



The Impact of Workload, Workplace Spirituality, and Work Stress on The Performance of Employees of Bank Syariah Indonesia Malang Area Office

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ABSTRACT

This research aims to determine the influence of workload, workplace spirituality, and work stress on the performance of Bank Syariah Indonesia Malang Area Office employees. The number of samples of this study 80 employees. The sampling technique used in this research is saturated sample. The type of research used is survey research with a quantitative approach. The data collection technique used is a questionnaire. In this research using multiple linear regression data analysis. The research results showed that workload had a positive and significant effect on employee performance, workplace spirituality had a positive and significant effect on employee performance, and work stress had a positive and significant effect on employee performance.

Keywords: *Workload, Workplace spirituality, work stress, and Employee Performance.*

INTRODUCTION

The period of globalization is characterized by rapid change, great uncertainty, and a challenging external environment. In today's competitive business environment, agility, flexibility, accuracy and efficiency are important qualities in managing the key element that influences the performance of a company or institution, namely human resource management. In order to be competitive, the business world must maximize its employees to increase output and income (Palupiningdyah, 2016).

Human resource management is the science and art of managing the relationships and roles of the workforce so that they effectively and efficiently help realize the goals of the company, employees and society (Arif et al., 2017). When a company has access to good resources, the company will be better able to achieve its goals and fulfill its

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commitments. When an organization's performance declines, this may be due to employees not producing work that is expected of them or the company as a whole.

Workload is a result of several factors, including the job itself, the environment in which the job is performed, and the worker's own skills, routines, and worldview. According to Munandar (2011), workload is the amount of work given to a group of people that must be completed within a certain time period, taking into account the group's skills and resources.

Having a spiritual culture in the workplace has been proven to increase morale and retention rates, as well as a company's capacity to compete in the marketplace, so it is important for management and other leaders to develop a spiritual culture. Apart from workload and workplace spirituality, work stress also increases feelings of anxiety and worry as well as mental and physical fatigue so that it can affect employee performance. Schuler stated that stress is an ever-changing condition in which individuals face opportunities, challenges, and expectations when the stakes are high but the outcomes are unclear.

BSI is a sharia banking that is currently developing rapidly. BSI upholds sharia values as its organizational culture. These sharia values are of course in accordance with the reference guidelines for the main values of BUMN human resources (HR) which are conveyed in the Circular Letter of the Minister of BUMN (SE-7/MBU/07/2020) and are known as the AKHLAK (Trustworthy, Competent, Harmonious) program. , Loyal, Adaptive and Collaborative) BUMN. This new financial institution was established through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah on February 1 2021. Bank Syariah Indonesia Malang Area Office is the case study for this research. It is a sharia institution that does not profit from the use of its customers' money or from the sale of sharia products. This bank uses the KPK (Performance per Group) and KPI (Performance per Individual) methods in evaluating employee performance.

The reason the researcher chose Bank Syariah Indonesia Malang Area Office is that this bank is relatively new and people have quite high interest in becoming customers and saving at this bank. Even though Bank Syariah Indonesia can be said to be new, in improving employee performance it can be said to be professional in managing sharia-based financial management, including marketing strategies in attracting customer interest in carrying out financial transactions. It can be seen that up to now many customers have provided financial services at this bank. Thus, it can be said that this bank has high performance because of its rapid increase even though this bank is a relatively new bank.

Several complaints from customers have resulted in a high workload for employees. Employees must further improve their performance to reduce these complaints which will of course increase workload and even work stress. The increasingly advanced growth rate of conventional banks is also a challenge for Syariah Bank Malang Area Office so that efforts are made even harder to compete with conventional banks and of course better efforts, strategies and employee performance are needed, so that they can grow and develop even better. . The existence of this continues to encourage employees to be able to perform at a high level by completing work targets on time, serving customers in a friendly manner, and improving service.

In the Account Officer section, it appears that employees are still unable to resolve problematic financing, including resolving problems with problematic debtors who are still recorded in the bank's books or outside the bank's bookkeeping records (write off books), of course this situation will cause workload. This also includes having to work

overtime to complete the work. If this happens frequently, it will have an impact on the employee's performance (Rusda & Dini Arimbi, 2017). Workload has a negative and significant influence on employee performance (Faishal et al, 2021).

