

Analysis of Work-life Balance and Work Environment; The effect on Work Satisfaction

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Abstract. Employee job satisfaction has an important role in supporting the achievement of organizational goals. When employees feel satisfied with their work, they tend to be more enthusiastic, dedicated, and contribute positively to the organization. The purpose of this study is to determine the effect of work life balance and the influence of the work environment on job satisfaction of employee at Bank Syariah Indonesia (BSI) in South Sulawesi. The sample in this research were 98 employees of Bank Syariah Indonesia of branch offices at Parepare, Sidrap, Pinrang and Barru regency. The data collection technique used observation, questionnaire and literature study. The analysis used in this research is multiple linear regression analysis. It shows that work-life balance has a significant effect on the work satisfaction. Work environment has a significant effect on works satisfaction. Work-life balance and work environment simultaneously has significant effect on work satisfaction.

Keywords: Work-Life Balance, Work Environment, Job Satisfaction

1. Introduction

Measuring employee satisfaction cannot be seen from a single dimension, as each person's satisfaction level is undoubtedly different. [1] explains that job satisfaction is a person's perspective on the job given to them, and it is inherently different, with some feeling happy and others feeling uncomfortable. It can also be called that an employee can be satisfied with one aspect of their job and not satisfied with another. Feelings related to satisfaction or dissatisfaction, according to [2] generally common because employees tend to describe their past work experiences rather than current conditions and synchronize them with their desired expectations. Evaluating an individual's performance is undoubtedly one of the factors that can provide satisfaction to an employee. [3] Also explains that job satisfaction can be interpreted as a general feeling of an individual about their job or, in other words, that satisfaction can be created as a connected structure between an individual's attitude and aspects of their job. Therefore, the aspects that can serve as the basis for measuring an

employee's satisfaction include pay, fringe benefits, nature of work, promotion, communication, operating conditions, contingent rewards, supervision, and coworkers.

The main aspect of a work environment is comfort, as if employees feel comfortable, the resulting work entity can be better. [4] in their research study explain that a comfortable work environment can increase employee performance in carrying out their work optimally, where a sense of comfort can also provide calmness, mental stability, and security, so that employees' worries become lower, meaning they are not burdened by things that can hinder their work. According to [5] emphasize that the work environment in a company needs to be considered because it has a direct impact on employees. A conducive work environment can increase employee performance, while an inadequate work environment can decrease it. A good work environment is considered to be one where humans can carry out activities optimally, healthily, safely, and comfortably. The high demand for work to achieve the expected goals, which is also the responsibility of the company, must be able to consider the needs of each employee, not only financial issues but also personal life issues, which are part of the management's attention, as it is closely related to their mental state, which can have an impact on their performance. Therefore, [6] state that there are other aspects that have a very large impact on an employee, namely how they can balance their personal life needs with work demands.

Explain that when an employee tries to balance their personal needs or family needs with work demands, this condition is often referred to as Work-Life Balance [7]. Meanwhile, [30] state that the form of Work-Life Balance is the presence of a work-life balance that can fulfill their obligations to their family and surroundings. Work-Life Balance, according to [31], is a definition of a state where there is a balance between work demands and personal life. The aspects that make up Work-Life Balance, according to [32], include: interference of personal life with work, interference of work with personal life, enhancement of work on personal life, and enhancement of personal life on work. PT. Bank Syariah Indonesia, Tbk. (BSI) always considers employees to be very important, so it always tries to improve their performance. This effort is made to achieve one of the top ten Sharia banks in the world based on market capitalization. Therefore, Bank BSI's management has launched a program to improve service to customers through the presence of competent human resources.

