Exploring Work Stress and Burnout in Employees in the Banking Industry

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This study aims to determine the direct effect of workload and role conflict on work stress and burnout. This research is a quantitative research and sampling technique using 109 respondents as probability sampling. The method used was a survey using a questionnaire; data were analysed using Partial Least Square (PLS). The results of hypothesis testing indicate that workload and role conflict have a significant impact on work stress and burnout. The findings of this study have proven that workload and role conflict have a contribution to work stress and burnout in carrying out employees' duties and responsibilities. In handling it, various possible methods have been carried out, such as a review of workload, employee refreshing, and so on. The following researchers hope to pay attention to employee burnout which can result in decreased performance; for that, it can study more deeply in other industrial sectors.

Keywords: *Workload, role conflict, work stress, burnout*

Introduction

A company that is developing to achieve the vision, mission, and goals, must have quality human resources to achieve the success of the goals set. Companies must be able to foster, guide, and develop in terms of physical, mental, and behavioural conditions of human resources so that they become loyal and able to work optimally according to the company's targets of vision, mission, and goals where the human resources become resources quality human beings (Suwanto & Priansa, 2016). This condition can be realised if the company provides adequate work conditions and welfare of human resources and works without coercion; but still under the supervision of the company to achieve the vision, mission, and goals that have been agreed in an organised and collaborative manner (Soetrisno, 2009).

Changes will occur in the company, this will have an impact on employees themselves between physical and mental activity and if there is no solution to overcome this will cause

new problems both physical or psychological (Hardiyanti, 2013). Associated with psychological problems, it will affect the attitudes and behaviour of employees turned into negative caused by several factors such as high work pressure (Don, 2006). Task demands and work pressure that is given continuously can cause stress in workers which can have an impact on saturating situations. All employees will feel high work pressure at their company if left unchecked will result in burnout at work; as a result of pressure at work makes employees fatigued (Afrillia, 2017). The German Statistics Office data collected data between 2012-2014 using the Gallup engagement measurement tool. They showed that there are three elements of engagement to reduce work fatigue, namely, receive regular praise and recognition for good work, have materials and equipment to provide quality work, and feel that their opinions are taken into consideration at work. Workers who gave a low rating for the three items by 24% of all workers in Germany or approximately 2.7 million employees said that they experienced burnout, and only 15% of employees engaged, 31% felt stressed. Every year workers are experiencing burnout, and stress cause Germany to lose 9 billion euros annually due to decreased productivity. It can be concluded that burnout can have a significant effect on the loss of a company (Nink, 2015). Next Engaging Employees Key to Reducing Burnout.

Figure 1. Engaging Employees Key to Reducing Burnout
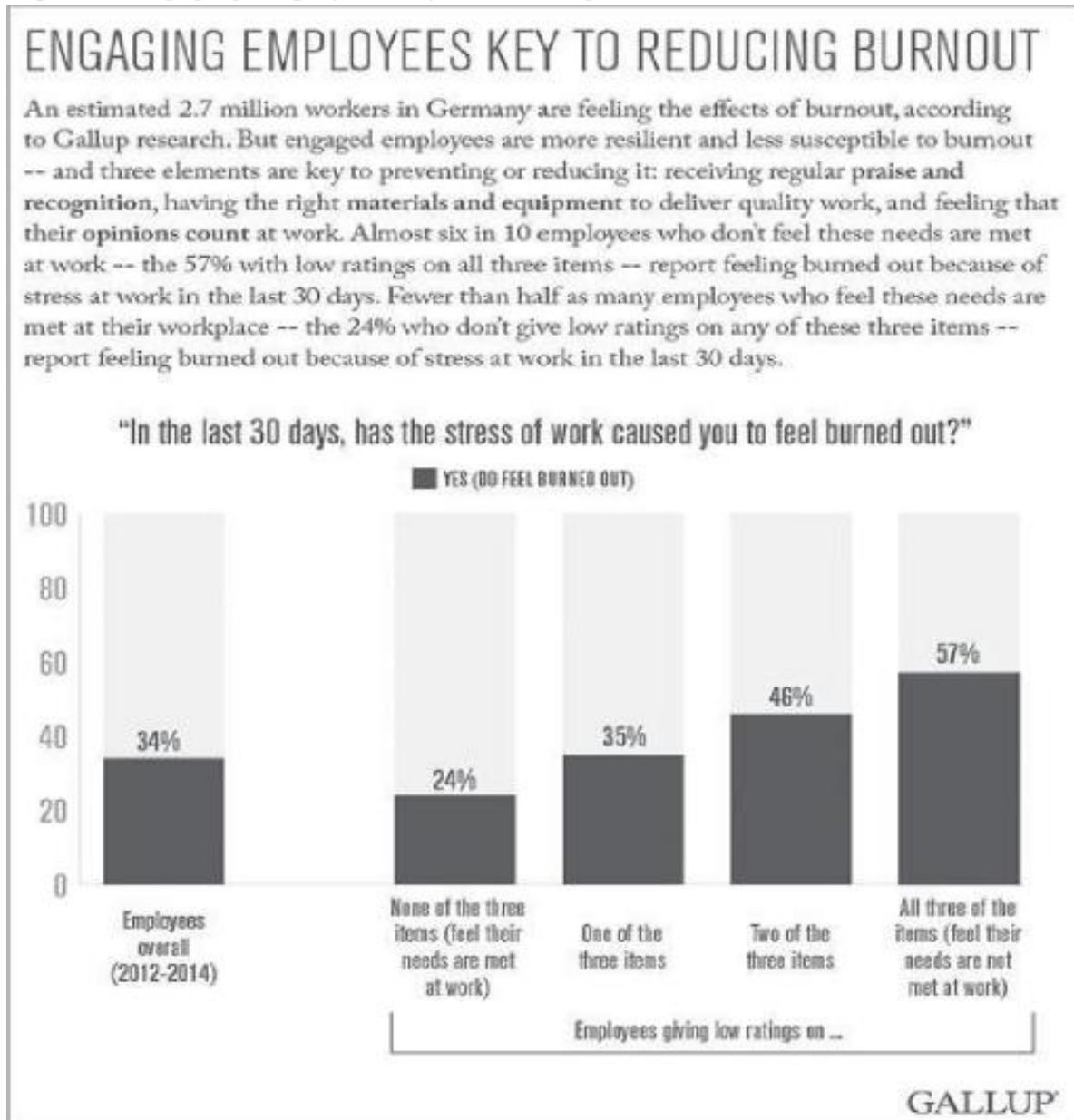
Sources: Nick, 2015.

