



The influence of work life balance and work environment on employee performance through job satisfaction: a study at BNI Kebumen branch office

Liana Etika Dewi¹, Irfan Helmy²

^{1,2}Master of Management, Putra Bangsa University, Kebumen, Indonesia

ARTICLE INFO

ABSTRACT

Article history:

Received May 06, 2025
Revised May 19, 2025
Accepted May 30, 2025

Keywords:

Job Satisfaction;
Employee Performance;
work environment;
Work Life Balance.

The performance of the BNI Kebumen Branch Office in 2023, as measured by a Performance Management System (PMS) score of 2.55 (equivalent to 51% achievement), indicates a level of performance below organizational expectations. This underscores the need for improvements across various internal and external factors. This study aims to examine the direct effects of work-life balance (WLB) and the work environment on employee performance, as well as their indirect effects mediated by job satisfaction. A quantitative research approach was employed, involving a total population of 50 employees using saturated sampling. Data were analyzed using inferential statistical methods through Structural Equation Modeling (SEM). The results reveal that WLB does not have a significant direct effect on employee performance. In contrast, both the work environment and job satisfaction show significant positive effects on performance. Additionally, WLB does not significantly influence job satisfaction, whereas the work environment has a positive and significant impact. Job satisfaction does not mediate the relationship between WLB and employee performance but does mediate the relationship between the work environment and employee performance. These findings highlight the pivotal role of a supportive work environment in enhancing both job satisfaction and overall employee performance.

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Corresponding Author:

Liana Etika Dewi
Master of Management, Faculty of Economic and Business,
Putra Bangsa University
Jln. Ronggowarsito No 18 Pejagoan, Kebumen, Jawa Tengah, 54361, Indonesia
Email: lianaetikadewi@gmail.com

1. INTRODUCTION

Organizations in the era of developing technology and information in a way rapid like Now This face various challenge Good in both internal and external environments external. Environment external experience very rapid and dynamic changes , demanding organization For Keep going adapt in a way sustainable (Aliya & Saragih, 2020). Uncertainty in environment organization participate influence internal problems in

particular increasingly staffing demands attention from organizational management because without competent human resources it is meaningless (Budiyanto & Mochklas, 2020).

Employee performance refers to the results or achievement Work individual and also team after carry out task the work that becomes their respective responsibilities so capable support objective from organization the place Work (Yuniarti et al., 2021). Employee performance is considered important by banks in Indonesia such as BNI. Compared to other BNI branch offices in the Central Java region, the performance of the BNI Kebumen Branch Office shows relatively lower results. Based on an interview with the Branch Head, the Performance Management System (PMS) score in 2023 was recorded at only 2.55, or approximately 51%, indicating performance that falls short of expectations. Although specific PMS data from other branch offices are not publicly available, several branches such as BNI Purwokerto and BNI Cilacap are known to be actively engaged in various performance improvement initiatives, including participation in public service programs, social activities, and community development efforts. These initiatives are believed to positively contribute to employee motivation and overall performance enhancement. This disparity suggests that BNI Kebumen may be facing unique internal challenges that have not been effectively addressed. Therefore, further investigation is needed to identify the underlying factors contributing to the low performance, in order to formulate appropriate improvement strategies.

The low performance employee at BNI Kebumen Branch Office reflect existence multidimensional issues , where various factor each other influence One each other. Based on existing theory, level performance employee besides influenced by ability His personality is also influenced by other factors such as his motivation, level of satisfaction, stress, and physical condition; work environment; compensation, and low work commitment (Handoko, 2018). Researchers previously find that there is Lots factors that are capable influential to performance employee including the work environment, leadership style, and personal abilities of employees (Lestari, 2023). Internal factors include work motivation and interest , potential or talent, personality and external factors, namely the physical and non-physical environment, infrastructure, compensation, and policies organization (Suwindia & Wati, 2021).

