

APPLICATION OF WORK-LIFE BALANCE IN BANKING: A STUDY OF ITS IMPACT ON EMPLOYEE WELL-BEING

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ABSTRACT

Work-life *balance* is a policy and program that an organization or company can offer to workers to minimize the pressure and conflict of many roles when balancing career and family. Work-life balance itself is an important issue for now, balancing work time and personal life is a challenge that must be faced by the majority of employees who work in the banking industry. The purpose of this study is to analyze the impact of *work-life balance* implementation on employee welfare, including, job satisfaction, health, and personal life harmony. This research uses qualitative methods through literature review or documentation studies. Data is collected sourced from documents, books, journals, articles/other online media. The result of this study is the finding of the impact of the implementation of *work-life balance* in the banking industry which has an impact on employee welfare in terms of mental health able to reduce employee stress levels, physical health, career sustainability, financial health, community and social security.

Keywords: *Work-Life Balance; Banking Industry*

INTRODUCTION

Work-life balance or commonly referred to as *work-life* balance has a definition that the balance between work and life outside of work itself makes a person's ability to arrange many demands in life simultaneously, so that they can make themselves fit through both roles they have (Putra, 2023). *Work-life* balance according to Schermerhon (2005) in his journal Putra (2023) is a person's ability to balance two life roles including the role of a worker and a role in personal life and relating to people in the surrounding environment.

According to Krichmeyer (2000) in his journal Dennira and Ekowati (2020), *work-life balance* is defined by satisfying experiences obtained in all living environments that require personal resources such as energy, time and commitment in the process to be well distributed throughout the environment (Fan & Potočnik, 2021). According to Wayne *et al* (2017) in their journal, Denira and Ekowati (2023) define *work-life* balance as a state of balance that is interpreted by each individual. Therefore, balance is not only interpreted as a comparability between work, family and personal life, but a balanced desire between the individual's life and career environment (Dennira & Ekowati, 2020a).

Work-life *balance* is a policy and program that an organization or company can offer to workers to minimize the pressure and conflict of many roles when balancing career and family (Dennira & Ekowati, 2020a). By helping workers or employees achieve *work-life balance*, it will have an influence on the organization or company because it can increase the mental health and job satisfaction of the employees themselves. An important issue in today's work and social environment is *work-life balance* because there are two triggering environments that become imbalances, namely personal life and work (Destilasilika & Perdhana, 2023). Balancing work time and personal life is a challenge that must be faced by the majority of employees who work in organizations or companies, one of which is banking companies (Dennira & Ekowati, 2020a).

There are three aspects of *work-life* balance in his journal Putra (2023) described by Hudson (2005) along with these three aspects, namely first, the balance of time related to the time given to work, the balanced family, social and personal roles of workers. The second aspect, the balance of involvement is related to the level of psychological involvement both in the scope of work and the balanced family, social and personal roles of workers that make an employee or worker after work can be involved and enjoy his physical and emotional involvement in his social activities. The third aspect, the balance of satisfaction is related to the balance of the quality of satisfaction at work, family, social, and personal roles then views the activities carried out so far

are quite good and can help needs outside work and the quality and quantity of work that has been complete (Putra, 2023).

The banking industry is a service industry that is currently developing and has become one of the companies that participate in encouraging economic progress and growth in Indonesia because it has contributed to national income by the service industry which is useful for accommodating public funds and channeling back to productive economic activities (Mutiasari, 2020). The high working hours in the banking industry are a problem regarding *work-life balance* in the industry. Not a few banking employees who get emails or text messages about work outside of working hours. So that employees are unable to limit themselves between work and personal life (Hartono & Perdhana, 2021).

