

Burnout Impact on Employee Well-Being: The Moderating Role of Work Environment

Karina Amalia Herwindhani¹, Desi Tri Kurniawati², Radityo Putro Hendrito³

¹²³University of Brawijaya Malang, Indonesia

¹karinamaliah@student.ub.ac.id *✉

ARTICLE INFO

ABSTRACT

Keywords:

Employee Well
Being; Burnout;
Work Environment;
Bank

Background: Employee well-being is essential for sustaining employee performance and organizational effectiveness, particularly in the banking industry where intensive workloads, demanding targets, and competitive pressures may contribute to burnout. This study examines the effect of burnout on employee well-being and investigates the moderating role of the work environment among Bank ABC employees.

Method: This study employed a quantitative explanatory design involving 400 Bank ABC employees. Data were collected through structured questionnaires and analyzed using SPSS and the PROCESS Model by Andrew F. Hayes, complemented by Simple Slope Analysis to examine the moderation effect.

Results: Burnout had no significant direct effect on employee well-being ($p = 0.1027$), whereas the work environment had a significant positive effect. The interaction between burnout and the work environment was significant and negative ($\beta = -0.0852$; $p = 0.0397$). Simple slope analysis further revealed that the negative effect of burnout on employee well-being became stronger at higher levels of the work environment.

Conclusion: A positive work environment alone does not necessarily buffer the adverse effects of burnout. Therefore organizations should complement supportive workplace conditions with realistic workloads, effective stress management, and adequate recovery opportunities to sustainably enhance employee well-being.

Received: 11/5/2025

Revised: 1/9/2026

Accepted: 1/16/2026

How to cite this article:

Herwindhani, K.A., Kurniawati, D.T., & Hendrito, R.P. (2026). Burnout Impact on Employee Well-Being: The Moderating Role of Work Environment. *Sharia Economic and Management Business Journal (SEMBJ)*, 7(3), 480-489. <https://doi.org/10.62159/sembj.v7i3.2789>

INTRODUCTION

Employee well-being reflects a condition in which employees experience happiness, comfort, and a sense of fulfillment in their workplace, both physically and mentally (Gulzar et al., 2020; Laksmi & Budiani, 2015). Employees with high levels of well-being tend to demonstrate optimal performance, whereas diminished well-being is often reflected through increased turnover intention and turnover rates (Choirina & Budiani, 2021; Koirala & Maharjan, 2022). High turnover indicates an organizational inability to retain employees, commonly driven by dissatisfaction related to working conditions, compensation, career opportunities, and managerial practices (Gadzali, 2023). This issue is particularly prominent in service-oriented industries such as banking, where job demands are intense and

competition among employees is high due to the dual focus on administrative processes and commercial performance (Kardiawan & Budiono, 2018; Kuancintami & Heryjanto, 2023).

In the banking sector competitive business pressures and heavy operational demands often heighten employees' anxiety, emotional strain, and workload (Prakasa et al., 2025). These conditions can exacerbate work stress, which may gradually develop into emotional exhaustion and burnout, particularly when combined with poor social support, inadequate rewards, or monotonous job tasks (Meese et al., 2024; Mosharrafa et al., 2024). Untreated burnout may contribute to reduced concentration, increased operational errors, lower job satisfaction, and voluntary turnover (Dewi & Nurhayati, 2021; Wulandari et al., 2023). Moreover high turnover places additional burdens on remaining employees and requires organizations to incur substantial costs for recruitment, selection, and training (Dixon et al., 2022; Shavira & Purwanti, 2025). Sudirman et al. (2022) explain that employee well-being is not merely associated with material benefits or organizational performance but also with the fulfillment of human dignity, fairness, and welfare in the workplace. Islamic work ethics emphasize principles such as '*adl*' (justice), '*ihsan*' (excellence and benevolence), and '*amanah*' (responsibility) which encourage organizations to treat employees fairly and prevent working conditions that may undermine their physical and psychological well-being. Therefore the management of employee well-being is relevant not only from a human resource management perspective but also from an ethical perspective grounded in Islamic values.