The discussion on burnout, which was introduced by Bradley (1969) but Herbert Freudenberger is a figure who is considered as the inventor who wrote an article about burnout in (1978). This article tells Freudenberger working as a psychiatrist at one of the drug addiction clinics in New York seeing that many volunteers were initially enthusiastic about serving patients and then experienced a decrease in motivation and commitment to work. There were symptoms of physical and mental fatigue. This Freudenberger described burnout as a process of phenomena such as a candle burning then slowly melting until it burned out. Then Christina Maslach saw similar phenomena and symptoms in the lawyers of the poor in California. The lawyers showed signs of physical and

mental fatigue slowly accompanied by a loss of work commitment and the appearance of cynicism towards their coworkers. So far, burnout has not received special attention from the company's management, although there are data from research results that show that burnout decreases the effectiveness of the company (Gunarsa, 2004). Hapsari (2014) conducted a study on burnout in Indonesia that 64% of workers' stress in Indonesia increased compared to the previous year.

Sharing research in various countries shows that burnout can significantly affect a company's losses (Nink, 2015). While Don (2006) sees from the side of the relationship with psychological problems, this will change the attitudes and behaviour of employees to turn negative due to several factors such as high work pressure. Based on a review conducted by Giorgi et al. (2000), stress at work is a significant banking sector problem with potentially negative effects on the psychological, physical health of workers and the organisation or company. Most studies show an increase in mental health problems in this sector which is closely related to stress at work.

While Khattak et al. (2011) conducted a study examining work stress and professional fatigue in the Pakistani banking sector, it was found that all stress elements significantly predict fatigue in the Pakistani banking sector. Changing work patterns create pressure for bank employees, and this stressor leads to fatigue. Wallace et al. (2010), effective coping strategies play an essential role to reduce the level of fatigue among sexual abuse counsellors or substances. The results showed that strategies for dealing with self-disorders and behavioural disorders mediated the relationship between three variables of work stress (workload, role conflict, and ambiguity of work) and fatigue. Kar and Suar (2014) stated that a variety of particular nursing job demands have an impact on nurses' fatigue and to see whether fatigue has a role in their work commitments and intentions for turnover. The results revealed that workplace demands such as role conflict, role ambiguity, workload, homework conflict, changes in work attitude, work complexity, physical environment, and organisational politics are positively related to emotional exhaustion.

An exploratory study (Abbas et al., 2012) investigates the contribution of various stressor roles to stress and fatigue in Pakistani public sector universities. The results showed that role ambiguity was one of the suppressors of the role of the organisation which had the most significant impact on two dimensions of stress and one dimension of burnout among faculties. Other important organisational role stressors include role stagnation, the distance between roles, independent role distance, insufficient resources, role conflict, and role overload. In principle, mental health workers must experience the same work stress and the same contextual factors as health professionals from other medical disciplines (Rössler, 2012). However, several studies have identified stress triggers that are unique to the psychiatric profession. These challenges range from the stigma of this profession to very demanding relationships with patients and complicated interactions with other mental health professionals as part of a

multidisciplinary team to personal threats from cruel patients. Other sources of stress are the lack of positive feedback, low wages, and a lousy work environment.

