



**WORK LIFE BALANCE AND QUALITY OF WORK LIFE AS PREDICTORS
OF EMPLOYEE PERFORMANCE WITH JOB SATISFACTION MEDIATION
(Study on Employees of PT. BPR BKK TASIKMADU (Perseroda))**

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Abstract

This study aims to analyze the effect of work-life balance (WLB) and quality of work-life (QWL) on employee performance with job satisfaction as a mediating variable. Respondents in this study were 116 employees of PT. BPR BKK Tasikmadu. Data processing was carried out using the SPSS program. The results of the study indicate that employee performance at PT BPR BKK Tasikmadu (Perseroda) is influenced by work-life balance. The results also show that the quality of work life has a significant positive effect on employee performance. Job satisfaction has a significant influence on improving employee performance. Satisfaction is able to mediate the effect of work-life balance and quality of work-life on employee performance. Theoretically, this study strengthens the theory of relationships between variables in this study. Practically, this study also provides input for the management of PT BRP BKK Tasikmadu (Perseroda) to implement various management policies to improve employee performance. This study has limitations and future research agendas.

Keywords: Performance, Job Satisfaction, Quality of Work Life, Work-Life Balance



INTRODUCTION

Employee performance is a crucial component that can determine the success of the banking sector in facing intense competition. Performance reflects an employee's ability to carry out their duties and responsibilities effectively and efficiently. According to Mangkunegara (2015), performance is the work results achieved by employees in accordance with their assigned roles and responsibilities. Furthermore, individual performance shapes overall organizational performance, making improving employee performance a top company priority.

PT BPR BKK Tasikmadu (Perseroda) is a regional banking institution. This institution demonstrates its commitment to improving company performance through asset growth, credit growth, and service quality. However, internal data shows that 70% of employees are not performing optimally. This is also reflected in the Bank Business Plan (RBB) achievement, which shows an imbalance due to several components not being met. This condition confirms that employee performance, as the driving force of bank operations, still needs to be improved to optimally achieve the institution's goals.

Improving employee performance can be influenced by non-technical factors such as psychological well-being and employee well-being. One such factor is work-life balance (WLB), which is an individual's ability to balance professional demands with personal life. Lumunon et al. (2019) stated that WLB is an employee's ability to balance organizational and personal matters proportionally, such as through time management. This balance allows employees to work with greater focus and productivity. Several studies, such as Grafi and Ikhsan (2023), Parul and Seema (2024), Susanto et al. (2022), Fatur (2022), and Wiradendi et al. (2020), have shown that WLB has a significant positive effect on employee performance. However, several other studies, such as those by Raymond et al. (2024) and Claudia et al. (2023), indicate that WLB does not significantly affect performance.

In addition to WLB, quality of work life (QWL) is also a crucial factor in improving employee performance. Cascio (2013) stated that quality of work life is an institution's effort to create a comfortable work environment to support employee development, thereby enabling employees to contribute optimally. A good QWL can increase motivation and work productivity. Research by Zain et al. (2024), Dwi and Anak Agung (2023), Karoso et al. (2021), and Purwani and Muhammad (2021) shows that quality of work life has a positive and significant effect on employee performance. However, different results were found by



Khoridatul and Tristijana (2023) and Azhari et al. (2023), who stated that QWL had no effect on performance.

The previous data presentation indicates another variable linking WLB, QWL, and employee performance: job satisfaction. Robbins and Judge (2013) stated that job satisfaction is an employee's feelings about their job through an evaluation of its characteristics. Satisfied employees tend to demonstrate greater dedication and performance. This finding is supported by research by Purwani and Muhammad (2021), Damai and Prasis (2023), Parul and Seema (2024), and Grafi and Ikhsan (2023), which found that job satisfaction positively influences performance.

Work-life balance has also been shown to impact job satisfaction. A good balance can reduce employee burnout, thereby improving mental well-being. Research by Grafi and Ikhsan (2023), Parul and Seema (2024), Susanto et al. (2022), and Wiradendi et al. (2020) shows that work-life balance has a positive and significant effect on job satisfaction.

Furthermore, QWL plays a role in increasing job satisfaction. A comfortable environment, adequate facilities, and appreciation can create positive employee perceptions of their work. This is consistent with research by Adekunle (2022), Dwi et al. (2023), Ni Nyoman et al. (2024), and Rochim et al. (2021), which found that quality of work life has a positive and significant effect on job satisfaction.

Job satisfaction can mediate the relationship between WLB and QWL on employee performance. Employees with good WLB and QWL tend to feel more satisfied, which leads to improved work quality (Grafi and Ikhsan, 2023); (Raymond et al., 2024); (Fatur, 2022); and (Deasy and I Gusti, 2023).

