

## THE INFLUENCE OF WORK-LIFE BALANCE ON EMPLOYEE PERFORMANCE MEDIATED BY JOB SATISFACTION IN THE BANKING INDUSTRY

**Anak Agung Dwi Marsita Anggraeni**

Udayana University, Indonesia

[aadwimarsita@gmail.com](mailto:aadwimarsita@gmail.com)

**I Gede Riana**

Udayana University, Indonesia

[gederiana@unud.ac.id](mailto:gederiana@unud.ac.id)

Corresponding Email: [aadwimarsita@gmail.com](mailto:aadwimarsita@gmail.com)

### Abstract

This study aims to examine the influence of work-life balance (WLB) on job satisfaction and employee performance, as well as the mediating role of job satisfaction in this relationship. The sample consisted of 135 employees selected using probability sampling using simple random sampling in the banking industry in Badung Regency. Data were collected through a questionnaire and analyzed using Structural Equation Modeling (SEM) with the assistance of SmartPLS 3.0. The findings reveal that WLB has a positive and significant effect on both job satisfaction and employee performance. Job satisfaction also has a significant positive effect on performance. Furthermore, job satisfaction partially mediates the effect of WLB on performance, supporting the framework of Social Exchange Theory, which emphasizes the importance of reciprocity in the employee-employer relationship. The practical implications highlight the importance of implementing WLB strategies to foster a healthy and productive work environment. Organizations are encouraged to develop flexible work policies and enhance job satisfaction to improve sustainable employee performance. Future research is recommended to broaden the scope across sectors and employ varied methodological approaches to deepen the understanding of the interrelationships among the studied variables.

**Keywords:** Work-life balance, job satisfaction, employee performance, SEM-PLS.

### INTRODUCTION

Quality control and the strengthening of human resource (HR) competitiveness are key factors for the sustainability of companies amid global competition (Rizqiah, 2024). Organizational operations cannot run optimally without the support of competent personnel (Fauzi & Manao, 2023). Therefore, human resource management that promotes contributions beyond routine tasks is crucial to ensure employees actively engage in achieving organizational goals (Herdilah et al., 2023). Human resources encompass individuals who possess knowledge, skills, motivation, as well as emotional and spiritual intelligence to support company performance (Arianty et al., 2016). HR thus becomes the main pillar of business success (Basuki, 2023).

The banking industry is a strategic sector that plays a vital role in maintaining economic stability, regulating financial flows, and promoting investment. In the face of

global challenges and digital transformation, banks are expected to become adaptive and innovative institutions. The success of this sector heavily relies on the quality of human resources who are not only technically proficient but also capable of performing under pressure. According to OJK data as of March 2024, a total of 106 commercial banks in Indonesia are competing to deliver excellent services and operational efficiency, which are largely supported by employee performance across various levels (OJK, 2024).

Faugoo (2024) emphasizes that managing human resources as a strategic asset is crucial for organizational success. HR should not be viewed as a burden, but rather as a valuable asset that can be developed to create competitive advantage and enhance performance. Performance itself refers to the outcome of task execution by both leaders and employees, in both public and private sectors (Lukito et al., 2025; Mohhamad et al., 2025), and is influenced by abilities, experience, commitment, work environment, and effective time utilization.

Social Exchange Theory (SET) posits that the relationship between employees and the organization is based on the principle of reciprocity, whereby positive treatment is reciprocated with positive attitudes and performance (Blau, 1964). Work-life balance is seen as a form of organizational support that fosters a sense of fairness and recognition of personal needs, thereby encouraging job satisfaction and performance enhancement (Cropanzano & Mitchell, 2005; Shuck et al., 2014).

Work-life balance (WLB) is an important factor in improving employee performance. A study by Wang et al. (2024) revealed that employees with a good WLB tend to experience lower stress and higher job satisfaction, which directly impacts productivity. Furthermore, research by Zhang & Chen (2023) confirmed that the implementation of hybrid work models enhances flexibility, strengthens WLB, and promotes optimal performance. However, contrasting results were found by Lee & Park (2021), who discovered that in the banking sector, WLB does not significantly influence performance due to employees' high adaptation to work pressure. These differing findings highlight the need for further research within specific organizational contexts to better understand the impact of WLB on performance.