Based on some of these studies, in principle, the research conducted only looked at the causes of work stress and burnout. Until now, there is no known role of workload and role conflict in reducing work stress and burnout. Therefore, this research will identify a model of reducing work stress and boredom of employees by using the constellation model as a determining factor that is believed to be able to overcome the problem. This study aims to determine the direct effect of workload and role conflict on work stress and burnout.

Literature Review

Workload

The workload is when someone feels inadequate expertise or resources (time) to complete a particular job, for example, an employee who cannot complete his task on time (Tama & Hardiningtyas, 2017). While the workload is a role relationship stressor or other tasks that occur because employees feel the workload is too excessive. This can be caused by the company reducing its workforce and restructuring its work, leaving the rest of the employees with more tasks and less time and resources to complete them (Wijaya, 2017). Opinion Munandar (2001), the workload is the state of employees faced with the tasks given must be completed at a particular time. While Moekijat (2004), the workload is the volume of work results or records of work results that can show the volume produced by several employees in a specific section. So, the workload can be interpreted that an employee does not have enough energy and is unable to complete the tasks given on time because the work done is not under the limits of the ability of employees and too much activity carried out by employees.

Spillane (2003) states that factors in the world of work are workload. Workloads can be a potential source of stress, either under extreme conditions or in conditions that are too small. The excessive workload becomes a source of stress if the proportion of time to do it is too narrow, where people feel pressured and threatened to fail because of excessive workloads while the time to do too little so that the tasks are given is not completed on time. Having excessive workload is one of the characteristics of work conditions related to stress (King, 2010). While Suwatno & Priansa (2016), workload felt by an employee can be a source of stress, which requires an employee to provide more energy and time for a task from work.

The National Safety Council (2003) states that workloads that are too excessive can be said to be the most common cause of work burnout. Burnout is often referred to as a form of adaptation or self-adjustment to excessive workloads, unnecessary tasks that cannot be completed, stress and perception (Koesoema, 2016). Saputro and Nurdiana (2006) suggested that burnout is a social phenomenon, caused by boredom or stress and stress, career development crisis, poor economic conditions, excessive workload, and a feeling of failure at work. Based on the statement above, there is a relationship between workload with work stress and burnout.

Tarwaka (2011) suggests that dimensions of workload size associated with performance, namely: (1) Time load show the amount of time available in planning, implementing and monitoring tasks or work; (2) Mental effort load means a lot of mental effort in carrying out a job, such as doing calculations, making decisions, remembering or storing information and solving problems; (3) Psychological stress load which shows the level of work risk, confusion, fear, and frustration. According to DiDomenico (2003), there are three conditions of workload, namely: (1) Time load, is very closely related to the use of time which is the main method in evaluating someone in completing their tasks, planning, implementing, and monitoring tasks or work; (2) Mental effort load is an indicator of the amount of attention or mental demands required to complete a job. Activities such as doing calculations, making decisions, remembering or storing information and solving problems are examples of mental effort; and (3) Psychological stress load, the burden of psychological stress refers to conditions that can cause fear, confusion, frustration associated with task performance to make task completion more difficult to carry out and the level of work risk is higher. The excessive workload can be said to be the most common cause of work burnout (National Safety Council, 2003). Burnout is often referred to as a form of adaptation or self-adjustment to excessive workloads, excessive tasks that cannot be completed, stress and perception (Koesoema, 2016). Saputro and Nurdiana (2006) suggested that burnout is a social phenomenon, caused by boredom or stress, a career development crisis, poor economic conditions, excessive workload, and feelings of failure at work. So it can be said that workload and burnout are cause and effect relationships where the workload is said to be the most common cause of work burnout.

Spillane (2003) states that stress factors in the world of work are workload. Workloads can be a potential source of stress, either under extreme conditions or in conditions that are too small. The excessive workload becomes a source of stress if the proportion of time to do it is too narrow, in which people feel pressured and threatened to fail due to excessive workload, while the time to do so is too short so that the tasks given are not completed on time. Having excessive workload is one of the characteristics of work conditions related to stress (King, 2010). Suwatno and Priansa (2016) state the workload felt by an employee can be a source of stress, which requires an employee to provide more energy and time for

a task from work. Employees mention the stress caused by excessive workload can be considered as signs of weakness, fragility, and weak work security (National Safety Council, 2003). So, it can be concluded that there is a relationship between workload and work stress where the workload can be one of the sources that cause employee stress.

H1: The effect of workload on burnout
H2: The effect of workload on work stress

Role Conflict

Wijaya (2017), role conflict is a conflict that occurs due to the role expected by someone by a company or organisation that is not by what is intended by the holder of the position. This conflict occurs when people compete against various demands. There are several types of role conflict in organisational settings, including (1) Inter-role conflict occurs when an employee has two opposing roles; (2) Intra-role conflict arises when individuals receive opposite messages from different people; and (3) Person-role conflict occurs when work obligations and organisational values do not match personal values. King (2010) believes this can happen when employees try to meet the demands of more than a critical role in life, such as workers and mothers. In contrast, role conflict arises when employees receive messages that are not comparable concerning appropriate role behaviour (Ivancevich et al., 2006). Various role conflicts involve conflicting work demands of a supervisor and demands to adjust to people who are not suited to themselves.

