Work–Life Balance and Motivation as Determinants of Employee Performance: The Mediating Role of Job Satisfaction

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Abstract: This research seeks to examine the influence of work-life balance and motivation on employee performance, with job satisfaction serving as an intervening variable. The study was carried out among employees at the Representative Office of Bank Indonesia in South Kalimantan Province, involving 68 respondents. A quantitative method was applied, utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) supported by SmartPLS 3 software for data analysis. The findings reveal that work-life balance and motivation positively contribute to job satisfaction. Moreover, job satisfaction demonstrates a positive impact on employee performance. The results also show that work-life balance and motivation exert both direct effects on employee performance and indirect effects through job satisfaction as a mediating variable. Therefore, job satisfaction is empirically validated as a mediator in the relationship between work-life balance, motivation, and employee performance. These outcomes highlight the need for organizations to foster a supportive work-life balance and st

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I. INTRODUCTION

Human resources play a vital role in determining an organization's success, particularly in an era characterized by intense competition and rapid technological advancement. In the dynamic banking industry, organizations are required to continuously enhance employee performance in order to remain competitive and adaptable to ongoing changes. Employee performance is a crucial indicator of organizational effectiveness, as it reflects the extent to which employees are able to achieve assigned tasks and organizational goals.

Employee performance is shaped by numerous psychological aspects and organizational conditions, including the extent to which individuals are able to maintain a healthy work-life balance. When employees can harmonize their job responsibilities with personal commitments, they tend to handle their duties more efficiently, which enhances both their well-being and productivity. Maintaining equilibrium between work and private life can also help alleviate occupational stress and contribute to stronger performance outcomes. In contrast, when professional and personal obligations are not properly balanced, employees may experience exhaustion, reduced enthusiasm, and a decline in the quality of their work results.

In addition to work-life balance, motivation is a significant determinant of employee performance. Motivation is shaped by both extrinsic and intrinsic factors, including compensation, organizational policies, recognition, achievement, and responsibility. Employees with strong motivation generally demonstrate greater commitment, enthusiasm, and productivity in their work. Furthermore, human motivation can be understood as a process of fulfilling various levels of needs, where optimal performance is achieved when both basic and higher-level needs are adequately satisfied.

Job satisfaction functions as an essential intermediary variable connecting work-life balance and motivation with employee performance. It refers to the positive feelings or attitudes that emerge from an individual's assessment of their job and overall work experiences. Employees who experience a high level of job satisfaction are generally more loyal, demonstrate greater organizational commitment, and achieve stronger performance results. Within the setting of the Bank Indonesia Representative Office of South Kalimantan an institution responsible for safeguarding monetary stability and reinforcing the regional financial system employee performance holds strategic importance in ensuring that policies are implemented effectively and public services are delivered optimally.

Considering these factors, examining the influence of work-life balance and motivation on employee performance, with job satisfaction positioned as an intervening variable, becomes highly relevant. This research is expected to provide a more comprehensive understanding of the determinants of employee performance, as well as offer practical recommendations for organizations in designing policies that enhance employee well-being and maintain sustainable productivity over time.

II. LITERATURE REVIEW

➢ *Work-Life Balance*

According to Helen Parkes and Paul H. Langford (2008:268), work-life balance refers to a condition in which individuals can fulfill commitments to both their professional roles and family life while also managing responsibilities beyond work. Longer working hours, performance pressures, and technological advances that enable work to extend beyond formal office time present significant challenges to maintaining this balance. Many employees struggle to separate work from personal life, which can lead to job stress and reduced productivity. Parkes and Langford, as cited in Nawano et al. (2008:146), further explain that conflict arises when work demands and personal life responsibilities are incompatible, potentially resulting in stress, fatigue, and health-related issues.

➢ *Motivation*

Sari et al. (2020) explain that human motivation is driven by efforts to satisfy needs in a structured sequence. Similarly, Afandi and Bahri (2020) describe motivation as an aroused need directed toward achieving personal satisfaction. Pahira and Rinaldy (2023) emphasize that individuals are motivated to perform well when they believe their efforts will produce desired outcomes.

Frederick Herzberg's two-factor theory categorizes workplace factors into motivators and hygiene elements. Motivator components such as accomplishment, acknowledgment, and responsibility have a direct role in improving employee performance (Basril, 2022). On the other hand, hygiene components, including compensation and the work environment, tend to generate dissatisfaction if they are insufficient; however, their presence alone does not automatically create higher satisfaction levels. For this reason, managers need to address both dimensions to cultivate effective and sustainable motivation. Motivators are intrinsic drivers that stimulate employees through feelings of achievement and appreciation, while hygiene factors are extrinsic conditions aimed at maintaining an adequate and comfortable working atmosphere (Basril, 2022:34)..

