
**THE ROLE OF WORK LIFE BALANCE AS A MECHANISM FOR EMPLOYEE
ADAPTATION IN FACING THE WORKLOAD TO INCREASE HUMAN
RESOURCE PRODUCTIVITY AT BANK INDONESIA REPRESENTATIVE
OFFICE IN BANGKA BELITUNG ISLANDS PROVINCE**

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Abstract

This study aims to analyze the role of work life balance as a mechanism for employee adaptation in dealing with workload to increase human resource productivity at the Bank Indonesia Representative Office in Bangka Belitung Islands Province. This study uses a descriptive qualitative approach with data collection techniques through in-depth interviews, observations, and documentation. The research informants consisted of five employees who were selected based on their tenure and work unit to gain diverse perspectives. Data analysis was carried out using the Miles and Huberman interactive model through the stages of data reduction, data presentation, and conclusion drawn, with data validity tests through triangulation and member checking. The results showed that the workload of employees in general was in the controlled and proportional category, although in certain periods there was an increase in work intensity and time pressure. In dealing with these conditions, employees apply work-life balance as a form of adaptation through time management, determination of work priorities, and social support from leaders and colleagues. The implementation of time-balance, engagement, and satisfaction has been proven to help employees maintain focus, motivation, and quality of work. Thus, work-life balance plays an important role in maintaining the stability of human resource productivity despite fluctuations in workload. This research provides practical implications for organizations in formulating human resource management policies that are more oriented towards work-life balance to support sustainable performance.

Keywords: Work Life Balance, Workload, HR Productivity, Adaptation Mechanism, Bank Indonesia

INTRODUCTION

Human resources (HR) are regarded as a strategic element that determines the effectiveness of an organization in achieving its objectives and performing its functions optimally (Bariqi, 2018). In the public sector, the role of HR becomes increasingly crucial, as performance is directly linked to public service delivery, institutional credibility, and the successful implementation of government policies (Mangkunegara, 2002). Bank Indonesia, as the central bank of the Republic of Indonesia, holds a strategic mandate to maintain monetary stability, ensure the effectiveness of the payment system, and safeguard the national financial system, all of which depend heavily on the quality, integrity, and productivity of its human resources (Bank Indonesia, 2023).

Based on observations at the Bank Indonesia Representative Office in Bangka Belitung Province, employee work activities operate at a relatively demanding pace, with formal working hours generally ranging from 8:00 a.m. to 5:00 p.m. However, in practice, completing certain tasks and responsibilities often requires employees to work outside these formal working hours, particularly during periods of routine report preparation, processing regional economic and financial data, and implementing various strategic programs at the regional level. These programs include market inspections (Sidak Pasar), subsidized low-cost market operations (Operasi Pasar Murah/OPM), SERAMBI (Semarak Rupiah Ramadhan dan Berkah Idul Fitri), mobile cash services (Kas Keliling), and the Nampel Seru initiative. The intensity of these activities tends to increase under certain economic conditions, such as the deflation that occurred in February leading up to Ramadan and Idul Fitri, which demands a swift and accurate response from Bank Indonesia to maintain price stability and ensure rupiah availability to the public. This situation indirectly increases the complexity and workload of employees in terms of time, accuracy, and responsibility.

This situation aligns with Mangkunegara's (2002) view, which argues that a high workload accompanied by significant demands for accuracy and responsibility can lead to work stress if not managed effectively. This workload is not limited to permanent employees directly involved in daily operational activities. Although the level of complexity, authority, and consequences of tasks assigned to internal employees is lower than that of permanent employees, the work intensity and demands for punctuality remain relatively high. Employees are required to work diligently, maintain discipline, and adapt to the organization's dynamic work rhythm. This reflects the work environment at the Bank Indonesia Representative Office in Bangka Belitung Province, which implements strict and consistent performance standards for all personnel. This is in line with Robbins and Judge (2020), who stated that organizations with strong performance demands tend to have clear control systems and well-defined expectations.

From the perspective of human resource characteristics, the organization consists of employees from diverse generational backgrounds, ranging from senior to younger generations, leading to differences in perspectives regarding working hours, workload, and the balance between professional and personal life. These intergenerational differences are relevant to be examined further, particularly in understanding how work expectations are formed and how they influence individual perceptions of job demands and organizational performance standards. Differences in orientation and expectations across generations may also affect perceptions of job stress and job satisfaction, as suggested by Greenhaus et al. (2003).

