



WORK-LIFE BALANCE AND EMPLOYEE COMPETENCE AND ITS INFLUENCE ON EMPLOYEE PERFORMANCE AT BANK JATIM LAMONGAN THROUGH WORK MOTIVATION

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ABSTRACT

In an era of increasing business competition and dynamic digital transformation, employee performance becomes a crucial factor for the success of banking institutions such as Bank Jatim Lamongan. Work-life balance and employee competence are two important aspects that can influence this performance. Additionally, work motivation acts as a key driver in enhancing employee productivity and effectiveness. Therefore, this study aims to examine the influence of work-life balance and employee competence on employee performance, with work motivation as a mediating variable. The research object is the employees of Bank Jatim Lamongan branch. The approach used is quantitative with explanatory research methods, where data were collected through research instruments and analyzed statistically to test the relationships between variables. The results show that employee competence and work motivation have a significant positive effect on performance, while work-life balance only affects work motivation and does not directly impact employee performance. These findings emphasize the importance of managing competence and motivation to improve employee performance in the banking environment.

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1. INTRODUCTION

In today's intensely competitive banking landscape, excelling in customer service must go hand in hand with robust human resource management [1]. Research indicates that practices such as work-life balance, job satisfaction, and stress reduction are critical for retaining high-performing employees in banks [2], [3], [4]. Studies in banking sectors worldwide demonstrate a positive link between work-life balance initiatives and improved job performance [5]. For regional banks like Bank Jatim, fostering employee motivation, competence, and work-life balance is not optional it's a strategic imperative for sustaining organizational performance at branches such as Lamongan.

Employee performance is a vital element in achieving organizational goals [6], [7], [8]. In the banking sector, performance reflects the quality of service, operational efficiency, customer satisfaction, and the attainment of business targets [9]. In 2023, Bank Jatim recorded positive growth, with total assets reaching IDR 103.85 trillion, loan disbursement amounting to IDR 54.7 trillion, and net profit of IDR 1.47 trillion. These achievements were not solely the result of management strategies, but also the dedication and contributions of

the employees. The bank's success has been recognized nationally through various awards in financial performance and sustainability.

However, behind these achievements lie significant challenges faced by Bank Jatim employees, including heavy workloads, target pressures, and the imperative to adapt to digital transformation. Studies in Indonesian financial institutions have confirmed that work motivation, workload, and competency are significant drivers of job satisfaction and employee performance [10]. Moreover, under high stress, intrinsic motivation remains a primary catalyst for peak performance [11], while in digital banking settings, intrinsic motivation is critical for successful adoption of digital tools. These findings underscore the importance of addressing intrinsic and extrinsic motivational factors to optimize employee performance amidst evolving pressures at Bank Jatim. Several studies, such as that by Riyanto et al., 2023, have shown that work motivation has a positive correlation with employee performance in the banking sector. Nevertheless, not all studies report consistent results. Research by Putra & Heriyanto, 2022 and Herlambang et al., 2022 found that motivation does not always have a significant effect on performance.

In addition to motivation, work-life balance has become a critical issue in the modern workplace, particularly in the banking industry, which is known for its high stress levels and demanding workloads. Research by Mubaraq, 2025 revealed that work-life balance significantly influences employee performance, either directly or through job satisfaction as a mediating variable. However, this finding is not universally supported, as studies by Saifullah, 2020 and Kembuan, 2021 reported contrary results.

Another factor influencing performance is employee competency, which includes technical, managerial, and interpersonal skills required to carry out tasks effectively. Bank Jatim acknowledges the importance of competency and has implemented various training and development programs, such as the Learning Management System (LMS), Training of Trainers (ToT), and postgraduate education programs. Studies by Sabuhari, 2020 and Prayogi, 2019 also indicate that competency has a significant effect on employee performance.

Despite the growing number of studies on employee performance in the banking sector, there remains a limited body of research that integrates work-life balance, employee competency, and work motivation as a mediating variable in one model. Furthermore, studies specifically examining these relationships within the context of regional banks in Indonesia, such as Bank Jatim Lamongan, are scarce. Most existing literature tends to focus on each variable in isolation or within large-scale national banks, leaving a knowledge gap regarding how these factors interact in more localized banking environments. This gap highlights the need for a comprehensive analysis that captures the interplay of these factors in shaping employee performance.

Considering these various factors, it is essential to explore how work motivation can serve as a mediating variable in the relationship between work-life balance and employee competency on performance. The synergistic relationship among these three elements is believed to foster a productive and conducive work environment that supports the achievement of organizational targets. Based on this rationale, this study aims to examine "The Influence of Work-Life Balance and Employee Competency on Employee Performance at Bank Jatim Lamongan, with Work Motivation as a Mediating Variable." The findings are expected to provide strategic recommendations for developing effective and sustainable human resource management policies at Bank Jatim.