2. Literature Review

Job Satisfaction

Job satisfaction, according to [8] an emotional state felt by an individual towards their job. This reflects positive or negative feelings an individual has towards their job. Job satisfaction is related to how far individual expectations and hopes are fulfilled in the context of their work. [1] also states that job satisfaction is a form of emotional response to various aspects of work, generally speaking,

it can also be said to be a response to a job that shows the difference between the rewards received and the amount the individual believes they should receive. According to [10] job satisfaction can be interpreted as an employee's general attitude towards their job or their perspective on their job, whether it is positive or negative. According to [11] job satisfaction is an employee's opinion about what is pleasant or unpleasant about their job, where the feeling is seen from their behavior, both good or bad, towards their job and all aspects of the work environment. Job satisfaction is a state of mind of an employee towards their job, which is related to work conditions, teamwork among employees, the rewards received in their work, and factors related to physical and psychological aspects [12]. The factors that can influence an individual's job satisfaction are quite varied, according to [13] who believe that there are five (5) important factors that usually make employees feel satisfied with their job:

- 1) The Job Itself: This indicates how much the job is considered interesting and provides opportunities for learning and taking responsibility.
- 2) Supervision: This indicates the supervisor's ability to show interest and concern for the employees.
- 3) Promotion Opportunities: This looks at how big the opportunities are for advancement to a higher position or career.
- 4) Co-Workers: This indicates how friendly, competent, and supportive colleagues are in their work.
- 5) Pay: This indicates the amount received and the perceived fairness of the payment.

According to [14] the factors that can influence an individual's job satisfaction include:

- 1) Needs Fulfillment: The level of job characteristics can provide opportunities for individuals to fulfill their needs.
- 2) Discrepancies: The fulfillment of expectations reflects the difference between what is expected and what is obtained. Someone will not be satisfied if their expectations are greater than what they receive, but they will be satisfied if they can receive benefits from their expectations.
- 3) Values Attainment: Satisfaction as a result of the perception of the job in providing fulfillment of individual work values that are important.
- 4) Equity: Satisfaction will be created from how fairly an individual is treated at the workplace.
- 5) Organization Culture: When an organization fosters a good and harmonious culture, employee satisfaction will increase, allowing them to work optimally at the workplace.

Work-life Balance

Work-life balance, according to [15] a balanced state between two demands where an individual's work and personal life are equal. Work-life balance, from the perspective of employees, is the choice to manage work responsibilities and personal obligations or family responsibilities. Meanwhile, from the perspective of the company, work-life balance is a challenge to create a work culture that

supports employees in focusing on their work while at the workplace. Defines work-life balance as another aspect of the workplace that supports the integration of work and life [16]. Its purpose is to examine an individual's attitude towards work and serve as a mediator between the balance of life and work outcomes. According to [17] work-life balance can be defined as a condition where an individual can manage their time well or balance work at the workplace, family life, and personal interests. In the perspective of [18] work-life balance does not mean the absence of conflict, but rather it is defined as a balance between work and family. Therefore, employees who can balance their work with personal interests will feel job satisfaction. [19] explain that work-life balance is a term used to describe how to achieve a balance between professional demands and personal life, family, and social life. The balance of work life is seen from someone's involvement in a balanced way and feeling satisfied with their profession and personal life. This is an employee who feels they have achieved a balance in their work life.

Work Environment

According to [20] the work environment is the entirety of tools, equipment, and materials faced, the surrounding environment, its methods, and its arrangements for individuals and groups. Meanwhile, according to [21] the work environment is something that surrounds employees and affects their job satisfaction in carrying out their work, thereby obtaining maximum work results. In this work environment, there are facilities that support the completion of tasks. The work environment is everything that surrounds employees and can affect them in carrying out the tasks given to them [22]. A good work environment, safe, clean, and healthy, will make employees feel safe and comfortable in carrying out the tasks assigned to them. The work environment is more focused on the physical condition of the workplace. According to [23] the work environment is something that needs to be carefully considered by an organization because it can have a direct impact on employees in completing their work and, ultimately, it can increase performance in supporting the organization's goal achievement. Another definition, According to [24] the situation around the workplace, both physically and non-physically, which can give an impression, convince, be pleasant, and feel safe at the workplace. Therefore, determining and creating a good work environment can determine the success in achieving the expected company goals.

