



Influence of work-life balance and job stress to employee performance mediated by job satisfaction on millennial employees

Fadillah Rizky Amelia¹, Heriyadi², Ilzar Daud³, Ahmad Shalahuddin⁴, Sulistiowati⁵
Faculty of Economics and Business, Universitas Tanjungpura, Indonesia

ARTICLE INFO

Article history:

Received Dec 01, 2023

Revised Dec 03, 2023

Accepted Dec 08, 2023

Keywords:

Employee Performance;

Job Satisfaction;

Job Stress;

Millennial Generation;

Work-Life Balance.

ABSTRACT

The purpose of this study was to determine and analyze the effect of work-life balance and job stress on employee performance mediated by job satisfaction in millennial employees in the finance department of state-owned companies in Indonesia, the companies studied were PT Jasaraharja. The method and approach used in this research is descriptive quantitative with an associative causal level of explanation. The sample used in this study amounted to 213 samples, namely millennial generation employees ranging in age from 26-42 years. Sampling technique through a survey using a questionnaire distributed via social media using a Likert scale as a measure. Structural Equation Modeling (SEM) through AMOS 24 was employed for model analysis in this research. The results of this study prove that there is a significant influence between work-life balance and job stress on employee performance. and analysis of the mediating variable proves that there is an indirect influence between work-life balance and job stress on employee performance through job satisfaction. this research is expected to overcome the problems of work-life balance and job stress for millennial employees and through this research it is hoped that PT. Jasaraharja can increase employee job satisfaction.

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Corresponding Author:

Fadillah Rizky Amelia,
Faculty of Economics and Business,
Universitas Tanjungpura,
Prof. Dr. H. Hadari Nawawi, Pontianak, 78121, Indonesia,
Email: fadillahrizkyyameliaa@gmail.com

INTRODUCTION

As a developing nation in the throes of industrialization, Indonesia actively engages in global economic activities characterized by diverse dynamics. This participation emphasizes the need for heightened competence from the country's human resources, particularly within the finance department. To enhance work activities in finance, human resources must possess advanced skills and critical thinking abilities. Within companies or organizations, employees operating within the organizational framework are responsible for delivering optimal performance for the organization's benefit. The effective performance of employees is integral to an organization's ability to attain its goals. A well-performing workforce becomes the linchpin for an organization to

articulate its overarching vision and mission successfully. In essence, the commitment of workers to excel is essential for the organization to navigate the complexities of global economic activities successfully. A workforce equipped with competent skills and thinking abilities in the finance department becomes crucial, empowering the organization to pursue and achieve its strategic objectives adeptly.

Businesses or organizations must keep up with the latest technological developments, regardless of the type of development. Starting from the technology and systems used by the company that will naturally change. Employees must be flexible and tech-savvy in order to adapt to any change. By utilizing the demographic shift that began in 2020 and 2030, Indonesia can become a developed country by managing its human resources into resources that have the ability, competence, and responsiveness to technology in the 4.0 era (Budiati et al, 2018). However, on the other hand, agencies want employees to increase their output to be more productive, faster, and innovative without considering any risks and factors that can reduce employee performance.

According to Thematic Gender Statistics, the millennial generation accounts for approximately 50.36% of the total productive-age population in Indonesia (Yembise & Suhariyanto, 2018) the demographic group identified as the millennial generation, often referred to as Generation Y (Gen Y), is a generational cohort who was born between 1980 and 2000 and aged between 24 and 43. Millennials are currently at a productive age, and they govern the wheels of development, particularly in the economic sector. In the workplace, millennials differ from previous generations in several ways. They prefer flexible work schedules. Millennials also have several additional traits, such as being tech-savvy, confident, and cosmopolitan. Technological advancements are significant to millennials; they are more willing to try new things in the workplace. When organizations do not give employees' creative ideas the right platform, employees often become uncomfortable and complain of work-related stress.

