

The Effects of Workload, Job Insecurity, and Supervisor Support on Work-Life Balance Among Telemarketing Agents at A Private Retail Company, with Job Stress as A Mediating Variable

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ABSTRACT

Work-life balance has become a critical concern in high-pressure service sectors, particularly among telemarketing agents who face demanding performance targets, rotating work shifts, and precarious employment arrangements that blur the boundaries between work and personal life. This study aimed to examine the effects of workload, job insecurity, and supervisor support on work-life balance among telemarketing agents at a private retail company, with job stress serving as a mediating variable. The study population consisted of all telemarketing agents employed by the company (N = 99), and the entire population was included using a saturated (census) sampling technique. Data were collected through an online questionnaire administered via Google Forms and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings indicated that workload and job insecurity had positive and significant effects on job stress, whereas supervisor support did not have a significant effect on job stress. Furthermore, job stress had a significant effect on work-life balance, whereas workload, job insecurity, and supervisor support did not have significant direct effects on work-life balance. In addition, job stress significantly mediated the relationships between workload and work-life balance and between job insecurity and work-life balance. However, job stress did not significantly mediate the relationship between supervisor support and work-life balance. These findings indicate that job stress serves as the primary psychological mechanism through which job demands contribute to work-life imbalance among telemarketing agents.

INTRODUCTION

Optimal human resource management is a key determinant of organizational success (Malik, 2010). As global competition intensifies, organizations increasingly demand higher levels of employee performance, blurring the boundaries between work and personal life and making work-life balance a growing priority for both employers and employees. Work-life balance has been defined as a state of harmony among time allocation, work demands, and personal life, as well as an individual's effort to balance multiple life roles (Mubarak, 2023). Greenhaus, as cited in Ötken and Erben (2013), described work-life balance as the effective allocation of time and energy across different roles to sustain performance in each, whereas Hill (2001), as cited in Larasati and Hasanati (2019), emphasized balancing time, emotions, attitudes, and responsibilities across work and personal life. Collectively, these perspectives

suggest that work-life balance reflects an individual's ability to manage time, energy, emotions, and responsibilities across work and personal domains. Organizations that promote work-life balance tend to experience higher job satisfaction, stronger organizational commitment, and lower employee turnover (Kattenbach, 2014). Globally, 61% of employees identify work-life balance as a primary reason for remaining with an organization, while 72% consider it an important factor when choosing an employer (Deloitte, 2018). This issue is particularly relevant in high-pressure service sectors that frequently operate beyond standard working hours. Wulansari (2023) reported that call center agents working night or rotating shifts experienced lower levels of work-life balance than those working regular day shifts, a finding that is highly relevant to the context of the present study.

The private company examined in this study markets health products through telemarketing, and its operations depend heavily on telemarketing agents working in a dynamic environment characterized by demanding daily sales targets. When sales targets are not achieved, employees' working hours may be adjusted to meet operational requirements. Hayman, as cited in Larasati (2019), identified three dimensions of work-life balance: work interference with personal life, personal life interference with work, and personal life enhancement of work. Similarly, Frone (2000) proposed two underlying dimensions: the direction of influence (work-to-family and family-to-work) and the type of interaction (conflict and facilitation). To examine this phenomenon, a preliminary survey was conducted involving 30 respondents.

Table 1. Pre-Survey Results on Work-Life Balance

Statement	Yes	No
Current working hours and shift system make it difficult to have time for family or personal life	68%	32%

Source: Processed data, 2025

The preliminary survey found that 68% of respondents reported poor work-life balance. This finding was supported by interviews with the company's sales manager, who indicated that telemarketing agents who failed to meet their sales targets received coaching and, under the company's partnership-based employment arrangement, could have their contracts terminated. Previous studies have shown that work-life balance is positively associated with supervisor support, compensation, the work environment, reward systems, and workplace flexibility (Effendi et al., 2025; Ruppietta & Beckmanm, 2020; Thompson & Brough, 2023; Veluthan & Valarmathi, 2020; Hashim, 2024; Muliawan & Sekar, 2022) and negatively associated with workload and job insecurity (Anderson & Jones, 2024; Witte, 2021). To identify which of these factors were most influential among telemarketing agents, a second preliminary survey focusing on the study variables was conducted.

