MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

# THE ROLE OF TRANSFORMATIONAL LEADERSHIP STYLE AND WORK LIFE BALANCE ON EMPLOYEE JOB SATISFACTION AT BANK BJB CIREBON

**Nadya Raffa Nabillah**[1]
**Universitas Swadaya Gunung Jati, Cirebon, Indonesia**
nadya.122020585@ugj.ac.id

**Noveria Susijawati**[2]
**Universitas Swadaya Gunung Jati, Cirebon, Indonesia**
noveriasusijawati@ugj.ac.id

**Abstract**

This study aims to analyze the role of transformational leadership style and work-life balance in employee job satisfaction at Bank BJB Cirebon City. This study used a quantitative associative approach with a cross-sectional design. The population consisted of 101 employees, and all members of the population were included as respondents through a saturated sampling technique. Data were collected using a Likert-scale questionnaire and analyzed with IBM SPSS Statistics 26. The analysis included validity tests, reliability tests, classical assumption tests, multiple linear regression, F-test, t-test, and coefficient of determination. The F-test result showed a value of 459.935 with a significance level of 0.001 (<0.05), indicating that the regression model was feasible. The first hypothesis test showed that transformational leadership style had a positive and significant role in job satisfaction. The second hypothesis test showed that work-life balance also had a positive and significant role in job satisfaction. The Adjusted R Square value of 0.902 indicated that transformational leadership style and work-life balance explained 90.2% of the variation in job satisfaction, while the remaining 9.8% was explained by other variables outside the model. These findings suggest that improving employee job satisfaction requires both effective transformational leadership and organizational support for employees' work-life balance.

**Keywords:** Transformational Leadership; Work Life Balance; Job Satisfaction; Banking

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

## INTRODUCTION

Job satisfaction is a crucial indicator in human resource management because it relates to employees' positive attitudes toward their work, commitment to the organization, and the quality of their contributions to the company. In the context of modern organizations, job satisfaction is no longer viewed solely as a result of compensation, but also plays a role in leadership quality, daily work experience, and the organization's ability to create a healthy and sustainable work environment (Fadhila, Ekowati, and Supriyanto 2025; Lindawati and Parwoto 2021). For the banking industry, this issue has become increasingly strategic as this sector demands service accuracy, target achievement, procedural compliance, and the ability to adapt to rapid digital transformation (Lindawati and Parwoto 2021).

One factor strongly suspected of influencing job satisfaction is transformational leadership. This leadership style emphasizes the leader's ability to build vision, inspire, foster trust, and address the development needs of subordinates. Various studies have shown a positive relationship with job satisfaction, as inspiring and supportive leaders tend to create a more meaningful work environment for employees (Karim 2024; Kaya 2024). In the Indonesian context, this positive role is also evident in the banking industry during the digital transformation, where transformational leadership helps strengthen employee job satisfaction and performance (Lindawati and Parwoto 2021). Similar findings were also reported by Ridhani and Rahmawati (2025), who showed that transformational leadership contributes positively to job satisfaction along with other organizational factors.

In addition to leadership, work-life balance is also an important factor in explaining employee job satisfaction. Work-life balance refers to employees' ability to manage work responsibilities and personal life roles in a balanced manner. Greenhaus, Collins, and Shaw (2003) explained that work-life balance includes balance in time allocation, involvement, and satisfaction between work and personal life. Grzywacz and Carlson (2007) further stated that work-life balance is not only related to the absence of conflict, but also to the achievement of reasonable role expectations in work and family domains. Empirical evidence also shows that good work-life balance is associated with higher job satisfaction, life satisfaction, and mental health across different cultural contexts (Haar et al. 2014). Susanto et al. (2022) also found that work-life balance can improve job satisfaction and job performance, especially when employees receive support from supervisors regarding family and personal needs.

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

In the Indonesian banking sector, work-life balance has become increasingly relevant because bank employees often face work targets, service pressure, and administrative responsibilities that require accuracy and consistency. Sabrina and Kurniawati (2024) showed that work-life balance is related to positive employee outcomes in state-owned banking. Hazami and Riyanto (2022) also found a significant positive relationship between work-life balance and job satisfaction among employees of Bank BJB KC S. Parman. These findings indicate that work-life balance is not only a personal issue, but also an organizational concern that can influence employees' attitudes toward their work.

However, previous findings on the relationship between work-life balance and job satisfaction are not fully consistent. Rega et al. (2025) found that work-life balance did not have a significant partial role in job satisfaction among employees of PT Bank BJB KCP Baleendah when tested together with the work environment. Syamsasni, Amin, and Setiawan (2025) also showed that work-life balance functioned more as an intervening variable in the relationship between workload and job satisfaction among employees of Bank Rakyat Indonesia Jambi Branch. Meanwhile, Fadhila et al. (2025) found that work-life balance did not directly play a positive and significant role in job satisfaction when tested together with transformational leadership and psychological well-being. These inconsistent findings indicate that the role of work-life balance in job satisfaction still needs further examination in different organizational contexts.