Work-life balance (WLB) in the banking industry is strongly influenced by the local work culture, which often differs from other sectors. The banking industry is characterized by strict regulations and customer service obligations that require a more structured routine. In addition, long working hours, high performance expectations, and a rigid hierarchical structure are common in the banking sector, causing employees to face greater challenges in achieving a balance between their professional and personal lives. However, when bank employees are able to maintain this balance, their organizational engagement tends to increase, which can ultimately boost productivity and loyalty (Mardiana et al., 2023). Previous studies have found that there is a positive effect of work-life balance on employee performance (Runtu et al., 2022); (Rathnayaka & Dissanayake, 2024). However, other researchers did not find any effect (Mardiana et al., 2023).

Environmental factors work play role important in to form behavior and performance employees, because elements around individual can influence comfort as well as motivation Work they (Hamdali & Liswandi, 2023). The physical environment can be in the form of lighting, air temperature, air movement/circulation, noise, aroma, color scheme, decoration and security); and the environment non-physical work (atmosphere) work, relationship with subordinates & superiors; relationship Work with party external; availability facility work; division Work structured; attention leadership; cooperation team; and smoothness communication) (Sedarmayanti, 2017); (Budiasa, 2021); (Ati et al., 2022). Previous research has proven that the factors environment Work own influence

significant to performance (Supriadi & Anita, 2020). However, there is also research previous that proves on the contrary that No There is influence significant (Fauziyyah & Rohyani, 2022).

Satisfaction Work reflect perception and evaluation individual to his work , which then influence attitude and response emotional in operate task. Satisfaction felt by employees in matter This capable push creation pleasure in the field Work and also type his job so that has implications for increasing motivation and productivity. On the other hand, low satisfaction Work tend grow feeling negative, which can impact on the decline performance as well as loyalty to organization (Indrasari, 2017). Researcher previously has prove that satisfaction Work own influence positive on the rise performance his staff (Santoso, 2020); (Nathwani, 2021). However other findings contradict that is no significant effect (Kharisma et al., 2019).

The relationship between factors that influence employee performance in this study was studied using attribution theory and job satisfaction theory. This attribution theory was initiated by a figure named Fritz Heider in 1958, which stated that individual behavior and the behavior of others can be determined by the influence of internal and external factors. In this case, increasing employee performance cannot be separated from personal attribution or internal factors (work life balance and job satisfaction) and impersonal attributions or external factors (work environment). Job satisfaction theory work (*two factor theory*) from Frederick Herzberg (1959), groups into two categories that is *dissatisfiers (hygiene factors)*, and *satisfiers (motivators)* (Wedadjati & Helmi, 2022). In theory this, factor work life balance and the environment Work categorized as *hygiene factors*, which if n can filled will cause dissatisfaction employees, while satisfaction Work reflect element from *motivational factors*, which play a role in increase performance employee.

The existence of research gaps in previous studies regarding factors that influence employee performance is interesting to be studied and developed in this study. This study was conducted by developing previous studies (Kusumastuti & Kurniawati, 2019) by adding work variables. life balance which has been proven to have an influence on improving performance with the mediating role of satisfaction (Herlambang & Murniningsih, 2022). By including employee satisfaction factors as intervening variables and adding work life balance, this research is expected to provide more comprehensive results.

2. RESEARCH METHODE

This study use a quantitative approach because the primary data collected and analyzed consist of precisely measured numerical data. The variables used include three types: the dependent variable (employee performance), independent variables (work-life balance and work environment), and an intervening variable (job satisfaction). The study population comprises all 50 employees of the BNI Kebumen Branch Office. Referring to the guideline that when the population is fewer than 100 individuals, the entire population should be used as the sample (Arikunto, 2013), this study adopts a saturated sampling technique by involving the entire population as the sample. This study involved the entire population as respondents; however, to address potential bias from using a total population sampling method, the researcher conducted instrument validation through a pilot test on subjects with similar characteristics outside the main population to ensure instrument quality. Data from the pilot test were analyzed using Cronbach's Alpha, indicating that the instrument was reliable and valid. Subsequently, the validated questionnaire was administered to the entire population as the main sample.