To retain potential employees and foster a psychologically healthy workforce, organizations must understand the determinants of employee well-being from both organizational and ethical perspectives. Prior studies indicate that well-being is influenced by work stress, burnout, career opportunities, rewards, and characteristics of the work environment (Gulzar et al., 2020; Macleod et al., 2025; Rasool et al., 2021). A poor work environment can intensify stress and burnout, whereas a supportive environment can reduce emotional strain, enhance job satisfaction, and promote employee well-being (Dixon et al., 2022; Simanjuntak et al., 2024). These principles are compatible with Islamic organizational values, in which fairness, mutual respect, social support, and the protection of human welfare are essential elements of responsible management. Accordingly creating a supportive work environment represents not only a strategic necessity for improving employee well-being and reducing turnover risks but also an organizational responsibility to establish a fair and humane workplace. This perspective is particularly relevant to the banking sector, where high performance expectations must be balanced with employees' rights to a healthy, dignified, and sustainable working environment (Heath et al., 2024; Kuancintami & Heryjanto, 2023).

Previous empirical studies have shown inconsistent findings regarding the relationships among burnout, work environment, and employee well-being. Mosharrafa et al. (2024) found that burnout significantly influences employee well-being, whereas Macleod and Curl (2025) reported contradictory results. Similarly, research on the relationship between work environment and employee well-being has yielded mixed conclusions. Gulzar (2020) demonstrated a positive effect of work environment on employee well-being, while Rasool et al. (2021) identified no such influence. Conflicting results also appear in the link between burnout and work environment, where Havaei et al. (2020) confirmed that burnout affects work environment conditions yet Győri and Ádám (2024) reported otherwise. These inconsistencies highlight the need for further investigation, particularly within organizational contexts that face high job demands such as the banking sector.

Some studies also emphasize the importance of contextual variables that may explain these inconsistencies. Becher and Dollard (2016) found that a strong Psychosocial Safety Climate (PSC) can reduce burnout and enhance employee well-being by fostering a supportive work environment. Gulzar et al. (2020) similarly identified that work stress and employee engagement influence employee well-being, with the work environment exerting a significant interactive effect on the engagement–well-being relationship. The moderating role of work environment is further supported by Rasool et al. (2021), who showed that toxic work environments in the Chinese banking sector negatively affect employee well-being. These mixed results underscore the relevance of examining work environment as a moderator within the relationship between burnout and employee well-being.

The objectives of this study are to explore and analyze how burnout affects employee well-being at Bank ABC, to investigate the impact of the work environment on employee well-being, and to examine the work environment's moderating role in the relationship between burnout and well-being.

Theoretically, this research is expected to enrich the body of knowledge in human resource management by providing empirical evidence on the interplay between burnout, work environment, and employee well-being.

METHOD

This study employs a quantitative explanatory research design to examine the effect of burnout on employee well-being and the moderating role of the work environment. The research was conducted at Bank ABC with data collected in May 2025, a strategic period aligned with the preparation and determination of targets for the June 2025 Triannual Reporting, ensuring that respondents reflect real workplace conditions. The total number of employees in the banking industry is recorded at 156,319 with 400 Bank ABC employees used as the study population and sampling conducted using a saturated sample approach. Data were analyzed using SPSS specifically through Simple Slope Analysis (SSA) to evaluate and interpret interaction effects in the moderation regression model, identify how the relationship between burnout and employee well-being changes across different levels of work environment, and determine the significance, direction, and strength of these relationships.

RESULTS AND DISCUSSION

Validity testing was conducted to determine the extent to which the questionnaire indicators were considered valid by comparing the Pearson correlation value (r -calculated) with the r -table value for $n = 400$. If the r -calculated value was equal to or greater than the r -table value, the instrument was deemed valid. In addition, reliability testing was carried out to assess the consistency and dependability of the measurement instrument using Cronbach's Alpha where a value of ≥ 0.6 indicates that the instrument is reliable. The following section presents the detailed inferential statistical testing used in this study.

Table 1. Respondent Characteristics

Characteristics		Frequency	Percentage
Gender	Male	232	42%
	Female	168	58%
Total		400	100%
Age	20 – 25 years old	18	4%
	26 – 30 years old	150	38%
	31 – 35 years old	171	43%
	36 – 40 years old	48	12%
	> 40 years old	13	3%
Total		400	100%
Marital Status	Married	274	68%
	Not Married	126	32%
Total		400	100%
Lenght of Work	1 – 3 years	37	9%
	4 – 6 years	207	52%
	7 – 9 years	114	29%
	> 10 years	42	11%
Total		400	100%
Educational Background	Diploma 1	2	1%
	Diploma 3	7	2%
	Bachelor's Degree	371	92%
	Master's Degree	15	4%
	Doctoral Degree	5	1%
Total		400	100%

Source: Data processed with SPSS (2026)

Based on the characteristics of the 400 respondents, the majority were aged 31–35 years (43%), followed by those aged 26–30 years (38%), indicating that most respondents were within a relatively productive working-age group. In terms of marital status, 68% were married, while 32% were unmarried.