2. RESEARCH METHOD

This study uses a quantitative approach with an explanatory research type. The main objective of this research is to explain the relationship between the variables work-life balance and employee competence on employee performance, with work motivation as a mediating variable. The study was conducted on employees of Bank Jatim, Lamongan Branch, located at Jl. Panglima Sudirman No. 72, Lamongan, East Java. The research was carried out from November 2024 to May 2025.

The population in this study includes all employees of Bank Jatim, Lamongan Branch, totaling 81 individuals, consisting of staff from the main branch office and several sub-branches or cash offices. This study employed a census technique, meaning that all members of the population were used as research samples. Data collection was carried out using closed-ended questionnaires based on a 5-point Likert scale, consisting of several statements arranged according to the indicators of each variable. Primary data were obtained directly from respondents through the questionnaires, while secondary data were gathered from internal documents such as performance reports and relevant literature. The research instruments were tested for validity using the Pearson Product Moment correlation technique and for reliability using Cronbach's Alpha.

Data analysis was conducted using the Partial Least Squares (PLS) approach with SmartPLS 3.0 and SPSS 18.0 software. This technique was chosen because it is capable of handling relationships between latent variables

with multiple indicators and is suitable for both predictive and exploratory models. The analysis model consists of a measurement model (outer model) to assess indicator validity and reliability, and a structural model (inner model) to test the relationships between constructs. Model evaluation was conducted using loading factor values, Average Variance Extracted (AVE), composite reliability, R-Square, and Q-Square. Hypothesis testing was performed by examining t-statistic values, and the mediation test

3. RESULT AND ANALYSIS

This study involved 81 respondents who are employees of Bank Jatim, Lamongan Branch, using a questionnaire as the primary instrument. The research design consisted of two independent variables, one dependent variable, and one intervening variable. Based on age distribution, the majority of respondents were in the productive age range, with 43.5% aged over 30 to 40 years, 33% aged over 40 to 50 years, 18.5% aged 20 to 30 years, and 5% aged over 50 to 60 years. This variation indicates a diverse level of work experience, which contributes to the accuracy and reliability in interpreting the questionnaire items.

In terms of gender, 58% of respondents were male and 42% were female, suggesting a male-dominated respondent population. Regarding educational background, most participants had a higher education qualification: 91.6% held a D4 or bachelor's degree (S1), 4.8% had completed postgraduate education (above S2), 2.4% held a diploma (D3), and only 1.2% had a D1 qualification. This high level of education reflects the respondents' strong ability to comprehend and respond to the research instrument effectively.

Distribution of respondents' answers

Based on the distribution of respondents' answers to the four research variables, the overall responses indicate a very positive perception. For the Work-life Balance variable, the highest score was given to the statement "I can contribute optimally to family activities outside of work" with a value of 4.49, suggesting that employees feel a well-maintained balance between work responsibilities and personal life. The average score for this variable was 4.40, indicating that employees generally feel they have sufficient time to complete their tasks while still being able to enjoy personal activities. For the Employee Competence variable, the highest scores were found in the Skill and Motive indicators, both with a score of 4.74, particularly on the statements "I am able to use technology that supports my work" and "I have a strong drive to achieve optimal results." The overall average score for employee competence was 4.67, reflecting employees' confidence, knowledge, and ability to carry out their duties effectively and professionally.

Meanwhile, the Work Motivation variable received an average score of 4.60, with the highest indicator being Self-Actualization at 4.78. This shows that employees feel their work provides opportunities for personal growth and goal achievement, indicating that their motivation is not only driven by obligation but also by intrinsic satisfaction. Lastly, the Employee Performance variable achieved the highest overall average score of 4.75, with the Quantity of Work indicator scoring 4.81, particularly on the statement "I am able to complete work according to the targets set." This reflects a high level of productivity and the ability of employees to manage their workload efficiently. These findings suggest that the performance of Bank Jatim Lamongan Branch employees is at an optimal level, supported by a strong combination of work-life balance, competence, and motivation, all of which contribute significantly to achieving organizational goals.