Based on these perspectives, a motive can be understood as an internal need that requires fulfillment, while motivation is the driving condition that encourages employees to achieve goals related to those needs.

➢ *Job Satisfaction*

Job satisfaction represents a positive emotional attitude toward one's work, reflected in enthusiasm, discipline, and

performance achievement. It can also be viewed as an emotional state in which employees perceive alignment between the rewards they receive and their expectations. Job satisfaction reflects employees' positive feelings or emotional responses toward various aspects of their work. Stephen P. Robbins and Timothy A. Judge (2020:86) define job satisfaction as an employee's overall attitude toward their job, indicating the extent to which expectations are fulfilled. It also includes an affective component related to daily work experiences. Meanwhile, Edwin A. Locke (2019:1300) describes job satisfaction as a pleasurable or positive emotional condition resulting from an evaluation of one's work experiences. Job satisfaction is important because it is closely linked to performance, absenteeism, turnover, and employee loyalty.

Moreover, job satisfaction is often associated with employee turnover, although perceptions of organizational injustice may serve as a stronger predictor. When employees perceive unfair treatment, emotional strain may arise, reducing motivation and potentially leading to resignation (Marnis & Priyono, 2019:229). Job satisfaction can be assessed through various dimensions that influence employees' experiences in the workplace.

➢ *Employee Performance*

Human resources play a vital role in enabling organizations to manage and utilize employees effectively to achieve organizational objectives. They represent both a tangible and potential factor of production, involving not only physical labor but also intellectual capability. Consequently, optimizing human resources is a primary focus in efforts to enhance employee performance.

According to Malayu S. P. Hasibuan (2017), performance is the outcome achieved by an individual in completing tasks based on ability, effort, and opportunity. In other words, performance reflects results attained through competence, experience, diligence, and time in accordance with established standards. Tb. Sjafri Mangkuprawira (2011) describes employee performance as the result of a planned work process carried out within a specific time and context. Meanwhile, Henry Simamora (2015) states that effective organizational functioning depends on employees' ability to perform their duties reliably. Anwar Prabu Mangkunegara (2015) defines performance as the quality and quantity of work achieved in carrying out assigned responsibilities, whereas Robert L. Mathis and John H. Jackson (2012) view performance as what employees accomplish or fail to accomplish in their work roles.

From these perspectives, employee performance can be understood as the work outcomes achieved by individuals within an organization to support the attainment of organizational goals while minimizing potential losses.

➢ *Conceptual Framework and Hypotheses*

Referring to the previously presented definitions, the conceptual framework of this study is formulated based on the research problem that investigates the influence of work-life balance and motivation on employee performance, with

job satisfaction positioned as an intervening variable. Grounded in the relevant theoretical foundations that explain the relationships among these variables, the researcher designs a conceptual model to guide the analysis in this study.
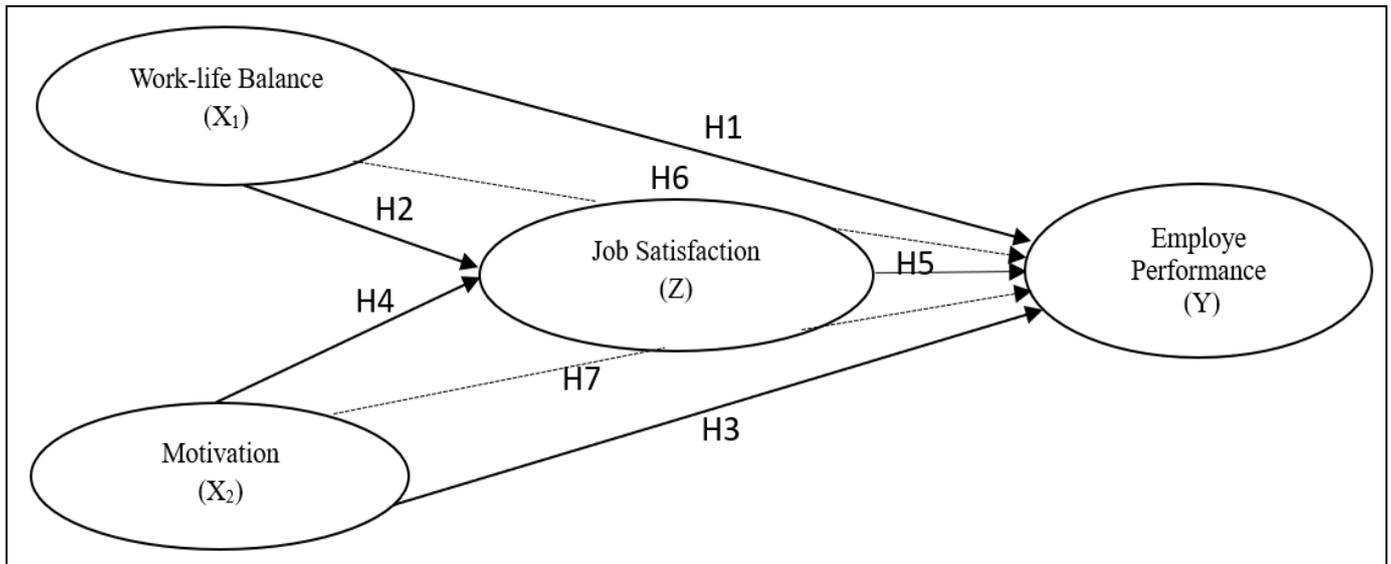