Regarding length of service, more than half of the respondents (52%) had worked for 4–6 years, followed by 29% with 7–9 years of experience. This distribution suggests that most respondents had substantial organizational experience and were sufficiently familiar with their working conditions at Bank ABC. In terms of educational background, the respondents were predominantly bachelor's degree holders (92%), while only small proportions held diploma, master's, or doctoral degrees. Regarding gender, the table reports 232 male and 168 female respondents. However the percentages shown appear to be reversed: based on the frequencies, male respondents should represent 58% and female respondents 42% of the sample. Overall the respondent profile is dominated by employees aged 26–35 years, with 4–9 years of work experience and a bachelor's degree, providing a relevant representation of experienced employees in examining burnout, work environment, and employee well-being.

Table 2. Construct Validity and Reliability Result

Variable	Indicator	Indicator r value	Variable r value	Cronbach's Alpha
Burnout	X1.1	0,687	0,774	0,600
	X1.2	0,716		
	X1.3	0,771		
	X1.4	0,607		
	X1.5	0,589		
	X1.6	0,510		
	X1.7	0,687		
Employee Well-Being	Y.1	0,743	0,786	0,600
	Y.2	0,744		
	Y.3	0,596		
	Y.4	0,572		
	Y.5	0,736		
	Y.6	0,786		
Work Environment	Z.1	0,564	0,735	0,600
	Z.2	0,730		
	Z.3	0,795		
	Z.4	0,645		
	Z.5	0,612		
	Z.6	0,564		

Source: Data processed with SPSS (2026)

The results of the construct validity and reliability assessment indicate that the indicator correlation values for Burnout range from 0.510 to 0.771, Employee Well-Being from 0.572 to 0.786, and Work Environment from 0.564 to 0.795. The variable correlation values are 0.774 for Burnout, 0.786 for Employee Well-Being, and 0.735 for Work Environment while Cronbach's Alpha is 0.600 for all three variables. These results indicate that the indicators demonstrate varying levels of correlation with their respective constructs with several indicators showing values below the commonly used threshold of 0.70. Furthermore the Cronbach's Alpha values of 0.600 suggest that the internal consistency of the instruments is relatively modest and should be interpreted cautiously. Therefore further evaluation of the measurement instruments is recommended before concluding that all constructs demonstrate satisfactory validity and reliability.

Table 3. Model Summary

R	0,7580	F	66,0237
R²	0,5746	p	0,0000
MSE	0,4679		

Source: Data processed with SPSS (2026)

The model summary results indicate a strong relationship between the variables, as reflected by the R value of 0.7580. The R² value of 0.5746 indicates that the model explains 57.46% of the variance in the dependent variable, while the remaining 42.54% is attributable to other factors not included in the model. The F-statistic of 66.0237 with a p-value of 0.0000 ($p < 0.001$) indicates that the regression model is statistically significant, suggesting that the independent variables jointly contribute significantly to

explaining variations in the dependent variable. Furthermore the mean squared error (MSE) of 0.4679 represents the average squared difference between the observed and predicted value.

Table 4. Hypothesis Testing

Variable	Coeff	SE	t	p	LLCI	ULCI	Interpretation
Constant	-0,8898	0,6621	-1,3438	0,1798	-2,1916	0,4120	Not Significant
Burnout	-0,7555	0,3580	-1,6357	0,1027	-1,2893	0,1183	Not Directly Significant
Work Environment	1,9712	0,3465	5,6889	0,000	1,2899	2,6524	Significant Positive
Int_1 Burnout X Work Environment	-0,0852	0,0413	-2,0636	0,0397	-0,1663	-0,0040	Significant Negative
Gender	0,1949	0,0708	2,7526	0,0062	0,0557	0,3342	Significant
Age	0,0009	0,0573	0,0162	0,9871	-0,1117	0,1136	Not Significant
Employee Status	0,0388	0,0785	0,4941	0,6215	-0,1156	0,1932	Not Significant
Working Period	-0,0343	0,0636	-0,5388	0,5903	-1,1593	0,0908	Not Significant

Source: Data processed with SPSS (2026)

