

Analysis of Work-Life Balance and Job Satisfaction on Employee Performance at Bank Mandiri Kupang Branch Office

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ABSTRACT

The objective of this study is to examine the connection between employee performance at the Bank Mandiri Kupang Branch Office and work satisfaction. The method is quantitative in nature. A questionnaire was used to gather the information, where the score was calculated based on a measurement scale between numbers 1 to 5 on research variables. The method used to retrieve the data is non-probability sampling, where the technique is in the form of saturated sampling, namely all employees of Bank Mandiri Kupang Branch Office with a total of 35 people. Data were analyzed using PLS (Partial Least Square). The findings demonstrate that work-life balance significantly improves employee performance. Additionally, It has been demonstrated that employee performance was positively and significantly impacted by job satisfaction.

INTRODUCTION

Banking is likened to a heart that circulates the blood of economic activities in an economy. Banking has such an important role, namely as an intermediary organization for financial flows for the people from the government and vice versa. Therefore, it is crucial to maintain public trust to make the communication process more efficient (intermediation). According to RI Law No. 10 of 1998 Governing Banking, a bank is an authorized institution that collects funds contributed by the public in the form of savings and afterward gives it to the public in the form of credit or other forms in order to improve their level of living.

Organizations are not solely concerned with what is done, but also what the mechanism for doing something is like to get output (Herlambang et al., 2019). Work results that lead to organizational goals as measured through work evaluation are closely related to employee performance, and this performance is also connected to their ability to efficiently complete various tasks (Dinc, 2017).

Companies need to observe the work-life balance of their employees so that they can maintain consistent performance. For the performance provided to be optimal, it is necessary to feel happy employees, whether one of them is from relatives or personal life as a source of happiness. Consequently, it's important to pay attention to how well individuals combine their professional and personal lives so that they can maximize their work. Wambui et al., (2017) stated that keeping work activities and personal balance is sometimes a problem that employees often experience. The balance involving oneself in the family and at work has been going well and balance can make work-life balance significantly affecting performance (Dina, 2018).

Job satisfaction is an aspect that can affect employee performance up and down besides work-life balance. Another understanding states that this is something that is felt at work that arises from a clear and broad assessment of each individual (Robbins et al., 2018). This satisfaction gives a significant impact on workers' performance because leaders reward the success achieved so that they also feel satisfaction from the award (Kurnia et al., 2018). Other research results show that performance is positively and significantly influenced by job satisfaction (Oktavianti, 2020). Amavisca & Sukarno (2023) stated that employees who are satisfied with what they are doing or have a sense of satisfaction with their work can indirectly affect employee performance. The results of this study prove that the effect of job satisfaction on employee performance is significant.

Bank Mandiri is part of the banking restructuring agenda carried out by the Indonesian government. This bank is a well-known bank in Indonesia, even as reported by CNBC Indonesia, this bank is the bank with the largest assets as of September 2022, totaling IDR 1,839.3 trillion (Bestari, 2022). The success of a company cannot be separated from the performance of its employees who work in it, therefore having high performance is a requirement given to them.

Based on reviews written by customers on Google Reviews, currently, there are still many customer complaints caused by various things. This shows the existence of employee performance that has not been maximized. Bank is an

entity that sells services, so the quality of service, employee performance, and satisfaction are the main things.

Poluan (2018) mentions some factors that support increased employee performance, including balanced social and work life, and workload in the company where they work. In a company, one thing that can improve employee performance is to observe carefully the work-life balance of its workers. In general, the problem of work-life balance in the banking field is caused by the high hours of work. The busy working hours have an impact on the personal lives of employees, for example, employees tend to feel inadequate when it comes to spending time with their families. Reporting from Jobstreet, indirectly this makes employees unable to set boundaries between personal life and work. According to Ricardianto (2018), work-life balance is a method in the workplace to build an environment for work that seeks to balance personal activities with work.

The degree of job satisfaction also gives an impact on worker performance other than work-life balance. Both employee happiness, which can lead to maximum performance, and employee discontent, which can lead to a decline in performance, are important factors that can affect both (Wijono in Widayanti & Widiastini, 2021). An employee's sense of contentment with his or her employment is referred to as job satisfaction. Job satisfaction is correlated with a favorable attitude about one's work, and vice versa. Bhardwaj et al. (2021) stated that higher pay results in higher employee satisfaction, which in turn leads to higher work satisfaction.

Job satisfaction and work-life balance are significant aspects to better the performance of the workers in a company, especially the banking business as a service business, where the competition is now very tight. With the number of bank customers increasing every day, workers in the banking industry must continue to maintain the quality of their services so that the company can continue to grow.

