



**The Effect of Work Life Balance and Innovative Work Behavior on Employee  
Performance at State-Owned Banks in Jember Regency**

Dian Akbarini Sukma

[dianakbarinisukmaa@gmail.com](mailto:dianakbarinisukmaa@gmail.com)

Employee performance is a crucial determinant of organizational success, particularly in the banking sector, which must deliver high-quality and competitive services. In State-Owned Banks in Jember Regency, work-life balance and innovative work behavior are critical factors influencing employee success. This study seeks to examine the influence of work-life balance and innovative work behavior on employee performance inside these firms. A quantitative research methodology was employed, with data collected through questionnaires distributed to employees using a saturation sampling approach. The data were analyzed through examinations of instrument validity and reliability, evaluations of classical assumptions, multiple linear regression analysis, hypothesis testing, and estimations of the determination coefficient ( $R^2$ ). The findings demonstrate that both work-life balance and innovative work behavior have a favorable and significant effect on employee performance. Work-life balance is demonstrated by qualities such as temporal equilibrium, engagement, and satisfaction in both professional and personal domains. Innovative work behavior is assessed by the capacity to generate, advocate for, and implement novel ideas in the workplace. The findings suggest that improving work-life balance and promoting creative behavior can enhance employee performance and facilitate the attainment of corporate goals.

Keywords: Work Life Balance, Innovative Work Behavior, Performance



## INTRODUCTION

The quality of Human Resources (HR) is the key to organizational success, especially in the financial sector which is highly dependent on individual performance in service, risk, and customer trust (Mangkunegara, 2015). In the context of banking, employee performance not only has an impact on internal efficiency, but also on service quality, customer satisfaction, and the overall reputation of the agency (Pangestuti, 2022). In conjunction with business dynamics, digital change, and heightened competition, bank staff must operate effectively, innovatively, and consistently to uphold service quality, making performance the primary metric of success for financial institutions. In this setting, employee performance enhancement is influenced not only by quantitative objectives but also by welfare circumstances, work-life balance, and innovative behaviors that facilitate the attainment of corporate goals (Kasmir, 2019).

Performance is fundamentally the outcome of the work executed by workers in fulfilling their obligations and responsibilities in alignment with the criteria established by the business. Performance encompasses the characteristics of work quantity and quality, timeliness, correctness, and discipline in job execution, serving as the primary measure of individuals' actual contributions to the attainment of organizational objectives (Wigianto & Arrozi, 2024). In banking, employee performance is evidenced by transaction volume, customer happiness, data correctness, and operational efficiency, making it a critical variable in the examination of human resource management within the financial industry (Kasmir, 2019). High performance will increase customer confidence, strengthen the bank's reputation, and support the achievement of business targets, on the other hand, low performance can reduce customer satisfaction and hinder organizational growth (Hutapea et al., 2025).

Work-Life Balance (WLB) denotes the equilibrium between professional responsibilities and personal life, enabling individuals to do duties efficiently without undue stress while still allocating time for familial, social, and personal pursuits. job-life balance (WLB) denotes employees' capacity to effectively manage time, workload, and priorities to prevent burnout, depression, and job-related stress that may disrupt focus and work quality (Abdillah & Nugroho, 2024). In the banking sector, employees who achieve equilibrium between their professional and personal lives tend to exhibit greater focus, discipline, and motivation in their duties, hence improving individual performance. Multiple previous studies have shown that Work-Life Balance favorably and significantly influences employee performance, including Marlinda & (Chalimah, 2024), (Bayu et al., 2024), (Baskoro et al., 2024) and (Paradise, 2025).

Innovative Work Behavior refers to employee actions aimed at generating, introducing, and executing novel ideas that enhance organizational efficiency, effectiveness, and service quality (Arum et al., 2025). Innovative behavior includes the emergence of new ideas, the courage to take risks for improvement, and the commitment to constructive change, so that employees not only work normally, but also look for better ways to carry out their duties (Dharmanto et al., 2020). In the banking sector, employees exhibiting Innovative Work Behavior are likely to develop more efficient service processes, pertinent product innovations, and creative solutions to customer issues, thereby enhancing both individual and organizational performance (Parwati et al., 2024). Multiple previous studies have shown that Innovative Work Behavior positively and dramatically affects employee performance, including (Irawati & Carrollina, 2017), (Jannah et al., 2025), (Lorenza & Hidayah, 2022).