From the 2020 population census data taken from the official website of the Central Bureau of Statistics of the Republic of Indonesia, the millennial generation is still ranked second with 35,394,641 millennial men and 34,305,331 millennial women (Badan Pusat Statistik, 2020). The existence of *work-life balance* is much desired by the millennial generation than the previous generation. This generation is no longer money-oriented but more interested in *work-life balance*. Millennials prioritize their time on family, friends, and lifestyle, this happens because they spend a lot of time with family, friends and have their own interests outside the workplace to socialize or just channel hobbies (Dennira & Ekowati, 2020a). From the results of a survey conducted by Wicaksana, Suryadi and Asrunputri (2020) about identifying the dimensions of *work-life balance* in millennial generation employees in the banking sector. The result is *work-life balance* by the millennial generation is used as a form of motivation, encouragement and enthusiasm to do something outside of work related to the target to be achieved in addition to the current job. More than that, work-life balance is also seen by the millennial generation as a form of need to control the quality of one's own life such as things related to family, finances, life achievements that will arise from the results of improved work quality (Mulyapradana et al., 2021; Wicaksana et al., 2020).

Work-life balance policies have been widely used in various industries in the country, one of which is in the banking industry in Indonesia, in order to reduce the number of conflicts that occur due to imbalances over the multiple roles that must be carried out by banking employees, because of the complexity of the roles carried out so that work-life balance policies began to be applied and began to get attention in most companies so that employees can work optimally and can provide satisfactory impact or lead results in work.

Based on this, the purpose of this study is to analyze the impact of the implementation of *work-life balance* on employee welfare, including, job satisfaction, health, and personal life harmony.

RESEARCH METHOD

This research uses qualitative research methods through literature review or documentation studies. The purpose of this study is to understand the experience of phenomena by research subjects such as behavior, motivation, perception, action as a whole through a descriptive way in a specific context experienced. Research steps can be collected through data collection sourced from documents, books, journals, articles / other online media (Sidiq et al., 2019).

RESULT AND DISCUSSION

Implementation of *Work-life balance* in Banking

Based on research conducted by Dennira & Ekowati (2020) at the Sharia State Savings Bank Company, according to employees in the banking industry, it illustrates that the success aspect of the family environment can be achieved if the fulfillment of role responsibilities in the family such as harmonious family relationships, family members who provide understanding and success in educating children. The success of the work environment is described by the success of a work career with the achievement of happiness in work such as targets achieved, comfort and happiness at work. Closeness to the social environment, hobbies that are fulfilled is a form of success in the personal environment. Meanwhile, the success of the employee's spiritual

environment illustrates through the establishment of a relationship with God and fellow humans in terms of the fulfillment of the quality of worship, and inner happiness ([Dennira & Ekowati, 2020a](#)).

This opinion was later confirmed by other employees who said so. *Work-life balance* is defined as a form of margin of living environment that is clearly separated by bank employees, It aims to put the position of rights and obligations clearly from the work, family, personal, and spiritual environment. Employees at the bank have the principle that the ideal of balance is no longer fixed between work and family, he sees that work-life balance is not only part of the life of the world, but eternal life in the hereafter is a part that must be considered also in the application of work-life balance ([Dennira & Ekowati, 2020a](#)).

The employee of the Sharia State Savings Bank also said that he would reach the top of the balance if he had succeeded in sharing the resources he had fairly and fairly, but one of the other employees said that an even distribution of time would not be enough to achieve life balance but the basis for life balance itself was the moment ([Shanafelt et al., 2015](#)), Whether it's in a work or family environment, if the time given becomes a quality moment, then that time can be a sense of happiness in itself. In this case, it was then reinforced by the findings of Rahman, W (2021) in his journal which examined the implementation of quality of work life in increasing the commitment of bank muamalat pare-pare employees that in the banking world the fundamental problem he always faces is about how to manage human resources that the company has set. The implementation of quality of work life is a form of effort from the company to improve employee performance and commitment, until now the company is still developing the accuracy of quality of work life for its employees, so that later the company can run well which is the result of human resource management satisfaction ([Rahman, 2021a](#)).

