

The Interaction of Job Stress, Work-Family Conflict, Workload, and Social Support in Predicting Employee Burnout: Evidence of Mediation by Resilience

Yunni Rusmawati DJ^{1*}, Sri Wahyu Lelly Hana Setyanti², Handriyono³, Dewi Prihatini⁴

¹²³⁴*Universitas Jember*

***Email:** 200830201015@mail.unej.ac.id¹, lelyhana.feb@unej.ac.id², handriyono@unej.ac.id³, dewiprihatini@unej.ac.id⁴

ABSTRACT

Burnout is a serious problem in the banking sector, especially for back office employees who face high work demands, administrative accuracy, and regulatory compliance. This study aims to analyze the effects of work stress, work-family conflict, workload, and social support on burnout, and examine the role of employee resilience as a mediating variable. The study used a quantitative approach with the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. The study sample was back office employees at a state-owned bank in East Java. The results showed that work stress and work-family conflict had a positive and significant effect on burnout. Social support had a negative and significant effect, while workload had no significant effect on burnout. In the mediation model, resilience was unable to mediate the relationship between work stress and work-family conflict on burnout. However, resilience was shown to significantly mediate the relationship between workload and burnout, but did not mediate the effect of social support on burnout. These findings indicate that burnout in back office employees of state-owned banks is more influenced by psychological pressure and role demands than by workload factors. Therefore, organizations need to strengthen stress management strategies, provide consistent social support, and develop resilience-building programs to minimize the risk of burnout and improve employee well-being.

Keywords: work stress, work–family conflict, workload, social support, burnout and employee resilience

INTRODUCTION

Burnout, an increasingly worrying phenomenon in the contemporary workplace, has become a major subject of study in management, organizational psychology, and occupational health due to its far-reaching effects on organizational productivity and employee mental health. When job demands such as time pressure, heavy workloads, and emotional demands are not matched by the availability of personal and organizational resources, burnout occurs (Bakker and Demerouti 2017). In job-demand-resource theory, burnout is generally characterized by emotional exhaustion, cynicism about work, decreased psychological energy, and a decreased sense of accomplishment. Several studies indicate that this condition is increasing.

Job stress is a major cause of burnout, caused by tight time demands, increasing workloads, and ever-increasing performance expectations (Montgomery, Panagopolou, and Benos 2015; Pisanti et al. 2016). Furthermore, work-family conflict is a significant factor exacerbating burnout, as the imbalance between work demands and family responsibilities leads to prolonged emotional strain. Meta-analyses have shown that work-family conflict has a significant effect on stress, depression, and burnout (Allen et al., 2020; Amstad et al., 2011). Service sectors such as banking face these pressures due to their highly emotional

nature and extensive customer interaction (Kalliath and Brough 2020). However, social support, provided by coworkers and superiors in the form of emotional and instrumental support, can help mitigate the effects of work demands on burnout. Social support can also help individuals increase their psychological resilience when facing work pressures and reduce emotional exhaustion (Halbesleben 2006; Park, Kim, and Lee 2020).

Organizational support can also help create a better work environment, which can lead to more engaged and committed employees (Chen, Westman, and Hobfoll 2018). Resilience as a personal resource, along with organizational factors, is crucial for mitigating the impact of job demands on burnout. Resilience is a person's ability to persevere, recover, and adapt positively when faced with pressure or difficult situations. Studies show that people with high resilience are better able to manage stress and maintain psychological well-being during stressful situations (King, Newman, and Luthans 2016; Shin, Park, and Yoon 2019). According to a systematic review, resilience is a key protective component that reduces the risk of burnout in a variety of work situations, particularly in stressful work environments (Cooper, Brownell, and Powell 2019).

Among the factors contributing to higher levels of job stress in the banking industry compared to other industries are higher regulatory compliance demands, increased digital administrative burdens, and intense and often emotional customer interactions. Several studies have shown that the high administrative reporting burden, repetitive nature of work, and the pressure to meet targets make banking employees vulnerable to emotional exhaustion (Sharma and Kaur 2020; Giorgi et al. 2020). In Indonesia, this condition also occurs, particularly in state-owned banks, which have large organizational structures, strict oversight systems, and high performance goals. According to research, state-owned bank employees face challenging administrative pressures, high workloads, and role conflict. All of these factors contribute to job stress and burnout (Setyawati and Suyasa 2020; Rohman and Wahyudi 2021; Sari and Lestari 2021). East Java, which is the national economic center with large transaction volumes, intense banking competition, and increasing performance pressures as a result of regional economic demands, is increasingly facing these pressures.

In the banking sector, numerous studies have been conducted on factors such as work stress, workload, workplace-family conflict, social support, and burnout. However, research examining these five factors simultaneously, with resilience as a mediator, is still very limited in the context of Indonesian state-owned banking. This research should provide theoretical and empirical understanding of the mechanisms influencing employee burnout.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Work Stress

Occupational stress is a state of psychological distress that arises when job demands exceed an individual's ability and resources to cope. According to Beehr and Newman (1978), occupational stress is a state in which job demands cause physical and emotional tension, disrupting an individual's normal functioning. Robbins and Judge (2019) explain that occupational stress occurs when employees face work situations perceived as stressful, uncertain, or threatening to their balance. Sources of occupational stress can come from time pressure, role ambiguity, role conflict, high workloads, and emotional demands, as explained by Parker and DeCotiis (1983). Meanwhile, the Health and Safety Executive of the

United Kingdom (HSE 2019) categorizes the causes of occupational stress into demands, control, support, relationships, role, and change. Ganster and Rosen (2013) also state that digitalization, administrative pressure, and customer service demands exacerbate occupational stress in the modern sector.