Multiple studies have shown that Work-Life Balance and Innovative Work Behavior

positively and significantly affect employee performance in the banking sector and other industries. Nevertheless, discrepancies remain in the data; for example, some studies indicate that Work-Life Balance does not significantly impact performance within a certain sample (Rohmatiah et al., 2023). Certain studies conducted in organizations characterized by dense work cultures, together with other research, indicate that Innovative Work Behavior does not consistently exert a meaningful influence on performance unless underpinned by a supportive organizational culture (Sidik, 2021), investigation into organizations characterized with conservative cultures. This indicates the existence of research gaps that require addressing, particularly with state-owned banks in Jember Regency, which possess unique features, including elevated work expectations, substantial workloads, and the necessity for rapid and responsive service innovation (Arfandi & Kasran, 2023). This study is essential for reevaluating the correlation between Work-Life Balance, Innovative Work Behavior, and performance in the regional banking sector, while providing a contextual framework to improve the performance of SOE Bank employees in Jember Regency.

State-Owned Banks in Jember Regency is one of the financial institutions tasked with providing banking, financing, and investment services to the community, so that employee performance greatly determines the success of customer service and trust. In this context, employee performance is not only measured by transaction volume, but also by service quality, customer satisfaction, and operational efficiency. Performance data from state-owned Bank employees in Jember Regency between 2020 and 2024 indicate a decline in performance linked to inadequate Work-Life Balance, elevated work stress, and suboptimal competencies. This indicates that employee performance may be augmented by enhancing work-life balance and promoting innovative behaviors. This scenario suggests that state-owned banks in Jember Regency must improve employees' Work-Life Balance and Innovative Work Behavior to enhance performance.

The study titled "The Influence of Work-Life Balance and Innovative Work Behavior on Employee Performance at State-Owned Banks in Jember Regency" possesses both theoretical and practical significance. Theoretically, the study's findings can improve the comprehension of the relationship between work-life balance, innovative behavior, and performance, especially in state-owned banking, while also offering insights into the elements that promote the enhancement of employee performance in the financial sector. The research findings will serve as a foundation for state-owned banks in Jember Regency to formulate human resource management policies, including the execution of effective Work-Life Balance programs, enhancement of training quality, and reinforcement of an organizational culture that fosters innovative employee behavior. This research aims to enhance staff performance sustainably, facilitate the attainment of corporate objectives, and elevate the quality of customer service at State-Owned Banks in Jember Regency.

## **LITERATURE REVIEW**

### **1. Work Life Balance**

Work-Life Balance (WLB) refers to the equilibrium between organizational work obligations and personal, familial, and social responsibilities, enabling workers to fulfill tasks



efficiently without undue stress on non-work parts of life. (Lie et al., 2025). In general, work-life balance reflects an employee's ability to manage time, priorities, and workload to stay physically and psychologically healthy, and maintain the quality of interpersonal relationships outside of the work environment (Barage & Sudarusman, 2022).

## **2. Innovative Work Behavior**

Innovative Work Behavior includes individual actions focused on the creation, promotion, and implementation of new ideas that collectively improve the work, team, or company (Hasan et al., 2024). Innovative work behavior encompasses three phases: idea production, concept promotion, and idea realization, indicating that it extends beyond mere idea emergence to include attempts for implementation (Z. Yanti & Putri, 2023).

## **3. Employee Performance**

Employee performance is the outcome of individual work executed in alignment with the organization's established standards and criteria over a certain timeframe (Dzulqarnain et al., 2024). Performance is not only seen from the number of outputs, but also from the quality, punctuality, efficiency, and consistency of employees' work behavior while carrying out their duties (Z. Yanti & Putri, 2023). According to Colquitt (in Cashmere), performance is the value of a set of employee behaviors that contribute to the organization's goals, both positively and negatively (Fitri and Putri, 2024).

## **METHODOLOGY**

This research adopts a quantitative methodology through the use of surveys. The research population consists of all employees of State-Owned Banks in Jember Regency, with a sample of 100 respondents chosen using a census approach. Data collection was performed using a Likert scale questionnaire, which was subsequently analyzed by multiple linear regression with SPSS software. The collected data undergoes additional analysis through validity and reliability evaluations. Subsequently, it presents the results of data analysis, along by findings and recommendations. This research utilizes multiple linear regression analysis using SPSS 25 for Windows (Scott, 2018).