Based on the results presented in Table 4 several key findings can be identified. First, burnout (BO) does not have a significant direct effect on employee well-being (EWB) ($p = 0.1027$), indicating that its influence depends on the condition of the work environment (WE). Second, the work environment has a significant and positive effect on employee well-being ($p = 0$), suggesting that better workplace conditions are associated with higher levels of employee well-being. Third, the interaction between burnout and work environment is significant and negative ($\beta = -0.0852$; $p = 0.0397$), demonstrating that the work environment moderates the relationship between burnout and employee well-being. This indicates that a supportive work environment weakens the negative impact of burnout, thereby enhancing employee well-being. Additionally among the covariates included in the analysis, gender shows a significant influence ($p = 0.0062$) implying a slight difference in employee well-being based on gender, while other covariates such as age, employment status, tenure, and job position do not show a significant effect.

Employee well-being in this study should be understood as a multidimensional construct rather than merely a condition of happiness, comfort, or satisfaction at work. In general, employee well-being encompasses both hedonic and eudaimonic dimensions. Hedonic well-being refers to positive affect, satisfaction, comfort, and the reduction of negative psychological states, whereas eudaimonic well-being concerns meaning, purpose, personal growth, competence, and the realization of one's potential through work. This distinction is relevant to understanding burnout because prolonged emotional exhaustion may reduce employees' positive affect and satisfaction while simultaneously weakening their sense of meaning, achievement, and personal growth. Thus an employee may remain satisfied with certain aspects of the workplace while experiencing diminished psychological resources and a reduced sense of purpose. The findings of this study, therefore, suggest that employee well-being should be viewed as a broader psychological outcome shaped by both employees' subjective experiences and the organizational conditions in which work is performed.

The absence of a significant direct effect of burnout on employee well-being further indicates that the relationship cannot be adequately explained through individual psychological conditions alone. The Job Demands–Resources (JD–R) Model provides an appropriate theoretical explanation because burnout develops when job demands continuously exceed the resources available to employees. Job resources, such as supportive supervision, constructive interpersonal relationships, adequate facilities, autonomy, and opportunities for development, can help employees cope with demanding work conditions and preserve psychological functioning (Demerouti et al.; Bakker & Demerouti). Accordingly, employees experiencing comparable levels of burnout may demonstrate different levels of well-being depending on the resources available in their work environment. The significant positive relationship between work environment and employee well-being reinforces this perspective, indicating that organizational resources contribute not only to employees' satisfaction and comfort but also to their capacity to maintain meaningful and psychologically sustainable work experiences.

The moderating effect however presents an important and unexpected finding. Rather than weakening the negative relationship between burnout and employee well-being, a more favorable work environment strengthens this relationship. From the JD–R perspective this finding suggests that job resources alone may not be sufficient when excessive job demands remain persistent. A supportive

environment can provide employees with resources, but these resources may become inadequate when employees simultaneously face high performance targets, regulatory requirements, customer demands, and intense competition. In such circumstances improving workplace facilities or interpersonal support without addressing the underlying sources of excessive demands may create an imbalance between available resources and actual workload. The finding therefore highlights an important implication for sustainable human resource management (SHRM): employee well-being cannot be sustained simply by creating a positive workplace atmosphere; organizations must also ensure that work design, workload, performance expectations, and recovery opportunities remain sustainable over time.

This issue is particularly relevant to the banking industry where organizational support frequently coexists with substantial performance pressures. Employees may receive career development opportunities, benefits, supportive supervision, and adequate physical facilities while simultaneously being required to achieve demanding targets and respond to rapidly changing customer and regulatory requirements. From the perspective of SHRM such conditions require organizations to balance economic performance with employee welfare. Employee well-being is not only an individual outcome but also an organizational sustainability resource because employees who maintain positive psychological functioning are better positioned to contribute consistently to organizational performance. Conversely, persistent burnout may contribute to absenteeism, turnover, declining service quality, loss of organizational knowledge and increasing recruitment and training costs. Maintaining employee well-being can therefore support organizational continuity, employer reputation, and the long-term sustainability of human resources.

The distinction between hedonic and eudaimonic well-being also strengthens the interpretation of these organizational consequences. A supportive work environment may increase employees' immediate satisfaction and comfort, representing the hedonic dimension of well-being, while excessive demands may simultaneously undermine their sense of purpose, competence, autonomy, and personal development, representing the eudaimonic dimension. Consequently, employees may perceive their workplace positively while still experiencing burnout because the positive features of the environment do not necessarily eliminate the psychological costs associated with excessive demands. This may help explain why a favorable work environment did not function as a protective buffer in the present study. Sustainable HRM therefore requires organizations to move beyond short-term employee satisfaction and consider whether employees can maintain meaningful, healthy, and productive working lives over the long term.