3. Research Method

This research carried out at the Indonesia Syariah Bank in Parepare, Pinrang, Sidrap and Barru regency. The population in this study were all employees of the Banks with 98 employees. The data collection technique in this study uses a technique, namely, the first primary data in the form of observation, the observation is carried out by direct observation and the questionnaire is a data collection tool by making a list of statements or questions which are then distributed to respondents directly so that the results of the filling will be more accurate. clear and accurate. Second, secondary

data in the form of history, demography and village organizational structure, journals and results of previous research related to the topic of the problem being studied, and internet sources or websites related to the object under study. The types and sources of data in this study are the type of data used in this study is quantitative in the form of information data in the form of data from the results of questionnaires or statements. The data analysis technique used in this study is the first descriptive statistics are statistics that describe the characteristics of the data described in the study, the second data quality test is carried out to find out whether the compiled instrument has an effect on the size of the compiled data and determines the quality or not. whether or not research matters. The good or bad of the research instrument is indicated by the level of error (validity) and reliability, the three multiple linear regression analyzes are used to determine the effect of the independent variable on the dependent variable.

Multiple linear regression analysis is used to determine the effect of the Independent variable on the dependent variable. In addition, regression analysis is also used to test the correctness of the hypothesis proposed in this study. Multiple linear regression analysis according to [25] to determine the influence of the independent variable on the dependent variable. Apart from that, regression analysis was also used to test the truth of the hypothesis proposed in this research.

The equation for carrying out Multiple Linear Regression Analysis is::
$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Note :

Y = Employee Job Satisfaction
 X_1 = *Work Life Balance*
 X_2 = Work Environment
 $\beta_1, \beta_2, \beta_3$ = Independent Variable Regression Coefficient
 a = Constant

4. Result and Discussion

Descriptive Statistical Analysis

Descriptive statistical analysis is one of the steps to be able to see a description of the description of each variable used in the study through the results of input instrument data on the indicators used in the variable.

The results of these calculations show that to see the value of $|r|$ Table, the df point in the Distribution Table r is at point 96. Because this study uses a two-way pattern, so the significance value used as acuab is 0.05. So that the value of $|r|$ Table, can be said to be in the 0.05 column

and for the df value is in row 96. Based on this reference, the value of r Table that can be used as a measuring tool is 0.1986.

Furthermore, the value of r Table that has been determined according to what is outlined in the Run Distribution Table is then compared with the Pearson Correlation value and the Sig value. (2-Tailed) of each indicator on each variable. The measurement model of the validity level in this study can be seen in the following table.

Table 1. Research Questionnaire Validity Test

Research Variable	Indicator	Sig. (2-Tailed)	Sig $\alpha = 0,05$	Pearson Correlation	r Tabel	Remarks
Work-Life Balance	X1.1	0.000	0.05	0.821**	0.1986	Valid
	X1.2	0.000		0.803**		Valid
	X1.3	0.000		0.736**		Valid
	X1.4	0.000		0.804**		Valid
	X1.5	0.000		0.798**		Valid
Work Environment	X2.1	0.000	0.05	0.836**	0.1986	Valid
	X2.2	0.000		0.791**		Valid
	X2.3	0.000		0.810**		Valid
	X2.4	0.000		0.817**		Valid
	X2.5	0.000		0.854**		Valid
Job Satisfaction	X2.1	0.000	0.05	0.844**	0.1986	Valid
	X2.2	0.000		0.816**		Valid
	X2.3	0.000		0.823**		Valid
	X2.4	0.000		0.807**		Valid
	X2.5	0.000		0.824**		Valid

**. Correlation is significant at the 0.01 level (2-tailed).

Source : Processed using SPSS 25 of 2023

Based on the validity test results displayed in Table 5.5, it shows that all indicators for each variable can be declared valid and have fulfilled the elements outlined in the decision-making basis of the Validity Test using the SPSS (Statistical Package for the Social Sciences) application. Fulfillment of the validity level of this study so that it is declared to be in accordance with the basis for decision making on the Validity Test can be seen in the results of the comparison between the value of r Table with the Pearson Correlation value which shows that the interval of values obtained is between 0.736 to 0.854, which means greater than the value of 0.1986, as well as for the Sig. (2-Tailed) are all smaller than the Significance value of 0.05. The results of this comparison indicate that all indicators used can be declared feasible or valid to be used as measuring instruments in this study.