As elucidated by (Mardiani & Widiyanto, 2021) employee performance is the capacity of employees to fulfill their roles in a manner that contributes to the organization's and its workforce's mutual goals. This underscores the significance of organizational performance, emphasizing efforts to enhance employee performance with a specific focus on optimizing the workplace environment. The workplace environment, comprising factors that impact task execution, plays a pivotal role. A positive work environment contributes significantly to elevating employee job satisfaction, encompassing aspects such as working conditions, employee rights, a platform for employee expression, safety, teamwork, and supportive supervision, among other factors, as highlighted by (Akinwale & George, 2020)

Employee performance is influenced by a significant factor known as job stress. While job stress is a common challenge encountered in the workplace, it is a challenge that employees have the capacity to overcome on an individual level. This stress, stemming from work-related pressures, impacts an individual's physical well-being during work engagements, leading to discomfort in various activities. (farisi & utari, 2020). Workplace stress is a disorder that interferes with emotional regulation and leads to impaired focus at work. It can arise when an employee needs help to adapt to the demands and procedures of their employer or organization. Job stress is the pressure that employees experience while performing their job responsibilities. Therefore, employees need a leader to pay extra attention to them, and performance at work will decline if stress is not managed. (Dwi Partika et al., 2020).

As mentioned earlier, technological changes that began with the emergence of the internet, the invention of social media, economic liberation, and other factors have had a significant impact on the millennial generation or Generation Y. People's mentality and thinking have also been affected by the revolution, resulting in ambitious, creative, and goal-oriented traits with a trust level and work ethic, accompanied by technological responsiveness. Generation Y, or millennials, have witnessed events such as the birth of the internet, economic liberalization, the evolution of social media, and environmental awareness. Therefore, millennials are tech-savvy, goal-oriented,

creative, and have high confidence and self-esteem. Millennial employees are highly educated, aspirational, and career-focused (Wen & Muthuvello, 2018) Based on these traits of Generation Y, it is anticipated that to compete globally, this generation's workforce will be more productive, competitive, and responsible than previous generations. Millennials can already respond to technology, which will undoubtedly impact them in the workplace, make work easier for employees, and increase productivity.

Various elements can impact an organization's achievement in reaching its goals, with employee performance standing out as a pivotal factor for organizational success. The proficiency of employees in fulfilling their assigned tasks serves as a gauge for accomplishing organizational objectives. The responsibility of employees to finalize their tasks not only reflects their capabilities but also underscores their skills and knowledge. This study examines and evaluates whether or not there is an influence between work-life balance and work stress on employee performance mediated by job satisfaction in the finance department of PT. Jasaraharja. This study also contributes novelty to the model paradigm construct. Work-life balance and job stress are believed to be variables that affect employee performance and are mediated by job satisfaction which has not been widely discussed by previous research. So, a study is needed that can provide insight to companies to pay more attention to employee work stress levels and provide solutions to employee balance problems, and it is hoped that with this research, companies can increase employee job satisfaction in order to produce much better performance in the future.

This research examines and evaluates whether or not there is an influence between work-life balance and work stress on employee performance mediated by job satisfaction in the finance department of PT. Jasaraharja. This study also contributes novelty to the model paradigm construct. Work-life balance and job stress are believed to be variables that affect employee performance and are mediated by job satisfaction which has not been widely discussed by previous research. So, a study is needed that can provide insight to companies to pay more attention to employee work stress levels and provide solutions to employee balance problems, and it is hoped that with this research, companies can increase employee job satisfaction in order to produce much better performance in the future. The difference that exists in this research and distinguishes it from previous research is the relationship between the independent variable and the dependent variable and the mediating variable which has not been widely used in previous research. In this research there were also 213 samples which supported the research results obtained, this number of samples is also rarely found in previous research.

The practical implications of this research the theoretical implications of this research are work-life balance, job stress and job satisfaction of an employee have a significant influence on employee performance. employees who have a high level of work-life balance and job satisfaction can produce good performance. it is hoped that the role of agencies in improving and facilitating their employees in managing work balance by listening more to complaints from employees to reduce work stress levels. can be used as input for the leaders of financial institutions, especially at PT. Jasaraharja, so that they pay more attention to their internal human resources related to work-life balance and employee work stress, can increase employee job satisfaction in the company. With increased job satisfaction and work-life balance of employees in the company, it is expected to create better employee performance. The theoretical implications of this research are work-life balance, job stress and job satisfaction of an employee have a significant influence on employee performance. employees who have a high level of work-life balance and job satisfaction can produce good performance. It is hoped that the role of agencies in improving and facilitating their employees in managing work balance by listening more to complaints from employees to reduce work stress levels. The Structural Equation Modeling that will be used in this study is with a special focus on uncovering the direction and causal relationships among the factors described above. the next section will further explore the research methodology and mechanisms related to the factors and hypotheses. the third section will reveal the results of data analysis, which can

begin with an overview of respondent demographics followed by an assessment of measurement validity and reliability culminating in the presentation of a structural model that will explain the hypothesized relationships that have occurred and will discuss the results. then the final section of this study will provide conclusions and summarize the results of the hypothesis submission and its much broader implications.