The research gap can also be seen from the research object and variable combination. Several previous studies were conducted in non-banking sectors, such as education, health services, or other organizational settings, so their findings cannot be directly generalized to the banking industry (Kaya 2024; Ridhani and Rahmawati 2025). In the banking sector, previous studies often examined transformational leadership or work-life balance separately, or combined them with other variables such as work motivation, work environment, talent management, workload, or psychological well-being (Fadhila et al. 2025; Lindawati and Parwoto 2021; Rega et al. 2025; Sabrina and Kurniawati 2024). Therefore, a more focused study is needed to examine the role of transformational leadership style and work-life balance on employee job satisfaction in the specific context of Bank BJB Cirebon City.

Based on this background, this study aims to analyze the role of transformational leadership style and work-life balance on employee job satisfaction at Bank BJB Cirebon City, both partially and simultaneously. This study is expected to provide empirical contributions to human resource

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

management studies in the regional banking sector. Practically, the findings are also expected to provide useful considerations for management in strengthening leadership practices and designing work policies that support employees' work-life balance.

## LITERATURE REVIEW

Transformational leadership refers to leader behavior that inspires subordinates to transcend personal interests, embrace the organization's vision, and demonstrate higher levels of work engagement. In the leadership literature, this style is understood as an approach that relies not only on reward exchange but also on building work meaning, trust, and psychological commitment in subordinates. Meta-analytic studies have consistently shown that transformational leadership is associated with various work attitude outcomes, including effectiveness, satisfaction, and motivation (Judge and Piccolo 2004). Early research (Podsakoff et al. 1990) also confirmed that transformational leadership behavior is associated with increased trust in the leader and subordinate satisfaction.

Conceptually, transformational leadership consists of several dimensions that explain how leaders influence employee attitudes and behavior. Rafferty and Griffin (2004) identified vision, inspirational communication, intellectual stimulation, supportive leadership, and personal recognition as important dimensions of transformational leadership. These dimensions reflect the leader's ability to provide clear direction, motivate employees, encourage new ways of thinking, provide personal attention, and recognize employee contributions. In practice, these dimensions are relevant in the banking sector because bank employees work under clear service targets, strict procedures, and high customer expectations. Therefore, leaders who can provide direction, support, and motivation are more likely to create a positive work climate. Chen, Ding, and Li (2022) also showed that transformational leadership can improve job satisfaction through a more positive employee relations climate.

Work-life balance refers to the condition in which employees are able to manage work responsibilities and personal life demands in a balanced way. Greenhaus, Collins, and Shaw (2003) explained that work-life balance includes three main aspects: time balance, involvement balance, and satisfaction balance. This means that work-life balance is not only related to the amount of time spent at work and outside work, but also to the quality of involvement and satisfaction in both domains. Grzywacz and Carlson (2007) further explained that work-life balance occurs when individuals are able to meet role expectations in work and

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

family life based on mutually agreed responsibilities. This perspective shows that work-life balance is not simply the absence of conflict, but a condition in which employees can function well in both work and personal roles.

In an organizational context, work-life balance is important because it affects employees' psychological well-being, work attitudes, and long-term performance. Haar et al. (2014) found that work-life balance is positively related to job satisfaction, life satisfaction, and mental health across different cultural contexts. Susanto et al. (2022) also showed that work-life balance can increase job satisfaction and job performance, especially when employees receive support from supervisors regarding family and personal needs. In the Indonesian context, Rostianti et al. (2025) found that work-life balance had a positive and significant effect on nurse performance at Cirebon Port General Hospital. Although the research object was different, the finding supports the view that work-life balance can create positive work outcomes. In the banking sector, Hazami and Riyanto (2022) found a positive relationship between work-life balance and job satisfaction among employees of Bank BJB KC S. Parman. This finding indicates that work-life balance is also relevant in explaining employee attitudes in banking organizations.

Job satisfaction refers to employees' evaluation of their work, both as a whole and based on specific aspects of the job. Judge et al. (2017) defined job satisfaction as part of job attitudes that reflects how individuals cognitively and affectively evaluate their work experiences. Therefore, job satisfaction is not only a temporary emotional response, but also a relatively stable assessment of working conditions, job content, organizational treatment, and social relationships in the workplace. Employees with higher job satisfaction tend to show stronger commitment, better work attitudes, and greater willingness to contribute to organizational goals.

Operationally, job satisfaction can be measured through several job-related dimensions. Spector (1985) explained that job satisfaction can be observed through aspects such as pay, promotion, supervision, coworkers, and the nature of work. This view is relevant to the banking sector because bank employees work in a structured environment that involves performance targets, customer service standards, supervisory relationships, teamwork, and career development opportunities. In this context, job satisfaction is influenced not only by financial rewards, but also by leadership quality, work relationships, workload conditions, and the balance between work and personal life.

