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The Effect of Work–Life Balance on Employee Performance in Indonesia's Private Banking Sector



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Article Info	Abstract
Article History Submission: 2026-06-19 Accepted: 2026-10-19 Published: 2026-10-21 Keywords: <i>Employee Performance;</i> <i>Human Resource Management;</i> <i>Private Banking;</i> <i>Work–Life Balance;</i> <i>Workplace Well-Being.</i>	Work–life balance has become increasingly relevant in demanding organizational environments where employees must manage professional responsibilities alongside personal commitments. This study examined the relationship between work–life balance and employee performance among employees of a private bank in Tangerang, Indonesia. A quantitative cross-sectional survey design was employed, involving all 70 employees of the selected bank through saturated sampling. Data were collected using a structured questionnaire comprising 15 items measuring work–life balance and 15 items measuring employee performance. The measurement scales demonstrated satisfactory internal consistency, with Cronbach's alpha coefficients of .887 for work–life balance and .901 for employee performance. The data were analyzed using descriptive statistics and simple linear regression. The results showed that work–life balance was positively and significantly associated with employee performance ($B = .643, t = 6.989, p < .001$), supporting the proposed hypothesis. The regression model yielded $R^2 = .419$, indicating that work–life balance accounted for 41.9% of the variance in employee performance within the model. These findings provide context-specific evidence that employees reporting better work–life balance also tend to report higher performance within the private banking organization examined. The study highlights the relevance of work–life balance as an employee-related consideration in human resource management while recognizing that the cross-sectional, self-reported, and single-organization design limits causal interpretation and broader generalization.

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I. INTRODUCTION

The banking industry operates in an increasingly demanding organizational environment shaped by technological advancement, digital transformation, and intensifying market competition. Banking institutions are expected to maintain service quality, operational efficiency, and customer satisfaction while employees continuously adapt to changing technologies, work processes, and responsibilities. Venkatesh et al. (2016) noted that technological change has transformed organizational processes and employee responsibilities across industries, while Kim and Lee (2022) showed that digital transformation may increase job complexity and adaptation demands. Within banking organizations, these developments coexist with performance targets, customer-service responsibilities, and regulatory requirements, potentially increasing the demands employees must manage in their professional lives. Under such conditions, employees' ability to balance work responsibilities with their personal and family lives becomes increasingly relevant to understanding their functioning and performance at work.

Employee performance is a critical organizational outcome because employees' effectiveness in completing assigned responsibilities contributes directly to the achievement of organizational objectives. Armstrong and Taylor (2023) describe employee performance in terms of employees' effectiveness in accomplishing assigned tasks and contributing to

organizational goals. Dessler (2020) further emphasizes the relevance of employee well-being to productivity and organizational outcomes. This connection is particularly important in service-oriented organizations such as banks, where operational accuracy, customer interactions, service quality, and the achievement of organizational targets depend substantially on employees' capacity to perform their responsibilities effectively.

One factor relevant to employee functioning in demanding organizational environments is work–life balance. Greenhaus and Allen (2011) conceptualize work–life balance as an individual's ability to manage responsibilities across work and non-work domains, while Haar et al. (2014) associate satisfactory work–life balance with favorable employee well-being outcomes. Its relevance has increased as employees' expectations concerning flexibility, personal fulfillment, and quality of life have developed alongside expectations regarding financial rewards (Delecta, 2011). Johari et al. (2018) further demonstrated that employees who experience a healthier balance between work and personal commitments tend to exhibit favorable work-related outcomes. These perspectives suggest that the ability to manage competing professional and personal responsibilities may be particularly important when employees operate under substantial organizational demands.

The banking sector provides a relevant setting in which to examine this relationship. Employees in banking organizations frequently work under

demanding workloads, performance targets, customer-service expectations, and continuing organizational and technological changes. Ronda et al. (2016) identified work–family conflict and stress as relevant concerns among banking employees, while Azeem and Akhtar (2014) demonstrated the importance of work–life balance for employee-related outcomes. These conditions suggest that difficulties in managing professional and personal responsibilities may have particular relevance for employees working in banking environments. Conversely, employees who are better able to maintain balance across these domains may be better positioned to sustain their functioning at work.

