

Work-Life Balance as the Key to Improving Employee Performance: Analysis of the Mediating Role between Motivation and Job Stress at Bank Muamalat Regional East Java

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Abstract

This study aims to analyze the mediating role of worklife balance in the relationship between motivation, work stress, and employee performance at Bank Muamalat Regional East Java. Optimal employee performance is strongly influenced by psychological factors such as motivation and work stress, as well as the ability of individuals to balance work and personal life (worklife balance). The research method used is a quantitative approach with explanatory research type. Data were collected through questionnaires distributed to 105 respondents who were employees of several Bank Muamalat branch offices in the East Java region. The data analysis technique was carried out by Structural Equation Modeling (SEM) using AMOS. The results showed that motivation has no positive effect on worklife balance and employee performance, while work stress has a negative effect on worklife balance and performance. work stress is proven to have a significant effect on work-life balance, but does not have a significant effect on employee performance either directly or through work-life balance mediation. Work-life balance itself also has no significant effect on employee performance.

INTRODUCTION

Employee performance is a factor in determining the success of a company. In the context of the banking industry, especially Islamic banking such as Bank Muamalat, the success of the institution is largely determined by the effectiveness and productivity of its employees. However, performance is not only determined by technical aspects, but also by psychological factors and individual well-being, such as work motivation, stress levels, and *worklife balance*.

Work motivation acts as the main driver in increasing employee enthusiasm and commitment to achieve organizational goals. On the other hand, excessive work stress can reduce productivity, and even trigger employees' desire to leave the company. In an effort to create a healthy and productive work environment, worklife balance is an important element that can reduce the negative impact of stress while strengthening the positive influence of motivation on performance.

Various previous studies have confirmed the relationship between these variables. (Fauziah, 2020) found that dual role conflict and work-life balance significantly affect employee work motivation. (Megayani et al., 2023) concluded that work motivation has a significant positive effect on work-life balance, which indicates that employees with high motivation tend to have a better life balance. (Mustikasri et al., 2024) also showed that work stress has a significant effect on worklife balance and performance, and that work-life balance is able to positively mediate the relationship.

Research (Dewi and Wibawa, 2016) also supports the finding that work motivation has a positive influence on employee performance, while work stress has a negative effect. Meanwhile

(Ardiansyah, 2020) revealed that worklife balance can affect performance through the mediating role of organizational commitment. This shows that achieving optimal employee performance requires a holistic understanding of psychological factors and life balance.

Although many studies have explored the relationship between motivation, job stress, worklife balance, and performance, few have comprehensively examined the mediating role of *worklife balance* in the context of Islamic banking, particularly at Bank Muamalat. Therefore, this study aims to analyze the effect of motivation and work stress on employee performance, and examine the mediating role of *worklife balance* in the relationship. The results of this study are expected to contribute to human resource management in creating a more balanced and productive work environment.

METHODS

This research uses a quantitative approach with the type of *explanatory research*, which aims to test the direct and indirect effects between variables through hypothesis testing.

The population in this study were all employees of Bank Muamalat Regional East Java consisting of various positions, such as Branch Managers, Relationship Managers, and frontliners in several main branch offices, including Surabaya Branch Office, Malang Branch Office, Kediri Branch Office, and Jember Branch. The sampling technique used is probability sampling with simple random sampling method, and the number of samples is determined by the Taro Yamane formula, resulting in a total of 105 respondents from 278 population.

Primary data was obtained through distributing questionnaires that were prepared based on several indicators of each predetermined research variable, namely motivation (X1), *work stress* (X2), *worklife balance* (Z), and employee performance (Y). Secondary data was obtained from literature studies, journals, and company documents.

Data analysis was carried out using the *Structural Equation Modeling* (SEM) approach using AMOS software.

