



The Influence Of Work-Life Balance And Job Satisfaction On Employee Performance At Pt. Bank Sulselbar

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Abstract: This study aims to analyze the influence of work-life balance and job satisfaction on employee performance at PT. Bank Sulselbar. The research is grounded in the view that, in an era of digital transformation and increasing performance demands, employees' ability to harmonize work and personal roles, as well as their satisfaction with various aspects of their job, is crucial for maintaining optimal performance. A quantitative verificative approach was employed with a sample of 52 employees selected using accidental sampling from a total population of 514 staff. Data were collected through structured questionnaires using a five-point Likert scale and supported by documentation of company records. The variables examined include work-life balance and job satisfaction as independent variables, and employee performance as the dependent variable. Data analysis involved validity and reliability testing, classical assumption tests, and multiple linear regression, complemented by t-tests and F-tests at a 5% significance level. The results show that work-life balance has a positive and significant effect on employee performance, indicating that employees who experience better balance between work and personal life tend to demonstrate higher productivity and work quality. Job satisfaction also has a positive and significant effect on employee performance, suggesting that satisfied employees are more motivated, committed, and engaged in their tasks. Simultaneously, work-life balance and job satisfaction explain 47.8% of the variance in employee performance, while the remaining 52.2% is influenced by other factors not examined in this study. These findings underscore the strategic importance of designing human resource policies that support employee well-being and satisfaction to enhance organizational performance.

Keywords: Work Life Balance, Job Satisfaction, Employee Performance.

INTRODUCTION

In today's rapidly evolving digital landscape, human resources (HR) has emerged as one of the most critical determinants of organizational effectiveness. The rapid advancement of technology, automation, and digital communication tools has significantly transformed how organizations operate and how employees perform their tasks. These technological transformations not only generate new opportunities for efficiency and innovation but also present complex challenges that require strategic human resource management. Organizations must ensure that employees are adequately prepared to adapt to continuous change, while also safeguarding their well-being and performance.



The importance of human resources in driving organizational success is well established in economic and managerial theory. Human Capital Theory, articulated by Becker (1993), views human resources as valuable assets capable of generating economic returns when appropriate investments are made in education, training, and skill development. This theory asserts that improved human capital leads directly to increased productivity and organizational value. Complementing this perspective, the Resource-Based View (RBV) proposed by Barney (1991) emphasizes that an organization's sustainable competitive advantage is derived from its internal resources—particularly those that are valuable, rare, inimitable, and well organized. Within this framework, the distinctive qualities and competencies of an organization's workforce form the foundation of long-term competitive success.

In parallel with theoretical developments, global trends highlight major shifts in required competencies for the modern workforce. According to the McKinsey Global Institute (2020), nearly half of existing occupations now require advanced digital and technological skills that were not commonly needed a decade ago. The increasing integration of artificial intelligence, big data analytics, and digital platforms into everyday work processes creates opportunities to enhance productivity and organizational innovation. However, these trends also pose risks for employees who are unable to adapt quickly to technological changes, potentially widening skill gaps and increasing vulnerabilities in the labor market.

Another significant transformation in today's work environment is the increasing need for flexible work arrangements. The COVID-19 pandemic accelerated the adoption of remote work, hybrid systems, and digital collaboration models, forcing organizations to redesign their HR strategies. Studies have shown that technology-mediated work can increase productivity and reduce operational costs; however, it also raises challenges linked to isolation, unequal digital access, blurred boundaries between personal and professional life, and greater demands for virtual teamwork capabilities. HR managers must therefore prioritize strategies that support employees' mental well-being, digital readiness, and work-life integration.

Employee performance remains a central indicator of organizational effectiveness, reflecting how well individuals carry out their responsibilities in terms of efficiency, quantity, and quality. A substantial body of empirical research has established that Work-Life Balance (WLB) and Job Satisfaction (JS) play significant roles in enhancing employee performance (Stankevičienė et al.,



2021; Wei & Ye, 2022). Work-life balance refers to an employee's ability to harmonize work responsibilities with personal and family commitments. According to Singh and Khanna (2011), a healthy balance between professional and personal life contributes to higher morale, reduced stress, and improved job outcomes.

Job satisfaction, meanwhile, refers to the degree of positive emotional response employees experience regarding various aspects of their work. Locke (1976) defines job satisfaction as a pleasurable emotional state resulting from the appraisal of one's job, while Robbins and Judge (2019) emphasize that job satisfaction encompasses contentment with tasks, compensation, supervision, opportunities for growth, and the overall work environment. High levels of job satisfaction have consistently been associated with stronger motivation, reduced turnover intentions, and improved work performance.