The research mentioned that job satisfaction serves as a key mediating variable in the relationship between work-life balance (WLB) and employee performance, particularly when WLB does not have a direct and significant effect. Studies by Medina-Garrido et al. (2023) and Parenden et al. (2024) indicate that WLB policies enhance performance indirectly through job satisfaction. In addition, Jones et al. (2024) note that job satisfaction tends to trigger intrinsic motivation, while Tan & Leong (2024) find that job satisfaction can mitigate work-related stress, thereby strengthening the positive impact of WLB on performance.

Several studies assert that work-life balance (WLB) significantly influences job satisfaction. Research shows that when individuals perceive a balance between work and personal life, they tend to report higher levels of job satisfaction (Runtu et al., 2022). Given that most of one's time is spent at work, fulfilling WLB needs directly contributes to

employee well-being and overall life satisfaction (Zulkarnaen & Sofyan, 2018; Haar et al., 2019). A well-perceived WLB not only increases job satisfaction but also strengthens employee loyalty and engagement (Allen et al., 2021; Putra et al., 2023).

Recent studies have emphasized the close interrelationship between work-life balance (WLB), job satisfaction, and employee performance. A good WLB not only creates harmony between work demands and personal life but also significantly affects job satisfaction and productivity. Research by Agarwal and Bhakuni (2024) shows that WLB contributes to increased job satisfaction, which in turn enhances performance through improved motivation and engagement. Similarly, Smith et al. (2023) find that WLB practices—such as time flexibility and organizational support—have a direct impact on both performance and job satisfaction.

Mahendra and Kurniawati (2024) further note that in the hospital context, work flexibility proves to be a key determinant of job satisfaction and serves as a mediator in improving employee performance. The study by Jayaraman and Kowalski (2023) also confirms that job satisfaction bridges the relationship between WLB and employee performance. In the public sector, such as in a study conducted at PLN Aceh, WLB has a strong influence on both job satisfaction and performance, with satisfaction serving as a critical mediator. Additionally, Aditya and Deviastri (2024) found that WLB and compensation together influence job satisfaction, which in turn contributes to improved performance.

Several other studies have affirmed the mediating role of job satisfaction in the relationship between work-life balance (WLB) and employee performance within the SME sector. Meanwhile, findings by Dizaho et al. (2017) highlight that wellness programs and work flexibility enhance both WLB and productivity. Lastly, a study by Buba et al. (2024) in the education sector shows that WLB practices significantly improve job satisfaction. Collectively, these findings reinforce the notion that WLB is a strategic factor that not only enhances employee well-being but also boosts organizational performance through the mediating effect of job satisfaction.

The study by Medina-Garrido et al. (2023) also confirms that job satisfaction serves as a mediator between WLB and performance, mediating the indirect relationship between the variables. Furthermore, Shuck et al. (2014) state that job satisfaction resulting from WLB can foster emotional and cognitive employee engagement. In a cross-cultural study, Russo et al. (2020) found that the benefits of WLB on performance are evident across various cultural contexts, strengthening the universality of its impact. Even Tan & Leong (2024) note that WLB helps reduce job burnout and enhances positive energy, which directly contributes to goal achievement. Thus, WLB not only contributes to individual well-being but also serves as a strategic factor in building sustainable employee performance.

## RESEARCH METHOD

This study employed a quantitative explanatory approach aimed at analyzing the influence of work-life balance (WLB) on employee performance, with job satisfaction serving as a mediating variable. This design is appropriate for testing relationships among variables through the measurement of respondent perceptions and statistical analysis, as well as for generalizing findings to a broader population (Creswell & Creswell, 2018). Explanatory research allows the researcher to understand how exogenous variables affect endogenous variables through mediators—in this case, job satisfaction. This research is causal in nature, using a structured questionnaire with a five-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5). The questionnaire was developed based on validated instruments from prior studies: WLB from Fisher et al. (2009), job satisfaction from Elsa (2022), and employee performance from Dewi & Fitrio (2022). Data were collected via an online form to facilitate timely responses from participants.

The data source consisted of employees working in the banking industry in Badung Regency, Bali. The research population included all employees in the target sector, and the sample of 135 respondents was determined using the Slovin formula with proportional random sampling. The primary data were collected directly from respondents through the questionnaire. As the data were quantitative, they could be statistically processed to examine the influence among variables within the proposed research model. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of the SEM-PLS 3 software. SEM-PLS was chosen due to its capability to handle non-normally distributed data, complex models with multiple latent variables, and moderate-to-small sample sizes (Hair et al., 2021). SMART-PLS also facilitates direct testing of mediation effects as well as model fit assessment using  $R^2$ , Average Variance Extracted (AVE), composite reliability, and  $Q^2$  predictive relevance.

