

# Determinant factors affecting employee's performance in the state-owned banks sector: mediated by job satisfaction

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## Abstract

**Purpose** – This study analyses job satisfaction, mediating the influence of work-life balance, workplace culture, and compensation on employee performance. **Method** – This study used a causally associative methodology and a quantitative approach. Employees working in state-owned banking sectors in Aceh were the population in this study. The research sample was 156 employees who were chosen using purposive sampling. The data source uses primary data as a survey by providing questionnaires for employees to fill out. Data analysis techniques use partial least squares-structural equality modeling (PLS-SEM) with statistical tools in SmartPLS software. **Findings** – Based on the study's findings, work-life balance positively affects employee performance. In contrast, work environment, compensation, and job satisfaction did not affect employees' performance. Job satisfaction can mediate the relationship between compensation and work-life balance on employee performance. However, job satisfaction cannot mediate the relationship between work environment and employee performance. **Implications** – Theoretically, the results of this study strengthen the understanding that job satisfaction is an important psychological variable that links work environment factors with performance outcomes. These results provide strategic direction for state-owned bank management to focus on creating a work environment that supports work-life balance, a healthy work culture, and an appropriate compensation system to increase satisfaction and ultimately drive optimal employee performance.

**Keywords:** work-life balance, work environment, compensation, job satisfaction, employee performance.

## Introduction

Businesses must be able to manage and maximize human resources considering the expanding industrial revolution. One element that determines an organization's success is the relationship between its leaders and employees (Rojikinnor et al. 2023). Employee performance dynamics reflect competitiveness in the global market in addition to the internal level of the organization. In an era when creativity and adaptability are essential for success, companies that can optimize employee potential through thorough performance reviews will have a significant edge (Wahjoedi 2021). In order to stay relevant and grow in the face of modern business dynamics, organizations must implement best practices in employee performance management (Purba, Sule, and Soemaryani 2023). Effective performance management significantly influences employee perceptions of fairness and acknowledgement of their accomplishments. The secret to establishing a work environment that inspires and



motivates employees to contribute as much as possible to the company's success is integrating effective performance management and open communication that supports work-life balance (Darmawan, Anggelina, and Sunardi 2022).

Employee performance in the banking industry is even more important because of the sector's contribution to economic growth and stability. Employee performance in banks is directly related to client satisfaction, the effectiveness of financial operations, and the institution's capacity to adjust to changes in regulations and technological breakthroughs (Diana et al. 2022). Employee performance is critical in determining success in the banking industry due to its reliance on human capital, especially in a rapidly digitizing setting (Ahmed, Bangassa, and Akbar 2020). On the other hand, Wulandari, Adiba, and Septiana (2023) state that poor job performance in the banking sector can result in serious operational risks, such as monetary losses, a decline in customer confidence, and compliance problems, so banks must make sure that employees are performing at high levels. Companies must pay significant attention to their employees so that they can work as efficiently as possible to accomplish their objectives. Organizations today must conduct benchmarking comparative studies among different generations to understand and comprehend the needs, desires, and work preferences of various generations (Paramita and Supartha 2022).

Companies have started recruiting many new employees from the millennial generation who understand banking and possess characteristics such as being interested in technology, achieving success quickly, and being easily discouraged (Rizal and Mustapita 2023). On the other hand, millennial employees also have positive characteristics; they are very confident and optimistic and never think twice about performing to the best of their abilities. Although they are millennial employees, they must still pay attention to their performance at work (Wolor et al. 2020). This is because improving performance is also important in enhancing the company's competitiveness. The good performance of banking employees is critical because the banking sector is an important part of the country's economy. As a financial institution, banks play a vital role in collecting funds from the public and channeling them to productive sectors in the form of financing. Therefore, good performance of banking employees is needed so that banks can perform their duties effectively and efficiently. The company's production increases along with the number of high-performing employees (Wirastini and Sariyani 2024).

To attain high employee performance, a company must consider several factors, including work-life balance. The dynamic and frequently stressful atmosphere of banking work emphasizes the value of work-life balance, which is crucial for sustained performance and long-term employee well-being, even though it may not always have the most significant immediate impact (Asumadu, Bright, and Tutu 2018). If employees can balance their personal and professional lives, they will be more motivated to fulfil their organizational duties, more productive, and experience less stress. Work-life balance is an affordable strategy to improve working conditions, encourage innovation and creativity, and safeguard employees' well-being (Hariri et al. 2024). Companies that offer a work-life balance significantly impact employee performance, relationships with coworkers, and productivity. However, employers who do not offer this kind of flexibility would have a detrimental effect on their employees (Haider, Jabeen, and Ahmad 2018). Study by Mendis and Weerakkody (2018); Susanto et al. (2022), employee satisfaction at work and in life is impacted by striking a balance between job and personal life, which can be difficult. On the other hand, a study by Erwina et al. (2024); Syarif and Hasan (2025) discovered that work-life balance did not significantly impact employee performance.

Employee performance is also greatly impacted by the workplace. A company's performance in accomplishing its objectives may be impacted by its workplace. These characteristics will result in a high level of labor productivity, supporting the company's success (Darmadi, Suryani, and Syatoto 2024). Without a good work environment, employees



cannot perform their obligations to the highest standards or exceed them since their motivations and work environment are unmet (Arbyan and Riyanto 2023). It is necessary to create an effective and conducive work environment since mediation will motivate employees to feel at ease, content, and eager to perform their jobs, which raises job satisfaction and enhances employee performance. Febrian and Sani (2023) state that organizations must create a suitable work environment, including physical and non-physical spaces, to support the work process. Employees can work better and be more enthusiastic about their jobs in a positive environment. A good work environment can also motivate them to participate actively, as employees believe that they are crucial to accomplishing the objectives of the business. Research by Zhenjing et al. (2022); Wulandary, Ghiffari, and Rahmayanti (2023) has shown that a good work environment can significantly improve employee performance. Research by Cahyani, Diana, and Jamiah (2023); Lindawati et al. (2024) found that the work environment does not affect employee performance.