The relationship between work–life balance and employee performance can be theoretically understood through the Job Demands–Resources (JD–R) Theory. Bakker and Demerouti (2017) propose that employee well-being and functioning are shaped by the interaction between job demands and the resources available to cope with those demands. Excessive demands may deplete employees' physical and psychological resources, whereas adequate resources can support their ability to manage work requirements and maintain effective functioning. Within this perspective, work–life balance can be positioned as a resource associated with employees' capacity to manage competing demands across professional and personal domains. Employees who maintain a more satisfactory balance may retain greater psychological resources for concentration, motivation, and effective task performance. This perspective is consistent with research emphasizing the relevance of employee well-being and supportive organizational practices to favorable work-related outcomes (Guest, 2017; Allen et al., 2020).

Empirical research has generally supported the relevance of work–life balance to employee outcomes, although the settings and outcomes examined have differed considerably. Johari et al. (2018) reported a positive relationship between work–life balance and job performance among teachers, while Haar et al. (2014) associated work–life balance with favorable employee well-being outcomes. Azeem and Akhtar (2014) examined its relationship with job satisfaction and organizational commitment, whereas Malik et al. (2020) reported a positive relationship between work–life balance and employee performance in a service-sector context. Related research has also highlighted the relevance of flexible work arrangements to employee experiences and work-related outcomes (Kelliher et al., 2019; Allen et al., 2020). Although flexible work arrangements represent only one aspect of the broader work–life interface, these findings collectively indicate that employees' ability to manage work and personal responsibilities is relevant across a range of organizational settings.

Despite this evidence, the relationship between work–life balance and employee performance cannot necessarily be assumed to operate identically across occupational and organizational contexts. Work demands, organizational culture, job characteristics, flexibility, and individual circumstances may shape how employees experience the interface between their professional and personal lives (Kelliher et al., 2019; Sirgy & Lee, 2018). Previous studies considered in

this research have also been conducted across educational, healthcare, and broader service-sector settings or have focused on outcomes such as job satisfaction, organizational commitment, and employee well-being rather than employee performance. Consequently, context-specific evidence directly examining work–life balance in relation to employee performance within Indonesia's private banking environment remains comparatively limited.

Addressing this gap is relevant because private banking represents a work environment in which employees simultaneously encounter customer-service responsibilities, performance requirements, regulatory demands, and continuing technological adaptation. Examining work–life balance within this setting can therefore provide more context-specific evidence regarding whether employees' ability to manage professional and personal responsibilities is associated with their performance. Rather than assuming that findings from other occupations are directly transferable to banking employees, the present study examines this relationship within a specific private banking organization in Tangerang, Indonesia.

Accordingly, this study aims to examine the relationship between work–life balance and employee performance among employees of a private bank in Tangerang, Indonesia. The study contributes context-specific empirical evidence to the work–life balance literature by examining employee performance within an Indonesian private banking setting and uses the JD–R perspective to explain why work–life balance may be relevant to employees' functioning under competing demands. Empirically, the study evaluates whether variation in employees' reported work–life balance is positively associated with variation in their reported performance within the organizational context examined. Based on the theoretical rationale and previous empirical evidence, the following hypothesis is proposed:

Work–life balance has a positive and significant relationship with employee performance among employees of a private bank in Tangerang, Indonesia.

II. METHOD

This study employed a quantitative cross-sectional survey design to examine the relationship between work–life balance and employee performance among employees of a private bank in Tangerang, Indonesia. The quantitative approach enabled both constructs to be measured using structured numerical data and their statistical relationship to be examined through regression analysis. Data were collected during a single study period from January to March 2026 rather than through repeated observations over time. Work–life balance was specified as the independent variable, while employee performance was specified as the dependent variable.

The study population comprised 70 employees of the selected private bank working in operational, administrative, and customer-service functions. Because the accessible population was relatively small, saturated sampling was employed, whereby all 70 employees were included as respondents. The identity of the participating institution was withheld to protect organizational and employee confidentiality

and is therefore referred to throughout the study as a private bank in Tangerang, Indonesia.