## RESULTS AND DISCUSSION

### Data Validity Test Results

**Table 1. Data Validity Test Results**

| Yes                                  | Statement Items | Criterion 1    |                    | Criterion 2 |              | Remarks |
|--------------------------------------|-----------------|----------------|--------------------|-------------|--------------|---------|
|                                      |                 | Table r values | Calculated r-value | Sig value   | <i>alpha</i> |         |
| <i>Work Life Balance (X1)</i>        |                 |                |                    |             |              |         |
| 1                                    | X1 (1)          | 0,294          | 0,934              | 0.000       | 0,05         | Valid   |
| 2                                    | X1 (2)          | 0,294          | 0,763              | 0.000       | 0,05         |         |
| 3                                    | X1 (3)          | 0,294          | 0,987              | 0.000       | 0,05         |         |
| 4                                    | X1 (4)          | 0,294          | 0,965              | 0.000       | 0,05         |         |
| 5                                    | X1 (5)          | 0,294          | 0,988              | 0.000       | 0,05         |         |
| <i>Innovative Work Behavior (X2)</i> |                 |                |                    |             |              |         |
| 1                                    | X2 (2)          | 0,294          | 0,878              | 0.000       | 0,05         | Valid   |
| 2                                    | X2 (2)          | 0,294          | 0,985              | 0.000       | 0,05         |         |
| 3                                    | X2 (2)          | 0,294          | 0,782              | 0.000       | 0,05         |         |
| 4                                    | X2 (2)          | 0,294          | 0,960              | 0.000       | 0,05         |         |
| 5                                    | X2 (2)          | 0,294          | 0,890              | 0.000       | 0,05         |         |
| <i>Employee Performance (Y)</i>      |                 |                |                    |             |              |         |
| 1                                    | Y1              | 0,294          | 0,715              | 0.035       | 0,05         | Valid   |
| 2                                    | Y2              | 0,294          | 0,829              | 0.000       | 0,05         |         |
| 3                                    | Y3              | 0,294          | 0,985              | 0.000       | 0,05         |         |
| 4                                    | Y4              | 0,294          | 0,717              | 0.000       | 0,05         |         |
| 5                                    | Y5              | 0,294          | 0,958              | 0.002       | 0,05         |         |

Source : Data processed by Researcher (2026)

The outcomes of the validity assessment are displayed in Table 1. The validity test results indicate that the connection between the indicators of Work Life Balance (X1), Innovative Work Behavior (X2), and Employee Performance (Y) is authentic, as the calculated r exceeds the critical value (0.294) and the significance level is below 0.05 (5%). Consequently, it may be inferred that the variables Work Life Balance (X1), Innovative Work Behavior (X2), and Employee Performance (Y) are deemed valid for all statement items.

### Data Reliability Test Results

**Table 2. Reliability Test Results**

| Variable                        | Cronbach Alpha Values | Standart Alpha | Remarks         |
|---------------------------------|-----------------------|----------------|-----------------|
| <i>Work Life Balance</i>        | 0,826                 | 0,06           | <i>Reliable</i> |
| <i>Innovative Work Behavior</i> | 0,826                 |                | <i>Reliable</i> |
| <i>Employee Performance</i>     | 0,764                 |                | <i>Reliable</i> |

Source : Data processed by researchers (2026)

The results of the reliability assessment are presented in Table 2. The Reliability Test



results reveal that Work Life Balance (X1) has a Cronbach's Alpha of 0.826, Innovative Work Behavior (X2) also has a Cronbach's Alpha of 0.826, and Employee Performance (Y) has a Cronbach's Alpha of 0.764. The instrument in this study exhibits reliability, as the Cronbach Alpha score surpasses 0.06.

### Multiple Linear Regression Analysis Results

**Table 3. Results of Multiple Linear Regression Analysis Test**

| <b>Models</b>                 | <b>Unstandardized Coefficients</b> | <b>Standardized Coefficients</b> |             |
|-------------------------------|------------------------------------|----------------------------------|-------------|
|                               | <b>B</b>                           | <b>Std. Error</b>                | <b>Beta</b> |
| 1 (Constant)                  | 7,709                              | 0,233                            |             |
| Work Life Balance (X1)        | 0,622                              | 0,023                            | 0,353       |
| Innovative Work Behavior (X2) | 0,743                              | 0,031                            | 0,589       |
| Employee Performance (Y)      | 0,349                              | 0,030                            | 0,685       |

Source : Data processed by researchers (2026)

Table 3 summarizes the results of the Multiple Linear Regression Analysis in the following regression equations :

1. The equation of the variable may be elucidated if the constant is 7.709, indicating that although the variables Work-Life Balance (X1) and Innovative Work Behavior (X2) are held constant, while Employee Performance (Y) is measured at 7.709.
2. The Work Life Balance coefficient is 0.622, indicating that a substantial increase of 1 unit in the Work Life Balance (X1) variable would result in an increase of 0.075 in the Employee Performance variable (Y). Similarly, as it diminishes, it will diminish by 0.622.
3. The coefficient for Innovative Work Behavior is 0.743, indicating that a one-unit rise in the Innovative Work Behavior (X2) variable considerably elevates the Employee Performance variable (Y) by 0.743. Similarly, as it diminishes, it will diminish by 0.743.