Table 2. Pre-Survey Results by Variable

No	Variable	Statement	Yes (%)	No (%)
1	Supervisor Support	Supervisor helps when I have difficulty reaching targets (including providing leads)	48%	52%
2	Compensation	Total income (base salary + commission) compensates my hard work and covers basic needs	84.6%	15.4%
3	Workload	Long shifts (07:00-22:00) frequently occur and disrupt my family life	73%	37%
4	Work Environment	I feel I lack a positive work environment, making me uncomfortable	10%	90%
5	Job Stress	I frequently feel anxious when thinking about daily targets	78%	22%
6	Reward System	Commission calculation is not transparent	5%	95%
7	Work Flexibility	I receive adequate schedule flexibility for urgent matters	88.5%	11.5%
8	Resilience	I consider myself resilient to daily work pressure, including fluctuating leads	100%	0%
9	Job Insecurity	Job insecurity (partnership status, no-work-no-pay, BPO contract) disrupts my personal life planning	73.1%	26.9%

Source: Processed data, 2025.

The preliminary survey results showed that 52% of telemarketing agents felt they did not receive sufficient support from their supervisors in achieving sales targets, 73% reported that long working hours (07:00–22:00) disrupted their family life, and 73.1% indicated that job insecurity—stemming from partnership-based employment arrangements, a no work, no pay compensation scheme, and business process outsourcing (BPO)-based contracts—interfered with their personal life planning. In contrast, compensation, the work environment, reward transparency, workplace flexibility, and employee resilience were not perceived as problematic, with favorable responses of 84.6%, 90%, 95%, 88.5%, and 100%, respectively. Accordingly, workload, job insecurity, and supervisor support were selected as the independent variables in this study. These conditions were expected to jointly create psychological pressure, as 78% of respondents reported frequent anxiety about meeting daily sales targets. This finding is consistent with Selye (1976), who described stress as a response to an imbalance between environmental demands and an individual's coping capacity. Previous studies have shown that workload increases job stress through both physical and psychological demands (Idris, 2012), job insecurity creates uncertainty that may adversely affect mental health (De Witte, 2016), and inadequate supervisor support reduces employees' ability to cope with workplace pressure, thereby increasing job stress and diminishing work-life balance (Montgomery, Spanu, Baban, & Panagopoulou, 2020). In turn, job stress has been shown to mediate the relationship between job demands and work-life balance outcomes (Fathi, Einolahzadeh, & Jamshidi, 2021; Kim & Lee, 2020) by depleting employees' emotional and psychological resources, leaving less capacity for personal, social, and family life.

Despite this body of evidence, empirical findings regarding these relationships remain inconsistent. Putra and Wibawa (2022) found no significant effect of workload on work-life balance among retail employees, whereas Ahmad, Handaru, and Usman (2022) reported a significant effect among startup employees. However, no previous study has reexamined this relationship among telemarketing agents working under long shifts and demanding daily sales targets. Similarly, Montgomery, Panagopolou, and Benos (2020) found that supervisor support improved work-life balance, whereas other studies suggest that this relationship may be weaker in highly task-oriented organizational cultures. To date, no study has specifically examined this relationship in the context of telemarketing supervision, including practices such as lead allocation and key performance indicator (KPI) monitoring, despite the preliminary survey finding that 52% of respondents perceived insufficient supervisor support. Likewise, Suharto, Lestari, and Prabowo (2022) reported no significant relationship between job insecurity and work-life balance, in contrast to the findings of Kim and Lee (2020), and this relationship remains largely unexplored among employees working under partnership-based employment arrangements. Because telemarketing agents in Indonesia typically work long rotating shifts, manage fluctuating lead volumes, meet demanding daily sales targets, and operate under partnership-based contracts, these inconsistent findings and the limited context-specific evidence represent the research gap addressed by this study.

The novelty of this study lies in its focus on telemarketing agents in Indonesia's retail sector, a context characterized by long rotating shifts, fluctuating lead volumes, demanding daily sales targets, and partnership-based employment arrangements that remains underexplored in the work-life balance literature. Unlike previous studies that primarily examined employees in the manufacturing, banking, or startup sectors, this study investigates how workload, job insecurity, and supervisor support influence work-life balance within the unique telemarketing work environment, with job stress serving as the mediating mechanism. By employing a saturated (census) sampling technique and Partial Least Squares Structural Equation Modeling (PLS-SEM), this study provides empirical evidence that advances the understanding of work-life balance in high-pressure service occupations while offering practical implications for organizations employing telemarketing agents in Indonesia.

This study addressed the following research questions: (1)–(3) Do workload, job insecurity, and supervisor support, respectively, affect work-life balance? (4)–(6) Do workload, job insecurity, and supervisor support, respectively, affect job stress? (7) Does job stress affect work-life balance? (8)–(10) Does job stress mediate the effects of workload, job insecurity, and supervisor support, respectively, on work-life balance?

