

***THE INFLUENCE OF WORK-LIFE BALANCE AND WORKLOAD ON
EMPLOYEE PERFORMANCE AT PT BFI FINANCE INDONESIA Tbk
WITH JOB SATISFACTION AS AN INTERVENING VARIABLE***

ABSTRACT

Work-life balance and workload are crucial factors that influence employee productivity and well-being, especially in financing companies that implement target-based work systems such as PT BFI Finance Indonesia Tbk. An imbalance between job demands and personal life, coupled with a heavy workload, has the potential to decrease job satisfaction, which in turn may affect employee performance. This study aims to analyze the influence of work-life balance and workload on employee performance. With job satisfaction as an intervening variable. The research employed a quantitative approach using primary data collected through questionnaires. The sampling technique used was purposive sampling, involving 103 employees as respondents. Data were analyzed using the Partial Least Square (PLS) method with SmartPls 4 software, including outer model, inner model, and path analysis testing. The results show that work-life balance and workload have a positive and significant effect on job satisfaction and employee performance. However, job satisfaction does not significantly affect performance, either directly or as an intervening variable. These findings indicate that employee performance is more directly influenced by work-life balance and workload than through job satisfaction.

Keywords : workload, performance, job satisfaction, work-life balance

(xiii + 69 + Appendix)

References (2019 – 2025)