RESULTS AND DISCUSSION

1. Validity Test

The validity test is carried out to ensure that each indicator used in the study is able to measure the intended variable accurately and precisely. In this study, the validity test was carried out using the measurement model approach in AMOS (*Analysis of Moment Structures*) software, which is part of the *Structural Equation Modeling* (SEM) method. An indicator is said to be valid if it has a value of > 0.50. The following are the results of the validity test.

a. Table 1. Validity test results

Item			Estimate	Description
x11	<-- -	Motivation	0,994	Valid
x12	<-- -	Motivation	0,952	Valid
x13	<-- -	Motivation	0,377	Invalid
x14	<-- -	Motivation	0,743	Valid

x15	<-- -	Motivation	0,952	Valid
x21	<-- -	Work Stress	0,824	Valid
x22	<-- -	Work Stress	1,039	Valid
x23	<-- -	Work Stress	0,013	Invalid
x24	<-- -	Work Stress	0,109	Invalid
x25	<-- -	Work Stress	0,301	Invalid
x26	<-- -	Work Stress	0,17	Invalid
y11	<-- -	Performance_Employee	0,833	Valid
y12	<-- -	Performance_Employee	0,56	Valid
y13	<-- -	Performance_Employee	0,973	Valid
y14	<-- -	Performance_Employee	0,96	Valid
y15	<-- -	Performance_Employee	0,978	Valid
y16	<-- -	Performance_Employee	0,891	Valid
z11	<-- -	<i>Work Life_Balance</i>	0,544	Valid
z12	<-- -	<i>Work Life_Balance</i>	0,682	Valid
z13	<-- -	<i>Work Life_Balance</i>	0,788	Valid
z14	<-- -	<i>Work Life_Balance</i>	0,684	Valid

Source: AMOS output, 2025.

Based on the table above, it shows that there are 5 indicators that are declared invalid (X1.3) 0.37, (X2.3) 0.01, (X2.4) 0.10, (X2.5) 0.301, (X2.6) 0.17 because the value shows > 0.50, so they must be removed to improve the quality of the measurement model.

2. Reliability Test and Average Variant Extracted (AVE)

Reliability test is a test to assess the extent to which the indicators in the model can be measured consistently by the indicators. This test is measured using the *composite reliability* (CR) and AVE (*Average Varian Extracted*) measures with the provisions of a CR value ≥ 0.7 and AVE ≥ 0.5 .

b. Table 2. CR and AVE Test Results Motivation

Variables	Indicator	(α SLF) ²	SLF ²	e
Motivation	x11	0,994	0,988	0,012
	x12	0,952	0,906	0,094

	x14	0,743	0,552	0,448
	x15	0,952	0,906	0,094
		3,641	3,353	0,647
		13,257		

Source: AMOS Output

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{13,257}{13,257 + 0,647} = 0.953 \text{ (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{2,350}{2,350 + 0,647} = 0.838 \text{ (Valid)}$$

Based on Table 2, the *Average Variance Extracted* (AVE) value for the motivation variable is 0.838, indicating convergent validity exceeds the minimum limit of 0.50. In addition, the *Construct Reliability* (CR) value of 0.953 shows excellent reliability because it has shown a value ≥ 0.70 . Thus, the motivation indicator is declared valid and reliable.

- c. Table 3. CR and AVE test results Work stress

Variables	Indicator	$(\sum SLF)^2$	SLF^2	e
Work Stress	x21	0,824	0,679	0,321
	x22	1,039	1,080	-0,080
		1,863	1,758	0,242
		3,471		

Source: AMOS Outpu, 2025

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{3,471}{3,471 + 0,242} = 0.935$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{1,758}{1,758 + 0,242} = 0.879$$

Based on Table 3, the *Average Variance Extracted* (AVE) value for the work stress variable is 0.879, indicating convergent validity exceeds the minimum limit of 0.50. In addition, the *Construct Reliability* (CR) value of 0.935 shows excellent reliability because it has shown a value ≥ 0.70 . Thus, the work stress indicator is declared valid and reliable.

- d. Table 4. CR and AVE Test Results *Worklife Balance*

Variables	Indicator	$(\sum SLF)^2$	SLF^2	e
Work Life Balance	z11	0,744	0,554	0,446
	z12	0,682	0,465	0,535
	z13	0,788	0,621	0,379
	z14	0,684	0,468	0,532
		2,898	2,107	1,893
		8,398		

Source: AMOS output, 2025.