### T test (Partial)

**Table 4. Results of the t-test (partial)**

| <b>Variable</b>               | <b>Significance of Calculation</b> | <b>Significance Levels</b> | <b>t count</b> | <b>t Table</b> |
|-------------------------------|------------------------------------|----------------------------|----------------|----------------|
| Work Life Balance (X1)        | 0,000                              | 0,05                       | 4,305          | 2,020          |
| Innovative Work Behavior (X2) | 0,000                              | 0,05                       | 5,138          | 2,020          |

Source : Data processed by researchers (2026)

Consult Table 4. The results of the t-test (Partial) can be obtained. The factors of Work Life Balance (X1) and Innovative Work Behavior (X2) significantly influence the dependent variable of Employee Performance (Y), both independently and collectively. The prior t-test results revealed a t-value below 0.05, however the crucial t-value from the t-table was 2.020.

### Determination Coefficient Results ( $R^2$ Test)

**Table 5. Determination Coefficient Test Results (R2 Test)**

| Model Summary |       |          |                   |                            |
|---------------|-------|----------|-------------------|----------------------------|
| Models        | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | ,951a | ,604     | ,697              | ,7295                      |

Source : Data processed by researchers (2026)

The results of the determination coefficient test presented in table 5 indicate an Adjusted R-square value of 0.697, equivalent to 69.7%, which can be rounded to 70%. This signifies that the ability of independent variables (Work-Life Balance, Innovative Work Behavior) to affect the dependent variable (Employee Performance) is 90%. Conversely, 30% was influenced by factors external to the independent variables (Employee Performance).

### DISCUSSION

#### **The balance between professional responsibilities and personal lives substantially affects employee performance in state-owned institutions inside Jember Regency**

The study's findings demonstrate that Work-Life Balance substantially affects employee performance in State-Owned Banks within Jember Regency. hence, an improved work-life balance correlates with enhanced employee performance. These findings align with the job-Life Balance hypothesis, which posits that people who effectively manage job demands, familial obligations, and personal needs in a balanced way tend to exhibit superior physical and psychological health, increased energy, and enhanced attention and consistency in their work. Employees have enhanced productivity, increased job satisfaction, and more commitment to their responsibilities when alleviated from excessive work demands or conflicts between professional and familial obligations. The results demonstrate that Work-Life Balance substantially affects employee performance, hence supporting the theoretical framework that identifies work-life balance as a vital factor in improving job quality and productivity in the banking sector.

In depth, these findings show that employees of State-owned Banks in Jember Regency who are able to maintain a balance between working hours, family responsibilities, as well as rest time and personal activities tend to have better performance in completing transactions, serving customers, and carrying out administrative and operational tasks. In the banking environment, work demands are relatively high, working hours are often tight, and the pressure to achieve targets is very large, so employees who experience Work Life Balance dysfunction tend to be stressed quickly, get tired easily, and decrease concentration, which ultimately negatively impacts work quality and output. If the management of SOE Banks is able to manage Work Life Balance through policies of flexible working hours, fair distribution of workloads, psychological support, and welfare programs, then employees will feel more comfortable, avoid burnout, and be more loyal and enthusiastic in carrying out their duties. This shows that Work Life Balance is not only a topic of personal welfare, but also a strategic factor that contributes significantly to improving the performance of State-Owned Bank employees in Jember Regency in the context of service and achievement of business targets.



The findings of this study validate prior research indicating that Work-Life Balance positively and significantly influences employee performance within the banking sector, including investigations by (Dewi et al., 2022) regarding management strategies at PT Bank Negara Indonesia (Persero) Tbk in Jambi City, as well as studies by (Fitriati et al., 2021), (Yanti et al., 2025), and an analysis of Work-Life Balance and Work Engagement on employee performance at PT Bank Rakyat Indonesia (Persero) by (Hutapea et al., 2025). Overall, these studies determined that employees who attain work-life balance exhibit enhanced performance, reduced work-related stress, and increased satisfaction and commitment, thereby corroborating the assertion that bolstering Work-Life Balance will also elevate the quality and performance outcomes of employees at State-Owned Banks in Jember Regency.