Fig 1 Conceptual Framework Diagram

A hypothesis represents a provisional statement derived from theoretical reasoning that requires empirical verification. Referring to the research problems, theoretical perspectives, logical reasoning, and the conceptual framework concerning the effects of work-life balance and motivation on employee performance with job satisfaction as a mediating variable, this study formulates the following hypotheses:

- H1: Work-life balance is hypothesized to exert a significant influence on the job satisfaction of employees working at the Representative Office of Bank Indonesia in South Kalimantan.
- H2: Motivation is proposed to have a significant impact on the job satisfaction of employees at the Representative Office of Bank Indonesia in South Kalimantan.
- H3: Work-life balance is predicted to significantly affect the performance levels of employees at the Representative Office of Bank Indonesia in South Kalimantan.
- H4: Motivation is assumed to significantly contribute to the performance of employees at the Representative Office of Bank Indonesia in South Kalimantan.
- H5: Job satisfaction is anticipated to have a significant effect on employee performance at the Representative Office of Bank Indonesia in South Kalimantan.
- H6: Work-life balance is expected to indirectly influence employee performance through job satisfaction as a mediating variable at the Representative Office of Bank Indonesia in South Kalimantan.
- H7: Motivation is projected to indirectly affect employee performance through the mediating role of job satisfaction at the Representative Office of Bank Indonesia in South Kalimantan.

III. RESEARCH METHOD

➢ *Research Design*

This research applies a quantitative framework with a structured design to analyze the influence of work-life balance (X_1) and motivation (X_2) on employee performance (Y), positioning job satisfaction (Z) as a mediating variable. The quantitative approach relies on theoretical models that are empirically examined using field data, as noted by Ahmad Tanzeh (2009; 2011). A research method refers to systematic scientific procedures employed to gather data for particular objectives and to test hypotheses through statistical techniques, as described by Sugiyono (2017).

➢ *Research Focus*

The study emphasizes the examination of the interconnections among work-life balance, motivation, job satisfaction, and employee performance to maintain alignment with its objectives. Defining a clear research focus limits the scope of inquiry, thereby supporting systematic investigation and analysis consistent with the intended goals.

➢ *Research Method*

A quantitative method grounded in the positivist paradigm is utilized to test the proposed hypotheses through instrument-based data collection and statistical evaluation (Sugiyono, 2017). The research was conducted at the Bank Indonesia Representative Office of South Kalimantan. Primary data were obtained from questionnaires and direct observations, while secondary data were sourced from institutional documentation and records.

➢ *Operational Definition of Variables*

The model incorporates exogenous, endogenous, and intervening variables. A variable can be understood as an observable attribute with measurable variation (Sugiyono, 2013). Work-life balance and motivation act as exogenous

variables influencing other constructs in the model, as explained by Imam Ghozali (2018) and Sugiyono (2017). Employee performance functions as the endogenous variable, whereas job satisfaction serves as the intervening variable that mediates the relationship between the independent and dependent variables.

➢ Population and Sample

The population consists of 68 permanent employees. A census (total sampling) technique was implemented, meaning all members of the population participated as respondents (Sugiyono, 2017).

➢ Types and Sources of Data

The research employs quantitative data derived from both primary and secondary sources. Primary information was collected directly from respondents through questionnaires and on-site observations. Secondary data were obtained from relevant institutional documents and archives. The data gathered relate specifically to work-life balance, motivation, job satisfaction, and employee performance.

➢ Data Collection Method

Information was gathered using structured questionnaires containing closed-ended items measured on a five-point Likert scale. Prior to conducting the main analysis, the instruments underwent validity and reliability testing to ensure accurate and consistent measurement of each construct.

➢ Data Analysis Method

Data analysis was performed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) technique with support from SmartPLS software. This approach was selected to evaluate causal relationships within the structural framework. The analysis encompassed assessment of both the measurement model and the structural model to confirm construct quality and the magnitude of relationships among variables.

