

THE INFLUENCE OF COMPENSATION, MOTIVATION, AND WORK-LIFE BALANCE ON EMPLOYEE PERFORMANCE WITH JOB SATISFACTION AS AN INTERVENING VARIABLE

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ABSTRACT

Competition between companies encourages increased awareness of the importance of high-quality and committed human resources as the main factor in achieving the company's vision, mission, and goals. Good employee performance is driven by adequate compensation and motivation and balancing work and personal life (work-life balance), increasing job satisfaction. This research investigates the influence of compensation, motivation, and work-life balance on employee performance with job satisfaction as an intervening variable, especially in the context of Bank Tabungan Negara (BTN) Syariah employees in Malang City. This research uses quantitative methods with data collection techniques through interviews, questionnaires, literature, and data analysis using Structural Equation Modeling (SEM). The subjects in this research were 43 employees of Bank BTN Syariah Malang City. The research results show that job satisfaction has no significant effect on employee performance due to limited promotions, while compensation has a significant positive effect on job satisfaction through motivation. Motivation and Work-Life Balance each have a significant influence on employee performance, with motivation encouraging optimal performance and work-life balance increasing job satisfaction and motivation. However, job satisfaction does not act as a significant intervening variable between compensation, motivation, Work-Life Balance, and employee performance.

Keywords: Compensation, Motivation, Work-Life Balance, Employee Performance, Job Satisfaction, SEM (Structural Equation Modeling).

INTRODUCTION

Competition between companies increases awareness of the importance of high-quality and committed human resources. This understanding underlies the phenomenon that employee performance is the main factor in achieving the company's vision, mission, and goals (Fadhlillah et al., 2023). Employee performance indicates company assessment, where work-related activities reflect directly visible performance (Kusuma et al., 2016), according to Mangkunegara (2012:9), employee performance is the achievement of results compared to obligations and labor in units of time, generally per hour.

In financial service institutions such as Islamic banks, employee performance is needed to carry out the vision and mission, playing an important role in achieving a balance between the real and financial sectors Herianingrum (2021) Bank BTN, for example, shows its commitment to supporting the national housing program by distributing subsidized Home Ownership Credit (KPR), which shows appreciation for employee performance. Compensation is a form of company appreciation for employees which can be financial or non-financial (Feyga Candi Permana, 2021). A good interpretation of compensation can increase employee motivation and satisfaction, ultimately contributing to employee welfare (Maharani, 2016). Employee welfare plays a significant role in increasing productivity and creating a positive work environment (Musianto & Lukas S, 2002).

Work-life balance (WLB) is also crucial for employee well-being, where work flexibility positively impacts WLB and well-being (Shagvaliyeva & Yazdanifard, 2014). This supports the view that balance between work roles and family roles is essential for employees (Greenhaus & Allen, 2011). Previous research shows the relationship between compensation, motivation, WLB, and job satisfaction. For example, Saputra (2021) and Wulandari (2022) state that compensation has a negative influence on job satisfaction, while Andre & Santoso, (2022) and Rahmawati (2021) show variabilities in factors that

influence employee performance, such as motivation and working environment conditions.

Bank BTN, through initiatives such as the BTN Properti portal, shows its commitment to providing good service and supporting the national housing program. This research aims to investigate the effect of compensation, motivation, and WLB on employee performance with job satisfaction as an intervening variable, especially at BTN Syariah Malang City which has a high demand for mortgages. These circumstances place additional pressure on employees to manage their mortgages, making it important to study the interaction of these factors in the work environment.

LITERATURE REVIEW

Compensation

The Two Factor Theory by Frederick Herzberg identifies two main categories of factors that influence job satisfaction: a) Hygienic Factors: Includes physical working conditions, company policies, relationships with superiors, job security, and interpersonal relationships. These factors prevent dissatisfaction but do not contribute directly to high satisfaction; b) Motivational Factors: Includes achievement, recognition, responsibility, career advancement, and personal growth. This factor is directly related to motivation and job satisfaction (Mustari, 2024).