Compensation is an important part of human resource management; it helps increase employee motivation and performance. Employees who have helped achieve their goals through work activities are rewarded with compensation (Kadarisman 2019). In addition to improving employees' material well-being, compensation inspires employees to work harder and take the initiative. Employees will be happy, encouraging them to keep working and perform better when the company gives compensation (Asat and Subyantoro 2020). Compensation impacts on employees' work, which is still reasonably incompatible with the workload received. The fact that employees are not receiving enough compensation to meet their needs remains a problem in implementation. Although there have been no complaints regarding this compensation in the official forum, the interview revealed additional issues, such as job satisfaction, that prevent employees from performing their jobs to the best of their abilities. The issue is evident in the heavy workload, which is not balanced with employee-appropriate compensation (Prasetyo, Soleh, and Hidayati 2021). Research from Akib et al. (2022); Kusumo (2024); Mulyono, Hendarsyah, and Bahri (2024) found that compensation significantly affects the performance of employees. On the other hand, research by Kukuh, Ambarwati, and Febriani (2023); Usu et al. (2024) found that compensation does not significantly affect the performance of employees.

Previous studies are different and show inconsistent results, which is a research gap. Therefore, it is important to carry out further research with a research gap. Research has a different stance and should be conducted further using different research data in different locations. Then, previous studies that used job satisfaction as a mediating factor influencing employee performance in companies were conducted by Ingsih et al. (2022); Aditya and Deviastri (2024); Gunawan, Sudarmiatin, and Churiyah (2024) did not discuss the work environment. A Study by Indripriarko and Aima (2022) did not discuss work-life balance. A Study by Lestari, Putra, and Sugiati (2022) did not discuss work-life balance and compensation. Studies by Imawan, Lesmana, and Muslih (2024); Jamilah, Kambara, and Mulyani (2024); Putri and Sugiarto (2024) did not discuss work environment and compensation. Previous studies show differences from this research, where the relationship between variables is only partial when compared to this research. The role of job satisfaction can signal the quality of a company's employee performance and using job satisfaction as a mediating variable is a novel aspect of this study. Additionally, discussing the relationship between variables comprehensively is new compared to previous research.

This study examines the impact of work-life balance, work environment and compensation on employee performance mediated by job satisfaction. Amidst the increasing demands, especially in the banking industry, such as state-owned banks, it is important to understand how employees can remain productive without sacrificing their work-life balance. This study can answer the need for a holistic and sustainable human resource (HR)



management strategy. Employee performance is the leading indicator of organizational success. By identifying the factors that influence it, both directly and indirectly, this study contributes to building an HR management model. Many organizations focus on material incentives but ignore psychological aspects such as job satisfaction. This study highlights the crucial role of job satisfaction as a mediator, which has often been overlooked, even though it significantly impacts work behavior and productivity. This study enriches academic literature by combining key variables in HR management and organizational behavior. It provides practical insights for companies, especially in state-owned banks undergoing digital and structural transformation. This study has added value because it is conducted in the context of state-owned banks in Indonesia, which have unique characteristics. The results can be a contextual guideline for policymaking in the national banking sector.

## **Literature review**

### *Social exchange theory*

According to the social exchange theory (SET), interactions are built on reciprocity (Shapiro and Shore 2007). The theory argues that the recipient of a benefit from one party is more willing to give the benefits and exceptional attention to the first party in return. The social exchange hypothesis is often used to explain the emergence of organizations. It applies to organizational behavior and upholds the cordial relationship between employers and employees concerning reciprocation protocols (Zhang, Takahashi, and Rezwan 2025). The idea explains why employees choose to be interested in their job and how the organizational support system influences their subordinates' creativity and other constructive behaviors. Based on previous studies, when management rewards staff members, they are more likely to feel obligated to the company and put in greater effort to secure its success (Tan, Chong, and Cham 2025). When a company maintains an equilibrium between personal and business lives, people feel more satisfied with their jobs. They are more inclined to repay the favor by doing well at their jobs. In these situations, the supervisors' official and informal support bolsters the connection between workplace performance, job happiness, and work-life balance and increases employees' reported positive sentiments toward their jobs (Susanto et al. 2022).

### *Employee performance*

The ability of employees to perform their jobs in a way that advances the objectives of the business is referred to as team member job performance. It can also mean how productive a person is compared to their colleagues regarding work-related behaviors and outcomes (Rivaldo 2021). Performance is the amount and level of work employees complete while performing their responsibilities (Oktafiany, Zainal, and Hakim 2023). A person's drive determines performance and capacity to complete tasks or work with a particular skill level and willingness. Employees create work performance based on their roles in the organization; performance is the actual behavior exhibited by everyone. Performance is the capacity of a company to improve the outcomes of a specific job function (Farida and Setiawan 2022). The entire work process of the employees concerned consists of their performance evaluation. Evaluations help employees set career goals, track, plan, and develop. The overall improvement in company performance will be closely related to the improvement in employee performance. The amount of work, quality of work, punctuality, attendance, and collaboration skills are indicators of employee performance (Lorincová et al. 2019).