The impact of work stress is very broad, including physical disorders, emotional exhaustion, decreased job satisfaction, low performance, increased absenteeism, and depression as stated by Schaufeli and Enzmann (1998), and a study by Lee and Ashforth (1996) showed that work stress has a positive relationship with burnout and a negative relationship with job satisfaction. Sonnentag and Frese (2012) emphasized that work stress contributes to reduced commitment and increased turnover intention. Work stress is measured using the Job Stress Scale by Chung et al. (2020) which consists of two dimensions, namely time stress and anxiety stress. Indicators of the time stress dimension include feelings of time pressure, demands for quick task completion, insufficient time to work, and disruption of personal time as used by Chung et al. (2020). Indicators of the Work Stress variable according to Chung et al. (2020), consist of: four main aspects, namely time pressure in completing work, emotional tension arising from work demands, levels of anxiety related to work responsibilities, and conditions of psychological tension experienced by individuals when carrying out their duties. These four indicators describe how psychological pressure and burden originating from the work environment can trigger a stress response in employees.

Thus, work stress in this study can be understood as time pressure and work anxiety that arise due to an imbalance between work demands and the resources owned by individuals, as supported by empirical evidence from various international studies.

Work-Family Conflict

Work-family conflict is a form of interrole conflict that arises when work and family demands interfere with each other, causing individuals to experience ongoing role tension. Greenhaus and Beutell (1985) state that this conflict arises when demands from the work and family domains cannot be fulfilled simultaneously, so that the implementation of one role is disrupted by the demands of the other role. Netemeyer, Boles, and McMurrian (1996) explain that work-family conflict consists of two directions, namely work-to-family conflict and family-to-work conflict. Work-to-family conflict occurs when work interferes with family roles, which is reflected in indicators consisting of work demands that interfere with family responsibilities, work time that reduces time for family, work pressure that makes it difficult for individuals to fulfill family obligations, work that hinders the ability to focus on family, and work problems that cause individuals to fail to carry out important family matters. Meanwhile, family-to-work conflict arises when family demands interfere with work roles, indicated by indicators such as family obligations that reduce work effectiveness, family responsibilities that hinder the completion of work tasks, family problems that interfere with work performance, family time that reduces time to complete work, and family obligations that prevent individuals from fulfilling work demands.

Frone, Russell, and Cooper (1992) showed that this role conflict increases stress, emotional exhaustion, and decreases psychological well-being. Amstad, Meier, Fasel, Elfering, and Semmer (2011) also found that work-family conflict is correlated with burnout, turnover intentions, and low job satisfaction. These findings are supported by a global

empirical study conducted by Allen, French, Dumani, and Shockley (2020), which showed that work-family conflict is a significant predictor of role imbalance, decreased productivity, impaired interpersonal relationships, and limited quality of family life. Andini et al. (2023) emphasized that role conflict arises when work and family demands cannot be met in a balanced manner. Therefore, indicators of role disruption, reduced family time, and family role barriers are highly relevant for measuring work-family conflict in the modern work era. Thus, work-family conflict is a key variable in explaining the psychological distress experienced by employees due to work-family role imbalance.

Workload

Workload is a job demand that must be completed by an individual within a certain period of time, which can be physical, cognitive, or emotional. According to Spector and Jex (1998), workload is an individual's perception of the number of tasks and the pace of work that must be met, so that when job demands exceed individual capacity, work pressure will increase. Tarcan, Hikmet, Schooley, Top, and Tarcan (2017) emphasized that high workload refers to excessive task volume, time pressure, and demands for fast completion, which have the potential to create fatigue and stress. According to Hart and Staveland (1988) through the NASA Task Load Index (NASA TLX) model, workload is reflected through mental demands such as the need for high concentration, physical demands such as heavy work intensity, time demands such as the speed of task completion, and performance pressure demanded by the job. Workload indicators. Research by Bowling, Alarcon, Bragg, and Hartman (2015) showed that high workloads are positively correlated with job stress, emotional exhaustion, and decreased job satisfaction. Meanwhile, research by Wu, Wang, and Li (2020) found that excessive workloads decrease performance and increase the risk of burnout. Yuliana et al. (2021) showed that high workloads increase physical fatigue and cognitive stress, especially when the work demands a fast pace and intense concentration. Dudija (2025) also found that high work volume and task intensity directly influence job stress and burnout in bank employees. Furthermore, Meliani (2024) emphasized that excessive workload is a dominant factor that exacerbates psychological stress and decreases work performance.

Social Support

Social support is an individual's perception of the extent to which they receive emotional, informational, and instrumental support from others in the work environment, such as superiors, coworkers, and the organization. House (1981) suggests that social support consists of four forms: emotional support, which includes empathy and concern; instrumental support, which includes tangible assistance in completing tasks; informational support, which provides advice or direction; and appraisal support, which includes feedback that helps individuals evaluate themselves. Cohen and Wills (1985) emphasized that social support has a buffering function, protecting individuals from the negative impacts of work stress through a feeling of being valued and cared for. Indicators of social support in the work context refer to the Social Support Scale by Caplan, Cobb, and French (1975), which reflects the extent to which employees feel that coworkers are willing to help when facing difficulties, the extent to which superiors provide clear direction, how often employees receive helpful feedback, the availability of tangible assistance when tasks cannot be

completed alone, and whether employees feel emotional acceptance and attention from the work environment.

Eisenberger, Huntington, Hutchison, and Sowa (1986) demonstrated that organizational support strengthens the perception that the organization values employee contributions and cares about their well-being. Halbesleben (2006) found that social support is negatively related to burnout and plays a role in maintaining commitment and performance. Park, Kim, and Lee (2020) also confirmed that strong social support from superiors and coworkers enhances employees' psychological resilience and adaptability in the face of stress and organizational change. Thus, social support is understood as the perception of the quality of emotional support, guidance, feedback, and tangible support from the work environment, which collectively helps individuals manage job demands more effectively. These findings suggest that four forms of support, instrumental, informational, emotional, and evaluative, are key components in measuring social support.

