



The Influence of Workload, Work Stress and Intrinsic Motivation on Work Life Balance in Working Students

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Abstract

The phenomenon of students working while studying, as observed at STAI Panca Budi Perdagangan, highlights the growing need for a balance between work and study. Students face challenges such as pressure to excel academically and at work, which can trigger stress and disrupt their work-life balance. This study aims to determine the effect of workload, work stress, and intrinsic motivation on the work-life balance of executive class students at STAI Panca Budi Perdagangan. The method employed is quantitative, utilising a survey approach. Data collection techniques are carried out by distributing questionnaires to 60 respondents. The data obtained are analyzed using the regression analysis method multiple linear regression with the help of statistical software. The results of the analysis indicate that workload, work stress, and intrinsic motivation have a simultaneous and positive effect on work-life balance. To some extent, the three variables also show a significant effect. It was found that financial independence is the main reason students work. Effective workload management and stress reduction, combined with high intrinsic motivation, can help students achieve a better balance between study and work, thereby improving their quality of life and performance. This study reveals the importance of workload management and strengthening intrinsic motivation to achieve a balance between work and personal life for working students.

Keywords: *Workload; Job stress; Work-life balance; Intrinsic motivation; Working students.*

INTRODUCTION

In today's modern era, an increasing number of students choose to work while studying, often due to economic necessity, a desire for financial independence, or as part of their early career development. This phenomenon can be observed on various campuses, especially in urban areas, where students must divide their time and energy between academic responsibilities and work demands. Although working while studying can provide benefits in the form of work experience and practical skills, it is not uncommon for students to face great stress, ranging from physical exhaustion to mental health disorders. The imbalance between the demands of study and work often disrupts work-life balance, namely the ability of individuals to manage time and energy proportionally between personal life, academics, and work.

From an Islamic perspective, maintaining a balanced life is highly encouraged, as Islam promotes *wasathiyah* (moderation) and discourages excessiveness in all affairs. The Prophet Muhammad (peace be upon him) emphasised the importance of balancing religious duties, work, and rest. In this context, students are encouraged to manage their time wisely and seek knowledge and sustenance with sincere intention (*niat lillahi ta'ala*), so that both their academic and professional endeavours become a form of worship. Islam also teaches that physical and mental well-being are part of one's responsibility, and excessive stress that leads to harm contradicts the principle of *la darar wa la dirar* (do not cause harm or reciprocate harm).

In Islamic management, workload is ideally regulated in a just and humane manner, ensuring that tasks do not lead to harm (*mafsadah*) and remain within human capacity (QS Al-Baqarah: 286). Stress arising from work overload or poor time management is viewed as a disruption to the equilibrium of life that Islam firmly upholds through the value of *tawazun* (balance). Meanwhile,

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intrinsic motivation is rooted in *niat* (intention) and the pursuit of *barakah* (blessings), where work is seen not only as a duty but also as an act of worship. Islamic scholars such as Al-Ghazali have emphasised the importance of purposeful effort (*ikhtiar*) guided by sincerity and ethical responsibility, making motivation deeply spiritual and self-driven (Beekun & Badawi, 2005; Ali & Gibbs, 1998).

Theoretically, previous studies have demonstrated that workload and work stress have a significant impact on the quality of work-life balance. A high workload can trigger role conflict, burnout, and negatively impacting academic achievement. Meanwhile, work stress occurs when work demands exceed an individual's capacity, which then has an impact on their mental well-being. On the other hand, intrinsic motivation is known to act as a protective factor strengthening an individual's resilience to stress and allowing them to maintain their life balance. Nevertheless, most existing studies predominantly center on professional workers rather than working students, who face unique challenges.

From the perspective of Islamic management, workload and work stress are not merely seen as operational issues, but also as spiritual tests that challenge patience, sincerity, and fairness in managing human resources. Islam teaches the importance of maintaining a balance between worldly responsibilities and spiritual needs, as reflected in the principles of *adl* (justice) and *ihsan* (excellence in work for the sake of Allah). An imbalanced workload can lead to stress that affects both the physical and spiritual well-being of workers. Therefore, Islam emphasises the need for a fair and thoughtful work arrangement. On the other hand, intrinsic motivation in Islamic management is strongly emphasised through sincere intention (*niyyah*) and the spirit of contributing for the sake of Allah (*ikhlas*), rather than purely for material rewards. Thus, the Islamic approach to management stresses not only work efficiency but also spiritual values as the foundation for sustainable productivity (Indra, 2023).

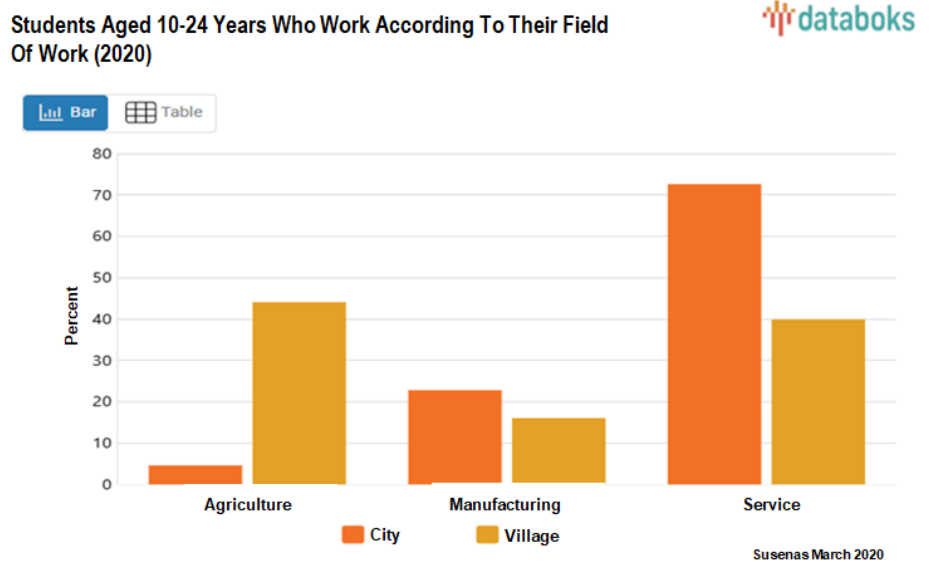


Figure 1. Students Field of Work

Source: Jayani (2021)

