**, and P-value of **0.000**. This finding suggests that job stress plays a significant role in shaping employee performance among outsourced sales generalists. In the banking context, job stress arises from performance target pressure, customer acquisition demands, administrative responsibilities, and organizational performance expectations.

Theoretically, this finding supports the **Job Demands-Resources Theory**, which explains that excessive job demands consume employees' psychological resources and influence work outcomes. Interestingly, the positive coefficient suggests that within a manageable level, job stress may stimulate improved performance. This reflects the concept of **eustress**, where work pressure serves as constructive motivation encouraging employees to perform more efficiently. This finding aligns with previous studies indicating that job stress significantly influences employee performance, particularly in service industries with high target orientation.

For Generation Z employees, work pressure may be perceived as a challenge that encourages competence demonstration. However, sustained excessive pressure without adequate organizational support may eventually reduce productivity.

The Effect of Workload on Employee Performance

The results show that workload significantly affects employee performance, with a coefficient of **0.469**, T-statistic of **6.347**, and P-value of **0.000**. This finding indicates that workload has a substantial contribution to employee performance formation. In the banking environment, workload includes sales target achievement, customer canvassing, administrative reporting, service responsibilities, and regular performance evaluations. Theoretically, this supports the perspective that workload is a central component of job demands. A structured and measurable workload may improve employee productivity by providing clear work direction. However, excessive workload may lead to physical fatigue and emotional exhaustion.

The results suggest that respondents were able to adapt to assigned workloads, indicating that Generation Z employees possess sufficient adaptability to workplace demands. This finding is consistent with previous studies demonstrating that workload significantly influences employee performance.

The Moderating Role of Work Environment on the Relationship Between Job Stress and Employee Performance

The results reveal that work environment significantly moderates the relationship between job stress and employee performance, with a coefficient of **0.156**, T-statistic of **2.042**, and P-value of **0.041**. This finding suggests that a positive work environment strengthens employees' ability to manage work-related stress effectively. Employees working in supportive environments are more likely to transform work pressure into motivation for target achievement.

Theoretically, this strengthens the buffering function of job resources within the Job Demands-Resources framework. This finding represents an important contribution, demonstrating that work environment does not merely influence employee performance directly but also functions strategically as a moderating factor.

The Moderating Role of Work Environment on the Relationship Between Workload and Employee Performance

The results indicate that work environment significantly moderates the relationship between workload and employee performance, with a coefficient of **0.197**, T-statistic of **2.906**, and P-value of **0.004**. This suggests that under supportive workplace conditions, the effect of workload on performance becomes more adaptive and productive. A positive work environment provides operational and emotional support that helps employees complete tasks more effectively.

This finding confirms that work environment is a strategic factor in maintaining performance stability among Generation Z employees despite high workload demands.

Research Implications

The findings provide both theoretical and practical implications. Theoretically, this research strengthens the applicability of the **Job Demands-Resources Theory** in explaining employee performance among outsourced sales generalis Generation Z employees in PT Perdana Prima Bhakti Mandiri under coordination of PT Bank Mandiri (Persero) Tbk. Area Bengkulu. Practically, PT Perdana Prima Bhakti Mandiri and PT Bank Mandiri (Persero) Tbk. Area Bengkulu should:

1. Manage workload distribution proportionally
2. Provide psychological support mechanisms
3. Develop collaborative workplace culture
4. Improve internal communication systems
5. Implement employee appreciation programs

These strategies are essential for sustaining employee performance.

Research Novelty

The novelty of this research lies in the simultaneous examination of job stress and workload on employee performance with work environment as a moderating variable among outsourced Generation Z sales generalists in Indonesia's banking sector. This study offers a new perspective by demonstrating that for Generation Z employees, work pressure is not necessarily destructive when supported by a conducive work environment.

5. Conclusion

This study examined the effect of job stress and workload on employee performance with work environment as a moderating variable among Generation Z outsourced sales generalists at PT Perdana Prima Bhakti Mandiri under the coordination of PT Bank Mandiri (Persero) Tbk Bengkulu Area. The results show that job stress and workload significantly affect employee performance. Work environment also has a significant direct effect on employee performance and significantly moderates the relationship between job stress, workload, and employee performance. The coefficient of determination (R^2) value of **0.724** indicates that the research model explains **72.4%** of employee performance variance.

These findings confirm that a supportive work environment strengthens employees' ability to manage work pressure and workload effectively. This study contributes to strengthening the application of the Job Demands-Resources Theory in the context of Generation Z outsourced employees in the banking sector. However, this study is limited by its relatively small sample size and focus on a single organizational area.

Suggestions

PT Perdana Prima Bhakti Mandiri and PT Bank Mandiri (Persero) Tbk. Area Bengkulu is recommended to improve workplace conditions through balanced workload distribution, stronger managerial support, and more effective internal communication to maintain employee performance. Future research should involve larger samples and include additional variables such as leadership style, motivation, compensation, and job satisfaction to enrich the understanding of factors influencing employee performance.

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