Another important implication concerns employee voice and participation. Employees should not be regarded merely as recipients of organizational policies but as active participants in shaping their work environment. Providing opportunities for employees to communicate concerns regarding workload, performance targets, work design, and organizational policies may help management identify sources of burnout before they become chronic. Employee participation can also strengthen perceptions of fairness, autonomy, and organizational support, which are important job resources within the JD–R framework. In the context of the present findings, employee voice is particularly important because employees may possess direct knowledge of operational pressures that cannot always be identified through formal managerial assessments. Creating psychologically safe mechanisms for feedback, therefore, may enable organizations to align organizational expectations with actual working conditions while strengthening employee well-being.

These findings can also be enriched through an Islamic perspective on sustainable human resource management. Islamic management emphasizes that organizational performance should be pursued together with responsibility for human welfare. The principle of *amanah* positions managerial authority as a trust that requires leaders to protect employees from harmful organizational practices, while *‘adl* emphasizes fairness in workload distribution, rewards, performance expectations, and career opportunities. *Ihsan* encourages excellence in organizational performance while maintaining consideration for human dignity and welfare. Meanwhile, *hisbah* provides an accountability-oriented perspective through which organizational practices can be monitored to prevent practices that may cause harm. These principles complement the JD–R framework by providing an ethical foundation for ensuring that organizational resources and performance demands are managed responsibly. Accordingly the findings have implications for sustainable HRM in the Indonesian banking context. Organizations should integrate workload management, employee voice, psychological safety, recovery opportunities,

and supportive leadership into their well-being strategies rather than relying solely on improving physical facilities or interpersonal relationships. Management can periodically evaluate workload distribution, involve employees in setting realistic targets, establish confidential channels for reporting excessive work pressure, and ensure that leave and recovery periods are genuinely respected. Managers should also be equipped to recognize early signs of burnout and respond without interpreting expressions of psychological difficulty as a lack of commitment or competence.

Table 5. Moderation Test Result

Work Environment	Value	Effect	p	Interpretation
Low	3.0146	-0.8423	0.0093	Significant Negative
Medium	3.9788	-0.9244	0.0041	Significant Negative
High	4.9429	-1.0066	0.0020	Significant Negative

Source: Data processed with SPSS (2026)

Based on the table above it is identified that BO consistently decreases EWB across all levels of the WE, but with varying degrees of strength. Under low WE conditions the negative effect of burnout is present but relatively weak ($e = -0.8423$). When WE is at a moderate level, the negative impact becomes stronger ($e = -0.9244$). At high WE conditions the effect of burnout is the strongest ($e = -1.0066$) indicating that as the WE improves, the magnitude of burnout's negative influence on WEB increases. Thus the direction and strength of the relationship between BO and WEB vary depending on the level of the EWB.

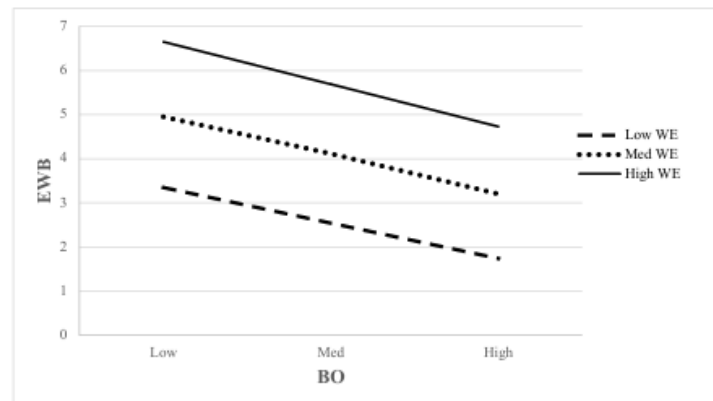


Figure 1. Interaction Plot

Source: Data processed with SPSS (2026)

The interaction plot indicates that work environment at all levels (low, medium, and high) does not eliminate the negative relationship between burnout and employee well-being. Employees with a high work environment level tend to exhibit higher employee well-being than those with a low work environment level. Specifically the predicted employee well-being value at low burnout is 1.73 for low work environment compared with 3.97 for medium work environment and 4.94 for high work environment. Furthermore as burnout increases from low to high, employee well-being decreases across all work environment levels. These findings suggest that although a more supportive work environment is associated with higher employee well-being it does not fully buffer the negative relationship between burnout and employee well-being.