Workplace spirituality at Bank Syariah Indonesia Malang Area Office can be seen from their employees feeling connected to their work, and employees finding meaning in their workplace. The office also makes it a habit to pray in congregation, so that relationships between employees are formed. This work spirituality can improve employee performance. Khusnah's research (2020) the results of this research support the idea that fostering spirituality in the workplace can improve employee performance. Spirituality in the workplace must be understood and practiced at the individual, group and organizational levels in order to obtain positive results in the future (Anita Chaudhari, Brinzel Rodrigues, 2016).

Work stress for Bank Syariah Indonesia Malang Area Office employees is high because there are many demands from the company and customers. Employees feel anxious and worried about serving customers. Therefore, employees are always careful in serving customers because they are worried that customers will feel dissatisfied with their service, especially in the customer service department. Workplace stress may have a positive impact on output, according to the literature (Iskamto, 2021). This is in contrast to the research results of Ehsan & Ali (2019). The findings show that variables related to stress have a detrimental effect on the workplace and cause a decrease in productivity.

Employee performance can reflect the success or failure of a company. with good employee performance, the company can also be said to be good. Employees always prioritize quality in serving customers. Such as solving the problem of customers who are confused about their ATM being swallowed or blocked properly and serving customers in accordance with company regulations. Good performance is defined as performance that reaches optimal standards determined by an organization (Ardiansyah 2018).

As is the case with tellers and customer service who work to serve customers every day. With a diverse number of customers and carrying out various transactions. For example, there are around 16 account openings per day and there are around 4 disbursement of funds per day. Tellers and CS at Bank Syariah Indonesia Malang Area Office can and are capable of serving these transactions in one day. But on the one hand, it causes high workload and work stress. Considering the context, researchers are interested in examining this problem further, entitled *The Effect of Workload, Workplace Spiritualization and Work Stress. On Employee Performance of Bank Syariah Indonesia Employees Malang Area Office.*

LITERATURE REVIEW

Workload according to (Munandar, 2011), the amount of work given to a group of people or individuals within a certain period of time, taking into account the group's skills and resources. Every business must think about the issue of employee workload because it has the potential to have a negative impact on employee performance.

Workplace Spirituality according to (Ashmos and Duchon, 2000), recognition of employees having the inner life necessary to maintain meaningful work in an organizational environment. Incorporating spirituality into the workplace can help people feel more connected to work and the world around them.

Work Stress according to Mangkunegara (2013: 157), work stress is emotional pressure caused by the demands of a person's work. Symptoms of stress at work include

mood swings, loneliness, difficulty sleeping, smoking too much, tension and anxiety, worry and restlessness, difficulty relaxing, experiencing high blood pressure, and difficulty digesting food.

Employee Performance according to Hasibuan (2015:44) defines "performance" as the extent to which an individual fulfills the requirements of his job within a certain period of time. Employee performance is the product of several interrelated factors, such as the employee's role, level of motivation, natural abilities, and personal desires and interests. Workforce performance improves as these metrics improve.

Researcher Hypothesis Development

1) The Effect of Workload on Employee Performance

Workload refers to the amount of work that needs to be done, or responsibilities that need to be delegated, to complete work on time and produce results that meet or exceed expectations. Time, energy, and other resources are required to do the work at hand, as stated by Rolos (2018) performance may decrease when resources are scarce. The results of research (I Komang Budiassa et al., 2021) show that workload affects employee performance well and substantially. Research (Kurwiany & Dhingantara, 2022) states that workload affects employee performance. Based on the description above, the following hypothesis can be formulated:

H₁: Workload has a positive and significant effect on employee performance.

2) The Effect of Workplace Spiritualization on Employee Performance

Connecting with something or someone greater than oneself whether it be another person or the universe is fundamental to spirituality. What we mean by "spiritual growth" is the maturation of a person's faith and devotion to God. When you feel comfortable in a work environment, you are more likely to get things done, and that is a direct result of the facilities provided and available there. Research results (Khusnah, 2020) show that employee performance is positively influenced by workplace spirituality and according to research (Febriani, 2021) workplace spirituality is proven to improve Islamic performance. Based on the description above, the following hypothesis can be formulated:

H₂: Workplace spirituality has a positive and significant effect on employee performance.

