

**WORKLOAD AND WORK-LIFE BALANCE ON EMPLOYEE JOB
SATISFACTION: THE MEDIATING ROLE OF ADVERSITY QUOTIENT A
STUDY AT BMT UGT SIDOGIRI CENTER**



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Abstract

This study examines the effect of workload and work-life balance on employee job satisfaction, with adversity quotient as a mediating variable. The research is grounded in the Job Demands-Resources (JD-R) model, which explains how job demands, job resources, and personal resources shape employees' work outcomes. A quantitative explanatory approach was employed, involving all 70 employees of BMT UGT Sidogiri Pusat as research respondents using a saturated sampling technique. Data were collected through structured questionnaires and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software. The findings indicate that workload and work-life balance do not have a significant direct effect on employee job satisfaction. However, adversity quotient significantly mediates the relationship between workload and job satisfaction, while it does not mediate the relationship between work-life balance and job satisfaction. These results suggest that employee job satisfaction is not solely determined by working conditions, but is also influenced by individual psychological resilience in coping with work demands. This study highlights the importance of strengthening employees' adversity quotient as a personal resource to maintain job satisfaction, particularly in organizations with high job demands such as Islamic microfinance institutions.

Keywords: Workload, Work-Life Balance, Adversity Quotient, Job Satisfaction

INTRODUCTION

The contemporary work environment is characterized by increasing complexity and intensifying job demands, requiring organizations to manage human resources effectively to maintain employee job satisfaction. Post-pandemic working conditions have further amplified these challenges, as employees are often required to handle heavier workloads and longer working hours (International Labour Organization., 2022). In Indonesia, formal employees work an average of 48 hours per week, particularly in economically active regions such as East Java (BPS, 2023). Such conditions raise concerns regarding employees' ability to maintain job satisfaction amid escalating work pressures.

Job satisfaction represents a critical indicator of employee well-being and organizational sustainability. It reflects an individual's positive emotional evaluation of their work experience (Locke, 1976; Robbins & Judge, 2019). Employees who experience higher job satisfaction tend to demonstrate better performance, stronger commitment, and lower turnover intentions (Bansal et al., 2025). Conversely, dissatisfaction at work may lead to stress, reduced productivity, and declining organizational effectiveness. Consequently, identifying factors that influence job satisfaction remains an important agenda in organizational and human resource research.

Workload is widely recognized as a major job demand that may influence job satisfaction. According to Tarwaka (2015) and Mahawati (2021), workload reflects the imbalance between job demands and individuals' physical or mental capacities. Empirical findings regarding the relationship between workload and job satisfaction remain inconclusive. Several studies report that excessive workload negatively affects job satisfaction (Farhiya et al., 2023; Assyofa, 2023), while others find no significant effect when organizational support or contextual factors are considered (Susanto et al., 2022; Usniarti & Nuvriasari, 2024). These mixed findings suggest that workload alone may not sufficiently explain variations in job satisfaction.

In addition to workload, work-life balance has been identified as an important job resource that helps employees manage their professional and personal roles. Work-life balance refers to the ability to harmonize work responsibilities with non-work activities without conflict (Greenhaus, 1985; Rohmah & Ekowati, 2024). Prior studies generally indicate a positive relationship between work-life balance and job satisfaction (Inegbedion, 2024; Shah et al., 2025). However, other research demonstrates that this relationship may become insignificant under certain organizational or psychological conditions (Bakracheva et al., 2024; Gaur & tarkar, 2025). These inconsistencies indicate that additional mechanisms may shape how work-life balance affects job satisfaction.

The Job Demands-Resources (JD-R) model offers a comprehensive theoretical framework for understanding employee well-being by categorizing work characteristics into job demands and job resources (Bakker & Demerouti, 2007). Beyond these two components, the JD-R model emphasizes the role of personal resources, defined as individuals' psychological capacities that enable them to cope with job demands and maintain positive work evaluations (Schaufeli, 2014). One personal resource that has received limited attention in job satisfaction research is adversity quotient.

