

The Effect of Work Life Balance and Job Satisfaction on Employee Performance at PT. Pegadaian Cabang Kota Palopo

Nanna¹, Haedar², Adil Basir³

^{1,2,3}Universitas Muhammadiyah Palopo

Email: Nannafebri@gmail.com, haedar@umpalopo.ac.id, adil@umpalopo.ac.id

Abstract

Keywords: *Work Life Balance, Job satisfaction, Employee performance*

This study aims to analyze the effect of work life balance and job satisfaction on employee performance at PT. Pegadaian Branch of Palopo City. This type of research is quantitative research by distributing questionnaires online to respondents with a total of 32 people. By using the saturated sampling method, the data used in this study, primary data was taken directly from respondents using a questionnaire. This method uses the SPSS version 22 program. The results of the study based on the results of the t analysis show that balance between work life and satisfaction in work has an impact positive and significant to wards performance employee at PT. Pegadaian Branch of Palopo City. Judging from the determination of R square of 0.954 which means 95.4% can be explained by other variables included in this study. The results obtained are F count 320.270 > F table 3.32. With this, the hypothesis that states there is an influence between the independent variables Work Life Balance (X1) and Job Satisfaction (X2) simultaneously on the dependent variable Employee Performance (Y) can be accepted

INTRODUCTION

Balance between work and personal life, Which commonly called as work life balance, is one of the element which can impact on the level of productivity a employee in its performance. According to (Ardiansyah & Surjanti, 2020) Work-life balance is a method the work that give a chance to a employees to organize between obligation in office and obligations in other aspects of life. If an employee does not have this balance, he may experience decreased motivation towards his work, his social interactions may be disrupted and this can have a negative impact on his mental health. On the other hand, an employee who has a work-life balance can experience many benefits, not only for himself but also for the organization where he works.

Benefit from Work-life balance includes that First improvement productivity. Employees who have balance between life personal and work tend to feel happier. This happiness can be likened to a award, which contributes to increased productivity And enable employees For presenting new ideas for better performance. Second, physical health And mentally. With living in style life Which Healthy and efficient working methods, will create health body as well as mentality that Good, so that every ask can be resolved quickly and notice ably easier.. Third, improving positive relationships. Establishing a balance between work and life affects the quality of employee relationships with family, friends and co-workers to be better because there is enough time to communicate. Final, provide time for outdoor activities profession. Employees will get the opportunity and energy to do other activities outside of their duties, such as exploring things they like, such as exercising, participating in the community, relaxing, and much more. and so on. Work life balance That Alone refers to an individual's inner abilities balancing work demands with personal needs and their families. (Rondonuwu et al., 2018).

There is Lots profit positive that felt by employee eswhich haswork-life balance. How ever, with in creasing demands from work, often the balance is difficult to be achieved. Some steps cant aken Forachieving work-life balance, one of which is by managing time with Good. Employees must be smart in managing time between ask work and other aspects of life.Take advantage O'clock Work Forbe productive in maximum and make a list priority that must be achieve don target set. Love it self; in the midst of busy work, take time to do activity which can refresh the mind and bring happiness. Besides that, employees should also take advantage of the holidays to refill spirit and their energy before back to work.

Balance between work And personal life can support and realizing employee satisfaction, which heventually will profitable company where employees work it is located. Satisfaction Work have a role crucial for a organization because it can lower absentee ism rate and number of employees resign, and is able to improve productivity of workers. Job satisfactionis the employee's view to work Which covers condition Work, interaction with colleague Work, the award tha tob tained, as well as aspect physical and mental related. (Daily, 2021)

Satisfaction work is a condition mental and someone's emotions which is personal, Where they evaluate work results or aspects Which contained incompany (Satri, Adil, & Suardi., 2023). A companywho cares level job satisfaction or having high job satisfaction will enable employees to feel satisfied from their work. Matter This later will make an impact good for the organization. If the company has level high job satisfaction, then this matter will push employee For more loyal and invest to organization so they can make an optimal contribution. Quality of human resources in Acompany Can in creases when employees feel good job satisfaction. (Atmaja, 2022).The more big level job satisfaction, the more high chance employee to show attitude Which positive to wards their task and more committed to organization. Be side that, job satisfaction that achievedorin accordance with expectations and increase opportunities and streng then the possibility of achieving goals in an organization.