The fulfillment of the quality of work life in a company can be measured through the following:

- 1) Communication is one of the important indicators in an organization or company to create a good personal relationship for each employee during working hours or outside of it, aiming to establish mutual understanding between bank employees. In every interaction, Bank Muamalat Parepare can give attention and implementation well to its employees so that with that communication, Bank Muamalat Parepare has good communication.
- 2) Job satisfaction is a person's behavior at work that can be a reference to see the condition of a company or organization. According to the statement of its employees, Bank Muamalat Parepare does not exert excessive pressure so that its employees can work comfortably and evenly and conducive. Providing adequate facilities and providing opportunities for employees to develop is also a form of satisfaction.
- 3) Conflict resolution, a worker's discomfort over his interests being opposed by others arises from differences in assumptions about goals achieved or emotions obtained by one employee who makes a dispute on both sides. From the information obtained by its employees that the bank muamalat pare-pare so far has never had a big conflict between its employees, only a small problem that must be resolved as soon as possible and at that time.
- 4) Career development includes career planning that is passed by an employee to research and take steps to achieve one's career goals and career management is a process carried out by an organization or company to assess and assign employees for the availability of employees who are competent in meeting future needs. According to the employee's statement that Bank Muamalat provides a good career path by looking at the quality and contribution of its workers, therefore employees who want to develop their careers must work harder and provide all the potential that exists in their employees as best as possible, with that the company will provide training and education opportunities for job improvement for its employees.
- 5) Compensation, providing good compensation for the wishes of employees and the company's abilities, so as to create and establish a healthy cooperative relationship and become a form of fulfillment of the quality of work life.

- 6) The participation of human resources in the work environment becomes part of human life itself. Various forms of employee participation in order to realize the goals of the organization or company. Through the information of its employees that Bank Muamalat Parepare provides freedom of action and carries out the duties given and involved in making plans as the sustainability of the company (Rahman, 2021b).

The above information can be interpreted that the quality of work life should not only be for hiring employees, workers also need recognition of their dignity and want to be democratic. So that the quality of work life is a full concern by bank muamalat which has an impact on the loyalty of qualified employees (Rahman, 2021a).

The insistence on work at the managerial level in the banking industry will affect the physical and psychological health condition of each individual. When employees get a lot of workload quantitatively and qualitatively such as insistence on time limits that must be met, work targets that exceed the limits of one's ability, and the amount of work done can affect a person's health condition. This results in work fatigue or *burnout* also causes stress which results in a decrease in a person's physical health condition (Dennira & Ekowati, 2020a). This is reinforced by the results of research from Poluan, (2018) from the results of his research on Bank Negara Indonesia employees found that the excessive workload given by companies to their employees can significantly affect employee performance (Poluan, 2018).

The emergence of stress is the impact of life imbalances due to aspects of family life, as well as spiritual that is not channeled due to having to do a lot of work (Dennira & Ekowati, 2020b). Work-life imbalance is one of the causes of high levels of employee stress and can increase the desire of employees to stop working (Syarifah & Etikariena, 2021). This is in line with the results of his research, Noor (2011) in his journal Manggaharti & Novianti (2019) explained that good *work-life balance* can be an employee's unwillingness to leave the workplace or company. This shows that *work-life balance* needs to be considered by companies for their employees, in order to support company productivity as well as employee welfare (Manggaharti & Novianti, 2019).

Therefore, *work-life balance* is very necessary and receives attention to support psychological health. Because the afterlife is one part of the *work-life balance* so that spiritual activities carried out within BTN Syariah can provide encouragement for improving the quality of spirituality for individuals. One thing that is believed by a person who works in a sharia environment is that the value of "working as worship" can benefit and fulfill religious values, so that individuals who are intended to work for worship can provide a sense of tranquility and comfort in working (Dennira & Ekowati, 2020a). This is in line with Balane's understanding of *work-life* in his journal Poluan (2018) which is defined as the concept of balance between career life and lifestyle, such as health, family, happiness and spiritual development (Poluan, 2018).