### *Work-life balance*

The idea of "work-life balance" describes finding equilibrium between the responsibilities of family, job, and personal interests. Regarding work-life balance, it refers to an employee's perception (Mwangi et al. 2017). It illustrates how people should perform their responsibilities on a personal and professional level to prevent circumstances that overlap. People's professional, social, and family lives have suffered because of changing work schedules and the urgent desire to complete home tasks (Uddin 2021). Effective policies that reduce work-life conflict should be developed by an organization's human resource management and increase employee satisfaction, such as sufficient mentoring, support, flexible work schedules, and also workload reduction, among many other things (Dousin, Collins, and Kler 2019). One of the most crucial topics that business human resource managers should focus on is work-life balance. Companies of all sizes should ensure employees have ample time to oversee their career and family responsibilities (Bai et al. 2021). Another component of work-life balance is the establishment of a safe and encouraging workplace that enables employees to manage their personal and professional obligations while enhancing productivity (Tamunomiebi and Oyibo 2020).

### *Compensation*

A company must pay its employees because this ensures they feel valued for their efforts, increasing motivation and employee performance. Compensation includes all earnings in the form of cash or goods received by employees directly or indirectly as a reward for their contributions to the company. Compensation is the recognition or reward given to employees who use their labor to help the company achieve its goals (Az-zaakiyyah et al. 2022). Any payment that staff members receive for their work, whether directly or indirectly in the type of money or products, is called compensation. A key component of human resource management is implementing an efficient compensation plan because it helps to attract and retain skilled employees. In addition, strategic performance is influenced by the compensation structure of the agency or company (Prasetyo, Soleh, and Hidayati 2021). Offering compensation is one way the HR function is applied to all forms of individual rewards in executing corporate responsibilities. Salary, a reward for hard work and work assignments given by the company are the main reasons individuals choose to work for one company over another (Paramita and Supartha 2022).

### *Work environment*

The work environment is one of the elements of the organizational environment that significantly affects employee performance (Rasool et al. 2021). A conducive work environment within the organization has a significant impact on enabling people to perform better. On the other hand, employees' efforts to produce their best work will be negatively affected by unfavorable or uncomfortable work environments (Darmadi, Suryani, and Syatoto 2024). A positive work environment can enhance employees' organizational commitment to the company and produce quality work output. The work environment can be an important factor that influences employee performance in a company (Zhenjing et al. 2022). The work environment is a term that refers to the setting in which employees perform their jobs (Pusparani, Amin, and Ali 2021). The work environment is related to the atmosphere of a specific company where employees perform their jobs. Of course, because their needs are likely to be met, employees will be attracted to a pleasant and healthy workplace. The company must create a work environment that enhances employee dedication and motivation (Prodanova and Kocarev 2022). In the end, this will yield promising results. A good work environment encompasses all the important aspects of a job, such as a comfortable workspace and a sense of security. This will make employees work more efficiently and enjoy the work process compared to employees who feel insecure (Ahakwa et al. 2021).



### *Job satisfaction*

Job satisfaction refers to employees' emotional state about their work, which can be positive or unpleasant. In other words, employee job satisfaction refers to the level of satisfaction that team members have with their positions and employers (Sutrisno et al. 2022). To better understand employee satisfaction, human resources development team members and company executives often use this term. Employees are satisfied with their working conditions. The company leadership strives to maintain employee satisfaction with work that produces the best results (Hajiali et al. 2022). The elements contributing to employee job satisfaction and taking the right actions to achieve it are very important for a business to develop and progress further (Febrian and Sani 2023). Job satisfaction encompasses various factors, such as job happiness, salary, recognition, the relationship between supervisors and employees, and prospects for growth (Lee et al. 2022). A sense of overall job satisfaction is the result of all these factors. Job satisfaction is based on employee actions for progress, recognition, respect, achievement, growth, and well-being at work and in life, which usually go hand in hand with the idea that success comes from external sources (Coco et al. 2023).

### *Hypothesis development*

Work-life balance plays an important role in maintaining a balanced standard of living between work and personal life. Achieving the perfect balance between one's career and personal life with all the different associations is a growth in balancing work and life, which is important for improving representatives' performance at work and in their personal lives. According to social exchange theory (SET), employees who reach a balance in their work-life will positively respond to the organization, and there is a mutually beneficial interaction. Suppose employees can balance their personal and professional lives. In that case, they will be more driven to finish the duties that the business has given them, which indicates a higher level of productivity in the workplace (Selimović, Velić, and Krndžija 2021). Employees can contribute significantly to organizations and improve their work performance when they can manage employment and other commitments. A study by Mendis and Weerakkody (2018); Susanto et al. (2022) found a positive relationship between work-life balance and employee performance. Based on this explanation, a hypothesis can be formulated:

H<sub>1</sub>: work-life balance positively affects employees' performance.

Everything that surrounds employees and could affect how well they carry out their duties is called the work environment. Despite not performing the production process itself, employees are directly affected by their work environment, who carry it out for the company. According to SET, when employees are given a positive work environment, they are more committed to their tasks and receive some incentive to perform better. An unsatisfactory workplace will reduce output and, ultimately, increase employee motivation. Improving the work environment includes social and physical elements that can enhance employee performance (Cabarcos, Rodríguez, and Piñeiro 2022). Employees will be motivated to perform better in a good or conducive work environment because it shows the company values each employee. Research by Zhenjing et al. (2022); Wulandary, Ghiffari, and Rahmayanti (2023) state that a good work environment can significantly improve employee performance. Based on this explanation, a hypothesis can be formulated:

H<sub>2</sub>: work environment positively affects employees' performance.