Adversity quotient refers to an individual's ability to endure difficulties, adapt to challenges, and recover from adverse situations (Stoltz, 2000). Individuals with a high adversity quotient tend to perceive work pressure as manageable challenges rather than

overwhelming threats. Previous studies show that adversity quotient contributes positively to resilience, work engagement, and psychological well-being (Shari et al., 2022; Syarif, 2024; Saxena & Rathore, 2025). However, empirical research that explicitly examines the mediating role of adversity quotient in the relationship between workload, work-life balance, and job satisfaction remains limited, particularly within Islamic financial institutions.

This study addresses this research gap by examining the effect of workload and work-life balance on employee job satisfaction, with adversity quotient as a mediating variable. The research is conducted at BMT UGT Sidogiri Pusat, one of the largest Islamic microfinance institutions in Indonesia, where employees face high job demands alongside strong organizational and religious values. By integrating the JD-R model with adversity quotient as a personal resource, this study aims to provide deeper empirical insights into how psychological resilience shapes employee job satisfaction in demanding work environments

REVIEW OF LITERATURE

The Job Demands-Resources (JD-R) model provides a comprehensive framework for understanding employee job satisfaction. According to Bakker & Demerouti (2007), every job consists of job demands and job resources that jointly influence employees' work experiences and outcomes. Job demands refer to physical or psychological aspects of work that require sustained effort and may lead to strain when they exceed individuals' capacities. In contrast, job resources represent aspects of work that support goal achievement, reduce job demands, and foster positive work experiences.

The JD-R model also highlights the role of personal resources, which are individuals' psychological capacities that help them cope with job demands and maintain positive evaluations of their work (Schaufeli, 2014). Within this framework, job satisfaction is viewed as an outcome resulting from the balance between job demands, job resources, and personal resources. When job demands are manageable and supported by sufficient resources, employees are more likely to experience higher job satisfaction (Bakker & Demerouti, 2007).

Within the JD-R framework, workload represents a key component of job demands. Workload reflects the volume, complexity, and intensity of tasks that employees must complete within a given time frame (Mahawati, 2021). Tarwaka (2015) defines workload as the gap between job demands and individuals' physical or mental capabilities. When workload exceeds employees' capacities, it may generate work pressure, fatigue, and psychological strain.

Empirical evidence regarding the relationship between workload and job satisfaction shows mixed results. Several studies indicate that excessive workload negatively affects job satisfaction (Farhiya et al., 2023; Assyofa, 2023; Hakim et al., 2023). Conversely, other studies find that workload does not significantly influence job satisfaction when employees receive adequate organizational support or possess strong coping abilities (Susanto et al., 2022; Usniarti & Nuvriasari, 2024). These findings suggest that the impact of workload on job satisfaction may depend on contextual and individual factors.

Work-life balance refers to individuals' ability to allocate time, energy, and involvement proportionally between work and non-work roles (Greenhaus, 1985). In the JD-R model, work-life balance can be positioned as a job resource because it contributes to positive work evaluations and job satisfaction (Bakker & Demerouti, 2007). Previous studies generally report a positive relationship between work-life balance and job satisfaction.

Research by Inegbedion (2024) and Shah et al. (2025) indicates that employees who achieve better work-life balance tend to experience higher job satisfaction. Similarly, (Rohmah & Ekowati, 2024) find that work-life balance supports positive work outcomes. However, other studies reveal that work-life balance does not always have a significant effect on job satisfaction, particularly when other mediating or contextual factors are considered (Bakracheva et al., 2024; Gaur & Tarkar, 2025). This inconsistency highlights the need to examine additional variables that may influence this relationship.

Adversity quotient is a psychological construct introduced by Stoltz (2000) to describe individuals' ability to endure difficulties, adapt to challenges, and recover from adverse situations. Adversity quotient reflects how individuals perceive and respond to obstacles, determining whether they view difficulties as threats or opportunities for growth.