Reliability Test

According to [28], the basis for decision making for this test can be known by looking at:

1. If the variable studied has Cronbach's Alpha (α) $>$ r_{table} then it can be said to be reliable
2. On the other hand, if the Cronbach's Alpha (α) $<$ r_{table} then it can be said to be unreliable.

The analysis results for the Reliability Test of each variable can be seen in the following table

Table 2. Reliability test

Variables	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted	Remark
Work Life Balance	0.456	0.208	0.794	Reliable
Work Environment	0.649	0.473	0.592	Reliable
Work Satisfaction	0.641	0.477	0.581	Reliable

Source : Processed using SPSS 25 of 2023

Referring to the basis for making decisions to assess the level of reliability of each variable, the analysis results in Table 5.6 show that the Cronbach's Alpha if Item Deleted value of each variable in the range between 0.581-0.792 is greater than the $r_{\text{table}} = 0.1986$. So that from the results of these calculations it can be stated that all variables can be said to be reliable or feasible as an analytical tool in a study. While the level of reliability of each variable is in accordance with the standards put forward, where for the Work Environment and Job Satisfaction variables with a Cronbach's Alpha if Item Deleted value of 0.592 and 0.581, the level of reliability can be declared Moderately Reliable or Moderate, while the Work Life Balance variable with a Cronbach's Alpha if Item Deleted value of 0.794 or categorized as Reliable.

Normality Test

One of the data normality tests can be done through the Kolmogorov-Smirnov Test of Normality analysis in the SPSS program, with the basis for decision making according to [29], namely by comparing the Probability Value (Asymptotic Significance) with a Significance value of 0.05, as for the basis for making this decision, namely:

1. If Asymp. Sig. (2-tailed) $>$ 0.05, it can be stated that the data used in the study are normally distributed.
2. If Asymp. Sig. (2-tailed) $<$ 0.05, it can be stated that the data used in the study is not normally distributed. b. If Asymp. Sig.

Meanwhile, another method is to look at the distribution flow of the residual value whether it is on the P-P Plot Graph, which can be said to not meet the requirements of the normality assumption if the items spread far on the diagonal line and do not follow the direction of the diagonal line.

The results of the Normality Test with the statistical measurement model can be seen in the following table:

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		98
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	1.99941311
Most Extreme Differences	Absolute	0.061
	Positive	0.047
	Negative	-0.061
Test Statistic		0.061
Asymp. Sig. (2-tailed)		0.200 ^{c,d}
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction. d. This is a lower bound of the true significance.		

Source : Processed using SPSS 25 of 2023

Statistical analysis with the Kolmogorov-Smirnov Test of Normality model in Table 3 shows that the Asymp. Sig. (2-tailed) obtained is 0.200, this, if referring to the basis for making decisions to measure the normality value of the distribution of the residual values of the questionnaire entries, can be interpreted as greater than the Significance value (α) = 0.05. So that a statement can be taken that the confounding or residual variables have a normal distribution, thus the data from the questionnaire entries can be used to conduct regression tests.

The Determination Coefficient or R Square Test (R^2)

The Determination Coefficient or R Square Test (R^2) according to [28] is used to determine how much the ability of the Independent variable explains the Dependent Variable (Y). The analysis results for the Determination Test can be seen in the following table.