This study aimed to analyze the effects of workload, job insecurity, and supervisor support on work-life balance, both directly and indirectly through the mediating role of job stress, among telemarketing agents at a private retail company. The findings are expected to contribute to the human resource management literature by strengthening the understanding of these relationships and to provide practical recommendations for organizations, academics, and future researchers regarding the management of workload, job insecurity, supervisor support, and job stress to improve employees' work-life balance.

METHOD

Research Design

This study employed a quantitative research design with a causal approach to examine the effects of workload, job insecurity, and supervisor support on work-life balance, with job stress serving as the mediating variable. The study included three independent variables—workload (X1), job insecurity (X2), and supervisor support (X3)—one mediating variable, job stress (Z), and one dependent variable, work-life balance (Y) (Sugiyono, 2019).

Population and Sample

The population of this study comprised all telemarketing agents at the private retail company under study, totaling 99 agents. This study applied a non-probability sampling method using a saturated sampling (census) technique, in which all members of the population are used as the sample (Sugiyono, 2014, 2018), justified by the relatively small population size and the fact that all agents share a homogeneous work characteristic — a rolling shift system, partnership status, and identical exposure to workload, job insecurity, supervisor support, and job stress.

Variable Operationalization

Each variable was operationalized using indicators adapted from established measurement frameworks, as summarized in Table 3.

Table 3. Variable Operationalization

Variable	Indicators (summary)	Items	Scale	Source
Work-Life Balance (Y)	Work reducing personal time; workload disrupting personal life; job stress carried into personal life; personal problems disrupting work concentration; personal emotional condition affecting work; personal responsibilities hindering work; work providing life satisfaction; work experience improving personal quality; work improving well-being; family support improving performance; positive personal condition raising work motivation; life balance raising productivity	12	Ordinal	Fisher, Bulger, & Smith (2009)
Workload (X1)	Physical fatigue; physical endurance; mental effort; physical effort; work intensity; need for high concentration; cognitive load; time pressure; time limitation; emotional pressure; frustration; satisfaction with results; target achievement	13	Ordinal	Hart & Staveland, in Indryan & Suahana (2022)
Job Insecurity (X2)	Worry about possible job loss; uncertainty about job continuity; perception of changing work conditions; perceived continuity of employment status; anxiety about the job; fear of job loss; feelings of worry; emotional pressure from job uncertainty	8	Ordinal	Pienaar, De Witte, Hellgren, & Sverke (2013)
Supervisor Support (X3)	Supervisor's concern; emotional support; open communication; appreciation; fair treatment; guidance; performance feedback; solutions for work problems; support for work scheduling	9	Ordinal	Karasek (1998)
Job Stress (Z)	Irritability; reduced communication; loss of focus; mental fatigue; physical fatigue; sleep disturbance; procrastination; unhealthy behavior; sabotage behavior; irregular eating pattern	10	Ordinal	Prayogi, Koto, & Arif (2019)

Source: Compiled by the researcher from the cited theoretical sources, 2026.

Data Collection Instrument

Data were collected directly from respondents using a structured questionnaire distributed online via Google Forms to all telemarketing agents at the company under study. Responses were measured using a five-point Likert scale ranging from Strongly Agree to Strongly Disagree, with items constructed as both favorable and unfavorable statements (Sugiyono, 2015). The scoring scheme applied is presented in Table 4.

Table 4. Likert Scale Scoring

Response	Score (Favorable item)	Score (Unfavorable item)
Strongly Agree (SA)	5	1
Agree (A)	4	2
Neutral (N)	3	3
Disagree (D)	2	4
Strongly Disagree (SD)	1	5

Source: Adapted by the researcher based on Sugiyono (2015).

Instrument Testing

Instrument quality was evaluated through validity and reliability testing. Content validity was assessed through expert judgment (Azwar, 2016), while construct validity — comprising convergent and discriminant validity — was evaluated at the measurement-model (outer model) stage of PLS-SEM. Because this study applied saturated sampling within a Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach without a separate pilot test, reliability was likewise evaluated empirically at the outer-model stage using Cronbach's Alpha and Composite Reliability (CR), with a construct considered reliable when both CR and Cronbach's Alpha values reach at least 0.70.

Data Analysis Method

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4.0. PLS-SEM, first introduced by Herman Wold, is a variance-based structural equation modeling technique suitable for models involving latent variables measured through multiple indicators, and is considered robust because it can accommodate various data types without stringent distributional assumptions and is not highly dependent on sample size. The analysis proceeded in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The outer model was assessed through convergent validity (outer loading > 0.70 and Average Variance Extracted/AVE > 0.50), discriminant validity (cross-loading, the Fornell-Larcker criterion, and the Heterotrait-Monotrait Ratio/HTMT ≤ 0.90), and construct reliability (Cronbach's Alpha and Composite Reliability ≥ 0.70). The inner model was assessed through the coefficient of determination (R^2), classified as strong (0.75), moderate (0.50), or weak (0.25); predictive relevance (Q^2), considered adequate when greater than zero; effect size (f^2), classified as weak (0.02), moderate (0.15), or strong (0.35); and the Variance Inflation Factor (VIF) to detect multicollinearity, with values below 3.00 indicating no serious multicollinearity concern. Hypothesis testing was conducted through the bootstrapping procedure, comparing the resulting T-statistic against the critical T-table value of 1.645 at a 0.05 significance level; a hypothesis is accepted when the T-statistic exceeds this threshold.

