

The Effect of Workload and Job Stress on Work Discipline with Work-Life Balance as a Mediation

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ABSTRACT

This study aims to analyze the impact of workload and job stress on work discipline, with work-life balance as a mediating variable, based on the Job Demands-Resources and Conservation of Resources theories. This quantitative study used a Likert scale questionnaire survey on retail employees in the Special Region of Yogyakarta with 135 respondents through purposive sampling, and the data were analyzed using PLS-SEM. The results show that workload and job stress have a significant negative effect on work discipline and work-life balance, while work-life balance positively affects work discipline and mediates the influence of both variables. Practically, companies are advised to adjust workloads and support work-life balance

INTRODUCTION

The modern retail industry in Indonesia today is dominated by two market leaders, Indomaret and Alfamart, with operational reach from cities to rural areas. Entering early 2026, Alfamart operates around 21,120 stores (Kumparan.com, 2026) and Indomaret has reached 24,000 stores (Paramahamsa, 2025). This rapid growth demands high service standards and quick fulfillment of consumer needs, which directly increases the workload and the role of key resources in maintaining employee productivity and company service quality (Jaya et al., 2025). High operational demands and long shift systems often trigger excessive workload that can reduce employee work discipline. This work pressure phenomenon is supported by data from the State of the Global Workplace, showing that 16% of workers in Indonesia experience daily stress due to workload (Aspek.id, 2024)

The success of retail organizations in creating a positive customer experience and ensuring smooth operations is greatly influenced by employee work discipline (Simorangkir et al., 2021). Work discipline is an important part for companies to build awareness, behavior, and willingness of employees to comply with company rules and norms (Triana & Suratman, 2022). In the retail sector, work discipline is reflected in punctuality, completing tasks, and commitment to following the code of ethics and professional standards (Khoirunnisa et al., 2025). By applying work discipline, individual work effectiveness can improve and strengthen the company's image in the eyes of the public.

This study is based on the Job-Demand Resources (JD-R) Theory proposed by Bakker et al. (2023) and the Conservation of Resources (COR) Theory proposed by Hobfoll (1989). According to the Job-Demand Resources theory, workload and work stress are seen as energy-draining demands, while work-life balance acts as a balancing resource. Similarly, the Conservation of Resources Theory explains that work-life balance serves as a recovery of employees' energy, time, and emotions. When high work demands drain the resources employees have, their work discipline decreases. Therefore, work-life balance acts as a mediator that bridges the negative impact of workload and work stress on work discipline through the process of energy recovery.

High workloads that need to be completed in a short time cause emotional pressure and increase employee work stress (Sundari & Meria, 2022). An individual's inability to manage their workload can lead to a decrease in work capacity, which affects motivation and performance, including compliance with company regulations (Indriani et al., 2023; Widjaja et al., 2024). According to research by Anwar & Yusuf (2023), excessive workload can reduce employee discipline and compliance. On the other hand, research by Regen et al. (2025) suggests that workload can help improve skills, which in turn can boost work discipline.

Work stress is a negative psychological response that occurs when job demands are not balanced with an individual's ability to carry them out (Akaighe et al., 2025). Emotionally, high levels of stress can disrupt employees' thinking processes and reduce compliance with organizational rules (Hafizah et al., 2024).

This situation is reinforced by Hanan's (2020) findings that work pressure, such as overtime, can be burdensome to employees even if it has been set as a company rule. Work demands that exceed employees' psychological tolerance can trigger stress and affect work discipline.

A decline in work-life balance quality can make work stress worse in the long run, potentially lowering the quality of service in the retail sector and increasing employees' desire to leave their jobs (Widayana et al., 2025). This situation shows that work-life balance plays an important role in determining employee performance stability. Some findings indicate that a high workload has negative effects because it pushes employees to work overtime and disrupts personal life time (Febriyanti & Satrya, 2025; Kartika & Riana, 2024).

