



The Influence of Work-Life Balance and Non-Physical Work Environment on Employee Performance Through Job Satisfaction at Bank UMKM East Java Regional Office of Madura

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ABSTRACT

This study aims to analyze the effect of work-life balance and non-physical work environment on employee performance, with job satisfaction as an intervening variable, at the East Java Regional Office of Madura for UMKM Bank. The population in this study consists of 100 employees working in the Credit Division, General & HR Division, and Customer Service Division from the Bangkalan, Sampang, Pamekasan, and Sumenep branch offices. The sample was selected using the census method, where the entire population is used as respondents. Data was collected and analyzed using SmartPLS software. The results show that: (1) Work-life balance contributes to improving employee performance by providing clarity in tasks and responsibilities that align with competencies, (2) The non-physical work environment also contributes to improving employee performance by motivating employees to demonstrate their best potential, (3) Work-life balance has a positive impact on employee performance through increased job satisfaction, as employees feel more satisfied with well-structured work, (4) The nonphysical work environment contributes to performance improvement through job satisfaction due to objective leadership policies in providing assessments.

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INTRODUCTION

The current business competition is increasingly intense, and as a result, business actors are required to innovate or make changes that can support their existence in line with the rapid advancement of technology. These innovations and changes will influence individuals' mindsets, behaviors, and approaches in dealing with problems. Human resources play a crucial role in addressing these changes. Skilled and high-quality human resources must always be managed and emphasized by the company to achieve the expected performance. Considering the existence of human resources or employees, management within the company must be able to manage employees effectively and efficiently, while also supporting the achievement of organizational goals, which includes improving performance (Ritmaningsih, 2023).

Performance is the result achieved by workers in their jobs according to certain criteria. Employee performance will be high when supported by job satisfaction. Every company is expected to enhance its employees' work abilities. This improvement is unlikely to occur if employees' job satisfaction is not met. Creating job satisfaction is not easy because each employee has different conditions, expectations, and desires. Jobs that offer mental challenges are important, meaning whether the work performed by employees is challenging or not (Nabilah, 2022).

The increase in the effectiveness and efficiency of employee performance is a benefit for the company. However, if employee performance decreases, it can lead to negative impacts for the company, such as employees being reluctant to work, declining work performance, and others, making work results less optimal. In addition to demanding employees to maximize their performance, companies must also consider the flexibility of employees' work in their social lives. One important factor that organizations must consider to maintain optimal employee performance is the work-life balance. Work-life balance refers to a state that involves the well-being of employees within a company or institution. Issues related to work-life balance are forms of social responsibility for the organization towards its employees. A heavy workload often makes employees neglect to divide time for themselves and their families. The monotonous work routine often leads employees to have an unhealthy and introverted lifestyle (Muliawati & Frianto, 2020).

Improvement in employee performance is not only caused by the employees themselves but also by other factors within the organization or company. One important factor to consider, aside from work-life balance, is creating a conducive work environment. By paying attention to employees' needs, including comfort at work, adequate facilities, and security, employees are encouraged to show their best performance in carrying out their tasks. A guaranteed good working environment within an organization or company reflects the employees' ability to carry out their duties and responsibilities optimally, safely, comfortably, and healthily, thus improving productivity (Rahma, 2021).

A good work environment provides a sense of comfort and safety for employees. The process of carrying out tasks and responsibilities runs smoothly, which in turn can improve employee performance. If the work environment is less supportive and facilities are inadequate, performance will also decline. On the other hand, if employees feel comfortable with their work environment, they will be more motivated and happy to do their work and complete it well. In addition to the necessary facilities and infrastructure, harmonious working relationships between employees also make employees feel more comfortable and content in their work. According to Puspitasari (2020), job satisfaction is an emotional state where employees perceive their job as pleasant or unpleasant. Job satisfaction, when related to a supportive work environment, means that comfort and safety at work make it easier for employees to perform their tasks better. On the other hand, job satisfaction, when related to interpersonal relationships, indicates that in addition to external needs, social interaction needs are a crucial determinant of satisfaction, including mutual respect, tolerance, loyalty, and closeness among employees and with their supervisors.