RESULTS AND DISCUSSION

Overview of the Research Object

The object of this study is a private retail company headquartered in Jakarta that markets herbal health products through a digital-marketing and telemarketing model. In accordance with research ethics, the company's identity is kept confidential. Digital advertisements generate consumer leads, which are then forwarded to telemarketing agents for follow-up, consultation, and sales conversion; after a transaction is agreed, the agent processes the order and ensures accurate delivery data before the certified herbal product is shipped. Company performance is evaluated periodically based on call volume, conversion rate, and customer satisfaction. At the time of the study, the company employed 99 telemarketing agents as its front-line sales force. Key business challenges reported include high daily conversion targets, uncertainty of employment status under a partnership/BPO scheme, high emotional workload from handling customer rejection and complaints, and increasingly intense competition in the herbal health-product market.

Respondent Profile

A total of 99 telemarketing agents participated in this study as respondents, and all distributed questionnaires were returned complete. Respondent characteristics are described below by gender, age, and marital status.

Table 5. Respondent Profile by Gender

No	Gender	Frequency	Percentage
1	Female	79	79%
2	Male	21	21%
	Total	100	100%

Source: Primary data processed by the researcher, 2026.

Female respondents dominate the sample (79%) compared to male respondents (21%), consistent with the global characteristics of the telemarketing industry, in which women are commonly perceived to possess stronger emotional-labor and communication soft skills suited to customer-service demands.

Table 6. Respondent Profile by Age

No	Age Group	Frequency	Percentage
1	24-25 years	10	10%
2	26-30 years	76	76%
3	>30 years	14	14%
	Total	100	100%

Source: Primary data processed by the researcher, 2026.

The majority of respondents (76%) fall within the productive age range of 26-30 years, followed by those above 30 years (14%) and those aged 24-25 years (10%). This indicates that the company is dominated by young employees with high energy and adaptability, but who may also be vulnerable to work pressures that disturb the balance between personal and professional life.

Table 7. Respondent Profile by Marital Status

No	Marital Status	Frequency	Percentage
1	Single	54	54%
2	Married	32	32%
3	Divorced	14	14%
	Total	100	100%

Source: Primary data processed by the researcher, 2026.

Most respondents are single (54%), while 32% are married and 14% divorced. Although the majority are single, the presence of married and divorced respondents indicates that a substantial portion of agents also carry family responsibilities, reinforcing the relevance of examining work-life balance within this population.

Measurement Model (Outer Model)

Convergent validity was first assessed through outer loading values, applying a threshold of 0.70. In the initial measurement stage, several indicators failed to meet this threshold and were removed through two elimination rounds: X1.09 (Workload), X3.05 (Supervisor Support), Y.01, Y.05, Y.06, Y.07, and Y.08 (Work-Life Balance), and Z.03, Z.06, and Z.09 (Job Stress). After elimination, all remaining indicators achieved outer loading values between 0.719 and 0.891, confirming that the final measurement model meets convergent validity requirements. Convergent validity was further confirmed through the Average Variance Extracted (AVE), with all constructs exceeding the 0.50 threshold, as presented in Table 8.

Table 8. Average Variance Extracted (AVE)

Variable	AVE
Job Insecurity	0.704
Job Stress	0.655
Supervisor Support	0.666
Work-Life Balance	0.667
Workload	0.597

Source: Data processed by the researcher, 2026.

All constructs achieved AVE values above 0.50 - Job Insecurity (0.704), Job Stress (0.655), Supervisor Support (0.666), Work-Life Balance (0.667), and Workload (0.597) - indicating that each construct explains more than 50% of the variance in its indicators and confirming adequate convergent validity across the model.

Discriminant validity was assessed through cross-loadings, the Fornell-Larcker criterion, and the Heterotrait-Monotrait Ratio (HTMT). The cross-loading analysis confirmed that every indicator loaded most strongly on its intended construct rather than on any other construct in the model. The Fornell-Larcker results, presented in Table 9, further show that the square root of AVE for each construct exceeds its correlation with every other construct.