### **Innovative work behavior substantially influences employee performance in state-owned banks under Jember Regency**

The study's findings indicate that creative Work Behavior significantly influences employee performance at State-Owned Banks in Jember Regency; hence, an increase in workers' creative work behavior correlates with enhanced performance outcomes. This discovery corresponds with the Innovative Work Behavior theory proposed by De Jong and Den Hartog (2010), which delineates that innovative behavior encompasses the generation of novel ideas, the advocacy of these ideas, and their actualization, thereby extending beyond mere contemplation to encompass constructive implementation within the organization. Janssen (2000) asserted that individuals who actively pursue innovative ideas, suggest process enhancements, and endeavor for constructive changes would enhance work efficiency and effectiveness, while positively influencing individual performance. The finding that Innovative Work Behavior substantially impacts employee performance supports the theoretical framework suggesting that this behavior is a vital factor in improving productivity and service quality in the banking sector.

In depth, these findings show that employees of State-owned Banks in Jember Regency who show innovative work behaviors, such as finding new solutions for customer service, proposing procedures improvements, and implementing new ideas in the work process, tend to have better performance in task completion, operational efficiency, and service quality. In the banking environment, high work demands, fierce competition, and the need for service innovation make employees who have innovative behaviors an important asset for the organization, as they are able to make a real contribution to the improvement of systems, products, and services to customers. Innovative work behavior helps SOE Bank employees to reduce errors, speed up service processes, and increase customer satisfaction, which ultimately has a positive impact on individual and organizational performance. Innovative work behavior influences individual innovation and enhances overall performance at State-Owned Banks in Jember Regency.

The findings of this study substantiate prior research indicating that Innovative Work Behavior positively and significantly influences employee performance. This includes investigations into the relationship between Innovative Work Behavior, Competency, and Teamwork concerning employee performance (Scott, 2024); an examination of Innovative Behavior and Work Engagement's effects on employee performance at PT. Hadji Kalla Toyota (Scott, 2021), a study on the impact of Innovative Work Behavior and Work Engagement on employee performance in hospitals (Lamirin et al., 2023), an analysis of Innovative Work Behavior as a mediator between social support and operator performance (Prihadi & Susilawati,



2018), and research on Learning Organization, social co-workers, and innovative behavior's influence on work engagement among bank employees (March, 2025). These studies generally conclude that innovative work behavior positively and significantly impacts employee performance in both the banking sector and other organizations, thereby affirming that enhancing innovative work behavior will improve the quality and performance outcomes of employees at state-owned banks in Jember Regency.

### **Innovative Work Behavior and Work-Life Balance Simultaneously Affect Employee Performance at State-Owned Banks in Jember Regency**

The study's findings indicate that Innovative Work Behavior and Work-Life Balance concurrently influence employee performance at State-Owned Banks in Jember Regency, signifying that these two factors collectively account for variances in employee performance. These findings align with the hypothesis that individual performance inside an organization is affected by a combination of internal variables, including creative work practices, and well-being factors, such as work-life balance. De Jong & Den Hartog (2010) clarify that Innovative Work Behavior promotes the creation and implementation of original ideas that improve work efficiency and quality, while the Work Life Balance theory asserts that employees who adeptly navigate the demands of work, family, and personal life in a balanced way tend to be healthier, more energetic, and productive. The data demonstrate that Creative Work Behavior and Work-Life Balance simultaneously affect performance, hence validating the theoretical framework that asserts employee performance requires a synergy of creative work behavior and optimal work-life balance.

These findings indicate that employees of state-owned enterprises in Jember Regency who exhibit innovative work behavior while maintaining a balance between work, home, and personal life tend to demonstrate superior performance in task completion, operational efficiency, and customer service quality. In the banking environment, high work demands, target pressures, and technological dynamics require employees who are not only creative and proactive in finding new solutions, but also able to manage stress and workload to maintain health and concentration. The integration of innovative work behavior with a favorable work-life balance enables Bank BUMN personnel to exhibit heightened focus, enthusiasm, and commitment in their responsibilities, thereby enhancing productivity, efficiency, and customer satisfaction. This indicates that enhancements in employee performance are influenced not solely by human characteristics, but also by organizational support via work-life balance management initiatives and the cultivation of innovative cultures.

The results of this study correspond with previous research demonstrating that elements related to creative work behavior and work-life balance simultaneously affect employee performance, including: Examination of Work-Life Balance and Organizational Citizenship Behavior in Relation to Employee Performance at PT Bank Rakyat Indonesia Tbk (Abdillah & Nugroho, 2024), An analysis of the influence of work-life balance and workplace environment on the performance of employees at Bank Mandiri KC Kupang. (Lamirin et al., 2023), An examination of the impact of work-life balance and occupational stress on employee performance at the Bank Indonesia North Kalimantan Representative Office (Ramadhan & Wulandari, 2025), a research investigating the impact of career growth and work-life balance on employee performance (Bagis & Adawiyah, 2022), and investigate the correlation between workload and

work-life balance for work productivity. These research concluded that Work-Life Balance and its related aspects, both individually and collectively, had a favorable and significant effect on employee performance in the banking sector and other firms. This substantiates the assertion that the amalgamation of Innovative Work Behavior and Work-Life Balance is essential for augmenting employee performance at State-Owned Banks in Jember Regency.