Based on the description above, the purpose of this study is to analyze the influence of WLB and QWL on employee performance with job satisfaction as a mediator. The research respondents were employees of PT BPR BKK Tasikmadu (Perseroda).

LITERATURE REVIEW

Performance

Rivai (2015) defines performance as the level of success of a person in carrying out a task compared to the agreed work result standards, targets, or objectives. Mangkunegara, (2015) employee performance is the result of employee work in the form of quality and quantity that an employee has obtained while carrying out the tasks and responsibilities that have been given to him. Nursam (2017) performance in general can be interpreted as the work results



achieved by individuals, groups, or organizations in a certain period, both quantitatively and qualitatively. Eka Kartika Sari and Ratnawati (2018) Performance is a combination of ability, opportunity and effort that can be assessed from the work results of a particular individual function or activity carried out in a certain period.

Satisfaction

According to Supatmi et al. (2013) Defining satisfaction can be interpreted as the result of an individual's evaluation of feelings and attitudes of pleasure or displeasure, satisfaction or dissatisfaction in carrying out his work. According to Robbins and Judge (2013), job satisfaction is positive feelings about work resulting from an evaluation of the job's characteristics. This is in line with Afandi's (2018) opinion, which asserts that job satisfaction reflects the comparison between expected rewards and actual rewards received. Prophet (2019) Job satisfaction consists of various dimensions, which generally include satisfaction with salary received, recognition for performance, relationships between superiors and employees, and opportunities for career development. Nurhandayani (2022) Job satisfaction is individual, because each person has a different level of satisfaction according to the perceptions held by each individual.

Work Life Balance

Parkes and Langford (2008) stated that work-life balance is an individual's capability to carry out responsibilities in carrying out their personal life and work life, as well as committing to activities outside of work and other activities. Lockwood (2003) stated that work-life balance is a balanced condition between two provisions, namely between work life and personal life are equal. According to Handayani (2013), work-life balance is a condition where a person can share roles and feel satisfaction in these roles, which is shown by low levels of work-family conflict and high levels of work-family facilitation or work-family enrichment.

Quality of Work Life

Cascio (2013) stated that quality of work life is an effort to foster employees' desire to stay with a company. Diana (2024) QWL can serve as a program designed to increase employee satisfaction, help them cope with change and transition, and foster a strong commitment to the organization. Sojka, (2014) defines quality of work life as a group of phenomena and characteristics that emerge in a person's interaction with the environment in which he works in a company. Alfani (2018) Quality of work life contributes to achieving employee satisfaction by fulfilling their personal needs through increasing the experience gained in the organization.



RESEARCH METHOD

This study uses quantitative research with primary data. The population of this study includes all 142 employees of PT BPR BKK Tasikmadu (Perseroda). The sampling technique used purposive sampling with the criteria of permanent employees who have worked for more than one year and hold positions as branch managers and employees in the operational division. The sample that met the criteria and used was 116 respondents. Data were collected using a questionnaire containing statements related to the research variables. The questionnaire was administered on a five-point Likert scale. The questionnaire was used to measure WLB, QWL, job satisfaction, and performance. To obtain the results of the data analysis, data analysis techniques were carried out including descriptive statistics, instrument testing, regression testing, and Sobel's test. Data processing was carried out using the SPSS program.

RESULTS AND DISCUSSION

Descriptive statistics of respondents and variables

Based on data processing, the majority of respondents were male (55.2%), aged 41–50 years (43.1%). In terms of education level, respondents were dominated by bachelor's degree graduates (S1) at 75.9%. Furthermore, the majority of respondents had worked for more than 10 years (66.4%). This data indicates that most respondents have experience and are highly educated.

Based on the descriptive statistics results, the WLB variable (X1) has an average value of 3.78, this indicates that respondents' perceptions of work-life balance have a tendency to agree with the statement given. The QWL variable (X2) obtained an average value of 3.94, the data shows that respondents' perceptions are good and answers are relatively agreeable to the statement given. Furthermore, job satisfaction (Y1) has an average value of 3.84, the data shows that the level of respondents' job satisfaction is quite high, as evidenced by the majority of respondents' answers in the agree category with the statement given. Meanwhile, employee performance (Y2) reached an average value of 4.19, this indicates that employee performance is in the very good category and respondents agree with the statement items given.

Instrument test results

The results of the validity instrument test showed that the WLB variable had a KMO value of 0.8.96 and all indicators with loading factor >0.4 . QWL variable with KMO value of 0.923 and all indicators with loading factor >0.4 . Job satisfaction variable with KMO of 0.903 and all indicators with loading factor >0.4 . Employee performance variable with KMO of 0.903 and all indicators with



loading factor >0.4. Furthermore, in the reliability test, the Cronbach's alpha value was obtained on WLB 0.886, QWL variable 0.908, job satisfaction variable 0.933 and employee performance variable 0.950. So in this instrument test, the data can be said to meet the sample adequacy because the KMO value is > 0.5, and valid with loading factor on all items >0.4. The results of the reliability test also show Cronbach's alpha >0.7 so that the data is said to be reliable.