Hudson (in Alfranssyah, 2023) explains that work-life balance is the sense of satisfaction derived from work, depending on the role performed by employees at the

workplace. According to Safitri & Soleh (2022), the non-physical work environment refers to the collection of situations involving interactions between employees, superiors, or subordinates at the workplace. Job satisfaction is a feeling of happiness that individuals have when their responsibilities are met and their needs are fulfilled for an important job. Similarly, the Bank of UMKM Jawa Timur Madura Regional Office, a government-owned bank in East Java, believes that all employees are important assets and the key to success in achieving organizational goals. As a financing company, the Bank of UMKM Jawa Timur Madura Regional Office has a relatively good performance.

The performance targets of the Bank of UMKM Jawa Timur Madura Regional Office have increased over the last three years. Although target setting has generally decreased each year, these targets are still consistently met. However, the percentage achievement of Lending and NPL has declined each year compared to previous years. This data shows that the Bank of UMKM Jawa Timur Madura Regional Office performs well every year with consistently met targets, but the percentage achievement of Lending and NPL has been declining. This can affect the decrease in performance at the bank, and thus this issue becomes a phenomenon due to the decline in performance. Data from 2022 indicates that the performance target achievements for the Dana & Kredit department at the Bank of UMKM Jawa Timur Madura Regional Office have fluctuated and tended to decline, indicating that employees have not maximized their performance at the company.

Based on preliminary interviews with several staff and supervisors from various units, including credit, funds, general affairs, and HR, it was mentioned that the Bank of UMKM Jawa Timur Madura Regional Office has tried to improve employee performance by applying several factors that are considered to enhance performance, with a focus on job satisfaction. These include compensation policies applied by the bank. On the other hand, the bank sets targets for completing tasks each month. The researcher found that employees are required to continue working during holidays, which causes them to feel fatigued and lack rest time, although they receive corresponding incentives and bonuses. Especially at the end of each month, employees may stay up late to meet monthly targets. This will undoubtedly impact work-life balance. Therefore, based on the explanation above, the less than optimal performance achievement in this study is indicated by worklife balance and work environment. The first factor influencing performance achievement is work-life balance. Work-life balance refers to how well someone can manage both work and home life. Work-life balance can affect performance (Haryani, 2021). According to Preena (2021), when work-life balance is good, it can improve employee performance by reducing turnover and absenteeism. Similarly, Barber (2016) states that work-life balance will make individuals feel comfortable with their jobs. In the relationship between work-life balance and employee performance, Mendis & Weerakkody (2017) assert that there is a positive influence, as evidenced by a study in the telecommunications industry in Sri Lanka. Millennial employees, characterized by self-confidence, creativity, enthusiasm, and high self-esteem, are open to change and technology-savvy; they are more likely to achieve work-life balance and be more productive at work (Larasati & Rahayu, 2019). This can foster enthusiasm in fulfilling job obligations (Tamunomiebi & Oyibo, 2020).

This is supported by research gaps, which examine the relationship between work-life balance and employee performance. Mendis & Weerakkody (2017) confirmed the significant positive relationship between work-life balance and worker performance. Research by Adnan Bataineh (2019) also shows that work-life balance has a significant positive effect on employee performance. Research from Mirani (2019) also indicates that employee performance is significantly influenced by work-life balance. Work-life balance is defined as the ability of individuals to meet both their work and family commitments. Work-life balance, aside from the relationship between work and family functions, also involves other roles in life. In contrast, research by Chiekezie (2016) suggests that work-life balance does not affect worker performance because performance improvement is based on targets. Employees strive to meet these targets by any means, fearing job loss, meaning that employee performance does not depend on work-life balance. Whether or not there is work-life balance, employees continue to perform well because they have targets to meet. Sidik's (2019) study found that work-life balance has a negative impact on employee performance.