Table 9. Fornell-Larcker Criterion

	Job Insecurity	Job Stress	Supervisor Support	Work-Life Balance	Workload
Job Insecurity	0.839				
Job Stress	0.648	0.809			
Supervisor Support	0.613	0.634	0.816		
Work-Life Balance	0.583	0.783	0.531	0.817	
Workload	0.592	0.752	0.603	0.623	0.773

Source: Data processed by the researcher, 2026. Diagonal values represent the square root of AVE.

The square root of AVE for Job Insecurity (0.839), Job Stress (0.809), Supervisor Support (0.816), Work-Life Balance (0.817), and Workload (0.773) each exceed the corresponding inter-construct correlations, confirming that discriminant validity is satisfied for every construct in the model.

Table 10. Heterotrait-Monotrait Ratio (HTMT)

	Job Insecurity	Job Stress	Supervisor Support	Work-Life Balance
Job Stress	0.696			
Supervisor Support	0.651	0.686		
Work-Life Balance	0.617	0.848	0.568	
Workload	0.622	0.807	0.639	0.661

Source: Data processed by the researcher, 2026.

All HTMT values range between 0.568 and 0.848, remaining below the conservative threshold of 0.90. The relationship between Job Stress and Work-Life Balance produced the highest value (0.848), close to the 0.85 benchmark, reflecting a relatively strong association between the two constructs, while all other construct pairs show clearer discriminant separation.

Construct reliability was assessed using Cronbach's Alpha and Composite Reliability (CR), as shown in Table 11.

Table 11. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Result
Job Insecurity	0.940	0.943	0.950	Reliable
Job Stress	0.912	0.915	0.930	Reliable
Supervisor Support	0.928	0.931	0.941	Reliable
Work-Life Balance	0.917	0.922	0.933	Reliable
Workload	0.938	0.942	0.947	Reliable

Source: Data processed by the researcher, 2026.

All constructs exceed the 0.70 threshold for both Cronbach's Alpha and Composite Reliability, confirming that the research instrument is reliable and produces consistent measurements across all latent variables. Multicollinearity testing further showed that all

inner Variance Inflation Factor (VIF) values, ranging from 1.796 to 2.835, remain below 3.00, indicating that the structural model is free from serious multicollinearity problems.

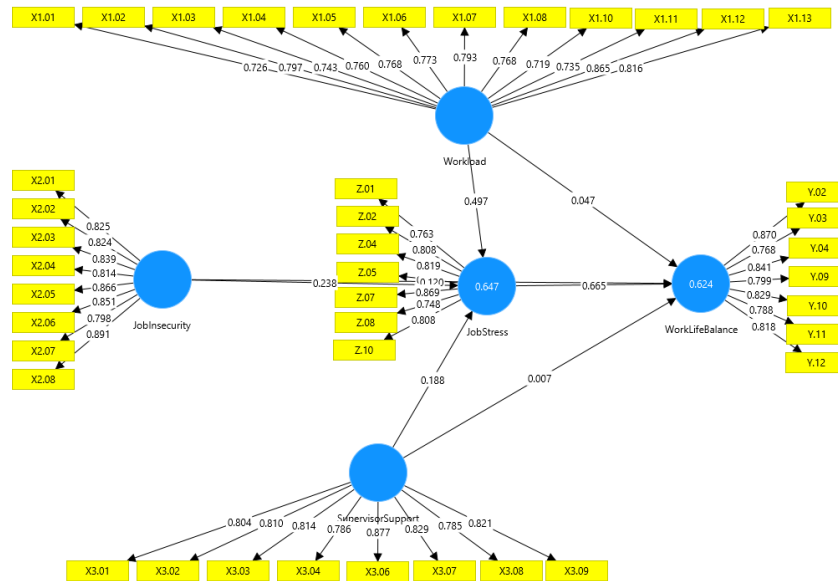


Figure 2. Outer Model Structure

Source: SmartPLS 4.0 output, processed by the researcher, 2026.

Structural Model (Inner Model)

The structural model was evaluated through the coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2), as presented in Table 12.

Table 12. R-Square and Q-Square Values

Endogenous Variable	R Square	R Square Adjusted	$Q^2_{predict}$
Job Stress	0.647	0.636	0.620
Work-Life Balance	0.624	0.608	0.423

Source: Data processed by the researcher, 2026.