RESEARCH METHOD

Employee performance, whether at an individual or organizational level, is the outcome of efforts aligned with one's designated authorities and responsibilities, all aimed at achieving the lawful objectives of the organization. It involves the execution of tasks within legal and ethical boundaries. Performance is an all-encompassing notion that involves the caliber and volume of tasks accomplished by an employee in accordance with assigned duties and the standards set by the company. As elucidated by (Mardiani & Widiyanto, 2021) employee performance is the capacity of employees to fulfill their roles in a manner that contributes to the organization's and its workforce's mutual goals. This underscores the significance of organizational performance, emphasizing efforts to enhance employee performance with a specific focus on optimizing the workplace environment. The workplace environment, comprising factors that impact task execution, plays a pivotal role. A positive work environment contributes significantly to elevating employee job satisfaction, encompassing aspects such as working conditions, employee rights, a platform for employee expression, safety, teamwork, and supportive supervision, among other factors, as highlighted by (Akinwale & George, 2020)

Work-life balance entails individual's ability to efficiently handle time and integrate work duties, family life, and personal interests (Lumunon & Sendow, 2019), his equilibrium is often achieved when employees receive sufficient workplace support, ensuring that personal or family issues do not impede their professional performance. Work-life balance entails the harmonious integration of an individual's professional and personal spheres, enabling them to fulfill multiple roles efficiently (Muliawati & Surabaya, 2020)

Employee performance is influenced by a significant factor known as job stress. While job stress is a common challenge encountered in the workplace, it is a challenge that employees have the capacity to overcome on an individual level. This stress, stemming from work-related pressures, impacts an individual's physical well-being during work engagements, leading to discomfort in various activities. (farisi & utari, 2020). Workplace stress is a disorder that interferes with emotional regulation and leads to impaired focus at work. It can arise when an employee needs help to adapt to the demands and procedures of their employer or organization. Job stress is the pressure that employees experience while performing their job responsibilities. Therefore, employees need a leader to pay extra attention to them, and performance at work will decline if stress is not managed. (Dwi Partika et al., 2020).

Every business needs to be aware of job satisfaction, defined as an employee's enjoyment of the results of his or her performance. Workers who are happy with their jobs will be motivated to work hard, which will improve their work output. Conversely, workers who are dissatisfied with their jobs will perform poorly at work. When a worker feels happy with his or her performance, he or she will continue to improve future work outcomes and experience less stress at work. Everyone shows job satisfaction as a genuine behavior resulting from the achievements made by workers according to their role in the organization (Nathwani, 2021). The achievement of work outcomes, proper placement, fair treatment, adequate resources, and a positive work environment all play a role in fostering job satisfaction. It is crucial to actively cultivate employee job satisfaction to promote elevated morale, commitment, and a sense of discipline. Enhanced job satisfaction contributes to improved employee performance and the creation of a positive work atmosphere.

Several factors, including work-life balance, job stress, and job satisfaction, have the potential to influence employee performance within a company. These elements, namely work-life balance, job stress, and job satisfaction, all have an impact on employee behavior in the workplace. Work-life balance, job stress, and job satisfaction are examples of factors that have been identified as contributing to a decrease in human resource performance in this study.