In informal interactions in the workplace, several expressions emerged that reflect perceptions of intensive work activities and limited time for personal life among employees. Although this condition is understood as a consequence of working at a strategic institution such as Bank Indonesia, this phenomenon remains relevant to analyze from a work-life balance perspective. Studies in the last decade have shown that work-life balance is closely related to job stress and employee performance. Yusnita and Nurlinawaty (2022) found that an imbalance between work and personal roles increases work conflict and reduces job performance. Similarly, Subagyo and Meria (2025) stated that high levels of job stress are associated with low work-life balance, which can impact satisfaction and performance.

Observations also indicate that workload is managed in a structured manner through systematic task distribution and scheduling. However, during peak periods, employees are required to allocate additional time and maintain a high level of concentration. This requires employees to adjust their work rhythms and personal strategies, suggesting that work-life balance is not simply an organizational policy but a dynamic process shaped by individual experiences, strategies, and perceptions in dealing with high workloads. Previous studies have consistently shown that work-life balance has a significant relationship with employee productivity.

Based on the observed empirical phenomena and supported by previous research findings, the study of work-life balance at the Bank Indonesia Representative Office in Bangka Belitung Province is relevant and important. High work demands can create physical and psychological stress, which affects employees' ability to maintain a balance between professional and personal life, which in turn affects human resource productivity. Therefore, this study aims to provide a comprehensive understanding of the actual conditions of work-life balance experienced by employees and its role as an adaptive mechanism in coping with workload. These findings are expected to serve as a reference for organizations in managing human resources more effectively, sustainably, and with a focus on employee well-being.

This research problem focuses on how work-life balance functions as an adaptive mechanism for employees in coping with workloads to increase human resource productivity at the Bank Indonesia Representative Office in Bangka Belitung Province. Accordingly, the purpose of this study is to analyze and explain in depth the role of work-life balance in supporting employees' adaptive capacity to work demands and its implications for organizational productivity.

Practically, this research is expected to contribute to management in formulating human resource policies and strategies that create a conducive work environment, minimize work fatigue, and maintain stable employee performance on an ongoing basis. Theoretically, this research contributes to the development of human resource management studies, particularly regarding the relationship between work-life balance and productivity. By using a qualitative approach that emphasizes employees' direct experiences and perceptions, this research complements previous research that is mostly quantitative, and is expected to serve as an academic reference for future research, especially in the context of the banking sector and government institutions.

REVIEW OF LITERATURE

Human resources are regarded as a strategic asset that directly contributes to an organization's competitiveness and sustainability through the competencies, creativity, and commitment they possess, thereby enabling the optimization of other resources such as capital, technology, and work systems (Armstrong & Taylor, 2020).

Human Resource Management

Human Resource Management (HRM) focuses on managing people as strategic assets of the organization, as the quality and competence of employees determine the achievement of organizational goals (Armstrong & Taylor, 2020). HRM is also viewed as both a science and an art in regulating employment relationships to ensure that performance is carried out effectively and efficiently, while simultaneously taking into account employee welfare and job satisfaction (Hasibuan, 2020). Organizational success and employee well-being are interrelated and must be managed in a balanced manner. The HRM process encompasses various functions, including recruitment, competency development, compensation, integration, maintenance of employment relationships, and termination (Mangkunegara, 2020).

Workload

Workload arises when job demands exceed an individual's capacity, resulting in both physical and psychological strain (Nurhasanah, 2022; Sunyoto, 2015). This condition affects employee productivity and performance, particularly when tasks require high levels of expertise, speed, and volume. Workload is influenced by the interaction between task demands, the work environment, and individual characteristics, including skills, behavior, and perceptions (Mudayana, 2016; Tarwaka, 2010).

Its indicators include task variation, suitability, level of difficulty, targets, deadlines, and work-related pressure (Ningsih et al., 2013). Both internal factors (such as age, health, and motivation) and external factors (such as the work environment, task characteristics, and organizational systems) determine the level of workload (Koesomowidjojo, 2017). Workload analysis encompasses working conditions, time utilization, targets, and the work environment. If not properly managed, this imbalance may lead to stress and decreased employee productivity.

Human Resource Productivity

Human resource productivity is defined as the ratio between work output and the resources utilized, encompassing efficiency and effectiveness in terms of time, effort, and competence (Robbins & Judge, 2019). Productivity is also influenced by mental attitudes, motivation, discipline, and individual commitment (Sutrisno, 2017). Both internal factors—such as competence, psychological condition, and work experience—and external factors—such as the work environment, leadership, and management policies—play a role in shaping productivity (Mangkunegara, 2020). In highly regulated sectors, productivity requires consistency, accuracy, and sustainability of performance (Dessler, 2020). Therefore, productivity cannot be separated from organizational support that enables employees to maintain optimal performance.