The findings of this study align with prior research, indicating that factors associated with creative work behavior and work-life balance concurrently influence employee performance, including: Analysis of Work-Life Balance and Organizational Citizenship Examination of Employee Performance Conduct at PT Bank Rakyat Indonesia Tbk (Abdillah & Nugroho, 2024) executed a study on the influence of work-life balance and work environment on the performance of workers at Bank Mandiri KC Kupang (Lamirin et al., 2023). An investigation was conducted to examine the impact of work-life balance and job stress on employee performance at the Bank Indonesia North Kalimantan Representative Office (Ramadhan & Wulandari, 2025). A study investigated the impact of career growth and work-life balance on employee performance (Bagis & Adawiyah, 2022), in conjunction with research on the correlation between workload and work-life balance in relation to work productivity. This research revealed that Work-Life Balance and its associated factors, both individually and collectively, positively and significantly impact employee performance in the banking sector and other organizations. This validates the claim that the integration of Innovative Work Behavior and Work-Life Balance is crucial for enhancing employee performance at State-Owned Banks in Jember Regency.

## **CONCLUSION**

### **Conclusion**

The study titled "The Influence of Work Life Balance and Innovative Work Behavior on Employee Performance at State-Owned Banks in Jember Regency" determines that Work-Life Balance has a favorable and significant effect on employee performance, indicating that employees who effectively manage the equilibrium between work obligations, familial duties, and personal life exhibit enhanced performance. Moreover, creative work behavior exerts a positive and substantial impact on employee performance, suggesting that employees who actively seek innovative solutions, suggest process enhancements, and execute creative concepts substantially contribute to the enhancement of efficiency and service quality. Both Work Life Balance and Innovative Work Behavior have been demonstrated to influence employee performance at SOE Banks in Jember Regency, making these two variables critical for enhancing sustainable performance within the SOE banking sector.

### **Suggestions**

Given these findings, State-Owned Banks in Jember Regency must improve policies and programs that foster Work-Life Balance, including more flexible working hours, equitable workload distribution, and increased managerial support for employees to help maintain equilibrium between professional and personal life. Agencies should promote the cultivation of creative work behaviors by providing chances for employees to offer ideas, recognizing innovative efforts, and incorporating training and skill development relevant to the demands of financial services. The researcher should examine further factors affecting employee performance, such as organizational culture, compensation, and workload, and employ a



qualitative methodology to deepen the understanding of the interplay between Work-Life Balance and Innovative Work Behavior in State-Owned Banks in Jember Regency.