In the banking industry, these relationships become especially relevant. Employees at PT Bank Sulsebar, like many in the financial sector, face demanding performance targets, strict regulatory requirements, and rapid digital transformations. The shift toward online banking, mobile applications, cybersecurity protocols, and automated service systems requires employees to continuously update their competencies. Such pressures can potentially disrupt work-life balance, increase stress levels, and affect employees' psychological well-being. When work demands regularly exceed personal capacity, employees may experience burnout, reduced job satisfaction, and eventually lower performance.

Given this context, the present study seeks to examine how work-life balance and job satisfaction jointly influence employee performance at PT Bank Sulsebar. Understanding this relationship is crucial for formulating HR strategies that support employees' adaptation to digital transformation while maintaining productivity and well-being. If organizations can identify how WLB and JS contribute to enhanced performance, they can design targeted interventions such as workload adjustments, flexible work arrangements, professional development initiatives, wellness programs, and improved communication systems.

Furthermore, the findings of this research are expected to contribute theoretically and practically. From a theoretical standpoint, this study enriches existing literature by integrating human capital theory, RBV, and contemporary HR challenges in digital transformation. From a practical perspective, the study provides actionable insights for HR professionals, managers, and



policymakers in the banking sector. By understanding the impact of work–life balance and job satisfaction on employee performance, PT Bank Sulselbar can implement more effective HR practices to strengthen its workforce resilience, adaptability, and long-term performance.

METHOD

Type of Research

This study employs a quantitative research approach using a verificative method to examine the causal relationship between work-life balance (WLB) and job satisfaction (JS) as independent variables and employee performance (EP) as the dependent variable. The verificative method is appropriate because it allows empirical testing of hypotheses using statistical procedures to determine whether the proposed relationships are supported by the observed data. This approach provides an objective and systematic means of analyzing numerical data, enabling the researcher to draw valid and reliable conclusions regarding the influence of the independent variables on employee performance.

Research Location and Period

The research was conducted at PT. Bank Sulselbar, located at Jl. Dr. Sam Ratulangi No. 16, Makassar, South Sulawesi. The selection of this location was based on the relevance of the institution to the research focus, particularly given the dynamic work environment and increasing digital transformation within the banking sector. The research period spanned six months, from April to October 2025, allowing sufficient time for data collection, processing, analysis, and verification.

Population and Sample

The population of this study comprised all employees of PT. Bank Sulselbar, totaling 514 individuals in 2024. To determine the sample, the study adopted an accidental sampling technique, in which respondents were selected based on their availability and suitability as sources of accurate data, as recommended by Sugiyono (2019). Using 10 percent of the total population, the sample consisted of 52 employees. This sample size was considered adequate to represent the diverse characteristics of employees, including variations in gender, age, work experience, and



organizational units, ensuring proportional representation and enhancing the generalizability of the findings.

Research Variables

The study consists of two independent variables, namely work-life balance and job satisfaction, and one dependent variable, employee performance. Work-life balance refers to the extent to which employees can maintain harmony between their work responsibilities and personal life, particularly in terms of time, involvement, and satisfaction. Job satisfaction reflects employees' overall contentment with various aspects of their work, including compensation, promotion opportunities, supervision, coworker relationships, and the nature of the work itself. Employee performance denotes the level of work outcomes achieved by employees as measured by the quantity and quality of work, punctuality, attendance, and teamwork ability.

Research Design

The research design is causal in nature, applying a multiple linear regression model to investigate the partial and simultaneous effects of work-life balance and job satisfaction on employee performance. This design enables the researcher to identify which variables significantly influence performance and to what extent.

Data Collection Techniques

Data were collected through questionnaires and documentation. The questionnaire consisted of structured statements based on a five-point Likert scale ranging from strongly disagree to strongly agree. This instrument was distributed directly to the selected respondents to gather primary data on WLB, JS, and EP. Documentation was used to obtain secondary data such as annual performance reports, company regulations, and personnel records provided by PT. Bank Sulselbar. These sources supported the validation of questionnaire data and enriched the contextual understanding of the organizational environment.

Operational Definition of Variables



Work-life balance was operationalized through indicators of time balance, involvement balance, satisfaction balance, and organizational support. Job satisfaction was measured using indicators adapted from the Job Descriptive Index (JDI) developed by Smith, Kendall, and Hulin (1969), covering satisfaction with pay, promotion, supervision, coworkers, and the nature of work. Employee performance was defined through indicators of work quantity, work quality, punctuality, attendance, and teamwork.