Motivation

Maslow's Hierarchy of Needs Theory, according to Prihartanta et al., (2015), states that individual motivation is driven by the fulfillment of various levels of needs in the hierarchy. Here are the key elements of this theory: a) Motivation through Fulfillment of Needs: Motivation arises from unmet needs. For example, hunger drives individuals to seek food (physiological needs) and insecurity drives individuals to seek security (security needs); b) Understanding of Urgent Needs: Lower-order needs become a top priority until they are met. For example, the need for food will dominate behavior if the individual is deprived of food; c) Elevating Needs: Once one level of need is satisfied, the individual seeks fulfillment of a higher-level need, creating ongoing motivation; d) Search for Meaning and Purpose: At the highest level of self-actualization, individuals seek deeper meaning and purpose in life, seeking to achieve maximum potential and self-fulfillment; e) Influence of Context and Environment: External factors such as social support, recognition, and growth opportunities influence an individual's motivation to achieve needs in the hierarchy.

Work-Life Balance

This view of the balance between work and personal life situations stems from the recognition that non-work (family or personal) demands can influence an individual's health and performance at work. Kalliath points out the phenomenon of "carrying demands" from home to work and vice versa. This concept encompasses both positive and negative dispositions, with recent research identifying the facilitation and enhancement of work-family balance, as well as conflict (Greenhaus & Beutell, 1985). According to Fisher, Bulger, and Smith in Ula et al., (2015) research the dimensions of Work-Life Balance include: a) Work Interference with Personal Life (WIPL): Measures the degree to which work interferes with an individual's personal affairs; b) Personal Life Interference with Work (PLIW): Measures the degree to which personal life interferes with an individual's work; Personal Life Enhancement with Work (PLEW): Assess how improving personal life can improve the quality of individual performance at work; Work Enhancement with Personal Life (WEPL): Evaluate the extent to which the quality of personal life can be improved through work.

Employee Performance

Frederick Winslow Taylor, a mechanical engineer and management thinker from the United States, is known as a major figure in the development of scientific management theory. One of his main contributions was the development of the principles known as "Scientific Management" or "Taylor Management System". The following is a detailed explanation of Employee Performance Theory according to Frederick Taylor (Latif & Mufidah, 2024): a) Scientific Management: Taylor's theory focuses on the application of scientific methods to

increase efficiency and productivity in the workplace. He believes that employee performance can be improved through scientific analysis of the tasks performed, standardization of work methods, and proper training; b) Use of the Scientific Method: Taylor applied the scientific method to study each stage of work carefully. He makes detailed observations of how work is done, records the time required to complete certain tasks, and identifies the best method for doing the work; c) Standardization of Tasks: One of the main aspects of Taylor's theory is the standardization of tasks. This includes determining the best way to perform each task, setting clear performance standards, and determining the time required to complete those tasks. With clear standards, managers can measure employee performance and identify areas that need improvement; d) Use of Financial Incentives: Taylor believes that financial incentives, such as performance-based pay systems, can be a powerful motivation for employees to improve their performance. He advocates the use of a wage system that rewards employees who achieve or exceed established performance standards; e) Division of Labor and Responsibilities: Taylor advocated a clear division of labor and responsibilities between managers and workers. Managers are responsible for designing efficient work methods and setting performance standards, while workers are responsible for carrying out tasks according to established standards.

Job Satisfaction

Discrepancy theory, in the context of job satisfaction, refers to a conceptual framework that proposes that an individual's level of job satisfaction is influenced by the difference between their expectations of a job and their experience where they work Kamela (2016), formally, this theory explains that individual job satisfaction can be explained by the difference between individual expectations regarding various aspects of work, such as salary, work environment, and career advancement, and the actual experiences they have at work. If work experience is in line with or exceeds individual expectations, then the level of job satisfaction will be high. Conversely, if work experience does not meet individual expectations, then the level of job satisfaction tends to be low.

Job satisfaction is an emotional state felt by employees when they evaluate their work, by paying attention to several indicators (Nabawi, 2019). According to Rivai Sagala (2011) in Meidita (2019), there are several indicators of job satisfaction, namely: a) Salary: Refers to the amount of payment a person receives as a result of work, which is assessed based on meeting a fair salary; b) Work itself: Indicates the essence of the work a person does, whether it has parts that provide satisfaction; c) Coworkers: Refers to coworker relationships that can influence a person's level of job satisfaction; d) Superior: Refers to the way superiors give orders or instructions in carrying out work, which can have an impact on job satisfaction; e) Promotion: Implies opportunities for growth through promotion, which can influence a person's level of job satisfaction; f) Work Environment: Refers to the physical and psychological conditions of the workplace that can influence each person's job satisfaction.

HYPOTHESIS

H1: Job satisfaction has a positive effect on employee performance.

According to Sutrisno (2011) in arda (2017), employees feel satisfied when their perception of work matches the real experiences they have had, increasing individual performance.