Several studies demonstrate the importance of adversity quotient in organizational contexts. Shari et al. (2022) show that adversity quotient positively influences individuals' ability to maintain work-life balance under pressure. Syarif (2024) finds that adversity quotient enhances employees' resilience and work motivation when facing high job demands. Additionally, Saxena & Rathore (2025) report that individuals with higher adversity quotient tend to experience higher job satisfaction. These findings support the conceptualization of adversity quotient as a personal resource that strengthens employees' capacity to cope with job demands and sustain positive work outcomes.

Based on the JD-R model, workload is positioned as a job demand that may reduce job satisfaction when it exceeds employees' capacities, while work-life balance functions as a job resource that supports positive work evaluations (Bakker & Demerouti, 2007). Personal resources, such as adversity quotient, are expected to play a mediating role by enabling employees to cope with job demands and maximize the benefits of job resources (Schaufeli & Taris, 2014). Previous empirical studies indicate that adversity quotient helps individuals manage work pressure and maintain emotional stability, thereby supporting job satisfaction (Shari et al., 2022; Syarif, 2024). Therefore, adversity quotient is conceptually relevant as a mediating variable that explains how workload and work-life balance influence employee job satisfaction within demanding work environments.

RESEARCH METHOD

This study employs a quantitative explanatory research approach to examine the effect of workload and work-life balance on employee job satisfaction, with adversity quotient as a mediating variable. A quantitative approach was chosen because it enables objective measurement and hypothesis testing based on numerical data (Sugiyono, 2022). The population of this study consists of all employees of BMT UGT Sidogiri Pusat. Due to the relatively small population size, a saturated sampling technique was applied, in which all members of the population were included as research respondents (Sugiyono, 2019). A total of 70 employees participated in this study. Data were collected through the distribution of questionnaires to respondents.

The research instrument was a structured questionnaire developed based on measurement indicators adapted from previous studies related to workload, work-life balance, adversity quotient, and job satisfaction. Responses were measured using a five-point Likert scale ranging from strongly disagree to strongly agree (Likert, 1932). Prior to

hypothesis testing, the research instrument was evaluated to ensure its validity and reliability. Data analysis was conducted after all questionnaire responses were collected and coded.

The analysis included evaluating the measurement model and testing the structural relationships among variables. The measurement model was assessed through convergent validity using factor loading values and Average Variance Extracted (AVE), as well as reliability testing using composite reliability and Cronbach's alpha. Indicators with factor loading values above 0.70 and reliability values exceeding 0.70 were considered acceptable (Hair, 2022).

To test the research hypotheses and the mediating effect of adversity quotient, the data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. PLS-SEM was selected because it is appropriate for explanatory research involving mediation models and relatively small sample sizes (Hair, 2022)The structural model was evaluated by examining path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure at a significance level of 5 percent.

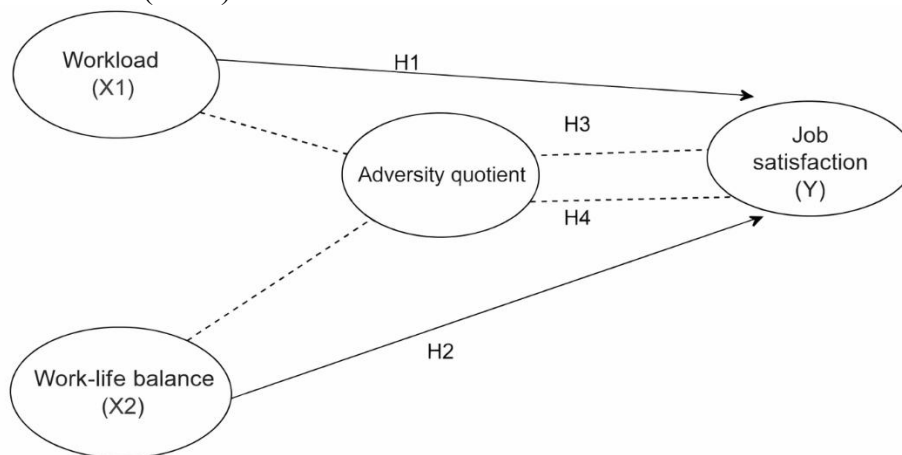
Research Hypothesis

This study aims to analyze the effect of workload and work-life balance on employee job satisfaction, with adversity quotient as a mediating variable. Based on the theoretical framework of the Job Demands-Resources (JD-R) model and the review of relevant literature, the hypotheses proposed in this study are formulated as follows:

- H1: Workload has a significant effect on employee job satisfaction.
- H2: Work-life balance has a significant effect on employee job satisfaction.
- H3: Adversity quotient mediates the effect of workload on employee job satisfaction..
- H4: Adversity quotient mediates the effect of work-life balance on employee job satisfaction.

Research Model

This research model describes the relationship between workload and work-life balance as independent variables, employee job satisfaction as the dependent variable, and adversity quotient as a mediating variable. The model is developed based on the Job Demands-Resources (JD-R) framework:



The model illustrates both the direct effects of workload and work-life balance on employee job satisfaction, as well as the indirect effects through adversity quotient. The

proposed relationships are tested empirically using Partial Least Squares-Structural Equation Modeling (PLS-SEM).

RESULTS AND DISCUSSION

Convergent Validity

Convergent validity was assessed by examining indicator loadings and Average Variance Extracted (AVE). According to Hair et al (2019), indicator loadings above 0.50 are considered acceptable in explanatory research. The results indicate that all indicators demonstrate satisfactory loading values, confirming that each indicator adequately represents its respective construct.

Table 1.
Loading Factor

Variable	Item	Loading Factor	Information
Workload (X1)	X1.1.1	0,825	Valid
	X1.1.2	0,542	Valid
	X1.2.1	0,782	Valid
	X1.2.2	0,729	Valid
	X1.3.1	0,585	Valid
	X1.3.2	0,728	Valid
	X1.4.1	0,789	Valid
	X1.4.2	0,790	Valid
	X1.5.1	0,722	Valid
	X1.5.2	0,598	Valid
Work-Life Balance (X2)	X2.1.1	0,761	Valid
	X2.1.2	0,736	Valid
	X2.2.1	0,729	Valid
	X2.2.2	0,815	Valid
	X2.3.1	0,717	Valid
	X2.3.2	0,791	Valid
Adversity quotient (Z)	Z1.1.1	0,738	Valid
	Z1.1.2	0,807	Valid
	Z1.2.1	0,722	Valid
	Z1.2.2	0,729	Valid
	Z1.3.1	0,727	Valid
	Z1.3.2	0,765	Valid
	Z1.4.1	0,578	Valid
	Z1.4.2	0,838	Valid
Job Satisfaction (Y)	Y1.1.1	0,725	Valid
	Y1.1.2	0,618	Valid
	Y1.2.1	0,704	Valid
	Y1.2.2	0,764	Valid

	Y1.3.1	0,650	Valid
	Y1.3.2	0,703	Valid
	Y1.4.1	0,715	Valid
	Y1.4.2	0,717	Valid
	Y1.5.1	0,768	Valid
	Y1.5.2	0,722	Valid

Source: Data processed (2026)

The factor loadings show that all indicators measuring workload, work-life balance, resilience quotient, and job satisfaction have values exceeding the minimum threshold of 0.50. These findings indicate that each indicator has a sufficient correlation with its respective latent variable and contributes significantly to the measurement of the construct. Indicators with higher load values reflect a stronger explanatory power in capturing the conceptual dimensions of the variables under study.

These results suggest that the indicators employed in this study are capable of representing the theoretical constructs consistently and accurately. Therefore, all indicators were retained in the measurement model, as none failed to meet the convergent validity criteria. This confirms that the measurement instruments used in this study are appropriate for further analysis at the structural model stage.

Table 2.