Performance employee in A organization or company is an aspect which is very crucial, because performance become key to achieve success organization (Emita et al., 2022). Employee performance is highly dependent or even dependent on the quality and competitiveness of its human resources. Employee performance is an individual matter, because each employee has a different level of competence in carrying it out (Sam et al., 2023). If an employee shows work results Which satisfying, organization can achieve the target Which has been determined. On the contrary, If employee show performance the bad one, this will have a negative impact on company, like not achieved target and experience the loss that influence all aspect. There fore That, company need to en sure that employees have good performance. (Paparang & Areros et al., 2021)

Problem formulation

Based on the description of the problem, the problem can be formulated as follows:

1. How Does Work Life Balance Affect Employee Performance at PT. Pegadaian Palopo Branch?
2. How Does Job Satisfaction Influence Employee Performance at PT. Pegadaian Palopo Branch?

Research Objectives

1. To Analyze the Influence of Work Life Balance on Employee Performance at PT. Pegadaian Palopo Branch

To Analyze the Influence of Job Satisfaction on Employee Performance at PT. Pegadaian Palopo Branch

METHODS

Research Design

The research design applied in this study is the application of quantitative methods. According to Sugiyono 2018, quantitative methods are approaches related to the explanation of current problem solving using actual data, namely by presenting, analyzing, and interpreting it. In this study, quantitative research methods are used to assess the impact of work-life balance and job satisfaction on employee performance.

Location and Time of Research

The author conducted research at PT. Pegadaian (Persero) Palopo Branch located at Jl. Andi Kambo No. 43, Salekoe Village, Wara Timur District, Palopo City, South Sulawesi. While the time of this research is estimated to be approximately one month.

Population and Sample

Population

Population is a group general consisting of individual and entities which has characteristics and certain properties which has been explained and concluded (Yutri Marhayani et al., 2022). In this study, it covers all employees of PT. Pegadaian Palopo Branch as many as 32 people

Sample

The sample is a small entity derived from the population, where the sample population in this study consists of employees working at PT. Pegadaian Cabang Palopo. The sampling method applied in this study is the saturated sampling technique, where the entire population is sampled.

Data Types and Sources

1. data type

The type of data used in this study is quantitative data, obtained from the results of processing the questionnaire answers distributed to employees of PT. Pegadaian Palopo Branch.

2. Data Sources

The data sources used are primary data and secondary data. Which are obtained directly from respondents. Primary data sources in this study were collected through distributing questionnaires to the objects to be studied.

Data Collection Techniques

The data collection techniques used in this study are:

1. The questionnaire by asking questions that were made and then distributed to employees of PT. Pegadaian Palopo Branch online
2. Interviews are a method for obtaining data by conducting questions and answers between researchers and respondents.
3. Documentation

Research Instruments

Validity Test

Validation tests are made to assess how far the accuracy of the measuring instrument in measuring what is actually intended. A measurement is considered valid if it really measures the intended purpose correctly. Because the instrument used in this study is a questionnaire, the data validity test is used with the content validity test.

Reliability Test

Reliability is a method into rate at the questionnaire that serves as an indicator a particular variable. A questionnaire considered reliable if response someone against the question shows consistency or stability. And measurements with a high level of reliability are measurements that are able to produce reliable information.

Data Analysis Techniques

The analysis technique applied in this study is multiple linear regression analysis, namely a test to measure how much influence the independent variables (X1) have on Work Life Balance (X2), Job Satisfaction and Employee Performance (Y).

The Multiple Linear Regression Analysis Formula is:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Information :

Y : Employee Performance

a : Constant Value

b₁, b₂ : Regression Coefficient

X₁ : Work Life Balance

X₂ : Job Satisfaction

E : Prediction Error (error)

Hypothesis Testing

Test the hypothesis that will be applied in this study is:

- a. T-Test (Persian Test)

The purpose is for understanding the impact of each independent variable on the dependent variable.

- b. F test (Simultaneous test)

Namely to assess how big the impact of all independent variables (work life balance, job satisfaction) is on the dependent variable (employee performance).

- c. Coefficient of Determination Test (R²)

This is a test to determine how much of the proportion of variation in the independent variable influences the dependent variable.

RESULTS AND DISCUSSION

Validity Test

Validity test is used to see whether a questionnaire is valid or not. The standard of a model is considered valid if the calculated r value is greater than the table r value. In this calculation, the calculation of the correlation coefficient is done with SPSS software.