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{8,398}{8,398 + 1,893} = 0.816$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{2,107}{2,107 + 1,893} = 0.527$$

Based on Table 4, the *Average Variance Extracted* (AVE) value for the *worklife balance* variable is 0.527, indicating convergent validity exceeds the minimum limit of 0.50. In addition, the *Construct Reliability* (CR) value of 0.816 shows excellent reliability because it has shown a value ≥ 0.70 . Thus, the *worklife balance* indicator is declared valid and reliable.

e. Table 5. CR and AVE Test Results Employee Performance

Variables	Indicator	($\sum SLF$) ²	SLF ²	e
Employee Performance	y11	0,833	0,694	0,306
	y12	0,560	0,314	0,686
	y13	0,973	0,947	0,053
	y14	0,960	0,922	0,078
	y15	0,978	0,956	0,044
	y16	0,891	0,794	0,206
		3,326	2,876	1,124
		11,062		

Source: AMOS output, 2025.

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{11,062}{11,062 + 1,124} = 0.908$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{2,876}{2,876 + 1,124} = 0.719$$

Based on Table 5, the *Average Variance Extracted* (AVE) value for the *worklife balance* variable is 0.719, indicating convergent validity exceeds the minimum limit of 0.50. In addition, the *Construct Reliability* (CR) value of 0.908 shows excellent reliability because it has shown a value ≥ 0.70 . Thus, the *employee performance* indicator is declared valid and reliable.

3. Normality Test

Table 6. Normality Test Results

Variable	min	max	skew	c.r.	kurtosis	c.r.
Z14	1,000	5,000	-,535	-2,225	-,443	-,921
Z13	1,000	5,000	-,765	-3,185	,056	,116
Z12	1,000	5,000	,025	,104	-,983	-2,046
Z11	1,000	5,000	,259	1,079	-,537	-1,118
Y16	2,000	5,000	-,566	-2,358	-,473	-,985
Y15	2,000	5,000	-,463	-1,926	-,580	-1,207
Y14	1,000	5,000	-,991	-4,125	,648	1,349
X22	3,000	5,000	-,131	-,544	-,609	-1,269
X21	2,000	5,000	-,435	-1,810	,022	,046
X15	2,000	5,000	,404	1,683	-,876	-1,823
X12	2,000	5,000	,069	,289	-,679	-1,413
X11	2,000	5,000	,207	,863	-,654	-1,361
Multivariate					75,219	20,924

Source: AMOS output, 2025.

Based on the table of research results above, the results of the univariate normality test seen from two statistical components, namely skewness (skew) and kurtosis show a limit of ± 1.96 , and the multivariate test results show the ultivariate kurtosii value of 75.219 and CR 20.924. This indicates that the normality assumption of the model is not met (>2.58). So it needs to be checked again with Bollen Stine Botstrap. The Bollen Stine Botstrap results can be seen in the following table:

Table 7. Bolen stine botstrap result table

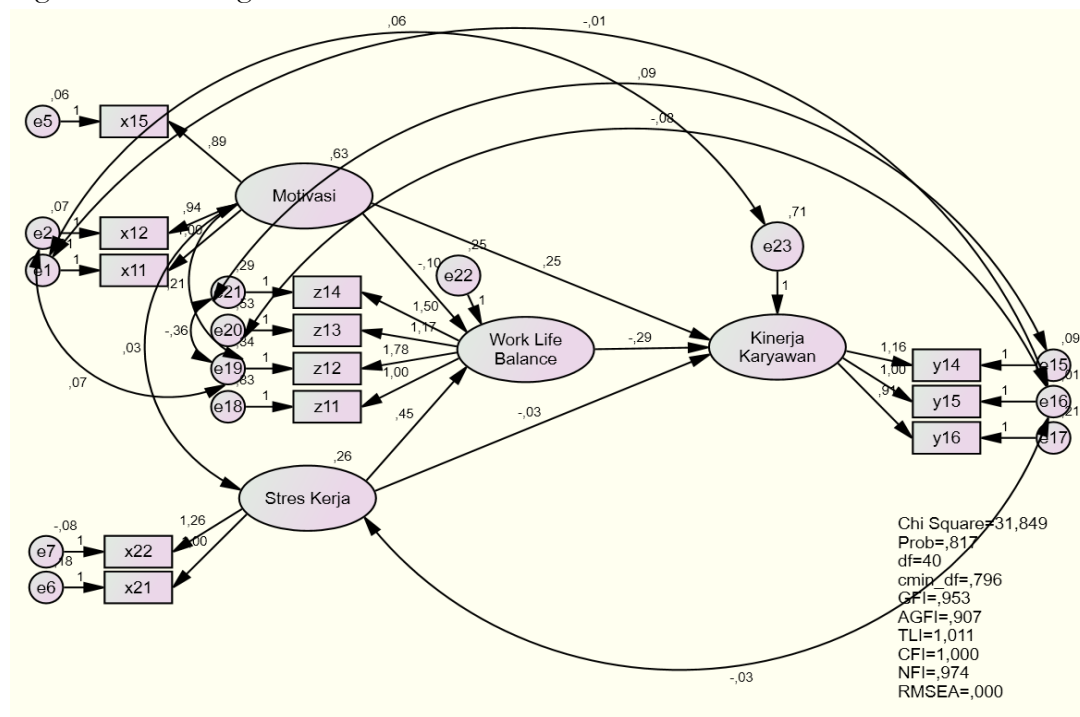
Bollen-Stine Bootstrap (Default model)
The model fits better in 54 bootstrap samples.
It fits about equally well in 0 bootstrap samples.
It fit worse or failed to fit in 146 bootstrap samples.
Testing the null hypothesis that the model is correct, Bollen-Stine bootstrap $p = ,731$

Source: AMOS output, 2025.

Based on the table above, the Bollen-Stine Bootstrap test results show a value of $= 0.731$ which is above 0.05 so it shows that the normality assumption is met and the data fits the model and the analysis can be continued.

4. Model Fit Test Results

Figure 1. Path Diagram



Source: AMOS output, 2025

Table 8. *Godness-of-Fit* Results

<i>Goodness Of Fit Indices</i>	<i>Cut-off value</i>	Resul ts	Evaluation
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χ^2 Chi Square	Expectedly small	0,318	Fit
Significant probability	$\geq 0,05$	0,817	Fit
RMSEA	$\leq 0,08$	0,000	Marginal Fit
GFI (<i>Goodness Of Fit Index</i>)	$\geq 0,90$	0,953	Fit
AGFI (<i>Adjusted Goodness Of Fit Index</i>)	$\geq 0,90$	0,907	Fit
CMIN/DF	$\leq 2,00$	0,796	Fit
TLI (<i>Tucker Lewis Index</i>)	$\geq 0,95$	1,011	Fit
CFI (<i>Comparative Fit Index</i>)	$\geq 0,94$	1,000	Fit

Source: AMOS output, 2025

The results of the fit model test (*Goodness of Fit Indices*) using AMOS software, obtained several indicators of model feasibility Chi Square (χ^2) of 0.318 with a significance value of 0.817 (> 0.05), indicating that there is no significant difference between the model and the data. RMSEA (*Root Mean Square Error of Approximation*) of 0.000, well below the maximum limit of 0.08, GFI (*Goodness of Fit Index*) of 0.953, and AGFI (*Adjusted Goodness of Fit Index*) of 0.907, both greater than the cut-off value of 0.90, thus indicating that the model has a good fit. The CMIN/DF value of 0.796 is smaller than the requirement (2.00). TLI (*Tucker-Lewis Index*) of 1.011, and CFI (*Comparative Fit Index*) of 1.000, both exceed the standard value (> 0.95 and > 0.94), which indicates that the model used has a good fit.

5. Hypothesis Test

This test is based on the estimated regression coefficient, which shows the direction and strength of the relationship between the observed variables and indicators. The terms of hypothesis testing include $p\text{-value} < 0.05 \rightarrow$ the relationship between variables is significant (hypothesis accepted). $P\text{-value} \geq 0.05 \rightarrow$ The relationship between variables is not significant (hypothesis rejected). $CR \geq \pm 1.96$ at 5% significance level \rightarrow significant relationship. Here are the test results.