3) The Effect of Work Stress on Employee Performance

Stress at work refers to emotional pressure caused by the demands of a person's work, while workload refers to the quantity of work that must be completed within a certain period of time (Tarwaka, 2011: 106). Employee performance is influenced by workload and stress; when the workload is light, stress is low and performance is high. Research (Risamasu, 2018) found that work stress moderates the relationship between workload and productivity and research from (Iskamto, 2021) shows that work stress has a significant effect on employee performance. Based on the description above, the following hypothesis can be formulated:

H₃: Stres Kerja berpengaruh positif dan signifikan terhadap Kinerja Karyawan

Conceptual Framework

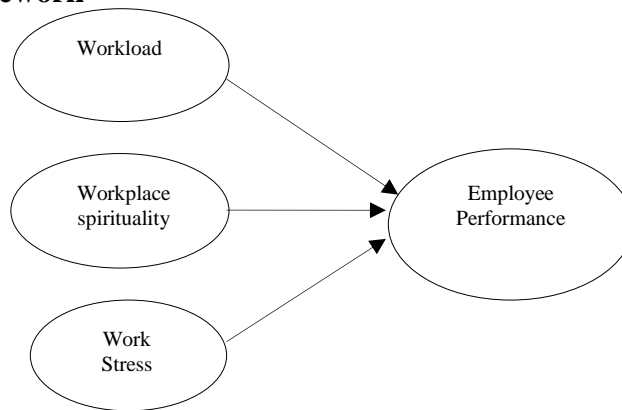


Figure 1. Conceptual Framework

RESEARCH METHOD

Survey research using quantitative methodology is the method used. Eighty employees were used as research samples. Saturated samples were used in the sampling method for this study. way to collect data through questionnaires. Multiple linear regression was used in data analysis. According to research findings, work stress, workplace spirituality, and workload have a positive and significant influence on employee performance.

RESULT AND DISCUSSION

Table 1 Characteristics of Respondents

Individu	Item	Frequency	Percentage %
Gender	Male	55	68%
	Female	25	31,25%
Age	20 – 28 Years	31	38,00%
	29 – 37 Years	24	30,75%
	38 – 46 Years	16	20,00%
	47 – 55 Years	9	11,25%
Education	S.3	7	8,75%
	S.2	24	30,00%
	S.1	49	61,25%
Years of Service	<3 Years	44	55,00
	4-10 Years	25	31,25
	>10 Years	11	13,75

Source: Primary data processed (2023)

Based on the table above, it explains the characteristics of respondents with a total of 80 employees of Bank Syariah Indonesia Malang Area Office. The majority of employees are male, 55 people or 68%, respondents are mostly aged 20-28 years, 31 people or 38%, most of them have a bachelor's degree, 49 people or 61.25%, and the most years of service for employees is <3 Year as many as 44 people or 13.75%.

Validity Test**Table 2 Validity Test Results**

No	Variable	Indicator	R Count	R Table	Explanation
1		Y.1	0,723		Valid
2		Y.2	0,730		Valid
3		Y.3	0,715		Valid
4		Y.4	0,725		Valid
5		Y.5	0,733		Valid
6	Employee Performance	Y.6	0,731		Valid
7		Y.7	0,754		Valid
8		Y.8	0,739		Valid
9		Y.9	0,722		Valid
10		Y.10	0,721		Valid
11		X1.1	0,755		Valid
12		X1.2	0,800		Valid
13		X1.3	0,760		Valid
14	Workload	X1.4	0,745		Valid
15		X1.5	0,719		Valid
16		X1.6	0,817		Valid
17		X2.1	0,770	0,220	Valid
18		X2.1	0,754		Valid
19		X2.3	0,777		Valid
20	Workplace Spirituality	X2.4	0,820		Valid
21		X2.5	0,722		Valid
22		X2.6	0,717		Valid
23		X3.1	0,747		Valid
24		X3.2	0,738		Valid
25		X3.3	0,735		Valid
26	Work Stress	X3.4	0,736		Valid
27		X3.5	0,741		Valid
28		X3.6	0,717		Valid
29		X3.7	0,753		Valid
30		X3.8	0,722		Valid

Source: Primary data processed (2023)

Based on the table above, each statement item related to workload, workplace spirituality, work stress, and employee performance has a calculated r value greater than the r table of 0.220. Thus, each question item related to workload, workplace spirituality, work stress, and employee performance is declared valid and suitable for use for collecting research data.

Reliability Test**Table 3 Reliability Test Results**

No	Variable	Cronbach Alpha	comparison coefficient	Explanation
1	Employee Performance	0,902		Reliabel
2	Workload	0,859		Reliabel
3	Workplace Spirituality	0,854	0,60	Reliabel
4	Work Stress	0,879		Reliabel

Source: Primary data processed (2023)

Based on the table above, it shows that all research variables, namely, workload, workplace spirituality, work stress, and employee performance have a Cronbach Alpha

coefficient value of > 0.60 , so it can be concluded that all questionnaire statement items in this study are reliable or dependable.