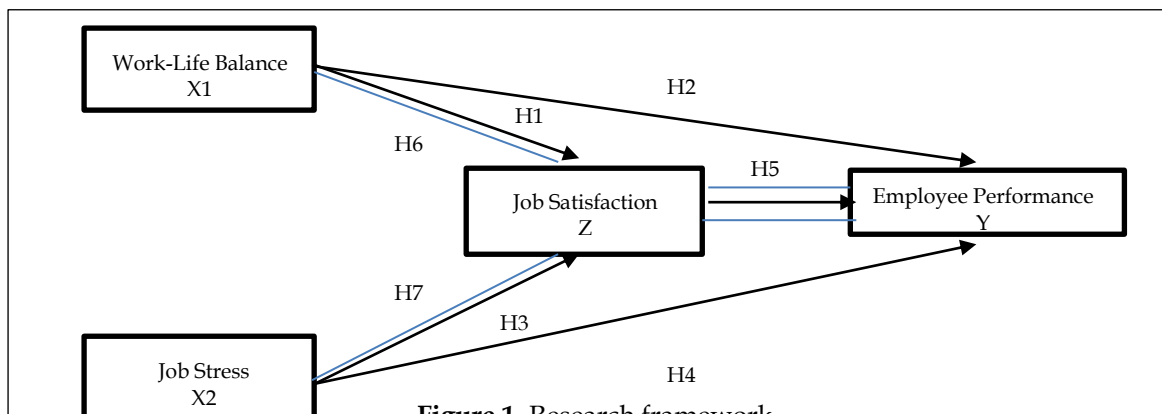


Figure 1. Research framework

Influence of Work-Life Balance on Job Satisfaction

Balancing work and personal life can yield both favorable and adverse outcomes, with two distinct dimensions of employee psychology. Work-life conflicts, while having both positive and negative consequences, exert a dual influence on the worker's psychological well-being. Achieving work-life balance not only affects professional commitments but also impacts family life. According to research conducted by (Annamaria Rondonuwu et al., 2018) their findings suggest a correlation between work-life balance and employee job satisfaction. Specifically, a high level of work-life balance contributes positively to job satisfaction among millennial employees. In essence, if a millennial employee successfully maintains a strong work-life balance, they are likely to experience heightened satisfaction in both their professional and personal life. This underscores the importance of fostering work-life balance to enhance overall job satisfaction, emphasizing the need for all employees to prioritize and maintain equilibrium between work and personal life for a more content and fulfilling professional experience.

H1 : Work-life balance has a positive and significant influence on job satisfaction.

Influence of Work-Life Balance on Employee Performance

Work-life balance plays a crucial role in enhancing employee performance, as indicated by the research conducted by Ischevell et al. in 2016. Their findings underscore a substantial and positive correlation between work-life balance and the effectiveness of employees in their roles. Similarly, Dina's study in 2018 aligns with these results, revealing that factors such as time management, equilibrium between work and personal life, commitment, and job satisfaction collectively contribute to a noteworthy positive impact on employee performance. Furthermore, (Mendis & Weerakkody, 2018) reinforces the idea of a significant positive relationship existing between work-life balance and the overall performance of employees in their professional responsibilities.

H2 : Work-life balance has a positive and significant influence on employee performance.

Influence of Job Stress on Job Satisfaction

Job stress represents a detrimental reaction arising when job demands do not align with employee capabilities (T & Gupta, 2018). Job satisfaction, defined as an individual's contentment or discontent with their work outcomes, is a crucial aspect (Novi et al., 2018). The adverse effects induced by job stress create high-pressure situations for employees, subsequently influencing job satisfaction. This relationship is supported by research from (Suartana & Dewi, 2020) & ((Paramita et al., 2016) all emphasizing the repercussions of work stress on job satisfaction. It is consistently found that job stress exerts a negative and substantial impact on the satisfaction levels of employees (Ridho et al., 2019). In essence as job stress intensifies, job satisfaction tends to decrease. (Hawa & Arif, 2018)

H3 : Job Stress has a negative and significant influence on job satisfaction.

Influence of Job Stress on Employee Performance

This finding is consistent with the research conducted by (Hanafi et al., 2018) which not only confirmed the significant influence of job stress on employee performance but also emphasized its impact on job satisfaction. The outcomes indicated that stress originating from family-related concerns, interactions with subordinates, fatigue-induced stress, and stress associated with personality traits were identified as significant predictors of organizational commitment. Furthermore, the research highlighted the crucial role of sustained commitment in influencing employee performance and job satisfaction. In essence, organizational commitment, particularly its ongoing nature, emerged as a pivotal factor influencing both employee performance and job satisfaction. H4 : Job Stress has a negative and significant influence on employee performance.

Influence of Job Satisfaction on Employee Performance

(hanafi & corry, 2018) concluded that elevated job satisfaction among employees can directly enhance their performance. (Robiatul, 2015) noted that the indirect impact of job stress on employee performance, mediated by job satisfaction, implies that despite the presence of job stress, it is mitigated by high job satisfaction. This suggests that when employees face job stress but maintain high job satisfaction, their performance at work can be optimized.

H5 : Job Satisfaction has a positive and significant influence on employee performance.

Influence of Work-Life Balance on Employee Performance Mediated by Job Satisfaction

Work-life balance have an indirect effect on employee performance through job satisfaction. this can happen if an employee has a good work-life balance, he will experience increased job satisfaction and indirectly affect the employee's performance. Previous research conducted by (M Mendis, 2017) proved that job satisfaction successfully mediates work-life balance variables with employee performance variables.