Compensation for work or services provided to an organization or business can be provided directly or indirectly regardless of the kind of money or merchandise. Motivation comes from within a person who plans to deliver results that have the potential to influence an employee's performance. Based on the SET approach, when employees are satisfied with their pay and benefits, they might respond by putting in more effort at work, raising



performance levels. Suppose the performance is related to the job description as required by the employees. In that case, the well-performed task is the most concrete one that employees can exchange, and job satisfaction will lead to specific aspects of performance. Compensation in the form of employee salaries is an important factor related to their performance (Forson et al. 2021). Human resource management is responsible for remuneration, which is related to all rewards employees receive for carrying out organizational responsibilities (Zhao, Chen, and Liu 2023). These expectations set goals and standards for improving employee performance in the company for the future. A study by Akib et al. (2022); Kusumo (2024) found that the performance of employees can be influenced by compensation. Based on this explanation, a hypothesis can be formulated:

H<sub>3</sub>: compensation positively affects employees' performance.

Satisfied employees tend to be less frequently absent and more innovative, productive, and skilled at problem-solving. They also have stronger dedication to the company and provide high-quality service. Based on the SET, employees with higher satisfaction support may become more engaged in their work and organizations as part of the forms to help the organizations achieve their goals. When job satisfaction is met, or expectations are fulfilled, it enhances employee performance and helps the company achieve its goals. It also provides a sense of fulfillment to advance and receive recognition. The ability of businesses and their employees to maintain a positive trend towards sustainable development is determined by employee satisfaction (Sypniewska, Baran, and Kłos 2023). Improving employee work experience is key to achieving employee satisfaction. Employee satisfaction is one of the key factors influencing employee loyalty, productivity, and service quality. Research by Egenius, Triatmanto, and Natsir (2020); Ng et al. (2024) state that job satisfaction can influence employee performance. Based on this explanation, a hypothesis can be formulated:

H<sub>4</sub>: job satisfaction positively affects employees' performance.

Many companies realize that job satisfaction affects their ability to perform in the workplace, so they have set standards to measure job satisfaction. Employees who struggle to balance work and home responsibilities set a poor standard for the workplace and often disrupt a friendly environment. Work-life balance and job happiness are interconnected and affect how well individuals perform. According to SET, when employees have high job satisfaction in the organization, their possibility of feeling obligated is higher to increase their performance. Both companies and employees desire a work-life balance that meets their personal and professional needs. Achieving a work-life balance involves managing jobs and other commitments to family, community, and profession, including leisure time, travel, and personal development (Strassburger et al. 2023). Tiredness can have an impact on employee job satisfaction and work-life balance. Employees who feel emotionally and physically exhausted and experience less personal fulfillment are also less content with their jobs. Study by Ingsih et al. (2022); Gunawan, Sudarmiatin, and Churiyah (2024); Imawan, Lesmana, and Muslih (2024); Jamilah, Kambara, and Mulyani (2024), job satisfaction can mediate the influence of work-life balance and performance of employees. Based on this explanation, a hypothesis can be formulated:

H<sub>5</sub>: work-life balance affects employees' performance through job satisfaction.

In a company, one of the crucial elements to enhance output and encourage contentment in the workplace for employees is the work environment. Employee performance is one of the main determinants of a company's success in the highly competitive corporate world. A comfortable work environment helps the social and psychological well-being of employees in addition to their physical comfort. Based on the SET theorist, employees invest emotional energy into their performance roles through the job satisfaction relationships between colleagues in achieving organizational goals. Companies must consider and work to establish a setting where employees feel secure, supported, and well-cared for, as

well as socially connected, engaging, and satisfying workplaces (Salem et al. 2021). The quality of their work environment impacts on employee performance and satisfaction levels, and their level of engagement with the organization, especially with their immediate surroundings, significantly affects performance. In a study by Indripriarko and Aima (2022), job satisfaction can mediate the influence of the work environment and performance of employees. Based on this explanation, a hypothesis can be formulated:

H<sub>6</sub>: work environment affects employees' performance through job satisfaction.

The impact of compensation on raising employee satisfaction will affect work performance. Suppose the compensation provided is considered appropriate to the abilities and work productivity related to job performance results and is adjusted to the needs of the employees. According to the SET approach, job satisfaction is the sum of employees' direct and indirect financial and non-financial contributions to fulfilling the organization's targets. Employee satisfaction and dissatisfaction with their salaries can be linked to several factors. The extent to which each person is satisfied with their compensation for the expectations and realities of the system (Kang and Lee 2021). Employees often have negative opinions about the company's compensation plan. This happens due to the company's failure to communicate accurate information about compensation and its ignorance of the forms of compensation satisfaction. The variation in salary itself also affects whether people feel satisfied or not. Studies by Indripriarko and Aima (2022); Ingsih et al. (2022); Aditya and Deviastri (2024); Gunawan, Sudarmiati, and Churiyah (2024) found that job satisfaction can mediate the influence of compensation and performance of employees. Based on this explanation, a hypothesis can be formulated:

H<sub>7</sub>: compensation affects employees' performance through job satisfaction.

The research model based on the hypotheses developed in this study is shown in Figure 1.

