

The Influence of Motivation, Work Environment, Well-Being, Career, and Organizational Culture on Work-Life Balance

Annisa Farah Tadayyana Wa Mutsaqqof¹, Suyoto²

¹ Faculty of Economics and Business, Muhammadiyah University of Purwokerto

² Faculty of Economics and Business, Muhammadiyah University of Purwokerto

Email: suyoto_syahlan@yahoo.com

Abstract

Keywords:

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This study aims to analyze the influence of motivation, work environment, well-being, career, and organizational culture on employee work-life balance at PT Bank Rakyat Indonesia (Persero) Tbk. This study used a quantitative approach with SEM-PLS analysis techniques. The sample consisted of 220 respondents using the Slovin formulation. The results indicate that motivation, well-being, and organizational culture do not significantly influence work-life balance. However, the work environment and career variables significantly influence work-life balance. This confirms that both internal and external organizational factors play a crucial role in maintaining employee work-life balance in the stressful banking sector. This study provides theoretical contributions to the development of human resource management studies, particularly regarding the application of Self-Determination Theory in the context of work-life balance. Practically, the research findings can serve as recommendations for BRI management in designing work strategies that support employee well-being and retention. This study highlights the phenomenon of work-life balance in the Indonesian banking sector by simultaneously integrating five key variables, thus providing a comprehensive perspective for organizational policy development.

INTRODUCTION

The banking sector is characterized by dynamic operations and strict performance targets that often require employees to work under high pressure, long working hours, and complex multitasking demands. These conditions increase the risk of imbalance between professional responsibilities and personal life, particularly when organizational support is limited. In this context, work-life balance has emerged as a critical issue in human resource management, especially within the banking industry, where service quality and performance are highly dependent on employee well-being.

Work-life balance refers to an employee's ability to manage work demands and personal life harmoniously, thereby minimizing role conflict and emotional exhaustion (Rahman & Sari, 2021). Empirical studies in the banking sector indicate that employees who experience work-life balance tend to demonstrate higher job satisfaction, stronger organizational commitment, and lower turnover intention (Prasetyo & Lestari (2022); Nugroho & Putri (2024)). This suggests that work-life balance is not only a personal concern but also a strategic organizational issue that affects long-term sustainability.

From a theoretical perspective, Self-Determination Theory (SDT) provides a strong foundation for understanding work-life balance. SDT emphasizes that individuals possess three fundamental psychological needs autonomy, competence, and relatedness which must be fulfilled for optimal motivation and psychological well-being (Ryan & Deci, 2017). When employees feel they have control over their work (autonomy), are capable of meeting job demands (competence),

and experience positive social relationships in the workplace (relatedness), they are more likely to regulate their work behaviour effectively and maintain balance between work and personal life. Conversely, when these needs are not fulfilled, motivation tends to become extrinsic or diminished, which may lead to stress, fatigue, and work–family conflict.

Work motivation is one of the key individual factors often associated with work-life balance. Motivation reflects the psychological drive that directs individuals to act persistently toward organizational goals and is shaped by both intrinsic factors and external organizational conditions (Pinder, 2021). According to Self-Determination Theory, high-quality motivation rooted in autonomy, competence, and relatedness enables employees to manage workload demands more adaptively and set healthier boundaries between work and personal life (Deci & Ryan, 2020). Several studies have shown that intrinsically motivated employees demonstrate better self-regulation, lower work–family conflict, and greater life satisfaction (Putri & Santosa, 2022); (Rahman & Lee, 2021). Therefore, motivation consistent with SDT is expected to contribute positively to the achievement of work-life balance.

In addition to individual motivation, the work environment plays a crucial role in shaping employees' ability to achieve work-life balance. The work environment encompasses both physical and psychological conditions, including workspace design, workload structure, communication patterns, leadership support, and interpersonal relationships (A. Rahman & Prasetyo, 2022). A supportive work environment characterized by flexible working arrangements, clear role expectations, and positive social interactions has been shown to reduce stress and enhance employees' capacity to balance work and personal responsibilities (McAnally & Hagger, 2024). Conversely, rigid schedules, weak communication, and low supervisory support often lead to increased work–family conflict and reduced well-being (Putri et al., 2021).

Within the framework of Self-Determination Theory, the work environment functions as an external catalyst that supports the fulfilment of employees' basic psychological needs. An environment that provides autonomy through flexible policies, competence through training and constructive feedback, and relatedness through supportive social relationships strengthens intrinsic motivation and promotes psychological well-being (Broeck et al., 2021). When these needs are fulfilled, employees are better equipped to manage job demands without excessive strain, thereby sustaining a healthier work-life balance.

These issues are particularly relevant in PT Bank Rakyat Indonesia (Persero) Tbk (BRI), an organization with extensive operational scope, high service demands, and a strongly target-oriented work culture. Despite various initiatives aimed at improving employee performance, BRI employees often face intense workloads and time pressure that may threaten their work-life balance. Recent studies link phenomena such as quiet quitting and increased turnover intention in Indonesia to imbalances between work demands and personal life, highlighting the need for organizations to strengthen motivational systems and improve work environment quality.