Before interpreting the results, validity and reliability testing of the instruments was conducted through outer model analysis, which included tests of convergent validity, discriminant validity, and composite reliability. Subsequently, inner model analysis was performed to evaluate relationships among constructs through path coefficients and significance values (p-values). The mediation effect of job satisfaction was assessed using the Variance Accounted For (VAF) method. This study proposed four research hypotheses as follows:

H1: Work-life balance significantly influences employee performance.

H2: Work-life balance significantly influences job satisfaction.

H3: Job satisfaction significantly influences employee performance.

H4: Job satisfaction mediates the influence of work-life balance on employee performance.

## RESULTS AND DISCUSSION

### RESULTS

The analysis results using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the aid of SMART-PLS 3 software are presented in Figure 1 below.

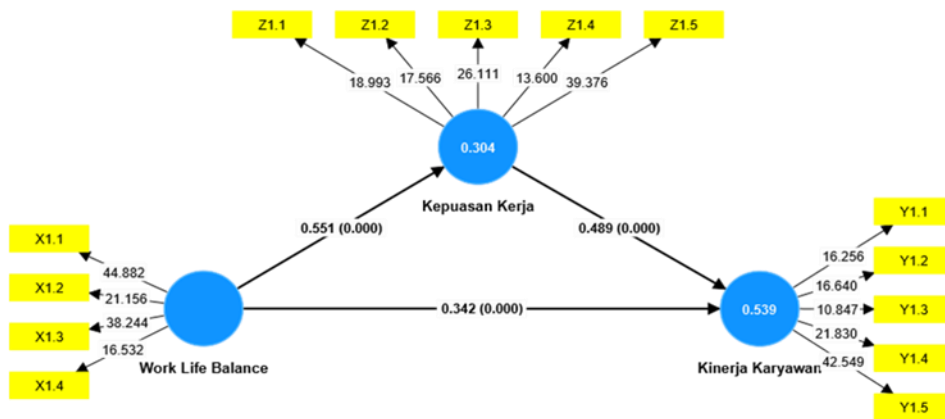


Figure 1. Full Model of SMART-PLS

Before interpreting the results within the Structural Equation Modeling based on Partial Least Squares (SEM-PLS), it is essential to ensure that the model meets the evaluation criteria for both the outer model (measurement model) and the inner model (structural model).

Table 1. Convergent validity (loading factor), AVE, CR and CA

Variables	Indicators	LF	AVE	CA	CR
Work life balance (WLB)	X1	0,876	0,726	0,875	0,895
	X2	0,846			
	X3	0,878			
	X4	0,806			
Job Satisfaction (JS)	M1	0,760	0,626	0,859	0,865
	M2	0,777			
	M3	0,811			
	M4	0,734			
	M5	0,868			
Employee Performance (EP)	Y1	0,795	0,641	0,850	0,854
	Y2	0,778			
	Y3	0,744			
	Y4	0,801			
	Y5	0,879			

Sources: SMART-PLS

Meanwhile, the assessment of discriminant validity, based on the Fornell-Larcker Criterion (FLC),  $R^2$ , and  $Q^2$  values, is presented in Table 2 below

Table 2. Fornell Larcker Criterion,  $Q^2$  dan  $R^2$

variables	JS	EP	WLB	$R^2$	$Q^2$
JS	<b>0,791</b>			0,299	$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2)$ $Q = 1 - (1 - 0,299)(1 - 0,532)$ $= 1 - (0,701) \times (0,468)$ $= 1 - 0,328068 = 0,671932$ $\Rightarrow 67,19\%$
EP	0,677	<b>0,801</b>		0,532	
WLB	0,551	0,611	<b>0,852</b>	-	

Sources: SMART-PLS

Tables 1 and 2 indicate that all assessments have met the evaluation criteria for both the outer and inner models under the SEM-PLS approach. Convergent validity is demonstrated by the loading factor values of all indicators being greater than 0.60, and the Average Variance Extracted (AVE) for each construct exceeding 0.50. Construct reliability is supported by composite reliability (CR) and Cronbach's alpha (CA) values above 0.70. Discriminant validity is also confirmed through the Fornell-Larcker Criterion. In the evaluation of the inner model, the  $R^2$  values (0.299 and 0.532) indicate weak to moderate predictive strength, while the  $Q^2$  value (0.6719), being positive and approaching 1, suggests strong predictive relevance of the model. Altogether, these results confirm that the structural model is valid and can be further interpreted (Hair et al., 2021). Subsequently, Table 3 presents the results of hypothesis testing for the proposed research hypotheses, as follows.