The second factor influencing performance achievement is the work environment. The work environment is one of the factors supporting job satisfaction for employees. Essentially, the work environment provides certain incentives or rewards in relation to individual needs. If individual needs are met within the work environment, it leads to satisfaction. The work environment can be categorized into two types: physical and non-physical work environments. The physical work environment includes aspects that must be considered, such as comfortable workspaces, safe environments, consistent room temperature, proper lighting, and appropriate room colors (Sedarmayanti, 2018). Meanwhile, according to Wursanto (2019), the non-physical work environment refers to the psychological aspects of the work environment. Non-physical work environments greatly affect job satisfaction; if the conditions around employees are conducive to working, colleagues are easy to cooperate with, and relationships with supervisors are good, employees will enjoy their work and feel satisfied working at the company.

This is supported by research gaps, which study the relationship between the work environment and employee performance. A study by Meutia et al. (2019) states that the work environment positively affects employee performance, confirming that certain environmental factors, such as shared values, can bind the organization with its employees. This can motivate employees to exert their efforts fully, improving their performance.

LITERATURE REVIEW

Work-Life Balance

Work-life balance is defined as the effort of employees to balance their work-related and family life matters. The concept of work-life balance is based on the effort to balance work and family life so that employees can experience a fulfilling life (Rumangkit & Zuriana, 2019). (Bataineh, 2019) states that work-life balance includes the balance between work and personal life, where both elements can lead to individual satisfaction (Wolor, 2020). In general, work-life balance refers to the feeling of involvement that can be satisfying or the alignment in various roles in life, such as

the role at work and personal life roles, like family. Work-life balance is usually associated with maintaining harmony and balance in life (Pratiwi et al., 2021). Yadav & Rani (2015) explain that work-life balance encompasses a broad scope, including the balance between work and personal life, stress management tools, enhancing employee productivity, prioritizing responsibilities, improving job quality with proper work-life balance, job satisfaction, and the ability to reduce health side effects with successful work-life balance.

The development and critical measurement of work-life balance are crucial elements in research, management practice, and facilitation. Work-life balance includes family conflict conditions, but it differs between basic conflict and personal conflict. Positively, family roles and work roles can influence work-life balance.

Non-Physical Work Environment

According to (Noorainy, 2017), a non-physical work environment refers to all conditions related to work relationships, whether between employees and their supervisors, among coworkers, or between employees and subordinates. Companies should reflect conditions that support cooperation between supervisors, subordinates, and employees with equal job status. The environment that should be created is one of family atmosphere, good communication, and selfcontrol.

A non-physical work environment in a company is very important for management to consider. Although the non-physical work environment does not directly involve the production process, it has a direct impact on employees who perform the production tasks. A conducive non-physical work environment provides comfort and allows employees to work optimally. If employees enjoy the non-physical work environment, they will be comfortable in their workplace, carry out their activities, and make effective use of their working hours. On the other hand, an inadequate non-physical work environment can reduce employee performance. According to Sanjaya (2020), a non-physical work environment is also referred to as a mental work environment. In other words, the surrounding non-physical conditions cannot be directly perceived by human senses. Based on these definitions, a non-physical work environment can be called a psychic work environment, which refers to the conditions around the workplace that are non-physical. This type of work environment cannot be directly sensed by the human senses. However, employees can feel it through their relationships with coworkers, interactions with supervisors, and relationships between supervisors and subordinates. Therefore, a non-physical work environment will be used as an indicator in the research methodology.

Performance

Nurjaya (2021) states that performance is the level of achievement of results from carrying out specific tasks. Company performance is the level of achievement in realizing the company's objectives. Putri (2021) mentions that performance is the results of an individual or group's job functions within an organization over a certain period, reflecting how well they meet job requirements in pursuit of organizational goals. Employee performance can be defined as an employee's ability to carry out tasks assigned to them (Swasti & Rosida, 2022). According to Rivai & Basri in Masram (2017), "Performance is the result or level of success someone achieves over a period

in carrying out tasks compared to various possibilities, such as work standards, predefined targets, and agreed-upon goals." Performance is the work outcome achieved by an individual or group within an organization, in line with their authority and responsibilities in achieving organizational goals legally, without violating the law, and according to norms and ethics (Pratama and Soekarno, 2021).