The questionnaire was developed based on specific indicators and theories to measure the studied variables and was distributed to respondents to be completed

according to their actual conditions. Data analysis also uses statistical analysis, especially descriptive and inferential statistics. Inferential statistical analysis is carried out using the SEM (Structural Equation Modeling) method with Smart PLS which is able to test the direct and indirect effects of independent variables on dependent variables. The use of SEM PLS has advantages over other tests because in addition to being able to confirm the theory, it is also able to provide an explanation of the relationship between its latent variables. The results of testing can be seen from the path coefficient value, where there is a provision if the calculated T value > T table (1.96 with α 5%) or if the significance value is below 0.05 then the hypothesis is accepted.

3. RESULTS AND DISCUSSIONS

The respondents in this study were employees of BNI Kebumen Branch Office who were grouped based on gender, age, and length of service.

Tabel 1. Identification of Research Respondents

Gender	Frequency	Percentage
Man	27	54.0%
Woman	23	46.0%
Age	Frequency	Percentage
20 - 25	2	4.0%
26 - 30	12	24.0%
31 - 35	12	24.0%
36 - 40	9	18.0%
41 - 45	9	18.0%
46 - 50	2	4.0%
Above 50	4	8.0%
Years of service	Frequency	Percentage
Under 1 year	1	2.0%
1 to 5 years	11	22.0%
6 to 10 years	13	26.0%
Above 10 years	25	50.0%

Sumber: Data primer diolah, 2024

Table 1 above shows that the research respondents were dominated by men, although difference amount employee men and women No many and old between 26 to 35 years old so that including in group age productive as well as own a fairly long working period, namely more from 10 years.

3.1 Outer Models

PLS-SEM analysis with SmartPLS, convergent validity is seen from the loading factor value which must be above 0.70. This study shows that of all items there are still 3 items that are not valid because the outer loading value is below 0.70, namely in the employee performance variable items (Y2) which include Y2.1; Y2.4 and Y2.6. other variables, namely job satisfaction, WLB and the overall work environment have outer loading values above 0.70 so that they can be said to meet the validity test and can be used for further analysis. Discriminant validity is used to assess whether data has adequate validity by comparing the root of the Average Variance Extracted (AVE) with the latent correlation value between variables.

Table 2. Average Variance Extracted Value

Variabel	Average Variance Extracted (AVE)	AVE Root	Information
Employee Performance (Y2)	0.762	0,873	> 0,50 (Reliabel)
Satisfaction Work (Y1)	0.610	0,781	> 0,50 (Reliabel)
Work Life Balance (X1)	0.637	0,798	> 0,50 (Reliabel)

Environment Work (X2)	0.673	0,820	> 0,50 (Reliabel)
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Source: processed primary data, 2024

Table 2, shows the results of the instrument validity test based on discriminant validity by observing the root value of the Average Variance Extracted (AVE). From the test results, the root value of the AVE obtained is above 0.50, which indicates that the instrument meets the criteria for good or reliable validity. Thus, the four variables tested are declared valid and suitable for further analysis.

In the reliability test, Composite Reliability is used as a benchmark, and the instrument is declared reliable if the Composite Reliability value is more than 0.7. This value indicates that the construct has good internal consistency with the indicators used. The results of the Composite Reliability analysis for each construct can be seen in the following table.

Table 3. Composite Reliability Value

Variabel	Composite Reliability	Information
Employee Performance (Y2)	0.887	>0,7 (Reliabel)
Satisfaction Work (Y1)	0.972	>0,7 (Reliabel)
Work Life Balance (X1)	0.876	>0,7 (Reliabel)
Environment Work (X2)	0.972	>0,7 (Reliabel)

Source: processed primary data, 2024

Based on Table 3, it can be seen that these research variables have a composite reliability value of more than 0.7 so it can be said that they meet good reliability tests.