An imbalance between work and personal life can lead to chronic fatigue, which has serious consequences such as mental health issues, increased absenteeism, decreased commitment, high turnover, and workplace accident risks (Alifah et al., 2023). However, in the study by Nurfauzi & Suratman (2023), it was stated that good work-life balance management can prevent deviant work behavior by increasing life satisfaction and reducing stress. This is supported by various findings on the negative relationship between work-life balance and work stress, showing that family support, a conducive environment, and a maintained life balance can reduce the psychological pressure employees experience at work (Khotimah & Nardo, 2025; Urba & Soetjningsih, 2022).

Yogyakarta Special Region was chosen as the research location due to the rapid growth of the modern retail sector. The dynamic operational characteristics of retail in DIY, marked by shift work and high daily targets, are very relevant for testing the variables of workload, job stress, work discipline, and work-life balance. Additionally, with the high number of working-age residents in DIY (TribunJogja, 2026), retail employees often face pressure in balancing their professional and personal roles. This can illustrate the examination of the role of work-life balance mediation in managing job stress on employee work discipline.

LITERATURE REVIEW

Workload

Workload refers to the level of task pressure that employees need to complete, especially in terms of the amount of work assigned or expected to be finished within a certain timeframe (Inegbedion et al., 2020). Meanwhile, according to Nordin et al. (2020), it relates to the types of tasks and responsibilities of employees, influenced by organizational policies, availability of work facilities, and leadership roles in running organizational functions. According to Rahayu et al. (2021), workload can impact employees in the form of physical workload and workload as task demands.

Work Stress

Work stress happens when the demands of a job feel like they exceed an individual's abilities or resources, causing psychological pressure (Khoshakhlagh et al., 2021). This situation is marked by anxiety, worry, and difficulties in balancing personal and professional life (Liu et al., 2025). According to Mazzola & Disselhorst (2019), it's influenced not only by job demands but also

by how individuals perceive situations and social interactions at work, so its impact on performance varies from person to person. Triggering factors include marital status, type of work sector, length of employment, and limited promotion opportunities (Kim et al., 2024).

Work Discipline

In work discipline, leaders play a key role in giving directions, correcting employee behavior, and creating a harmonious work atmosphere (Yhunita & Yunita, 2025). With consistent discipline, employees' behavior at work will better align with company rules, which can lead to effective, efficient, and productive performance. Work discipline is influenced by both individual and organizational factors, such as company goals, leadership, compensation, supervision, sanctions, policy systems, and the work environment (Isnaini et al., 2025; Syalsabillah et al., 2025).

Work-Life Balance

Work-life balance is the condition where an individual can maintain a balance between work demands and personal life so that both work and personal activities can be carried out without causing conflict (Ramachandaran et al., 2025). Work-life balance isn't just about dividing time, but also about managing stress and fatigue, setting boundaries between work and personal roles, and using work flexibility to achieve well-being (Lahav & Shavit, 2025). Factors that can affect work-life balance include organizational support, meaningful work, and remote working (Kim & Park, 2025).

Workload on Work Discipline

High job demands can encourage employees to improve their abilities, which in turn strengthens workplace discipline (Regen et al., 2025; Nuryasin et al., 2024). However, Syahriar et al. (2025) found that too much workload can actually reduce work discipline because of individuals' limited ability to follow rules and complete tasks on time. These different outcomes are influenced by organizational standards, job types, and alignment with employee capacity, so it doesn't lead to job dissatisfaction or a decline in service quality (Huda et al., 2024; Masruddin et al., 2025).

H1: Workload has a positive effect on Work Discipline

Work Stress on Work Discipline

Various studies show that the relationship between work stress and work discipline has different outcomes. Hanan's research (2020) states that work stress positively affects work discipline, as task demands can motivate employees to follow company rules. Meanwhile, Hafizah et al.'s research (2024) found that work stress has a positive but not significant relationship. This situation can encourage employees to focus more on targets and rules so that tasks can be completed properly.