Based on data from the Central Statistics Agency (2020), as many as 6.98% of students aged 10 to 24 years in Indonesia are studying while working, with details of 7.1% in urban areas and 6.74% in rural areas. The main reasons students choose to work in addition to studying are financial factors and the desire to gain work experience. The types of jobs also vary depending on the region; in rural areas, the agricultural sector dominates at 44.06%, followed by the manufacturing sector

(39.9%) and services (16.04%). Meanwhile, students in urban areas are more likely to work in the services sector (72.61%), followed by manufacturing and agriculture.

This phenomenon suggests that working while studying has become a significant reality for some students, particularly those who face economic pressures or are seeking professional experience early in their careers. However, this condition often results in high workloads and increased work stress, especially when students are required to maintain their academic performance while also managing their personal lives. On the other hand, intrinsic motivation also plays a crucial role in determining the extent to which students can effectively manage these dual demands. Therefore, it is essential to investigate how workload, work stress, and intrinsic motivation impact the work-life balance of working students to provide a more comprehensive understanding of the challenges and adaptation strategies they encounter.

Effective human resource management strategies are crucial in enhancing individual performance and achieving long-term organisational objectives. In this context, work-life balance plays a significant role in enhancing job satisfaction, mitigating stress, and fostering intrinsic motivation. When employees are satisfied with the balance between work and personal life, it can lead to an improvement in their performance quality (Muliawati & Frianto, 2020). This balance, known as work-life balance, enables individuals, including working students, to manage their various roles proportionally. A harmonious balance between work and personal life can enhance job satisfaction, reduce stress, and foster intrinsic motivation, ultimately leading to a positive impact on individual performance. To ensure that work, academic, personal, and social life run harmoniously, a work-life balance is needed. By achieving this balance, individuals, especially employees, tend to feel happier and more satisfied with their jobs, which in turn can help prevent stress.

According to An et al. (2020), stress has become a significant global concern as it frequently arises from various human resource issues within organizations and poses a major challenge to employee performance in today's workplace. Generally, stress is caused by excessive burden and role demands, which can disrupt life balance. However, stress can be effectively reduced through proper time management across work, study, social activities, and leisure, supported by strong intrinsic motivation. Intrinsic motivation, defined as the internal drive to achieve personal goals, plays a crucial role in maintaining this balance. Many students work to meet essential or supplementary life needs, which in turn requires them to enhance their performance and work enthusiasm. This process can foster motivation, and students with higher levels of intrinsic motivation are generally more capable of managing their time efficiently and coping with stress, thereby achieving a more balanced life.

Previous studies, such as those conducted by Hapsari and Indriyaningrum (2024) and Megayani et al. (2023), showed that workload and work stress have different impacts on work-life balance, while work motivation contributes positively. However, the majority of these studies focus on formal workers in corporate environments and have not touched on students who work part-time or informally. Therefore, research is needed that is more relevant to the context of working students, who have a double burden between academic and work demands. In this study, the term working students refers to students who are actively employed, whether formally (e.g., as contract or permanent staff), informally (e.g., freelancers, ride-hailing drivers), in paid internships, or involved in part-time/full-time jobs during their academic period. Workload is defined as the simultaneous completion of academic assignments and job responsibilities by students. In contrast, work stress refers to the psychological pressure that arises from juggling both academic and work demands.

This study focuses on active students of STAI Panca Budi Perdagangan who work at least 10 hours per week, either in the formal or informal sector, or can be classified as part-time or full-time.

The focus of the location is in the Perdagangan area, Simalungun Regency, which represents a semi-urban area with a combination of urban and rural social characteristics. This scope affirmation is crucial to prevent erroneous generalisations and ensure the accuracy of analysing the specific conditions of student workers in the area.

Although previous studies have explored work-life balance among employees, few have addressed how intrinsic motivation interacts with workload and stress specifically among working students. This study offers a new integrative perspective by focusing on that intersection. Based on this background, this study aims to analyse the influence of workload, work stress, and intrinsic motivation on work-life balance in working students, and to identify the dominant variables that most influence these conditions. Practically, this study is expected to provide a basis for the development of mentoring programs and time management training on campus. Theoretically, this study broadens academic understanding of the dynamics of working students and contributes to building a relevant conceptual model in the realm of work psychology and higher education.

LITERATURE REVIEW

Workload

Workload is often interpreted as the amount of work demands that must be completed within a specific period. Workload is the amount of work, both physically and mentally, that is the responsibility of a workforce (Mahawati et al., 2021). Garg and Singh (2022) found that high workload hurts employee psychological well-being, especially when not accompanied by organisational support. Conversely, several studies have shown that workload can have a positive impact on performance if individuals have high adaptive capacity and motivation (Ramadhani, 2022; Mahawati et al., 2021). Thus, workload is ambivalent depending on the context and personal resources.