3.2 Outer Models

This research model was formed after the data processing process using Smart PLS v 4. The model describes the relationship between each construct of the Work Life Balance variable (x1), work environment (x2), job satisfaction (Y1), and employee performance (Y2). The appearance of the complete model formed from the relationship between the constructs of this research variable is as follows:

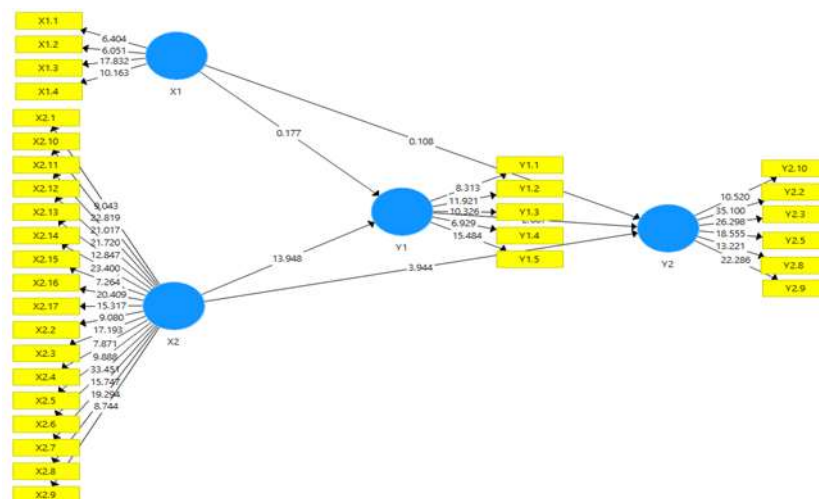


Figure 1. Full Models

3.3 Hypothesis Testing

The results of the hypothesis testing are summarized in the following table, offering a comprehensive overview of the acceptance or rejection of each hypothesis examined in this study. This table facilitates a clear understanding of the relationships

between work-life balance, work environment, job satisfaction, and employee performance at the BNI Kebumen Branch Office.

Table 4. Hypothesis Testing of Direct and Indirect Effects

No	Variable	Original Sample estimate	T-Statistic	P Values	Ket
1	WLB → Performance	-0,001	0,009	0,993	Rejected
2	Environment work → Performance	0,965	18,915	0,000	Accepted
3	Satisfaction → Performance	0,381	2,607	0,009	Accepted
4	WLB → satisfaction	0,015	0,177	0,860	Rejected
5	Environment work → satisfaction	0,948	13,946	0,000	Accepted
6	WLB → Satisfaction → Performance	0,006	0,160	0,873	Rejected
7	Environment Work → Satisfaction → Performance	0,361	2,682	0,008	Accepted

Source: PLS Output Results, 2024

3.4 Discussion

a. Direct Influence of Work Life Balance, Work Environment and Job Satisfaction on Employee Performance

The first hypothesis testing produced an original sample estimate of -0.001, with a t-value of 0.009 and a p-value of 0.993 (> 0.05), indicating that Hypothesis 1 (H1) is rejected. This result demonstrates that work-life balance has no significant effect on the performance of employees at the BNI Kebumen Branch Office. These findings are consistent with prior studies that also found no direct influence of work-life balance on employee performance (Wahyu et al., 2021); (Hilman et al., 2022); (Mardiana et al., 2023). One possible explanation for this result is that many employees are capable of compartmentalizing work responsibilities and personal life demands, thereby maintaining performance levels regardless of their perceived balance. Although work-life balance is theoretically expected to support job satisfaction and performance as posited in Attribution Theory (Heider, 1958), which emphasizes the role of internal factors such as individual perceptions and attitudes in practical terms, external pressures inherent to the banking industry, including high performance targets, tight deadlines, and a competitive organizational climate, may exert a more dominant influence on employee outcomes than internal factors like work-life balance.