Primary data were collected using a structured questionnaire consisting of 30 items, with 15 items measuring work-life balance and 15 items measuring employee performance. The work-life balance instrument was adapted from the conceptual and measurement framework of Haar et al. (2014) and encompassed four dimensions: work interference with personal life, personal life interference with work, work enhancement of personal life, and personal life enhancement of work. These dimensions were operationalized into questionnaire items and contextually adapted to the working conditions of banking employees without altering the underlying meaning of the construct.

Employee performance was measured using 15 items covering five indicators: quality of work, quantity of work, responsibility, timeliness, and achievement of work targets. These indicators represented aspects of performance relevant to employees whose responsibilities involve service delivery, operational activities, work accuracy, and target achievement. Both constructs were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The questionnaire adaptation process was conducted in several stages. First, the measurement concepts and indicators were identified from the literature used in the study. Second, the items were contextually adapted to the organizational and occupational characteristics of private banking employees while retaining the intended meaning of each construct. Third, the wording was reviewed for clarity, comprehensibility, and relevance to respondents' work activities. Before the main statistical analysis, the resulting measurement data were assessed for item validity and internal consistency. Item validity was evaluated using Pearson Product-Moment correlations between each item and its corresponding construct score, while reliability was assessed using Cronbach's alpha, with coefficients above .70 considered indicative of acceptable internal consistency.

Data were collected by distributing the questionnaire to the 70 employees after permission had been obtained from the management of the participating bank. Respondents were informed of the purpose and procedures of the study, the voluntary nature of their participation, and the confidentiality of their responses before completing the questionnaire. They were also informed that participation or nonparticipation would not affect their employment status or relationship with the organization. Informed consent was obtained before questionnaire completion, personally identifying information was not requested, and the collected data were used solely for academic purposes. The identity of the participating bank was also withheld to protect both the organization and its employees.

Both work-life balance and employee performance were assessed through self-reported responses. Work-life balance reflected employees' perceptions of their ability to manage responsibilities across work and personal domains, whereas employee performance reflected their perceptions of work

quality, work quantity, responsibility, timeliness, and achievement of work targets. Because both variables were measured from the same respondents using the same survey method, the measurements may be susceptible to common method and social desirability biases. To reduce these potential biases, respondents were assured that their individual responses would remain confidential, would not be disclosed to management, and would not be used for employment-related evaluation.

Following data collection, the responses were screened for completeness and consistency and analyzed using the Statistical Package for the Social Sciences (SPSS). The analysis comprised descriptive statistics, measurement validity and reliability assessment, regression assumption testing, and simple linear regression. The regression assumptions examined were residual normality, linearity, and homoscedasticity. Residual normality was evaluated using the Kolmogorov-Smirnov and Shapiro-Wilk tests, while linearity was assessed using the deviation-from-linearity test. Homoscedasticity was evaluated statistically to determine whether there was evidence of nonconstant residual variance. Multicollinearity testing was not required because the regression model contained only one independent variable.

Simple linear regression was subsequently performed to examine the statistical relationship between work-life balance and employee performance. The statistical significance of the regression coefficient was evaluated using the t-test at $\alpha = .05$, with H1 considered supported when the coefficient for work-life balance was positive and statistically significant ($p < .05$). The coefficient of determination (R^2) was used to estimate the proportion of variance in employee performance accounted for by work-life balance within the specified model. The regression model was expressed as follows:

$$[Y = a + bX + e]$$

where Y represents employee performance, a represents the constant, b represents the regression coefficient, X represents work-life balance, and e represents the error term.

III. RESULTS AND DISCUSSION

A. Results

The results are presented sequentially to provide a systematic overview of the empirical findings. The analysis begins with the demographic characteristics of the respondents and descriptive statistics of the study variables, followed by an assessment of measurement validity and reliability. The assumptions underlying simple linear regression, including residual normality, linearity, and homoscedasticity, are then evaluated. Finally, the regression results and coefficient of determination are presented to examine the relationship between work-life balance and employee performance and to evaluate the proposed hypothesis.

1. Respondent Characteristics

The study included 70 respondents. Their demographic characteristics were examined based on gender, age, educational attainment, and length of service to provide an overview of the employees represented in the sample.