Suwatno and Priansa (2016) suggest that role conflict is a combination of expectations and demands given to employees or other members of the organisation that cause pressure. This conflict occurs when people compete against various demands (Wijaya, 2017). Fanani et al. (2008) state that role conflict can occur when there are two different orders at the same time, and between the two orders are contradictory. In addition, according to Rosally and Jogi (2015), these role conflicts can cause the work quality to decrease because it is not followed by high concentration in carrying out the profession. Other consequences that can be caused are work becomes uncomfortable, work tension and various other negative things that have an impact on the work results are not optimal. Thus the role conflict as a conflict received by employees due to several orders or tasks given at the same time. This will cause employees to become uncomfortable, and the work is not completed on time.

Tama and Hardiningtyas (2017) suggest that one source of stress is job characteristics; usually indicated by role conflict, role ambiguity, and excessive workload. Robbins and Judge (2009) say that role conflict and workload are factors that cause stress as role demands are related to the pressure exerted on a person as a function of the

particular role that he or she plays in the organisation. Role conflict creates expectations that may be difficult to resolve or fulfil, and excessive workload is experienced when employees are expected to do more than the time available.

According to Colquit et al. (2015), workload and role conflict are type of obstacles that can cause stress. Factors that can cause stress in an individual's role include role conflict and role impropriety (Irzal, 2016). Maemunah (2018) suggests that stress conditions caused by role conflict that will continuously spur the emergence of a burnout condition. This was also stated by Budiasih (2017) role conflict occurs when there is a mismatch of expectations and demands related to the role, where the fulfilment of expectations for one role makes it more challenging to fulfil other roles. In other words, the expectations received by employees will be a factor causing stress and will even become burnout. Expectations from the environment around employees for the role they play will provide pressures that can affect how the employee acts. While Schaufeli and Buunk (1996) assert that burnout also has a positive correlation with role problems, such as role ambiguity and role conflict, among others, in the profession of nurses, teachers, social workers, and others. Then, employees will experience role conflicts both at work and outside of work, which can occur anytime and anywhere. Conflicts arise when employees have two or more roles that must be worked on simultaneously. Based on the statement above, there is a relationship between role conflict with work stress and burnout.

According to Greenhaus and Beutell (1985), there are three indicators of role conflict, namely: (1) Time base conflict is a conflict caused by the limited time to do work and time with family. This conflict is related to the schedule and amount of work, employee overtime, attendance (attendance), irregular shifts and lack of control over work schedules; (2) Strain base conflict is a conflict that occurs due to pressure from one role affecting the performance of other roles. The reason is because of tension, anxiety, fatigue, the character of work roles, the presence of new employees, and no support from family; and (3) Behaviour-based conflict is a conflict that is associated with a mismatch between behaviour patterns and what is desired by work or family. This conflict occurs in employees who have difficulty adapting, unfriendly behaviour, emotions, lack of communication, and experiencing stress. Amelia (2010) suggests that role conflict has three forms, namely: (1) Time-based conflict is the amount of time needed to meet the needs of one of the roles (work/family), causing a person to experience difficulties in meeting the needs of other roles (work/family). These conflicts include spending time at work related to work schedules and amounts, employee overtime, employee attendance rates, irregular shifts and lack of control over work schedules; (2) Strain-based conflict is the amount of pressure that arises in performing one of the roles (work/family), making it difficult for someone to fulfil other roles (work/family). Many pressures are received, such as experiencing fatigue, anxiety, anxiety, loss of concentration, confusion, there are new employees and do not have the support of the family; and (3) The behaviour-based conflict

is the existence of specific behaviour needed by one role (work/family), so that makes someone experience difficulties in meeting the needs of other roles (work/family). This conflict occurs because of the mismatch of roles in employees who experience difficulty in adapting, stress, communication, and emotions. Based on the explanation from several experts regarding the dimensions of role conflict, it can be concluded that there are three dimensions in the measurement of role conflict, namely time base conflict including the schedule and amount of work, overtime employees, the level of attendance, and lack of control over work schedules. Strain-based conflicts include fatigue, anxiety, the presence of new employees, and no support from family, and behaviour-based conflicts include those that are difficult to adapt, emotional, communication, and stress.

Maemunah (2018) suggests that stress conditions caused by role conflict that will continuously spur the emergence of a burnout condition. This was also stated by Budiasih (2017) role conflict occurs when there is a mismatch of expectations and demands related to the role, where the fulfilment of expectations for one role makes it more challenging to fulfil other roles. In other words, the expectations received by employees will be a factor causing stress and will even become burnout. Expectations from the environment around employees for the role they play will provide pressures that can affect how the employee acts. At the same time, Schaufeli and Buunk (1996) assert that burnout also has a positive correlation with role problems, such as role ambiguity and role conflict, among others, in the profession of nurses, teachers, social workers, and others.