Based on these considerations, it is essential to examine how motivation and the work environment influence work-life balance among employees at BRI. Understanding these relationships not only contributes to theoretical development in human resource management but also provides practical insights for designing work policies that foster productivity while maintaining employees' quality of life.

METHODS

This study is quantitative research using a survey approach. The population of this research consists of 487 employees of PT Bank Rakyat Indonesia, Purwokerto Branch Office. The research instrument uses a questionnaire with a 5-point Likert scale. The questionnaire was distributed using Google Forms. The sample size was determined using the Slovin formula, where with a population of 487 employees and a tolerance error of 5%, a sample of 220 respondents was obtained. Data analysis was conducted using statistical software.

Table 3. 1 Operational Definition and Measurement of Variables

No	Variable	Operational Definition	Indicators
1	Motivation	Work motivation is a psychological drive that directs, maintains, and enhances individuals' efforts in achieving organizational goals. According to Faturrahman & Yuniawan (2023) work motivation is an internal energy that encourages employees to contribute optimally to the organization, influenced by job satisfaction. Hasibuan & Silvya (2020) describe work motivation as a force arising from needs and expectations, such as salary, facilities, and a supportive work environment.	<ol style="list-style-type: none"> 1. Job security 2. Social relationships and recognition 3. Work enthusiasm and perseverance
2	Work Environment	The work environment includes physical, social, and psychological conditions that affect employees' comfort and performance in the organization (Prakoso <i>et al.</i> , 2021). The work environment is a combination of physical, social, and organizational cultural factors that shape daily work experiences and influence productivity (Maya, 2022). It is defined as all internal company aspects, including facilities, interpersonal relationships, and work systems, which may support or hinder organizational goal achievement (Wulandari, 2023).	<ol style="list-style-type: none"> 1. Coworker relationships 2. Supervisor support 3. Organizational communication 4. Organizational climate

Source: Processed Data, 2025

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the results of the study, the classification of respondent characteristics is presented in Table 4.1. below.

Table 1 Respondent Characteristics

Category	Frequency
Permanent Employees	235
Contract Employees	89
Interns	21
Outsourced Workers	112
Non-PN Workers	30
Total	487

Source: Processed Data, 2025

From Table 4.1 above, the respondent characteristics indicate that the total number of employees at BRI Purwokerto Branch Office is 487 individuals, which serves as the sample for this research.

Convergent Validity

Convergent validity is used to evaluate whether each indicator of a variable is valid. An indicator is considered valid if its loading value is greater than 0.05. By examining the model testing results, the validity values of each variable's indicators can be identified.

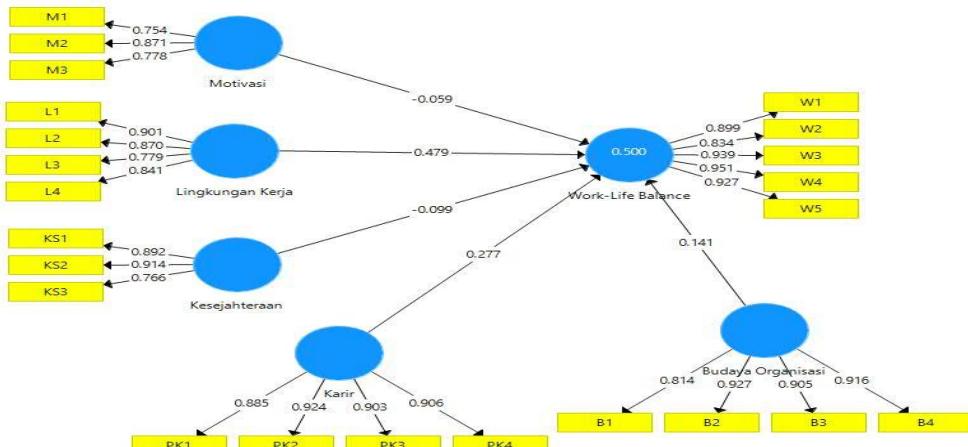


Figure 1 PLS, 2025

The figure above illustrates all statement items for each variable, showing that the loading factors exceed 0.7. This indicates that all statement items in this study are valid (Wiyono, 2020).

Table 2 Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Motivation	0.724	0.741	0.844	0.644
Work Environment	0.872	0.896	0.912	0.721

Source: Processed Data, 2025

A Cronbach's Alpha value greater than 0.7 indicates that the research instrument is reliable and consistent, and therefore suitable for measuring variables with an acceptable level of confidence (Sugiyono, 2020). Based on Table 4.2, it can be concluded that all variables are declared reliable.

The Average Variance Extracted (AVE) value is commonly used to assess convergent validity in SEM models. Generally, AVE reflects the proportion of variance in the indicators that can be explained by the construct compared to the variance due to measurement error. A good AVE value is ≥ 0.50 (Hair et al., 2019). Based on Table 3, it can be concluded that all variables exhibit good convergent validity.