Referring to the description above, the formulation of the problem is: (1) Does work-life balance affect the performance of Bank Mandiri Kupang Branch Office employees?; (2) Does job satisfaction affect the performance of Bank Mandiri Kupang Branch Office employees?

While the research objectives include: To ascertain 1) how work-life balance affects workers' performance, and 2) how job satisfaction affects employees' performance at Bank Mandiri Kupang Branch Office.

LITERATURE REVIEW

Work-Life Balance

Ramya in Pangemanan et al., (2017) explains that the term work-life balance was originally known at the end of the 1970s in England with the intention of providing an overview regarding the balance between a person's personal life and work. Lockwood (in Asari, 2022) reveals that work-life balance is a balance of circumstances in two demands, namely the individual's personal life and his work. Parkes & Langford (Asari, 2022) interpret it as a person's capacity to fulfill his obligations in both his personal and professional lives.

Job Satisfaction

Based on Luthans (in Paparang et al., 2021) job satisfaction is a condition of positive/happy feelings that originates from the perspective of experiences and things that are being done by individuals. In addition, it can also be defined as positive emotions related to people's work from the results of an assessment of the nature of the work (Rijasawitri & Suana, 2020). Mangkunegara (2017) defines it as a sentiment that supports whether or not what an employee experiences at work. Another meaning interprets it as an individual's happy emotional level which is a positive value for work and the environment in which he works (Wibowo in Hariana, 2021).

In addition, job satisfaction is the emotion/feeling of whether or not employees are happy with their work (Newstrom in Fattah, 2017). The key to the success of a business company is increased employee satisfaction, which is the basis for organizations to know something or the work environment they want and through this will gain increased employee loyalty (Rizwan in Rijasawitri & Suana, 2020).

Employee Performance

Performance is the end outcome of actions taken that are directly related to the business's primary goals, customer pleasure, and economic contribution (Hamali, 2018). This is concerned with fulfilling obligations and producing results from the task itself. What is done and how it is done make up performance.

The outcomes of an employee's job, when carrying out the duties assigned to him, performance can also be measured in terms of quantity and quality. (Mangkunegara, 2017). According to Noor (Hariana, 2021), performance is a factor that certain people need to understand in order to gauge a person's level of success in relation to the company's vision as well as the advantages and disadvantages of a particular operational policy.

Relations Between Variables

a. The Effect of Work-Life Balance on Employee Performance

Employees can perform at their highest levels when they are required to experience happiness and become sources of happiness, specifically from their own lives and those of their families (Mendis and Weerakkody, 2017). In order for people to perform as effectively as possible, a work-life balance must be maintained. According to Johari et al. (2018), someone who struggles to maintain better balance and control may experience a lack of energy and an excessive workload. An imbalance might lead to exhaustion and subpar performance. According to studies on work-life balance's effect on worker performance (Badrianto & Ekhsan, 2021; Arifi et al., 2022) this is validated.

b. The Effect of Job Satisfaction on Employee Performance

Employees who have high job satisfaction have high work enthusiasm so that their work performance is maximized (Hartono & Setiawan in Arifianto, 2018). On the contrary, employees with low job satisfaction

lead to poor work performance, they become unenthusiastic at work, which will have a big impact on the company. According to Wijono in Widayanti & Widiastini, (2021) explaining an important aspect (factor) that can make maximum performance and the cause of dissatisfied employees which causes their performance to decrease is job satisfaction. This is similar to what Kurniawan & Prasilowati investigated in 2019. Job satisfaction give a positive and significant impact on worker performance (Padilah et al., 2021).

Based on the review and analysis that came from those previously studied, a framework of thinking was obtained. The flow of the research process is determined from the theoretical framework used by the researcher. The explanations include the following:

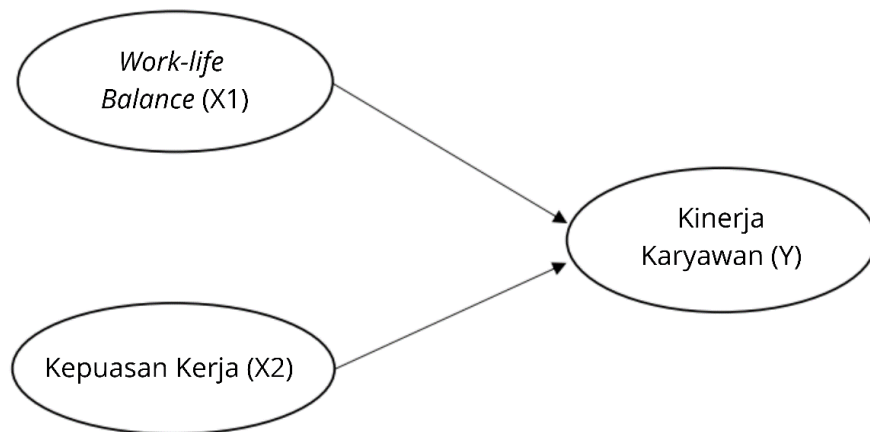


Figure 1. Conceptual Framework

Seeing the frame of mind, the researcher intends to test some hypotheses. There are two hypotheses formulated in this regard, namely:

H1: It is believed that the balance between work and personal life benefits performance. of Bank Mandiri Kupang Branch Office employees.

H2: It is believed that employee performance at the Bank Mandiri Kupang Branch Office is positively impacted by job satisfaction.

METHODOLOGY

Researchers here use a quantitative approach. The data collection that will be used this time is distributing questionnaires online through the Google Form application. The measurement uses an ordinal scale which is weighted using the Likert technique. This study uses statements with a scale of 1-5. The various indicators above are measured utilizing a Likert scale with five (five) levels of response preferences and a score range of 1 -5 for each response from strongly disagree – strongly agree.

The population is employees at Bank Mandiri Kupang Branch Office Jalan Urip Sumoharjo totaling 35 people. Non-probability sampling using the saturation/census sampling methodology is the sampling technique because

the authors make the entire study population as a sample. From this description, all of the population that will be sampled will be taken.

Partial Least Square (PLS) is applied here to analyze the data. The hypothesis testing is through a statistical method supported by smart PLS 3.0 software. PLS is a method of analysis that is considered strong because it can be used for all data scales, requires few assumptions, and does not need to be large for the sample size.

RESEARCH RESULT

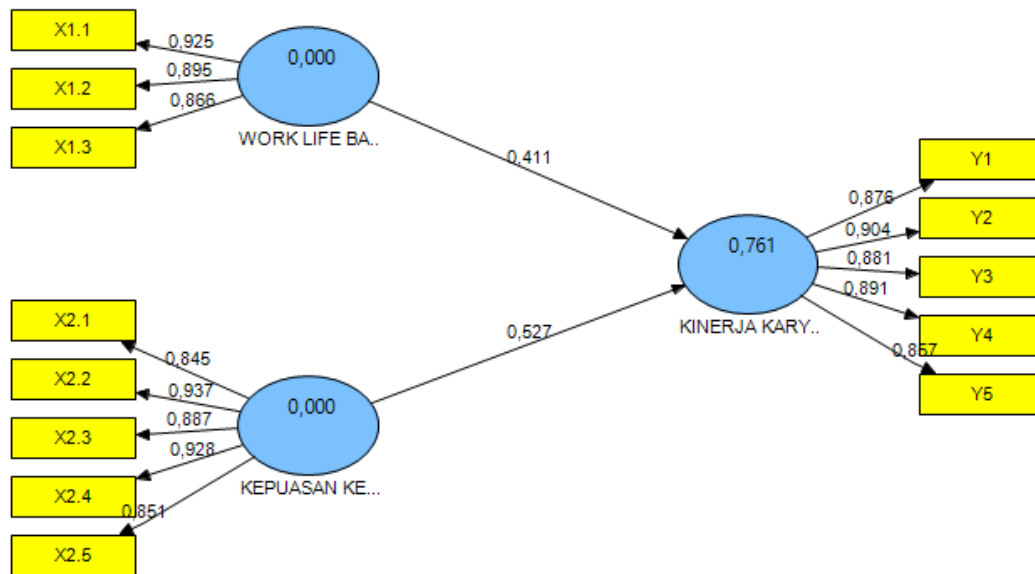


Figure 2. Outer Model with Factor Loading, Path Coefficient and R-Square
Source: Data Processing Results, Smart PLS Output

All reflective variables' indicators Work-Life Balance (X1), Job Satisfaction (X2), and Employee Performance (Y) show a factor loading value (original sample) > 0.50 and are signed with a T-Statistic value $> Z \alpha = 0.05 (5\%) = 1.96$ signifies that all of the indicators' estimated findings are supported by convergent validity, which is a good validity.

Average Variance Extracted (AVE)

Table 1. Average Variance Extracted (AVE)

	AVE
Kepuasan Kerja (X2)	0,792781
Kinerja Karyawan (Y)	0,777800
Work Life Balance (X1)	0,801865

Source: Primary Data Processed, 2023

The variables Work-Life Balance (X1), Job Satisfaction (X2), and Employee Performance (Y) all three show values exceeding 0.5, thus it can be affirmed that the variables in this research possess good validity as a whole.