The primary source of stress at work proposed by King (2010) is role conflict. Budiasih (2017) also explains that role conflict occurs when there is a mismatch of expectations and demands related to the role, where the fulfilment of expectations for one role makes it more challenging to fulfil other roles. In other words, the expectations received by employees will be a factor causing stress and will even become burnout. Expectations from the environment around employees for the role they play will provide pressures that can affect how the employee acts. Then it can be said there is a relationship between role conflict with work stress.

H3: The effect of role conflict on burnout
H4: The effect of role conflict on work stress

Job Stress

The National Safety Council (2003) defines stress as an inability to cope with threats faced by employees' mental, physical, emotional and spiritual, which in turn can affect the employee's physical health. Whereas Hicks and Caroline (2007) define stress as "a feeling of doubt about being able to cope, a perception that the resources available do

not match the demands made". Then it can be concluded that stress is an employee's condition that has exceeded the ability limit with the demands of the given task.

National Safety Council (2003) states that employees experiencing stress due to excessive workload can be considered as signs of weakness, fragility, and weak work security. The most extensive individual stressors studied by Ivancevich et al. (2006), namely role conflict. According to Irzal (2016), some factors can cause stress in an individual's role, including role conflict and role impropriety.

Stress has become one of the problems for companies if they do not get a solution to overcome them. Stress arises from several pressures stemming from excessive workloads, work demands that must be resolved. Stress at work that causes stress varies significantly between individuals. This stress is greatly influenced by the level of thinking maturity, level of education, and the ability of a person to adapt to their environment. There are factors in a company or organisation that can cause stress. These factors are pressures to avoid mistakes or complete tasks in a short time, excessive workloads, superiors who are always demanding and do not care, and unpleasant coworkers. This factor can be categorised into a task, role and interpersonal demands (Robbins & Judge, 2009).

Robbins and Judge (2009) say that role conflict and workload are factors that cause stress as role demands are related to the pressure exerted on a person as a function of the particular role that he or she plays in the organisation. Role conflict creates expectations that may be difficult to resolve or fulfil, and excessive workload is experienced when employees are expected to do more than the time available. According to Colquit et al. (2015), workload and role conflict are a type of obstacles that can cause stress. Employees who experience high pressure will harm themselves and the company. Stressful conditions like this will trigger burnout. King (2010) states that chronic work stress can cause burnout.

According to the National Safety Council (2003), work burnout is the most common result of work stress. In addition, Ivancevich et al. (2006) state that the stress of work that is not released or carried out continuously causes a psychological process (burnout). King (2010) also said chronic work stress could cause burnout whereas Koesoema (2016) believes that burnout is often referred to as a form of adaptation or self-adjustment to excessive workloads, excessive tasks that cannot be completed, stress and perception. Then it can be concluded that there is a relationship between work stress and burnout.

**H5:** The effect of work stress on burnout

Burnout

Burnout is a social phenomenon that occurs due to boredom or stress and stress, career development crisis, poor economic conditions, excessive workload, and feelings of failure at work, as well as the process of burnout running slowly and unnoticed until the employee experiences fatigue physical, emotional, and mental results in being trapped in situations that require long-term emotional involvement (Saputro & Nurdiana, 2006). King (2010) states burnout is a psychological state of stress that is so extreme that individuals experience emotional exhaustion and low motivation to work, and burnout can result from chronic work stress. This was stated by the National Safety Council (2003), burnout is perhaps the most common work stress. Ivancevich et al. (2006) also explain that burnout is a psychological process brought about by work stress that is not released, resulting in emotional exhaustion, personality changes, and feelings of decreased achievement. So burnout can be said to be the condition of employees who have exceeded the limits of ability, and this happens continuously at work, causing prolonged stress. Thus employees who experience burnout will feel unappreciated, unnoticed by the company or its colleagues and ultimately criticise and distrust anyone related to their work. Employees who experience burnout think that their goals are not achieved, accompanied by feelings of lack and lack of self-esteem. Burnout can only be experienced by those who are very enthusiastic about careers, have high goals and expectations. National Safety Council (2003) also claims that excessive workload can be said to be the most common cause of burnout.

Schaufeli and Buunk (1996) assert that burnout also has a positive correlation with role problems, such as role ambiguity and role conflict, among others, in the profession of nurses, teachers, social workers, and others. National Safety Council (2003) suggests that work stress if it occurs continuously, will result in work burnout. Ivancevich et al. (2006) state that the stress of work that is not released or carried out continuously causes a psychological process (burnout). King (2010) also said chronic work stress could cause burnout. Based on the statement above, there is a relationship between burnout and workload, role conflict and stress.