Performance refers to the achievement of organizational goals, which can be realized through quantitative or qualitative outputs, creativity, flexibility, reliability, or other desirable traits. Performance focus can be short-term or long-term, and apply to individuals, groups, or organizations. Individual performance contributes to group performance, which, in turn, contributes to organizational performance (Fariyani, Pertiwi, and Anwar: 2023). This is also consistent with the research by Ashari, Gendut S., and Hesty P. R. (2021), which states that company performance is highly determined by the performance of its employees, as employee performance can affect a company's overall performance. Aziz and Fauzah (2018) state that performance is a depiction of the achievement level of program implementation or policies in realizing an organization's goals, objectives, vision, and mission, as articulated through strategic planning within the organization.

Job Satisfaction

Job satisfaction is a person's feelings about their job, the work situation, and relationships with coworkers. It is an essential aspect for employees to have, as it allows them to interact with their work environment and perform well, aligning with organizational goals. According to Sutrisno (2019), job satisfaction is an employee's attitude toward their job, related to the work situation, cooperation with coworkers, rewards received, and factors involving both physical and psychological aspects. According to Wibowo (2016), everyone who works expects to gain satisfaction from their workplace. Job satisfaction will influence productivity, which is highly expected by managers. Thus, managers need to understand what they must do to create job satisfaction for their employees. For organizations, discussions about job satisfaction involve efforts to improve organizational effectiveness by enhancing employee behavior at work. Employee behavior that supports organizational goals is crucial, alongside the use of modern machinery as a result of technological advancements. Employee dissatisfaction can lead to situations that are detrimental both organizationally and individually. Dissatisfaction at work can result in aggressive behavior or, conversely, withdrawal from social contact. For example, employees may resign, skip work, or exhibit behavior that avoids organizational activities. Aggressive behaviors, such as sabotage, deliberately making mistakes, opposing supervisors, or even engaging in strikes, are common in such situations. From the above discussion, job satisfaction is a critical issue that must be considered in relation to employee work productivity, with dissatisfaction often linked to high job demands and complaints. Employees with high dissatisfaction are more likely to engage in sabotage and passive-aggressive behaviors.

RESEARCH METHOD

Population refers to the combination of all elements in the form of events, things, or people that share similar characteristics and become the focus of a researcher. This is regarded as the universe of the study (Ferdinand, 2016). The population in this study is the employees of Bank UMKM Jatim, Madura Regional Office, totaling 100 employees consisting of the Credit Division, General Affairs and HR Division, and Customer Service Division from the Bangkalan branch office, Sampang branch office, Pamekasan branch office, and Sumenep branch office.

According to Sugiyono (2016), a sample is a portion of the population whose characteristics are intended to be studied and are considered representative of the entire population (with fewer individuals than the total population). The method used in this sampling process is saturated sampling or census. The definition of saturated sampling or census according to Sugiyono (2016) is: "Saturated sampling or census is a sample determination technique where all members of the population are used as samples." Based on this definition, it can be understood that saturated sampling or census is a sample determination technique that uses all members of the population. In this study, because the population size is small (limited), it is not possible to use a sample, so the researcher uses the entire population as the sample, which is 100 employees consisting of the Credit Division, General Affairs and HR Division, and Customer Service Division from the Bangkalan branch (28 employees), Sampang branch (31 employees), Pamekasan branch (19 employees), and Sumenep branch (22 employees).

According to Sugiyono (2016), data analysis is an activity that occurs after collecting data from all respondents or other sources. Activities in data analysis include grouping data based on variables and types of respondents, tabulating data from all respondents that present data for each variable selected for study, performing calculations to answer research questions, and conducting calculations to test hypotheses proposed in the research (Sugiyono, 2016).

In this study, the data collected is grouped based on variables, types of respondents, and the tabulated data is used for hypothesis testing according to the available data. In this research, data analysis is assisted by SmartPLS (Smart Partial Least Square) software. PLS was first developed by Wold as a general method for estimating path models that use latent variables with multiple indicators. PLS is also a powerful factor indeterminacy analysis method because it does not assume that data must be measured using a specific scale or requires large sample sizes.