Meanwhile, external factors include the work environment, the nature of physical tasks, and the work organisation system. Workload indicators, according to Ramadhani (2022), include working conditions, utilisation of working time, and targets to be achieved. An excessive workload can cause fatigue, stress, and an increased risk of work-related accidents (Rachman et al., 2023). Workload also affects employee productivity and comfort while working. To achieve company targets, employees are often given significant job responsibilities. Therefore, companies need to adjust the workload to the capacity and abilities of each employee. If the workload is too heavy, it can hurt work results due to physical fatigue and emotional instability. Therefore, setting work standards that align with the time, capacity, and physical condition of employees is crucial. An unbalanced workload or physical conditions that are not supportive can cause health problems or occupational diseases. Therefore, proper workload management is a crucial thing that must be considered by the company (Zakaria & Ali, 2024).

Workload is often associated with psychological stress and role conflict that disrupts life balance. Liu et al. (2023) found that high workload significantly triggers work-family conflict among young workers, including interns. Singh and Vanka (2021) demonstrated that workload not only affects work performance but also hinders an individual's ability to allocate time in a balanced manner. However, not all studies state that the negative impact of workload is absolute. Garg and Singh (2022) found that the perception of workload can be moderated by role clarity and autonomy, enabling individuals to maintain a work-life balance. In the context of working students, this factor is important because they often find themselves between two hierarchical systems (campus and workplace) that are not always in sync.

Job Stress

Work stress, as a physiological and psychological response to pressure, also shows mixed research results. Park and Jung (2022) distinguish between functional stress, which can trigger

focus and improve performance and dysfunctional stress, which decreases productivity. In the context of working students, stress arises from role conflict and time constraints (Hapsari & Indriyaningrum, 2024), which, in the long term, can disrupt the work-life balance. However, Galis and Puspitadewi (2023) emphasise the importance of time management and social support as protective factors against the negative impacts of stress.

According to Maisaroh's (2021) work, stress can be caused by various factors, such as excessive workload, time pressure, an imbalance between responsibility and authority, a mismatch of values within the organisation, feelings of frustration, not conducive work environment, and family problems. If these factors are not adequately managed, they can negatively impact employee performance. Essentially, work stress arises due to a mismatch or disharmony between the individual and their work environment (Nasution & Suhairi, 2022). According to Harmen and Sunjaya (2022), the indicators of work stress are workload, leader attitude, working hours, conflict, communication, and work authority.

Job stress is also a variable that significantly influences the decline in work-life balance quality. Kabat-Farr et al. (2020) stated that uncontrolled work stress can lead to increased burnout and deteriorate interpersonal relationships in the learning and work environment. Another study by Lee et al. (2021) emphasised that the stress experienced by young workers is more complex due to the pressure of expectations and lack of experience in managing time conflicts.

However, Park and Jung (2022) found that moderate stress levels can have a functional impact on individuals with high levels of self-regulation. This suggests that stress does not always have detrimental effects; its impact may vary depending on working students' individual perceptions and adaptive capacities. Such variations in findings underscore the importance of incorporating contextual and psychological variables as key factors in developing effective interventions.

Intrinsic Motivation

Intrinsic motivation is understood as an internal drive to engage in an activity because of curiosity, challenge, or personal satisfaction. Ryan and Deci (2020), through Self-Determination Theory (SDT), emphasised that when individuals have autonomy and feel competent, their intrinsic motivation increases. Intrinsic motivation is posited to moderate the relationship between stress and life balance. Specifically, individuals with higher levels of motivation are thought to be more capable of managing stress effectively and maintaining equilibrium between their academic and work-related responsibilities (Megayani et al., 2023; Stanley & Schutte, 2023).

Lazuardi and Harahap (2023) stated that motivation is an action that aims to influence others to act consistently. Meanwhile, according to Stanley and Schutte (2023), intrinsic motivation comes from personal values or feelings that interests are determined by the individual's triggers. Priyatama (2021) explains that intrinsic motivation is an urge that arises from within a person, where the individual feels satisfied and happy after completing a task. For them, working is a fun activity, especially for individuals who genuinely enjoy their job. Students who have high intrinsic motivation tend to be better able to cope with workload pressure and stress. They are better able to find satisfaction in their work and studies, which can contribute to a more balanced approach to work and life.

This motivation arises when a person's basic psychological needs are met, such as feeling appreciated, feeling capable, and feeling in control of their choices. According to Ryan and Deci's (2020) self-determination theory, the existence of three basic psychological needs is essential for individuals to feel intrinsically motivated and achieve psychological well-being. These needs are autonomy (feeling in control of one's actions), competence (feeling competent in carrying out tasks), and relatedness (feeling connected to others) (Hoang et al., 2021).

Intrinsic Motivation has long been considered a key driver of psychological well-being. [Ryan and Deci \(2020\)](#) updated Self-Determination Theory by emphasising the importance of meeting three basic needs (autonomy, competence, relatedness) as the basis for healthy Motivation. In the context of working students, [Nguyen et al. \(2023\)](#) found that intrinsic motivation can help students maintain academic commitment despite work pressures.

Meanwhile, [Bakker et al. \(2021\)](#) warn that intrinsic motivation without environmental support can lead to internal frustration, especially if individuals feel hindered in realising their values. This finding reinforces the notion that intrinsic motivation operates independently but is significantly influenced by external factors, including social support, time flexibility, and economic pressures.

In the context of working students, this theory is particularly relevant for understanding how intrinsic motivation can serve as a protective factor in coping with high workloads and work stress. Students who have intrinsic motivation tend to view work and education as part of their self-development, rather than just an obligation or burden, which makes them more likely to maintain a healthy work-life balance.