CLASSIC ASSUMPTION TEST

Normality Test

Table 4 Normality Test Results

	Unstandardized Residual
Asymp. Sig. (2-tailed)	0,2000

Source: Primary data processed (2023)

Based on the table above, the Asymp value. Sig. (2-tailed) has a value of 0.2000 and > 0.05 . So the data on the variables workload, workplace spirituality, and work stress on employee performance are normally distributed and the data is in accordance with normal standards.

Multicollinearity Test

Table 5 Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	T		Tolerance	VIF
1 (Constant)	,629	2,897		,217	,829		
X1	,527	,145	,325	3,642	,000	,464	2,155
X2	,467	,146	,282	3,190	,002	,473	2,115
X3	,491	,106	,371	4,646	,000	,580	1,723

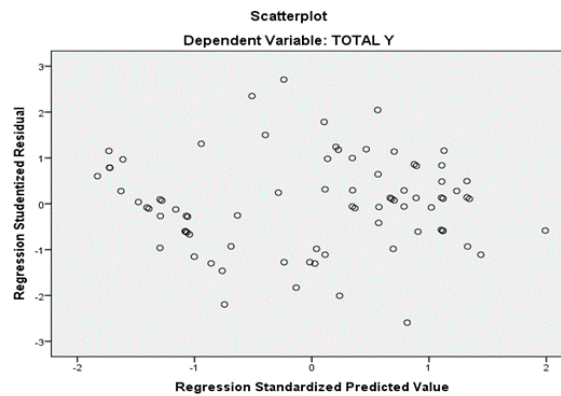
a. Dependent Variable: Y

Source: Primary data processed (2023)

Based on the table above, the tolerance test results show that the independent variables are workload, workplace spirituality, and work stress with a tolerance value greater than 0.10 (10%). And the VIF value shows that the workload, workplace spirituality and work stress variables are less than 10. So it can be concluded that there is no multicollinearity between the independent variables in the regression model at the Malang Regional Office of Sharia Bank.

Heteroscedasticity Test

Graph of Heteroscedasticity Test Results



Source: Primary data processed (2023)

In the graphic image above, the results of scatterplots in this study can be seen that the distribution of dots is spread randomly, and does not form a clear pattern, is spread randomly and is spread both above and below the number 0 on the Y axis, spread between -3 to the number 3 on the Y axis, so it can be concluded that the data does not contain heteroscedasticity in this multiple linear regression model.

Autocorrelation Test

Table 6 Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,848 ^a	,719	,708	2,891	1,521

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source: Primary data processed (2023)

Based on the table above, the calculated values for DW are 1.521, DL 1.5600, and DU 1.7153 with $n = 80$ and $k = 3$. The results of the autocorrelation test are fulfilled, no autocorrelation occurs because the DW value is between DL and DU ($1.7153 < 1.521 < 2.2847$).

Multiple Linear Regression

Table 7 Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	,629	2,897		,217	,829			
X1	,527	,145	,325	3,642	,000	,464	2,155	
X2	,467	,146	,282	3,190	,002	,473	2,115	
X3	,491	,106	,371	4,646	,000	,580	1,723	

a. Dependent Variable: Y

Source: Primary data processed (2023)

The constant value (a) is 0.629, this can be interpreted as a positive sign indicating that if the variables (X1) workload, (X2) workplace spirituality, and (X3) work stress are considered constant then the value (Y) of performance is 0.629

The workload regression coefficient value is 0.527. This shows that there is a positive influence between workload on employee performance. This means that the higher the workload, the higher the employee's performance.

The regression coefficient value for workplace spirituality is 0.467. This shows that there is a positive influence between workplace spirituality on employee performance. This means that the better the workplace spirituality, the higher the employee performance.

The work stress regression coefficient value is 0.491. This shows that there is a positive influence between work stress on employee performance. This means that the higher the work stress, the higher the employee's performance.

HYPOTHESIS TEST RESULTS

T Test

Table 8 t Test Results

Variabel	t count	t table	Sig
X1	3,642		0,000
X2	3,190	1,90006	0,002
X3	4,646		0,000

Source: Primary data processed (2023)

Based on the table above, the calculated t values for the variables workload, workplace spirituality, and work stress all show greater than the t table ($t_{count} > t_{table}$) and significance < 0.05 ($0.000 < 0.05$). So it can be interpreted that the variables workload, workplace spirituality and work stress have a positive and significant effect on employee performance.