➢ Measurement Model Evaluation (Outer Model)

The outer model was assessed to confirm construct validity and reliability. The evaluation involved examining convergent validity, discriminant validity, Composite Reliability, and Cronbach's Alpha to verify that each indicator effectively represented its respective latent construct.

➢ Structural Model Evaluation (Inner Model)

The inner model assessment aimed to determine the relationships among latent variables. Indicators such as R-Square, Q-Square, and F-Square were analyzed to measure explanatory capacity and predictive relevance of the proposed model.

➢ Hypothesis Testing

Hypotheses were tested by reviewing path coefficients, t-statistics, and p-values derived from the PLS-SEM output. A hypothesis was accepted when the t-statistic exceeded 1.96 and the p-value was below 0.05. This analysis examined both the direct and mediated (indirect) effects of work-life balance and motivation on employee performance through job satisfaction.

IV. RESULTS AND DISCUSSION

➢ Outer Model Test Results

The outer model analysis was conducted to determine the validity and reliability of the constructs utilized in this study. The results of this evaluation are presented in the section below:
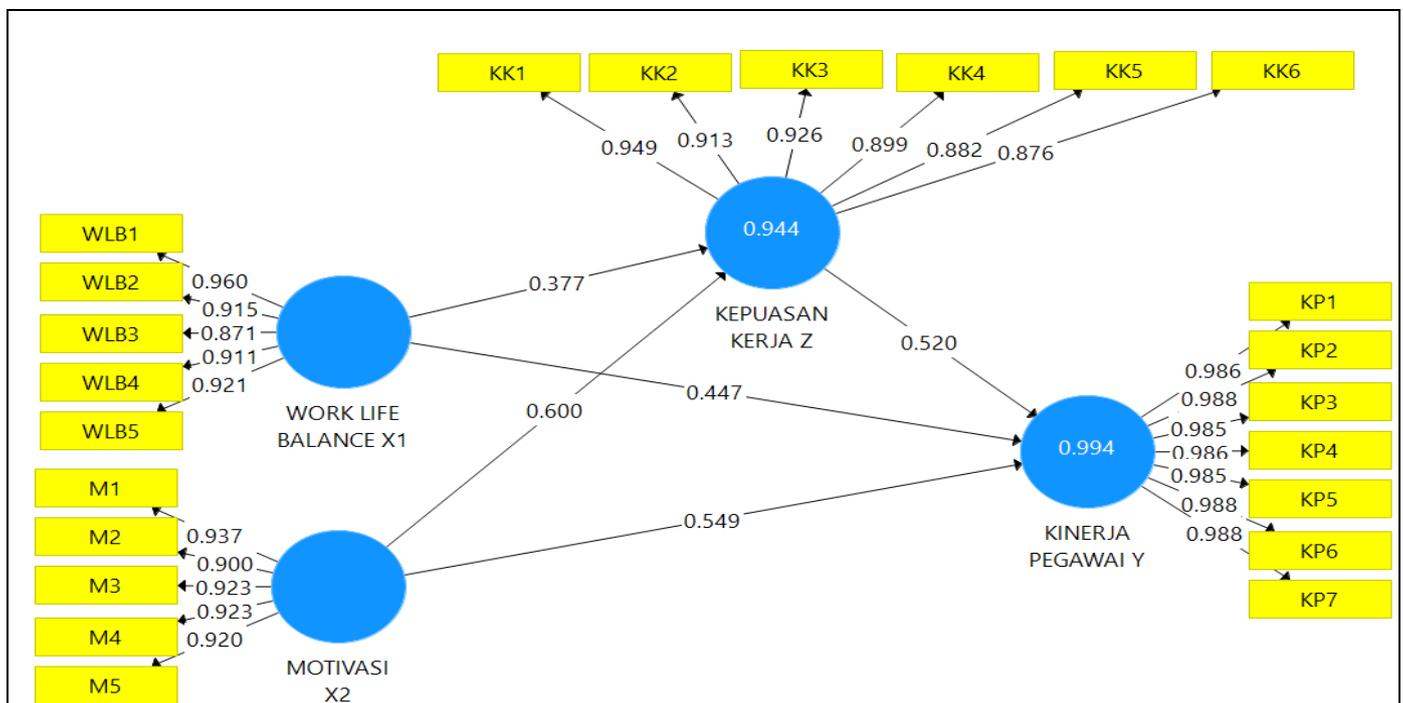

Fig 2 Outer Model Test Results

➢ *Convergent Validity Assessment*

The convergent validity analysis aims to evaluate whether each indicator appropriately represents its associated latent construct. The assessment of validity is based on the outer loading values presented in the results table. These outer loading coefficients indicate the extent to which each indicator correlates with its respective construct. An indicator is regarded as valid when its loading value exceeds 0.70, signifying that it sufficiently explains the underlying variable. The detailed outer loading outcomes are provided in the table below.