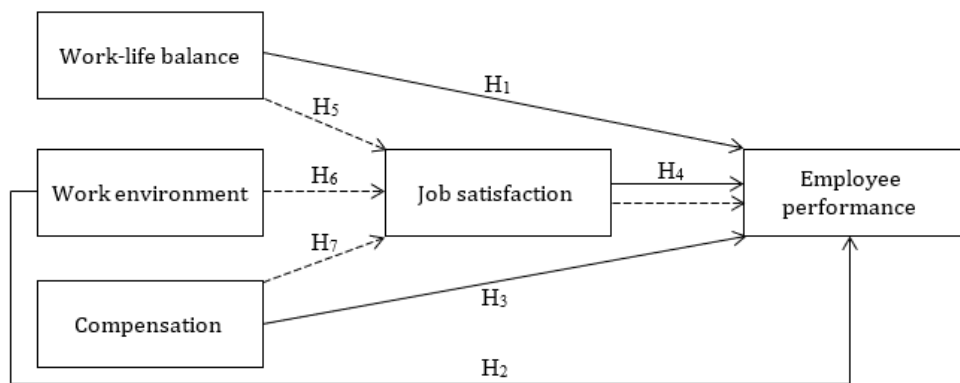


Figure 1 research model

## Method

This study uses a quantitative approach to investigate the relationship between variables. The data source used is primary data in the form of a questionnaire with the research location in Aceh province. The target population is state-owned banking sector employees, where the number is not known for sure. Two approaches are used to conduct the survey: an online survey created using Google Forms and an offline survey distributed to the employees in banking companies. This study takes advantage of purposive sampling and snowball sampling. Purposive sampling asks only respondents from the target demographic to complete the questionnaire. At the same time, asking participants to encourage others to know the research's target group to fill out the questionnaire is known as snowball sampling. Each respondent's response was assessed on a 5-level Likert scale, the measurement method employed in this study. Directly distributed 211 questionnaires through several banks in





Aceh. Finally, there were 156 usable respondents collected from banking employees, with most of them falling into the age range of 21-25 years old and most of the bachelor's degree. From January to March of 2025, three months were spent on the study. Respondents who met the criteria were employees who had held all positions for at least two years.

The data analysis method used is structural equation modelling (SEM) based on partial least squares (PLS). The SEM method is chosen for its capability to analyze the effects of latent (unobserved) variables measured through indicators (observed variables). PLS-SEM is selected because it does not require data to meet classical assumptions and is suitable for complex variable relationships. SEM PLS is a multivariate statistical analysis technique that simultaneously estimates the effects between variables, aiming at prediction, exploration, or model development (Hair et al. 2019). The data have been analyzed using two methods, i.e., measurement (outer) patterns for validity testing and reliability testing by examining the outer and cross-loading values, Cronbach's alpha, composite reliability, and average variance extracted (AVE) for each variable. R-square and path coefficient tests are used in a structural (inner model) test to indicate the link between constructs. Test conditions are applied to determine if exogenous factors significantly affect endogenous variables when the probability value is less than 0.05, and the t-statistic value is greater than 1.96.

Table 1 Research Indicators

Variables	Indicators	Statements	Scale
Work-life balance (WLB)	<ol style="list-style-type: none"> <li>1. Flexible work</li> <li>2. Organizational strategies</li> <li>3. Support system</li> <li>4. Workplace atmosphere</li> </ol> <p>(Wolor et al. 2020)</p>	<ol style="list-style-type: none"> <li>1. I can allocate my time between work and personal pursuits</li> <li>2. My personal life has no effect on my ability to focus on work.</li> <li>3. I believe that the spirit I get from my profession allows me to live my personal life.</li> <li>4. My personal life has no influence on how well I focus on work.</li> </ol>	Likert
Work environment (WEN)	<ol style="list-style-type: none"> <li>1. Attendance</li> <li>2. Being on time</li> <li>3. Communication</li> <li>4. Fairness</li> <li>5. Work facilities</li> </ol> <p>(Az-zaakiyyah et al. 2022)</p>	<ol style="list-style-type: none"> <li>1. Supervision of employee attendance has been carried out correctly.</li> <li>2. I have communication with fellow coworkers</li> <li>3. Coordination in each activity with fellow coworkers</li> <li>4. Implementation of work that is in line with work objectives</li> <li>5. Guaranteed safety of goods when working</li> </ol>	Likert
Compensation (CMP)	<ol style="list-style-type: none"> <li>1. Fairness of salaries</li> <li>2. Fairness of incentives</li> <li>3. Provision of health benefits</li> <li>4. Feasibility of work facilities</li> </ol> <p>(Sutrisno et al. 2022)</p>	<ol style="list-style-type: none"> <li>1. I have received salary as expected</li> <li>2. I receive allowance bonus from the results of my work</li> <li>3. I am satisfied with the social security provided by the company</li> <li>4. I am satisfied with meeting the needs and facilities</li> </ol>	Likert

Variables	Indicators	Statements of employees	Scale
Job satisfaction (JBS)	1. Mentally challenging 2. Supporting working 3. Decent salary or wages 4. Personality suitability 5. Supportive coworkers 6. Leadership support 7. Personal achievements  (Susanto et al. 2022)	1. I am glad about the task that I occasionally receive 2. I am happy with the facilities the business offers 3. I am satisfied with the basic salary that I currently receive 4. I am satisfied with the time given to complete the work 5. I am satisfied with the supportive coworkers in the company 6. I am satisfied with the leadership support 7. I am pleased with my current position	Likert
Employee performance (EPF)	1. Ability 2. Education 3. Enthusiasm 4. Quantity of work results 5. Quality of work  (Yanthi and Wirasedana 2021)	1. 1. The outcomes of my work fall short of the predetermined goals. 2. I can use sound science to solve challenging issues 3. I can finish all the tasks assigned by the business 4. I complete the tasks assigned with diligence 5. My work satisfies the standards for quality	Likert

## Results and discussion

After the questionnaire was distributed, 156 valid questionnaire responses were obtained, where the respondent characteristics data can be seen in Table 2.