Evaluation of Measurement Model (Outer Model)

The evaluation of the measurement model was carried out in three stages: convergent validity testing, discriminant validity testing, and composite reliability testing. In the validity testing stage, the cross-loading approach was used to assess discriminant validity by comparing the loading factor values of each indicator with its intended construct and with other constructs. The results of the calculations using SmartPLS 3.0 show that all reflective indicators have loading factor values greater than 0.60 with respect to their respective constructs. This indicates that each indicator has a strong correlation with the variable it is intended to measure and higher loading compared to other constructs. Therefore, it can be concluded that all constructs in the model Work-life Balance (X1), Employee Competence (X2), Work Motivation (Z), and Employee Performance (Y) fulfill the requirements of both convergent and discriminant validity. This successful evaluation confirms that the instruments used in this study are appropriate and reliable for accurately and consistently measuring the intended variables.

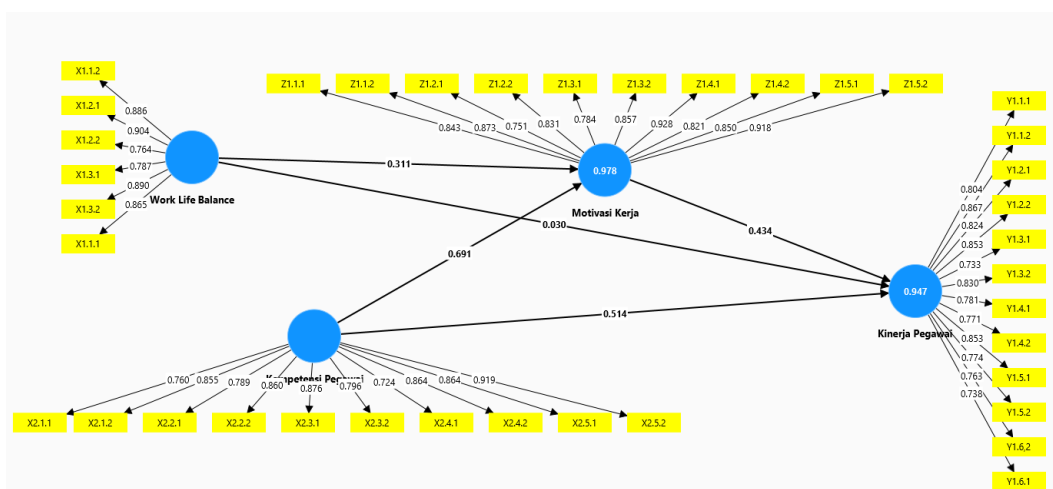


Figure 1. Output Loading Factor Modeling

According to Hendra Perdana, 2020 a correlation can be said to meet convergent validity if it has a loading value greater than 0.7. The output shows that the loading factors in this study consistently exceed the recommended threshold of 0.7. Therefore, the indicators used in this study have fulfilled the criteria for convergent validity.

Table 1. Results of Latent Variable Reliability Test

Konstrak	Cronbach's Alpha	Composite Reliability	Keterangan
Work Life Balance (X1)	0.923	0.923	Reliabel
Employee Competence (X2)	0.950	0.953	Reliabel
Employee Performance (Y)	0.949	0.951	Reliabel
Work Motivation (Z)	0.956	0.957	Reliabel

Based on the reliability test results, all latent variables Work-life Balance, Employee Competence, Employee Performance, and Work Motivation have Cronbach's Alpha and Composite Reliability values greater than 0.7. This indicates that all variables meet the required reliability standards and can be regarded as reliable and valid measurement instruments in this research.

Structural Model Evaluation (Inner Model)

The structural model evaluation based on the R-Square test shows that Work Motivation has an Adjusted R^2 of 97.7%, and Employee Performance has an Adjusted R^2 of 94.3%. This indicates that the combination of Work-life Balance and Employee Competence significantly explains the variance in both variables. The high Adjusted R^2 values demonstrate the strength and relevance of the model, emphasizing that improving employee motivation and performance cannot be separated from efforts to enhance competence and maintain a healthy work-life balance. Therefore, organizations should pay close attention to implementing effective competency development programs and work policies that support employees' personal well-being.

Table 2. Analysis of the Determination Coefficient (R2) Adjusted R-square

	R-square	R-square and adjusted
Employee Performance	0.947	0.945
Employee motivation	0.978	0.977

Hypothesis and Mediation Testing Results

Hypothesis testing was conducted using SEM-PLS with bootstrapping to examine the relationships between variables. The results indicate that Work-Life Balance significantly affects Work Motivation (H2 accepted), and Employee Competence significantly affects both Work Motivation (H4) and Employee Performance (H3). Conversely, Work-Life Balance does not significantly affect Employee Performance (H1 rejected), and Work Motivation also does not significantly affect Employee Performance (H5 rejected). These findings suggest that employee competence is the key factor influencing both motivation and performance among employees at Bank Jatim Lamongan.