Table 3. Hypothesis testing

No.	Variables	Path-coeff	Stadev	t-stat	p-values	Remarks
1.	JS => EP	0,489	0,060	8,109	0,000	accepted
2	WLB => JS	0,551	0,064	8,605	0,000	accepted
3	WLB => EP	0,611	0,051	12,076	0,000	Accepted
4	WLB => JS => EP	0,306	-	-	0,000	Accepted

Sources: SMART-PLS

The results of the hypothesis testing presented in Table 3 indicate that the path from Job Satisfaction (JS) to Employee Performance (EP) is significant ( $\beta = 0.489$ , p-value = 0.000), and the path from Work-Life Balance (WLB) to Job Satisfaction ( $\beta = 0.551$ , p-value < 0.000) is also significant. Moreover, the direct effect of WLB on EP ( $\beta = 0.611$ , p-value = 0.000) is statistically significant. The mediating role of Job Satisfaction in the relationship between WLB and EP ( $\beta = 0.551$ , p-value < 0.000) is also found to be significant. Further, the mediation analysis using the Variance Accounted For (VAF) method yielded a VAF value of 40.9% ( $20\% \leq \text{VAF} \leq 80\%$ ), indicating a partial mediation. Therefore, job satisfaction partially mediates the effect of work-life balance on employee performance.

## DISCUSSIONS

The findings of this study indicate that work-life balance (WLB) has a significant effect on both employee performance and job satisfaction. In addition, job satisfaction is also proven to have a positive and significant influence on performance. These findings are supported by previous studies which affirm that job satisfaction partially mediates the relationship between WLB and performance (Medina-Garrido et al., 2023; Tan & Leong, 2024; Zhang & Chen, 2023; Jayaraman & Kowalski, 2023; Haar et al., 2019; Putra et al., 2023), suggesting that WLB impacts not only directly but also indirectly through enhanced job satisfaction.

Based on the hypothesis testing, work-life balance (WLB) has a positive and significant effect on employee performance. This implies that the better the balance between employees' work and personal lives, the higher their job performance. This finding is consistent with several previous studies. Meilia (2024) and Ulfah (2024) found

that WLB contributes substantially to performance improvement, both in the banking sector and in higher education institutions. Hong and Susanto (2024) also emphasized that optimal WLB is highly relevant for enhancing the performance of Generation Z employees. Furthermore, Medina-Garrido et al. (2023) confirmed that access to work-life balance policies has a positive effect on employee productivity. Overall, these empirical findings reinforce the importance of implementing WLB strategies as an effective approach to human resource management across sectors.

The analysis also reveals that job satisfaction has a positive and significant impact on employee performance (Huang & Meng, 2022; Zhou & Yang, 2019; Kundu & Gahlawat, 2021). This suggests that the higher the level of job satisfaction, the better the performance outcomes. This finding is in line with Anifah (2022) and Inuwa (2016), who reported that satisfied employees tend to demonstrate better job performance. Sania and Putra (2024), Yuliana and Fadhli (2023), and Abbas & Raja (2020) also found a positive relationship between job satisfaction and performance. Nurrohmat and Lestari (2021) emphasized that job satisfaction significantly contributes to performance improvement. Similarly, Hanawidjaya et al. (2022) and Sari (2019) indicated that job satisfaction is a key factor in driving employee performance. Collectively, these findings highlight the importance of creating a work environment that supports employee well-being and satisfaction as a strategy for enhancing organizational performance.

The hypothesis testing results also demonstrate that work-life balance (WLB) has a positive and significant effect on job satisfaction. This means that the more balanced an employee's work and personal life, the higher the level of job satisfaction they experience. This result aligns with the study by Risambessy and Tahanora (2021), which concluded that WLB significantly enhances job satisfaction, particularly among married employees. Waworuntu et al. (2022), in their systematic review, also emphasized that WLB is highly relevant for millennial and Gen Z employees in increasing job satisfaction. A study at AirNav Indonesia further supports the evidence that WLB is a crucial element in creating a more satisfying work experience. In addition, Hastuti & Wibowo (2021) and Rizvi & Maulana (2025), stated that a good quality of work life, including a healthy balance between work and personal life, significantly contributes to employee job satisfaction. Overall, these findings underscore the importance of WLB strategies as a foundation for fostering a productive and psychologically healthy work environment.