Average Variance Extracted (AVE)

Variable	AVE	Information
Workload	0,511	Valid
Work-Life Balance	0,567	Valid
Adversity quotient	0,504	Valid
Job Satisfaction	0,550	Valid

Source: Data processed (2026)

The results indicate that all constructs meet this criterion, with AVE values of 0.511 for workload, 0.567 for work-life balance, 0.504 for adversity quotient, and 0.550 for job satisfaction. These AVE results confirm that the indicators used in this study are collectively representative of their respective latent variables. The consistency between indicator loadings and AVE values suggests that convergent validity is achieved both at the indicator and construct levels, reinforcing the robustness of the measurement model.

Reability Test

Following the assessment of convergent validity, the reliability of the measurement model was evaluated to examine the internal consistency of the constructs. Reliability testing was conducted using Cronbach's alpha and composite reliability. According to. Hair et al. (2019), reliability values exceeding 0.70 indicate satisfactory internal consistency.

Table 3.

Composite Realiability

Cronbach's Alpha dan Composite Reliability			
Variable	Cronbach's Alpha	Composite Reliability	Information
Workload (X1)	0,891	0,904	Reliable

Work-Life Balance (X2)	0,853	0,858	Reliable
Adversity quotient (Z)	0,881	0,893	Reliable
Job Satisfaction (Y)	0,890	0,893	Reliable

Source: Data processed (2026)

The results demonstrate that all constructs exhibit strong reliability, with Cronbach’s alpha values ranging from 0.853 to 0.891 and composite reliability values ranging from 0.858 to 0.904. These findings indicate that the indicators within each construct consistently measure the same underlying concept and that the measurement instruments produce stable and dependable results. High reliability values further strengthen the quality of the measurement model and ensure that the subsequent structural model analysis is based on reliable measurements.

Structural Model (Inner Model)

The structural model (inner model) was evaluated to examine the explanatory power and predictive capability of the proposed research model. This evaluation was conducted by analyzing the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), as recommended in PLS-SEM analysis (Hair et al., 2019).

Table 4.
R-square (R^2)

Variable	R Square	Information
Job Satisfaction	0,365	Weak
adversity quotient	0,580	moderate

Source: Data processed (2026)

The results show that the R^2 value for job satisfaction is 0.365, indicating that workload, work-life balance, and adversity quotient explain 36.5 percent of the variance in employee job satisfaction. According to Hair et al. (2019), this value can be categorized as weak to moderate, suggesting that job satisfaction is influenced not only by the variables included in the model but also by other factors outside the scope of this study.

Meanwhile, the R^2 value for adversity quotient is 0.580, which indicates that workload and work-life balance jointly explain 58.0 percent of the variance in adversity quotient. This value falls within the moderate category, suggesting that the proposed model has adequate explanatory power in predicting employees’ adversity quotient.

The next step is to conduct the effect size (f^2) analysis to examine the contribution of each exogenous variable to the endogenous variables after evaluating the explanatory power of the model using R-square (Hair et al., 2019). According to Hair et al. (2019), f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effect sizes, respectively. The f^2 values indicate the magnitude of the effect of each independent variable in explaining the endogenous constructs. The results of the f^2 analysis are presented as follows:

Table 4.
F-square (F^2)

F-Square Effect Size			
Variable	Job Satisfaction	Adversity Quotient	Information
Workload	0,012		No effect
Workload		0,612	Large effect

Work-Life Balance	0,025		Small effect
Work-Life Balance		0,146	Small effect
Adversity Quotient	0,229		Moderate effect

Source: Data processed (2026)

The results show that workload has a very small effect on job satisfaction ($f^2 = 0.012$), while work-life balance has a small effect ($f^2 = 0.025$). On the other hand, resilience quotient has a moderate effect on job satisfaction ($f^2 = 0.229$), highlighting its important role in explaining employee job satisfaction. Considering the resilience coefficient as an endogenous variable, workload shows a large effect size ($f^2 = 0.612$), indicating that workload plays a dominant role in shaping employee resilience coefficients. Work-life balance shows a small effect on resilience ($f^2 = 0.146$), suggesting that although it contributes, its influence is relatively limited compared to workload. These findings highlight the central role of resilience as a key mechanism linking job demands and employee outcomes.