Table 3. Results of Bootstrapping Calculations on Research Data

Path Analysis	Original Sample	Sample Mean (M)	Standard Deviation (STD)	T Statistics (IO/STDEVI)	P Value
Work-life balance Employee Performance	0.030	0.020	0.123	0.243	0.808
Work-life balance Work motivation	0.311	0.305	0.093	3.346	0.001
Employee competency Employee Performance	0.514	0.522	0.201	2.565	0.010
Employee competency Work motivation	0.691	0.697	0.092	7.521	0.000
Work motivation Employee Performance	0.434	0.437	0.251	1.731	0.084

Furthermore, mediation testing was conducted to assess whether Work Motivation mediates the relationship between Work-Life Balance and Employee Performance, as well as between Employee Competence and Employee Performance. The Sobel test results show that the probability values for both relationships are greater than 0.05, indicating no significant mediation effect. Therefore, it can be concluded that Work Motivation does not mediate the relationship between Work-Life Balance and Employee Performance or between Employee Competence and Employee Performance.

Table 4. Mediation Test X1

A	0.030
B	0.434
SEA	0.123
SEB	0.251
Sobel Test Statistic	0.24151153
One-tailed Probability	0.40457934
Two-tailed Probability	0.80915868

The results of the X1 mediation test calculation above in the table show the relationship between work-life balance and employee performance through work motivation. The results of the mediation test, with a one-tailed probability of 0.40457934 > 0.050, indicate that work motivation cannot mediate the relationship between work-life balance and employee performance.

Table 5. Mediation Test X2

A	0.514
B	0.434
SEA	0.201
SEB	0.251
Sobel Test Statistic	1.43237830
One-tailed Probability	0.07601779
Two-tailed Probability	0.15203559

The results of the X2 mediation test calculation above in the table show the figures for the relationship between employee competence and employee performance through work motivation. The results of the mediation test from a one-tailed probability of 0.07601779 > 0.050. Therefore, work motivation cannot mediate the relationship between employee competence and employee performance.

Influence Between Variables

Table 6. Direct Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Kompetensi Pegawai -> Kinerja Pegawai	0.514	0.522	0.201	2.565	0.010
Kompetensi Pegawai -> Motivasi Kerja	0.691	0.697	0.092	7.521	0.000
Motivasi Kerja -> Kinerja Pegawai	0.434	0.437	0.251	1.731	0.084
Work Life Balance -> Kinerja Pegawai	0.030	0.020	0.123	0.243	0.808
Work Life Balance -> Motivasi Kerja	0.311	0.305	0.093	3.346	0.001

Source: Research data

The variable Work-Life Balance (X1) has a positive effect on Employee Performance (Y) with a path coefficient of 0.030. However, this effect is not statistically significant as the t-value is $0.243 < 1.990$ and the p-value is $0.808 > 0.050$, thus H1 is rejected. Conversely, Work-Life Balance (X1) shows a positive and significant effect on Work Motivation (Z), with a coefficient of 0.311, t-value of $3.346 > 1.990$, and p-value of $0.001 < 0.050$, therefore H2 is accepted. Employee Competence (X2) has a strong positive and significant effect on both Work Motivation (Z) and Employee Performance (Y), with coefficients of 0.691 and 0.514 respectively, t-values of 7.521 and 2.565, and p-values below 0.050, thus H3 and H4 are accepted. Meanwhile, Work Motivation (Z) positively influences Employee Performance (Y) with a coefficient of 0.434, but the effect is not statistically significant (t-value = $1.731 < 1.990$; p-value = $0.084 > 0.050$), resulting in H5 being rejected. These findings indicate that both Employee Competence and Work-Life Balance play crucial roles in enhancing Work Motivation, and Employee Competence directly contributes to improving Employee Performance.

Table 7. Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work Life Balance -> Motivasi Kerja -> Kinerja Pegawai	0.135	0.135	0.094	1.435	0.151
Kompetensi Pegawai -> Motivasi Kerja -> Kinerja Pegawai	0.300	0.303	0.178	1.686	0.092

Source: Research data

The results of the study indicate that Work-Life Balance (X1) has a positive indirect effect on Employee Performance (Y) through Work Motivation (Z), with a coefficient value of 0.135. However, this effect is not statistically significant, as indicated by a t-statistic of $1.435 < t\text{-table } 1.990$ and a p-value of $0.151 > 0.050$, leading to the rejection of Hypothesis H6. This means that, within the context of this study, there is insufficient evidence to conclude that work-life balance indirectly improves employee performance through enhanced work motivation.