Table 4. Determination Test Analysis (R^2)

Model	R	R Square	Adjusted R Square	Change Statistics
				R Square Change
1	0.691 ^a	0.477	0.466	0.477

Source : Processed using SPSS 25 of 2023

The analysis results for the Determination Test as shown in Table 4, show that the R Square value obtained from the Independent variables is 0.477 or equal to 47.7%. This figure can be interpreted that the Work Life Balance and Work Environment variables are only able to influence Job Satisfaction by 47.7%, while the remaining 52.3% is influenced by other variables that are not part of the regression equation or are not part of the study.

As for the level of correlation or relationship between the Independent Variable and the Dependent Variable, if it is based on the R Square value obtained, namely 0.477, then according to the basis for determining the correlation between variables where if the Determinant Test Results have a value of 0 to 0.49, it can be stated that the correlation or influence relationship between the Independent Variable and the Dependent Variable is considered Weak.

Multiple Linear Regression Analysis

Multiple linear regression analysis used to determine the influence of the independent variable on the dependent variable. Apart from that, regression analysis was also used to test the truth of the hypothesis proposed in this research.

The results of the analysis for the Multiple Linear Regression Test in order to see the relationship pattern between the Independent Variable and the Dependent Variable can be seen in the following table:

Table 5. Multiple Linear Regression Test Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	1.049	2.097	0.500	0.618
	Work Life Balance	0.187	0.088	0.173	2.129
	Work Environment	0.737	0.100	0.601	7.382

Source : Processed using SPSS 25 of 2023

Based on the results of the Multiple Linear Regression Test analysis shown in Table 5, the statement for the results of this analysis can be described through the following equation:

$$Y = 1.049 + 0.187 X1 + 0.737 X2$$

This equation can be interpreted as follows:

1. The Constant Value (a) obtained shows the level of Employee Job Satisfaction, which is 1,049. So if there is no increase in the β value for Work-Life Balance and Work Environment or it is assumed to be 0 (Zero), then it can be said that the Job Satisfaction of Employees from Bank Syariah Indonesia (BSI) has a Constant value of 1,049.
2. Based on the regression coefficient equation, it shows that Work-Life Balance has a positive regression direction with Job Satisfaction Value as shown in the β_1 value, which is 0.187, which means that if Work-Life Balance increases by 1 point, Employee Job Satisfaction is stated to have increased by a percentage of β_1 value = 0.187, while the other independent variables are assumed to have constant values.
3. The results of the regression coefficient equation show that the Work Environment has a positive regression direction with the Job Satisfaction Value as shown in the β_2 value, which is 0.737, which means that if the Work Environment experiences an increase of 1 point, Employee Job Satisfaction is stated to have increased by a percentage at the value of β_2 = 0.737 , while other independent variables are assumed to have constant values.

Discussion

The Effect of Work Life Balance on Job Satisfaction

Observing the results of the hypothesis test shows that employees at Bank Syariah Indonesia in Ajatappareng see that this element has a significant influence on the level of job satisfaction. Of course, this condition cannot be separated from the work situation in almost all banking institutions, the intensity of work is quite dense which requires accuracy and proficiency and quite a lot of time will greatly affect the existence of an employee's social and family environment is limited, so that with these conditions the balance between work and family or social environment is needed. The indicators used to measure Work Life Balance in this study refer to the views of [26] and if you look at the distribution of the questionnaire entries as outlined in the Item Score Interpretation, when averaged, the employees assess the degree of importance in Work Life Balance in the "Good" category or in other words, employees at Bank Syariah Indonesia in Adjatappareng have generally been satisfied with the implementation of Work Life Balance by the company.

The interpretation of "Good" cannot be used as an absolute measure that all employees are satisfied, this can be seen from the respondents' statements on each indicator when averaged there are still

approximately 17 people expressing dissatisfaction or if percents by 12.7%. The highest indicator that shows the level of dissatisfaction of employees is Work Enhancement of Personal Life (WEPL) or can be interpreted as the extent to which work is able to provide space for improving family quality, where out of 98 employees there are 24 people who expect a form of appreciation from the company in the form of additional welfare so that the quality of their family becomes better or increases. Reinforcing this, [27] also states that Work Life Balance can be said to have a significant influence if the Personal Life Interference With Work (PLIW) indicator can be realized by the company, because this indicator is basically oriented to the extent to which the intensity of work performed by an employee is balanced with the income earned.