On the other hand, workload and job stress can hinder the fulfilment of the three basic needs in SDT. For example, excessive workload can reduce the sense of autonomy, while job stress can reduce feelings of competence and damage social connectedness with the surrounding environment. When these needs are not met, psychological well-being decreases, which in turn can negatively impact students' ability to maintain a balance between academic and work demands.

Work-Life Balance

Work-life balance (WLB) refers to a person's ability to balance roles and responsibilities between their work life and personal life. [Singh and Vanka \(2021\)](#) emphasise that role clarity and self-regulation skills are important factors in achieving WLB. Some studies link WLB directly to satisfaction and productivity ([Ariska et al., 2024](#)), but others suggest that WLB can be achieved even in busy work conditions, as long as there is good motivation and coping strategies ([An et al., 2020](#)).

According to [Tahir et al. \(2023\)](#), the goal is for employees to have sufficient time and energy to meet the needs of both aspects without feeling stressed or burdened. An imbalance between professional work and personal life can cause stress, fatigue, reduce job satisfaction, lead to poor performance, and contribute to employee health problems. Effective individual management is necessary to understand employee's motivations fully. Therefore, maintaining a work-life balance is crucial for working students to prevent fatigue and stress. Factors such as workload, work stress, and intrinsic motivation play a crucial role in achieving this balance. High workload, work stress, and intrinsic motivation are factors often associated with achieving a work-life balance. An excessive workload can cause stress, which can disrupt one's life balance. On the other hand, intrinsic motivation can be a driving force for achieving goals in both academics and work; however, if not managed properly, it can also be a source of stress.

The synthesis of these international studies reveals a consensus that workload and job stress negatively impact work-life balance, while intrinsic motivation has the potential to serve as a psychological buffer against these effects. However, the results of these studies also indicate that the impact of these variables depends on the context, type of work, and individual psychological resources. To date, there are still few studies that examine these three variables simultaneously in the context of working students, especially in developing countries such as Indonesia, which have different economic and social structures from those of developed countries.

Based on the preceding discussion, several hypotheses were formulated for this study. A research hypothesis represents a provisional and logically constructed statement that can be empirically tested through systematic data collection and analysis. It functions as a guiding

framework for examining the relationships among the variables under investigation. The hypotheses proposed in this study are as follows: H1: Workload has a positive and significant effect on work-life balance in working students.

H2: Job stress has a positive and significant effect on work-life balance in working students.

H3: Intrinsic motivation has a positive and significant effect on work-life balance in working students.

RESEARCH METHOD

This study adopts an explanatory quantitative approach, focusing on executive class students at STAI Panca Budi Perdagangan. This specific group was selected due to its distinct characteristics: students who are actively engaged in part-time or full-time employment while pursuing their studies in a religious-based higher education institution situated within a region marked by unique socio-economic conditions. By selecting this case, the research seeks to explore how workload, job stress, and intrinsic motivation influence work-life balance among students who simultaneously face academic and professional demands in a localized context.

The case study design allows for more contextualized and in-depth investigation, enabling the researcher to observe the behaviors, experiences, and coping mechanisms of working students with greater relevance and precision. This approach facilitates a deeper understanding of the lived realities and complexities these students encounter, thus yielding findings that are both nuanced and practically applicable.

The study targets executive class students enrolled between 2021 and 2024 who are actively employed for a minimum of three to four hours per day. The aim is to examine the effects of workload, work stress, and intrinsic motivation on the work-life balance of these working students. To test the hypotheses and assess causal relationships between variables, the study employs a survey method and utilizes multiple linear regression analysis.

The primary variables investigated include workload, work stress, intrinsic motivation, and work-life balance. Data were collected directly from respondents using structured questionnaires, which were adapted from previously validated scales developed by [Zainarti \(2023\)](#) with modifications to align with the specific context of working students. To ensure content validity, the adapted questionnaire items were reviewed by a panel of experts.

The study population comprises all relevant courses within the institution, while the sample represents a purposive subset of this population, selected based on criteria related to employment status and class enrollment ([Ramdhan, 2021](#)). Although purposive sampling was used to target working students with specific criteria, the Slovin formula was applied to determine a minimum sample size that would provide sufficient statistical power. While Slovin assumes random sampling, the formula was used here as a guiding reference to ensure adequate representation rather than to achieve strict probabilistic precision. The sample size was calculated using a 10% margin of error, as shown in the following equation:

The number of samples was calculated using the Slovin formula with a 10% error tolerance level.

$$n = \frac{N}{(1 + N(e)^2)}$$

Where:

n = required sample size

N = Number of residents (145 people)

e = desired margin of error (in this case 10% or 0.10)

Calculation:

$$n = \frac{145}{1 + 145(0.1)^2} n = 145$$

$$n = \frac{145}{2.45}$$

$$n = 59.1$$

$$n \approx 60$$

From a total population of 145 people, a sample of 60 respondents was determined. Data analysis in this study was carried out using SPSS Statistics software version 20. Multiple regression analysis was employed to assess the simultaneous effects of each independent variable (workload, work stress, and intrinsic motivation) on the dependent variable (work-life balance). Respondents' perceptions were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire included a series of statements for each variable, developed based on relevant theoretical constructs and supported by findings from previous research.

Following the completion of the pilot test, which confirmed the validity and reliability of the questionnaire, the instrument was distributed to the research participants. Given that the participants were executive class students at STAI Panca Budi Perdagangan who were also employed, a mixed-mode distribution strategy was employed to maximize accessibility. Questionnaires were administered both in person during face-to-face lectures and online via platforms such as Google Forms, particularly to reach respondents who were not easily accessible through direct contact. The questionnaire included items aligned with the study's key variables. Data collection was conducted over a two-week period. Upon completion, the collected responses were reviewed to ensure completeness and consistency before proceeding to the data analysis phase.