Data Analysis Techniques

The data analysis procedure involved several stages. First, validity and reliability tests were conducted to ensure the instrument's accuracy and consistency. Second, classical assumption tests were performed to verify normality, multicollinearity, heteroscedasticity, and autocorrelation. Third, multiple linear regression analysis was applied to examine the effects of WLB and JS on EP. Lastly, hypothesis testing was carried out using the t-test for partial significance and the F-test for simultaneous significance, with a significance level of 5 percent.

RESULT AND DISCUSSION

RESULT

Validity & Reliability

The research instrument was tested for validity using the Pearson Product Moment correlation. All items in the variables work-life balance (X1), job satisfaction (X2), and employee performance (Y) showed calculated r values greater than the critical r value (0.2732), thus indicating that all items are valid. Table 1 presents the results of the instrument reliability test:

Variable	Cronbach's Alpha	Explanation
Work-life balance (X1)	0,780	Reliabel
Job Satisfaction (X2)	0,799	Reliabel
Employee performance (Y)	0,821	Reliabel

Table 1. Reliability Test Results

All Cronbach's Alpha values were greater than 0.70, indicating that the research instrument is reliable.

Classical Assumption Tests

1. Normality: The Kolmogorov-Smirnov test produced a significance value greater than 0.05, indicating that the data are normally distributed.



2. Multicollinearity: The Variance Inflation Factor (VIF) values were less than 10 and the Tolerance values were greater than 0.1, indicating no multicollinearity.
3. Heteroscedasticity: The Glejser test produced significance values greater than 0.05, indicating no heteroscedasticity.

The regression model meets the classical assumptions.

Multiple Linear Regression Analysis

The results of the multiple linear regression analysis produced the following equation:

$$Y=6,429+0,331X1+0,459X2$$

Variable	Coefficient (B)	t count	Sig	Explanation
Konstanta	6,429	-	-	-
Work-life balance (X1)	0,351	3,127	0,003	Significant
Job Satisfaction (X2)	0,467	4,228	0,000	Significant

Table 2. Results of Multiple Linear Regression Analysis

The results show that both WLB and JS have a positive effect on EP.

F Test (Simultaneous)

F Count	Sig.	Explanation
22,195	0,000	Significant

Tabel 3. F Result Test

The significance value of < 0.05 means that WLB and JS simultaneously have a significant effect on EP.

Coefficient of Determination (R²)

R ²	Explanation
0,478	47.8% of employee performance variation is explained by WLB & JS.

Table 4. Coefficient of Determination

This indicates that 52.2% of the variation in employee performance is influenced by other factors beyond this study.

DISCUSSION

The findings of this study provide important empirical insights into the relationship between work-life balance (WLB), job satisfaction (JS), and employee performance (EP) at PT. Bank Sulsebar. Overall, the results support the initial conceptual framework and are consistent with multiple strands of previous research, thereby reinforcing the theoretical assumption that human



resource practices significantly affect employees' behavioral outcomes and organizational effectiveness.

To begin with, work-life balance was found to exert a positive and significant influence on employee performance. This finding is in line with the studies conducted by McDonald et al. (2005), Rondonuwu et al. (2018), and Dita Ayu Indra Wati and Budiono (2024), who consistently demonstrated that employees benefit greatly from an equitable division of time and attention between work responsibilities and personal life demands. Employees who can meet both domains without experiencing conflict or prolonged stress tend to exhibit higher morale, better concentration, and improved productivity in performing their job duties. In the context of PT. Bank Sulselbar, several organizational policies appear to contribute to this positive outcome. The bank has adopted supportive management practices, including reasonable work hours, managerial flexibility when personal circumstances arise, and a workplace culture that acknowledges the importance of personal well-being. These aspects collectively help employees sustain energy and reduce burnout, enabling them to perform at optimal levels.

Furthermore, job satisfaction was also shown to have a positive and significant effect on employee performance. This relationship confirms the findings of Wijaya and Andreani (2015), Stankevičienė et al. (2021), and Wei and Ye (2022), who identified job satisfaction as a critical internal motivational force influencing work behavior and outcomes. According to Locke's (1976) foundational theory, job satisfaction encompasses employees' affective responses toward their job characteristics, including supervision quality, compensation fairness, opportunities for professional growth, and relationships with colleagues. When employees perceive these aspects positively, they are more likely to demonstrate higher motivation, stronger commitment, and greater willingness to exert discretionary effort. Within PT. Bank Sulselbar, factors such as fair compensation, constructive feedback from supervisors, supportive teamwork, and clear career development pathways appear to play an essential role in shaping employees' job satisfaction levels, which in turn boost overall performance.