Table 1. Validity Test of Work Life Balance Variable (X1)

Variables	r count	r table	status
<i>Work Life Balance</i>	0.797	0.339	Valid
	0.761	0.339	Valid
	0.752	0.339	Valid
	0.783	0.339	Valid
	0.753	0.339	Valid
	0.675	0.339	Valid
	0.533	0.339	Valid
	0.611	0.339	Valid

Table 2. Job Satisfaction Validity Test (X2)

Variables	r count	r table	status
Job satisfaction	0.675	0.339	Valid
	0.669	0.339	Valid
	0.829	0.339	Valid
	0.762	0.339	Valid
	0.734	0.339	Valid
	0.686	0.339	Valid
	0.800	0.339	Valid
	0.805	0.339	Valid

Table 3. Validity Test of Employee Performance Variable (Y)

Variables	r count	r table	status
Employee performance	0.859	0.339	
Valid			
	0.828	0.339	Valid
	0.860	0.339	Valid
	0.904	0.339	Valid
	0.671	0.339	Valid
	0.801	0.339	Valid
	0.834	0.339	Valid
	0.876	0.339	Valid

From the results of the Validity Test of the Work Life Balance (X1), Job Satisfaction (X2), and Employee Performance (Y) variables, it can be seen that the calculated r is greater than the t table, so it can be concluded that the research above can be said to be valid.

Reliability Test

Table 4 Reliability Test Results

Here is the Reliability Test for Work-Life Balance, Job Satisfaction, and Employee Performance

Variables	Amount Alpha	Cronbach's Questions	Standard	Information
Work Life Balance(X1)	8	0.872	0,60	Reliable
Job Satisfaction (X2)	8	0.919	0,60	Reliable
Employee Performance (Y)	8	0,946	0,60	Reliable

Source: SPSS 22 data processing results, 2024

Based on the table above, it can be seen that the Cronbach's Alpha value of the Work Life Balance variable has a value of 0.872 and the Job Satisfaction variable has a value of 0.919, while the Cronbach's Alpha value of the Employee Performance variable has 0.946, which means that all three are reliable because the reliability standard is 0.60, while the three variables have passed the reliability standard value so that all three are said to be reliable.

Multiple Linear Regression Test

This analysis is used to test the influence of independent variables, namely work life balance (X1) and job satisfaction (X2) on employee performance (Y) as the dependent variable.

Table 5 Multiple Linear Regression Test Results

Coefficients ^a		
Model	Unstandardized Coefficient	
	B	Std. error
(Constant)	3.115	1.206
<i>Work Life Balance</i>	.119	.042
Job satisfaction	.769	.046

a. Dependent Variable: Employee Performance

Source: SPSS Data Processing Results 22.2024

From the results of the multiple linear regression analysis that has been carried out, the coefficient values and constant values can be identified, so that the formulation of the equation model can be determined as follows:

$$Y = a + b_1X_1 + b_2X_2$$

$$= 3.115 + 0.119X_1 + 0.769X_2$$

From this equation it can be explained that:

- The constant 3.115 means that if the Work Life Balance and Job Satisfaction values are equal to 0, then Employee Performance is 3.115.
- The regression coefficient of the Work Life Balance variable has a positive value of 0.119, meaning that every one unit increase in Work Life Balance will increase Employee Performance by 0.119, assuming the job satisfaction variable remains constant.
- The regression coefficient of the Job Satisfaction variable has a positive value of 0.769. This means that every one unit increase in Job Satisfaction will increase Employee Performance by 0.769 assuming other independent variables are constant.

T-test

The next step is to conduct a partial test (T-Test) which aims to understand the impact of each independent variable on the dependent variable. The criteria applied in this test are if the value is less than 0.05, then (H_a) is accepted, while if the value is more than 0.05, then (H₀) is rejected. The following are the results of the T-test:

Table 6 T-Test Results

Coefficients ^a					
Model	Unstandardized Coefficients			Standardized	
	B	Std. error	Beta	T	Sig.
(Constant)	3.115	1.206		2,583	.000
<i>Work Life Balance</i>	.119	.042	.146	2,806	.009
Job satisfaction	.769	.046	.874	16,775	.000

a. Dependent Variable: Employee Performance

Source: SPSS 22 Data Processing Results, 2024

- For the Work Life Balance variable, a significance value of $0.009 < 0.05$ was obtained and the calculated t value was $2.806 > t \text{ table } 2.045$, therefore H₁ can be stated as accepted, which means that the Work Life Balance variable (X₁) partially has a positive and significant influence on employee performance (Y).
- For the job satisfaction variable, a significance value of $0.000 < 0.05$ and a calculated t value of $16.775 > t \text{ table } 2.045$ were obtained, therefore H₁ can be stated as accepted, which means that the job satisfaction variable (X₂) partially has a positive and significant influence on employee performance (Y).