Regression Analysis Test Results

Results of Multiple Linear Regression Analysis Test Model I

No	Testing	Relationship between variables	Statistical Results		Result Description
1	F Test (Anova)	The influence of WLB and QWL on job satisfaction	F	89,468	Fit or proper regression model
			Sig	0,000	
2	Coefficient of Determination Test	The contribution of WLB and QWL to job satisfaction	Adjusted R2	0.606	The independent variable is able to explain 60.6% of the variation in job satisfaction, while the remaining 39.4% is influenced by other variables outside the research.
3	t-test (Hypothesis)	The effect of WLB on job satisfaction	Beta	0.156	Positive and significant impact
			Sig	0.012	
		The influence of QWL on job satisfaction	Beta	0.726	Positive and significant impact
			Sig	0,000	
Equation: Y1= 0.156 X1 + 0.726 X2+ e					

The results of the regression analysis show thatThe model can be declared suitable because the sig value in the calculated F is <0.05.The Adjusted R² value of 0.606 indicates that 60.6% of the dependent variation can be explained by WLB and QWL, while the remaining 39.4% is influenced by other variables outside the research scheme. The t-test results on the WLB variable (X1) have a positive and significant effect on the job satisfaction variable with a β coefficient value of 0.156 and a significance level of 0.001 (p < 0.05). Furthermore, QWL (X2) has a stronger positive and significant effect on job satisfaction with a β value of 0.726 and a significance level of 0.000 (p < 0.05).

Results of Multiple Linear Regression Analysis Test Model II

No	Testing	Relationship between variables	Statistical Results		Result Description
1	F Test (Anova)	The Influence of WLB, QWL and Job	F	93,246	Fit or proper regression model
			Sig	0,000	



		Satisfaction on Performance			
2	Coefficient of Determination Test	Contribution of WLB, QWL and job satisfaction to performance	Adjusted R2	0.706	The independent variables were able to explain 70.6% of the variation in performance, while the remaining 29.4% was influenced by other variables outside the research.
3	t-test (Hypothesis)	The Impact of WLB on Performance	Beta	0.218	Positive and significant impact
			Sig	0,000	
		The Influence of QWL on Performance	Beta	0.190	Positive and significant impact
			Sig	0.018	
The influence of job satisfaction on performance	Beta	0.588	Positive and significant impact		
	Sig	0,000			
Equation: $Y_2 = 0.218X_1 + 0.190X_2 + 0.588 + e$					

The results of the regression analysis indicate that the model can be declared feasible because the sig value in the calculated $F < 0.05$. The Adjusted R^2 value of 0.706 indicates that 70.6% of the variation in the dependent variable can be explained by these three variables. While the rest is influenced by other factors outside the research model of 29.4%. Based on the results of the t-test on the variables WLB (X_1), QWL (X_2), and Job Satisfaction (Y_1) have a positive and significant effect on the performance variable. WLB has a β coefficient of 0.218 with a significance value of 0.000 ($p < 0.05$), QWL has a β coefficient of 0.164 with a significance value of 0.035 ($p < 0.05$), and job satisfaction shows an influence with a β value of 0.588 and a significance of 0.000 ($p < 0.05$).

WLB has a positive and significant impact on performance

Performance is the work results achieved by employees, encompassing both quality and quantity. Good WLB enables employees to work at optimal physical and mental health. Employees who are able to balance their work and personal lives tend to have lower stress levels and higher work motivation.

The research results show that WLB has a positive and significant impact on employee performance at PT BPR BKK Tasikmadu (Perseroda). Therefore, a work-life balance can improve employee focus, responsibility, and initiative in their work. Under these conditions, employees can work more effectively and productively, thereby improving their performance.



The results of this study align with those of Grafi and Ikhsan (2023); Fathur (2022); Septya and Kartika (2019); Wiradendi et al. (2020); Susanto et al. (2022); and Parul and Seem (2024), which stated that WLB has a significant positive effect on employee performance.

QWL has a positive and significant effect on performance

QWL plays a crucial role in shaping employee behavior and work attitudes. A healthy work environment fosters a sense of employee engagement with the organization. This encourages employees to contribute optimally.

The research results show that QWL has a significant positive effect on employee performance at PT BPR BKK Tasikmadu (Perseroda). This means that the better the company's environmental quality, the higher the employee performance. Employees who feel cared for and supported will be more responsible, disciplined, and able to work well together.

The results of this study are in line with those of Widhi et al. (2023); Purwani and Muhamad (2021); Oktafien et al. (2023); Dwi et al. (2024); Handayani and Muhammad (2022); Karoso et al. (2021); and Zain et al. (2024), which stated that QWL has a positive and significant effect on employee performance.