H6 : The existence of an indirect influence whereby work-life balance impacts employee performance through job satisfaction

Influence of Job Stress on Employee Performance Mediated by Job Satisfaction

Job stress has an indirect effect on employee performance through job satisfaction. this can happen if an employee has a high level of job stress will experience a decrease in job satisfaction and this of course indirectly reduces employee performance. then with this it can be concluded that job stress has an indirect effect on employee performance through job satisfaction. Previous research conducted by (Diama et al., 2019)) also support this hypothesis. Job stress is able to suppress employee job satisfaction which results in decreased employee performance.

H7 : The existence of an indirect influence whereby job stress impacts employee performance through job satisfaction

This study use a quantitative research methodology, as emphasized by (Tyas M. A, 2023) T which involves the utilization of numerical data throughout the research process—from data

collection to interpretation and presentation of results. (Sugiyono, 2019) similarly affirms the quantitative nature of this research, underscoring the reliance on numerical data for analysis and result presentation. The research adopts a causal associative approach, framing research problems that explore the relationships between two or more variables. The choice of a quantitative approach is justified by the need for numerical expressions, such as scales, to facilitate the analysis of relationships between the variables under investigation. The main goal of this study is to find out how work-life balance (X_1), job stress (X_2), and job satisfaction (Z) affect how well employees do their jobs (Y).

The survey employed in this study included diverse indicators that were consistent with theories derived from previous research. The variable of work-life balance consisted of three indicators, These indicators were derived from the research conducted by (P McDonald et al., 2005). The variable job stress examined three indicators within the realm of work stress, the study conducted by (S Krisnawati & YT Lestari, 2018) The assessment of job satisfaction was conducted by considering four key indicators as outlined by (F Luthans, 2006). Indicators of employee performance was conducted by considering five key indicators, these indicators were derived from the research conducted by (RL Mathis & JH Jackson, 2006) In accordance with the research objectives, this study utilized an explanatory research design. The data collection process encompassed the distribution of an online questionnaire survey to a sample of millennial employees within the financial department and use diverse social media platforms. The Likert scale, which encompassed a range of responses from strongly disagree (1), disagree (2), netral (3), agree (4) strongly agree (5), was utilized as the chosen measuring instrument. The scale in question is extensively employed for the purpose of assessing the degree of concurrence or discordance with given statements. The study's sample consisted of 213 individuals who were classified as millennial employees and worked in the financial department of PT. Jasaraharja. These samples individuals were between the ages of 26-42 years.

Structural Equation Modeling (SEM) through AMOS 24 was employed for model analysis. Model fit was evaluated using parameters such as CMIN/DF, TLI, IFI, CFI, RMSEA, RMR, NFI, and GFI. Validity was assessed through standardized loading factors (SLF) with a threshold of ≥ 0.50 , while construct reliability (CR) and average variance extracted (AVE) values determined construct reliability. SEM analysis was conducted to examine the structural model and test research hypotheses, with t-count values compared to critical t-table values (usually 1.96 at $\alpha = 0.05$). The Sobel test assessed the indirect effect of the mediating variable.

RESULTS AND DISCUSSIONS

Characteristics of Respondents

Respondent characteristics data is presented in Table 1, totaling 213 respondents, it can be seen that respondents are dominated by female respondents, namely 78.4% and the average age of respondents is 24-30 years, namely 57.3%. The largest domicile of the respondent is from Kalimantan at 37.1%. In addition, from the marital status, the married presentation of the respondent gets a higher value of 52.1%, then the highest level of education is a bachelor's degree of 74.2% and the largest working period is the 0-5 year working period group, namely 66.7%.

Table 1. Characteristics of Respondents

Category	Item	Frekuensi	%
Gender	Man	46	21,6
	Woman	167	78,4
	Total	213	100
Ages	24-30 years	122	57,3
	31-39 years	55	25,7
	39-43 years	31	17
	Total	213	100

Respondent's Domicile	Kalimantan	79	37,1
	Jawa	38	17,8
	Sumatera	35	16,4
	Sulawesi	29	13,6
	Bali dan Nusa Tenggara	28	13,1
	Papua	4	1,9
	Total	213	100
Marriage Status	Married	111	52,1
	Unmarried	102	47,9
	Total	213	100
Education	High School / Vocational / Equivalent	38	17,8
	D1 / D2 / D3 / D4	11	5,2
	Bachelor (S1)	158	74,2
	Post Graduate (S2 / S3)	6	2,8
	Total	213	100
Working Period	0-5 years	142	66,7
	6-10 years	39	18,3
	11-15 years	9	4,2
	More than 15 years	23	10,8
	Total	213	100