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

The relationship between transformational leadership and job satisfaction has strong theoretical and empirical support. Transformational leaders can increase job satisfaction because they provide vision, encouragement, personal attention, and opportunities for employees to develop. These leadership behaviors can make employees feel valued, trusted, and more connected to organizational goals. Judge and Piccolo (2004) found that transformational leadership has a strong positive relationship with work attitude outcomes. Braun et al. (2013) also showed that transformational leadership is positively related to job satisfaction and team performance, with trust as an important mechanism. In the Indonesian banking context, Lindawati and Parwoto (2021) found that transformational leadership contributed positively to job satisfaction during digital transformation. Similar findings by Karim (2024) and Chen et al. (2022) also support the argument that inspirational and supportive leadership can improve employee job satisfaction. Based on these theoretical and empirical arguments, the first hypothesis is formulated as follows:

**H1: The better the transformational leadership style, the higher the job satisfaction of Bank BJB Cirebon City employees.**

The relationship between work-life balance and job satisfaction also has a strong theoretical basis. Employees who can manage time, involvement, and satisfaction between work and personal life tend to experience lower role conflict and more positive evaluations of their work. Greenhaus et al. (2003) and Grzywacz and Carlson (2007) explained that balance between work and personal roles can help individuals maintain psychological stability and role satisfaction. Empirically, Haar et al. (2014) and Susanto et al. (2022) showed that work-life balance is positively related to job satisfaction. In the banking sector, Hazami and Riyanto (2022) found a positive relationship between work-life balance and job satisfaction among Bank BJB employees. Sabrina and Kurniawati (2024) also showed that work-life balance remains relevant in explaining job satisfaction in state-owned banking. More recent findings by Ridhani and Rahmawati (2025) further support the view that work-life balance plays a positive role in employee job satisfaction.

However, previous studies also show that the strength of the relationship between work-life balance and job satisfaction may differ across organizational contexts. Some findings indicate that work-life balance does not always have a direct significant role when tested with other organizational variables. This means that the influence of work-life balance may depend on job characteristics, workload, leadership support, organizational policy, and work unit conditions. Therefore, examining work-life balance in the specific context of Bank BJB

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

Cirebon City is important to provide a more focused empirical explanation. Based on these arguments, the second hypothesis is formulated as follows:

**H2: The better the work-life balance, the higher the job satisfaction of Bank BJB Cirebon City employees.**

Based on the theoretical review and previous empirical findings, this study positions transformational leadership style and work-life balance as independent variables that are expected to explain job satisfaction. Transformational leadership represents the organizational and leadership aspect that shapes employee motivation, trust, and work meaning. Work-life balance represents the employee well-being aspect that shapes the ability to manage work and personal demands. Both variables are expected to contribute to employee job satisfaction in the context of Bank BJB Cirebon City.

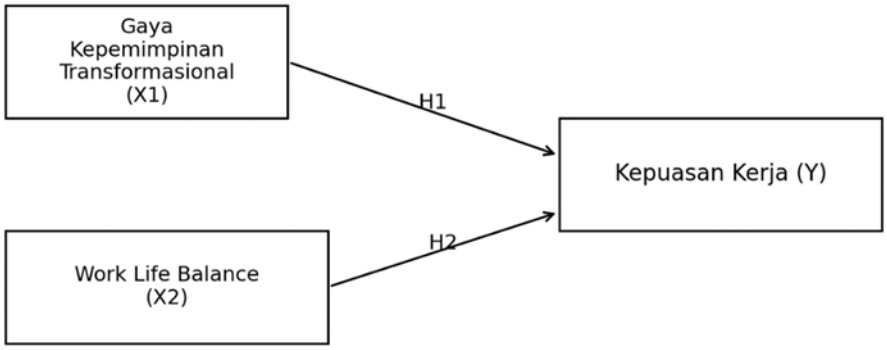


**Figure 1. Framework of Thought**

## RESEARCH METHOD

This study uses a quantitative approach with an associative and cross-sectional design, namely data collection carried out over a certain period of time to analyze the relationship between variables in a population (Setia 2016) . This study aims to examine the role of Transformational Leadership Style (X1) and Work Life Balance (X2) on Job Satisfaction (Y) among Bank BJB employees in Cirebon City. The study was conducted at Bank BJB in Cirebon City from November to December 2025.

The population in this study was all 101 employees of Bank BJB in Cirebon City. The sampling technique used was saturated sampling, so all members of the population were selected as respondents. Thus, the total sample size for this study was 101 respondents.

The research data consists of primary and secondary data. Primary data were obtained through questionnaires distributed to respondents, while

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

secondary data were obtained from company documents, books, and relevant scientific articles. The research instrument used a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The Likert scale is commonly used to measure respondents' attitudes, perceptions, and responses to a research object (Likert 1932).