Work-Life Balance

According to Greenhaus and Allen (2011), work-life balance refers to an individual's ability to manage work demands and personal life in order to function optimally, while

reducing stress and fatigue. Its dimensions include time balance (the allocation of time between work and personal life), role balance (the ability to manage multiple roles without excessive conflict), and satisfaction balance (the level of satisfaction derived from both work and non-work roles). These three dimensions serve as key indicators in assessing the extent to which work–life balance has been achieved.

A good level of work–life balance is attained when individuals are able to harmonize work, family, and personal interests proportionally, resulting in improved well-being, job satisfaction, and increased human resource productivity (Beauregard & Henry, 2009). Organizations also play a significant role in facilitating this balance through supportive policies, work systems, and organizational culture (Lumunon et al., 2019).

RESEARCH METHOD

This study employs a descriptive qualitative approach to gain an in-depth understanding of the role of work–life balance as an adaptive mechanism for employees in coping with workload, as well as its implications for human resource productivity. This approach is chosen because it is capable of capturing phenomena holistically based on individuals' experiences and perceptions within their natural context.

Type and Research Approach

This study is a qualitative research employing a descriptive approach. This approach aims to reveal and explain phenomena as they occur factually and in depth, without conducting statistical hypothesis testing, but rather through the interpretation of data obtained from the field.

Research Location and Subjects

This study was conducted at the Representative Office of Bank Indonesia in Bangka Belitung Province. The research subjects consist of employees who are directly involved in organizational work activities and have experience related to the implementation of work–life balance.

The study involves five informants selected through purposive sampling based on the following criteria:

1. Have sufficient work experience to understand organizational dynamics.
2. Are involved in work activities related to productivity.
3. Have experience or understanding of the implementation of work–life balance.
4. Are willing to provide in-depth information.

Data Collection Techniques

Data were collected using several techniques, namely:

1. In-depth interviews, conducted to explore information regarding informants' experiences, perceptions, and views on workload, work–life balance, and work productivity.
2. Observation, carried out to directly examine the work environment, employee activities, and interactions within the organization.
3. Documentation, by reviewing supporting documents such as reports, internal policies, and relevant literature related to the study.

Data Analysis Technique

Data analysis was conducted using the interactive model of Miles and Huberman, which consists of three stages: 1. Data reduction, which involves the process of selecting, simplifying, and categorizing data relevant to the research focus. 2. Data display, which involves organizing data in the form of narratives or tables to facilitate understanding. 3. Conclusion drawing, which involves interpreting the data to identify meanings and relationships among the phenomena under study.

Data Validity Testing

To ensure the validity of the data, this study employs the following techniques:

1. Triangulation, which involves comparing data from various sources and methods to obtain consistent results.
2. Member checking, which involves reconfirming interview results with informants to ensure that the researcher's interpretations align with the informants' intended meanings.

RESULTS AND DISCUSSION

The Role of Work–Life Balance as an Adaptive Mechanism for Employees in Coping with Workload to Enhance Human Resource Productivity at the Representative Office of Bank Indonesia in Bangka Belitung Province

Based on the research findings, the workload at the Representative Office of Bank Indonesia in Bangka Belitung Province can generally be categorized as controlled and relatively proportional. Most informants stated that their tasks can be completed within normal working hours, while overtime occurs only during specific periods, such as special agendas or reporting deadlines. This indicates that, quantitatively, the workload remains within reasonable limits, although at certain times there is an increase in work intensity and time pressure. In such situations, employees are required to adapt in order to maintain their productivity.

The findings also suggest that the organization has implemented a relatively appropriate division of tasks and target setting in accordance with employees' capacities. In responding to increased workload, employees demonstrate adaptive efforts through the application of work–life balance. This is consistent with the concept proposed by Greenhaus and Allen (2011), which defines work–life balance as a condition in which individuals are able to harmonize their work and personal life roles without experiencing excessive role conflict. In this context, work–life balance functions as a coping mechanism or adaptive strategy in dealing with heightened job demands.

Observational results indicate that during normal working days, activities proceed according to operational hours within a conducive environment, characterized by clear task distribution and structured coordination. Employees are generally able to complete their work without excessive pressure while still utilizing rest periods. However, approaching reporting deadlines or special agendas, work intensity increases, as reflected in more frequent meetings and communication, as well as occasional overtime. Despite this, the work atmosphere remains professional and supportive, reflecting the implementation of work–life balance as a form of adaptation to fluctuating workload dynamics.