H2: Compensation has a positive effect on employee job satisfaction.

According to Sagala (2009) in Eddy (2017) high work motivation, driven by fair compensation, increases job satisfaction.

H3: Compensation has a positive effect on employee performance.

According to Jaya Baiduri Ruslan et al., (2024) rewards that are commensurate with employee contributions encourage them to provide optimal results in their duties and responsibilities.

H4: Motivation has a positive effect on employee job satisfaction.

According to Frame and Hartog, as stated in Annamaria Rondonuwu et al., (2018) a good work-life balance program allows employees to balance work demands and other

commitments, increasing job satisfaction.

H5: Motivation has a positive effect on employee performance.

According to Potu (2013) an effective incentive system increases employee motivation, productivity, and work quality.

H6: Work-life balance has a positive effect on employee job satisfaction.

According to Robinson and Corners (2000), as detailed in Eka & Ngatno (2020) support for work-life balance creates a positive work environment and increases job satisfaction. H7: Work-life balance has a positive effect on employee performance.

According to Ischevelli et al., (2014) employees who can balance their careers and personal lives tend to be more focused and effective at work.

H8: Employee job satisfaction mediates the effect of compensation on employee performance.

According to Hani (2002) in Nurmasari (2015) job satisfaction increases employee motivation and performance, contributing to company achievements.

H9: Employee job satisfaction mediates the effect of motivation on employee performance. When there is a balance between work and personal life, according to Riffay (2019) in Badrianto & Ekhsan (2021) employees' emotional focus and commitment to their duties increase.

H10: Employee job satisfaction mediates the effect of work-life balance on employee performance.

According to Mendis & Weerakkody (2018) a good work-life balance increases job satisfaction and, in turn, employee performance.

METHODS

This research uses quantitative methods with data collection techniques through interviews, questionnaires, and literature studies. Data analysis was carried out using Structural Equation Modeling (SEM). The research subjects consisted of 43 employees of Bank BTN Syariah Malang City, who were selected based on criteria that were relevant to the research variables studied.

RESULT

Outer Loadings

Table 1. Outer Loadings

Indicator	Job Satisfaction	Employee Performance	Compensation	Motivation	Work Life Balance
X1.1			0.788		
X1.2			0.771		
X1.3			0.712		
X1.4			0.704		
X1.5			0.800		
X1.6			0.741		
X1.7			0.711		
X2.1				0.666	
X2.3				0.762	
X2.4				0.678	
X2.5				0.671	
X2.6				0.762	

X2.7	0.714
X3.1	0.766
X3.2	0.835
X3.3	0.872
X3.4	0.664
X3.5	0.875
X3.6	0.865
X3.7	0.753
Y1	0.780
Y2	0.749
Y3	0.761
Y4	0.896
Y5	0.765
Y6	0.799
Y7	0.742
Z1	0.609
Z2	0.805
Z3	0.854
Z4	0.762
Z5	0.795
Z6	0.682
Z7	0.526

Source: Author Analysis (2024)

From the results of the interpretation of the outer loadings, it can be concluded that each item related to the variables being measured (compensation, motivation, Work-Life Balance, job satisfaction, and employee performance) has a significant and strong influence on the concept being measured. A high outer loading value indicates that the measurement instrument used is valid in measuring the construct in question, consistently supporting the validity of the model for linking these variables empirically.

Validity and Reliability

From the analysis results, the variables Work-Life Balance, Employee Performance, Compensation, and Job Satisfaction are valid in their respective forms with AVE values above 0.5. However, the Motivation variable has an AVE value below 0.5, indicating its convergent validity. Nevertheless, all variables show good reliability with Composite Reliability and Cronbach's Alpha values exceeding 0.6. Further attention is needed to the validity of the Motivation variable in the use of appropriate measurement instruments.