Table 1 Test Results Outer Loading

Variable	Indicator	Nilai *Outer Loading*	Value Limitations *Outer Loading*	Decision
Work-life balance (X_1)	WLB1	0,960	0,7	Valid
	WLB2	0,915	0,7	Valid
	WLB3	0,871	0,7	Valid
	WLB4	0,911	0,7	Valid
	WLB5	0,921	0,7	Valid
Motivation (X_2)	M1	0,937	0,7	Valid
	M2	0,900	0,7	Valid
	M3	0,923	0,7	Valid
	M4	0,923	0,7	Valid
	M5	0,920	0,7	Valid
Job satiscfaction (Z)	KK1	0,949	0,7	Valid
	KK2	0,913	0,7	Valid
	KK3	0,926	0,7	Valid
	KK4	0,899	0,7	Valid
	KK5	0,882	0,7	Valid
	KK6	0,876	0,7	Valid
Employee performance (Y)	KP1	0,986	0,7	Valid
	KP2	0,988	0,7	Valid
	KP3	0,985	0,7	Valid
	KP4	0,986	0,7	Valid
	KP5	0,985	0,7	Valid
	KP6	0,988	0,7	Valid
	KP7	0,988	0,7	Valid

Source: Data processed by SmartPLS output, 2025

Based on the results of the outer loading analysis shown in the Based on the table presented above, every indicator linked to the variables of work-life balance (X_1), motivation (X_2), job satisfaction (Z), and employee performance (Y) shows loading coefficients above the recommended cut-off value of 0.70. The loadings vary from 0.871 to 0.988, indicating that each item possesses a strong capacity to reflect and measure its respective latent construct.

Therefore, it can be inferred that all indicators applied in this research satisfy the validity requirements and are appropriate for subsequent analysis within the measurement model. The strong validity levels further reinforce the dependability of the research instrument in capturing the interrelationships among work-life balance, motivation, job satisfaction, and employee performance.

➢ *Discriminant Validity Assessment*

The discriminant validity test is conducted to verify that each construct is empirically distinguishable from the others in the model. One widely used method for assessing discriminant validity involves analyzing cross-loading values. An indicator is deemed to properly represent its designated construct when its loading on that specific construct exceeds its loadings on other constructs. This demonstrates that each indicator accurately measures the concept it is intended to assess.

Table 2 Cross Loading Value Test Results

Indicator	Job satiscfaction Z	Employee performance Y	Motivation X_2	Work Life Balance X_1
KK1	0.949	0.930	0.899	0.885
KK2	0.913	0.920	0.917	0.912
KK3	0.926	0.944	0.930	0.935
KK4	0.899	0.899	0.890	0.875
KK5	0.882	0.843	0.807	0.810
KK6	0.876	0.851	0.819	0.813
KP1	0.976	0.986	0.968	0.969
KP2	0.982	0.988	0.965	0.964
KP3	0.974	0.985	0.972	0.968
KP4	0.971	0.986	0.972	0.970
KP5	0.976	0.985	0.966	0.967
KP6	0.979	0.988	0.975	0.969
KP7	0.980	0.988	0.979	0.971
M1	0.898	0.915	0.937	0.894
M2	0.872	0.878	0.900	0.857
M3	0.887	0.908	0.923	0.913
M4	0.926	0.930	0.923	0.909
M5	0.870	0.898	0.920	0.909
WLB1	0.938	0.952	0.947	0.960
WLB2	0.899	0.910	0.900	0.915
WLB3	0.813	0.839	0.839	0.871
WLB4	0.881	0.897	0.897	0.911
WLB5	0.870	0.894	0.874	0.921

Source: Data processed by SmartPLS output, 2025

Referring to the cross-loading results displayed in the table, it can be observed that each indicator demonstrates the strongest correlation with its respective construct rather than with other constructs in the model. This finding suggests that every indicator is more closely related to the variable it is intended to measure than to any other variables included in the study.

Indicator KK1 has the highest loading on the job satisfaction construct (Z) at 0.949, compared to its lower correlations with other constructs, namely employee performance (Y) at 0.930, motivation (X_2) at 0.899, and work-life balance (X_1) at 0.885. A similar pattern is observed in other indicators, such as KP2, which has the highest loading on employee performance (Y) at 0.988, M1 on motivation (X_2) at 0.937, and WLB1 on work-life balance (X_1) at 0.960.