This study employs multiple linear regression analysis to investigate the influence of workload, job stress, and intrinsic motivation on work-life balance. This statistical method facilitates the simultaneous examination of the causal relationships between the dependent variable and multiple independent variables. It enables the assessment of the individual effect of each predictor as well as the overall contribution of all three variables to the outcome. In addition, multiple linear regression allows for the evaluation of multicollinearity and statistical significance, thereby ensuring the accuracy of the analysis results.

FINDINGS AND DISCUSSION

In this study, the demographics of respondents include several key factors relevant to the research topic. A total of 60 executive class students from STAI Panca Budi Perdagangan participated, comprising 31 male respondents and 29 female respondents, indicating a nearly equal gender distribution. The respondents' ages are grouped into more specific ranges: 21–25 years (22 respondents), 26–30 years (28 respondents), and 31–35 years (10 respondents). All participants are actively working students, with a minimum working duration of 3 to 4 hours per day, or approximately 10 to 30 hours per week.

Respondents came from four academic programs: Islamic Religious Education (18 students), Islamic Banking (12 students), Islamic Economic Law (10 students), and Early Childhood Islamic Education (20 students). The most significant number of respondents came from the Early Childhood Islamic Education and Islamic Religious Education programs, reflecting the dominant student populations on campus. The types of work carried out vary widely, ranging from informal employment, such as trading or working as a barista, to formal jobs, including shop assistants and

honorary teachers. These demographic details offer meaningful context about the sample's characteristics and how these may influence their work-life balance.

Table 1. Factors that Function When Learning

Reasons to Work While Studying	Frequency	Percentage
Desire to Learn	7	11.7%
Get Work Experience	10	16.7%
Financial Independence	24	40%
Enhance Career Path	19	31.7%
Total	60	100%

Source: Primary Data, 2025

From Table 1 above, it can be seen that the most dominant factor is financial independence, at 40% or 24 respondents, and the least dominant factor is the desire to learn, at 11.7% or 7 respondents. Furthermore, the researcher conducted an analysis based on the type of work of a total of 60 respondents. The following is data on the number of respondents based on the type of work of students who also work at STAI Panca Budi Perdagangan.

Table 2. Respondents' Job Types

Status	Frequency	Percentage
Admin	7	11.9%
School Operator	3	5.1%
Medical records	2	3.4%
Teacher	40	67.8%
Barista	3	5.1%
Office Staff	3	5.1%
Waiter	2	3.4%
Total	60	100%

Source: Primary Data, 2025

Based on Table 2, the types of respondents' jobs are divided into seven, namely admin, school operator, medical records, teacher, barista, office worker, and waiter. The most common type of job in this study was teacher at 67.8% or 40 respondents. Then, the least common types of respondents' jobs were medical records at 3.4% (2 respondents) and waiters at 3.4% (2 respondents).

Table 3. Validity Test

Indicator	r count	r table	Information
(X1.1) My work demands a high level of physical and mental energy.	0.548	0.2542	Valid
(X1.2) I feel my workload is quite heavy compared to the time I have for studying.	0.649	0.2542	Valid
(X1.3) Able to plan and manage their time more efficiently	0.593	0.2542	Valid
(X1.4) I spend most of my time completing work, limiting my time for studying.	0.572	0.2542	Valid

Indicator	r count	r table	Information
(X1.5) I often feel stressed because I have to meet high work targets in a short time.	0.663	0.2542	Valid
(X2.1) I feel my workload is too heavy, disrupting my work-study balance.	0.771	0.2542	Valid
(X2.2) My supervisor understands my situation as a student who also works.	0.561	0.2542	Valid
(X2.3) I am able to manage work stress well and do not have anxiety or worry about work after working hours.	0.559	0.2542	Valid
(X2.4) I often experience conflicts between work responsibilities and academic assignments.	0.780	0.2542	Valid
(X2.5) Communication between my supervisor and I is good regarding adjusting my work schedule.	0.796	0.2542	Valid
(X2.6) I am given the freedom to make decisions at work in accordance with my responsibilities.	0.769	0.2542	Valid
(X3.1) I feel free to choose how I complete my work.	0.675	0.2542	Valid
(X3.2) I can make my own decisions about how to manage my time between study and work.	0.719	0.2542	Valid
(X3.3) I feel capable of completing work assignments well.	0.674	0.2542	Valid
(X3.4) I am confident in my ability to simultaneously fulfill my study and work responsibilities.	0.703	0.2542	Valid
(X3.5) I feel supported by my colleagues and classmates in fulfilling my role as a working student.	0.668	0.2542	Valid
(Y1.1) I can balance my time between work and study.	0.672	0.2542	Valid
(Y1.2) My work schedule does not interfere with my study or class time.	0.600	0.2542	Valid
(Y1.3) I can actively participate in both work and academic activities.	0.671	0.2542	Valid
(Y1.4) I can still participate in campus activities despite having a job.	0.699	0.2542	Valid
(Y1.5) I am satisfied with my ability to balance my roles as a worker and a student.	0.705	0.2542	Valid
(Y1.6) I am satisfied with my achievements both at work and in my studies.	0.595	0.2542	Valid

Source: SPSS Statistics 20 Output, 2025

Based on the results of the validity test, the questionnaire used in this study, which consist

of 3 independent variables and 1 dependent variable, contains a total of 28 questions answered by 60 respondents. To determine the value of the r table, the formula $df = N - 2$ is used, where N is the number of respondents minus 2, resulting in a df of 58. Thus, the r table in this study is 0.2542. A questionnaire item is declared valid if the calculated r value is greater than the r table. Based on the results shown in the previous table, all questionnaire items meet the validity criteria.