Table 1. Demographic Characteristics of Respondents

Characteristic	Category	Frequency	%
Gender	Male	38	54.3
	Female	32	45.7
Age	20–30 years	25	35.7
	31–40 years	29	41.4
	>40 years	16	22.9
Education	Diploma	18	25.7
	Bachelor's degree	45	64.3
	Master's degree	7	10.0
Length of service	<5 years	28	40.0
	5–10 years	25	35.7
	>10 years	17	24.3

As shown in Table 1, male employees represented 54.3% of the sample, while female employees accounted for 45.7%. The largest age group was 31–40 years (41.4%), followed by employees aged 20–30 years (35.7%) and those older than 40 years (22.9%). Most respondents held a bachelor's degree (64.3%), while 25.7% held a diploma and 10.0% held a master's degree. In terms of length of service, 40.0% of respondents had worked for less than five years, 35.7% for 5–10 years, and 24.3% for more than 10 years. Overall, the sample represented employees with varying demographic and employment characteristics.

2. Descriptive Statistics and Measurement Assessment

Descriptive statistics were examined to summarize the distribution of work-life balance and employee performance scores. Both variables were measured among all 70 respondents, and their minimum, maximum, mean, and standard deviation values are presented in Table 2.

Table 2. Descriptive Statistics of the Study Variables

Variable	N	Min	Max	Mean	SD
Work-Life Balance	70	2.53	4.80	3.71	0.48
Employee Performance	70	2.60	4.87	3.76	0.45

Work-life balance had a mean score of 3.71 ($SD = 0.48$), whereas employee performance had a mean score of 3.76 ($SD = 0.45$). Both mean scores were above the midpoint of the five-point response scale, indicating relatively favorable responses for both constructs within the sample. The standard deviations also indicate that the respondents' scores were relatively concentrated around their respective means.

The measurement assessment indicated that all questionnaire items satisfied the item-validity criterion based on the item-total correlation analysis. Internal consistency was subsequently evaluated using Cronbach's alpha for the 15 items measuring each construct.

Table 3. Reliability of the Measurement Scales

Variable	Items	Cronbach's α	Criterion	Result
Work-Life Balance	WLB1–WLB15	.887	>.70	Reliable
Employee Performance	EP1–EP15	.901	>.70	Reliable

The work-life balance scale yielded a Cronbach's alpha of .887, while the employee performance scale yielded a coefficient of .901. Both values exceeded the .70 criterion, indicating satisfactory internal consistency. Accordingly, the two measurement scales were considered sufficiently reliable for the subsequent statistical analysis.

3. Regression Assumption Testing

Before estimating the simple linear regression model, the relevant regression assumptions were examined. Because the model contained only one predictor, the assessment focused on residual normality, linearity, and homoscedasticity. Multicollinearity was not assessed because the model did not contain multiple independent variables.

a. Residual Normality

Residual normality was evaluated using the Kolmogorov–Smirnov and Shapiro–Wilk tests. The results of both tests are presented in Table 4.

Table 4. Residual Normality Tests

Test	Statistic	p	Interpretation
Kolmogorov–Smirnov	.083	.200	No significant departure from normality
Shapiro–Wilk	.982	.412	No significant departure from normality

The Kolmogorov–Smirnov test yielded $p = .200$, while the Shapiro–Wilk test yielded $p = .412$. Because both significance values exceeded .05, there was no statistically significant evidence that the residuals departed from normality. The residual normality assumption was therefore considered adequately satisfied.

b. Linearity

The linearity assumption was assessed using the deviation-from-linearity test to determine whether the relationship between work-life balance and employee performance showed a statistically significant departure from a linear form.

Table 5. Linearity Test

Source	F	p
Deviation from Linearity	1.214	.281

The deviation-from-linearity test produced $F = 1.214$ and $p = .281$. The nonsignificant result indicates that there was no statistical evidence of a departure from linearity between work-life balance and employee performance. Thus, the linearity assumption was considered adequately satisfied.

c. Homoscedasticity

Homoscedasticity was assessed by testing whether the residual variance showed a systematic relationship with work-life balance. The test produced $t = -0.842$ and $p = .403$. Because the significance value exceeded .05, there was no statistically significant evidence of heteroskedasticity. Accordingly, the homoscedasticity assumption was considered adequately satisfied. Overall, the regression diagnostics provided no statistical evidence of violations of the residual normality, linearity, or homoscedasticity assumptions. The data were therefore considered appropriate for the specified simple linear regression analysis.