Measurement

Table 2. Goodness of Fit Index

Goodness of Fit Index	Cut off Value	Results	Description
X ²		1353.765	Good Fit
Df		400	Good Fit
CMIN/DF	≤2.00	3.384	Not Fit
RMSEA	≤0,08	0,106	Not Fit
RMR	<0,05	0,061	Not Fit
NFI	≥0,90	0,890	Not fit
IFI	≥0,90	0,920	Good Fit
TLI	≥0,90	0,913	Good Fit
CFI	≥0,90	0,920	Good Fit

The model conformance test in Table 4 shows that the model criteria are deemed acceptable. Five measures show a good fit. If there are 3-4 measures with a good level of agreement or above the cut-off value, the research model configuration can be declared adequate and accepted.

Table 3. Value of Standardized Loading Factor, Construct Reliability (CR), and Average Variance Extracted (AVE) in Overall Model Fit

VARIABLE	ITEMS	SLF	CR	AVE
Work-Life Balance	I can manage time for my personal life and work.	0.871	0.974	0.886
	I spend more time getting work done	0.900		
	I can still take care of my family without reducing the intensity of my performance.	0.876		
	I am able to engage physically and emotionally well in work, family and other social activities.	0.907		
	My job matches my skills	0.903		
Work Stress	I am good at accommodating both work and family needs.	0.860	0.965	0.715
	I feel that my performance is not satisfactory because of pressure from my superiors.	0.624		

	I feel restless because of unhealthy competition among coworkers.	0.816		
	I feel that my performance is not satisfactory because I have a lot on my mind.	0.779		
	The company's targets and task demands are too high, making my work difficult.	0.814		
	The deadline for the tasks given to me is so short that it makes me rush through the work.	0.713		
	My tasks and work are not scheduled properly.	0.545		
	I feel satisfied with my performance.	0.88	0.981	0.954
	I was placed according to my expertise.	0.97		
	My performance has improved due to rewards from my superiors.	0.972		
	Salary and benefits received are appropriate.	0.982		
Job Satisfaction	I feel more confident in doing my work when I get praise and recognition.	0.977		
	I provide high dedication and loyalty to the company.	0.969		
	I enjoy my work more because of good coworkers	0.973		
	My coworkers help me in completing my work targets.	0.910		
	I able to increase the quantity of my performance day by day.	0.974	0.992	0.976
	I am able to increase the quantity of my performance from day to day	0.984		
	The work performed is proven to benefit the company.	0.972		
	I can do my work carefully and according to work operational standards.	0.986		
Employee Performance	Low absenteeism rate.	0.98		
	The tardiness rate is low.	0.963		
	I can deliver work results in accordance with the set time.	0.964		
	I an complete work targets before the set time.	0.978		
	I can create maximum work results by working together in developing ideas.	0.978		
	Mutual respect and openness in expressing opinions and criticizing others.	0.988		

According to the findings from Table 2, the validity and reliability tests affirm that the indicators in the constructed model satisfy the criteria for validity and reliability. All indicators exhibit a standardized loading factor (SLF) exceeding 0.50, signifying their validity and suitability for gauging the overall model composition. Additionally, the Construct Reliability (CR) test value surpasses 0.70, confirming that All of the instruments work reliably and measure the structure the same way across all of the built models.