Table 4. Reliability Test

Variables	Cronbach's Alpha	Alpha Standard	Information
Workload (X1)	0.736	0.6	Reliable
Job Stress (X2)	0.839	0.6	Reliable
Intrinsic Motivation (X3)	0.712	0.6	Reliable
Work-Life Balance (Y)	0.725	0.6	Reliable

Source: SPSS Statistics 20 Output, 2025

The variables Workload (X1), Job Stress (X2), Intrinsic Motivation (X3), and Work-Life Balance (Y) each have Cronbach's Alpha values above 0.6. Thus, all variables in this study are considered reliable and can be used for further analysis.

Table 5. Descriptive Statistic Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Workload	60	13.00	25.00	18.25	3.46
Job Stress	60	16.00	30.00	24.06	3.96
Intrinsic Motivation	60	11.00	25.00	21.71	2.92
Work Life Balance	60	16.00	30.00	24.73	2.96
Valid N (listwise)	60				

Source: SPSS Statistics 20 Output, 2025

Based on the results of the Descriptive Statistical Test, it is known that:

1. The average student workload score was 18.25 on a scale of 13–25. This indicates that the perceived workload tends to be moderate. The standard deviation of 3.47 indicates moderate variation between individuals.
2. The average work stress score was 24.07, relatively high considering the maximum score is 30. This means that the majority of working students experience high levels of work stress. The standard deviation of 3.96 indicates that stress levels vary considerably among respondents.
3. The average intrinsic motivation score of 21.72 out of a maximum of 25 indicates that respondents have a high level of intrinsic motivation, which can help mitigate the negative impact of stress. The standard deviation of 2.93 indicates that there is not much variation between respondents.
4. The average work-life balance score of 24.73 out of a maximum of 30 indicates that working students tend to feel they have a good work-life balance. The standard deviation of 2.96 also indicates moderate variation.

The variables Workload (X1), Job Stress (X2), Intrinsic Motivation (X3), and Work- Life Balance (Y) each have Cronbach's Alpha values above 0.6. Thus, all variables in this study are considered reliable and can be used for further analysis.

Table 6. F Test

Independent Variables	Dependent Variable	F	Sig.
Workload	Work-Life Balance	62.165	0.000
Job Stress			
Intrinsic Motivation			

Source: SPSS Statistics 20 Output, 2025

The results of this study are considered significant because the significance value obtained is 0.000, which is smaller than 0.05. Therefore, this research model is declared valid and worthy of further analysis.

Table 7. Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.807	0.652	0.633	1,066

Source: SPSS Statistics 20 Output, 2025

Based on these results, the R value as a correlation coefficient is 0.807, while the R Square value as a determination coefficient is 0.652. This indicates that the variables of workload, work stress, and intrinsic motivation collectively have a 65.2% influence on Work Life Balance, while other factors outside the scope of this study influence the remaining 34.8%.

Table 7. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25,340	6,836		3,707	.000
	Workload	1,514	.273	.139	5.555	.000
	Job Stress	.227	.009	.640	25,267	.000
	Intrinsic Motivation	.312	.012	.650	25,792	.000

Source: SPSS Statistics 20 Output, 2025

The regression coefficient value for X1 is 1.514, indicating a positive influence on Work Life Balance. The regression coefficient value for X2 is 0.227, indicating a positive influence on Work Life Balance. The regression coefficient value for X3 is 0.312, indicating a positive influence on Work Life Balance.

Hypothesis Test (t-Test)

Significance value < 0.05

Calculated t value > table t value

$$\alpha = 5\%$$

$$N = 60$$

$$k = 3$$

$$df = N - k = 56$$

The t table value is obtained from:

$$t_{\alpha, df} = t_{0.05} \times 56 = 1.672$$

Therefore, based on the results presented in Table 7, the following conclusions can be drawn:

- a. First, the workload variable has a significance value of $0.000 < 0.05$ threshold, and a t-value of $5.555 > 1.672$. These results indicate that workload has a positive and statistically significant effect on work-life balance, thereby supporting Hypothesis 1.
- b. Second, the work stress variable also demonstrates a significance value of 0.000, with a t-value of 25.267, which is greater than the critical value. This provides evidence that work stress has a positive and significant effect on work-life balance, confirming Hypothesis 2.
- c. Finally, the intrinsic motivation variable yields a significance value of 0.000 and a t-value of 25.792, which likewise exceeds the critical threshold. These findings suggest that intrinsic motivation has a positive and statistically significant influence on work-life balance, thereby confirming Hypothesis 3.

The Impact of Workload on Work-Life Balance

Workload refers to the number of tasks and responsibilities that an individual must complete within a specified period. For working students, workload can stem from both academic and work demands. Working students not only face physical burdens, but also mental and emotional burdens. To measure the workload variable, three indicators were used in this study. Overall, respondents provided a positive response, as evident from the description of the indicator variables, indicating that working students can plan and manage their time more efficiently, with an average answer of agreement. In the description of the indicator variable for sufficient rest time, a good response was obtained, indicating that they have enough time to rest and relax outside of work and study. This is because 60% of students work part-time, such as baristas, administrators, waiters, and honorary teachers, with an average working time of 5 hours/day. The results of the hypothesis test show that the workload variable has a positive and significant effect on work-life balance. This means that the higher the workload, the better the work-life balance will be. Even though the workload is high, students who manage their time effectively can maintain a work-life balance.