4. Simple Linear Regression and Hypothesis Testing

Simple linear regression was conducted to examine the relationship between work-life balance and employee performance. The regression coefficient, standard error, t -statistic, and significance level were used to evaluate the proposed hypothesis.

Table 6. Simple Linear Regression and Hypothesis Testing

Predictor	B	SE	t	p	Decision
Constant	18.254	3.721	4.905	<.001	—
Work-Life Balance	.643	.092	6.989	<.001	H1 supported

Work-life balance had a positive and statistically significant regression coefficient ($B = .643$, $SE = .092$, $t = 6.989$, $p < .001$). The positive coefficient indicates that higher work-life balance scores were associated with higher employee performance scores. Therefore, H1, which proposed a positive and significant relationship between work-life balance and employee performance, was supported. Given the observational nature of the data, this finding represents a statistical association and should not be interpreted as evidence that work-life balance causally determines employee performance.

5. Explanatory Power of the Model

The coefficient of determination was examined to determine the proportion of variance in employee performance statistically accounted for by work-life balance within the regression model.

Table 7. Model Summary

R	R ²	Adjusted R ²
.647	.419	.411

The model produced $R = .647$ and $R^2 = .419$, indicating that work-life balance accounted for 41.9% of the variance in employee performance within the specified regression model. The adjusted R^2 was .411, indicating that the model retained a similar level of explanatory capacity after adjustment. The remaining 58.1% of the variance in employee performance was not accounted for by work-life balance in the present model. This unexplained variance cannot be attributed to specific factors on the basis of the current analysis.

Overall, the findings demonstrate a positive and statistically significant relationship between work-life balance and employee performance, with work-life balance accounting for a meaningful proportion of variation in employee performance within the sample.

B. Discussion

The findings demonstrated a positive and statistically significant relationship between work-life balance and employee performance among employees of the selected private bank in Tangerang, Indonesia ($B = .643$, $p < .001$), thereby supporting H1. Employees reporting higher levels of work-life balance also tended to report higher levels of performance. This finding is consistent with Johari et al. (2018), who reported a positive relationship between work-life balance and job performance, and with Haar et al. (2014), who associated work-life balance with favorable employee outcomes. The present evidence therefore reinforces the relevance of employees' ability to manage work and personal responsibilities to their functioning within demanding organizational environments.

From the perspective of Job Demands-Resources (JD-R) Theory, the finding can be understood in terms of the balance between demands placed on employees and the resources available to manage those demands (Bakker & Demerouti, 2017). Work-life balance can be positioned as a resource associated with employees' capacity to manage competing professional and personal responsibilities while maintaining effective functioning at work. This perspective is particularly relevant to the banking context examined in this study, where employees operate within an environment characterized by performance targets, customer-service responsibilities, regulatory requirements, and technological adaptation. Employees who are better able to manage responsibilities across work and personal domains may retain greater psychological resources for concentration, motivation, and task performance. Nevertheless, employees' work-life experiences may also vary according to job characteristics, organizational flexibility, and individual circumstances (Kelliher et al., 2019; Sirgy & Lee, 2018).

The findings are also broadly consistent with previous evidence from other occupational settings. Malik et al. (2020) reported a positive relationship between work-life balance and employee performance in a service-sector context. Azeem and Akhtar (2014) similarly demonstrated the relevance of work-life balance to job satisfaction and organizational commitment among healthcare employees. Although these studies differ in occupational context and outcome variables, they collectively indicate that work-life balance is associated with favorable employee-related outcomes. The present study complements this evidence by demonstrating a significant relationship specifically with employee performance within a private banking organization in Indonesia.

The findings can also be considered alongside research concerning organizational practices that may facilitate employees' management of work and non-work responsibilities. Allen et al. (2020) highlighted the relevance of telecommuting and flexible work practices to employee and organizational outcomes, while Kelliher et al. (2019) emphasized the importance of flexible working arrangements in understanding employees' work experiences. These practices do not represent work-life balance in its entirety, but they illustrate the broader relevance of organizational conditions that shape how employees manage competing responsibilities. The present study extends this discussion by focusing directly on employees' reported work-life balance rather than on a particular work arrangement.