The Effect of the Work Environment on Job Satisfaction

Increasing the job satisfaction of an employee cannot always be related to material issues, but various other factors can also influence. Among the many elements or factors, one of which is the work environment. The results of the analysis conducted on the level of job satisfaction in Bank Syariah Indonesia Employees' branch office of South Sulawesi show a very significant influence from work environment factors. Reinforcement of this conclusion can also be seen from the value of the Work Environment Variable Regression Coefficient, which is 0.737, meaning that the level of influence given is quite large on Employee Job Satisfaction or in other words that the better the working environment conditions at Bank Syariah Indonesia, the satisfaction of an employee will increase greater.

An inadequate work environment is certainly also one of the factors that can affect the level of employee satisfaction at work, meaning that if in doing work an employee is faced with less conducive and uncomfortable conditions, it will certainly be able to have a negative influence on the level of job satisfaction so that it will also have an impact on the performance of an employee. Describing the conditions of the work environment, of course all the indicators used can have a significant effect on the level of employee satisfaction and performance, but this condition cannot be compared between companies, because the different scope of work is certainly the main consideration. As in the case of Bank Syariah Indonesia (BSI), of course, it will require different work environment conditions from other companies if it is related to the work intensity of each employee. The results of the interpretation of the questionnaire entries illustrate that the work environment conditions that are very important for Bank Syariah Indonesia (BSI) employees are: representative workspace conditions, maintaining the cleanliness and tidiness of the room, and solid teamwork, while other elements are also said to be important such as security and room size, but this is not more important than the other three elements.

The Effect of Work Life Balance and Work Environment on Job Satisfaction

The results of multiple linear regression analysis show that Work Life Balance and Work Environment basically have a significant influence on Employee Job Satisfaction at Indonesian Sharia Banks, branch office of South of Sulawesi. However, in terms of the amount of influence, it can be seen that the Work Environment element has a very dominant influence. The explanation of these conditions can be seen from the increase in the value of job satisfaction that can be caused by Work Life Balance and Work Environment, where if the Beta value (β) then both have a difference of 0.550. This can be interpreted that if there is an increase in the two variables, the level of satisfaction generated by the Work Environment is greater than the Work Life Balance. Meanwhile, when viewed in terms of the pattern of the influence relationship between the Work Life Balance and Work Environment variables, of course, it is no different from that obtained in the Beta (β) value, namely the influence of the work environment is higher than Work Life Balance on Job Satisfaction, where the difference in the value of influence is between 2,129 and 7,382 or 5,257 points different. Although in the multiple linear regression test the two variables used in this study have different values, the simultaneous test shown through the ANNOVA test illustrates that the pattern of the relationship between the two is quite large on employee job satisfaction if done together, which is 43,371. The results of this analysis indicate that Work Life Balance, supported by good work environment conditions, will have a very large influence on employee job satisfaction, so that the company in order to improve the performance of employees, especially at Bank Syariah Indonesia (BSI), must be able to combine these two things so that later the goals to be achieved can be met.

5. Conclusion

Work Life Balance has a positive and significant influence on increasing Job Satisfaction in Bank Syariah Indonesia (BSI) Employees. This condition can be interpreted that the better the Bank applies the Work Life Balance principle, the higher the level of employee job satisfaction. Work Environment has a positive and significant influence on increasing Job Satisfaction in Bank Syariah Indonesia (BSI) Employees. This condition can be interpreted that an adequate work environment has a very significant influence on the level of employee job satisfaction. Work Life Balance and Work Environment have a positive and significant influence on Job Satisfaction in Bank Syariah Indonesia (BSI) Employees. This condition can be interpreted that between Work Life Balance and Work Environment have a very strong relationship to be able to create employee job satisfaction.

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