In their research, Syarifah & Etikariena (2021), the impact of the Covid-19 pandemic situation on PT Bank Syariah X brings problems to Indonesian citizens, including employees who are transitioning to work from home and office. Individual aspects such as emotional, physical, and psychological to economic and cultural aspects are affected by COVID-19. This condition triggers uncertainty, urgency, and confusion which results in stress and panic in the community. In this covid pandemic situation, quite a lot of employees at PT Bank Syariah X experience uncertain psychological conditions that affect productivity at work (Syarifah & Etikariena, 2021).

The results of the research conducted found that, most employees of PT Bank Syariah X display high levels of work stress in the company. As a result of the reduction in the number of employees at PT Bank Syariah X which is quite a lot so that workers at PT Bank Syariah X are required to continue to be productive along with the increasing workload. There are two factors that are used as predictors of stress, the first is internal factors and external factors, in their journal Syarifah & Etikariena (2021) according to Shukla & Srivastava (2016) from the results of research on participants in India, it was found that low *work-life balance* is one of the internal factors causing work stress. Poor work-life balance has a negative impact on employee health and well-being (Syarifah & Etikariena, 2021).

The workplace flexibility policy has never been done before by PT Bank Syariah X. Due to the Covid-19 pandemic, the government has made demands on every company, one of which is PT Bank Syariah X, for the first time the work from home policy has been implemented. So far, technology media such as video conferencing applications are mostly only used for gatherings with the company's external team, but now the use of technology media has become a new style of daily work by the company's internal team. In today's digital era technology and information are progressing, it is possible for employees to work flexibly anywhere and anytime. Now it is starting to be known with a new work style, namely the policy of working from home with flexibility and time by utilizing technological devices to support work (Syarifah & Etikariena, 2021).

A survey conducted to various industrial sectors in Indonesia to 1,140 workers, the survey results showed that employees were happier and felt happier when the work from home policy was implemented. Through reliability tests, the regression equation was found to have a negative and significant relationship between work-life balance and stress. From the data the results found are a sign that the high level of work-life balance is followed by a decrease in the level of employee work stress and vice versa if the work-life balance is low, the level of work stress of PT Bank Syariah X employees increases (Syarifah & Etikariena, 2021). This is also reinforced from the results of his research, Manggaharti & Noviati (2019) that low work-life balance will have a negative effect on social life as well as his work life (Manggaharti & Noviati, 2019).

CONCLUSION

Based on the results of the above research on the application of work-life balance, it can be concluded that the application of work-life balance and personal life in the banking sector has a significant influence on the company Bank Tabungan Negara Syariah Indonesia, the application of work-life balance has an impact on employee welfare, especially on mental health due to the implementation of work-life balance. In these companies, it can have an impact on psychological health and provide peace and happiness at work as well as good career continuity because the impact of implementing work-life balance makes employees unwilling to leave the company. Instead, it supports company productivity and employee welfare.

The results of the implementation of *work-life balance* at Bank Muamalat Indonesia have an impact on quality employee loyalty, almost all employee welfare indicators are met through the implementation of these policies such as physical health because employees in the company have never encountered major problems that cause disability in their employees, in terms of career continuity is also very good because the company provides and provides Training and education to its employees to support the career continuity of its employees, in terms of financial health is also good because the company provides compensation to its employees, in terms of community it is also adequate because of the participation of human resources in the company which provides freedom of action so that the realization of the goals of the company, in terms of mental health is also good because the company does not provide work pressure excessive so that job satisfaction in the company is fulfilled, social security is also good because in its work practice Bank Muamalat Indonesia pays attention to and implements good interaction with its employees.

In the implementation of work-life balance at PT Bank Syariah X also has a good impact on the welfare of its employees through a policy of flexibility in the place and time of work at the company makes its employees feel happy and happy in carrying out work while taking care of the personal lives of their employees so that from the research data produced that the high level of work-life balance and personal life is followed by a decrease in stress levels in Bank employees so as to create employee mental health at PT Bank Syariah X. Not only that, the results of the implementation of work-life balance also have an impact on the welfare of employees in their relationship with God because in principle, work-life balance is defined as "work is considered worship", especially by employees in the Islamic banking industry. So that with it balance the problems of work and personal life and also the afterlife.

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