Table 2 respondents characteristics

Characteristics	Frequency	Percentage
Gender:		
Male	73	46.8
Female	83	53.2
Age:		
21-25	57	36.5
26-30	42	26.9
31-35	37	23.7
36-40	13	8.3
>40	7	4.6
Length of work:		
1-5	77	49.3
6-10	42	26.9
>10	37	23.8
Education stage:		
S1 (undergraduate degree)	95	60.9
S2 (postgraduate degree)	61	39.1

Source: primary data (processed, 2025)



Table 2 shows that female respondents are more than male, 53.2%. Respondents aged 21 to 25 years are more dominant, 36.5% of the total respondents. Respondents with a length of work are mostly more than 1 to 5 years, which is 49.3%. Respondents with a bachelor's degree are more dominant than other education levels, which is 60.9%.

### *Outer model*

Convergent validity is evaluated using correlations with one another. The construct is considered significant if a construct's size is more than 0.70 and its scores correlate with item scores. A value of 0.50 to 0.60 is considered sufficient for early-stage research applications. A composite reliability analysis was carried out to determine the reliability and accuracy of the device for measuring a specific build. Composite reliability and Cronbach's alpha are considered dependable if higher than 0.70. An indicator's AVE value must be higher than 0.5 to indicate whether it has a stronger correlation than the others.

Table 3 outer model results

Variables	Indicator	Outer loadings	Cronbach's alpha	Composite reliability	AVE
Work-life balance (WLB)	WLB.1	0.858	0.818	0.881	0.650
	WLB.2	0.718			
	WLB.3	0.778			
	WLB.4	0.865			
Work environment (WEN)	WEN.1	0.719	0.851	0.893	0.627
	WEN.2	0.826			
	WEN.3	0.757			
	WEN.4	0.822			
	WEN.5	0.830			
Compensation (CMP)	CMP.1	0.891	0.779	0.859	0.612
	CMP.2	0.742			
	CMP.3	0.898			
	CMP.4	0.746			
Job satisfaction (JBS)	JBS.1	0.739	0.909	0.926	0.645
	JBS.2	0.858			
	JBS.3	0.895			
	JBS.4	0.925			
	JBS.5	0.828			
	JBS.6	0.794			
	JBS.7	0.739			
Employee performance (EPF)	EPF.1	0.817	0.897	0.924	0.708
	EPF.2	0.878			
	EPF.3	0.842			
	EPF.4	0.812			
	EPF.5	0.856			

Source: primary data (processed, 2025)

Table 3 shows that the factor loading value for each indication is higher than 0.70, indicating the reliability of the indicators in assessing employee performance. The composite reliability value and Cronbach's alpha are higher than 0.70, indicating reliability. Every variable was found to be reliable, and the construct dependability of each indicator differed. Furthermore, since the degree of convergence is represented by AVE values greater than 0.5, the conditions for strong convergence are met by each metric.

### *Inner model*

Following the completion of the validity and reliability tests, the inner model is



assessed using the coefficient of determination ( $R^2$ ) and path coefficient tests, among other methods. The extent of an impact the independent variable has on the dependent variable is measured using R-square.

Table 4 R-square results

	R-square( $R^2$ )	R-square adjusted
Employee performance (Y)	0.6749	0.6591
Job satisfaction (Z)	0.3852	0.3625

Source: primary data (processed, 2025)

The R-squared results show that the effects of job satisfaction, pay, work-life balance, and work environment have a value of 0.6749 or 67.49% influence on employee performance. However, the remaining 32.51% are impacted by additional factors not examined in this research. Job satisfaction has a mediating coefficient of 0.3852; this indicates that 38.52% of job satisfaction mediates work-life balance, work environment, and compensation on employee performance. Other factors not investigated in this study account for the remaining 61.48%.

When the probability value is less than alpha (0.05) and the t-statistic value is greater than the t-table (1.96), it is possible to determine if exogenous variables significantly affect endogenous levels.

Table 5 path coefficient test results

Hypothesis	Original sample	T-statistics	P-values
H <sub>1</sub> : WLB → EPF	0.635	3.697	0.000
H <sub>2</sub> : WEN → EPF	0.198	1.045	0.296
H <sub>3</sub> : CMP → EPF	0.024	0.441	0.660
H <sub>4</sub> : JBS → EPF	0.064	0.500	0.617
H <sub>5</sub> : WLB → JBS → EPF	0.470	3.011	0.003
H <sub>6</sub> : WEN → JBS → EPF	0.127	0.872	0.383
H <sub>7</sub> : CMP → JBS → EPF	0.197	2.459	0.014

Source: primary data (processed, 2025)