In practice, although formal working hours are clearly defined, the dynamic nature of tasks sometimes requires employees to work beyond normal hours. Nevertheless, employees strive to maintain balance by prioritizing tasks, planning work more effectively, and optimizing working time to prevent task accumulation that may interfere with personal life.

In addition to individual strategies, social support from supervisors and colleagues plays a significant role in strengthening employees' ability to maintain work–life balance. This support fosters a sense of security and psychological comfort in managing both work and personal roles. This finding aligns with Allen (2001), who states that organizational support for employees' family-related needs positively influences job satisfaction and organizational commitment. Furthermore, Fisher et al. (2009) explain that positive interactions between work and personal life domains can create an enhancement effect, where positive experiences in one role improve the quality of the other. In this study, a supportive work environment emerges as a key factor in maintaining balance despite fluctuations in workload.

This relatively well-maintained balance contributes to the stability of human resource productivity. Productivity is reflected in the achievement of work targets, the quality of outputs in accordance with standard operating procedures, time efficiency, and effective teamwork. These findings are supported by Haar et al. (2014), who argue that work–life balance has a positive relationship with employee performance and job satisfaction, and contributes to improved organizational productivity.

Thus, this study demonstrates that work–life balance plays a role as an adaptive mechanism in coping with workload. Well-managed workload supports the achievement of balance, while balance helps maintain employees' focus, energy, and quality of work. Organizational support and individual strategies strengthen this process, ensuring that productivity is maintained even as work intensity increases. Overall, work–life balance emerges as an important strategy for sustaining organizational performance.

These findings are also consistent with the study by Kossek and Ozeki (1998), which states that balance between work and personal life is significantly associated with improved performance and reduced job stress. The ability to manage work–family role conflict enhances job satisfaction and effectiveness, as reflected in employees' ability to prioritize tasks and utilize time efficiently to prevent work overload. Such adaptive capabilities help maintain both the quality and quantity of work despite existing pressures, indicating that balance not only enhances individual well-being but also sustains organizational productivity.

Furthermore, this study supports the findings of Hill et al. (2001), which highlight that work flexibility and organizational support play an important role in helping employees achieve work–life balance, ultimately improving performance and work commitment. Although a fully flexible work system is not formally implemented, managerial tolerance and open communication reflect the presence of situational flexibility that supports work–life balance. This support enables employees to manage work demands without reducing their dedication to the organization. Therefore, the success of work–life balance depends not only on formal policies but also on responsive managerial practices that address employees' needs.

Based on the research findings, work–life balance plays a crucial role in maintaining employee productivity, particularly during periods of increased workload. Informants indicated that working without adequate rest can lead to a decline in performance, whereas

effective time management enables tasks to be completed within normal working hours, with overtime occurring only situationally. Productivity is not solely measured by the quantity of tasks completed, but also by the quality, timeliness, and consistency of performance without deterioration due to fatigue. Therefore, work–life balance functions as an adaptive mechanism that sustains the continuity of human resource performance.

Furthermore, the findings suggest that organizations should strengthen work–life balance as a strategic approach to human resource management, rather than treating it merely as an administrative policy, as it has proven effective in maintaining productivity during periods of high workload. This can be achieved through evaluating task distribution, allowing flexibility in work rhythms, and enhancing communication and coordination to prevent prolonged work pressure. In addition, employees need to improve their time management, prioritization, and coping abilities to ensure that productivity is sustainably maintained.

CONCLUSION

Based on the research findings, work–life balance plays an important role in maintaining employee productivity, particularly when workload increases. Informants indicated that working without adequate rest can reduce performance, whereas effective time management enables tasks to be completed within normal working hours, with overtime occurring only under certain circumstances. Productivity is not only measured by the quantity of tasks completed, but also by the quality, timeliness, and consistency of performance without decline due to fatigue. Therefore, work–life balance serves as an adaptive mechanism that sustains the continuity of human resource performance.

Based on the research findings, organizations are recommended to strengthen work–life balance as a strategic approach to human resource management rather than merely as an administrative policy, as it has been proven to help maintain productivity during periods of increased workload. This can be achieved through evaluating task distribution, providing flexibility in work rhythms, and enhancing communication and coordination to ensure that work pressure does not persist continuously. In addition, employees need to improve their time management, prioritization skills, and coping abilities in order to sustain productivity over the long term.

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