Simultaneous Test (F-Test)

Simultaneous tests are conducted to measure how much impact all independent variables have on the dependent variable.

Table 7 F Test

Anova					
Capital	SumOf Square	Df	Mean Square	F	Sig
Regression	424,609	2	212,305		320,270
Residual	19,224	29	663		.000
Total	443,883	31			

a. Dependent variable: Employee Performance

b. Predictors: (Constant), Work Life Balance, Job Satisfaction

Source: SPSS Data Processing Results 22, 2024

Based on the results of the f-test study, the calculated f value obtained is greater than the f table, which is $320.270 > 3.32$, with a significance value of less than 0.05, which is 0.000. These results indicate that the independent variables, namely work life balance (X1) and job satisfaction (X2) simultaneously affect the dependent variable, namely employee performance (Y).

Test of Determination Coefficient (R2)

Table 8 Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	.978	.957	.954	.81418

a. Predictors: (Constant), Work Life Balance, Job Satisfaction

b. Dependent variable: Employee Performance

Source: SPSS Data Processing Results 22.24

Shows that the Adjusted R Square value reaches 0.954 or 95.4% which shows that the independent variable contributes to the dependent variable by 95.4% while the rest is influenced by other variables not covered in this study.

DISCUSSION

The Influence of Work Life Balance on Employee Performance

Work Life balance has an effect on improving employee performance at PT. Pegadaian in Palopo City, where if work life balance is balanced with work life and personal life, employee performance will increase. This research is in line with what was stated by (Dina, 2018), (Ngozi, 2015), (Asari, 2022), (Hikmah & Lukito, 2021), (Preena & Preena, 2021) that there is a positive and significant influence between work life balance and employee performance. And (Mendis & Weerakkody, 2017) stated that when the balance between personal life and job accomplished, employees tend to can concentrate more Good, feel emotion positive, And avoid stress. This will contribute to improving dedication to work and also have a positive impact on employee performance. However (Rahmawati et al., 2021) states that work life balance has a negative and insignificant influence on employee performance variables.

The Influence of Job Satisfaction on Employee Performance

Job satisfaction affects employee performance at PT. Pegadaian Kota Palopo, which means that if job satisfaction increases, performance will also improve. This study supports the theory put forward by (Widodo, 2013), Which stating that there is a relationship between job satisfaction and aspect performance. It can be seen that when employee satisfaction increases, employee performance will also follow the increase. This research is in line with (Kholid et al., 2021), (Mauli & Mukaram, 2016), (Widyastuti & Palupiningdyah, 2015) that there is a significant influence between job satisfaction and employee performance. However, this study is not in line with (Hanifah, 2018) stated that job satisfaction does not have a significant effect on employee

performance. It can be interpreted that the increasing performance of PT. Petrokopindo Cipta Selaras employees is not influenced by the satisfaction felt by its employees.

Job Satisfaction at Pegadaian in Palopo City has shown positive results. This can be seen from the employees who feel safe with the guarantee of facilities when carrying out their duties. In addition, employees feel happy with superiors who always provide encouragement, understand the strengths and weaknesses of subordinates, and routinely supervise work results and provide instructions if there are errors. Employees also feel satisfied with the tasks given, because they are in accordance with their abilities.

The Influence of Work Life Balance and Job Satisfaction on Employee Performance

There is an influence between the balance between work life and job satisfaction on employee performance at PT. Pegadaian in Palopo City. Where, the more balanced the work life and the satisfaction that experienced by an employee, then the more the employee's performance also increases.

PT. Pegadaian in Palopo City shows very good performance, reflected by employees who successfully manage their time well and always prioritize the quantity of work results and consistently meet the specified targets. They show a sense of responsibility in completing tasks on time, being present on time, and always providing an explanation when they cannot come to work. In addition, employees show a positive attitude and are able to collaborate with other co-workers.