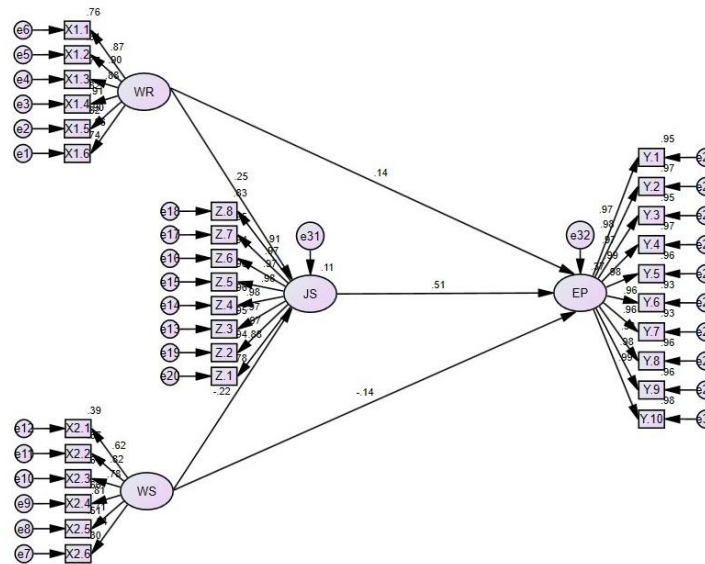


Figure 2. Full Model Testing

The results of testing the effect of the relationship between variables in the research construct built this study can be seen in Table 4.

Table 4. Hypothesis Testing

Hypothesis	Path	Estimate	S.E.	C.R.	P	Conclusion
H1	X1 → Z	0.459	0.125	3.670	0.000	Significant
H2	X1 → Y	0.267	0.110	2.433	0.015	Significant
H3	X2 → Z	-0.931	0.318	-2.933	0.003	Significant
H4	X2 → Y	-0.610	0.272	-2.244	0.025	Significant
H5	Z → Y	0.521	0.061	8.586	0.000	Significant

Hypothesis 1 (H1) states that work-life balance has a positive and significant effect on job satisfaction. The hypothesis test results show that the t-score value is 3,670 with a p-value of 0.000, smaller than 0.05 ($\alpha = 0.05$). These results prove that work-life balance does have an impact on job satisfaction. Work-life balance has a positive influence on employee job satisfaction. This means that if a millennial employee has a high work-life balance, the employee will also feel good on job satisfaction. Hypothesis 2 (H2) states that work-life balance has a positive and significant effect on employee performance. The t-score test result is 2.433 with a p-value of 0.015, smaller than 0.05 ($\alpha=0,05$). The results of this hypothesis test indicate that work-life balance does have an impact on employee performance. Hypothesis 3 (H3) states that job stress has a negative and significant effect on job satisfaction. The t-score test result is -2.933 with a p-value of 0.003, smaller than 0.05 ($\alpha=0.05$). The results of this hypothesis test indicate that job stress has a negative and significant impact on job satisfaction of millennial employees in the financial sector of PT. Jasaraharja. Employees who have high levels of stress tend to experience decreased job satisfaction. Hypothesis 4 (H4) states that work stress has a negative and significant effect on employee performance. The t-score test result of -2.244 with a p-value of 0.025 is smaller than 0.05 ($\alpha=0.05$). The results of this hypothesis test prove that job stress has a negative and significant effect on employee performance on the performance of millennial generation employees in finance. The test results show that there is decrease in employee performance caused by high levels of stress. Hypothesis 5 (H5) states that job satisfaction has a positive and significant effect on employee performance. The t-score

test result of 8.586 with a p-value of 0.000 is smaller than 0.05 ($\alpha=0.05$). ($\alpha=0,05$). Can concluded that employees who have high job satisfaction can directly improve the performance of these employees. can directly improve the performance of these employees

Table 5, Sobel Test – Significance of Mediation

Hypothesis	Path	Sobel Test		Conclusion
		t Stat	P Value	
H6	WR → JS → EP	3.37	0.0007	Significant
H7	WS → JS → EP	-2.76	0.005	Significant

Based on the Sobel test results in Table 5 hypothesis 6 (H6) states that work-life balance has a significant effect on employee performance through job satisfaction. through job satisfaction. The sobel statistic test result of 3.37 with a p-value of 0.0007 is smaller than 0.05 ($\alpha=0.05$). smaller than 0.05 ($\alpha=0.05$). These results prove that there is an effect of work-life balance on employee performance through job satisfaction. Hypothesis 7 (H7) states that job stress has a significant effect on employee performance through job satisfaction. The sobel statistical test result of -2.76 with a p-value of 0.005 is smaller than 0.05 ($\alpha = 0.05$). These results prove that there is a significant effect of job stress on employee performance through job satisfaction. Job stress is able to suppress employee job satisfaction which results in a decrease in employee performance. decrease in employee performance.

Discussion

This research aims to test the conceptual model of work-life balance has significant impact on job satisfaction. The findings confirm that work-life balance indeed influences job satisfaction, indicating that higher levels of work-life balance correspond to increased job satisfaction in tested millennial employees. This aligns with the conclusions drawn by (Annamaria Rondonuwu et al., 2018) supporting the notion that work-life balance positively affects employee job satisfaction. In essence, the study suggests that millennial employees experiencing high work-life balance tend to exhibit elevated levels of job satisfaction.