This phenomenon indicates that no indicator has a higher loading on another construct than on its original construct. Thus, the discriminant validity test has been satisfied in accordance with the criteria proposed by Haryono (2017), which state that the correlation value of an indicator with its own construct must be greater than its correlation with other constructs.

Therefore, it can be concluded that each construct demonstrates good discriminant validity, and each indicator is valid as a measure of the intended construct in this research model.

➢ *Reliability Test (Composite Reliability and Cronbach's Alpha)*
Reliability analysis is conducted to evaluate the consistency and stability of the measurement instruments applied in this study. This assessment focuses on composite reliability, which reflects the degree of internal consistency among indicators forming a construct. A construct is considered to demonstrate adequate reliability when the values of both composite reliability and Cronbach's Alpha are greater than 0.70.

Table 3 Reliability Test Results

Variabel	Cronbach's Alpha	Composite Reliability	Limit	Result
Work-life balance (X₁)	0,952	0,963	0,700	Reliable
Motivation (X₂)	0,955	0,965	0,700	Reliable
Job satiscfaction (Z)	0,957	0,966	0,700	Reliable
Employee performance (Y)	0,995	0,996	0,700	Reliable

Source: Data processed by SmartPLS output, 2025

The results of the reliability assessment indicate that all variables exceed the required threshold of 0.700. This outcome confirms that the research instruments demonstrate a high level of consistency and dependability. Consequently, each construct employed in this study can be regarded as a reliable measurement component.

➢ *Inner Model Test Results*

The assessment of the structural (inner) model was carried out to determine whether the formulated hypotheses are accepted or not based on empirical evidence. This stage of analysis included examining the R^2 and f^2 values and evaluating the relationships among the constructs in the model. The outcomes of the structural model testing are described in the following section:
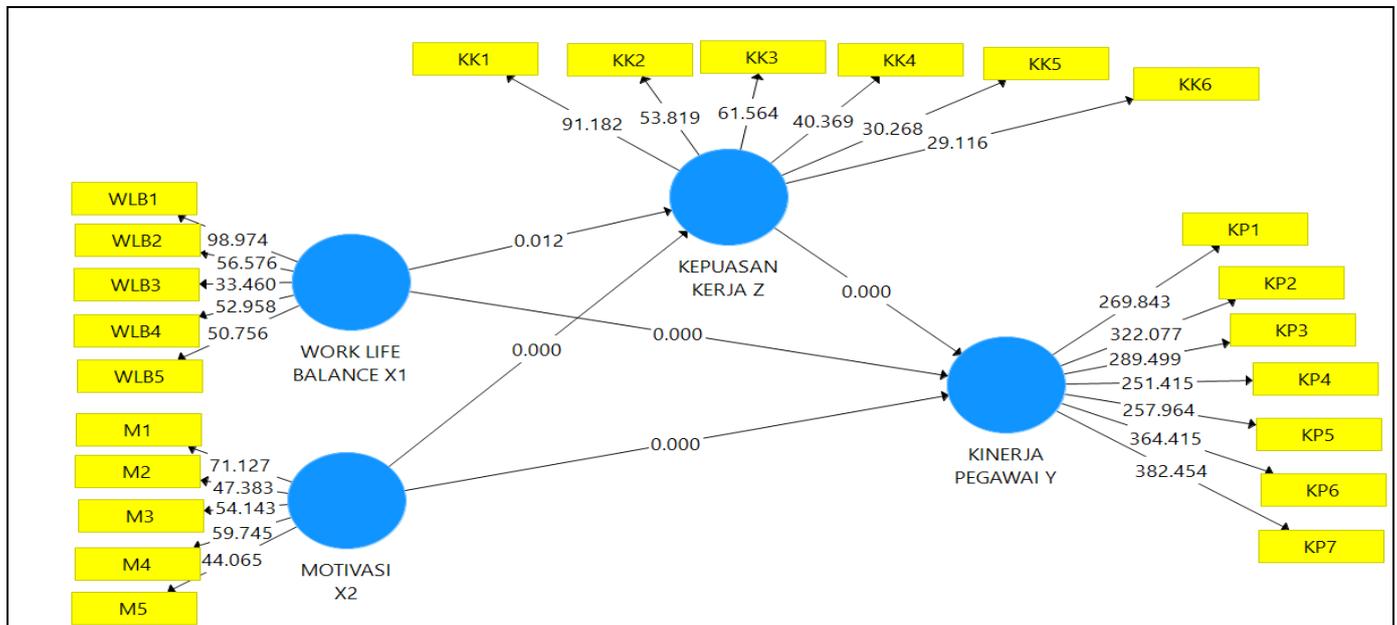

Fig 3 Inner Model Test Results

➢ *Coefficient of Determination (R^2)*

The coefficient of determination (R^2) is applied to assess how well the independent variables jointly explain variations in the dependent variable. The value of R^2 lies between 0 and 1, where a value approaching 1 reflects a stronger ability of the model to account for changes in the dependent variable, while a lower value indicates weaker explanatory power.