The measurement results indicate that the non-physical dimension of the work environment contributes 35%, which is higher than the physical dimension's contribution of only 27%. This suggests that non-physical aspects play a central role in influencing employee satisfaction and performance. Non-physical factors such as the quality of relationships among colleagues, interactions with supervisors, and communication with clients create a work atmosphere that supports emotional engagement and work motivation, ultimately having a positive impact on individual performance. In contrast, although physical dimensions including lighting, ventilation, and office layout provide comfort and support operational effectiveness, their contribution to enhancing satisfaction and performance is relatively smaller.

The second hypothesis testing resulted in an original sample estimate of 0.965, with a t-value of 18.915 and a p-value of 0.000 (< 0.05), indicating that Hypothesis 2 (H2) is accepted. This confirms a significant positive influence of the work environment on employee performance at the BNI Kebumen Branch Office. The findings suggest that improvements in both physical and non-physical aspects of the work environment lead to higher employee performance levels. This is consistent with previous empirical studies demonstrating a positive relationship between the work environment and employee performance (Supriadi & Anitra, 2020; Fitri & Ferdian, 2021); (Masrul, 2023); (Aviola et al., 2022).

The third hypothesis testing yielded an original sample estimate of 0.381, with a t-value of 2.607 and a p-value of 0.009 (< 0.05), indicating that Hypothesis 3 (H3) is accepted. This result confirms a significant positive effect of job satisfaction on employee performance at the BNI Kebumen Branch Office, suggesting that higher levels of job satisfaction are associated with improved employee performance. These findings are consistent with previous research, which has shown that individuals with high job satisfaction tend to exhibit more positive attitudes toward their work, while those with low satisfaction often experience negative work-related emotions (Indrasari, 2017). Moreover, several empirical studies have demonstrated a strong positive relationship between job satisfaction and employee performance (Santoso, 2020); (Mendis & Weerakkody, 2017); (Xiao et al., 2024), further reinforcing the conclusion that job satisfaction is a critical determinant of employee productivity and effectiveness.

b. Direct Influence of Work Life Balance and Work Environment on Job Satisfaction

The fourth hypothesis test obtained an original sample estimate value of 0.015 (t count of 0.177 and p value of $0.860 > 0.05$), so the first hypothesis (H4) was rejected. This means that work-life balance is unable to directly affect performance. This finding is inconsistent with previous researchers who found that there is a positive effect of work-life balance on job satisfaction (Aviola et al., 2022); (Pitoyo & Handayani, 2022); (Rahmani & Nurnida, 2022); (Dias et al., 2022). This finding contradicts the Two-Factor Theory proposed by Herzberg, which classifies the determinants of job satisfaction into two categories: hygiene factors (maintenance factors) and motivational factors. Within this framework, work-life balance is typically viewed as a motivational factor capable of enhancing job satisfaction by allowing employees to achieve a balance between their professional and personal lives. However, the results of this study reveal a contrasting pattern, wherein work-life balance does not significantly affect job satisfaction. Instead, the work environment which is more commonly categorized as a hygiene factor demonstrates a stronger and more significant influence on job satisfaction. This discrepancy suggests that, in the organizational context examined, traditional classifications within Herzberg's theory may not fully capture the dynamics of employee satisfaction, highlighting the need for a more nuanced understanding of how specific factors operate across different workplace settings.

