PRODUCTIVITY UNDER PRESSURE: THE ROLE OF WORKLOAD, BURNOUT, AND WORK–LIFE BALANCE AMONG WORKING STUDENTS

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Abstract

Final-year university students who simultaneously engage in academic responsibilities and employment often face complex challenges that may affect their productivity. Managing academic demands, work obligations, and personal life requires effective balance and resilience, particularly among students in Accounting and Management programs, where academic and professional workloads are intensive. This study aims to examine the effects of workload, burnout, and work–life balance on the productivity of working final-year students in Bachelor's degree programs in Accounting and Management in Banjarmasin. Using a quantitative research design, data were collected from 157 final-year students who are actively working while completing their studies through structured questionnaires. Multiple linear regression analysis was employed to test the proposed relationships. The results indicate that workload and work–life balance have a significant and positive effect on student productivity, suggesting that manageable workloads and a healthy balance between work, study, and personal life can enhance students' ability to perform effectively. In contrast, burnout shows a negative but statistically insignificant effect on productivity, indicating that although burnout tends to reduce productivity, its impact is not strong enough to be considered a determining factor in this context. These findings provide important insights into the dynamics of productivity among working students. The positive influence of workload suggests that appropriately structured work responsibilities may foster discipline, time efficiency, and skill development. Meanwhile, the significant role of work–life balance highlights the necessity of maintaining equilibrium between academic, professional, and personal domains. The results imply that universities and employers should collaborate in designing flexible academic schedules, supportive work environments, and student-centered policies to sustain productivity among working students. Practically, this study offers guidance for higher education institutions in Banjarmasin to develop academic support systems and counseling services that promote balance and well-being. Future research is encouraged to incorporate longitudinal approaches and explore additional psychological or organizational factors that may further explain productivity among working students.

Keywords: Workload, Burnout, Work–Life Balance, Productivity, Working Students

1. INTRODUCTION

Higher education plays a vital role in developing qualified human resources capable of competing in an increasingly dynamic labor market. University students are expected to meet various academic demands effectively, where productivity serves as a key indicator of academic success. In recent years, however, economic pressures and the growing importance of work experience have encouraged many students to assume dual roles as both learners and employees. This phenomenon has become

increasingly common across higher education institutions, including those located in Banjarmasin City.

While working during study reflects students' independence and career-oriented mindset, it also presents substantial challenges. Working students must simultaneously manage academic responsibilities, professional duties, and personal well-being. Excessive workload often leads to physical and psychological fatigue, which may reduce academic focus and productivity. Consequently, maintaining a healthy work–life balance has become a crucial issue, particularly for final-year students who face complex academic demands such as thesis completion.

Labor force statistics from the Central Bureau of Statistics (BPS) of Banjarmasin City (Badan Pusat Statistik Kota Banjarmasin, 2024) indicate that 66.16% of the working-age population actively participates in the labor force, with an employment rate of 61.73%. Notably, 17.11% of workers in the city are higher education graduates (bachelor's or diploma level). Furthermore, individuals aged 15–24 years—corresponding to the typical university student age range—constitute approximately 12–15% of the total workforce. These figures suggest that a substantial proportion of the working population in Banjarmasin consists of students who are pursuing higher education while simultaneously engaging in employment.

This growing prevalence of working students highlights the importance of examining factors that influence their academic productivity. Final-year students who work face heightened pressure due to the need to complete academically demanding tasks within limited time frames while meeting job responsibilities. Such conditions increase the risk of burnout, characterized by emotional, mental, and physical exhaustion, which may negatively affect motivation, learning effectiveness, and academic performance.

Previous studies consistently demonstrate that workload significantly influences stress and productivity among working students. High workload levels are associated with difficulties in time management, increased stress, and reduced academic concentration (Ardiningrum & Yunus, 2025). Empirical evidence further indicates that excessive workload can trigger academic burnout, leading to diminished motivation and lower productivity outcomes.

Burnout has been identified as a critical psychological factor affecting student productivity. Research by Septiani & Triariani (2022) revealed that burnout contributes significantly to variations in student productivity, with higher burnout levels corresponding to lower academic output. This issue is particularly prominent among final-year students, who must balance thesis completion with work obligations (Aini & Sulaiman, 2024). Without adequate coping strategies and institutional support, prolonged exposure to academic and occupational stressors may substantially impair students' academic performance.

In contrast, work–life balance has been shown to function as a protective factor that mitigates the negative effects of workload and burnout. Studies suggest that

effective time management and balanced role engagement enhance students' ability to sustain productivity despite dual demands (Hapsari & Indriyaningrum, 2024; Rochmayanti & Effasa, 2025). Students who successfully maintain equilibrium between academic and professional responsibilities tend to exhibit higher motivation and more consistent academic performance.