CONCLUSION

Based on the results of the analysis described previously, the conclusions that can be drawn are as follows:

1. Work Life Balance has a significant influence on performance at PT. Pegadaian Palopo Branch
2. Job Satisfaction has a significant effect on Employee Performance at PT. Pegadaian Palopo Branch
3. Work Life Balance and job satisfaction has a significant influence on performance at PT. Pegadaian Kota Palopo

REFERENCE

- Amiruddin, R., Abdullah, M. R., & Noor Bakri, A. (2025). The Influence of e-WOM, Fashion Trends, and Income on the Consumption Style of the Muslim Community in Palopo City: A Quantitative Analysis. *El-Qist: Journal of Islamic Economics and Business (JIEB)*, 14(2), 185–205. <https://doi.org/10.15642/elqist.2024.14.2.185-204>
- Ardiansyah, CA, & Surjanti, J. (2020). The Influence of Work Life Balance on Employee Performance through Organizational Commitment on Employees of PT. Bhinneka Life Indonesia Surabaya Branch. *Journal of Management Science*, 8(4), 1211. <https://doi.org/10.26740/jim.v8n4.p1211-1221>
- Arno, A., & Mujahidin, M. (2024). Enhancing Zakat Management: The Role of Monitoring and Evaluation in the Amil Zakat Agency. *Jurnal Economia*, 20(3), 397-418. doi:<https://doi.org/10.21831/economia.v20i3.53521>
- Asari, AF (2022). The Influence of Work-Life Balance on Employee Performance through Job Satisfaction at BPJS Ketenagakerjaan Surabaya Karimunjawa Branch Office. *Journal of Management Science*, 10(2001), 843–852. <https://journal.unesa.ac.id/index.php/jim/article/view/18565>
- Atmaja, S. (2022). Factors Affecting Job Satisfaction and Employee Performance. *Journal of Management and Business*, 4(01), 116–131. <https://doi.org/10.47080/jmb.v4i01.1910>
- Dina, D. (2018). The Influence of Work-Life Balance on Employee Performance at KUD Minatani Brondong Lamongan. *Journal of Indonesia Building*, 17(2), 184–199.
- Dousin, O., Collins, N., & Kler, B. K. (2019). Work-Life Balance, Employee Job Performance and Satisfaction Among Doctors and Nurses in Malaysia. *International Journal of Human Resource Studies*, 9(4), 306. <https://doi.org/10.5296/ijhrs.v9i4.15697>
- Emita, I., Siregar, O., & Sugeng, IS (2022). The Effect of Compensation on Employee Performance with Job Satisfaction as an Intervening Variable at PT. Frisian Flag. *Multidisciplinary Scientific Journal*, 1(06), 80–90. <https://doi.org/10.56127/jukim.v1i06.439>
- Fiqran, M., Mujahidin, M., Bakri, A. N., & Abdulrahman, A. J. A. (2024). Motivation for Waqf in Millennials and Generation Z: Highlighting Religiosity, Literacy and Accessibility. *IKONOMIKA*, 9(2), 309-332.
- Haedar, H. (2018). The Influence of Work Stress and Work Environment on Employee Performance at PT. Sinar Mitra Sepadan Finance, Palopo Branch. *CAM JOURNAL: Change Agent For Management Journal*, 2(2), 259–266.
- Hanifah, N. (2018). The Influence of Job Satisfaction on Employee Performance Through