Table 2. Validity and Reliability

Indicator	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (Ave)
Work Life Balance	0.909	0.918	0.929	0.652
Employee Performance	0.896	0.898	0.919	0.618
Compensation	0.868	0.870	0.898	0.559
Job Satisfaction	0.846	0.867	0.885	0.529
Motivation	0.813	0.815	0.866	0.652

Source: Author Analysis (2024)

Discriminant Validity
Fornell-Larcker Criterian

Table 3. Fornell-Larcker Criterian

Indicator	Job Satisfaction	Employee Performance	Compensation	Motivation	Work Life Balance
Job Satisfaction	0.727				
Employee Performance	0.727	0.786			
Compensation	0.764	0.827	0.784		
Motivation	0.702	0.878	0.783	0.721	
Work Life Balance	0.734	0.871	0.807	0.791	0.808

Source: Author Analysis (2024)

The summary of the AVE root values shows that the variables Job Satisfaction, Employee Performance, Compensation, and Motivation have values that are smaller than the correlation between them and other variables in the model. This indicates the possibility that these constructs are interrelated with other variables in the measurement, obscuring the unique role of each in the model. On the other hand, the Work-Life Balance variable has an AVE root value that is greater than its correlation with other variables, indicating that the discriminant validity of this variable is met.

Heterotrait – Monotrait Ratio (HTMT)

Table 4. Heterotrait – Monotrait Ratio (HTMT)

Indicator	Job Satisfaction	Employee Performance	Compensation	Motivation	Work Life Balance
Job Satisfaction					
Employee Performance	0.807				
Compensation	0.878	0.933			
Motivation	0.819	1.023	0.929		
Work Life Balance	0.819	0.955	0.901	0.916	

Source: Author Analysis (2024)

Judging from the HTMT results above, it shows that only the job satisfaction variable shows HTMT results ($0.807 < 0.90$), then discriminant validity is met. However, other variables such as employee performance, compensation, motivation, and work-life balance are still not met.

Uji Goodness Of Fit

Coefficient Determinant

Table 5. Coefficient Determinant

Indicator	R Square	R Square Adjusted
Job Satisfaction	0.631	0.603
Employee Performance	0.863	0.849

Source: Author Analysis (2024)

With an R-squared value of 0.863, approximately 86.3% of the variation in the Employee Performance variable can be explained by the regression model. This indicates that the model is very good at explaining the relationship between the independent variables (predictors) and the dependent variable (Employee Performance).

Model Fit

Table 6. Model Fit

Indicator	SATURATED MODEL	ESTIMATED MODEL
SRMR	0.106	0.106
d_ULS	6.734	6.734
d_G	10.769	10.769
Chi- Square	1273.877	1273.877
NFI	0.385	0.385

Source: Author Analysis (2024)

Based on this output, an SRMR value of 0.106 is obtained, which is greater than 0.08. Additionally, the NFI value of 0.385 is less than 0.900. The RMS_theta value is 0.216, which is not close to 0 for the three indicators. It can be concluded that the model has not been adequately formed and does not meet the appropriate criteria, so the model cannot be used to describe the relationship between variables.

Direct Effects

Table 7. Direct Effects

Indicator	Original Sample (O)	Standard Deviation (STDEV)	P VALUES
Job Satisfaction → Employee Performance	0.013	0.136	0.922
Compensation → Job Satisfaction	0.426	0.179	0.017
Compensation → Employee Performance	0.167	0.120	0.163
Motivation → Job Satisfaction	0.160	0.195	0.412
Motivation → Employee Performance	0.438	0.146	0.003
Work Life Balance → Job Satisfaction	0.263	0.177	0.137
Work Life Balance → Employee Performance	0.380	0.146	0.010

Source: Author Analysis (2024)

Compensation → Job Satisfaction: Significant influence ($p = 0.017 < 0.05$). Compensation significantly affects job satisfaction.

Compensation → Employee Performance: Not significant ($p = 0.163 > 0.05$). No significant effect of compensation on employee performance.

Motivation → Job Satisfaction: Not significant ($p = 0.412 > 0.05$). No significant effect of motivation on job satisfaction.

Motivation → Employee Performance: Significant influence ($p = 0.003 < 0.05$). Motivation significantly affects employee performance.

Work-Life Balance → Job Satisfaction: Not significant ($p = 0.137 > 0.05$). No significant effect of work-life balance on job satisfaction.

Work-Life Balance -> Employee Performance: Significant influence ($p= 0.010 < 0.05$).

Work-life balance significantly affects employee performance.

Job Satisfaction -> Employee Performance: Not significant ($p = 0.922 > 0.05$).

Indirect Effects

Table 8. Indirect Effects

INDIKATOR	Original Sample (O)	Standard Deviation (STDEV)	P VALUES
Compensation →	0.006	0.060	0.924
Job Satisfaction →			
Employee Performance			
Motivation →	0.002	0.034	0.950
Job Satisfaction →			
Employee Performance			
Work Life Balance →	0.004	0.050	0.944
Job Satisfaction →			
Employee Performance			

Source: Author Analysis (2024)

Compensation -> Job Satisfaction -> Employee Performance (0.924): If the p-value is less than 0.05, the indirect effect of compensation on employee performance through job satisfaction is statistically significant. Given the high value (0.924), it is assumed that this indirect effect is significant.