H2: Workload has a positive effect on Work Discipline

Workload on Work-Life Balance

Various studies consistently show that workload negatively affects work-life balance. High job demands, long working hours, and a heavy volume of work can drain a person's time and energy, which can lower employees' ability to balance professional and personal roles (Demirkasımoğlu & Tekin, 2023; Ugwu et al., 2025). This imbalance can spill over outside of work, meaning that work pressure carried home can reduce quality time with family and cause disruptions in interpersonal relationships (Kartika & Riana, 2024; Kumpikaite-Valiuniene et al., 2022).

H3: Workload negatively affects work-life balance

The Impact of Work Stress on Work-Life Balance

Some studies show that employees' inability to balance their professional and personal roles can be a major trigger for mental stress. Other studies indicate that having a high level of work-life balance directly contributes to lowering employees' stress levels (Urba & Soetjningsih, 2022). On the other hand, an imbalance or failure to align professional demands with personal and family needs can lead to mental strain and work stress due to the lack of time for personal activities (Febriana et al., 2022; Paramita & Supartha, 2022).

H4: Work stress negatively affects work-life balance

The Effect of Work Discipline on Work-Life Balance

Work-life balance can affect behavior, productivity, and work discipline. Employees who are able to balance work and personal life tend to be more focused, organized, and good at managing their time (Arifin & Rizana, 2024). In addition, work-life balance can also boost employees' motivation to follow company rules consistently (Azizah & Wahyudi, 2024).

H5: Work discipline has a positive effect on work-life balance

Work-Life Balance Mediates the Effect of Workload on Work Discipline

High and excessive workloads can be a source of stress that reduces time spent with family. If a company can maintain a good work-life balance for its employees, then employees will still have work motivation, good stress management skills, and the capacity to manage their time and stay focused on completing tasks even amidst an increasing workload (Arifin & Rizana, 2024; Putri & Primadineska, 2023). This way, employees can become more organized and compliant with company rules, and all responsibilities can be carried out optimally (Azizah & Wahyudi, 2024).

H6: Work-life balance mediates the effect of workload on work discipline

Work-Life Balance Mediates the Effect of Work Stress on Work Discipline

Poor work-life balance can lead to physical exhaustion, lower productivity, and a greater desire to change jobs (Widyastuti & Pogo, 2022). Employees who are able to balance their time and energy between work and personal life tend to have higher work enthusiasm and loyalty in carrying out their responsibilities (Mahanani et al., 2026). Therefore, organizational efforts to

reduce work stress can not only help maintain employees' life balance but also improve work discipline.

H7: Work-life balance mediates the effect of work stress on work discipline.

Overall, all the research hypotheses are summarized in the conceptual framework shown in the figure.

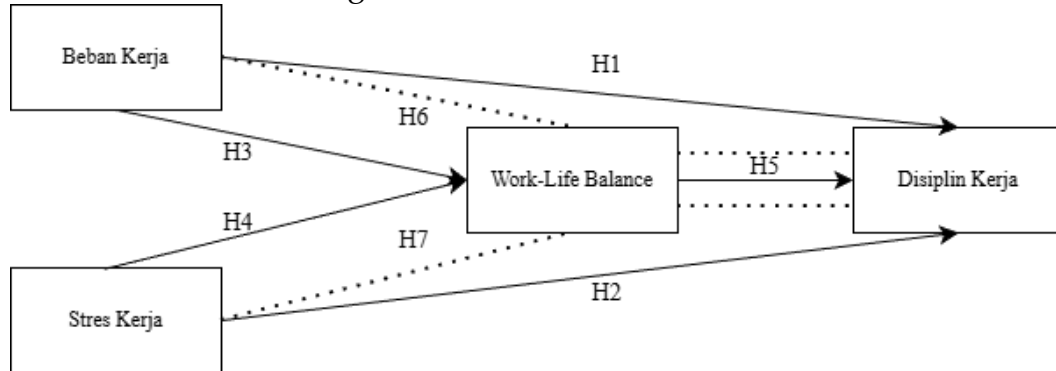


Figure 1. The research hypotheses are summarized in the conceptual framework

METHODOLOGY

This study uses a quantitative design to test the relationships between variables and the theoretical framework, with workload and work stress as exogenous variables, work discipline as an endogenous variable, and work-life balance as a mediating variable. Data were collected through questionnaires from retail employees in the Special Region of Yogyakarta using purposive sampling and a 6-point Likert scale. Data analysis was conducted using the PLS-SEM method by testing the outer model and inner model, while hypotheses were tested using the criteria of t-statistic > 1.96 and p-value < 0.05.