Before the main analysis was conducted, the research instrument was tested through validity and reliability tests. The validity test was conducted using the Pearson Product Moment correlation to determine the relationship between item scores and the total score. The Pearson correlation coefficient is used to assess the direction and strength of the linear relationship between two quantitative variables (Schober, Boer, and Schwarte 2018) . Reliability testing was conducted using Cronbach's Alpha. An instrument is considered reliable if it has adequate internal consistency, and in general, an alpha value ≥ 0.70 is considered sufficient for applied research (Cronbach 1951).

Data analysis was performed using IBM SPSS Statistics version 26. The analysis stages included descriptive statistics, classical assumption tests, multiple linear regression analysis, hypothesis testing, and coefficient of determination. Because the data in this study are cross-sectional, the classical assumption tests were limited to normality and multicollinearity tests, in accordance with the characteristics of cross-sectional data that do not require autocorrelation testing as in time series data.

The normality test was conducted to determine whether the residuals in the regression model were normally distributed. In this study, normality was tested using the Kolmogorov-Smirnov method. Normality testing is important in parametric analysis because the accuracy of statistical inference is influenced by the distribution of residual data (Ghasemi and Zahediasl 2012). The multicollinearity test was conducted to determine whether there was a high correlation between the independent variables. Multicollinearity was assessed using Tolerance and Variance Inflation Factor (VIF) values. A regression model is considered free from multicollinearity when the Tolerance value is greater than 0.10 and the VIF value is less than 10 (Kim 2019).

To test the role of independent variables on dependent variables, this study uses multiple linear regression analysis with the equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description:

$Y$ : Job Satisfaction

$a$ : constant

$b_1$, $b_2$ : regression coefficients

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

$X_1$ : Transformational Leadership Style
$X_2$ : Work Life Balance
$e$ : error term

Hypothesis testing was conducted using the t-test and F-test. The t-test was used to determine the partial role of each independent variable on job satisfaction. The F-test was used to assess the feasibility of the regression model, namely whether the model had adequate predictive ability in explaining job satisfaction. The coefficient of determination was analyzed using Adjusted R Square to determine how much variation in job satisfaction could be explained by transformational leadership style and work-life balance. The remaining variation was explained by other variables outside the research model.

This study also considered research ethics. Respondents' identities were kept confidential, and the data were used only for academic purposes. Before completing the questionnaire, each respondent received information about the research objectives so that participation was based on clear understanding.

## RESULTS AND DISCUSSION

This section presents the results of data processing and discussion in an integrated manner. The analysis includes descriptive statistics, instrument quality tests, classical assumption tests, multiple linear regression, hypothesis testing, and interpretation of findings. Since this study used cross-sectional data, the classical assumption tests focused on normality and multicollinearity before the regression model was tested.

### Descriptive Statistics

**Table 1. Descriptive Statistics of Research Variables**

| Variables | Minimum | Maximum | Mean | Standard Deviation |
|---|---|---|---|---|
| Transformational Leadership Style (X1) | 50.00 | 80.00 | 67.8614 | 6.04984 |
| Work Life Balance (X2) | 18.00 | 35.00 | 28.9010 | 4.11948 |
| Job Satisfaction (Y) | 49.00 | 75.00 | 63.5149 | 5.87311 |

Table 1 shows that the three research variables have relatively high mean scores. Transformational Leadership Style obtained a mean value of 67.8614 with a standard deviation of 6.04984. Work-Life Balance obtained a mean value of 28.9010 with a standard deviation of 4.11948. Job Satisfaction obtained a mean value of 63.5149 with a standard deviation of 5.87311.

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

These results indicate that employees generally gave positive assessments of leadership quality, work-life balance, and job satisfaction. The relatively high mean score of transformational leadership suggests that employees perceive their leaders as capable of providing direction, support, and motivation. Meanwhile, the positive score of work-life balance indicates that employees still perceive a reasonable balance between work responsibilities and personal life, even though the banking sector often involves service pressure, work targets, and procedural demands.

**Quality of Research Instruments**

The validity test results show that all statement items in the Transformational Leadership Style, Work-Life Balance, and Job Satisfaction variables have a calculated r value greater than the table r (0.1956) with a significance level below 0.05. Thus, all indicators in the research instrument are declared valid and suitable for use in further analysis.

**Table 2. Summary of Instrument Reliability Test**

| Variables | Cronbach's Alpha | Number of Items | Information |
|---|---|---|---|
| Transformational Leadership Style | 0.823 | 16 | Reliable |
| Work Life Balance | 0.833 | 7 | Reliable |
| Job satisfaction | 0.822 | 15 | Reliable |

Based on Table 2, all variables had Cronbach's Alpha values above 0.70. These results indicate that the research instrument has good internal consistency, thus the resulting data can be considered reliable for use in testing the regression model.