The analysis results indicate that work-life balance (WLB) has a positive and significant effect on job satisfaction (Özutku & Akyüz, 2022; Dartey-Baah & Mekpor, 2021), which in turn partially mediates the relationship between WLB and employee performance. This suggests that performance improvement does not rely solely on the quality of work-life balance, but also on the extent to which employees feel satisfied with their jobs. When WLB is achieved and job satisfaction is high, employees are more motivated to deliver optimal performance. This finding is supported by Medina-Garrido et al. (2023) and Chand & Katou (2023), who reported that access to WLB policies positively impacts performance through enhanced job satisfaction. Similarly, Fransiska and Maksum

(2021) found that WLB directly influences performance, with job satisfaction serving as a mediator (Nugroho, 2025; Zulkarnaen & Sofyan, 2018). The mediating role of job satisfaction has also been confirmed by studies such as Lee & Kim (2023) and Meilia (2024), while Putro and Wajdi (2024) and Tan & Leong (2024) emphasized that job satisfaction serves as a crucial bridge in the relationship between WLB and performance. Parenden et al. (2024) further strengthened this argument by stating that the effect of WLB on performance occurs through the mediating role of job satisfaction. Overall, these findings highlight the importance for organizations not only to offer work flexibility but also to ensure that employees feel emotionally and professionally satisfied as a strategy to improve sustainable job performance.

This study also reinforces the validity of Social Exchange Theory (SET) by Blau (1964) in the context of modern organizational behavior. Within the SET framework, the employee–organization relationship is perceived as a reciprocal exchange. When an organization provides strong work-life balance support and fosters a work environment that enhances job satisfaction, employees respond by demonstrating greater commitment and higher performance. The finding that job satisfaction partially mediates the relationship between WLB and performance supports the core assumption of SET—that positive employee behavior is a form of reciprocation for fair and supportive treatment from the organization. Thus, SET serves as a relevant foundation to explain how perceptions of organizational support through WLB policies influence work behavior via psychological mechanisms such as job satisfaction.

From a practical perspective, organizations should prioritize work-life balance policies as a strategic human resource management initiative with far-reaching impact. The findings suggest that employees who experience a balanced work and personal life and feel satisfied in their jobs are more likely to demonstrate higher performance. Therefore, companies are encouraged to implement flexible work programs (e.g., hybrid work models, family leave, and adaptive work hours), stress management training, and regular workload assessments. Additionally, increasing job satisfaction should be treated as a strategic objective through the creation of an inclusive work culture, fair recognition systems, and two-way communication channels. By fostering a workplace environment that promotes both balance and satisfaction, organizations not only enhance individual performance but also build long-term sustainability and competitive advantage.

## **CONCLUSIONS**

This study concludes that work-life balance (WLB) has a positive and significant effect on both job satisfaction and employee performance. Moreover, job satisfaction is found to partially mediate the relationship between WLB and performance, reinforcing the framework of Social Exchange Theory, which emphasizes the principle of reciprocity in work relationships. When organizations provide support in the form of WLB policies, employees respond with higher commitment and performance. These findings highlight



the importance of implementing WLB strategies in creating a psychologically healthy and productive work environment.

However, this study has several limitations, including the restricted context in terms of sector and geographical location, which may affect the generalizability of the results. In addition, the use of a quantitative cross-sectional approach limits the ability to observe long-term dynamics among the variables. Future research is encouraged to adopt longitudinal and mixed-method approaches and to broaden the scope across sectors and respondent demographics. Furthermore, exploring moderating variables such as supervisory support, organizational culture, and employee personality traits could offer a deeper understanding of the mechanisms linking WLB, job satisfaction, and performance.