Employee Work Fatigue

Burnout is a psychological syndrome resulting from prolonged exposure to work stress, characterized by emotional exhaustion, depersonalization, and decreased personal accomplishment. Maslach and Jackson (1981) defined burnout as a chronic stress response in the workplace that develops when an individual is no longer able to cope with excessive emotional and work demands, resulting in depletion of emotional energy, a cynicism toward work, and a decreased sense of competence. Research by Maslach, Schaufeli, and Leiter (2001) explains that indicators of emotional exhaustion are reflected in feelings of emotional exhaustion, loss of energy, and prolonged fatigue due to work pressure. Indicators of depersonalization appear when an individual begins to distance himself emotionally from coworkers or clients, displays a cynical, rude, or indifferent attitude, and views work negatively. Meanwhile, indicators of decreased personal accomplishment are seen in feelings of inability to complete work effectively, low self-confidence, and a perception of declining personal performance. Schaufeli and Enzmann (1998) emphasize that burnout is a multidimensional phenomenon that affects psychological, physical, and behavioral conditions, thus not only reducing productivity but also increasing the risk of absenteeism, emotional disturbance, and turnover intention.

Lee and Ashforth (1996) that burnout is positively correlated with job stress and role conflict, and negatively correlated with job satisfaction and organizational commitment. Research by Maslach and Leiter (2016) also emphasized that a mismatch between job demands and resources, such as lack of social support, high workload, and low job control, is a major cause of burnout in various professions. Furthermore, a study by Montgomery, Panagopolou, and Benos (2015) found that excessive workload and emotional distress are strong predictors of emotional exhaustion in employees. Overall, burnout is understood as a condition of decreased emotional energy, the emergence of a cynicism towards work, and weakened self-efficacy due to chronic work pressure. These three indicators form the basis for measuring burnout variables using the Maslach Burnout Inventory (MBI). Briciu et al. (2023) found that burnout increases significantly when employees face high work demands and prolonged job uncertainty. Tavassoli (2025) suggests that burnout acts as an intermediary mechanism between job demands and decreased psychological well-being. Dudija (2025) also emphasized that burnout is triggered by excessive workload and

unmanaged work stress, particularly in the banking sector. These findings support the five indicators as the main dimensions of burnout that remain relevant across various types of modern jobs.

Resilience

Resilience is an individual's psychological capacity to recover, adapt, and continue to function effectively when faced with stress, adversity, or challenging experiences in the work environment. Luthar, Cicchetti, and Becker (2000) define resilience as a dynamic process that reflects positive adaptive capacity despite adversity. Connor and Davidson (2003) explain that resilience is not only the ability to survive, but also the ability to recover, adjust, and thrive after facing stress. Indicators of resilience are reflected in self-confidence and personal competence, the ability to persist when facing difficulties, control over emotional responses, persistence and resilience in the face of stress, the ability to handle change flexibly, the ability to maintain focus and composure when under pressure, and the ability to view difficulties as challenges that can be overcome. Tugade and Fredrickson (2004) show that individuals with high resilience are able to use positive emotions to deal with stress and recover more quickly from emotional distress. Luthans, Vogelgesang, and Lester (2006) also emphasize that resilience is part of Psychological Capital that plays an important role in maintaining work performance and commitment.

A study by Shin, Taylor, and Seo (2012) found that resilience helps employees withstand the negative impact of job demands and increases psychological well-being in the face of organizational change. Furthermore, research by King, Newman, and Luthans (2016) showed that resilience is negatively related to burnout and acts as a protective mechanism that mitigates the impact of chronic work stress. Overall, resilience is understood as an adaptive capacity that enables individuals to remain emotionally stable, withstand stress, and recover from difficult situations by activating personal strengths such as optimism, self-control, flexibility, and perseverance. These indicators have become the basis for measuring resilience in various international studies. Employee resilience is an individual's ability to bounce back from stress, maintain emotional stability, adapt to change, and persist when facing obstacles. Robinson et al. (2024) define resilience as an adaptive capacity formed through experience and organizational support, which strengthens an individual's ability to cope with stressful work situations. Hollaar et al. (2025) found that resilience interventions can improve employee psychological well-being and reduce the negative impact of work stress in the public sector. Furthermore, Koamesah et al. (2022) showed that resilience acts as a protector against high work pressure, especially in work environments with high stress risks.

Hypothesis

H1: Job stress has a positive and significant effect on burnout among back-office employees of state-owned banks.

H2: Work–family conflict has a positive and significant effect on burnout among back-office employees of state-owned banks.

H3: Workload has a significant effect on burnout among back-office employees of state-owned banks.

H4: Social support has a negative and significant effect on burnout among back-office employees of state-owned banks.

H5: Job stress has a negative and significant effect on employee resilience among back-office employees of state-owned banks.

H6: Work–family conflict has a negative and significant effect on employee resilience among back-office employees of state-owned banks.

H7: Workload has a negative and significant effect on employee resilience among back-office employees of state-owned banks.

H8: Social support has a positive and significant effect on employee resilience among back-office employees of state-owned banks.

H9: Employee resilience mediates the effect of job stress on burnout among back-office employees of state-owned banks.

H10: Employee resilience mediates the effect of work–family conflict on burnout among back-office employees of state-owned banks.

H11: Employee resilience mediates the effect of workload on burnout among back-office employees of state-owned banks.

H12: Employee resilience mediates the effect of social support on burnout among back-office employees of state-owned banks.

METHODS

This study uses a quantitative approach with a survey method to analyze the influence of work stress, work-family conflict, workload, and social support on burnout with resilience as a mediator. This study is explanatory research, as it aims to explain the causal relationship between variables through hypothesis testing. This study uses a quantitative approach with a survey method to examine the structural relationship between work stress, work-family conflict, workload, social support, burnout, and resilience as a mediator. The research model was analyzed using Partial Least Squares Structural Equation Modeling (SEM-PLS) because this technique is suitable for complex models, latent variables with reflective indicators, and data that are not necessarily normally distributed, as recommended by Hair, Hult, Ringle, and Sarstedt (2019).