The Simple Slope Analysis indicates that burnout consistently reduces employee well-being across all levels of the work environment. However the magnitude of this relationship differs according to the quality of the work environment. The negative effect of burnout is relatively weaker under low work environment conditions and becomes progressively stronger at moderate and high levels of the work environment. These findings demonstrate that the work environment significantly moderates the relationship between burnout and employee well-being. Rather than eliminating the adverse consequences of burnout, a more favorable work environment changes the strength of its influence on employees' well-being. This finding is important because it suggests that workplace support alone may not be sufficient to protect employees when excessive job demands remain persistent.

From the perspective of the JDR-R Theory the availability of job resources alone may be insufficient to offset excessive job demands. The JD-R model proposed by Demerouti et al. explains that burnout develops when job demands continuously exceed employees' available resources over an extended period. Job resources, such as supportive supervisors, positive coworker relationships, adequate workplace facilities, and opportunities for development, generally promote motivation and well-being. However, when work demands remain chronically high, these resources may no longer compensate for excessive workload, causing employees to experience emotional exhaustion, cynicism, and reduced professional efficacy. Consequently employee well-being may continue to decline despite the presence of supportive workplace conditions. The present findings therefore indicate that the balance between job demands and job resources is more important than the availability of job resources alone.

The findings can be further enriched through an Islamic management perspective, particularly through the principles of *amanah*, *'adl*, *ihsan* and *hisbah*. The concept of *amanah* emphasizes trustworthiness and responsibility, implying that managerial authority should be exercised with responsibility toward employees as well as organizational objectives (Warren, 2018). In the context of burnout this principle suggests that organizations have an ethical responsibility to ensure that performance expectations do not continuously exceed employees' reasonable capacities. Similarly, *'adl* (justice) emphasizes fairness in the distribution of workloads, performance targets, rewards, and career opportunities (Tahrir et al., 2021). When employees receive excessive demands without proportional resources or recognition, the imbalance may contribute to burnout and undermine employee well-being. Therefore, organizational justice can be viewed as an important ethical dimension of the job resources emphasized in the JD-R framework.

The principle of *ihsan* further emphasizes excellence, benevolence, and the pursuit of quality while maintaining consideration for human welfare. In a competitive banking environment, *ihsan* should not be interpreted solely as achieving increasingly ambitious performance outcomes. Rather organizational excellence should be pursued without compromising employees' physical and psychological well-being. Similarly *hisbah* which reflects accountability and oversight, provides an ethical basis for organizations to monitor whether workplace policies, performance systems, and managerial practices create excessive or harmful job demands (Melani & Izmuddin, 2024). Through this perspective employee well-being becomes not merely a means of achieving higher organizational performance but also an ethical responsibility embedded in organizational management.

These Islamic principles are particularly relevant in the Indonesian banking context because organizational performance is often accompanied by strong expectations regarding professionalism, responsibility, target achievement, and service quality. Integrating *amanah*, *'adl*, *ihsan*, and *hisbah* into human resource practices may therefore strengthen the effectiveness of job resources by ensuring that organizational support is accompanied by fairness, responsible leadership, and accountability (Melani & Izmuddin, 2024; Sudirman et al., 2022). Such an approach may help organizations identify excessive job demands at an earlier stage, distribute workloads more equitably, and provide appropriate support before prolonged work pressure develops into burnout. In this sense, the Islamic perspective complements the JD-R Theory by providing an ethical foundation for maintaining a healthy balance between job demands and job resources.

The findings suggest that improving the work environment should not be treated as a standalone strategy for enhancing employee well-being, particularly in the high-pressure banking sector. Consistent with the JD-R Theory and Islamic management principles, organizations should simultaneously strengthen job resources and address the underlying sources of excessive job demands. Senior leadership can establish realistic and transparent performance targets, conduct periodic workload reviews, and ensure that performance expectations are aligned with employees' roles and available resources. HR departments can implement structured workload assessment tools, periodically review task distribution, facilitate task redistribution when workloads become excessive, and provide recovery opportunities through adequate leave, flexible work arrangements where operationally feasible, and accessible psychological counseling. Such interventions should be evaluated according to organizational capacity and implemented progressively to ensure that employee well-being initiatives remain sustainable without compromising essential banking operations.