**Classical Assumption Test**

The classical assumption tests in this study were adapted to the cross-sectional nature of the data, thus only including normality and multicollinearity tests. This approach makes the tests more relevant to the structure of the research data and remains adequate for assessing the feasibility of the multiple linear regression model used.

**Table 3. Summary of Classical Assumption Tests**

| Test Type | Indicator | Yield Value | Criteria | Conclusion |
|---|---|---|---|---|
| Normality | Asymp. Sig. (KS) | 0.157 | > 0.05 | Normally distributed residuals |

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

| | | | | |
|---|---|---|---|---|
| Multicollinearity | Tolerance<br>VIF | 0.203<br>4.938 | > 0.10 / < 10 | There is no multicollinearity |

Table 3 shows that the Asymp. Sig. value of the Kolmogorov-Smirnov test was 0.157, which is greater than 0.05. This result indicates that the residuals were normally distributed. The multicollinearity test also showed that the Tolerance value was 0.203 and the VIF value was 4.938. These values meet the required criteria, namely Tolerance > 0.10 and VIF < 10. Therefore, the regression model did not experience multicollinearity problems and was suitable for further analysis.

**Multiple Linear Regression Analysis and Hypothesis Testing**

**Table 4. Results of Multiple Linear Regression Analysis**

| Variables | B | Beta | t | Sig. |
|---|---|---|---|---|
| Constant | 9,566 | - | 3,972 | < 0.001 |
| Transformational Leadership Style (X1) | 0.540 | 0.556 | 7,986 | < 0.001 |
| Work Life Balance (X2) | 0.599 | 0.420 | 6,035 | < 0.001 |

*Note: Adjusted R Square = 0.902; F = 459.935; Sig. F = 0.001.*

Based on the analysis results, the multiple linear regression equation obtained is Y = 9.566 + 0.540X1 + 0.599X2. The equation shows that both Transformational Leadership Style and Work-Life Balance have a positive direction toward Job Satisfaction. The regression coefficient of Transformational Leadership Style was 0.540. This means that an increase in transformational leadership is followed by an increase in job satisfaction, assuming other variables remain constant. The regression coefficient of Work-Life Balance was 0.599, which also indicates that better work-life balance is followed by higher job satisfaction.

The F-test result showed a value of 459.935 with a significance value of 0.001 (<0.05). This result indicates that the regression model is feasible and has strong explanatory power. In other words, Transformational Leadership Style and Work-Life Balance jointly explain employee job satisfaction at Bank BJB Cirebon City.

The Adjusted R Square value of 0.902 shows that 90.2% of the variation in Job Satisfaction can be explained by Transformational Leadership Style and Work-Life Balance. The remaining 9.8% is explained by other variables outside the model, such as compensation, career development, workload, organizational culture, work environment, or individual employee characteristics. This high explanatory value indicates that leadership quality and work-life balance are

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

central factors in shaping employee job satisfaction in this research context. However, the high value also needs to be interpreted carefully because the data were collected from the same respondents through self-report questionnaires.

The first hypothesis test showed that Transformational Leadership Style had a t-value of 7.986 with a significance value of <0.001. This result supports the first hypothesis. It means that transformational leadership style plays a positive and significant role in employee job satisfaction. The second hypothesis test showed that Work-Life Balance had a t-value of 6.035 with a significance value of <0.001. This result supports the second hypothesis. It means that work-life balance also plays a positive and significant role in employee job satisfaction.

**The Role of Transformational Leadership Style on Job Satisfaction**

The results show that Transformational Leadership Style has a positive and significant role in Job Satisfaction. This finding indicates that employees who perceive their leaders as inspirational, supportive, visionary, and attentive to individual needs tend to feel more satisfied with their work. In the context of Bank BJB Cirebon City, this result is understandable because banking work requires accuracy, discipline, service orientation, and target achievement. Under these conditions, employees need leaders who do not only give instructions, but also provide direction, encouragement, and emotional support.

Transformational leadership can increase job satisfaction because it helps employees understand the meaning of their work. In banking organizations, employees often deal with repetitive tasks, customer demands, compliance requirements, and performance targets. When leaders communicate a clear vision and recognize employee contributions, employees may feel that their work has value beyond routine administrative tasks. This can strengthen motivation and increase satisfaction.

The standardized beta value of Transformational Leadership Style was 0.556, which is higher than the beta value of Work-Life Balance at 0.420. This result indicates that transformational leadership has a stronger relative contribution to job satisfaction in this study. This finding suggests that leadership plays a central role in shaping employees' daily work experiences at Bank BJB Cirebon City. In a structured organization such as a bank, direct supervisors often influence work coordination, performance evaluation, communication flow, and employee morale. Therefore, the quality of leadership can strongly affect how employees interpret workload, targets, and organizational demands.