The next step is to conduct the Q-square (Q^2) test to evaluate the predictive relevance of the structural model for the endogenous variables (Hair et al., 2022). A Q^2 value greater than 0.02 indicates that the model has predictive relevance, meaning that the exogenous variables are able to predict the endogenous constructs. The results of the Q^2 test are presented as follows:

Table 5.
Predictive Relevance (Q^2)

Variable Endogen	SSO	SSE	$Q^2 (= 1 - SSE/SSO)$	Information
Job Satisfaction	700,000	606,685	0,133	Weak predictive relevance
Adversity Quotient	560,000	404,285	0,278	Moderate predictive relevance

Source: Data processed (2026)

The results indicate that the Q^2 value for job satisfaction is 0.133, which exceeds the minimum criterion and therefore indicates weak predictive relevance. Meanwhile, the Q^2 value for the adversity quotient is 0.278, indicating moderate predictive relevance. These findings suggest that the proposed model has an acceptable level of predictive capability, particularly in predicting the adversity quotient, although its predictive power for job satisfaction remains limited.

Overall, the Q^2 results confirm that the structural model demonstrates predictive relevance and is capable of predicting the endogenous constructs included in this study. However, the relatively lower predictive relevance for job satisfaction indicates that additional factors beyond the variables examined in this study may contribute to explaining employee job satisfaction.

Hypothesis Testing (Direct Effects)

Hypothesis testing for the direct effects was conducted to examine the influence of workload and work-life balance on employee job satisfaction.

Table 6.
Direct Effect Test

Variable	T Statistics	P Values	Information
Workload > Job Satisfaction	0,761	0,446	No significant effect
Work-Life Balance > Job Satisfaction	0,789	0,430	No significant effect

Source: Data processed (2026)

Based on Table 6, workload does not have a significant direct effect on employee job satisfaction, as indicated by a t-statistic value of 0.761 and a p-value of 0.446. Similarly, work-life balance is not found to have a significant direct effect on job satisfaction, with a t-statistic value of 0.789 and a p-value of 0.430. These findings indicate that workload and work-life balance do not directly influence job satisfaction, suggesting that their effects may occur indirectly through other variables.

Hypothesis Testing: Mediation Influence

The mediation effect of adversity quotient was examined using the specific indirect effect through the bootstrapping procedure in Partial Least Squares-Structural Equation Modeling (PLS-SEM). The significance of the mediation effect was evaluated based on t-statistics and p-values at a significance level of 0.05.

Table 6.
Mediation Effect Test

variable	T Statistics	P Values	Information
Workload >Adversity Quotient> Job Satisfaction	2.070	0,038	Significant mediation
Work-Life Balance >Adversity Quotient> Job Satisfaction	1.689	0.091	Not significant mediation

Source: Data processed (2026)

The results indicate that the adversity quotient significantly mediates the relationship between workload and employee job satisfaction. This is evidenced by a t-statistic value of 2.070 and a p-value of 0.038, indicating a significant indirect effect. Therefore, the hypothesis proposing the mediating role of adversity quotient in the relationship between workload and job satisfaction is supported. In contrast, the adversity quotient does not significantly mediate the relationship between work-life balance and job satisfaction. The indirect effect is characterized by a t-statistic value of 1.689 and a p-value of 0.091, which exceeds the significance threshold. Thus, the hypothesis proposing the mediating effect of adversity quotient in the relationship between work-life balance and job satisfaction is not supported.

The Effect of Workload on Job Satisfaction

The results of this study indicate that workload does not have a significant direct effect on employee job satisfaction. This finding suggests that a high or low level of workload does not automatically determine employees' job satisfaction. Within the Job Demands-Resources (JD-R) framework, job demands such as workload do not necessarily lead to negative outcomes unless they exceed employees' capacity to cope (Bakker & Demerouti, 2007).