The study population was all employees of state-owned banks (BRI, BNI, Mandiri, and BTN) in East Java. The study population consisted of all back-office employees at state-owned banks operating in East Java. However, specific population numbers were not available in official publications or internal reports accessible to the researcher. The study population consisted of employees working in the back-office units of state-owned banks in East Java, responsible for carrying out administrative tasks, reconciliation, credit document processing, compliance, and internal control functions. Given that population size data was not available in public sources or accessible internal reports, the population was determined based on job characteristics without specifying quantitative data. The sample in this study was selected using a non-probability purposive sampling technique, which is a sampling technique based on certain considerations relevant to the research objectives. As explained by Creswell (2014), purposive sampling is used when researchers need to select respondents with certain characteristics that match the phenomenon being studied. This technique is also in line with the views of Sekaran and Bougie (2019), who stated that purposive sampling is effective when the population is difficult to fully identify or when

population data is not publicly available. The sample in this study were back-office employees at a state-owned bank in East Java involved in operational administration, reconciliation, credit administration, compliance, and internal control functions. The sample size was determined based on the rule of thumb in SEM–PLS as proposed by Hair, Hult, Ringle, and Sarstedt (2019), which is a minimum of ten times the number of indicators in the model. Therefore, with a total of 24 indicators, the minimum sample size required is 240 respondents.

RESULTS

Outer Model

1. Convergent Validity

Table 1. Convergent Validity

Variables	Indicator	Outer Loading	AVE	KET
Job Stress (X1)	X1.1	0.799	0.603	VALID
	X1.2	0.803		
	X1.3	0.743		
	X1.4	0.765		
	X1.5	0.772		
Work-Family Conflict (X2)	X2.1	0.822	0.646	VALID
	X2.2	0.733		
	X2.3	0.852		
Workload (X3)	X3.1	0.766	0.608	VALID
	X3.2	0.719		
	X3.3	0.868		
	X3.4	0.759		
Social Support (X4)	X4.1	0.773	0.570	VALID
	X4.2	0.790		
	X4.3	0.792		
Burnout (Y)	Y.1	0.775	0.651	VALID
	Y.2	0.774		
	Y.3	0.788		
	Y.4	0.847		
	Y.5	0.847		
Employee Resilience (Z)	Z.1	0.725	0.637	VALID
	Z.2	0.832		
	Z.3	0.822		
	Z.4	0.808		

Source: Data processed from SmartPls 4.1 results (2025)

The description of table 1 Convergent Validity is:

1. In the Work Stress variable (X1) consisting of 5 indicators, the Outer Loading values are 0.799, 0.803, 0.743, 0.765, 0.772, which means the number is > 0.70, while the AVE has a value of 0.603, which means the number is > 0.50, so the data is declared valid.
2. The Work-Family Conflict variable (X2) consists of 3 indicators with Outer Loading values of 0.822, 0.733, and 0.852. Meanwhile, the AVE value is 0.646, meaning the figure is > 0.50, thus the data is declared valid.

3. In the Workload variable (X3) consisting of 4 indicators of the Outer Loading value are 0.766, 0.719, 0.868, 0.759. which means the number is > 0.70 while the AVE with a value of 0.608 which means the number is > 0.50 so that the data is declared valid.
 4. In the Social Support variable (X4) there are 3 indicators of the Outer Loading value, namely 0.773, 0.790, 0.792. which means the number is > 0.70 while the AVE with a value of 0.570 which means the number is > 0.50 so that the data is declared valid.
 5. The Burnout (Y) variable consists of 5 indicators with Outer Loading values of 0.775, 0.774, 0.788, 0.847, 0.847, which means the number is > 0.70, while the AVE has a value of 0.651, which means the number is > 0.50, so the data is declared valid.
 6. In the Employee Resilience variable (Z) consisting of 4 indicators of the Outer Loading value are 0.752, 0.832, 0.822, 0.808. which means the number is > 0.70 while the AVE with a value of 0.637. which means the number is > 0.50 so that the data is declared valid.
2. Discriminant Validity

Table 2. Discriminant Validity

	Job Stress (X1)	Work- Family Conflict (X2)	Workload (X3)	Social Support (X4)	Burnout (Y)	Employee Resilience (Z)
X1.1	0.799	0.541	0.538	0.509	0.647	0.567
X1.2	0.803	0.586	0.536	0.537	0.649	0.494
X1.3	0.743	0.492	0.498	0.458	0.596	0.462
X1.4	0.765	0.588	0.649	0.641	0.648	0.532
X1.5	0.772	0.641	0.724	0.663	0.648	0.553
X2.1	0.585	0.822	0.638	0.582	0.618	0.533
X2.2	0.492	0.733	0.571	0.469	0.474	0.509
X2.3	0.681	0.852	0.628	0.633	0.718	0.511
X3.1	0.634	0.599	0.766	0.558	0.620	0.576
X3.2	0.467	0.575	0.719	0.555	0.405	0.427
X3.3	0.729	0.675	0.868	0.731	0.708	0.664
X3.4	0.483	0.514	0.759	0.655	0.477	0.467
X4.1	0.570	0.537	0.536	0.773	0.607	0.536
X4.2	0.499	0.502	0.589	0.790	0.541	0.464
X4.3	0.623	0.567	0.574	0.792	0.634	0.553
Y.1	0.638	0.588	0.629	0.602	0.775	0.626
Y.2	0.649	0.680	0.666	0.627	0.774	0.542
Y.3	0.586	0.510	0.481	0.568	0.788	0.507
Y.4	0.713	0.607	0.568	0.611	0.847	0.571
Y.5	0.716	0.664	0.595	0.628	0.847	0.532
Z.1	0.433	0.461	0.529	0.420	0.447	0.725
Z.2	0.556	0.494	0.533	0.548	0.567	0.832
Z.3	0.562	0.537	0.546	0.534	0.581	0.822
Z.4	0.582	0.550	0.624	0.623	0.590	0.808