Composite Reliability

Table 2. Composite Realibility

	Composite Reliability
Kepuasan Kerja (X2)	0,950234
Kinerja Karyawan (Y)	0,945936
Work Life Balance (X1)	0,923854

Source: Primary Data Processed, 2023

The composite reliability value shown by the variables Work-Life Balance (X1), Job Satisfaction (X2), and Employee Performance (Y) > 0.70 means that all variables are reliable.

Latent Variable Correlations

Table 3. Latent Variable Correlations

	Kepuasan Kerja (X2)	Kinerja Karyawan (Y)	Work Life Balance (X1)
Kepuasan Kerja (X2)	1,000000		
Kinerja Karyawan (Y)	0,824731	1,000000	
Work Life Balance (X1)	0,723683	0,792701	1,000000

Source: Primary Data Processed, 2023

The correlation between these two variables has the highest value. The variables X2 (Job Satisfaction) and Y (Employee Performance) which is 0.824731, can be stated if, between variables contained in the research model, the correlation between X2 and Y shows a link that is stronger than between variables other so that Additionally, it can be deduced that the influence of the variable Job Satisfaction rather than Work-Life Balance in this research model is what causes many employees to perform poorly.

R-Square

Table 4. R-Square

	R Square
Kepuasan Kerja (X2)	
Kinerja Karyawan (Y)	0,760722
Work Life Balance (X1)	

Source: Primary Data Processed, 2023

Employee Performance (Y) has an R-Square value of 0.760722. This can be read as meaning that, with a variance of 76.07%, the model can describe employee performance events that are influenced by the independent variables, both Job Satisfaction and Work-Life Balance, while the other 23.93% is defined by other variables not covered in this research.

Table 5. Path Coefficients (Mean, STDEV, T-Values, P-Values)

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
Work Life Balance (X1) -> Kinerja Karyawan (Y)	0,411221	0,410005	0,067524	6,090021	0,000
Kepuasan Kerja (X2) -> Kinerja Karyawan (Y)	0,527138	0,529502	0,058361	9,032381	0,000

Source: Primary Data Processed, 2023

Hypothesis 1: It is believed that the balance between personal life and work benefits performance. of Bank Mandiri Kupang Branch Office employees that is acceptable, has a path coefficient of 0.411221, and a T-statistic value of 6.090021 > 1.96 (from table value $Z\alpha = 0.05$) or P-Value 0.000 < 0.05, which has a significant (positive) result.

Hypothesis 2: It is believed that employee performance at the Bank Mandiri Kupang Branch Office is positively impacted by job satisfaction that is acceptable, has a path coefficient of 0.527138, and a T-statistic value of 9.032381 > 1.96 (from the table value $Z\alpha = 0.05$) or P -Value 0.000 < 0.05, which has a significant (positive) result.

DISCUSSION

The Effect of Work-Life Balance Has a Significant Influence on Employee Performance

According to the study's findings, strong connections exist between enhanced employee performance and work-life balance. This demonstrates that employees' performance will improve in direct proportion to how well their work-life balance is. These results are in line with other studies by Badrianto & Ekhsan (2021) and Arifin et al. (2022), which discovered that worker performance is significantly and positively affected by work-life balance.

The Effect of Job Satisfaction Has a Significant Influence on Employee Performance

The findings of the studies under review indicate that employee happiness has a considerable and positive impact on worker performance. Because of this, it correctly portrays the degree of job satisfaction among Bank Mandiri employees, who are certain that this will improve their performance. The results support earlier research by Kurnia et al. (2018) that revealed job satisfaction give a significant effect on performance.

CONCLUSIONS AND RECOMMENDATIONS

The conclusion drawn from the study and discussion of all the factors considered and their relationships is that work-life balance can significantly affect employee performance. In the same way, job satisfaction. In light of this,

it can be deduced that an industry's workforce will perform at a higher level the greater work-life balance and job satisfaction are generated inside it.

ADVANCED RESEARCH

Employees are expected to consistently uphold their devotion to the job in order to achieve a healthy balance in both their private and professional lives. It is recommended for employees to be able to spend time on weekends with family to make up for lost time and moments due to busy workdays. This is so that employees can produce higher-quality performance. In addition, companies are expected to maintain and review the payroll system periodically in the future by the provisions of the UMR (Regional Minimum Wage). This is so that employees can make ends meet so that it affects the performance of employees in the company. It is also expected that the company is willing to accept criticism and suggestions from employees regarding salary. It is possible to monitor the quantity each employee achieves to increase employee performance within the company.

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