The R-Square value of 0.647 for Job Stress indicates that 64.7% of the variance in Job Stress is explained by Workload, Job Insecurity, and Supervisor Support, while the remaining 35.3% is explained by factors outside the model. The R-Square value of 0.624 for Work-Life Balance indicates that 62.4% of its variance is explained by the model's exogenous and mediating variables, with the remaining 37.6% attributable to factors not examined in this study. Both values fall within the strong category according to the classification of 0.75 (strong), 0.50 (moderate), and 0.25 (weak), and the closeness between R-Square and R-Square Adjusted indicates that the model is stable and not overestimated. The $Q^2_{predict}$ values for Job Stress (0.620) and Work-Life Balance (0.423) both exceed zero, confirming that the model possesses adequate predictive relevance for both endogenous constructs.

Table 13. Effect Size (f-Square)

Path	f ²	Category
Job Insecurity -> Job Stress	0.088	Weak
Job Insecurity -> Work-Life Balance	0.019	Weak
Job Stress -> Work-Life Balance	0.415	Strong
Supervisor Support -> Job Stress	0.054	Weak
Supervisor Support -> Work-Life Balance	0.000	None
Workload -> Job Stress	0.391	Strong
Workload -> Work-Life Balance	0.002	Weak

Source: Data processed by the researcher, 2026.

The effect-size analysis shows that Job Stress exerts a strong effect on Work-Life Balance ($f^2 = 0.415$), the largest value in the model, confirming Job Stress as the dominant predictor of Work-Life Balance. Workload also shows a strong effect on Job Stress ($f^2 = 0.391$), while Job Insecurity's effect on Job Stress ($f^2 = 0.088$) and Supervisor Support's effect on Job Stress ($f^2 = 0.054$) are both weak. The direct effects of Workload, Job Insecurity, and Supervisor Support on Work-Life Balance are weak to negligible (f^2 of 0.002, 0.019, and 0.000, respectively), indicating that these three variables influence Work-Life Balance mainly through indirect pathways rather than direct ones.

Hypothesis Testing

Hypothesis testing was conducted through the bootstrapping procedure, comparing the resulting T-statistic against the critical value of 1.645 at a significance level of 0.05. The direct-effect results are presented in Table 14.

Table 14. Direct Effects (Path Coefficients)

Path	Original Sample (O)	T Statistics	P Values
Job Insecurity -> Job Stress	0.238	2.504	0.013
Job Insecurity -> Work-Life Balance	0.120	1.622	0.105
Job Stress -> Work-Life Balance	0.665	6.702	0.000
Supervisor Support -> Job Stress	0.188	1.891	0.059
Supervisor Support -> Work-Life Balance	0.007	0.081	0.935
Workload -> Job Stress	0.497	6.549	0.000
Workload -> Work-Life Balance	0.258	1.278	0.202

Source: Data processed by the researcher, 2026.

Job Insecurity has a positive and significant effect on Job Stress ($T = 2.504$; $p = 0.013$), and Workload has a positive and significant effect on Job Stress ($T = 6.549$; $p = 0.000$), the strongest path in the model. Job Stress has a positive and significant effect on Work-Life Balance ($T = 6.702$; $p = 0.000$). In contrast, Supervisor Support does not significantly affect Job Stress ($T = 1.891$; $p = 0.059$), and none of the three exogenous variables directly and significantly affects Work-Life Balance: Job Insecurity ($T = 1.622$; $p = 0.105$), Supervisor Support ($T = 0.081$; $p = 0.935$), and Workload ($T = 1.278$; $p = 0.202$).

Table 15. Indirect Effects (Mediation through Job Stress)

Path	Original Sample (O)	T Statistics	P Values
Job Insecurity -> Job Stress -> Work-Life Balance	0.158	2.453	0.014
Supervisor Support -> Job Stress -> Work-Life Balance	0.125	1.856	0.064
Workload -> Job Stress -> Work-Life Balance	0.331	4.413	0.000

Source: Data processed by the researcher, 2026.

Job Stress significantly mediates the effect of Workload on Work-Life Balance ($T = 4.413$; $p = 0.000$) and the effect of Job Insecurity on Work-Life Balance ($T = 2.453$; $p = 0.014$). However, Job Stress does not significantly mediate the effect of Supervisor Support on Work-Life Balance ($T = 1.856$; $p = 0.064$), consistent with the non-significant direct effect of Supervisor Support on Job Stress. A summary of all hypothesis-testing decisions is presented in Table 16.

Table 16. Summary of Hypothesis Testing

Hypothesis	Relationship	T Statistics	P Values	Decision
H1	Workload -> Work-Life Balance	1.278	0.202	Rejected
H2	Job Insecurity -> Work-Life Balance	1.622	0.105	Rejected
H3	Supervisor Support -> Work-Life Balance	0.081	0.935	Rejected
H4	Workload -> Job Stress	6.549	0.000	Accepted
H5	Job Insecurity -> Job Stress	2.504	0.013	Accepted
H6	Supervisor Support -> Job Stress	1.891	0.059	Rejected
H7	Job Stress -> Work-Life Balance	6.702	0.000	Accepted
H8	Workload -> Job Stress -> Work-Life Balance	4.413	0.000	Accepted
H9	Job Insecurity -> Job Stress -> Work-Life Balance	2.453	0.014	Accepted
H10	Supervisor Support -> Job Stress -> Work-Life Balance	1.856	0.064	Rejected

Source: Compiled by the researcher from Tables 14 and 15.