Source: data processed from the results of SmartPLS 4.1 research (2025)

The description of table 2 discriminant validity is:

1. The Work Stress variable (X1) has cross loading values according to the green color, namely: 0.799, 0.803, 0.743, 0.765, 0.772. These numbers have higher values than the values of other latent variables, so these variables can be said to be valid.
2. The Work-Family Conflict variable (X2) has a Cross Loading value according to the green color, namely: 0.822, 0.733, 0.852. These numbers have a higher value than the values of other latent variables, so the variable can be said to be valid.
3. The Workload variable (X3) has a Cross Loading value according to the green color, namely: 0.766, 0.719, 0.868, 0.759. These numbers have a higher value than the values of other latent variables, so these variables can be said to be valid.
4. The Social Support variable (X4) has a Cross Loading value according to the green color, namely: 0.773, 0.790, 0.792. These numbers have a higher value than the values of other latent variables, so the variable can be said to be valid.
5. The Burnout variable (Y) has a Cross Loading value according to the green color, namely: 0.775, 0.774, 0.788, 0.847, 0.847. These numbers have a higher value than the values of other latent variables, so the variable can be said to be valid.
6. The Employee Resilience variable (Z) has a Cross Loading value according to the green color, namely: 0.752, 0.832, 0.822, 0.808. These numbers have the value of other latent variables, so that the variable can be declared valid.

3. Construct Reliability

Table 3. Composite Reliability and Cronbach's Alpha

	<i>Composite reliability (rho_c)</i>	<i>Cronbach's alpha</i>	KET
Job stress (X1)	0.884	0.836	<i>Reliable</i>
Work-family conflict (x2)	0.845	0.725	
Workload (X3)	0.861	0.787	
Social support (X4)	0.840	0.746	
Burnout (Y)	0.903	0.865	
Employee resilience (Z)	0.875	0.810	

Source: Data processed from the results of Smartpls 4.1 research (2025)

The description of table 3. Composite Reliability and Cronbach's Alpha is:

1. The Composite Reliability value for the Work Stress variable (X1) is 0.884, while the Cronbach's Alpha value is 0.836. From this statement, it can be interpreted that the value is > 0.70, so it is declared reliable.
2. The Composite Reliability value for the Work-Family Conflict variable (X2) is 0.845, while the Cronbach's Alpha value is 0.725. From this statement, it can be interpreted that the value is > 0.70, so it is declared reliable.

3. The Composite Reliability value for the Workload variable (X3) is 0.861, while the Cronbach's Alpha value is 0.787. From this statement, it can be interpreted that the value is > 0.70 so it is declared reliable.
4. The Composite Reliability value for the Social Support variable (X4) is 0.840. Meanwhile, the Cronbach's Alpha value is 0.746. From this statement, it can be interpreted that the value is > 0.70 so it is declared reliable.
5. The Composite Reliability value for the Burnout variable (Y) is 0.903, while the Cronbach's Alpha value is 0.865. From this statement, it can be interpreted that the value is > 0.70 , so it is declared reliable.
6. The Composite Reliability value for the Employee Resilience (Z) variable is 0.875, can be interpreted

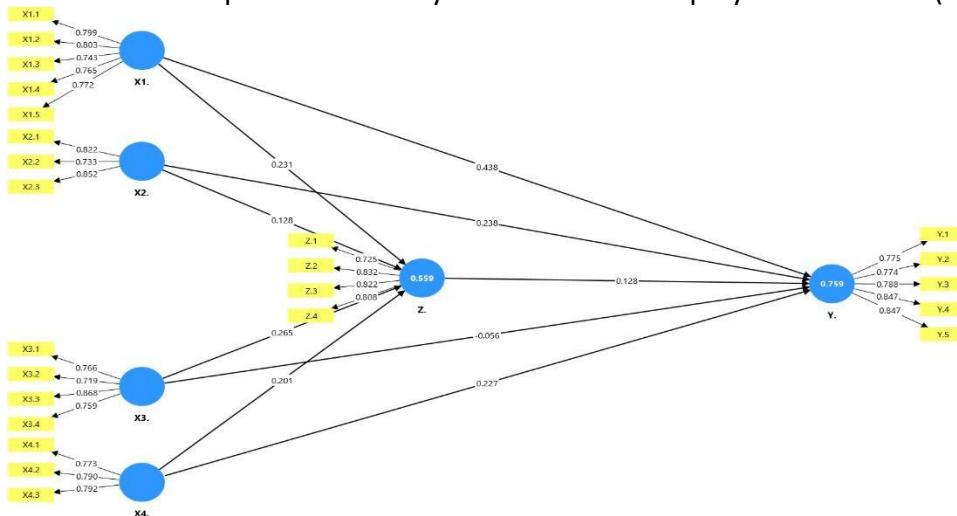


Figure 1. Model

Another benefit of this model is that it can describe phenomena or events that are occurring for observation. Several tests for the structural model include:

R Square

Table 4. R-square

	R-square	R-square Adjusted
Burnout(Y)	0.759	0.754
Employee resilience (Z)	0.559	0.551

Source: data processed from SmartPls 4.1 results (2025)

Judging from Table 4, it states that the variables Work Stress (X1), Work-Family Conflict (X2), Workload (X3), Social Support (X4) on Burnout (Y) are 0.759, meaning that the values can be said to be mutually reinforcing, while the adjusted R-square value is 0.754, so it can be stated as strong.