## REFERENCES

- Abbas, M., & Raja, U. (2020). Impact of job satisfaction on task performance: The role of leader-member exchange. *Journal of Managerial Psychology*, 35(5), 409–423.
- Aditya, D. J. D., & Deviastri, L. (2024). Work-life balance and compensation on performance through job satisfaction. *Human Capital and Organizations*, 1(2), 88–100. Retrieved from <https://sanscientific.com/journal/index.php/hco/article/view/224>
- Agarwal, P., & Bhakuni, S. (2024). The influence of work-life balance on job satisfaction and employee performance. *Journal of Oriental Institute*, 73(June), 38–52. Retrieved from <https://www.researchgate.net/publication/383668935>
- Allen, T. D., French, K. A., Dumani, S., & Shockley, K. M. (2021). A cross-national meta-analytic examination of work-family conflict and job satisfaction. *Journal of Applied Psychology*, 106(9), 1392–1411.
- Anifah, A., & FoEh, J. E. (2022). Faktor Pengaruh Kepuasan Kerja Dan Loyalitas Kerja. *Jurnal Kajian Ilmiah*, 22(3), 253–266.
- Arianty, N., Siregar, E., & Daulay, M. (2016). *Manajemen sumber daya manusia dalam organisasi modern*. Medan: Lembaga Penelitian dan Penulisan Ilmiah.
- Basuki, S. (2023). *Strategi pengembangan SDM di era digitalisasi*. Jakarta: Prenadamedia Group.
- Blau, P. M. (1964). *Exchange and power in social life*. New York: Wiley.
- Buba, M. G., Abdu, M. S., & Usman, A. A. (2024). Effects of work-life balance on employee job satisfaction: Evidence from ethical education institutions in Ethiopia. *Educational Administration: Theory and Practice*, 30(5), 13512–13520. Retrieved from <https://www.researchgate.net/publication/381335605>
- Chand, M., & Katou, A. A. (2023). Work-life policies and employee job satisfaction: A resource-based perspective. *International Journal of Human Resource Management*, 34(1), 130–152.
- Cropanzano, R., & Mitchell, M. S. (2005). Social exchange theory: An interdisciplinary review. *Journal of Management*, 31(6), 874–900.
- Dartey-Baah, K., & Mekpor, B. (2021). Work-life balance and employee satisfaction: Mediating role of psychological well-being. *Management Research Review*, 44(2), 245–261.

- Dewi, P., & Fitrio, T. (2022). The role of adaptive millennial leadership, organizational culture, and competency as a strategy to increase employee performance. *Jurnal Aplikasi Manajemen*, 20(3), 697-710.
- Dizaho, E. K., Salleh, R., & Abdullah, A. (2017). Achieveing Work Life Balance Through Flexible Work Schedules and Arrangements. *Global Business & Management Research*, 9.
- Elsa'ady, F. (2022). Pengaruh job satisfaction terhadap creativity be-haviors, affective organizational commitment, dan normative organizational commitment pada karyawan PT Trafoindo Prima Perkasa, Tangerang. *SKRIPSI-2022*.
- Faugoo, D. (2024). Strategic human resource management as a key to organizational success. *International Journal of Human Capital Management*, 9(1), 21–34.
- Fauzi, A., & Manao, F. (2023). Kompetensi sumber daya manusia sebagai faktor kunci keberhasilan organisasi. *Jurnal Manajemen dan Bisnis*, 10(2), 67–78.
- Fransiska, A., & Maksum, A. (2021). Work-life balance dan kepuasan kerja terhadap kinerja karyawan. *Jurnal Ilmu Manajemen dan Bisnis*, 12(1), 45–55.
- Fisher, G. G., Bulger, C. A., & Smith, C. S. (2009). Beyond work and family: a measure of work/nonwork interference and enhancement. *Journal of occupational health psychology*, 14(4), 441.
- Haar, J. M., Russo, M., Suñe, A., & Ollier-Malaterre, A. (2019). Outcomes of work–life balance on job satisfaction, life satisfaction and mental health: A study across seven cultures. *Journal of Vocational Behavior*, 110, 244–257.
- Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2021). A primer on partial least squares structural equation modeling (PLS-SEM) (3rd ed.).
- Hanawidjaya, R. R., Kusumah, R. M., Sindrawati, S., & Sumiati, N. (2022). Pengaruh Kompensasi dan Kepuasan Kerja Terhadap Komitmen Karyawan di Hotel Betha Subang. *Innovative: Journal Of Social Science Research*, 2(2), 185-192.
- Hastuti, N. T., & Wibowo, U. D. A. (2021). Effects of Quality of Work Life (Qwl) and Organizational Commitment (Oc) on Organizational Citizenship Behaviour (Ocb) of Permanent Nurses. *Psimphoni*, 2(2), 31-38.
- Herdilah, N., Putri, R. A., & Syamsuddin, M. (2023). Peran pengelolaan SDM dalam meningkatkan partisipasi karyawan. *Jurnal Ilmu Administrasi Bisnis*, 9(1), 45–59.
- Hong, R., & Susanto, A. (2024). Work-life balance and job performance among Generation Z: Evidence from the creative industry. *Journal of Business Psychology and Behavior*, 12(2), 101–115.
- Huang, J., Ma, L., & Meng, Y. (2022). Job satisfaction and work performance: The moderating role of organizational commitment. *International Journal of Productivity and Performance Management*, 71(4), 1050–1068.
- Inuwa, M. (2016). Job satisfaction and employee performance: An empirical approach. *The Millennium University Journal*, 1(1), 90-103.
- Jayaraman, R., & Kowalski, P. (2023). Job satisfaction as a mediator of the relationship between work–life balance and performance. *Formosa Journal of Social Research*. Retrieved from <https://journal.formosapublisher.org/index.php/fjsr/article/view/12793>
- Jones, A., McCracken, M., & Graham, S. (2024). Linking job satisfaction, intrinsic motivation, and employee performance in hybrid work settings. *Journal of Business Research*, 167, 104240.