RESEARCH RESULT

This study involved 135 respondents who were grouped based on characteristics like gender and age. Descriptive analysis was used to give a general overview of the respondents' characteristics and the indicators of the research variables.

Table 1. Analysis was used to give a general overview of the respondents' characteristics and the indicators of the research variables.

Category		Amount	Percentage
Gender	Woman	84	62%
	Man	51	38%
Age	18-20 years old	31	23%
	21-30 years old	89	66%
	31-40 years old	15	11%
	41-50	0	0%
Workplace	Indomaret	45	33%
	Alfamart	43	32%
	Circle K	19	14%
	Mirota	8	6%

	Alfamidi	6	4%
	Super Indo	6	4%
	Minimarket	3	2%
	K3 mart	1	1%
	Matahari	1	1%
	eigerindo	1	1%
	Mitra10	1	1%
	retailgrosir	1	1%
Length of Work	1-2 years old	59	44%
	3-4 years old	52	39%
	5-6 years old	18	13%
	More than 6 years	6	4%
Marital Status	Not Married	103	76%
	Married	28	21%
	Divorced/Deceased	4	3%

Based on Table 1, most respondents are female at 62%, with the dominant age range being 21–30 years old at 66%. Most respondents work at Indomaret at 43%, have 1–2 years of work experience at 44%, and are unmarried at 76%.

Outer Model

Convergent Validity

In convergent validity, an indicator can be considered valid if it has a loading factor value of more than 0.70, which shows that the indicator has a strong contribution to other constructs. The results of the Outer Loading test for each item can be seen in the following table:

Table 2. Outer Loading

	BK	DK	SK	WLB
BK1	0.868			
BK2	0.839			
BK3	0.826			
BK4	0.894			
BK5	0.832			
BK6	0.882			
BK7	0.876			

DK1		0.900		
DK2		0.897		
DK3		0.908		
DK4		0.901		
DK5		0.899		
DK6		0.820		
SK1			0.787	
SK2			0.803	
SK3			0.776	
SK4			0.777	
SK5			0.819	
SK6			0.798	
SK7			0.782	
WLB1				0.835
WLB2				0.824
WLB3				0.798
WLB4				0.757
WLB5				0.804
WLB6				0.814
WLB7				0.816

Based on the analysis results above, it can be concluded that all indicators in the variable have loading factor values above 0.70. Therefore, this shows that each indicator is valid in measuring each respective construct.

Discriminant Validity

Discriminant validity testing is done using the Fornell-Larcker and HTMT methods. Validity is considered met if the square root of AVE is greater than the correlations between constructs and the HTMT value is below 0.9.

Table 3. Fornell-Larcker

	BK	DK	SK	WLB
BK	0,860			
DK	-0,552	0,888		
SK	0,448	-0,487	0,792	
WLB	-0,550	0,677	-0,391	0,807

The analysis results show that all constructs have met the discriminant validity criteria because the square root of the AVE for each variable is higher than the correlations with other constructs. This confirms that each construct can represent its own indicators and can be well distinguished from other constructs.

Table 4. HTMT

	BK	DK	SK	WLB
BK				
DK	0,582			
SK	0,467	0,464		
WLB	0,593	0,708	0,376	

Based on the results of the Heterotrait-Monotrait Ratio (HTMT) test shown in Table 5, it indicates that the highest correlation only occurs between WLB and DK, which is 0.708, while the other correlations are in the range of 0.3 to 0.5. Since all these numbers are still well below the maximum limit set, it can be ensured that the respondents are able to distinguish each variable concept.