According to Ivancevich et al. (2006), there are several indicators of burnout: (1) Emotional fatigue, including someone who works too drained of energy by work, experiencing fatigue in the morning, frustrated, and does not want to work with others, bored, difficult to concentrate; (2) Depersonalisation, including someone, being sensitive because of work, indifferent behaviour, being cynical, unfeeling, and not caring about the interests of others; and (3) Low personal achievement, including not being able to deal with problems effectively, not having a positive influence on others, low work motivation and decreased self-confidence, no longer feeling excited at work, feeling useless. Maslach and Jackson (1981) suggest that burnout can be categorised in three

dimensions, namely: (1) Emotional exhaustion, including frustration, fatigue, working too drained of energy, unfocused or difficult to concentrate and easily bored; (2) Depersonalisation, including not feeling, not caring, always being blamed, being cynical; and (3) Reduced personal accomplishment, including low motivation, lack of confidence, lack of enthusiasm, uselessness. However, according to Baron and Greenberg (2008), there are four aspects to burnout: physical fatigue, marked by headaches, nausea, insomnia, and lack of appetite; Emotional fatigue, characterised by frustration; difficulty concentrating, easily experiencing fatigue; and excessive energy expended. Depersonalisation is characterised by being cynical, uncaring, heartless. Low self-esteem is characterised by a lack of confidence in the work, not useful for colleagues, no enthusiasm for work, and no motivation. Based on the explanation from several experts regarding burnout above, it can be concluded that emotional exhaustion such as fatigue, frustration, boredom and difficulty concentrating (not focused). Depersonalisation involves indifferent behaviour, being cynical, and not feeling—personal accomplishments such as decreased motivation, lack of confidence, lack of enthusiasm, and feeling useless.

Figure 1. The Conceptual Framework
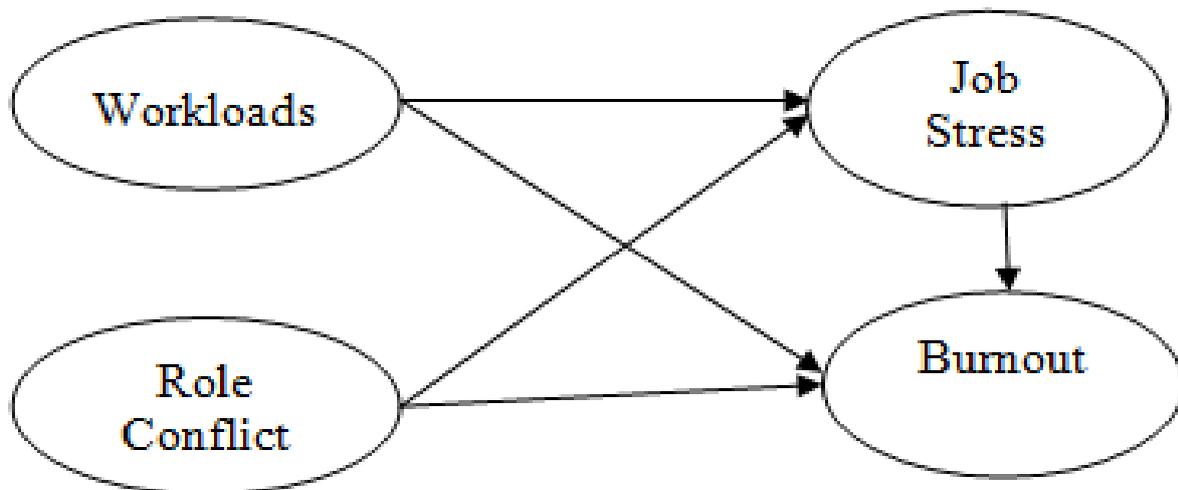
Research Method

The population in the study were all employees of PT. Bank "ABC", which is the focus of the population, is the helpdesk merchant unit of 150 employees. The sampling technique using probability sampling using Slovin obtained 109 respondents. This research is classified as quantitative research and data collected using a Likert scale questionnaire. Data is processed using SEM (Structural Equation Model) with Partial Least Square (PLS) approach.

Result and Discussion

The following picture is a research model that has been processed based on data processing warps 6.0.