WLB has a positive and significant effect on job satisfaction

WLB is an employee's ability to balance work demands with their personal life. Meanwhile, job satisfaction is an employee's positive feelings about their job. This balance allows employees to manage stress, have adequate rest, and fulfill both personal and work responsibilities.

The research results show that WLB has a significant positive effect on employee job satisfaction at PT BPR BKK Tasikmadu (Perseroda). The better the work-life balance, the higher the employee satisfaction level. Employees who have sufficient time for their personal lives tend to feel more comfortable, calm, and happy, which results in increased job satisfaction.

The results of this study are in line with Nurjana et al. (2023); Grafi and Ikhsan (2023); Raymond et al. (2024); Fathur (2022); Ciptaning and Rokhiyati (2020); Kasbuntoro et al. (2020); Adekunle (2022); Susanto et al. (2022); Rochim et al. (2021); Demas et al. (2023); and Parul and Seema (2024) who stated that WLB has a positive and significant effect on employee job satisfaction.

QWL has a positive and significant effect on job satisfaction

QWL is an institution's effort to create a work environment that improves employee well-being. Job satisfaction is an employee's emotional response to the conditions and characteristics of their job. A good work environment can improve the quality of work life.



The results of this study indicate that QWL has a significant positive effect on employee job satisfaction at PT BPR BKK Tasikmadu (Perseroda). This indicates that the better the quality of work life, the more comfortable employees feel in carrying out their duties. This condition encourages satisfaction with their work.

The results of this study are in line with those of Nurhasanah et al. (2020); Purwani and Muhamad (2021); Rochim et al. (2021); Adekunle (2022); Marvis et al. (2023); Fatmasari et al. (2018); Hidayah and Hidajat (2021); Guru et al. (2022); and Ni Nyiman and I Made (2024), who stated that QWL has a positive and significant effect on employee job satisfaction.

Job satisfaction has a positive and significant effect on performance

Job satisfaction is a crucial factor in improving employee performance. Satisfied employees tend to have a positive attitude, high commitment, and a willingness to perform optimally. Job satisfaction arises when the work environment and rewards provided meet employee expectations.

The results of this study indicate that job satisfaction has a significant positive effect on employee performance at PT BPR BKK Tasikmadu (Perseroda). Satisfied employees demonstrate better performance. Job satisfaction encourages employees to be more disciplined, creative, and proactive.

The results of this study are in line with the research of Grafi and Ikhsan (2023); Raymond et al. (2024); Fathur (2022); Azhari et al. (2022); Ciptaning and Rokhiyati (2020); Firdani and Alimuddin (2023); Zain et al. (2024); Purwani and Muhamad (2021); Aisyah et al. (2021); Egenius et al. (2020); and Parul and Seema (2024) which stated that job satisfaction has a positive and significant effect on employee performance.

Mediation	Sig	Description
WLB on performance with job satisfaction mediation	0.003	mediate
QWL on performance with job satisfaction mediation	0,000	mediate

The results of the mediation test indicate that job satisfaction is able to mediate the influence of WLB and QWL on employee performance, this is known from both significance values are less than 0.05, indicating that the mediation is significant. This finding indicates that increasing WLB and QWL will increase job satisfaction, which in turn has a significant impact on employee performance.

Job satisfaction mediates the effect of WLB on performance

The research results show that job satisfaction mediates the effect of WLB on performance. A good WLB can increase employee satisfaction, which in turn



improves the quality of employee performance. Employees who are able to balance work and personal life will demonstrate more optimal performance quality.

The results of this study align with those of Grafi and Ikhsan (2023); Raymond et al. (2024); Ciptaning and Rokhiyati (2020); and Susanto et al. (2020), who stated that job satisfaction mediates the effect of WLB on performance. Therefore, job satisfaction acts as a mediating variable that strengthens the relationship between WLB and employee performance.

Job satisfaction mediates the influence of QWL on performance

The research results show that job satisfaction mediates the effect of QWL on performance. A good QWL will create a sense of satisfaction for employees through a work environment that meets their expectations. This satisfaction encourages employees to improve their performance.

The results of this study align with those of Purwani and Muhamad (2021); Dwi and Anak Agung (2023); and Deasy and I Gusti (2023), who stated that job satisfaction mediates the effect of QWL on performance. QWL not only directly influences performance but also indirectly through increased employee job satisfaction.

CONCLUSION

Based on the research results, it can be concluded that WLB and QWL have a significant positive effect on employee job satisfaction and performance. Job satisfaction has also been shown to have a positive and significant effect on performance. Furthermore, job satisfaction mediates the influence of WLB and QWL on employee performance at PT BPR BKK Tasikmadu (Perseroda). This research has theoretical and practical implications. It has limitations and an agenda for future research.

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