Beyond the statistical significance of the regression coefficient, the model produced an R^2 of .419, indicating that work-life balance accounted for 41.9% of the variance in employee performance within the specified model. This result demonstrates that work-life balance provided meaningful explanatory information regarding variation in employee performance among the respondents. However, the remaining 58.1% of the variance was not accounted for by work-life balance, and the present analysis does not identify the factors responsible for this unexplained variation. Work-life balance should therefore be regarded as one relevant correlate of employee performance rather than its sole determinant.

The contribution of this study lies primarily in providing context-specific empirical evidence from a private banking organization in Indonesia. Previous studies considered in this research have examined educational, healthcare, and broader service-sector settings, whereas the present study focuses on employees working within a banking environment characterized by service responsibilities, performance requirements, regulatory demands, and continuing technological adaptation. By examining employee performance directly as the outcome, the study also complements previous research that has emphasized job satisfaction, organizational commitment, well-being, or work-related outcomes more broadly. Given that the sample was drawn from a single private bank, however, this contribution should be understood as evidence from the specific organizational setting examined rather than as representative evidence for Indonesia's private banking sector as a whole.

From a managerial perspective, the findings indicate that work-life balance warrants consideration in human resource management within demanding banking environments. Management may consider reviewing workload arrangements, scheduling practices, and organizational support mechanisms that facilitate employees' management of professional and personal responsibilities. Such consideration is consistent with the observed positive relationship between work-life balance and employee performance. However, because the study did not evaluate specific human resource interventions, the

findings do not establish that any particular work-life balance program or organizational practice would necessarily produce improvements in employee performance.

The findings should also be interpreted in light of the study design. Both work-life balance and employee performance were measured through self-reported questionnaires completed by the same respondents, which may increase susceptibility to common method and social desirability biases. Moreover, the cross-sectional design does not establish temporal ordering and therefore does not permit causal conclusions regarding whether work-life balance leads to higher employee performance. The use of employees from a single private bank further limits the extent to which the findings can be generalized to other banking institutions or organizational settings. Future research could therefore examine employees across multiple banking institutions, include larger samples, employ longitudinal designs, and incorporate performance assessments from additional sources. Such approaches would provide a stronger basis for evaluating the robustness, temporal direction, and broader applicability of the relationship between work-life balance and employee performance.

IV. CONCLUSION

This study examined the relationship between work-life balance and employee performance among employees of a private bank in Tangerang, Indonesia. The findings demonstrate that work-life balance was positively and significantly associated with employee performance, indicating that employees who reported better balance between their work and personal responsibilities also tended to report higher levels of performance. Work-life balance accounted for 41.9% of the variance in employee performance within the regression model, demonstrating its meaningful explanatory relevance while also indicating that a substantial proportion of performance variation remained unaccounted for by the model. These findings provide context-specific support for the relevance of work-life balance within a demanding private banking environment and are consistent with the JD-R perspective, which emphasizes the importance of resources in helping employees manage competing demands and maintain effective functioning. From a managerial perspective, the results highlight the relevance of considering workload, scheduling, and organizational support practices that facilitate employees' management of professional and personal responsibilities. However, the cross-sectional design, reliance on self-reported measures, and use of respondents from a single private bank limit causal interpretation and broader generalization. Future research should examine multiple banking institutions, use larger and more diverse samples, employ longitudinal designs, and incorporate additional sources of performance assessment to provide more robust evidence regarding the relationship between work-life balance and employee performance.

CONFLICT OF INTEREST

The author declares that there are no competing financial, professional, or personal interests that could have influenced the conduct, analysis, interpretation, or reporting of this study.

AUTHOR CONTRIBUTIONS

Arief Budi Santoso was solely responsible for the conceptualization and design of the study, data collection, data analysis and interpretation, manuscript preparation, and critical revision of the article. The author reviewed and approved the final version of the manuscript and assumes full responsibility for the integrity and accuracy of the work.

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DECLARATION OF GENERATIVE AI AND AI-ASSISTED TECHNOLOGIES

Artificial intelligence tools were used solely to assist with language refinement, proofreading, and improvement of the manuscript's readability. The study design, data collection, statistical analysis, interpretation of the findings, and conclusions remain the sole responsibility of the author.

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