Figure 2. Research Model
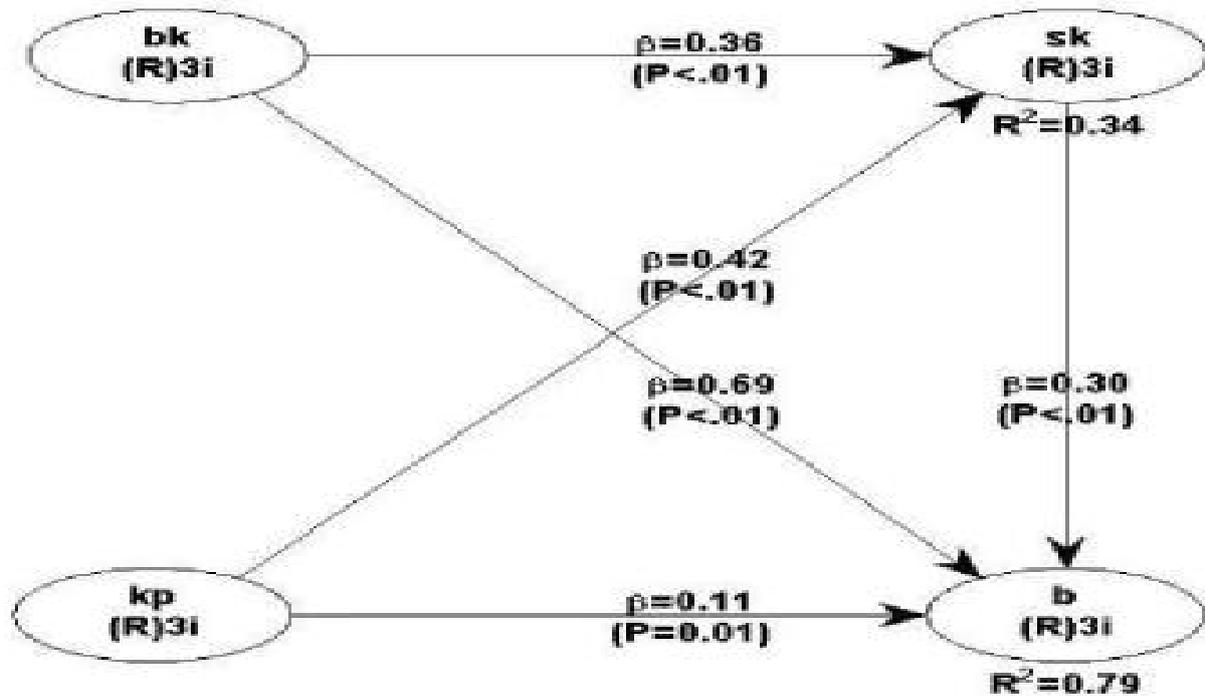
Information: bk = Workloads, sk = Job Stress, kp = Role Conflict, b = burnout

Table 1: Path Coefficients and P-values

Hypothesis	Path	Path Coefficients	t-value	p
H1	Workload - Burnout	0,687	8,93	< 0,001
H2	Workload - Job Stress	0,360	3,77	< 0,001
H3	Role Conflict - Burnout	0,114	2,22	0,014
H4	Role Conflict - Job Stress	0,421	4,64	< 0,001
H5	Job Stress - Burnout	0,304	5,48	< 0,001

H1: The effect of workload on burnout

Workload has a significant impact on burnout. This can be seen from the positive beta coefficient, which is 0.687. R2 value can be seen in the effect size of 0.654; it means that the workload affects burnout by 65.4% and other variables influence the remaining 34.6%.

The results of this hypothesis test prove that according to the statement of Koesoema (2016) states that the form of adaptation or adjustment to excessive workloads is usually often referred

to as burnout. Similarly, excessive workload is a social phenomenon of burnout (Saputro & Nurdiana, 2006). Excessive workloads can be said to be the most common cause of work burnout (National Safety Council, 2003).

The results of this study reinforce the results of previous studies that discuss the workload of burnout. Research conducted by Sari (2016) shows that there is a significant relationship between workload and burnout syndrome. Similarly, other research on workloads on burnout with studies conducted by Romadhoni et al. (2015) show that workload has a positive and significant effect on burnout, this can have an effect of feeling stressed on all respondents. Furthermore, research conducted by Yunus and Mahajar (2015) shows that excessive workload influences burnout.

As a banking institution, the government has routine work by maximising the available time. The employees of PT Bank "ABC" have a workload that is said to be very high can result in employee behaviour experiencing burnout. Various things that have been done by the management to reduce boredom can be done by holding activities that are refreshed, such as sports activities, holidays, and so forth.

H2: The effect of workload on work stress

Workload has a positive and significant effect on work stress. This can be seen from the positive beta coefficient, which is 0.360. R2 value can be seen in the effect size of 0.144, which means that the workload affects work stress by 14.4% and other variables influence the remaining 85.6%.

The results of this study are consistent with Spillane's (2003), which states that what affects work stress in the world of work is workload. Workloads can be a potential source of stress, both under workload and underload conditions. The excessive workload becomes a source of stress if the proportion of time to do it is too narrow, in which people feel pressured and threatened to fail because of excessive workloads while the time given is not enough to complete the task. This is supported by research by Ellyzar et al. (2017), which shows that workload is the most dominant factor influencing work stress that has an impact on employee performance levels. Furthermore, Kusnadi's research (2014) shows that the results of which show a positive relationship between workload and work stress, and the same research on workload and work stress is the research conducted by Yo and Surya (2015), the result of which is the workload has a positive effect on stress work.