Direct Effect

Table 9. Hypothesis Test Results of Direct Effect

Item	Hypothesis	Estimate	S.E.	C.R.	P	Label	Terms
WLB \leftarrow M	H1	-0,099	0,069	-1,441	0,150		$P > 0.05$
WLB \leftarrow SK	H2	0,453	0,126	3,591	***		$P < 0.05$
KK \leftarrow M	H3	0,250	0,108	2,321	0,020		$P > 0.05$
KK \leftarrow SK	H4	-0,028	0,138	-0,202	0,840		$P < 0.05$
KK WLB \leftarrow	H5	-0,292	0,151	-1,929	0,054		$P > 0.05$

Source: AMOS output, 2025

Based on the results of the table above, it shows that:

- Motivation (M) has a negative effect and has no significant effect on *worklife balance* (WLB). ($CR = -1.441$; $P = 0.150$)
- Job Stress (SK) has a positive and insignificant effect on *worklife balance* (WLB). ($CR = 3.591$; $P = < 0.001$)
- Motivation (M) has a positive and significant effect on Employee Performance (KK). ($CR = 2.321$; $P = 0.020$)
- Job Stress (SK) has a negative and significant effect on Employee Performance (KK). ($CR = -0.202$; $P = 0.840$)

- e. *Worklife balance (WLB)* has a negative and significant effect on employee performance (KK). (CR = -1.929; P = 0.054)

Mediation Effect

Table 10. *Standardized Indirect Effects* Test Results

Item	Work Stres s	Motivatio n	Work Life_Balanc e	Performance_Employ ee
Work Life_Balance	0,000	0,000	0,000	0,000
Performance_Employ ee	- 0,132	0,029	0,000	0,000

Source: AMOS, 2025.

Based on the test results in the table above, the effect of motivation on performance through work-life balance has a significance value: 0,000. So it can be interpreted that there is no significant effect of motivation on performance through worklife balance. Likewise, work stress on performance through worklife balance has a significance value of 0.000 which means that there is no significant effect of work stress on performance through worklife balance on respondents in this study.

DISCUSSION

The Effect of Motivation on Worklife Balance

Motivation of an employee in carrying out responsibilities will provide maximum results. In the results of research conducted at Bank Muamalat Regional East Java, the first hypothesis (H1) was rejected. So it can be concluded that there is no significant influence between motivation on *worklife balance*.

The results of this study are not in line with the results of research from (Megayani et al, 2020) which states that work motivation variables have a significant positive effect on worklife balance. This means that the higher the work motivation variable work motivation has a significant positive effect on worklife balance. This means that the higher the work motivation, the worklife balance will increase. This is in line with the phenomenon in Bank Muamalat that extrinsic motivation (salary, bonus, promotion) is more dominant than intrinsic motivation (job satisfaction, self-actualization).

The Effect of Job Stress on Worklife Balance

Work stress is a state of tension that disrupts the emotional and mental well-being of employees as well as physical and psychological well-being. In this case, work stress can be in the form of workload, authority and responsibility, physical condition or health of employees, discomfort felt by employees and work pressure. In the results of research conducted at Bank Muamalat Regional East Java, the second hypothesis (H2), namely the effect of work stress on worklife balance at Bank Muamalat Indonesia, which shows that it is rejected or proven significant.

This is in accordance with the results of previous research from (Pradnyani & Rahyuda, 2022) which shows that worklife balance has a negative and significant effect on work stress. This is in line with the phenomenon at Bank Muamalat Regional East Java, which is related to the familiarity of Bank Muamalat employees with work pressure. Employees tend to be able to manage work pressure well, including effective time management in managing and prioritizing

work in a timely manner to avoid accumulation of work that has a negative impact on performance,

The Effect of Motivation on Employee Performance

The influence of motivation is a process that is influenced by various parties. Motivation that arises from oneself as well as from leaders and others. In the third hypothesis (H3) in this study is the effect of motivation on employee performance at Bank Muamalat Regional East Java. The results showed that H3 was accepted.