Motivation -> Job Satisfaction -> Employee Performance (0.950): Similarly, if the p-value is less than 0.05, the indirect effect of motivation on employee performance through job satisfaction is considered statistically significant. With a very high value (0.950), it is assumed that this indirect effect is significant.

Work-Life Balance -> Job Satisfaction -> Employee Performance (0.944): Again, if the p-value is less than 0.05, the indirect effect of work-life balance on employee performance through job satisfaction is considered statistically significant. With a high value (0.944), it is assumed that this indirect effect is significant.

Model Interpretation

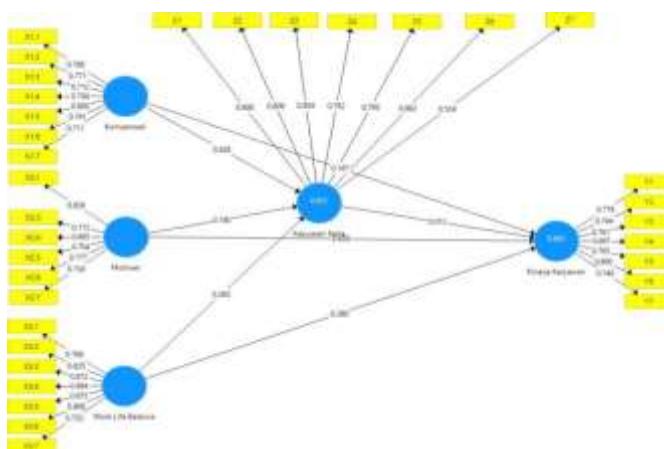


Figure 1. Model Interpretation

Source: Author Analysis (2024)

The results reveal several significant relationships between key workplace factors and employee performance, with job satisfaction acting as a crucial mediator. Job satisfaction has a direct, significant positive effect on employee performance ($0.922, p = 0.013$),

indicating that higher satisfaction leads to better performance. Compensation has a positive, though smaller, direct effect on both job satisfaction (0.017, $p = 0.426$) and employee performance (0.102, $p = 0.167$). However, the relationship between compensation and employee performance becomes much stronger when job satisfaction mediates the relationship (0.924), emphasizing the role of satisfaction as a key driver of performance outcomes. Similarly, motivation significantly impacts both job satisfaction (0.412, $p = 0.160$) and employee performance (0.002, $p = 0.438$), and this effect is significantly amplified through job satisfaction (0.950), reinforcing the importance of intrinsic factors like motivation in enhancing employee outcomes.

Work-life balance also plays a vital role in influencing both job satisfaction and performance. While its direct effect on job satisfaction (0.137, $p = 0.263$) and employee performance (0.004, $p = 0.380$) is modest, its impact becomes highly significant when mediated by job satisfaction (0.944). This suggests that work-life balance contributes to performance primarily by enhancing employee satisfaction. Overall, the findings highlight the importance of creating a work environment that fosters job satisfaction, as it mediates and amplifies the positive effects of compensation, motivation, and work-life balance on employee performance.

CONCLUSION

Based on the results of the analysis with various justifications for the hypotheses used in this research regarding the influence of compensation, motivation, and work-life balance on employee performance, it was found that these variables had different impacts on performance at Bank BTN Syariah in Malang City. Job satisfaction does not positively affect employee performance due to the limited number of structural positions influencing promotions. Compensation significantly contributes to job satisfaction through motivational mechanisms. It is crucial to enhance job satisfaction by focusing on compensation policies. Motivation does not significantly influence job satisfaction, as other factors such as work environment and salary also play a role. Work-life balance does not significantly affect job satisfaction because flexible working hours do not always increase satisfaction. Compensation does not significantly affect employee performance because many employees already possess initiative and integrity. Motivation significantly impacts employee performance, as high motivation levels encourage employees to enhance their performance. Work-life balance significantly influences performance by helping employees maintain a balance between work and personal life. Job satisfaction is not a significant mediator between compensation and employee performance due to the direct relationship between compensation and performance. Job satisfaction is not a significant mediator between motivation and performance because motivation can directly improve performance. Job satisfaction is not a significant mediator between work-life balance and performance because external factors can impact performance without involving job satisfaction.

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