Work-life balance has a significant affect to performance of millennial finance employees. The test results affirm this hypothesis, indicating that higher work-life balance levels are associated with increased employee performance. This aligns with the findings of a prior study by (Mendis & Weerakkody, 2018) which identified a significant positive correlation between work-life balance and employee performance. Job stress has a significant impact on job satisfaction. The results from hypothesis testing substantiate that heightened job stress leads to a notable decrease in job satisfaction, indicating a negative and significant effect. This finding aligns with prior research conducted by (Suartana & Dewi, 2020) also supporting the idea that increased job stress is linked to reduced job satisfaction.

Job stress exerts significant impact on employee performance. The results of the tests confirm this hypothesis, indicating that increased job stress significantly and adversely affects the performance of millennial employees working in the financial sector of PT. Jasaraharja. The findings suggest a decrease in employee performance associated with elevated stress levels. This aligns with previous research conducted by (Sulastri & Onsardi, 2020) s offering additional reinforcement to the idea that heightened job stress has a negative influence on employee performance

Job satisfaction has a significant impact on employee performance. The evidence indicates that employees experiencing high job satisfaction demonstrate an increase in performance. This hypothesis's findings are in line with earlier research by (hanafi & corry, 2018) which concluded that heightened job satisfaction directly enhances employee performance. Similarly, Hypothesis 6 posits that work-life balance significantly affects employee performance through job satisfaction. The results confirm the influence of work-life balance on employee performance mediated by job

satisfaction. Earlier research by (M Mendis, 2017) supports this hypothesis, establishing that job satisfaction effectively mediates the relationship between work-life balance and employee performance. Job stress significantly impacts employee performance through job satisfaction. The findings demonstrate a significant effect of job stress on employee performance through its influence on job satisfaction. Previous research by (Diama et al., 2019) also lends support to this hypothesis, indicating that job stress can diminish employee job satisfaction, leading to a decline in employee performance.

CONCLUSION

Based on the results of the study, it shows that there is an effect of work-life balance and work stress on employee performance through job satisfaction of millennial generation employees who work in the finance department of PT. Jasaraharja. It is hoped that this research can help companies experiencing work-life balance problems to be used as a reference or answer to existing problems, and it is hoped that stakeholders can make this research a reference to pay more attention to employee work stress levels by improving the company's work system in order to reduce work stress levels and increase employee job satisfaction which will have an impact on the high performance produced. The company must be able to increase employee job satisfaction, because the company can run well if one of the most important factors, namely employees, is well maintained. By maintaining employee job satisfaction by building a good work environment and paying attention to employee conditions will increase the level of employee performance for the better. Not only job satisfaction, through this research also proves the importance of quality of life such as attention to job stress and work-life balance employees can increase employee satisfaction and performance. This research contributes to science in the form of being a reference for information for future research and can provide information and knowledge which is certainly needed to solve problems that exist in an organization or company in making decisions.

This research is not exempt from several constraints related to time, energy, the proficiency of the researcher, and various other factors that influenced the research process. During data collection, the responses obtained from participants through questionnaires may not consistently reflect their genuine opinions. This discrepancy arises due to variations in thoughts, assumptions, and understandings among respondents, alongside additional factors like the sincerity of respondents while providing their opinions in the questionnaires. This study also has limitations, such as a relatively small sample and it would be better if in future studies the number of samples is increased to represent millennial generation employees. The next limitation of this research is that the sample is only millennial generation employees in the PT. Jasaraharja finance sector so that it cannot know whether there is the same influence on other fields and generations. So that with the limitations that exist in this study, it is hoped that in the future further research will be able to expand the sample in other fields such as trade or marketing. Future research is expected to examine the same influence on other generations such as generation Z. It is also hoped that if there are writers who want to carry out research with the same variables, they can also obtain information about job satisfaction or employee performance that is facilitated directly by the company where the object of research is so that the questions submitted later can be more specific and in accordance with the sample to answer the questions given. It is hoped that this research can be a reference for other authors who want to conduct research and there is hope to expand the research by adding variables such as leadership style, work environment and rewards.

ACKNOWLEDGEMENTS

Special thanks are given to the Faculty of Economics and Business, Universitas Tanjungpura, which facilitated the author to publish this article

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