This finding is consistent with Al-Hosam et al. (2016), who found that transformational leadership is related to job satisfaction in the banking sector. It also supports Kaya (2024) and Ridhani and Rahmawati (2025), who showed that

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

transformational leadership remains an important predictor of positive employee attitudes in different organizational settings. However, this study adds contextual value by showing that transformational leadership appears to be more dominant than work-life balance in explaining job satisfaction among Bank BJB Cirebon City employees.

**The Role of Work Life Balance on Job Satisfaction**

The results also show that Work-Life Balance has a positive and significant role in Job Satisfaction. This means that employees who can manage work demands and personal life more effectively tend to report higher job satisfaction. In the banking sector, this finding is relevant because employees often face service deadlines, administrative accuracy, customer expectations, and internal targets. When these demands can still be balanced with personal and family life, employees are more likely to evaluate their work positively.

Work-life balance contributes to job satisfaction because it reduces role pressure and supports psychological well-being. Employees who have enough time and energy for personal life may experience lower emotional exhaustion. As a result, they can maintain better focus, motivation, and satisfaction at work. In contrast, poor work-life balance can make employees feel overloaded, even when compensation or leadership support is adequate.

This finding aligns with Greenhaus et al. (2003), who explained that work-life balance includes time balance, involvement balance, and satisfaction balance. It also supports Kalliath and Brough (2008), who stated that work-life balance is not only about time distribution, but also about employees' perception of balance and well-being. Empirically, the result is consistent with Susanto et al. (2022), Syamsasni et al. (2025), and Rostianti et al. (2025), who found that work-life balance contributes to positive work outcomes.

However, this finding differs from Rega et al. (2025), who found that work-life balance did not have a significant role in job satisfaction among employees of Bank BJB KCP Baleendah. This difference may occur because each branch or work unit has different workload patterns, leadership practices, target pressure, team culture, and organizational support. Therefore, work-life balance should not be viewed as a fixed factor that always produces the same effect in every organization. Its influence depends on how employees experience work demands and how the organization manages those demands.

**Integrated Discussion**

The findings show that both Transformational Leadership Style and Work-Life Balance play important roles in shaping employee job satisfaction. However,

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

transformational leadership has a stronger relative contribution. This result suggests that job satisfaction at Bank BJB Cirebon City is shaped not only by employees' ability to balance work and personal life, but also by how leaders manage, support, and motivate employees in daily work situations.

This result is important because leadership can also influence employees' perception of work-life balance. Supportive leaders may help employees manage workload, communicate expectations clearly, and create a more humane work climate. Therefore, transformational leadership and work-life balance should not be treated as separate managerial issues. Both need to be managed together. Good leadership can make work demands feel more manageable, while better work-life balance can help employees respond more positively to organizational expectations.

The high Adjusted R Square value also shows that the two variables are highly relevant in this research model. However, the remaining 9.8% indicates that other factors still need attention. Future studies may include workload, compensation, career development, organizational culture, work environment, psychological well-being, or employee engagement to provide a broader explanation of job satisfaction in the banking sector.

**Managerial Implications**

The results of this study provide several managerial implications. First, Bank BJB Cirebon City needs to strengthen transformational leadership practices, especially among direct supervisors and line managers. Leadership development should focus on vision communication, coaching, constructive feedback, personal recognition, and support for employee development.

Second, management needs to maintain work-life balance through realistic workload planning, fair task distribution, flexible support in certain situations, and supervisor sensitivity toward employees' personal needs. This does not mean reducing performance standards. Rather, it means designing work systems that allow employees to meet organizational targets without excessive role pressure.

Third, job satisfaction should be evaluated periodically. Management can use employee surveys, internal discussions, or performance reviews to identify specific factors that reduce satisfaction. Since transformational leadership has the stronger relative contribution, leadership quality should become a priority area in human resource development programs.

**Research Limitations**

This study has several limitations. First, the data were collected through questionnaires, so the results may contain perception bias. Second, the study was limited to Bank BJB Cirebon City, so the findings cannot be generalized directly

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

to all banking institutions. Third, the cross-sectional design only captured employee perceptions at one point in time. It cannot explain changes in job satisfaction over a longer period. Future research can use longitudinal designs, broader samples, or additional variables to provide deeper insight into employee job satisfaction in the banking sector.

## CONCLUSION

This study concludes that Transformational Leadership Style and Work-Life Balance play a positive and significant role in Employee Job Satisfaction at Bank BJB Cirebon City. The F-test result confirms that the regression model is feasible, while the Adjusted R Square value of 0.902 indicates that both independent variables explain 90.2% of the variation in job satisfaction. These findings show that employee job satisfaction can be improved through stronger transformational leadership practices and better organizational support for work-life balance.