Table 5 shows that work-life balance (WLB → EPF) has t-statistics of 3.697 > 1.96 and a p-value of 0.000 < 0.05. Work-life balance positively and significantly affects employees' performance, so H<sub>1</sub> is accepted. Meanwhile, the work environment (WEN → EPF) obtained t-statistics of 1.045 < 1.96 and a p-value of 0.296 > 0.05. The work environment does not influence employees' performance, so H<sub>2</sub> is rejected. Similarly, the compensation (CMP → EPF) obtained t-statistics of 0.441 < 1.96 and a p-value of 0.660 > 0.05. Compensation does not influence employees' performance, so H<sub>3</sub> is rejected. Job satisfaction (JBS → EPF) obtained t-statistics of 0.500 < 1.96 and a p-value of 0.617 > 0.05. Job satisfaction does not influence employees' performance, so H<sub>4</sub> is rejected. Job satisfaction can mediate the effect of the work-life balance on employees' performance, obtaining t-statistics of 3.011 > 1.96 and a p-value of 0.003 < 0.05, so H<sub>5</sub> is accepted. Job satisfaction cannot mediate the effect of the work environment on employees' performance, obtaining t-statistics of 0.872 < 1.96 and a p-value of 0.383 > 0.05, H<sub>6</sub> is rejected. Meanwhile, Job satisfaction can mediate the effect of the compensation on employees' performance, obtaining a t-statistic of 2.459 > 1.96 and a p-value of 0.014 < 0.05, H<sub>7</sub> is accepted.

#### *The influence of work-life balance on employee performance*

According to the findings, work-life balance positively affects employees' performance. This indicates that flexibility and work-life balance may improve employees' performance.



This indicates that banks can significantly improve employee performance by implementing work-life balance policies such as flexible working hours, welfare programs, and adequate leave. This can happen by creating stable psychological and emotional conditions, facilitating work focus, and improving social relationships in the workplace. Social exchange theory (SET) views that every employee needs to maintain their feelings, thoughts, and behaviors at work on a mental and emotional level. Employees are more likely to experience anxiety and perform less effectively if their personal and professional lives are not balanced. They can swiftly improve work-life balance and boost morale while carrying out their responsibilities. Employees are more likely to be devoted and loyal to their bank when they can balance their personal and professional commitments, improving employee performance (Salam 2023). This means that if the bank supports the personal lives of employees, then employees will respond by making their best work contribution. The results of this research are supported by the study by Mendis and Weerakkody (2018); Susanto et al. (2022), who found that work-life balance significantly impacts performance. Work-life balance can improve motivation and productivity while lowering absenteeism and stress for both employees. Banks must start viewing work-life balance as an additional facility and a core business strategy and work culture that drives productivity, loyalty and long-term performance.

#### *The influence of work environment on employee performance*

According to the findings, the work environment does not influence employees' performance. This suggests that although the working conditions may not be ideal, employees believe they have little bearing on how they interact or carry out their duties. This happens because the environment is not strong enough compared to other factors, such as motivation and leadership. Then, employees will be used to adapting to these conditions. According to SET, control pins are received even in less-than-ideal work environment settings, and stress is kept from rising. Regarding the workplace, the element is assessed according to a feeling of professional accomplishment, excellent methods of operation, and enough facilities. One explanation for this is that the idea that people can only operate in the public sector if they connect with other organization members has long been deeply ingrained in Acehnese subconscious minds. Hence, employees do not feel they have achieved anything in their careers. The findings of this investigation are confirmed by study Cahyani, Diana, and Jamiah (2023); Lindawati et al. (2024), which state that the work environment does not significantly affect performance. Bank has not developed a workplace that can capitalize on talented individuals, so it cannot inspire employees or provide them with innovative ways to complete tasks. Not all work environment improvement programs have a direct impact on performance. Banks must be able to identify other more dominant factors and design more effective intervention strategies.

#### *The influence of compensation on employee performance*

According to the findings, the work environment does not influence employees' performance. This suggests that although the working conditions may not be ideal, employees believe they have little bearing on how they interact or carry out their duties. This happens because the environment is not strong enough compared to other factors, such as motivation and leadership. Then, employees will be used to adapting to these conditions. According to SET, control pins are received even in less-than-ideal work environment settings, and stress is kept from rising. Regarding the workplace, the element is assessed according to a feeling of professional accomplishment, excellent methods of operation, and enough facilities. One explanation for this is that the idea that people can only operate in the public sector if they connect with other organization members has long been deeply ingrained in Acehnese subconscious minds. Hence, employees do not feel they have achieved anything in their careers. The findings of this investigation are confirmed by study Kukuh, Ambarwati, and Febriani (2023); Usu et al. (2024), which state that the work environment does not significantly affect performance. Bank has not developed a workplace that can capitalize on talented individuals, so it cannot inspire employees or provide them with innovative ways to complete tasks. Not all work



environment improvement programs have a direct impact on performance. Banks must be able to identify other more dominant factors and design more effective intervention strategies.

#### *The influence of job satisfaction on employee performance*

According to the findings, job satisfaction does not influence employees' performance. This indicates that employees with different levels of satisfaction still have similar performance, meaning that even though there are less satisfied employees, their performance is still good or not very different from those who are satisfied. So, performance can be influenced by many factors other than job satisfaction. If other factors are more assertive or dominant, the relationship between satisfaction and performance can be insignificant. Social exchange theory sees that if job satisfaction is considered a psychological reward from the bank, satisfied employees will feel "owned" to the bank and try to show good performance. If job satisfaction does not affect performance, there may be a disruption in this exchange process. For example, employees do not feel that job satisfaction is the primary reward, or other factors are more dominant in influencing their decision to work hard. Some policies can make employees happier at work, so companies should pay more attention to this to enhance employee performance in the future (Bustelo, Vargas, and Carrion 2021). The company must realize that employee performance is not impacted by work satisfaction, so it will be ineffective to boost job satisfaction alone to improve employee performance. For employees to perform at their best, the company must evaluate the incentives for their labor. In line with the study conducted by Riyanto, Endri, and Herlisha (2021); Sunatar (2023) found that job satisfaction does not affect employee performance. Job satisfaction occurs when a person feels content with their work, and high job satisfaction does not automatically improve employee performance. This finding has important implications: efforts to improve employee performance should not only be focused on increasing job satisfaction. However, they should be directed at other more influential factors like reward systems, training, and work control.