- Affective Commitment (Study on Employees of PT. Petrokopindo Cipta Selaras Gresik). *Journal of Management Science (JIM)*, 4(3), 1–10.
- Hariana, F. (2021). The Influence of Job Satisfaction and Job Stress on Employee Performance at PT. Mekar Karya Mas. *Jurnal Humaniora*, 5(1), 170–183. <http://jurnal.abulyatama.ac.id/humaniora>
- Hikmah, M., & Lukito, H. (2021). The Role of Worklife Balance and Job Stress on Employee Performance with Organizational Citizenship Behavior as a Mediating Variable. *Journal of Business and Management*, 8(1), 64–74. <https://doi.org/10.26905/jbm.v8i1.5278>
- Ishak, I., Putri, Q. A. R., & Sarijuddin, P. (2024). Halal Product Assurance at Traditional Markets in Luwu Raya Based on Halal Supply Chain Traceability. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 8(2), 224–240.
- K, A. ., Astuti, A. R. T. ., & ., Mujahidin. (2024). The Impact of Word of Mouth and Customer Satisfaction on Purchase Decisions: The Role of Masalah as an Intervening Variable in the Cosmetic Products Industry in Indonesia. *Journal of Ecohumanism*, 3(7), 1525–1540. <https://doi.org/10.62754/joe.v3i7.4307>
- Kholid, M., Muttaqin, I., & Nurhayati, U. (2021). The Influence of Job Satisfaction on Employee Performance at Pegadaian, Pegadaian Syariah Bangkalan Branch. *Phenomena*, 20(2), 209–218. <https://doi.org/10.35719/fenomena.v20i2.60>
- Lestary, L., & Harmon, H. (2018). The Influence of Work Environment on Employee Performance. *Journal of Business and Investment Research*, 3(2), 94. <https://doi.org/10.35697/jrbi.v3i2.937>
- Lumunon, RR, Sendow, GM, & Uhing, Y. (2019). The Influence of Work Life Balance, Occupational Health and Workload on Employee Job Satisfaction Pt. Tirta Investama (Danone) Aqua Airmadidi the Influence of Work Life Balance, Occupational Health and Workload on Employee Job Satisfaction Pt. EMBA Journal, 7(4), 4671–4680.
- Majid, N. H. A., Omar, A. M., & Busry, L. H., Mujahidin Reviving Waqf In Higher Education Institutions: A Comparative Review Of Selected Countries. *European Proceedings of Social and Behavioural Sciences*.
- Mauli, A., & Mukaram, M. (2016). The Influence of Job Satisfaction on Employee Performance. *Journal of Business and Investment Research*, 2(2), 15. <https://doi.org/10.35697/jrbi.v2i2.71>
- Meilany, R., Fasiha, F., & Moalla, M. (2025). The Role of Interest as a Mediator in The Relationship of Knowledge and Islamic Financial Inclusion to The Loyalty Costumers of Non-Muslim. *IKONOMIKA*, 10(1), 1–24.

- Mendis, MDVS, & Weerakkody, WAS (2018). The impact of work life balance on employee performance with reference to telecommunication industry in Sri Lanka: a mediation model. *Kelaniya Journal of Human Resource Management*, 12(1), 72. <https://doi.org/10.4038/kjhrm.v12i1.42>
- Mujahidin, Rahmadani, N., & Putri, Q. A. R. (2024). Analysis of the Influence of Religiosity Values In Reducing Consumptive Behavior in Indonesian Muslim Consumers. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 8(2), 253-274.
- Ngozi, C.D. (2015). Work life balance and employee performance in selected commercial banks in Lagos State. *European Journal of Research and Reflection in Management Sciences*, 3(4), 63–77.
- Paparang, NCP, Areros, WA, & Tatimu, V. (2021). The Influence of Job Satisfaction on the Performance of PT. Post Indonesia Office Employees in Manado. *Productivity*, 2(2), 119–123. <https://ejournal.unsrat.ac.id/index.php/productivity/article/view/33793>
- Pratiwi, A., Haedar, H., & Dewi, SR (2023). The Influence of Incentives and Motivation on Employee Performance. *Jesya*, 6(2), 1526–1545. <https://doi.org/10.36778/jesya.v6i2.1155>
- Preena, G.R., & Preena, G.R. (2021). Impact of Work-Life Balance on Employee Performance an Empirical Study on a Shipping Company in Sri Lanka. *International Journal on Global Business Management and Research*, 10(1), 48–73. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3856506
- Putri, Q. A. R., Fasiha, F., & Rasbi, M. (2024). Affiliate marketing and intention to adopt mudarabah: The mediating role of trust in Islamic financial decision-making. *JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen*, 21(2), 337–362. <https://doi.org/10.31106/jema.v21i2.23381>
- Rahmawati, G., Oktaviani, D., Miftahuddin, M., Rohmawan, S., & Pratiwi, R. (2021). The Role of Worklife Balance and Extrinsic Motivation on Female Employee Performance. *E-Proceedings of the National Seminar on Management and Accounting, STIE Semarang (SENMAS)*, 2(1), 1–9. <https://eprosiding.stiesemarang.ac.id/index.php/SNMAS/article/view/15>
- Rondonuwu, FA, Rumawas, W., & Asaloei, S. (2018). The Influence of Work-life Balance on Employee Job Satisfaction at Hotel Sintesa Peninsula Manado. *Journal of Business Administration*, 7(2), 30–38.
- Saina, Ischevell Vialara, Pio, RJ, & Rumawas, W. (2021). THE EFFECT OF WORKLIFE BALANCE AND COMPENSATION ON EMPLOYEE PERFORMANCE AT PT