Coefficient of Determination

Table 9 Determination Test Results (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,848 ^a	,719	,708	2,891	1,521

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source: Primary data processed (2023)

The table above shows the R Squere (R²) value of 0.719 or 71.9%, so it can be concluded that the influence of the variables workload (X1), workplace spirituality (X2), and work stress (X3) on employee performance (Y) of Bank Syariah Indonesia Malang Area Office was 0.719 or 71.9%.

DISCUSSION

The results of the research show that workload has a positive and significant influence on the performance of Bank Syariah Indonesia Malang Area Office employees. This means that a high workload will increase employee performance. The workload carried out by Bank Syariah Indonesia Malang Area Office employees is something that arises from the interaction between task demands, the work environment used as a workplace, skills, behavior and perceptions of workers. Many customers complain about

problems such as ATMs being swallowed/blocked and wrong transactions, this can of course be a burden for employees. There are around 4 disbursement of funds every day so employees sometimes have to work overtime to complete their work. The results of this research are supported by previous research, namely (Kurwiany & Dhirgantara, 2022) whose research results show that workload has a positive and significant effect on employee performance.

The results of the research show that workplace spirituality has a positive and significant level of influence on the performance of Bank Syariah Indonesia Malang Area Office employees. The spirituality of the workplace at the Bank Syariah Indonesia Malang Area Office is not formal, structured or organized, thus creating comfort in working within the company. Just as the company provides freedom of expression in expressing opinions, employees feel valued in the company, and the company also cares about things that can improve the spirit of its employees, such as increasing employee morale. Employees can find meaning and purpose in work so that this can improve employee performance. The importance of spirituality in the workplace should mean that management or leaders in the organization need to create spirituality in the workplace because it can encourage employee performance, so that it can increase the competitiveness of the organization. The results of this research are supported by previous researchers, namely (Khusnah, 2020), whose research results show that spirituality in the workplace has a positive influence on employee performance.

The results of the research show that work stress has a positive and significant effect on the performance of Bank Syariah Indonesia Malang Area Office employees. This means that if work stress is high then employee performance is high. The work stress of Bank Syariah Indonesia's Malang Area Office employees arises from customer complaints, so that employees feel worried when serving customers. Most employees feel excessive worry, anxiety and frustration at work. They are frustrated if the work does not meet the target. According to Robbins (2007), stress is a dynamic condition where an individual is faced with opportunities, demands, or resources that are related to what the individual desires and whose results are seen as uncertain and important. The results of this research are supported by previous researchers, namely (Iskamto, 2021), whose research results show that work stress has a significant effect on employee performance.

CONCLUSION

The workload of employees at Bank Syariah Indonesia Malang Area Office is in the high category, the Workplace Spirituality of Bank Syariah Indonesia Malang Area Office is in the good category, the Work Stress of employees at Bank Syariah Indonesia Malang Area Office is in the high category, and the Performance of Bank Syariah Indonesia Malang Area Office employees is classified as good category.

Workload has a positive and significant effect on the performance of Bank Syariah Indonesia Employees in the Malang Area Office. This means that the higher the workload at the Bank Syariah Indonesia Malang Area Office, the better the employee performance.

Workplace Spirituality has a positive and significant effect on the Performance of Bank Syariah Indonesia Employees in the Malang Area Office. Which means that the better the workplace spirituality at the Bank Syariah Indonesia Malang Area Office, the better the employee performance.

Work Stress has a positive and significant effect on the Performance of Bank Syariah Indonesia Employees in the Malang Area Office. This means that the higher the

work stress at the Bank Syariah Indonesia Malang Area Office, the better the employee performance.

SUGGESTION

Spirituality in the workplace should be increased in the community indicator section, namely "I feel valued in the company" where there are still many who answered neutrally with the lowest score criteria. This shows that the company is still not optimal in respecting employees. Therefore, Bank Syariah Indonesia Malang Area Office needs to improve its appreciation for employees, for example by appreciating employee work results.

It is hoped that the large amount of work in the workplace will not become a workload, resulting in disruption of the work being carried out. This is related to the work standard indicator section, namely "I get and complete work in accordance with the company's SOP". Therefore, Bank Syariah Indonesia Malang Area Office in providing work must comply with the applicable SOP. So that employee burden can decrease.

It is hoped that there will be an adjustment between work and employee conditions, so that this will reduce work stress. This is related to the frustration indicator section, namely "the work given does not achieve the goal makes me frustrated" which gets the highest score. Therefore, Bank Syariah Indonesia Malang Area Office can reduce employee stress levels by adjusting their work.

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