In this study, it is observed that students who work can balance the workload from two aspects of life, namely academic and work. This is by the word of Allah SWT in the letter Al-Baqarah, verse 286, which reads:

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ رَبَّنَا لَا تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ
أَخْطَأْنَا رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إَصْرًا كَمَا حَمَلْتَهُ عَلَى الَّذِينَ مِنْ قَبْلِنَا رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهِ
وَاعْفُ عَنَّا وَارْحَمْنَا أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ

Meaning: "Allah does not burden a person except according to his ability. To him is the reward for the (good) he does and to him the punishment for the (evil) he does. (They pray,) "Our Lord, do not punish us if we forget or we are mistaken. O our Lord, do not burden us with a heavy burden as you have burdened those before us. Our Lord do not bear for us what we cannot bear. Forgive us, forgive us, and have mercy on us. You are our protector. So, help us in facing those who disbelieve." (QS. Al-Baqarah: 286).

The burden given must remain within the limits of human ability, even though it sometimes feels heavy. This verse also provides peace of mind, knowing that every responsibility and difficulty can be faced, as long as it is accompanied by effort, patience, and trust. When someone believes that Allah will not burden them beyond their limits, a sense of optimism, calm, and enthusiasm will grow, enabling them to continue being steadfast. Therefore, students who can manage their workload effectively can achieve a balance between studying and working (work-life balance). From an Islamic perspective, this can be considered part of *taufik* (ease from Allah) in fulfilling the

mandate of life.

The Impact of Job Stress on Work-Life Balance

Work stress is an emotional and physical response that arises due to pressure experienced in the workplace. To measure the work stress variable in this study, six indicators were used. Overall, respondents provided a positive response, as evident in the description of the indicator variables, which suggests that students who work can manage work stress effectively and do not experience anxiety or worry about work after work hours end. Based on the results of the hypothesis test, it is evident that work stress has a positive and significant impact on work-life balance. This means that the higher the work stress, the better the work-life balance they have. Well-managed stress can motivate them to be more efficient in managing time and energy, thereby helping them achieve a better balance.

The study found that work stress has a positive impact on work-life balance, indicating that individuals can resist pressure and effectively manage stress, ultimately becoming drivers of increased efficiency, productivity, and energy. This is also emphasised in Surah Al-Insyirah verses 5-6, which read:

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا ۖ إِنَّ مَعَ الْعُسْرِ يُسْرًا ۗ

Meaning: "So indeed after difficulty there is ease. Indeed, after difficulty there is ease." (QS. Al-Insyirah: 5-6)

In this verse, there is an extreme repetition from Allah SWT to emphasise that every difficulty faced by humans is undoubtedly accompanied by ease. According to Ibn Tafsir Katsir in (Abdullah 2008), the repetition is not just a repetition of words, but an affirmation that in every form of *usr* (difficulty) there must be *yusr* (ease) that accompanies it, whether in the form of physical assistance, inner peace, solutions that come from unexpected directions, or even wisdom that makes someone stronger and wiser. Work stress is one form of ' *usr* (difficulty) experienced by working students. They face pressure from both academic and work responsibilities. However, Surah Al-Insyirah provides a message that behind the pressure and stress, there must be *yusr*, ease that accompanies it. Students who can cope with stress tend to be more resilient and can find ways to maintain a balance between academic and work demands. However, stress, if not appropriately managed, can hurt work-life balance. The balance between work and life that is achieved even in the midst of pressure is a tangible manifestation of Allah's word in QS. Al-Insyirah. There is no pressure without opportunity, no pressure without lessons, and no difficulty without ease. Therefore, this verse serves as a mental and spiritual reinforcement for students, encouraging them not to give up and to believe that ease can accompany exams, as long as they are managed well.

The Influence of Intrinsic Motivation on Work-Life Balance

Intrinsic motivation is a drive that comes from within a person to engage in an activity because of the satisfaction derived from it, rather than external encouragement, such as recognition. To measure the intrinsic motivation variable in this study, three indicators were used. Overall, respondents provided a positive response, as evident in the description of the indicator variables, with as many as 70% of students who work feeling satisfied and able to balance their work, academic studies, and social life. Based on the results of the hypothesis test, it was found that intrinsic motivation has a positive and significant influence on work-life balance. This suggests that students with high intrinsic motivation for their work or studies tend to be better equipped to

manage existing challenges, including workload and work stress. Students with high intrinsic motivation will find meaning and purpose in their work, which helps them manage their enceime and energy more effectively. Motivation that comes from within provides the drive to work more efficiently and find creative ways to align academic life, work, and personal activities. With intrinsic motivation, students will feel more satisfied and motivated in every aspect of their lives, thereby achieving a better work-life balance. This proves that positive changes in their lives (work-life balance) start from changes within themselves, as emphasised in QS. Ar -Rad verse 11:

لَهُ مَعْقِبَتٌ مِّنْ يَمِينٍ وَيَمِينِهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا
بِأَنفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

Meaning: "For humans, there are angels who always accompany them from the front and from behind, who guard them by Allah's command. Indeed, Allah will not change the condition of a people, until they change what is in themselves. If Allah desires evil for a people, then no one can resist it, and there is absolutely no protector for them besides Him." (QS. Ar-Rad: 11)

This verse suggests that a more balanced and healthy life change can only begin with awareness and effort from within oneself. In Islam, effort and change from within (intention and inner drive) are a form of monotheism by relying on Allah and improving oneself as part of worship. Students who lack intrinsic motivation can experience stress, role conflict, and an imbalance between academic and work responsibilities. Suppose there is no effort from within to improve lifestyle, manage time, and consciously pursue goals. In that case, the burden and pressure will continue to increase, potentially having negative physical and psychological impacts.