Employees who have a relatively high workload and are required to complete with a relatively short time according to the specified deadline realised by every employee who works at PT Bank "ABC" must try to be able to finish it. The limited ability of each employee has different variations

so that employees who are unable can have negative consequences such as stress. Keep in mind that the number of hours worked is set but the problem is the ability of employees with work pressure that results in employee behaviour. Efforts made by the management have been carried out, such as giving a bonus, but the impact is felt by employees not yet significant.

H3: The effect of role conflict on burnout

Role conflict has a significant and positive influence on burnout. This can be seen from the positive beta coefficient, which is 0.114. R2 value can be seen in the effect size of 0.078, which means that role conflict affects burnout by 7.8% and the remaining 83.2% is influenced by other variables.

The results of this study are by the statement of Maemunah (2018), who states that work stress conditions are caused by role conflicts that will continually spur burnout conditions. Budiasih (2017) states that role conflict occurs when there is a mismatch of expectations and demands related to the role, where the fulfilment of expectations for one role makes the fulfilment of other roles more difficult. In other words, the expectations received by employees will be a factor causing stress and will even become burnout.

This is supported by research on role conflict and burnout conducted by Ayu Hardiani et al. (2017), which shows that role conflict and burnout have a significant effect on burnout. Likewise, the results of the Pangeti research (2012) with the result is that there is a considerable influence between role conflict and the occurrence of fatigue in co-ass students. Further research by Olivares-Faúndez et al. (2014), confirmed that there was an influence of role ambiguity and role conflict on burnout.

Empirically the employees of PT Bank "ABC" are not by what is intended by the holder of the position; This conflict occurs when people compete to face various opportunities to knock each other down. This reflects unhealthy competition among fellow employees. The resignation will occur when the three employees are not willing to follow the challenges that ultimately result in burnout

H4: The effect of role conflict on work stress

Role conflict has a significant and positive influence on work stress. This can be seen from the positive beta coefficient, which is 0.421. R2 value can be seen in the effect size of 0.192, which means that role conflict affects work stress by 19.2% and the remaining 80.8% is influenced by other variables.

The main source of stress at work proposed by King (2010) is role conflict. It was also stated by Budiasih (2017) that role conflict occurs when there is a mismatch of expectations and

demands related to roles, where the fulfilment of expectations for one role makes the satisfaction of other roles more difficult. In other words, the expectations received by employees will be a factor causing stress and will even become burnout.

This is supported by research on role conflict and work stress Yasa (2017) with the result that role conflict has a positive influence on work stress. Another study, Nurqamar et al. (2014), shows that the results of role conflict and role ambiguity directly and significantly influence work stress. Furthermore, research conducted by Juwita and Arintika (2018) shows a significant and positive contribution between role conflict in work stress.

As the end boredom can result in stress experienced by employees. Various ways have been carried out by the management, including conducting a review of standard operating procedures and disseminating them to all employees. This has been proven to reduce stress, and employees focus more on their respective duties and responsibilities.

H5: The effect of work stress on burnout

Job stress has a positive and significant effect on burnout. This can be seen from the positive beta coefficient, which is 0.308. R2 value can be seen in the effect size of 0.192, which means that work stress affects burnout by 19.2% and other variables influence the remaining 80.8%.

The results of this study are in line with the statement of the National Safety Council (2003), that work burnout is the most common result of work stress. According to Ivancevich et al. (2006), the stress of work that is not released or carried out continuously causes a psychological process (burnout). King (2010) also said chronic work stress could cause burnout.

Pristina and Purbandini's research (2012), with the results, the relationship between work stress and burnout shows that the higher the work stress received, the higher the burnout level. Satriyo and Survival's research (2014) shows that there was a significant direct effect between work stress on lecturer burnout. However, Natsir et al. (2015) claim that there is no relationship between self-efficacy and burnout, but there is a relationship between work stress and burnout.

Employees of PT Bank "ABC" who experience work stress can result in burnout. In the end, saturation can result in a decrease in performance. The management has made various efforts, including paying attention to the workload by applicable regulations and taking into account the deadline that must be resolved; this certainly can reduce work stress. Stress management of each employee hopes to be able to manage themselves to various management pressures.

Conclusion and Future Works

Based on the results of research and discussion conclusions can be drawn as follows: (1) Workload has a positive and significant effect on burnout, meaning that a high workload can increase the occurrence of burnout; (2) Workload has a positive and significant influence on work stress, meaning that a high workload can increase the presence of work stress; (3) Role conflict has a positive and significant effect on burnout, suggesting that high workloads can increase burnout; (4) Role conflict has a positive and significant influence on work stress, meaning that high workloads can increase the occurrence of work stress; and (5) Job stress has a positive and significant effect on burnout, suggesting that high workloads can increase burnout.

The findings of this study have proven that workload and role conflict have a contribution to work stress and burnout in carrying out employees' duties and responsibilities. In handling it, various possible methods have been carried out, such as reviewing workload, refreshing employees, and so on. The following researchers hope to pay attention to employee burnout which can result in decreased performance; for that, it can study more deeply in other industrial sectors.

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