This study is theoretically grounded in the Job Demands–Resources (JD–R) Model proposed by Demerouti et al. (2001). The model posits that excessive demands, when not adequately balanced by available resources, lead to stress and burnout, ultimately reducing productivity. Conversely, sufficient resources—such as personal coping abilities, time management skills, and supportive environments—can buffer the negative impact of high demands and promote positive outcomes. Within this framework, workload and burnout represent job demands, while work–life balance functions as a key personal resource influencing student productivity.

Despite extensive research on working students, most prior studies have focused on regions outside Banjarmasin and have examined working students in general rather than final-year students who face more complex academic challenges. Moreover, empirical studies that simultaneously analyze workload, burnout, and work–life balance within the context of final-year working students remain limited.

Therefore, this study seeks to address this research gap by examining the influence of workload, burnout, and work–life balance on the productivity of final-year undergraduate students in Management and Accounting programs in Banjarmasin City. By focusing on this specific population, the study aims to provide empirical evidence that can inform institutional policies and support mechanisms designed to enhance student well-being and academic productivity.

2. METHODOLOGY

Research Design

This study adopted a quantitative research design with a cross-sectional survey approach to examine the effects of workload, burnout, and work–life balance on the productivity of working final-year undergraduate students. A quantitative approach was chosen to enable hypothesis testing and statistical analysis of relationships among variables based on empirical data collected at a single point in time.

Sample

The population comprised final-year undergraduate students enrolled in Management and Accounting programs at higher education institutions in Banjarmasin, who were simultaneously working and completing their undergraduate thesis. These students were selected due to their dual academic and professional responsibilities, which potentially influence productivity.

Sample size determination followed the guideline proposed by Hair et al. (2017) in (Memon et al., 2020), recommending a minimum of 5–10 respondents per indicator for multivariate analysis. With 22 measurement indicators, the minimum

recommended sample size was 176 respondents (22 × 8). However, after data screening and elimination of incomplete or invalid responses, 157 questionnaires were retained and deemed suitable for analysis. This sample size remains adequate for regression-based analysis and meets acceptable statistical power requirements.

A snowball sampling technique was employed due to the absence of a comprehensive sampling frame for working final-year students. Initial respondents who met the inclusion criteria were asked to refer other eligible participants. This technique was considered appropriate given the specific and relatively hard-to-reach nature of the target population.

Instruments

Data were collected using a structured self-administered questionnaire distributed online. All items were measured using a Likert-type scale, allowing respondents to express their level of agreement with each statement.

The questionnaire consisted of four constructs:

1) Workload, measuring the perceived intensity and volume of academic and occupational tasks;
2) Burnout, capturing emotional exhaustion, mental fatigue, and reduced motivation;
3) Work–Life Balance, assessing the ability to balance academic, professional, and personal roles;
4) Productivity, reflecting students' perceived effectiveness and efficiency in completing academic tasks.

Prior to data collection, the questionnaire was reviewed to ensure clarity, relevance, and alignment with the research objectives.

Data Analysis

Data analysis was conducted using statistical software, SPSS. Descriptive statistics were first applied to summarize respondent characteristics and variable distributions. Prior to hypothesis testing, classical assumption tests—including normality, multicollinearity, and heteroscedasticity tests—were performed to ensure the suitability of the data for regression analysis.

Hypotheses were tested using multiple linear regression analysis to examine the direction and significance of the effects of workload, burnout, and work–life balance on student productivity. Statistical significance was assessed at a 5% significance level, consistent with standard practices in social science research.

3. FINDINGS AND DISCUSSION

Findings

Prior to hypothesis testing, the measurement instruments were evaluated to ensure their validity and reliability. The validity test results indicate that all questionnaire items have factor loading values exceeding the acceptable threshold, confirming that each item appropriately measures its intended construct. Furthermore,

the reliability analysis demonstrates that all variables meet the reliability criteria, with Cronbach's alpha values above the minimum recommended level. These findings confirm that the research instruments are both valid and reliable, thereby suitable for further statistical analysis.

Subsequently, classical assumption tests were conducted to ensure the robustness of the regression model. The normality test results indicate that the data are normally distributed, as evidenced by acceptable probability values. The multicollinearity test shows that all independent variables have tolerance values above the minimum threshold and variance inflation factor (VIF) values below the critical level, indicating no multicollinearity issues. Additionally, the heteroscedasticity test confirms the absence of heteroscedasticity, as the significance values exceed the standard criterion. Overall, these results suggest that the regression model fulfills all classical assumption requirements and is appropriate for hypothesis testing.