PLS originated from social sciences, especially economics. This model was developed as an alternative for situations where the theoretical basis for model design is weak, or the available indicators do not meet the reflective measurement model. PLS can be used not only for theory confirmation but also for building relationships that have no theoretical foundation or for testing propositions. PLS analysis consists of two sub-models: the structural model (inner model) and the measurement model (outer model). The structural or inner model shows the strength of estimates between constructs, while the measurement or outer model shows how indicators represent latent variables to be measured.

RESULTS AND DISCUSSIONS (10 PT)

PLS Model

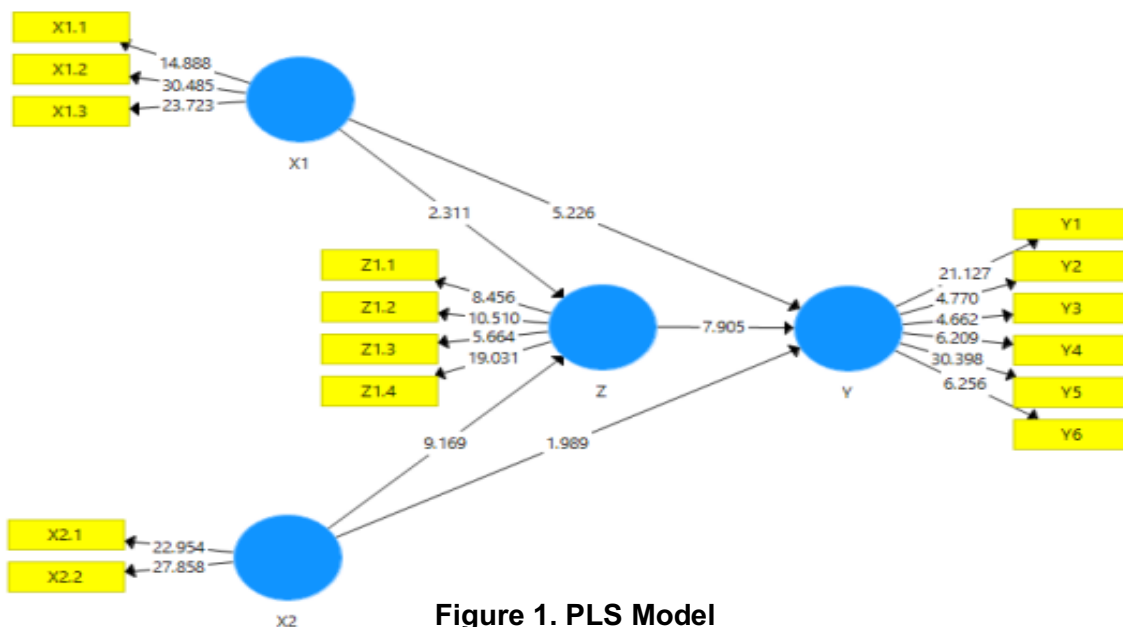


Figure 1. PLS Model

From the PLS output image above, we can see the magnitude of the factor loading value for each indicator which is located above the arrow between the variable and the indicator. We can also see the magnitude of the path coefficients which are above the arrow line between the exogenous variables, namely variable performance employee while the mediating variable in the study This that is satisfaction employee and endogenous variables, namely work life balance, environment non- physical work.

Validity Test (Outer Model)

Table 3. Factor Loading Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1.1 <- Work Life Balance (X1)	0.789	0.783	0.055	14,321	0,000
X1.2 <- Work Life Balance (X1)	0.873	0.874	0.028	30,928	0,000
X1.3 <- Work Life Balance (X1)	0.856	0.857	0.038	22,531	0,000
X2.1 <- Non-Physical Work Environment (X2)	0.889	0.866	0.038	23,103	0,000
X2.2 <- Non-Physical Work Environment (X2)	0.874	0.873	0.036	24,483	0,000
Y1 <- Employee Performance (Y)	0.856	0.835	0.040	21,064	0,000
Y2 <- Employee Performance (Y)	0.515	0.501	0.106	4,839	0,000
Y3 <- Employee Performance (Y)	0.495	0.483	0.110	4,497	0,000
Y4 <- Employee Performance (Y)	0.561	0.554	0.094	5,967	0,000
Y5 <- Employee Performance (Y)	0.816	0.873	0.037	22,000	0,000
Y6 <- Employee Performance (Y)	0.625	0.625	0.037	16,800	0,000

Estimation results from The Outer Loading table shows that all indicators have met good validity because they have a loading factor of 0.50 and/or more than 0.50. Therefore, the validity test with outer loadings has been met, so the measurement model has the potential to be tested further. The next measurement model is the Average Variance Extracted (AVE) value, which is a value that shows the amount of indicator variance contained by its latent variables. Testing with the AVE value is more critical than composite reliability . The minimum recommended AVE value is 0.50.