Similarly, the variable Employee Competence (X2) also shows a positive indirect effect on Employee Performance (Y) through Work Motivation (Z), with a coefficient of 0.300. However, this effect is also not statistically significant, as shown by a t-statistic of $1.686 < t\text{-table } 1.990$ and a p-value of $0.092 > 0.050$, resulting in the rejection of Hypothesis H7. This indicates that work motivation does not significantly mediate the relationship between employee competence and performance in this study.

The results of this study provide several important insights into the relationship between work-life balance, employee competence, work motivation, and employee performance at Bank Jatim Lamongan Branch. First, it was found that work-life balance did not significantly affect employee performance. Although employees felt they had sufficient time to manage work and personal responsibilities, low levels of satisfaction and involvement indicate that time management alone is not enough emotional engagement and overall fulfillment are also necessary to enhance performance. This is in line with findings by Wati et al., 2025 who emphasized that aspects such as emotional involvement and personal satisfaction play a significant role in determining how work-life balance influences performance.

However, work-life balance showed a positive and significant influence on work motivation. Employees who managed their time well between work and personal life felt more motivated to perform, even though some aspects of job satisfaction were still lacking. This aligns with Shahzadi et al., 2021, who assert that good time management fosters a motivational environment, especially when employees perceive a balance in both personal and professional life.

Employee competence was also shown to have a strong and positive influence on performance. The aspect of self-concept reflected in confidence and value commitment was the most dominant contributor, supporting the idea that employees with high self-efficacy tend to perform better. This finding reinforces the importance of building personal confidence and aligning individual values with organizational goals. Nevertheless, knowledge-related competence scored lowest, indicating the need for enhanced technical training to ensure that performance improvements are sustained through balanced competence across all areas.

The positive effect of competence also extended to work motivation. Employees with stronger self-concept demonstrated higher intrinsic motivation, even though technical knowledge gaps remained. This suggests that professional confidence, when supported by values and personal standards, encourages greater motivation from within. A strong self-concept can serve as a psychological buffer that sustains motivation in demanding work environments. Interestingly, this study found that motivation did not significantly influence employee performance. While self-actualization needs were perceived to be met, job insecurity limited the motivational impact on actual performance. Basic psychological needs particularly job safety must be fulfilled before higher-level motivators such as achievement can affect performance. This highlights the need for organizations to create not only empowering but also secure environments to fully leverage the benefits of motivated employees.

Due to this imbalance, work motivation failed to mediate the relationship between work-life balance and employee performance. Despite good time management, the lack of emotional satisfaction and perceived safety reduced motivation's effectiveness. Similarly, work motivation did not mediate the relationship between employee competence and performance. Although employees felt confident and committed, a lack of technical knowledge and job security created motivational instability. Technical competence and workplace assurance appear critical for maintaining stable and productive motivation among employees.

In light of these findings, it becomes evident that the interplay between psychological, emotional, and professional factors must be addressed holistically to optimize employee performance. The absence of a significant link between motivation and performance highlights a crucial insight: intrinsic motivators such as self-actualization are insufficient when fundamental needs like job security remain unmet. Research shows that job insecurity undermines intrinsic motivation by creating feelings of powerlessness and diminishing engagement, which subsequently hampers performance. This underlines the importance of creating a psychologically safe work environment where employees not only feel competent and valued but also secure in their roles [23]. Moreover, the consistently strong influence of competence across both motivation and performance dimensions suggests that investing in comprehensive employee development particularly technical training and emotional well-being can yield sustainable improvements. Meta-analyses confirm that workplace interventions aimed at enhancing emotional competencies and well-being effectively boost employee functioning [24]. Organizations like Bank Jatim should, therefore, adopt a dual focus on skill enhancement and emotional engagement to strengthen the motivational pathways that ultimately drive performance.

4. CONCLUSION

Based on the research results, it can be concluded that work-life balance does not have a direct effect on employee performance but has a positive impact on work motivation. This indicates that work-life balance, particularly in terms of time management, can enhance motivation, although it is not strong enough to directly improve performance or through motivation. Conversely, employee competence has been proven to have a direct and significant effect on performance, as well as increasing work motivation. This shows that competence, especially in terms of self-confidence and commitment (self-concept), is an important factor in driving employee performance and work enthusiasm. Work motivation itself also positively influences performance but does not serve as a significant mediating variable in the relationship between work-life balance and competence on employee performance. Therefore, improving employee performance can be achieved through strengthening competence and work motivation, as well as managing work-life balance more comprehensively, particularly in aspects of involvement and job satisfaction.

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