- Kundu, S. C., & Gahlawat, N. (2021). Job satisfaction and employee performance: A study of Indian IT sector. *Employee Relations*, 43(5), 1105–1124.
- Lee, D., & Park, S. (2021). Examining the impact of work-life balance on performance: Evidence from the banking sector. *Employee Relations*, 43(6), 1234–1249.
- Lee, Y., & Kim, S. (2023). Linking job satisfaction to employee performance: The mediating role of affective commitment. *Journal of Business Research*, 154, 113308.
- Lukito, D., Susanti, M., Susanto, Y., Judijanto, L., Ali, M., & Mahardhani, A. J. (2025). Determinants of sustainable employee performance: A study of family businesses in Indonesia. *Asia Pacific Management Review*, 30(2), 100340.
- Mahendra, D. J. D. A., & Kurniawati, L. (2024). Flexi-time and work-life balance on employee performance through job satisfaction in hospitals. *International Journal of Research in Business and Social Science*, 13(3), 194–204.
- Medina-Garrido, J. A., Biedma-Ferrer, J. M., & Ramos-Rodríguez, A. R. (2023). Work-life balance and job performance: The mediating role of job satisfaction. *European Management Journal*, 41(1), 85–96.
- Meilia, A. D. (2024). The role of work-life balance in enhancing employee performance in the banking sector. *International Journal of Human Capital Management*, 6(1), 33–45.
- Mohammad, A. M., Menhat, M., Shafi, S., Hussein, A. H. M. A., Al-Mubaideen, M. A., & Alshaketheep, K. (2025). Trends in employee performance: A comprehensive review and bibliometric analysis using Scopus and WOS. *SA Journal of Human Resource Management*, 23, 2887.
- Nugroho, D. A. (2025). The Impact of Work-Life Balance on Employee Performance and Satisfaction in Start-Up Companies. *International Journal of Islamic Education, Research and Multiculturalism (IJIERM)*, 7(1), 206-219.
- Nurrohmat, A., & Lestari, R. (2021). Pengaruh Kepuasan Kerja terhadap Kinerja Karyawan. *Jurnal Riset Akuntansi*, 1(2), 82-85.
- Otoritas Jasa Keuangan. (2024). Statistik Perbankan Indonesia Maret 2024. Jakarta: OJK. <https://www.ojk.go.id>
- Özutku, H., & Akyüz, B. (2022). The relationship between work-life balance and job satisfaction: A study in service industries. *European Research on Management and Business Economics*, 28(3), 100195.
- Parenden, R., Hughes, M., & Stanley, C. (2024). Job satisfaction as a mediator of flexible working and performance outcomes. *Journal of Organizational Effectiveness*, 11(2), 112–128.
- Prasetio, A. P., & Siahaan, H. O. (2024). Work-life balance as a predictor of job satisfaction in hybrid workplaces. *Journal of Work and Organizational Psychology*, 40(2), 101–110.
- Putra, R. D., Nurhadi, M., & Santoso, T. B. (2023). Work-life balance and its impact on employee satisfaction and retention in remote working. *Employee Relations*, 45(1), 85–103.
- Putro, S. E., & Wajdi, F. (2024). Job satisfaction as a mediator of the effect of work-life balance on employee performance. *Jurnal Manajemen Strategis dan Kewirausahaan*, 8(2), 112–122.
- Risambessy, A., & Tahanora, C. (2021). Pengaruh Work Life Balance Terhadap Komitmen Organisasi Dengan Kepuasan Kerja Sebagai Variabel Mediasi Pada Karyawan Yang Sudah Menikah. *Manis: Jurnal Manajemen dan Bisnis*, 5(2), 52-64.