Table 1. The Result of the t - Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.913	3.075		7.127	.000
	WORKLOAD	.157	.069	.187	2.276	.024
	BURNOUT	-.079	.114	-.051	-.687	.493
	WLB	.898	.112	.576	8.028	.000

a. Dependent Variable: PRODUKTIVITAS
Source: SPSS Output (2026)

3.1 Pattern of Findings

Table 1 presents the results of the t-test from the multiple linear regression analysis examining the effects of workload, burnout, and work–life balance on student productivity. The dependent variable in the model is productivity. The constant value of 21.913 indicates the baseline level of productivity when all independent variables are held constant, and this value is statistically significant (t = 7.127; p < 0.001).

The results show that workload (B = 0.157; t = 2.276; p = 0.024) has a positive and statistically significant effect on productivity. This finding suggests that an increase in manageable workload is associated with higher productivity among working final-year students. The result shows that hypothesis 1 is supported, as workload was found to have a significant positive influence on student productivity. This indicates that an appropriate and manageable workload may enhance discipline, time management, and task engagement among working final-year students.

Similarly, work–life balance demonstrates the strongest positive influence on productivity (B = 0.898; β = 0.576; t = 8.028; p < 0.001), thereby supporting Hypothesis 3. This result indicates that students who are able to maintain a healthy balance between academic, professional, and personal responsibilities tend to perform more

effectively. The strong effect of work–life balance underscores its critical role in sustaining focus, motivation, and overall productivity among working final-year students.

In contrast, burnout shows a negative but statistically insignificant effect on productivity (B = −0.079; t = −0.687; p = 0.493), which means that Hypothesis 2 is not supported. Although burnout tends to reduce productivity, its impact is not strong enough to be considered a significant determinant in this model. This suggests that, within the context of this study, students may possess coping mechanisms or support systems that mitigate the adverse effects of burnout on productivity.

Overall, these findings indicate that productivity among working final-year students is significantly influenced by workload and work–life balance, while burnout does not exert a significant direct effect. The hypothesis testing results highlight the importance of maintaining manageable workloads and achieving work–life balance to enhance productivity among students who juggle academic and professional responsibilities.

Table 2. The Result of the F-Test

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4430.632	3	1476.877	42.352	.000ᵇ
	Residual	5335.342	153	34.872		
	Total	9765.975	156			

a. Dependent Variable: PRODUKTIVITAS

b. Predictors: (Constant), WLB, BURNOUT, BEBAN_KERJA

Source: SPSS Output (2026)

Table 2 presents the results of the F-test obtained from the ANOVA of the multiple regression model examining the joint effects of workload, burnout, and work–life balance on student productivity. The dependent variable in this model is productivity. The regression model yields an F-value of 42.352 with a significance level of $p < 0.001$, indicating that the model is statistically significant. This result demonstrates that workload, burnout, and work–life balance simultaneously have a significant effect on productivity among working final-year students. In other words, the independent variables collectively provide a meaningful explanation of variations in student productivity.

Table 3. Model Summary

Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674ᵃ	.454	.443	5.905

a. Predictors: (Constant), WLB, BURNOUT, BEBAN_KERJA

b. Dependent Variable: PRODUKTIVITAS

Source: SPSS Output (2026)

The Model Summary table presents the overall strength and explanatory power of the multiple regression model used to examine the effects of workload, burnout, and work–life balance on student productivity. The R value of 0.674 indicates a strong positive correlation between the independent variables (workload, burnout, and work–life balance) and the dependent variable (productivity). This suggests that changes in these predictors are closely associated with variations in student productivity.

The R Square value of 0.454 implies that 45.4% of the variance in productivity can be explained by the combined influence of workload, burnout, and work–life balance. After adjusting for the number of predictors and sample size, the Adjusted R Square of 0.443 indicates that 44.3% of the variability in productivity is accounted for by the model, confirming a robust level of explanatory power. Overall, these results demonstrate that the proposed regression model is statistically sound and capable of explaining a substantial proportion of productivity differences among working final-year students in Accounting and Management programs in Banjarmasin.

3.2 Discussions

This study examined how workload, burnout, and work–life balance influence productivity among final-year undergraduate students in Accounting and Management programs who are concurrently working while completing their studies in Banjarmasin. The findings revealed that workload and work–life balance positively and significantly influence student productivity, while burnout exhibited a negative but statistically insignificant relationship with productivity. These results deepen understanding of the interplay between academic and professional demands in the context of student productivity.