The fifth hypothesis testing produced an original sample estimate of 0.948, with a t-value of 13.946 and a p-value of 0.000 (< 0.05), indicating that Hypothesis 5 (H5) is supported. This result confirms a significant positive effect of the work environment on job satisfaction among employees at the BNI Kebumen Branch Office. The finding aligns with prior empirical studies that consistently demonstrate the positive influence of a conducive work environment on employee job satisfaction. This supports the notion that a supportive, comfortable, and well-structured work environment plays a critical role in enhancing employees' affective responses to their job, thereby contributing to improved overall job satisfaction (Aviola et al., 2022). Work environment factors play a crucial role in shaping employee behavior and performance, as the surrounding elements significantly influence individual comfort and work motivation (Hamdali & Liswandi, 2023). Specifically, a conducive and harmonious non-physical work environment characterized by positive interpersonal relationships among employees and a supportive organizational culture can foster a constructive work atmosphere that enhances employee morale and encourages optimal contributions toward organizational goals (Supriadi & Anitra, 2020).

c. The Mediating Role of Job Satisfaction on the Influence of WLB and Work Environment on Employee Performance

The sixth hypothesis testing yielded an original sample estimate of 0.006, with a t-value of 0.160 and a p-value of 0.873 (> 0.05), indicating that Hypothesis 6 (H6) is

rejected. This result suggests that work-life balance (WLB) does not influence employee performance through job satisfaction, implying that job satisfaction does not serve as a mediating variable in the relationship between WLB and performance. Consequently, WLB has neither a direct nor an indirect impact on employee performance in this context. This finding contradicts several previous studies that identified job satisfaction as a significant mediator between WLB and performance. The lack of mediation observed in this study highlights the need to reassess the role of WLB in organizational settings, particularly in understanding the mechanisms through which it may or may not affect employee outcomes (Susanto et al., 2022).

The insignificant effect of work-life balance (WLB) found in this study can be explained by the moderating roles of organizational culture, high performance demands, and institutional policies. An organizational culture that emphasizes high productivity and long working hours may create pressure for employees to prioritize work over personal life, thereby diminishing the positive impact of WLB on performance. Additionally, strict performance expectations and inflexible institutional policies can limit employees' ability to effectively balance work and personal responsibilities. These factors likely moderate the relationship between WLB and performance, meaning that without supportive culture and policies, the benefits of work-life balance on employee performance cannot be fully realized.

The results of the seventh hypothesis testing reveal an original sample estimate of 0.361, with a t-value of 2.683 and a p-value of 0.008 (< 0.05), indicating that Hypothesis 7 (H7) is supported. This finding confirms that the work environment positively influences employee performance through the mediating role of job satisfaction. The mediating effect of job satisfaction aligns with Attribution Theory, which emphasizes the significance of external factors such as the work environment in shaping individual behavior. A conducive work environment enhances employee comfort, motivation, loyalty, and emotional attachment to the organization, which in turn fosters higher levels of job satisfaction. As job satisfaction increases, employees are more likely to demonstrate improved productivity and performance.

4. CONCLUSION

The findings of this study indicate that work-life balance does not significantly influence employee performance, whereas both the work environment and job satisfaction exert a positive effect on enhancing employee performance. Moreover, work-life balance does not significantly affect job satisfaction, in contrast to the work environment, which demonstrates a positive impact on job satisfaction. Job satisfaction is found to mediate the relationship between the work environment and employee performance; however, it does not mediate the relationship between work-life balance and employee performance at the BNI Kebumen Branch Office. These findings offer valuable insights for the development of human resource management policies at BNI. Rather than solely strengthening work-life balance (WLB) programs, interventions should prioritize improving the quality of the non-physical work environment particularly interpersonal relationships, internal communication, and supervisory support which have shown a stronger impact on employee satisfaction and performance. Performance enhancement strategies should focus on these aspects as key priorities in future HRM efforts. Furthermore, as WLB was found to have no direct or indirect effect on performance, a redesign of WLB interventions is needed to better align with employees' contextual needs and BNI's organizational culture. This includes moving beyond administrative policies such as leave and flexible hours, towards more functional elements like workload management, psychological support from supervisors, and greater decision-making

autonomy. Such an approach is expected to enhance the effectiveness of WLB in supporting employee performance.

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