Table 4. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
<i>Work Life Balance (X1)</i>	0.706
<i>Non-Physical Work Environment (X2)</i>	0.768
<i>Employee Performance (Y)</i>	0.613
<i>Job Satisfaction (Z)</i>	0.782

Source : Processed Data (2024)

From table 4. the test results with AVE values show that all constructs have potential validity to be tested further. This is because the AVE value for all constructs is greater than 0.5.

Reliability Test

Composite reliability is an index that shows the extent to which a measuring instrument can be trusted to be relied on. If a tool is used twice to measure the same symptoms and the measurement results obtained are relatively consistent, then the tool is reliable. In other words, reliability shows the consistency of a measuring instrument in the same symptoms. The complete results can be seen in the following table.

Table 5 Data Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
<i>Work Life Balance (X1)</i>	0.792	0.804	0.878
<i>Non-Physical Work Environment (X2)</i>	0.762	0.829	0.869
<i>Employee Performance (Y)</i>	0.728	0.791	0.811
<i>Job Satisfaction (Z)</i>	0.781	0.707	0.775

Source: Processed Data, 2024

Reliability of the construct measured by the composite reliability value, the construct is reliable if the composite reliability value is above 0.70 then the indicator is said to be consistent in measuring its latent variables. The test results show that the constructs (variables) of the study, namely Work life balance , Non-physical work environment, Job satisfaction and Employee performance have a composite reliability value greater than 0.7. So it is reliable.

Structural Model Testing (Inner Model)

Inner model or structural model testing is done to see the relationship between variables, significance values and R-square of the research model. After knowing the significant relationship between variables. thus, it can be concluded the hypothesis for customer satisfaction problems. Hypothesis testing is done by bootstrap resampling method . The test statistic used is the t-test statistic test . (Ghozali, 2008). Testing of the structural model is done by looking at the R-Square value which is the goodness-fit model test . Inner model testing can be seen from the R-square value in the equation between latent variables. As follows:

Table 6. R-Square

	R Square	R Square Adjusted
Employee Performance (Y)	0.566	0.553
Job Satisfaction (Z)	0.516	0.506

Source : Processed Data , 2024

R2 value = 0.516 This can be interpreted that the model is able to explain the phenomenon/problem of Job Satisfaction by 51.6%. While the rest (48.4%) is explained by other variables (other than Work life balance , and non-physical work environment) that have not been included in the model and error . This means that Job Satisfaction is influenced by Work life balance , and non-physical work environment, by 51.6% while 48.4% is influenced by other than Work life balance variables , and non-physical work environment,

R2 value = 0.566 This can be interpreted that the model is able to explain the phenomenon/problem of Employee Performance by 56.6%. While the rest (43.4%) is explained by other variables (other than Work life balance , Non-physical work environment, and Job Satisfaction) that have not been included in the model and error . This means that Employee Performance is influenced by Work life balance , Non-physical work environment, and Job Satisfaction by 56.6% while 43.4% is influenced by other than Work life balance variables , non-physical work environment, and job satisfaction

Results from Inner Weights

1. Direct Influence

Table 7. Inner Weight

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Work Life Balance (X1) -> Employee Performance (Y)	0.346	0.345	0.073	4,750	0,000
Non-Physical Work Environment (X2) -> Employee Performance (Y)	0.371	0.380	0.086	2,989	0,047

Source: Processed Data, 2024

From table on can obtained conclusion that hypothesis :

1. Work life balance has a significant positive effect on employee performance with a T Statistics value of 5.226 where the p-value = 0.047 is smaller than the α value = 0.05 (5%)
2. Non-physical work environment has a significant positive effect on employee performance with a T Statistics value of 1.989 where the p-value = 0.000 is smaller than the α value = 0.05 (5%)