Reliability

Table 5. Reliability

	Cronbach's alpha	Composite reliability	Composite reliability	AVE
BK	0,941	0,942	0,952	0,739
DK	0,946	0,948	0,957	0,789
SK	0,908	0,947	0,922	0,627
WLB	0,911	0,917	0,929	0,652

Based on the table, it can be concluded that all the variables in this study have Composite Reliability and Cronbach's Alpha values above 0.70. This result indicates that each variable has a good level of consistency in representing the constructs being studied. Therefore, all the variables can be considered reliable as they have met the criteria for reliability testing.

Inner Model

R-Square

This value reflects the predictive strength of the model based on the quadratic relationships between constructs and can be categorized as weak, moderate, or strong.

Table 6. Inner Model

	R-Square	R-Square Adjusted
DK	0,539	0,529
WLB	0,329	0,318

The test results show that the variable DK has an R-square value of 0.539 and WLB of 0.329, which means the variations of both variables can be explained fairly well by the research model, while the rest are influenced by other factors outside the study. The adjusted R-square values obtained are 0.529 for DK and 0.318 for WLB, which are not much different from the R-square values. This indicates that the research model is quite stable and can explain the dependent variables well.

F-Square

An F-Square value of 0.02 is categorized as a small (weak) effect, a value of 0.15 indicates a moderate effect, and a value of 0.35 signifies a large (strong) effect on the dependent variable in a model.

Table 7. F-Square

	BK	DK	SK	WLB
BK		0.049		0.261
DK				
SK		0.074		0.039
WLB		0.352		

WLB has the most dominant influence on DK (0.352, strong category), followed by BK on WLB (0.261, moderate category). Meanwhile, SK on DK (0.074), BK on DK (0.049), and SK on WLB (0.039) are all in the weak category. So, improving DK will be more effective through WLB rather than SK or BK.

Q-Square

Q-Square is used to assess the model's ability to predict the dependent variable through predictive relevance tests.

Table 8. Q-Square

	Q ² predict	RMSE	MAE
WLB	0.299	0.849	0.681
DK	0.354	0.815	0.648

Based on the table above, the Q-Square value for the WLB variable is 0.299 and for the DK variable is 0.354. These values indicate that both variables have good predictive relevance because they are above zero.

Path Coefficient

This test uses bootstrapping to evaluate the significance of the relationships between variables, with a p-value < 0.05 and t-statistic > 1.96 indicating a significant effect of the independent variables on the dependent variable.

Table 9. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BK -> DK	-0.188	-0.185	0.086	2.186	0.029
BK -> WLB	-0.468	-0.471	0.071	6.578	0.000
SK -> DK	-0.211	-0.213	0.075	2.822	0.005
SK -> WLB	-0.182	-0.186	0.074	2.461	0.014
WLB -> DK	0.491	0.492	0.092	5.320	0.000
BK -> WLB -> DK	-0.230	-0.231	0.053	4.309	0.000
SK -> WLB -> DK	-0.089	-0.093	0.044	2.034	0.042

The path coefficient test results show that workload and work stress have a significant negative effect on work discipline and work-life balance, while work-life balance has a positive effect on work discipline. In addition, work-life balance is proven to mediate the influence of workload and work stress on work discipline. All the hypotheses in this study are stated to be accepted.

DISCUSSION

Workload Has a Significant Negative Effect on Work Discipline

From the data analysis, workload is proven to have a significant effect on work discipline. It can be said that workload has a negative effect on work discipline. This finding aligns with the research conducted by Telani & Dudija (2025), which states that to reduce workloads in the heavy category, companies need to add more workers so that the load is balanced with the available human resources. This is supported by the research of Maysarah et al. (2025), which reveals that workloads exceeding individual capacity can trigger physical and mental fatigue, ultimately reducing focus and work discipline.