The adjusted R^2 represents a refined version of the R^2 value that accounts for the standard error, offering a more precise estimation of the model's explanatory strength. Based on established criteria, R^2 values can be classified into three categories: strong when exceeding 0.67, moderate when ranging between 0.33 and 0.67, and weak when falling between 0.19 and 0.33.

Table 4 Value Results R^2

	R Square	R Square Adjusted
Job satiscfaction Z	0.944	0.942
Employee performance Y	0.994	0.994

Source: Data processed by SmartPLS output, 2025

The R-square findings indicate that the proposed model demonstrates exceptionally strong explanatory power. The job satisfaction variable (Z) yields an R² value of 0.944, meaning that 94.4% of its variance can be explained by work–life balance and motivation, while the remaining 5.6% is influenced by variables outside the model. Similarly, employee performance (Y) produces an R² value of 0.994, suggesting that 99.4% of the variability in performance is accounted for by work–life balance, motivation, and job satisfaction, leaving only 0.6% attributable to other external factors.

The Adjusted R² figures 0.942 for job satisfaction and 0.990 for employee performance are very close to their respective R² values, indicating that the model maintains stability and does not suffer from overfitting. Based on widely accepted classification standards, R² values above 0.67 are considered to reflect very strong predictive capability, confirming the robustness of this model.

➢ *Effect Size (f²) Analysis*

The f² test is applied to assess the magnitude of each independent variable's contribution to the dependent variable by examining changes in R² when a specific predictor is added to or removed from the structural model. According to general evaluation criteria, an f² value of 0.02 indicates a small effect, 0.15 reflects a medium effect, and 0.35 represents a large effect.

Table 5 Results of f² Values

	Job satiscfaction Z	Employee performance Y	Motivation X_2	Work Life Balance X_1
Job satiscfaction Z		2.555		
Employee performance Y				
Motivation X_2	0.329	0.367		
Work Life Balance X_1	0.130	0.481		

Source: Data processed by SmartPLS output, 2025

The results of the effect size (f²) assessment indicate that job satisfaction has an exceptionally large impact on employee performance, as evidenced by an f² value of 2.555. Motivation shows a moderate effect on job satisfaction (f² = 0.329) and a considerable effect on employee performance (f² = 0.367). In comparison, work–life balance has a relatively minor effect on job satisfaction (f² = 0.130), but it demonstrates a strong contribution to employee performance, with an f² value of 0.481.

In general, both motivation and work–life balance play important roles in shaping employee performance, either directly or indirectly through job satisfaction. However, the contribution of work–life balance to job satisfaction is comparatively weaker than that of motivation.

➢ *Hypothesis Testing*

The process of hypothesis testing aims to evaluate the relationships between independent and dependent variables by examining path coefficients, T-statistics, and P-values. A relationship is considered statistically significant if the T-statistic is greater than 1.96 and the P-value is less than 0.05. On the other hand, when the P-value exceeds 0.05, the hypothesized relationship is not empirically supported.

Furthermore, the analysis assesses both direct effects and indirect (mediating) effects. A mediating variable is considered to play a significant role when the P-value of the indirect effect is below 0.05, signifying that the independent variable influences the dependent variable through the mediator.

Table 6 Results of Direct Effect Hypothesis Testing

	Hypotesis	Nilai Std Koefisien	T Statistic	P Value	Results
H1	*Work-life balance* (X_1) -> Job satiscfaction (Z)	0,149	2,527	0,012	Accepted
H2	Motivation (X_2) -> Job satiscfaction (Z)	0,147	4,085	0,000	Accepted
H3	*Work-life balance* (X_1) -> Employee performance (Y)	0,050	4,965	0,000	Accepted
H4	Motivation (X_2) -> Employee performance (Y)	0,058	4,110	0,000	Accepted
H5	Job satiscfaction (Z) -> Employee performance (Y)	0,041	12,623	0,000	Accepted

Source: Data processed by SmartPLS output, 2025

The results of the hypothesis examination demonstrate that all formulated hypotheses are accepted, as every tested relationship produces a T-statistic greater than 1.96 and a P-value under 0.05. The findings reveal that work–life balance exerts a positive and statistically meaningful effect on job satisfaction (β = 0.149; T = 2.527; P = 0.012). In the same way, motivation is proven to have a positive and significant impact on job satisfaction (β = 0.147; T = 4.085; P = 0.000).