At the managerial level, line managers and supervisors should adopt supportive, authentic and accountable leadership practices by regularly monitoring employees' workload, encouraging open communication, recognizing signs of exhaustion, and creating psychologically safe channels for employees to express concerns without fear of negative judgment. Stress-management initiatives may include confidential counseling services, peer-support groups, mindfulness or stress-management training, and scheduled recovery periods. Employees should also be encouraged to actively communicate workload difficulties, utilize available recovery and well-being resources, and participate in discussions concerning work design and performance expectations. These practices can incorporate the Islamic principles of *amanah* by emphasizing managerial responsibility for employee welfare, *'adl* through fair workload and reward distribution, *ihsan* through the pursuit of excellence without compromising human dignity, and *hisbah* through continuous accountability and monitoring of potentially harmful organizational practices.

CONCLUSION

The findings indicate that burnout does not have a significant direct effect on employee well-being among employees of Bank ABC, a conventional bank in Indonesia but its negative influence becomes significant when the work environment is considered as a moderating factor. Although the work environment positively affects employee well-being, it unexpectedly strengthens the negative relationship between burnout and well-being, suggesting that supportive workplace conditions alone may be insufficient when excessive job demands persist. From an Islamic ethical perspective, the principles of *amanah* (responsibility), *'adl* (justice), *ihsan* (excellence and benevolence) and *hisbah* (accountability) provide a framework for emphasizing managerial responsibility, fair workload distribution, employee welfare, and organizational oversight. Accordingly HR practitioners should implement systematic workload assessments, realistic performance targets, supportive leadership, adequate rest periods and accessible psychological support. Integrating these practices with responsible and fair management can help Bank ABC maintain sustainable organizational performance while protecting employees' dignity and psychological well-being.

REFERENCES

- Becher, H., & Dollard, M. (2016). *Psychosocial Safety Climate and Better Productivity in Australian Workplaces*.
- Choirina, A. R., & Budiani, M. S. (2021). Hubungan antara Workplace Wellbeing dengan Intensi Turnover Karyawan PT XY Surabaya. *Character: Jurnal Penelitian Psikologi*, 8(4), 1–15.
- Dewi, R. S., & Nurhayati, M. (2021). The Effect of Career Development on Turnover Intention with Job Satisfaction and Organizational Commitment as Mediators, Study at PT Control Systems Arena Para Nusa. *European Journal of Business and Management Research*, 6(4), 11–18. <https://doi.org/10.24018/ejbmr.2021.6.4.918>
- Dixon, E., Murphy, M., & Wynne, R. (2022). A multidisciplinary, cross-sectional survey of burnout and wellbeing in emergency department staff during COVID-19. *Australasian Emergency Care*, 25, 247–252.
- Gadzali, S. S. (2023). Application of Work-Life Balance in Banking: A Study of Its Impact on Employee Well-Being. *Return: Study of Management, Economic and Business*, 2(8).
- Gulzar, S., Ghauri, S., Abbas, Z., Hussain, K., & Jibril, A. B. (2020). Antecedents of employee wellbeing in the banking sector the moderating role of working environment. *Problems and Perspectives in Management*, 18(4), 448–460. [https://doi.org/10.21511/ppm.18\(4\).2020.36](https://doi.org/10.21511/ppm.18(4).2020.36)
- Györi, Á., & Ádám, S. (2024). Profession-Specific Working Conditions, Burnout, Engagement, and Turnover Intention: the Case of Hungarian Social Workers. *Frontiers in Sociology*, 9. <https://doi.org/10.3389/fsoc.2024.1487367>
- Havaei, F., Lorenzo, O., Astivia, O., & Macphee, M. (2020). The impact of workplace violence on medical-surgical nurses' health outcome: A moderated mediation model of work environment conditions and burnout using secondary data. *International Journal of Nursing Studies*, 109. <https://doi.org/10.1016/j.ijnurstu.2020.103666>
- Heath, M. L., Williams, E. N., & Luse, W. (2024). Breaches and Buffers: Can Meaningful Work Impact