Work Stress Has a Significant Negative Effect on Work Discipline

From the data analysis, it shows that work stress has a significant impact on work discipline. Therefore, the hypothesis that work stress negatively affects work discipline is accepted. This finding is supported by Telani & Dudija (2025), who stated that work stress due to workload does not directly affect the level of employee discipline in carrying out their responsibilities.

Workload Has a Significant Negative Impact on Work-Life Balance

From the data analysis, workload is proven to have a significant impact on work-life balance. It can be stated that the negative effect of workload on work-life balance is accepted. This negative impact is reinforced by findings from Latama et al., 2022; Puspitasari et al., 2025, which show that excessive work hours, multiple role demands, high physical activity, and long working durations can trigger stress, disrupt productivity, and reduce the balance between employees' work and personal life.

Work Stress Has a Significant Negative Impact on Work-Life Balance

From the data analysis, work stress has been shown to have a significant impact on work-life balance. It can be stated that work stress negatively affects accepted work discipline. This finding is supported by research conducted by Aruldoss et al. (2021) that inflexible work schedules and high family demands make it difficult for individuals to maintain a work-life balance.

Work Discipline Has a Significant Positive Effect on Work-Life Balance

From the data analysis, work-life balance has been shown to have a significant and positive impact on the work discipline of retail employees. Therefore, the hypothesis stating that work-life balance affects work discipline is accepted. This aligns with the research by Azizah & Wahyudi (2024), which emphasizes that a good work-life balance can help employees stay focused, organized, and maintain discipline without feeling overwhelmed. Similarly, the study by Mahanani et al. (2026) points out that effective time management and the ability to set priorities are important for employees to work in a more structured way and consistently follow company rules.

Work-Life Balance Mediates the Workload on Work Discipline

From the data collected, work-life balance can significantly mediate the effect of workload on work discipline. Therefore, the hypothesis that workload negatively affects work discipline through work-life balance is accepted. This aligns with research by Wati et al. (2025) showing that work-life balance is an important factor in reducing employee stress levels. However, in practice, excessive workload with a large volume of tasks and tight deadlines makes it difficult for employees to balance work and personal needs. This situation directly lowers the quality of their work-life and personal life (Kartika & Riana, 2024; Rais & Mardalis, 2025).

Work-Life Balance Mediates Job Stress on Work Discipline

Based on research results, work-life balance has been proven to significantly mediate the effect of work stress on work discipline. With this hypothesis being accepted, it can be concluded that work stress negatively affects work discipline through the mediation of work-life balance. This aligns with research conducted by Urba & Soetjiningsih (2022), which found that employees' ability to maintain work-life balance can help reduce pressure and work stress, while imbalance can increase mental pressure due to lack of physical and psychological recovery time (Paramita & Supartha, 2022). Therefore, the ability to manage stress becomes an important factor so that employees can maintain a stable quality of life. Thus, the better the work-life balance one has, the lower the work stress the employee will feel (Arif et al., 2022).

CONCLUSIONS AND RECOMMENDATION

Conclusions

This study looked at the impact of workload, work stress, and work discipline on retail employees in Yogyakarta, with work-life balance acting as a mediator. The results showed that workload and work stress negatively affect work discipline, while work-life balance has a positive effect. High workloads and stress from ambitious targets can lead to burnout, lowering discipline, whereas a good work-life balance can boost it. Also, work-life balance mediates this relationship, so companies need to manage workloads and support a conducive work environment to maintain work discipline.

RESEARCH LIMITATIONS

This study still has limitations due to the lack of references discussing work discipline as a dependent variable with workload and work stress as independent variables, as well as work-life balance as a mediating variable, so the development of models and comparison of research results cannot be done widely. In addition, this study was only conducted on retail employees in the Special Region of Yogyakarta, so the results cannot yet be generalized to retail employees in other areas of Indonesia.

Recommendations

Future researchers are expected to be able to develop similar research models or add other relevant variables so that studies on work discipline, workload, job stress, and work-life balance become broader and more comprehensive. In addition, it is also suggested that the next research expand the study area to various regions in Indonesia so that the results obtained are more representative and have a wider level of generalization.

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