Mediation Test

Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Job Stress (X1) -> Employee Resilience (Z)	0.231	0.233	0.075	3,080	0.002
Job Stress (X1) -> Burnout (Y)	0.438	0.438	0.054	8,157	0.000
Work-Family Conflict (X2) -> Employee Resilience (Z)	0.128	0.129	0.070	1,839	0.066
Work-Family Conflict (X2) -> Burnout (Y)	0.238	0.241	0.054	4,414	0.000
Workload (X3) -> Employee Resilience (Z)	0.265	0.264	0.075	3,512	0.000
Workload (X3) -> Burnout (Y)	-0.056	-0.055	0.067	0.831	0.406
Social Support (X4) -> Employee Resilience (Z)	0.201	0.202	0.085	2,355	0.019
Social Support (X4) -> Burnout (Y)	0.227	0.227	0.062	3,680	0.000
Employee Resilience (Z) -> Burnout (Y)	0.128	0.124	0.049	2,581	0.010

Source: data processed from SmartPLS 4.1 results (2025)

Description of the 5 Path Coefficient table:

1. The variable of Work Stress on Employee Resilience is stated to have a positive and significant relationship because the P Value = 0.002 which means <0.005.
2. The variable of Work Stress on Burnout is stated to have a positive and significant relationship because the P Value = 0.000 which means <0.005.
3. The work-family conflict variable on employee resilience is stated to have a negative and insignificant relationship because the p-value is 0.066 which means > 0.005.
4. The Work-Family Conflict variable on Burnout is stated to have a positive and significant relationship because the P Value = 0.000 which means <0.005
5. The Workload variable on Employee Resilience is stated to have a positive and significant relationship because the p-value is 0.000, which means <0.005.
6. The Workload variable on burnout is stated to have a negative and insignificant relationship because the p-value is 0.406 which means > 0.005

7. The social support variable on employee resilience is stated to have a negative and insignificant relationship because the p-value = 0.019 which means > 0.005 .
8. The social support variable on burnout is stated to have a positive and significant relationship because the p-value = 0.000 which means < 0.005
9. The variable of employee resilience towards burnout is stated to have a positive and significant relationship because the p-value = 0.010 which means > 0.005 .

Table 6. Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/(STDEV))	P values
Job Stress (X1) -> Employee Resilience (Z) -> Burnout (Y)	0.030	0.029	0.016	1,892	0.059
Work-Family Conflict (X2) -> Employee Resilience (Z) -> Burnout (Y)	0.016	0.016	0.011	1,475	0.140
Workload (X3) -> Employee Resilience (Z) -> Burnout (Y)	0.034	0.033	0.016	2,046	0.041
Social Support (X4) -> Employee Resilience (Z) -> Burnout (Y)	0.026	0.025	0.015	1,746	0.081

Source: data processed from SmartPls 4.1 results (2025)

The description of table 6 above shows that:

- a) The variable of Work Stress mediated by employee resilience towards burnout has a negative relationship because P Value = 0.059 which means > 0.005 . Therefore, this relationship can be called Non Mediation.
- b) The Work-Family Conflict variable mediated employee resilience to burnout has a negative relationship because P Value = 0.140 which means > 0.005 . Therefore, this relationship can be called Non-Mediation.
- c) The Workload variable is mediated by Employee Resilience towards Burnout, there is a positive and significant relationship because the P value = 0.041 which means < 0.005 , so this relationship can be called Partial Mediation.
- d) The Social Support variable mediated by Employee Resilience on Burnout has a negative relationship because the P value = 0.081 which means > 0.005 . Therefore, this relationship can be called Non-Mediation.

DISCUSSION

Hypothesis Discussion:

1. The Effect of Job Stress on Burnout

The results of the study indicate that work stress has a positive and significant effect on burnout, with a coefficient of 0.438, a T-statistic of 8.157 > 1.970 , and a P-value of 0.000 < 0.05 . This finding supports Ha1 and is in line with Chandra (2024). For back office employees of state-owned banks, work stress arises due to high demands for accuracy, tight reporting deadlines, large volumes of administrative work, pressure to complete documents, and the

risk of errors that can impact internal and external audits. This situation gives rise to emotional tension and psychological exhaustion, so that when stress persists, burnout becomes more likely. Therefore, bank management needs to implement stress management programs, improve inter-unit communication, and provide psychological support to minimize burnout and maintain service quality.

2. The Influence of Work–Family Conflict on Burnout

The analysis results show that work-family conflict has a positive and significant effect on burnout with a coefficient of 0.238, a T-statistic of $4.414 > 1.970$, and a P-value of $0.000 < 0.05$. This finding supports Ha2 and is consistent with Ardiansyah et al. (2023). For back-office employees of state-owned banks, role conflict occurs due to high administrative burdens, overtime at the end of the month (closing), preparation of daily and monthly reports, and demands for regulatory compliance that require high accuracy. This condition can reduce family time, thereby creating inter-role tension. When work-family conflict persists, psychological stress increases and triggers burnout. Therefore, banks can implement limited working hour flexibility, workload management, and increased superior-subordinate communication to reduce the impact of role conflict on burnout.

3. The Effect of Workload on Burnout

The results of the study indicate that workload has a negative and insignificant effect on burnout (coefficient -0.056 , T-statistic $0.831 < 1.970$, P-value 0.406). Thus, Ha3 is rejected. For back office employees at state-owned banks, this result can be explained by their familiarity with the rhythm of busy administrative work, such as document verification, report creation, customer data management, and compliance with strict standard operating procedures (SOPs). The existence of a clear division of labor, a systematic organizational structure, and a coordination system between units allows employees to adapt to high workloads, so that workloads do not directly trigger burnout. However, management still needs to maintain the proportion of workloads to prevent them from being excessive, especially during busy periods such as the end of the month, the end of the quarter, or the audit period.

4. The Influence of Social Support on Burnout

The test results show that social support has a negative and significant effect on burnout (coefficient 0.201 , T-statistic $3.680 > 1.970$, P-value 0.000). This finding supports Ha4 and is consistent with Kartika et al. (2024). For back office employees at state-owned banks, social support from colleagues and superiors—through teamwork, effective coordination, assistance when workloads increase, and open communication—can reduce psychological stress. Social support makes employees feel valued, cared for, and not alone in facing the complexities of banking administration work. Thus, social support is an important protective factor that can reduce the risk of burnout in a back office work environment that demands precision, accuracy, and speed.