- Rizqiah, E. (2024). Daya saing SDM sebagai penentu eksistensi organisasi. *Jurnal Ekonomi dan Manajemen Strategis*, 12(1), 15–27.
- Runtu, R. M., Pontoh, G. T., & Pandowo, M. (2022). The effect of work-life balance on employee job satisfaction. *Jurnal EMBA*, 10(2), 219–227.
- Russo, M., Shteigman, A., & Carmeli, A. (2020). Workplace and family support and work–life balance: Implications for individual psychological availability and performance. *Human Resource Management*, 59(3), 235–249. <https://doi.org/10.1002/hrm.21991>
- Sania, A., & Putra, A. B. (2024). Pengaruh kepuasan kerja, lingkungan kerja, dan beban kerja terhadap loyalitas karyawan (Studi Pada PT. Idea Publika Grup). *Interdisciplinary Journal of Computer Science, Business Economics, and Education Studies*, 1(1), 25–38.
- Sari, N. P. R., Bendesa, I. K. G., & Antara, M. (2019). The influence of quality of work life on employees' performance with job satisfaction and work motivation as intervening variables in star-rated hotels in Ubud tourism area of Bali. *Journal of Tourism and Hospitality Management*, 7(1), 74–83.
- Shuck, B., Reio, T. G., & Rocco, T. S. (2014). Employee engagement: An examination of antecedent and outcome variables. *Human Resource Development International*, 17(3), 255–273.
- Smith, J., Patel, A., & Reynolds, T. (2023). Work–life balance: A critical analysis of its impact on employee performance and job satisfaction. *International Journal of Humanities and Social Science Management (IJHSSM)*. Retrieved from [https://ijhssm.org/issue\\_dcp/Work%20Life%20Balance](https://ijhssm.org/issue_dcp/Work%20Life%20Balance)
- Rizvi, M. F., & Maulana, C. Z. (2025). The Effect of Organizational Culture, Work-Life Balance, And Employee Innovation On Employee Performance With Job Satisfaction as an Intervening Variable Survey of Coffee Shop Employees In Palembang City. *Journal of Economics and Development*, 2(1), 60–76.
- Tan, S. K., & Leong, C. T. (2024). Mitigating work stress through job satisfaction: A pathway from work-life balance to employee performance. *Asia Pacific Journal of Human Resources*.
- Ulfah, S. N. (2024). Pengaruh work-life balance terhadap kinerja dosen di Universitas Global Jakarta. *Jurnal Manajemen dan Bisnis*, 9(2), 57–66.
- Wang, Y., Li, X., & Huang, J. (2024). Work-life balance, job stress, and employee performance: Evidence from a multi-sectoral study. *Journal of Organizational Behavior*, 45(2), 115–132.
- Waworuntu, E. C., Kainde, S. J., & Mandagi, D. W. (2022). Work-life balance, job satisfaction and performance among millennial and Gen Z employees: a systematic review. *Society*, 10(2), 384–398.
- Yuliana, E., & Fadhli, K. (2023). Pengaruh kepuasan kerja dan loyalitas karyawan terhadap kinerja karyawan industri tenun dua thermos. *Margin Eco*, 7(1), 58–66.
- Zhang, H., & Chen, Z. (2023). Hybrid work model and employee performance: Mediating role of work-life balance. *International Journal of Human Resource Management*, 34(4), 789–808.
- Zhou, Y., & Yang, H. (2019). The relationship between job satisfaction and performance: Evidence from a cross-industry study in China. *Asia Pacific Journal of Human Resources*, 57(3), 345–364. <https://doi.org/10.1111/1744-7941.12176>
- Zulkarnaen, Z., & Sofyan, M. (2018). Pengaruh work life balance terhadap kepuasan kerja dan kepuasan hidup karyawan. *Jurnal Manajemen dan Bisnis*, 5(1), 11–21.