- Turnover during COVID-19 Pandemic? *Review of Managerial Science*, 18(1), 83–104. <https://doi.org/10.1007/s11846-022-00612-x>
- Kardiawan, R., & Budiono. (2018). Pengaruh Kepuasan Kerja, Stres Kerja, Dan Burnout Terhadap Turnover Intention Pada PT. Lotus Indah Textile Industries Kabupaten Nganjuk. *Jurnal Ilmu Manajemen*, 6(4), 401–408.
- Koirala, R., & Maharjan, K. (2022). Cognitive Ergonomics on Employee Wellbeing: A Literature Review. *The Journal of Economic Concerns*, 13(1).
- Kuancintami, A., & Heryjanto, A. (2023). Increase Employee Retention: Impact Work-Life Balance, Meaningful Work, and Job Satisfaction Towards Turnover Intention. *Jurnal Indonesia Sosial Sains*, 4(11), 1099–1113. <https://doi.org/10.59141/jiss.v4i11.920>
- Laksmi, K. K., & Budiani, M. S. (2015). Psychological Well Being dan Motivasi Kerja Pada Pegawai Dinas Pendidikan. *Jurnal Psikologi Dan Teori Terapan*, 6(1), 50–53.
- Macleod, C., Davies, K., Mwenge, M. M., Chipungu, J., Cumming, O., & Dreibelbis, R. (2025). Behaviour change interventions to improve household sanitation and hygiene practices in urban settings: A systematic scoping review. *International Journal of Hygiene and Environmental Health*, 264, 114519. <https://doi.org/10.1016/j.ijheh.2025.114519>
- Meese, K. A., Boitet, L. M., Sweeney, K. L., Gorman, C. A., Nassetta, L. B., Patel, N., & Rogers, D. A. (2024). Don't Go: Examining the Relationships Between Meaning, Work Environment and Turnover Intention Across the Entire Healthcare Team. *Journal of Multidisciplinary Healthcare*, 17(January), 353–366. <https://doi.org/10.2147/JMDH.S437816>
- Melani, M., & Izmuddin, I. (2024). Analisis Pengaruh Islamic Work Satisfaction dan Workplace Spirituality terhadap Peningkatan Organizational Citizenship Behavior Islamic Perspektif (Studi Kasus pada Bank Nagari Syariah Kota Payakumbuh). *Tirtayasa EKONOMIKA*, 19(1), 68–84.
- Mosharrafa, R. Al, Akhter, T., & Siddique, F. K. (2024). Impact of social media usage on academic performance of university students: Mediating role of mental health under a cross - sectional study in Bangladesh. *Health Science Reports*, 7(1), 1–9. <https://doi.org/10.1002/hsr2.1788>
- Prakasa, A., Tara, M., Raharja, S., & Harto, P. (2025). The Effect of Employee Well-Being and Performance on Sustainable Growth in Global Banking. *Arthatama: Journal of Business Management and Accounting*, 9(1), 93–104.
- Rasool, S. F., Wang, M., Tang, M., Saeed, A., & Iqbal, J. (2021). How Toxic Workplace Environment Effects the Employee Engagement: The Mediating Role of Organizational Support and Employee Wellbeing. *International Journal of Environmental Research and Public Health*, 18(2294).
- Shavira, I. T., & Purwanti. (2025). Turnover Karyawan. *Pediaqu: Jurnal Pendidikan Sosial Dan Humaniora*, 4(2), 2798–2803.
- Simanjuntak, F., Rivai, H. A., & Syahrul, L. (2024). The Impact of New Ways of Working on Employee Well-Being through Engagement and Job Satisfaction. *Journal of Strategic Management and Business Simulation*, 5(2), 29–44.
- Sudirman, I. F., Firdaus, A., & Ali, Z. M. (2022). Analysis of Islamic Work Ethic on Job Satisfaction with Intrinsic Motivation Mediation Variables in Millennial Generation Employees. *IJIEB: Indonesian Journal of Islamic Economics and Business*, 7(2), 104–118.
- Tahrir, Ramdani, Z., & Natanael, Y. (2021). Character Strenghts, Islamic Religiousness, and Ethnic Identity: A Preliminary Study on Santri Experiencing Boredom Learning. *Psikoislamika: Jurnal Psikologi Dan Psikologi Islam*, 18(1), 188–200. <https://doi.org/10.18860/psikoislamika.v18i1.11347>
- Warren, S. (2018). Placing Faith in Creative Labour: Muslim Women and Digital Media Work in Britain. *Geoforum*, 97(September), 1–9. <https://doi.org/10.1016/j.geoforum.2018.10.003>
- Wulandari, E. P., Lubis, R., & Hardjo, S. (2023). Pengaruh Meaningful Work Terhadap Intensi Turnover Melalui Mediasi Kepuasan Kerja. *Jurnal Diversita*, 9(2), 281–289. <https://doi.org/10.31289/diversita.v9i2.10283>