5. The Impact of Work Stress on Employee Resilience

The results showed that work stress had a negative and significant effect on employee resilience (coefficient 0.231 , T-statistic $3.080 > 1.970$, P-value 0.002). This supports Ha5 and aligns with Putra & Nuradina (2023). In the context of the back office of a state-owned bank, work stress stems from reporting time pressure, demands for accuracy, the risk of data input errors, compliance demands, and document completion targets. When stress levels are high, employees' ability to remain calm, adapt, and think clearly decreases.

Prolonged stress can also erode psychological resilience, making employees more susceptible to errors. This emphasizes the need for companies to reduce sources of stress to maintain employee resilience.

6. The Influence of Work-Family Conflict on Employee Resilience

The analysis results show that work-family conflict does not significantly influence resilience (coefficient 0.126, T-statistic $1.839 < 1.970$, P-value 0.066). Ha6 is rejected. For back office employees of state-owned banks, work-family conflict may be situational and not strong enough to reduce resilience. Many employees have coping strategies, family support, or personal flexibility that allows them to adapt despite experiencing role conflict. In addition, back office work is administrative and tends to be stable, so role conflict does not directly reduce resilience.

7. The Effect of Workload on Employee Resilience

The results show that workload has a negative and significant effect on resilience (coefficient 0.265, T-statistic $3.512 > 1.970$, P-value 0.000). This finding supports Ha7. For back office employees of state-owned banks, high workloads such as processing transaction data, preparing internal financial reports, audits, and document verification can continuously drain mental and physical energy, thereby reducing adaptive capacity. Therefore, heavy and continuous workloads can weaken resilience if not accompanied by adequate organizational support or time management.

8. The Influence of Social Support on Employee Resilience

The results show that social support has a positive and significant effect on resilience (coefficient 0.201, T-statistic $2.355 > 1.970$, P-value 0.019). This finding supports Ha8. For back office employees of state-owned banks, social support from superiors and coworkers in the form of assistance when the report load is high, clarification of difficult documents, or guidance in implementing SOPs can increase psychological resilience. This support helps employees be more emotionally stable, able to cope with pressure, and remain productive in complex work situations.

9. The Effect of Work Stress Mediated by Employee Resilience on Burnout

The test results show that work stress mediated by employee resilience has no significant effect on burnout, with a coefficient value of 0.030, a T-statistic of $1.892 < 1.970$, and a P-value of $0.059 > 0.05$. Thus, Ha9 is rejected. This finding aligns with Prameswari et al. (2024) who explained that resilience is unable to act as a mediator when work stress levels are already high and chronic. For state-owned bank back office employees, work stress arises from high accuracy demands, dense work volumes, the risk of administrative errors, and compliance with OJK and BI regulations. When work stress is at a very intense level, employee resilience is not strong enough to withstand its impact and therefore cannot reduce the risk of burnout through mediation. This finding confirms that banks need to address the sources of stress directly, such as improving workflows, clarifying task divisions, and providing stress management training, because increasing resilience alone is not able to reduce the influence of work stress on burnout in the back office context.

10. The Influence of Work-Family Conflict Mediated by Employee Resilience on Burnout

The results showed that work-family conflict mediated by resilience had no significant effect on burnout, with a coefficient of 0.016, a T-statistic of $1.475 < 1.970$, and a P-value of $0.140 > 0.05$. Thus, Ha10 was rejected. This is in line with the findings of Astuti et al. (2021) who stated that resilience cannot play a mediating role when role conflict tends to

be situational. For back office employees of state-owned banks, conflict between work and family usually occurs at certain periods such as the end of the month, the audit period, or when report volume increases. Because it is inconsistent over time, its impact on resilience is also weak. Furthermore, some employees are able to maintain resilience through family support, personal time management, and adaptation to routine work schedules. Thus, although work-family conflict can increase burnout, resilience is unable to mediate this relationship in the context of banking administrative work.

11. The Effect of Workload Mediated by Employee Resilience on Burnout

The test results show that resilience-mediated workload has a positive and significant effect on burnout, with a coefficient value of 0.034, a T-statistic of $2.046 > 1.970$, and a P-value of $0.041 < 0.05$. Thus, Ha11 is accepted. This finding is consistent with the research of Busti et al. (2023) which states that resilience is an important pathway connecting workload and burnout, especially when the workload is repetitive and demands high accuracy. For back office employees of state-owned banks, document verification, preparation of daily and monthly reports, transaction data processing, and internal reconciliation are jobs that require high concentration and are carried out continuously. This heavy workload can reduce employees' psychological energy, thereby reducing resilience. When resilience weakens, the risk of burnout increases. This suggests that strengthening resilience through coping training, mentoring, and organizational support is crucial to mitigate the negative impact of excessive workload on burnout.

12. The Influence of Social Support Mediated by Employee Resilience on Burnout

The results showed that social support mediated by resilience had no significant effect on burnout, with a coefficient of 0.026, a T-statistic of $1.746 < 1.970$, and a P-value of $0.081 > 0.05$. Thus, Ha12 was rejected. This finding is consistent with the research of Wulansari et al. (2024) which explains that social support does not always directly increase resilience, especially when the support is more technical than emotional. For Back Office employees of State-Owned Enterprise Banks, social support from colleagues or superiors can indeed help reduce work pressure directly, for example through cooperation in document verification, technical assistance when reports pile up, or good communication in resolving work problems. However, this social support is not strong enough to build psychological resilience that impacts burnout reduction through indirect channels. Employee resilience is more influenced by internal factors such as work experience, coping skills, and the ability to manage personal stress. Therefore, companies need to combine social support with more formal resilience-building programs, such as stress management training or psychological coaching, to optimize their impact on burnout.