- PLN (PERSERO) SULAWESI REGION, MANADO AREA By: Ischevell Vialara Saina Riane Johnly Pio. *Journal of Economics and Sharia Economics*, 4(2), 1–9.
- Sapsuha, M. U., Alwi, Z., Sakka, A. R., & Al-Ayyubi, M. S. (2024). Review of Gold Trading Practices on Credit (non-Cash) Based on Hadith. *Al-Kharaj: Journal of Islamic Economic and Business*, 6(3).
- Satri, S., Adil, A., & Suardi, A. (2023). The Influence of Job Satisfaction and Organizational Culture on Employee Performance at the Regional Drinking Water Company (PDAM) in Luwu Regency. *Journal of Economic Resources*, 6(1), 138–144.
<https://doi.org/10.57178/jer.v6i1.576>
- Sam, H., Suardi, A., & Adil. (2023). Analisis Dampak Komunikasi , Lingkungan Kerja , Dan Motivasi Kerja Terhadap Kinerja Pegawai. 6(2), 1327–1335.
- Sutoro, M., Mawardi, S., & Sugiarti, E. (2020). The Influence of Leadership, Compensation, Organizational Culture, and Job Satisfaction on Civil Servant Performance. *SCIENTIFIC JOURNAL OF REFLECTION: Economic, Accounting, Management and Business*, 3(4), 411–420. <https://doi.org/10.37481/sjr.v3i4.267>
- Wardoyo, P., & Laksono, BFW (2019). The Influence of Work-Life Balance, Job Satisfaction and Work Engagement on Turnover Intentions with Mentoring as a Moderating Variable on Employees of Hotel Dafam Semarang. *Journal of Economic and Business Research*, 12(1), 17–39.
- Widodo, TW, Handayani, SR, Saifi, M., Ilmu, F., Universitas, A., & Malang, B. (2013). The influence of management information system (SIM) applications on employee performance. *Jurnal Profit*, 7, 87–100.
- Widyastuti, N., & Palupiningdyah. (2015). The Influence of Satisfaction and Work Motivation on Employee Performance with Organizational Citizenship Behavior (OCB) as an Intervening Variable. *Management Analysis Journal*, 4(1), 120–128.
- Wijaya, E., Fauzi, A., & Fajrillah. (2020). The Influence of Compensation and Leadership on Employee Performance at Materna General Hospital, Medan. *Journal of Business and Economics Research (JBE)*, 1(1), 17–24. <http://ejurnal.seminar-id.com/index.php/jbe/article/view/58>
- Wulandari, M., & Hadi, HK (2021). The Role of Job Satisfaction as an Intervening Variable between Work Life Balance and Employee Performance. *Journal of Management Science*, 9(2), 816. <https://doi.org/10.26740/jim.v9n2.p816-829>
- Wulandari, S., Irfan, A., Zakaria, N. B., & Mujahidin. (2024). Survey Study on Fraud Prevention Disclosure Measurement at State Islamic Universities in Indonesia. *IQTISHODUNA:*

Jurnal Ekonomi Islam, 13(1), 327–348.
<https://doi.org/10.54471/iqtishoduna.v13i1.2305>

- Wuryani, E., Rodli, AF, Sutarsi, S., Dewi, NN, & Arif, D. (2021). Analysis of decision support system on situational leadership styles on work motivation and employee performance. *Management Science Letters*, 11, 365–372. <https://doi.org/10.5267/j.msl.2020.9.033>
- Yutri Marhayani, Indra KUSDARIANTO, & MUHAMMAD HALIM. (2022). THE EFFECT OF JOB SATISFACTION AND WORK INVOLVEMENT ON EMPLOYEE PERFORMANCE OF PT. PAWNSHOP PALOPO BRANCH.
- Yuwana, F., & Sanjaya, A. (2022). The Influence of Work-Life Balance and Work Engagement on Employee Performance Through Job Satisfaction (Study at Bankaltimtara Syariah, Jl. A Yani Samarinda Branch). *Journal of Business Management Education* |, 7(2), 1–7.