If the square root of the AVE value is greater than the correlations among the variables, the construct is considered to possess good discriminant validity. Based on Table 4.2., all variables are shown to meet the criteria for adequate discriminant validity.

Table 3 Discriminant Validity

Variable	Organizational Culture	Career	Well-Being	Work Environment	Motivation	Work-Life Balance
Work Environment	0.747	0.697	0.781	0.849	—	—
Motivation	0.592	0.517	0.606	0.494	0.803	—
Work-Life Balance	0.597	0.612	0.558	0.671	0.344	0.911

Source: Processed Data, 2025

If the square root of the AVE value is greater than the correlations between variables, then the variable is said to have good discriminant validity. Based on Table 4.3., it can be seen that all variables meet the criteria for good discriminant validity

Coefficient of Determination

The analysis results indicate that the dependent variable *work-life balance* has an R-Square value of 0.500 and an Adjusted R-Square value of 0.488. The Adjusted R-Square value of 0.488 signifies that all independent variables (motivation, work environment, well-being, career, and organizational culture) collectively explain 48.8% of the variance in work-life balance, while the remaining 51.2% is influenced by other factors outside the model.

Table 4 Path Coefficient Test Results

Hypothesis	Variable	Original Sample	T-Statistics	P-Values	Description
H1	Motivation → Work-Life Balance	-0.059	0.845	0.399	Not Significant
H2	Work Environment → Work-Life Balance	0.479	4.160	0.000	Significant

Source: Proccossed Data, 2025

CONCLUSION

Work Environment and Work-Life Balance

The results further show that the work environment has a significant effect on the work-life balance of employees at BRI KC Purwokerto. A conducive work environment characterized by adequate physical facilities, supportive social interactions, and clear organizational policies creates psychological stability for employees. Such conditions help employees balance job responsibilities with personal life demands, reduce role conflict, and enhance life satisfaction in alignment with Self-Determination Theory.

This finding is supported by previous empirical evidence. Pitoyo & Handayani (2022) reported that the work environment significantly influences work-life balance among employees in the service sector. Sabid & Fitrianingrum (2025) similarly concluded that a healthy work environment contributes positively to employees' work-life balance. Bella et al., (2023) also found that work-life balance is shaped by the quality of the work environment and subsequently affects employee performance.

Thus, the results of this study support the theoretical framework and recent empirical findings, indicating that a supportive physical and social work environment strengthens employees' work-life balance. When the work environment fulfils basic psychological needs, employees are more capable of managing and integrating work and personal life effectively.

Motivation and Work-Life Balance

The findings of this study indicate that work motivation does not have a significant effect on the work-life balance of employees at BRI KC Purwokerto. This result suggests that high levels of motivation whether intrinsic or extrinsic do not necessarily enable employees to balance job demands with personal life. Deci and Ryan (2020) emphasize that the fulfilment of basic psychological needs, including autonomy, competence, and relatedness, is essential for motivation to contribute to overall life balance. When organizations fail to provide adequate support for these psychological needs, motivation alone is insufficient to create work-life balance.

This finding is consistent with prior studies. Putra and Sari (2022a), in research on the Indonesian banking sector, found that motivation does not directly influence work-life balance unless mediated by organizational support. Similarly, Zhang et al. (2021), in a cross-country study, concluded that intrinsic motivation improves job satisfaction but does not significantly affect work-life balance without flexible work policies. Kaur and Randhawa (2023) also argue that work-life balance is more strongly influenced by contextual factors such as workload and supervisor support rather than individual motivation.

Therefore, the results of this study reinforce the argument that although work motivation is essential for enhancing performance, it does not necessarily guarantee the achievement of work-life balance. Based on Self-Determination Theory, without organizational conditions that support the fulfilment of basic psychological needs, motivation will not significantly impact employees' work-life balance.

CONCLUSION

Based on the findings of this study, it can be concluded that a supportive and flexible work environment plays a significant role in enhancing employees' work-life balance at BRI KC Purwokerto. A conducive work environment reduces job-related stress and enables employees to manage work demands alongside personal life responsibilities more effectively.

The results also indicate that work motivation, although essential for improving employee performance, does not have a direct and significant effect on work-life balance. This finding suggests that motivation alone is insufficient to create balance unless it is supported by organizational conditions that fulfil employees' basic psychological needs, such as autonomy, competence, and relatedness, as proposed by Self-Determination Theory.

Furthermore, employee well-being serves as a fundamental element in sustaining work-life balance, as physical, mental, emotional, and financial stability allow employees to function optimally both at work and in their personal lives. Career development initiatives contribute positively to job satisfaction; however, without flexible policies, intensive career demands may potentially disrupt work-life balance. In addition, an inclusive and value-based organizational culture supports work-life balance, whereas overly hierarchical and target-driven cultures tend to undermine it.

Overall, the findings highlight that work environment, employee well-being, career development, and organizational culture significantly influence employees' work-life balance, while work motivation functions as a supporting factor rather than a direct determinant. Therefore, a holistic human resource management approach is essential for the banking sector to foster a balanced, healthy, and sustainable work environment.

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