This is not in line with previous research according to (Septiadi, et al., 2020) which states that motivation has a significant effect on employee performance. The results of this study are in line with the phenomena that occur in the field. That Bank Muamalat Regional East Java employees have a reward system for the results of the achievement of the performance that has been done. Rewards in the form of incentives or appreciation funds that are able to encourage employees to increase work motivation, then employee performance will increase.

The Effect of Work Stress on Employee Performance

The effect of job stress on employee performance (H4) has the results of the rejected hypothesis. This is not in line with the results of previous research according to (Parashakti & Ekhsan, 2022) which states that the Work Stress variable has a positive and significant effect on the Performance variable.

At Bank Muamalat Regional East Java, there is a phenomenon that work stress or work pressure has been managed well by employees. Bank Muamalat employees have good stress management skills through several good training approaches, personal habits, and religious approaches. The religious approach that has been carried out at Bank Muamalat is the routine agenda of reading yasin every Thursday. Reciting morning prayers and tausiah at the morning briefing. This culture shapes the way employees view work not only as a professional obligation, but also as a form of worship and moral responsibility.

The Effect of *Worklife Balance* on Performance at Bank Muamalat Regional East Java

On the effect of worklife balance on employee performance at Bank Muamalat Regional East Java, has the results of the hypothesis (H5) rejected. So it can be concluded that the hypothesis that worklife balance has a significant effect on employee performance is not proven. This means that worklife balance is not proven to have an influence on increasing or decreasing employee performance in this study.

This result is not in line with previous research from (Badrianto & Ekhsan, 2021) which states that the analysis conducted shows that there is a positive relationship between worklife balance and employee performance. In other words, the better the worklife balance, the better the performance will be.

The Effect of Motivation on Performance Through *Worklife Balance* at Bank Muamalat Regional East Java

The effect of motivation on employee performance through *worklife balance* in this study has the results of the hypothesis (H6) rejected. The hypothesis results of the effect of motivation on performance through *worklife balance* which have a significant effect are not proven in this study.

The results of this study are in line with previous research (Megayani, 2023) which states that work motivation variables have a significant positive effect on *work life balance*. This means that the higher the *work* motivation, the *work* motivation variable has a significant positive effect on *work life balance*.

The Effect of Job Stress on Employee Performance Through *Worklife Balance* at Bank Muamalat Regional East Java

The effect of Job Stress on Employee Performance Through *Worklife Balance* at Bank Muamalat Regional East Java has the results of the hypothesis (H7) rejected. So that *worklife balance* mediation in the relationship between work stress and employee performance is not statistically significant.

The results of this study are in line with previous research (Mustikasari & Frianto, 2024) which states that work stress has a significant positive effect on employee performance, work stress has a significant positive effect on work life balance, work life balance has a significant positive effect on employee performance, and work stress has a significant positive effect on employee performance through work life balance. The implications in this study regarding work stress are expected to conduct training and development for organizational leaders in health agencies to improve their ability to provide clear guidance and direction to employees, and strengthen relationships between leaders and their employees.

CONCLUSIONS

The results showed that motivation has no significant effect on work-life balance or employee performance at Bank Muamalat Regional East Java, indicating that motivation is not the main factor in creating life balance and improving performance. In contrast, job stress was shown to have a significant influence on both; high work pressure affects employees' work-life balance and work outcomes, making stress management an important factor in improving employee productivity and well-being.

In this study, there are several limitations that cause inaccuracies and bias in the research results, namely this study uses a questionnaire method. This research instrument is only limited to the use of questionnaires that only involve employee personal judgment without further interviews, so that the results of this study only come from the data obtained. Measurement of variables in this study uses employee perceptions through self-assessment so that the possibility at the time of filling out the questionnaire is not done honestly or just made up. Good judgment for themselves

For the Company (Bank Muamalat Regional East Java) is expected to be able to control employee work stress by paying attention to employee work-life balance by providing work flexibility policies and ongoing psychological support. As well as strengthening the reward system and career development as a form of increasing intrinsic and extrinsic motivation.

Academics are expected to develop further studies using the approach of work psychology and organizational sociology, to provide an understanding of the non-technical factors that affect employee performance.

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