#### *The influence of work-life balance on employee performance through job satisfaction*

According to the findings, job satisfaction can more effectively mediate the impact of work-life balance on employees' performance. This indicates that job satisfaction is typically higher among employees with a high work-life balance. SET supports this result: employees can experience a sense of accomplishment and acknowledgement for their contributions when they complete their work with discipline, ultimately improving their job satisfaction. This phenomenon occurs because of a bank's employees performing at their best. Employees perform their personal and professional duties as best they can. Additionally, employees with sufficient facilities may manage their personal and professional time more effectively and efficiently. Both employers and employees desire a work-life balance that satisfactorily meets personal and professional needs. This research is supported by a study by Ingsih et al. (2022); Gunawan, Sudarmiatin, and Churiyah (2024); Imawan, Lesmana, and Muslih (2024); Jamilah, Kambara, and Mulyani (2024), job satisfaction can mediated the influence of work-life balance and performance of employees. Job satisfaction increases employee motivation, commitment, and enthusiasm, improving overall organizational productivity and employee performance.

#### *The influence of work environment on employee performance through job satisfaction*

According to the findings, job satisfaction cannot mediate the work environment's influence on employees' performance. This indicates that increasing if the proper strategy is not in place to support it, work happiness does not necessarily directly affect performance. In line with the social exchange theory (SET), although the company has attempted to improve the work environment, their performance has not improved as expected because of job satisfaction. More suitable tactics are required to ensure that job satisfaction and employee motivation have a good effect on performance. Job satisfaction increases along with the effectiveness of leadership in the company, but employee performance does not increase with



job satisfaction. The work environment is the place where people perform their tasks. This includes all the social and physical elements that affect the work environment, such as physical workspace, interactions with coworkers, team dynamics, organizational culture, and conventions. This research is supported by a study by Lestari, Putra, and Sugiati (2022) that shows that job satisfaction does not mediate how the work environment affects employee performance. Despite the company's efforts to promote employee participation in several areas of the job, their performance has not improved as anticipated. Proper tactics to boost employee motivation and productivity might be unable to keep up with higher involvement.

#### *The influence of compensation on employee performance through job satisfaction*

According to the findings, job satisfaction can mediate the effect of compensation on the performance of employees. This indicates that the employees' performance will improve if they are highly motivated and enthusiastic about their work. Giving timely and appropriate compensation based on performance will make people feel proud of their work and satisfy their demands, thus raising team member productivity. One of the primary factors that encourages employees to respond positively to their work is compensation (Tumi, Hasan, and Khalid 2022). One of the most important factors affecting how employees view their jobs and the companies they work for is compensation, including salary, bonuses, allowances, and other benefits. In line with the social exchange theory (SET), employees are more likely to be satisfied with their jobs when they believe they are compensated, and their contributions are valued. Contented employees are more driven, dedicated, and excited about doing their jobs well, which boosts employee performance and overall organizational productivity. An employee can receive compensation, and opportunities for advancement or self-actualization from their work will impact performance improvement. This research is supported by a study conducted by Ingsih et al. (2022); Aditya and Deviasri (2024); Gunawan, Sudarmiatin, and Churiyah (2024), job satisfaction can mediate the effect of compensation on the performance of employees. High compensation may lead to greater job satisfaction and improved performance. The more satisfied employees are with their compensation, the better performance and vice versa. These findings have important implications: management needs to design compensation systems that are fair and satisfying, not just significant in nominal terms. Performance improvement programs should combine financial and psychological aspects—rather than focusing solely on salary. These findings support the theory that job satisfaction indirectly affects the relationship between compensation and performance. Evaluation of compensation policies needs to consider their impact on satisfaction, not just costs and work output.

#### **Conclusions**

According to the findings and discussion of the study, work-life balance positively affects employees' performance. In contrast, the work environment, compensation, and job satisfaction do not affect employees' performance. Job satisfaction can more strongly mediate the effect of compensation and work-life balance on employee performance. Meanwhile, job satisfaction cannot moderate the impact of the work environment on bank employees' performance. The results underscore the need for strategic interventions to optimize employee performance, contributing to banking institutions' overall success and competitiveness. Among these, compensation and benefits were highlighted as the most significant, directly influencing employee efficiency and loyalty. The study highlights the value of improving job satisfaction and appreciating the advantages of flexibility and work-life balance.

According to the study findings, this study can integrate current issues related to the banking industry, adding to the theoretical framework of employee performance. The study



offers valuable advice for financial institutions, highlighting the necessity of comprehensive approaches that consider company goals and employee well-being. For stakeholders like managers and legislators, these findings provide helpful suggestions for improving employee satisfaction and productivity in the competitive banking sector.

The limitations of this study are related to the number of observations and research objects, which only focus on one province. Future researchers are expected to expand the research objects and broaden the sample and research locations to obtain more accurate results. Future studies could examine how work-life balance initiatives affect employees' performance and well-being over the long run. Studies could also investigate how various industries, and cultural contexts affect the connections between job performance, employee well-being, and work-life balance.

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