This result is consistent with previous studies which found that workload does not significantly affect job satisfaction when employees possess sufficient coping mechanisms or receive adequate organizational support (Susanto et al., 2022; Usniarti & Nuvriasari, 2024). Employees may perceive workload as a normal part of their responsibilities, particularly when it is accompanied by clear job roles and manageable expectations. Therefore, workload alone may not be a decisive factor in shaping job satisfaction.

The Effect of Work-life Balance on Job Satisfaction

The findings also reveal that work-life balance does not have a significant direct effect on job satisfaction. This result indicates that achieving balance between work and personal life does not directly translate into higher job satisfaction. While work-life balance is often associated with positive work outcomes, its influence may depend on individual perceptions and contextual factors (Greenhaus, 1985).

This finding supports previous research suggesting that work-life balance may not significantly affect job satisfaction when other psychological or organizational factors play a more dominant role (Bakracheva et al., 2024; Gaur & Tarkar, 2025). In demanding work environments, employees may prioritize job stability, performance expectations, or personal resilience over balance considerations in evaluating their job satisfaction.

The Effect of Workload on Job Satisfaction through Adversity Quotient

The results indicate that the adversity quotient significantly mediates the relationship between workload and employee job satisfaction. This finding suggests that workload does not directly determine job satisfaction, but rather influences job satisfaction through employees' ability to cope with work-related pressure and challenges. Employees with a higher adversity quotient are more capable of interpreting workload as a manageable challenge, which helps them maintain positive evaluations of their job

Within the Job Demands-Resources (JD-R) framework, workload is categorized as a job demand that can lead to negative outcomes when it exceeds employees' coping capacity (Bakker & Demerouti, 2007). In this context, adversity quotient functions as a personal resource that enables employees to adapt to high job demands and buffer their negative impact on job satisfaction. This finding is consistent with previous studies showing that adversity quotient plays a crucial role under conditions of high work pressure and demanding tasks (Shari et al., 2022; Stoltz, 2000). From a structural equation modeling perspective, this result confirms that the effect of workload on job satisfaction operates indirectly through adversity quotient, highlighting the contextual and conditional role of personal resources within the JD-R model.

The Effect of Work-Life Balance on Job Satisfaction through Adversity Quotient

The results indicate that adversity quotient does not significantly mediate the relationship between work-life balance and employee job satisfaction. This finding suggests that adversity quotient does not function as an effective intervening variable when employees experience relatively balanced work conditions. Within the Job Demands-Resources (JD-R) framework, work-life balance is categorized as a job resource that supports employees' work experiences, but it does not necessarily require activation of personal resources such as adversity quotient when job demands are perceived as manageable (Bakker & Demerouti, 2007)

This result is consistent with previous studies. Shari et al. (2022) found that adversity quotient plays a stronger role in situations characterized by high job pressure and demanding

work conditions, but does not always emerge as a significant mediator in more balanced environments. Similarly, Menzies (2024) emphasize that adversity quotient primarily functions as an adaptive mechanism for coping with job demands rather than as a central mediating factor in stable and well-managed work situations. From a structural equation modeling perspective, this finding indicates that the mediating role of adversity quotient is context-dependent and does not uniformly appear across all relationships within the JD-R model.

CONCLUSION

This study examines the relationships between workload, work-life balance, adversity quotient, and employee job satisfaction. The findings show that workload and work-life balance do not have a significant direct effect on job satisfaction. The mediation analysis reveals that adversity quotient significantly mediates the relationship between workload and job satisfaction. This finding indicates that employees' ability to cope with pressure and challenges determines how workload affects their job satisfaction. In contrast, adversity quotient does not mediate the relationship between work-life balance and job satisfaction.

From the perspective of the Job Demands-Resources (JD-R) model, workload (X1) is classified as a job demand, work-life balance (X2) represents a job resource, adversity quotient (Z) functions as a personal resource, and job satisfaction (Y) is the work-related outcome. The results highlight that personal resources play a more prominent role in managing job demands than in translating job resources into job satisfaction.

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