Transformational leadership has a relatively stronger contribution than work-life balance, which indicates that leadership quality is a key factor in shaping employees' work experiences in the banking environment. Therefore, management should prioritize leadership development, especially in vision communication, coaching, constructive feedback, and recognition of employee contributions. At the same time, Bank BJB Cirebon City also needs to maintain realistic workload management and work policies that support employees' balance between work and personal life.

This study is limited to one research object and uses a cross-sectional design, so the findings should be interpreted within the context of Bank BJB Cirebon City. Future research is recommended to include broader research objects, additional variables such as workload, compensation, organizational culture, or employee engagement, and different research designs to provide a more comprehensive understanding of job satisfaction in the banking sector.

## REFERENCES

Al-Hosam, Asma Abdulwasea Mohammed, Shaheen Ahmed, Fais Bin Ahmad, and Mohd Hasanur Raihan Joarder. 2016. "Impact of Transformational Leadership on Psychological Empowerment and Job Satisfaction Relationship: A Case of Yemeni Banking." *Binus Business Review* 7(2):109–16. doi:10.21512/bbr.v7i2.1584.

Braun, Susanne, Claudia Peus, Silke Weisweiler, and Dieter Frey. 2013.

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

"Transformational Leadership, Job Satisfaction, and Team Performance: A Multilevel Mediation Model of Trust." *The Leadership Quarterly* 24(1):270–83. doi:10.1016/j.leaqua.2012.11.006.

Chen, Chiyin, Xinyi Ding, and Jiachen Li. 2022. "Transformational Leadership and Employee Job Satisfaction: The Mediating Role of Employee Relations Climate and the Moderating Role of Subordinate Gender." *International Journal of Environmental Research and Public Health* 19(1):233. doi:10.3390/ijerph19010233.

Cronbach, Lee J. 1951. "Coefficient Alpha and the Internal Structure of Tests." *Psychometrika* 16(3):297–334. doi:10.1007/BF02310555.

Fadhila, Abdil Tsabit, Vivin Maharani Ekowati, and Achmad Sani Supriyanto. 2025. "Employee Job Satisfaction: The Role of Transformational Leadership, Work-Life Balance, and Psychological Well-Being." *Dialektika : Jurnal Ekonomi Dan Ilmu Sosial* 10(2):281–95. doi:10.36636/dialektika.v10i2.7610.

Ghasemi, Asghar, and Saleh Zahediasl. 2012. "Normality Tests for Statistical Analysis: A Guide for Non-Statisticians." *International Journal of Endocrinology and Metabolism* 10(2):486–89. doi:10.5812/ijem.3505.

Greenhaus, Jeffrey H., Karen M. Collins, and Jason D. Shaw. 2003. "The Relation between Work-Family Balance and Quality of Life." *Journal of Vocational Behavior* 63(3):510–31. doi:10.1016/S0001-8791(02)00042-8.

Grzywacz, Joseph G., and Dawn S. Carlson. 2007. "Conceptualizing Work-Family Balance: Implications for Practice and Research." *Advances in Developing Human Resources* 9(4):455–71. doi:10.1177/1523422307305487.

Haar, Jarrod M., Massimiliano Russo, Albert Sune, and Ariane Ollier-Malaterre. 2014. "Outcomes of Work–Life Balance on Job Satisfaction, Life Satisfaction and Mental Health: A Study across Seven Cultures." *Journal of Vocational Behavior* 85:361–73. doi:10.1016/j.jvb.2014.08.010.

Hazami, Baehaki, and Setyo Riyanto. 2022. "Hubungan Antara Work Life Balance Dengan Kepuasan Kerja Pada Karyawan Bank Bjb KC S Parman." *Jurnal Sosial Teknologi* 2(7):591–95. doi:10.59188/jurnalsostech.v2i7.366.

Isbahi, M. B., Zuana, M. M. M., & Toha, M. (2024). The Multi-Social Relation of the Cattle Industry in the Plaosan Subdistrict Animal Market of Magetan Regency. *Malacca: Journal of Management and Business Development*, *1*(1), 31–46. https://doi.org/10.69965/malacca.v1i1.51

Judge, Timothy A., and Ronald F. Piccolo. 2004. "Transformational and Transactional Leadership: A Meta-Analytic Test of Their Relative Validity." *Journal of Applied Psychology* 89(5):755–68. doi:10.1037/0021-9010.89.5.755.

Judge, Timothy A., Howard M. Weiss, John D. Kammeyer-Mueller, and Charles

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

L. Hulin. 2017. "Job Attitudes, Job Satisfaction, and Job Affect: A Century of Continuity and of Change." *Journal of Applied Psychology* 102(3):356–74. doi:10.1037/apl0000181.

Kalliath, Thomas, and Paula Brough. 2008. "Work-Life Balance: A Review of the Meaning of the Balance Construct." *Journal of Management & Organization* 14(3):323–27. doi:10.5172/jmo.837.14.3.323.