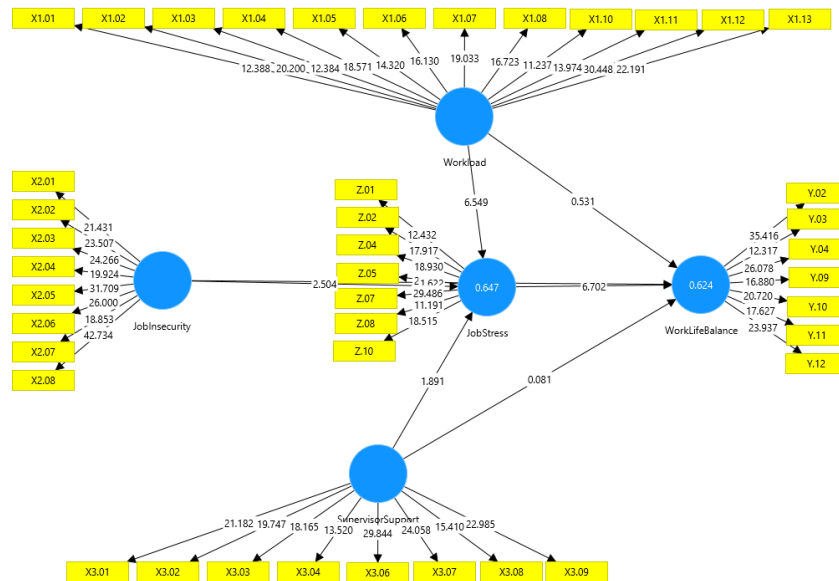


Figure 3. Inner Model Structure

Source: SmartPLS 4.0 output, processed by the researcher, 2026.

Overall, the model shows that Workload and Job Insecurity are the main factors influencing Job Stress, while Job Stress is the strongest mediating variable explaining Work-Life Balance. Supervisor Support, meanwhile, does not show a significant effect on either Job Stress or Work-Life Balance in this model, indicating that work-life balance among telemarketing agents is formed not only through direct pathways but predominantly through an indirect process mediated by job stress.

Effect of Workload on Work-Life Balance (H1)

Workload has no significant direct effect on Work-Life Balance ($T = 1.278$; $p = 0.202$; $f^2 = 0.002$), so H1 is rejected, consistent with Putra and Wibawa (2022). This suggests the effect of workload on work-life balance operates indirectly through job stress rather than directly: agents may already be accustomed to an intense work rhythm, so high workload does not automatically disturb work-life balance unless it first produces job stress, which workload strongly predicts ($T = 6.549$; $p = 0.000$).

Effect of Job Insecurity on Work-Life Balance (H2)

The direct effect of Job Insecurity on Work-Life Balance is not significant ($T = 1.622$; $p = 0.105$; $f^2 = 0.019$), so H2 is rejected. Although Suharto, Lestari, and Prabowo (2022) and Julianti (2024) found a negative direct effect elsewhere, in this study job insecurity first triggers job stress ($T = 2.504$; $p = 0.013$), which then disturbs work-life balance - consistent with Julianti's (2024) finding that this relationship is fully mediated by job stress.

Effect of Supervisor Support on Work-Life Balance (H3)

Supervisor Support has no significant effect on Work-Life Balance ($T = 0.081$; $p = 0.935$; $f^2 = 0.000$), the smallest value in the model, so H3 is rejected - contrary to Julianto et al. (2024) and Tholkha (2024). In this target-driven telemarketing setting, work-life balance is shaped more by workload and target pressure than by supervisor relations, consistent with the also-non-significant effect of Supervisor Support on Job Stress ($T = 1.891$; $p = 0.059$).

Effect of Workload on Job Stress (H4)

Workload has a significant positive effect on Job Stress ($T = 6.549$; $p = 0.000$; $f^2 = 0.391$, strong), the highest T-statistic in the model, so H4 is accepted. This supports Sari and Rahmawati (2021) and Fathi et al. (2021), and reflects Chaudhary et al.'s (2023) conclusion that workload is a primary predictor of job stress in the service sector; with a path coefficient of 0.497, Workload is the largest contributor to Job Stress in this model.