Moreover, work–life balance shows a significant positive contribution to employee performance (β = 0.050; T = 4.965; P = 0.000), while motivation also positively and significantly affects employee performance (β = 0.058; T = 4.110; P = 0.000). Additionally, job satisfaction is empirically confirmed to significantly enhance employee performance (β = 0.041; T = 12.623; P = 0.000).

Overall, the findings suggest that work–life balance and motivation have direct effects on both job satisfaction and employee performance, and that job satisfaction plays a crucial role in strengthening employee performance outcomes.

Table 7 Results of Indirect Effect Hypothesis Testing

	Hypotesis	Nilai Std Koefisien	T Statistic	P Value	Results
H6	*Work-life balance* (X$_1$) -> Job satiscfaction (Z) -> Employee performance (Y)	0,078	2,510	0,012	Accepted
H7	Motivation (X$_2$) -> Job satiscfaction (Z) -> Employee performance (Y)	0,082	3,826	0,000	Accepted

Source: Data processed by SmartPLS output, 2025

The mediation test results indicate that both hypotheses (H6 and H7) are empirically supported, as the calculated T-statistics are greater than 1.96 and the associated P-values are below the 0.05 significance level. The analysis shows that work–life balance has a statistically significant indirect effect on employee performance through job satisfaction (β = 0.078; T = 2.510; P = 0.012). Similarly, motivation is also proven to influence employee performance indirectly via job satisfaction (β = 0.082; T = 3.826; P = 0.000).

These outcomes verify that job satisfaction acts as a mediating variable that links and reinforces the relationship between work–life balance, motivation, and employee performance.

V. CONCLUSION AND RECOMMENDATION

➢ *Conclusion*

Based on the data analysis and hypothesis testing conducted among employees of the Representative Office of Bank Indonesia in South Kalimantan Province, several important conclusions can be drawn:

- Work–life balance is shown to have a positive effect on job satisfaction. Employees who are capable of balancing work obligations with personal life responsibilities generally report higher levels of satisfaction in their jobs.
- Motivation is found to positively influence job satisfaction. Employees who possess strong intrinsic and extrinsic motivation are more likely to experience greater job fulfillment.
- Work–life balance has a favorable impact on employee performance. Those who effectively manage harmony between their professional and personal domains tend to achieve improved performance outcomes.
- Motivation significantly enhances employee performance. A high level of work motivation encourages individuals to be more productive and focused on achieving targets.

- Job satisfaction contributes positively to employee performance. Although the magnitude of its effect is relatively limited, job satisfaction remains a meaningful factor in supporting performance improvement.
- Job satisfaction serves as a mediating variable in the link between work–life balance and employee performance. This suggests that work–life balance influences performance not only directly but also indirectly through increased job satisfaction.
- Job satisfaction also mediates the relationship between motivation and employee performance. Employees with higher motivation levels tend to experience greater satisfaction, which subsequently leads to better performance.

In summary, the results indicate that within the Representative Office of Bank Indonesia in South Kalimantan Province, work–life balance and motivation are key factors affecting employee performance, both through direct pathways and indirectly via job satisfaction. These findings imply that organizational management should prioritize initiatives that support employees' life balance and reinforce motivation to optimize overall performance.

➢ *Suggestions*

Drawing from the research findings and conclusions, several recommendations can be offered for practitioners as well as future researchers:

For the Management of the Representative Office of Bank Indonesia, South Kalimantan Province:

- Improve support for work–life balance through initiatives such as flexible working arrangements, employee welfare programs, and equitable workload distribution. These efforts are crucial for sustaining balance between work and personal life, which has been shown to enhance satisfaction and performance.

- Develop and reinforce motivational strategies by providing appropriate incentives, recognizing employee achievements, and offering continuous training and career development opportunities. High motivation has been proven to boost performance both directly and indirectly via job satisfaction.
- Maintain job satisfaction consistently by conducting regular assessments of working conditions, internal communication practices, and employees' perceptions of the organization. Sustained job satisfaction is vital for long-term performance improvement.

For Employees of the Representative Office of Bank Indonesia, South Kalimantan Province:

Employees are advised to proactively maintain harmony between their professional duties and personal responsibilities, while also consistently nurturing their intrinsic motivation. Strong commitment and active involvement from employees play an essential role in creating a positive and high performing work environment.

For Future Researchers:

- Subsequent research is recommended to expand the study setting by involving various organizations from both public and private sectors in order to improve the broader applicability of the results.
- Employing a longitudinal approach could provide deeper insight into how motivation, job satisfaction, and performance evolve over time.
- Future investigations may also consider integrating other relevant variables such as leadership style, organizational culture, and workplace environment—to gain a more comprehensive understanding of the determinants of employee performance.

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