The combined influence of work-life balance and job satisfaction on employee performance—accounting for 47.8% of performance variation—underscores the strategic importance of these variables. This substantial predictive power indicates that employee performance is not merely a result of individual capability or task structure but is strongly shaped



by psychosocial conditions embedded within the organization. This aligns with Self-Determination Theory (Deci & Ryan, 1985), which posits that employees flourish when their psychological needs for autonomy, competence, and relatedness are adequately fulfilled. Work-life balance fulfills the need for autonomy, job satisfaction fulfills the needs for competence and relatedness, and together these factors foster an optimal psychological state conducive to high performance.

Additionally, these findings resonate with Human Capital Theory (Becker, 1993), which emphasizes that an organization's investment in its employees—such as through supportive policies and conducive work environments—yields significant returns in the form of better employee performance. Likewise, the Resource-Based View (Barney, 1991) asserts that employees represent a key strategic resource whose unique attributes can provide long-term competitive advantage. The evidence from PT. Bank Sulselbar reflects this notion, indicating that when employees feel valued, supported, and satisfied, they contribute more meaningfully to the organization's productivity and service excellence.

From a managerial perspective, the study's results carry essential practical implications. PT. Bank Sulselbar should continue to strengthen and expand initiatives that promote both work-life balance and job satisfaction. This may include the development of flexible work arrangements where possible, such as remote work rotations or flexible starting hours, especially for departments not directly tied to frontline transactional services. The bank may also consider expanding access to mental health support, offering stress management workshops, and implementing employee assistance programs to help staff cope with emotional and psychological pressures. Furthermore, enhancing career development opportunities through regular training, mentoring programs, and transparent promotion systems can further strengthen job satisfaction.

Given that work-life balance and job satisfaction together explain less than half of the performance variation, it is also important for PT. Bank Sulselbar to consider other influential factors not examined in this study, such as leadership style, organizational culture, technological adaptation, job design, and motivational incentives. By identifying and managing these additional variables, the organization can gain a more comprehensive understanding of employee performance determinants and develop holistic strategies to enhance productivity. Overall, the evidence presented in this study strongly suggests that employee well-being and job satisfaction should be treated as core components of human resource management policy. By investing in the



psychological and emotional needs of employees, organizations such as PT. Bank Sulselbar can foster a more productive, committed, and resilient workforce, ultimately contributing to improved organizational performance and sustained competitive advantage within the banking sector.

CONCLUSION

The results of this study reinforce the critical roles of work-life balance (WLB) and job satisfaction (JS) in shaping employee performance (EP) at PT. Bank Sulselbar. The findings reveal that WLB has a positive and significant impact on EP, demonstrating that employees who can effectively manage their professional responsibilities alongside personal commitments tend to exhibit higher productivity, focus, and work quality. This suggests that when employees feel supported in achieving personal-professional harmony, they are more capable of sustaining consistent performance levels. Similarly, job satisfaction was found to significantly enhance EP, indicating that employees who experience satisfaction with their workload, compensation, supervision, peer relationships, and workplace conditions generally show stronger motivation and organizational commitment. The simultaneous influence of WLB and JS—contributing 47.8% to variations in EP—highlights the importance of psychological comfort, workplace well-being, and supportive organizational environments. Although both variables significantly shaped performance outcomes, the remaining 52.2% suggests that additional internal and external factors, such as leadership quality, employee motivation, digital work adaptation, and organizational culture, may also contribute meaningfully to performance dynamics.

These findings offer important implications for organizational policy, particularly for PT. Bank Sulselbar. Prioritizing employee well-being programs is essential to ensure sustainable performance improvement in an era of rapid digital transformation and increasing workplace demands. Practical interventions may include implementing flexible work arrangements, strengthening employee assistance programs, expanding stress management training, and enhancing managerial communication skills to create a supportive environment conducive to job satisfaction. Furthermore, given the limitations of this research—particularly the relatively small sample size of 52 employees and the focus on only two independent variables—future studies are encouraged to broaden the scope by incorporating additional predictors such as leadership style, motivation, work engagement, organizational culture, digital readiness, and mental health



indicators. Employing a larger and more diverse sample is also recommended to capture more representative data and generate findings with stronger generalizability. Expanding methodological approaches, such as combining quantitative and qualitative data or using longitudinal research designs, may further enrich the understanding of employee performance determinants across different organizational contexts.

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