2. Indirect Influence

Besides from influence direct effect as in testing hypothesis above , from modeling This can known total effect or indirect effect or influence No directly (via variable mediating), as table total effect following This with For testing hypothesis with mediating variable as following :

Table 8. Total Effects (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Non-Physical Work Environment (X2) -> Job Satisfaction (Z) -> Employee Performance (Y)	0.387	0.398	0.070	5,499	0,000
Work Life Balance (X1) -> Job Satisfaction (Z) -> Employee Performance (Y)	0.129	0.138	0.053	2,435	0.015

Source : Data Processed , 2024

From table total effect on can taken conclusion that hypothesis :

1. Work life balance influential Significant to Performance Employee through satisfaction Work with a T Statistics value of 5.499 where p- values = 0.000 more small from α value = 0.05 (5%)
2. Environment non- physical work influential Significant to Performance Employee through Satisfaction Work with T Statistics value as much as 2,435 Where p-values= 0.015 more small from α value = 0.05 (5%)

Discussion

The Influence of Work Life Balance on Employee Performance

Based on the results of the research that has been conducted, it was found that Work life balance has a positive effect on Employee Performance, which is acceptable. This shows that employees have maintained a better work-life balance, the level of performance will also increase. Also supported by the indicator "I am able to fulfill my responsibilities to my family while still doing what is expected of me at work" which produces a fairly high value. This means that employees have maintained a good balance between work life and family life. With this, employees can still do the work expected of them at work.

Java UMKM Bank employees in the description respondents , showed the majority age range at 20-40 years old , employees are generally at the peak of their energy and career ambitions, while facing personal responsibilities such as starting a family or improving their quality of life. A good work-life balance helps them meet both needs in a balanced way, thus reducing stress, increasing focus, and utilizing energy optimally while working. Thus, this

balance allows employees to achieve maximum productivity, which directly contributes to improving their performance.

These results are in accordance with research conducted by Mendis and Weerakkody (2018) which stated that that work life balance affects a worker's performance, it is proven that work life balance when it is good can improve employee performance. Similarly, in the following two studies, Aslam's (2015) study showed that work life balance significantly positively affects worker performance in the education sector at eight universities in the twin cities of Pakistan. Bataineh's (2019) study showed that work life balance and happiness of work significantly positively affect worker performance in the Pharmaceutical industry in Jordan.

The Influence of Non-Physical Work Environment on Employee Performance

Based on the results of the research that has been conducted, the results obtained are that the non-physical work environment has a positive effect on employee performance, which can be accepted. This confirms several factors of the non-physical work environment which are a set of values and are believed to be able to bind the organization with employees. This can motivate employees to provide their maximum power and efforts so that employee performance can be maximized. A strong non-physical work environment will support the development of employee performance and motivate employees to achieve common goals. In the end, it will shape employee behavior in a certain direction as desired by the organization. Furthermore, the type of non-physical work environment created in an organization will determine the impact on employee performance. Therefore, companies should create a non-physical work environment that is in accordance with the company environment so that employee performance increases so that it benefits the company.

The majority of respondents in this study were S1 graduates, reflecting the company's need for workers with appropriate educational backgrounds to support the implementation of their duties. S1 graduates have special skills that are relevant to their field of education, so they can support work productivity more effectively. A conducive non-physical work environment, such as a supportive work culture, smooth communication, and harmonious employee relations, play an important role in creating a comfortable and motivating work atmosphere. With this supportive work environment, employees can be more optimal in applying the competencies they have acquired during their education, so that they not only increase focus and motivation, but also produce higher quality performance and are in line with job demands at Bank UMKM East Java.

This result in accordance with research conducted by Junaidi & Susanti , (2019) that there is influence between variable environment work with performance employee Where performance employees at one of the UPT of the West Sumatra Provincial Education Office can due to a number of factor such as : attention details , orientation results , people orientation , team orientation and aggressiveness.