CONCLUSION

This study examined the influence of job stress, work-family conflict, workload, and social support on burnout, as well as the mediating role of employee resilience among back-office employees of state-owned banks. The findings reveal that job stress and work-family conflict significantly increase burnout, indicating that psychological pressure and role imbalance are major contributors to emotional exhaustion in administrative banking roles. Conversely, social support significantly decreases burnout, demonstrating its importance as an external protective factor in reducing psychological strain. Meanwhile, workload shows

no significant direct effect on burnout, suggesting that back-office employees may have developed coping mechanisms or work routines that help them manage task demands effectively.

Regarding the mediating relationships, employee resilience does not mediate the effects of job stress, work–family conflict, or social support on burnout. These findings imply that when stressors are high or inconsistent—such as regulatory pressure, reporting deadlines, and administrative accuracy demands—resilience alone is insufficient to buffer their impact on burnout. However, resilience significantly mediates the relationship between workload and burnout, highlighting that resilience plays a more relevant role when the stressor involves sustained task repetition and cognitive effort.

Overall, the study concludes that burnout among back-office bank employees is primarily influenced by psychological and interpersonal stressors rather than task-related demands. Thus, organizations must focus on improving stress management systems, enhancing communication, strengthening social support, and implementing structured resilience-building programs. These strategies are essential to reducing burnout risks and fostering a healthier, more sustainable work environment in the banking sector.

REFERENCES

- Alpa'izi, R., Setyowati, H., & Pramudita, W. (2024). Social support and employee resilience: The role of emotional and instrumental resources in the workplace. *Journal of Organizational Psychology*, 12(1), 55–67.
- Amalina, D. (2024). Social support as a predictor of psychological resilience among banking employees. *International Journal of Behavioral Science*, 19(2), 102–118.
- Ariani, F. (2024). Workload and burnout: Re-examining the relationship in administrative work settings. *Asia Pacific Journal of Management Research*, 8(1), 44–58.
- Ardiansyah, D., Wibowo, H., & Nugraha, A. (2023). Work–family conflict and burnout among service industry employees. *International Journal of Business and Society*, 24(3), 150–167.
- Astuti, L., Handayani, S., & Prakoso, R. (2021). The role of work–family conflict on burnout: Testing the moderating effect of resilience. *Journal of Social and Industrial Psychology*, 6(2), 88–99.
- Briciu, A., Hancu, L., & Moldovan, E. (2023). Burnout, depression, and job stress factors in healthcare workers after two pandemic years. *International Journal of Environmental Research and Public Health*, 20(5), 4118. <https://doi.org/10.3390/ijerph20054118>
- Busti, G., Rahma, U., & Firdaus, I. (2023). Resilience as a mediator of workload and burnout: Evidence from administrative employees. *Employee Relations Journal*, 45(4), 762–779.
- Chandra, A. (2024). Job stress and burnout: The mediating role of emotional exhaustion in the workplace. *Journal of Occupational Health Studies*, 17(1), 33–47.
- Dudija, F. (2025). Workload, job stress, and burnout in banking institutions: A structural model analysis. *Journal of Business Psychology Review*, 14(1), 77–90.

- Hollaar, J., Bakker, A., & Schaufeli, W. (2025). Developing resilience in public sector employees: A longitudinal intervention study. *Journal of Applied Psychology*, 110(2), 154–170.
- Huo, Y. (2025). Psychological strain and job stress: An empirical assessment of employee wellbeing. *Journal of Organizational Behavior and Health*, 13(1), 25–39.
- Juru, M., & Wellem, T. (2022). The effect of workload on psychological resilience: A study on administrative workers. *Journal of Human Resource Dynamics*, 10(4), 45–58.
- Karadaş, G., & Duran, S. (2021). The effect of social support on work stress: The mediating role of resilience. *Journal of Nursing Management*, 29(7), 2200–2208.
- Kartika, R., Fitriani, S., & Lestari, D. (2024). Social support and burnout among employees: A structural model analysis. *Journal of Applied Organizational Research*, 9(1), 67–80.
- Katsiroumpa, P., Kokkinos, C., & Stavrou, N. (2023). The protective role of social support on burnout in high-pressure work environments. *European Journal of Work and Organizational Psychology*, 32(2), 245–259.
- Koamesah, S., Tjandra, Y., & Wijaya, A. (2022). The role of employee resilience in reducing job stress: Evidence from the finance sector. *International Journal of Management Science*, 7(3), 119–134.
- Lineuwih, A., Saragih, S., & Lestari, M. (2023). Work–family conflict, resilience, and job performance among dual-role employees. *International Journal of Human Resource Studies*, 13(2), 78–96.
- Meliani, N. (2024). Job demands and psychological stress among office workers: A reassessment. *International Journal of Organizational Studies*, 15(1), 92–108.
- Prameswari, R., Sari, M., & Putri, W. (2024). The mediating role of resilience in the relationship between job stress and burnout. *Journal of Human Capital Studies*, 8(1), 33–49.
- Putra, A., & Nuradina, S. (2023). The effects of workplace stress on resilience among employees in financial institutions. *Journal of Behavioral and Applied Management*, 20(2), 145–158.
- Robinson, M., Hayes, S., & Grant, A. (2024). Understanding employee resilience in modern workplaces: A conceptual expansion. *Journal of Vocational Behavior*, 144, 103800.
- Susiarti, E., Malik, D., & Laksmi, I. (2019). The influence of workload on resilience and mental fatigue. *Journal of Occupational Mental Health*, 5(2), 110–120.
- Tavassoli, T. (2025). Work–family conflict and emotional exhaustion: A cross-occupational analysis. *Journal of Stress and Health*, 41(1), 29–43.
- Wulansari, P., Arifa, S., & Ramadhan, T. (2024). Social support, resilience, and burnout among administrative employees. *Journal of Occupational Wellbeing*, 12(1), 56–70.
- Yuliana, E., Setiono, A., & Pratiwi, R. (2021). Workload intensity and its impact on employee stress levels. *International Journal of Workplace Management*, 9(3), 211–227.