## BIBLIOGRAPHY

- Abdillah, M. A., & Nugroho, S. H. (2024). Structural Equation Modelling (SEM) Analysis of the Influence of Job Satisfaction, Environment, Work Life Balance, Competence and Employee Commitment on Performance. *Engineering Journal Of Science And Technology*, 17(1), 23–30. <https://doi.org/10.21107/Rekayasa.V17i1.24344>
- Arfandi, A., & Kasran, M. (2023). The Influence of Work Life Balance and Leadership Style on Employee Performance at Pt. Sumber Graha Sejahtera (Sgs) Luwu. *Jessica*, 6(2), 1861–1872. <https://doi.org/10.36778/Jesya.V6i2.1192>
- Arum, P. S., Agustina, T. S., & Ekowati, D. (2025). The Influence of Technological Innovation and Transformational Leadership on Employee Performance through Organizational Culture as a Mediation Variable at Pt Foliper Agro Chemical. *Journal of Managing Energy*.
- Astri Dwi Andriani, Asep Mulyana, I Gede Dhika Widamandana, Aris Armunanto, Imas Sumiati, Leni Susanti, Leonita Siwiyanti, Qomarotun Nurlaila, Dheni Pangestuti, I. C. D. (2022). *Human Resource Management* (A. R. P. Fera Yunita (Ed.)). Cv. Tohar Media.
- Bagis, F., & Adawiyah, W. (2022). Work-Life Balance And Work Culture On Employee Loyalty In Construction Companies: The Mediating Role Of Job Satisfaction. *Icbae*, 1–7. <https://doi.org/10.4108/Eai.10-8-2022.2320908>
- Barage, P., & Sudarusman, E. (2022). The Effect of Work-Life Balance, Work Stress, and Job Satisfaction on Turnover Intention (Study on the Work of the Millennial Generation in Yogyakarta). *Business Journal*, 3(1), 81–96.
- Baskoro, A. N., Indarto, I., & Budiati, Y. (2024). Analysis of the Influence of Work-Life Balance and Competency on the Work Ethic of Kpp Madya Semarang Dua Employees with Performance as an Intervening Variable. *Jekkp (Journal of Economics, Finance and Public Policy)*, 6(1), 30–45. <https://doi.org/10.30743/Jekkp.V6i1.9174>
- Bayu, M., Putro, S., Wajdi, F., & Surakarta, U. M. (2024). The Influence Of Work-Life Balance And Work Ethic On Employee Performance Employee Performance With Job Asfacaon As An Intervening Variable The Influence Of Work-Life Balance And Work Ethic On Employee Performance With Job Satisfaction As An Interv Variable. *Management Studies And Entrepreneurship Journal*, 5(1), 2651–2659.
- Chalimah. (2024). The Influence of Transformational Leadership, Work-Life Balance and Compensation on Employee Performance: On Cv. Trimitra Setia .... *Journal Of Accounting And Management's* ..., Xxx, 1–9. <https://journals.unikal.ac.id/index.php/jams/article/view/87%0ahttps://journals.unikal.ac.id/index.php/jams/article/download/87/48>
- Dewi, S. A., Widiartanto, W., & Listyorini, S. (2022). The Effect of Compensation and Work-Life Balance on Employee Performance through Job Satisfaction as an Intervening Variable (Study on Employees of Pt Kai (Persero) Daop 4 Semarang). *Journal of Business Administration Sciences*, 11(4), 830–838. <https://doi.org/10.14710/Jiab.2022.36016>
- Dharmanto, A., Giyanti, D., & Setyowati, N. W. (2020). The Influence of Servant Leadership and Organizational Commitment to Performance Improvement (Case Study on Employees in Pekayon Jaya Village, South Bekasi District, Bekasi City). *Journal of Research Innovation*, 2(8), 2451–2452.
- Dzulqamain, F. M., Awaludin, C., Rahayu, A., Pratomo, F. R., & Aqilatuzzakia, Z. (2024). *Literature Review: The Role of Compensation and Job Satisfaction for Retail and Service Companies in Indonesia and Abroad*. 1–9.
- Firdaus, F. (2025). The Effect of Work Life Balance on Employee Performance with Job Satisfaction as an Intervening Variable at Pt. Tanjung Selatan Makmur Jaya. *Journal of Management and Entrepreneurship Inspiration Research*, 9(1), 12–19. <https://doi.org/10.35130/Cpcehy21>
- Fitri and Putri. (2024). The Influence of Transformational Leadership and Organizational Culture on the Performance of Employees in West Padang Panjang District with Organizational