The Influence of Employee Work Life Balance on Employee Performance Through Satisfaction Work

Based on the results of the research that has been conducted, it was found that the Work Life Balance of Employees has an effect on Employee Performance Through Job Satisfaction which can be accepted. This is in accordance with with attribution theory, a person's behavior is driven by certain circumstances or the results of a person's perception. Employees with a good work life balance will increase their satisfaction with their work so that it will affect their performance. Employee performance can increase if both of these things are achieved.

Based on the research results, there is no significant difference between the number of male and female employees at Bank UMKM East Java, so that the work-life balance aspect is relevant to support work-life balance for both genders. Both male and female employees are faced with similar challenges in balancing work and personal life roles, including family responsibilities, self-development, and professional demands. With a maintained work-life balance, employees can meet their personal and professional needs in a balanced manner, which ultimately increases job satisfaction. This satisfaction is an important factor in driving motivation, focus, and productivity, which directly contribute to optimal performance. Regardless of gender differences, an effective work-life balance management strategy is key to creating an inclusive work environment and supporting the development of the potential of all employees.

Several studies support this, including research by Wolor et al., (2020) which states that work-life balance has a positive effect on employee performance. Furthermore, research by Rondonuwu et al., (2018) states that work-life balance has a positive effect on job satisfaction. Herlambang & Murniningsih, (2019) and Farhan et al., (2019) according to him, job satisfaction can mediate work-life balance on employee performance. Weerakkody et al. (2017) proved that job satisfaction successfully mediates the work-life balance variable with the performance variable. In this study, the work-life balance variable has a positive effect on the level of performance mediated by the job satisfaction variable. That way, the better the work-life balance will affect the level of employee performance so that job satisfaction will also be better.

Environmental Influence Non- physical work on performance through Satisfaction Work

Based on results research , found that environment non- physical work influential to performance employee through satisfaction work , which shows that environment non-physical work play a role as catalyst in increase performance employee . Environment good non- physical work , such as harmonious interpersonal relationships , effective communication , and culture supportive work , creating atmosphere conducive work so that increase satisfaction Work employee .

Satisfaction Work This is factor important that influences attitudes and behavior individual moment work . Employees who feel satisfied with work they tend own motivation more high , strong loyalty , and enthusiasm optimal work . This is have an impact straight to the upgrade productivity and performance they are in the organization . On the other hand , if environment non- physical work not enough support , satisfaction Work employee can decreased , so that impact negative on performance they .

In context organization , satisfaction work also plays a role as the mover change positive , where employees feel satisfied more easy For Work in a way collaborative , contributing in a way maximum , and achieve objective organization . Therefore that , management environment good non - physical work No only increase satisfaction work , but also contribute in a way significant to achievement more performance tall for organization in a way overall .

Research result This in accordance with Shah's research (2015) shows that the non-physical work environment has a positive and significant correlation with the dimensions of job satisfaction. Meanwhile, research conducted by Fadlallh (2015) shows that there is a positive and statistically significant relationship between job satisfaction factors and employee performance. There is an indirect influence of the non-physical work environment on employee performance through job satisfaction which is greater than the influence

CONCLUSION

Based on results testing with use PLS analysis , for test influence a number of variable to Performance employee so can taken conclusion as following :

1. Work life balance has a contribution in improving employee performance. The results of this study indicate that employees of Bank UMKM East Java know all the details of the tasks of the work they do, feel they are able to carry out every job or responsibility given according to their competence, if the work life balance carried out by employees is in accordance with their competence, their performance will increase.
2. The non-physical work environment has a contribution in improving employee performance. The results of this study indicate that the non -physical work environment program non- physical work expected can make East Java UMKM Bank employees feel spurred on For show potential or performance best they as business For get position or the position they are in want.
3. Work life balance has a contribution in improving performance through employee job satisfaction. This shows that the target of the East Java UMKM Bank program is to make employee own clarity in identification task , significance good job and feedback easy return obtained in Work life balance will cause increasing satisfaction employee , who then satisfaction increasing staff will cause improvement performance employee.
4. environmental programs non- physical work that has been applied maximum . Employees feel satisfied with policy a leader who always behave objective in give assessment , so that employee reach maximum performance.

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