This study makes a new contribution by integrating the three variables into a single regression model, thereby filling the gap left by previous studies that tend to discuss the variables separately or focus only on external factors. Thus, this study confirms the importance of motivational enhancement strategies and time management training to improve the resilience and life balance of working students.

Interestingly, the study's results showed that work stress does not always have a consistent negative impact on work-life balance, as previously assumed. Some respondents with moderate levels of stress were still able to maintain a balance between work and study roles. This can be explained through the eustress theory in psychology, as proposed by Lazarus and Folkman (1984), which states that stress at a certain level can have a positive impact, namely increasing focus and productivity. For working students, stress can serve as a motivator to manage time more effectively and responsibly with work and academic obligations. This aligns with Covey (1989) time management theory, which emphasises the importance of proactivity and effective priority management as key to success in managing complex workloads.

In addition, Deci and Ryan (1985) intrinsic motivation theory, within the framework of Self-Determination Theory, explains that individuals driven by internal motivation tend to have higher resilience in dealing with stress. In a collective culture like Indonesia, work pressure is often perceived as a form of contribution to family or society, so it does not always cause imbalance; instead, it can be a source of meaning. However, it should be noted that the work stress scale in this study does not distinguish between distress and eustress, which is one limitation of the instrument. Therefore, further research is advised to adopt a more comprehensive measuring instrument and consider cultural factors as a moderator in the relationship between work stress and life balance.

CONCLUSION

Effective employee management emphasises not only productivity but also the individual well-being of employees. Work-life balance is crucial for enhancing job satisfaction, reducing stress, and fostering intrinsic motivation, all of which have a positive impact on overall performance. This study shows that workload, work stress, and intrinsic motivation affect the work-life balance of working students. Although workload and stress are usually considered harmful, the study's results prove that when managed well, both can encourage the achievement of balance between academic, work, and personal life. Students who can manage workload and stress, as well as have high intrinsic motivation, tend to be more able to achieve balance in their lives. Thus, managing workload and strengthening intrinsic motivation are the primary keys in supporting the work-life balance of working students. The findings of this study have important implications both theoretically and practically, particularly in the context of working students facing dual challenges from both academic and employment perspectives.

The results of the study strengthen [Ryan and Deci's \(2020\)](#) self-determination theory, which emphasizes the importance of fulfilling basic psychological needs (autonomy, competence, and relatedness) in forming intrinsic motivation. The finding that intrinsic motivation has a significant impact on work-life balance suggests that internal drive plays a crucial role in helping working students manage external pressures. In addition, the finding that workload and work stress do not always have a negative impact if managed well supports the concept of eustress (positive stress) in psychology, where managed pressure can encourage efficiency, resilience, and increased performance.

Practical Implications

For higher education institutions, this research suggests the importance of:

1. Provides flexibility in class schedules, especially for working students.
2. Develop training in time management, stress management, and strengthening intrinsic motivation as part of student development services.
3. Improving academic guidance and counseling services that are adaptive to the needs of working students.

For employers, these results suggest the need to:

1. Providing flexible working hours for students.
2. Encourage the development of a supportive work environment, as well as opportunities for employee-student capacity building.
3. Building social support and mentoring systems in the workplace.

Based on these results, the development of institutional policies is crucial and should focus on enabling student workers to manage their dual responsibilities in a balanced manner. Higher education institutions, in this case including STAI Panca Budi Perdagangan and similar institutions, are advised to:

1. Develop academic flexibility policies, such as adjusting class schedules offering online/asynchronous options, and implementing work experience-based assignment completion schemes for active working students. These policies allow students to manage their work and study time more efficiently.
2. Integrate time management training and adaptive counseling programs into campus services to provide students with practical skills in managing workload and stress. In the context of faith-based institutions, these strategies can also be combined with spiritual approaches to strengthen students' mental resilience and intrinsic motivation.
3. Encourage collaboration between campuses and student employer partners, through the formulation of flexible work hour agreements that take into account students' academic

loads. This partnership is important to create a work environment that is adaptable to educational needs.

4. Developing an institutional monitoring and data collection system for student workers, in order to design more accurate and targeted interventions, both from an academic and psychosocial perspective.

In addition, this study opens up opportunities for further research by incorporating new variables such as social support, type of work, and coping strategies, which can serve as moderators or mediators in the relationship between stress, workload, and life balance. Comparative studies between urban and rural contexts, as well as mixed approaches that combine quantitative and qualitative data, are also recommended to gain a deeper and contextual understanding.

LIMITATIONS & FURTHER RESEARCH

Further research can add variables and phenomena that have not been widely explored and are worthy of investigation, particularly social support. This was also evident when distributing the questionnaires; some respondents, when asked about their motivations for carrying out dual roles, mentioned that support from family, friends, or other social connections was a significant factor. Students who work often have to rely on support from those around them, such as their family, friends, partners, and even coworkers, which can act as a buffer against stress and workload. However, there are still limited studies that specifically measure the role of social support as a moderator or mediator in the relationship between stress, workload, and work-life balance among students. Social support could be the key to the success of their coping mechanisms. Building on this, future research may also include other variables, such as the type of work and coping strategies, which can further enrich the understanding of how students manage academic and professional demands. Comparative studies between urban and rural contexts, along with mixed-method approaches that combine quantitative and qualitative data, are highly recommended to gain more profound and more contextual insights.

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