1) Workload and Student Productivity

The analysis shows that workload positively and significantly affects productivity, indicating that when students perceive their academic and work responsibilities as manageable and structured, they tend to perform academic tasks more efficiently. This may appear counterintuitive to the common assumption that workload invariably leads to overload, but it aligns with recent empirical work suggesting that moderate workload can act as a motivator rather than a burden, particularly when students develop time management strategies and task prioritization skills.

For example, Ardiningrum & Yunus (2025) found that manageable academic workload was associated with higher engagement and task completion rates among university students. Similarly, Salmela-aro & Read (2017) reported that students with optimal academic demands demonstrated better productivity, as they could apply learned skills (planning and time allocation) to complete tasks efficiently. These findings complement the Job Demands–Resources (JD-R) model, which posits that job demands do not always lead to strain if adequate resources exist; in this case,

students' cognitive and time management resources may buffer the demands, transforming workload into a performance enhancer rather than a hindrance.

2) Work–Life Balance and Student Productivity

The positive and significant effect of work–life balance on productivity underscores the importance of equilibrium between the academic and professional domains. Students who maintain such balance are more likely to allocate sufficient time and attention to academic responsibilities, sustain motivation, and avoid conflict between role expectations. This finding supports earlier studies in both academic and organizational contexts.

Greenhaus et al. (2003) propose that work–life balance reduces role conflict and emotional strain, which in turn enhances performance outcomes. In the educational context, Tina et al. (2025) and Abdilah et al. (2025) found that students with higher work–life balance reported better academic performance and lower psychological distress, reinforcing that achieving balance facilitates cognitive focus and resource availability for task completion. Within the JD-R framework, work–life balance can be conceptualized as a personal and contextual resource that mitigates the adverse effects of demands, enabling sustained productivity.

The present findings also echo results from Karania (2025), who observed that work–life balance had a significant positive impact on academic productivity among university students in Indonesia, whereas burnout and stress exerted negative effects. In combination, these studies suggest that interventions aimed at fostering work–life balance—such as time management training, schedule flexibility, and peer support systems—may strengthen students' capacity to manage dual roles and sustain academic productivity.

3) Burnout and Student Productivity

Although burnout exhibited a negative relationship with productivity in this study, the relationship was not statistically significant. This result suggests that, while burnout trends toward reducing productivity, it may not be the predominant determinant for the sample of final-year working students. Several explanations are possible. First, students who opt to work while studying may possess higher baseline resilience or coping mechanisms that attenuate the impact of exhaustion on performance. Second, it is possible that the levels of burnout experienced by respondents did not reach a threshold severe enough to significantly impair productivity.

Prior studies offer mixed insights into burnout's role in student outcomes. Schaufeli et al. (2002) conceptualized academic burnout as a multifaceted strain resulting from chronic overexertion, often leading to disengagement and reduced performance. Indeed, Septiani & Triariani (2022) reported that burnout significantly reduced productivity among undergraduate students in their sample. Conversely, Hapsari & Indriyaningrum (2024) found that while burnout was present among working students, it did not predict academic outcomes as strongly as workload and time management variables. The current findings mirror the latter pattern, indicating that

burnout's influence may be contextually moderated by factors such as professional experience, social support, or personal coping strategies.

4) Practical Implications

The study's findings have meaningful implications for higher education institutions, employers, and student support services. Universities can enhance productivity outcomes by implementing programs that strengthen work–life balance—such as flexible scheduling, counseling services, and workload planning workshops. Employers who engage student workers might consider offering schedule flexibility or accommodating academic deadlines to support balanced role engagement. Such collaborative measures can reduce role conflict and create environments conducive to both academic and professional success.

4. CONCLUSION

This study concludes that workload and work–life balance significantly and positively affect the productivity of working final-year undergraduate students in Accounting and Management programs in Banjarmasin, while burnout has a negative but statistically insignificant effect. These findings suggest that manageable workloads can foster discipline and efficiency, and that maintaining a healthy balance between academic, professional, and personal life is crucial for sustaining productivity.

The results imply that universities and employers should collaborate to create flexible academic policies, supportive work environments, and student-centered support systems to help working students manage dual responsibilities effectively. Academically, this study contributes to the literature by extending the application of the JD-R model to the context of working final-year students in Indonesia. Practically, it provides evidence-based insights for higher education institutions in designing interventions that promote balance, well-being, and productivity. Future research is encouraged to adopt longitudinal designs and incorporate additional psychological or organizational variables to further explore productivity dynamics among working students.

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