- Commitment as an Intervening Variable. *Innovative: Journal Of Social Science Research*, 4(4), 10902–10919.
- Fitriati, A., Darmawan, A., & Rachmawati, E. (2021). The Effect of Work-Life Balance and Work Motivation on Employee Performance with Job Satisfaction as an Intervening Variable. *Entrepreneurship Business Management Accounting (E-Bisma)*, 6(1), 110–131.
- Hasan, M., Banna, A., & Prahiawan, W. (2024). The Influence of Organizational Communication and Technology Training on Employee Performance with Job Satisfaction as an Intervening Variable. *Innovative: Journal Of Social Science Research*, 4, 548–570.
- Hutapea, N. W., Sinurat, E. J., & Siregar, S. (2025). The Influence of Employee Engagement, Work-Life Balance, and Talent Management on Employee Performance at the North Tapanuli Regency Agriculture Office. *Riggs: Journal Of Artificial Intelligence And Digital Business*, 4(2), 2318–2325. <https://doi.org/10.31004/Riggs.V4i2.847>
- Irawati, R., & Carrollina, D. A. (2017). Analysis of the Influence of Workload on the Performance of Operator Employees at Pt Giken Precision Indonesia. *Inovbiz: Journal of Business Innovation*, 5(1), 51. <https://doi.org/10.35314/Inovbiz.V5i1.171>
- Jannah, A., Elfiswandi, E., & Lusiana, L. (2025). The Impact of Technology, Innovation and Training on Employee Performance through Career Development as Intervening Variables at Padang State University. *Journal Of Accounting And Finance Management*, 6(1), 373–386.
- Cashmere. (2019). *Human Resource Management (Theory and Practice)*.
- Lamirin, Santoso, J., & Selwen, P. (2023). The application of transformational leadership strategies in improving the performance of educational organizations. *Scientific Journal of Kanderang Tingang*, 14(2), 400–409. <https://doi.org/10.37304/Jikt.V14i2.259>
- Lie, L., Yakin, I., Mufrihah, M., Shalahuddin, A., & Mayasari, E. (2025). The effectiveness of talent management, WLB, and job satisfaction as mediating variables on employee performance. *Journal of Business and Entrepreneurship*, 14(1), 135–148. <https://doi.org/10.37476/Jbk.V14i1.4941>
- Lorensa, E., & Hidayah, N. (2022). The Influence of Product Innovation, Market Orientation and Social Media on the Performance of Fashion MSMEs. *Journal of Managerial and Entrepreneurship*, 4(3), 739–748. <https://doi.org/10.24912/Jmk.V4i3.19768>
- Malau, D. M. M. (2025). The Effect of Self-Efficacy, and Employee Involvement on Innovative Performance through Organizational Citizenship Behavior as an Intervening Variable in Batam District Attorney's Office Employees. *Jrti (Indonesian Journal of Action Research)*, 10(1), 133–140.
- Mangkunegara. (2015). *Corporate Human Resources*. Pt Remaja Rosdakarya. <https://openlibrary.telkomuniversity.ac.id/pustaka/8164/manajemen-sumber-daya-manusia-perusahaan.html>
- Parwati, L., Yusuf, M., & Haryoto, C. (2024). The Influence of Leadership Style and Technological Innovation on Employee Productivity with Organizational Culture as a Mediating Variable in Pt. Mitrausaha Indonesia Group (Funding Societies). *Syntax Literate; Indonesian Scientific Journal*, 9(11), 6246–6259. <https://doi.org/10.36418/Syntax-Literate.V9i11.17019>
- Prihadi, D., & Susilawati, A. D. (2018). The Influence of E-Commerce and Social Media Promotion Capabilities on Marketing Performance. *Benefit: Journal of Management and Business*, 3(1), 15. <https://doi.org/10.23917/Benefit.V3i1.5647>
- Ramadhan, R., & Wulandari, F. (2025). The Influence of Inclusive Leadership on Employee Performance with Employees' Innovative Behavior as a Mediating Variable. *Journal of Ecology*, 7(2), 346–356. <https://doi.org/10.36985/0p5t1708>
- Rohmatiah, A., Widodo, M., & Mutmainah, M. (2023). The Impact of Employee Work-Life Balance on Performance through Organizational Citizenship Behavior. *Managerial Journal*, 10(02), 215. <https://doi.org/10.30587/Jurnalmanajerial.V10i02.5453>



- Septiana Dwi Purnamaningtyas, E. R. (2021). The Influence of Inclusive Leadership and Organizational Culture on Employee Performance with Innovative Behavior as a Mediation Variable (Study on Employees of the Central Java Provincial Industry and Trade Office). *Diponegoro Journal Of Management*, 10(3), 1–12.
- Sidik, R. (2021). The Effect of Ability, Work Life Balance, and Job Satisfaction on Employee Performance in Bmt Permata East Java Employees. *Yos Soedarso Economics Journal*, 1 (April), 20–28.
- Sinaga, I. S., Ansella, R., Hulu, T., & Silalahi, D. (2024). The Influence of Leadership Style, Compensation, Work-Life Balance on Employee Performance with Job Satisfaction as an Intervening Variable: Literature Review. *Journal Of Artificial Intelligence And Digital Business (Riggs)*, 1(1), 293–301.
- Sugiyono. (2018). *Business Research Methods (Quantitative, Qualitative, Combination and R&D Approaches)*. Alfabet.
- Wigianto, W., & Fachruddin Arrozi, M. (2024). The Influence of Transformational Leadership and Work Ethics on Employee Performance with Effective Communication as an Intervening Variable. *Journal of Cahaya Mandalika*, 1223–1243.
- Yanti, M. S., Akhmad, I., & Setianingsih, Department of Management, University of Muhammadiyah Riau, R. (2025). The Influence of Leadership, Work Life Balance, Job Security, and Employee Welfare on Employee Performance at Cv. Ajspm Pekanbaru. *Scientific Journal of Independent Student Emba*, 4(1), 634–651.
- Yanti, Z., & Putri, E. R. (2023). The Effect of Competence and Work Commitment on Employee Performance with Work Motivation as a Moderation Variable in the Management of Regional Property in Pasaman Regency. *Innovative: Journal Of Social Science Research*, 3(4), 5792–5803.
- Yudha, I. P. (2024). The Effect of Work Engagement, Quality of Work Life, Work Discipline and Work Motivation on Employee Performance at Pt. Harapan Tunas Jaya. *Innovative Technology: Methodical Research Journal*, 1(2), 15.  
<https://doi.org/10.47134/Innovative.V1i2.66>