Effect of Job Insecurity on Job Stress (H5)

Job Insecurity has a significant positive effect on Job Stress ($T = 2.504$; $p = 0.013$; $f^2 = 0.088$), so H5 is accepted, supporting Sulaiman (2023) and Piccoli (2021). Uncertainty over contract renewal and performance standards produces persistent anxiety that raises job stress (path coefficient = 0.238), though this contribution is smaller than that of Workload (0.497).

Effect of Supervisor Support on Job Stress (H6)

Supervisor Support shows no significant effect on Job Stress ($T = 1.891$; $p = 0.059$; $f^2 = 0.054$), so H6 is rejected, contrary to Mukhlis et al. (2024) and Julianto et al. (2024). In a strongly target-oriented environment, employees' main stressors are quantitative pressures such as workload ($T = 6.549$) and job insecurity ($T = 2.504$) rather than the supervisor relationship, which may be more administrative and performance-based than emotionally supportive in this context.

Effect of Job Stress on Work-Life Balance (H7)

Job Stress significantly affects Work-Life Balance ($T = 6.702$; $p = 0.000$; $f^2 = 0.415$, strong; path coefficient = 0.665), the highest T-statistic in the model, confirming Job Stress as its most dominant predictor, so H7 is accepted - consistent with Tholkha (2024) and Kim and Lee (2020). Sustained stress from target pressure and workload makes it difficult for agents to separate work from personal life.

Mediating Effect of Job Stress: Workload -> Work-Life Balance (H8)

Job Stress significantly mediates the Workload-Work-Life Balance relationship ($T = 4.413$; $p = 0.000$; indirect coefficient = 0.331), so H8 is accepted, consistent with Fathi et al. (2021) and Ahmad et al. (2022): high workload does not damage work-life balance directly but first triggers job stress, confirming job stress as the psychological bridge between workload and employees' quality of life.

Mediating Effect of Job Stress: Job Insecurity -> Work-Life Balance (H9)

Job Stress significantly mediates the Job Insecurity-Work-Life Balance relationship ($T = 2.453$; $p = 0.014$; indirect coefficient = 0.158), so H9 is accepted, supporting Julianti (2024) and Sulaiman (2023). Perceived job insecurity triggers anxiety and job stress, which then disturbs agents' ability to maintain work-life balance, underscoring stress management as an essential strategy for breaking this adverse chain.

Mediating Effect of Job Stress: Supervisor Support -> Work-Life Balance (H10)

Job Stress does not significantly mediate the Supervisor Support-Work-Life Balance relationship ($T = 1.856$; $p = 0.064$; indirect coefficient = 0.125), so H10 is rejected, contrary to Mukhlis et al. (2024). Because the first link in this chain - Supervisor Support toward Job Stress - is itself non-significant ($T = 1.891$; $p = 0.059$), the overall mediating pathway cannot logically be established, indicating that supervisor support is not yet strong enough to influence job stress in this telemarketing context.

CONCLUSION

This study concludes that, among telemarketing agents at a private retail company, workload, job insecurity, and supervisor support do not have significant direct effects on work-life balance, indicating that these job demands and job resources influence work-life balance primarily through job stress. Workload and job insecurity each have significant positive effects on job stress, whereas supervisor support does not. In turn, job stress has a significant effect on work-life balance and serves as the central mechanism in the proposed model by significantly mediating the relationships between workload and work-life balance and between job insecurity and work-life balance. However, job stress does not mediate the relationship between supervisor support and work-life balance because supervisor support does not have a significant effect on job stress. These findings suggest that reducing job stress represents the most effective strategy for improving work-life balance among telemarketing agents. Practically, organizations are encouraged to manage workload by establishing realistic and transparent daily performance targets, providing adequate recovery time between calls, and offering periodic resilience training. Job insecurity may be reduced through clear communication regarding employment status, transparent performance evaluation standards, and well-defined career development pathways from junior to senior telemarketing agents. In addition, supervisor support should be strengthened by promoting recognition through structured reward programs and training team leaders in supportive and appreciative communication. Organizations should also address job stress and work-life balance directly by providing access to psychological counseling services, implementing structured rest schedules and workload rotation, and adopting a formal right-to-disconnect policy that limits work-related communication outside scheduled working hours. Future research should extend this investigation to multiple telemarketing companies to improve the generalizability of the findings, adopt mixed-methods designs that combine Partial Least Squares Structural Equation Modeling (PLS-SEM) with qualitative interviews or focus group discussions, and examine additional variables, such as organizational culture, compensation systems, emotional exhaustion, and employee resilience, as potential moderating variables to provide a more comprehensive understanding of the factors influencing work-life balance in Indonesia's telemarketing industry.

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