Karim, Latief. 2024. "Transformational Leadership Style, Transactional Leadership Style and Job Satisfaction." *Jurnal Economic Resource* 7(1):130–43. doi:10.57178/jer.v7i1.906.

Kaya, Ayça. 2024. "The Association between Transformational Leadership and Teachers' Creativity: Professional Resilience and Job Satisfaction as Mediators." *Frontiers in Psychology* 15:1514621. doi:10.3389/fpsyg.2024.1514621.

Kim, Jong Hae. 2019. "Multicollinearity and Misleading Statistical Results." *Korean Journal of Anesthesiology* 72(6):558–69. doi:10.4097/kja.19087.

Likert, Rensis. 1932. "A Technique for the Measurement of Attitudes." *Archives of Psychology* 140:1–55.

Lindawati, Mesra, and Parwoto. 2021. "The Impact Of Transformational Leadership And Motivation On Employee Performance With Job Satisfaction As Intervening Variable In Indonesian Banking Industry During Digital Transformation." *Journal of Industrial Engineering & Management Research* 2(4):51–66. doi:10.7777/jiemar.v2i4.162.

Podsakoff, Philip M., Scott B. MacKenzie, Robert H. Moorman, and Richard Fetter. 1990. "Transformational Leader Behaviors and Their Effects on Followers' Trust in Leader, Satisfaction, and Organizational Citizenship Behaviors." *The Leadership Quarterly* 1(2):107–42. doi:10.1016/1048-9843(90)90009-7.

Rafferty, Alannah E., and Mark A. Griffin. 2004. "Dimensions of Transformational Leadership: Conceptual and Empirical Extensions." *The Leadership Quarterly* 15(3):329–54. doi:10.1016/j.leaqua.2004.02.009.

Rega, Mochammad, Ridlwan Muttaqin, Siti Sarah, and Yoyo Sudaryo. 2025. "Pengaruh Work Life Balance Dan Lingkungan Kerja Terhadap Kepuasan Kerja Pegawai PT Bank BJB KCP Baleendah (Studi Kuantitatif Terhadap Pegawai PT Bank BJB KCP Baleendah)." *Jurnal Manajemen, Akuntansi, Ekonomi* 4(2):324–37. doi:10.59066/jmae.v4i2.1464.

Ridhani, Aulia, and Rini Rahmawati. 2025. "Transformational Leadership and Work-Life Balance Effects on Job Satisfaction: Organizational Commitment

Vol. 6 No. 2, 2026, 2661–2678 e-ISSN 2798-0170

as a Mediator." *Quantitative Economics and Management Studies* 6(3):421–31. doi:10.35877/454RI.qems3930.

Rostianti, Jihan Dwinda, Muhamad Rafli Febrian, Noveria Susijawati, and Sunimah. 2025. "Work-Life Balance and Burnout as Factor Influencing Nurse Performance at Cirebon Port General Hospital." 6(2):311–18. doi:10.46336/ijbesd.v6i2.904.

Sabrina, Clara, and Desi Tri Kurniawati. 2024. "Exploring the Relationship between Talent Management, Work-Life Balance, and Job Satisfaction in State-Owned Banking: A Mediation Analysis." *International Journal of Research in Business and Social Science (2147- 4478)* 13(4):200–208. doi:10.20525/ijrbs.v13i4.3323.

Schober, Patrick, Christa Boer, and Lothar A. Schwarte. 2018. "Correlation Coefficients: Appropriate Use and Interpretation." *Anesthesia & Analgesia* 126(5):1763–68. doi:10.1213/ANE.0000000000002864.

Setia, Maninder Singh. 2016. "Methodology Series Module 3: Cross-Sectional Studies." *Indian Journal of Dermatology* 61(3):261–64. doi:10.4103/0019-5154.182410.

Spector, Paul E. 1985. "Measurement of Human Service Staff Satisfaction: Development of the Job Satisfaction Survey." *American Journal of Community Psychology* 13(6):693–713. doi:10.1007/BF00929796.

Susanto, Perengki, Mohammad Enamul Hoque, Taslima Jannat, Bamy Emely, Mega Asri Zona, and Md Asadul Islam. 2022. "Work-Life Balance, Job Satisfaction, and Job Performance of SMEs Employees: The Moderating Role of Family-Supportive Supervisor Behaviors." *Frontiers in Psychology* 13:906876. doi:10.3389/fpsyg.2022.906876.

Syamsasni, Anggun, Shofia Amin, and Wahyu Juari Setiawan. 2025. "The EFFECT OF WORKLOAD ON JOB SATISFACTION WITH WORK-LIFE BALANCE AS AN INTERVENING VARIABLE AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK. JAMBI BRANCH." *Journal of Business Studies and Management Review* 8(2):277–81. doi:10.22437/jbsmr.v8i2.44564.