

# Work-life balance, organizational support, and emotional intelligence on banking employee performance through organizational commitment

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## ABSTRACT

Banking sector in West Kalimantan is growing, and the majority of the current workforce consists of Generation Y and Z employees. However, the high expectations from organizations to accomplish improved and stable banking performance pose a challenge for these employees. This investigation endeavors to comprehend the variables that affect employee performance, including organizational commitment, work-life balance, organizational support, and emotional intelligence. A sample of 200 respondents was evaluated using questionnaires and Structural Equation Modeling (SEM). The findings indicated that work-life balance, organizational support, emotional intelligence, and organizational commitment impact employee performance. Furthermore, organizational commitment mediated the association between employee performance and the other variables. This research suggests that the banking sector should focus on improving employee productivity by ensuring a good work-life balance, providing effective organizational support systems, and fostering strong organizational commitment.

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## 1. Introduction

The banking sector is currently experiencing rapid growth and continues to show development, with its performance seen as quite reasonable. Banking performance in the West Kalimantan region also experienced significant growth from January to October 2022 (Badan Pemeriksaan Keuangan, 2022). In other hand, the West Kalimantan region still depends on the primary sector and needs more access to adequate education in some areas, as well as limited digital infrastructure in remote areas. This is an obstacle to developing a skilled workforce in the banking sector (IKN Time, 2024). Moreover, in the face of these challenges, the banking sector in West Kalimantan is undoubtedly working to improve financial inclusion through digitization and technology-based training programs. However, the attractiveness of a skilled workforce is still lower compared to regions such as Java, which benefits from a well-established educational infrastructure and prioritizes digital literacy and the use of technology in education (Tempo.co, 2024). According to the Otoritas Jasa Keuangan (2024) the list of banks in Indonesia consists of 106 Commercial Banks including Badan Usaha Milik Negara (BUMN), Sharia, national private, Bank Pembangunan Daerah, and branches of foreign banks. While Badan Perkreditan Rakyat (BPR) in Indonesia consist of 1,402 banks (Otoritas Jasa Keuangan, 2024). Focusing on the list of banks the Otoritas Jasa Keuangan provided, there are 445 general bank offices and 22 credit bank offices in West Kalimantan, as identified on each bank's website. Although economic growth in the financial system is currently well maintained, risks can always occur at any time (Otoritas Jasa Keuangan, 2023). This can put pressure on employees to meet high expectations. On the other hand,

organizational and employee performance are inextricably linked; the attainment of organizational objectives is inextricably tied to the resources possessed by the organization, which are effectively managed by employees who actively contribute to achieving these goals (Riwukore et al., 2022). In an organization, performance is usually referred to as employee performance, which can be interpreted as an achievement when someone succeeds in carrying out their work well, according to the responsibilities given (Ardiansyah & Surjanti, 2020). Conversely, demographic changes in the modern labor market have established Generations Y, born around 1981 until 1996, and Generations Z, born around 1997 until 2012, as the primary workforce cohorts, particularly in the rigorous and competitive banking industry. Unlike other generations, this generation exhibits distinct characteristics in its approach to work-life balance, flexibility, the desire for appreciation and support from organizations, and a comparatively weaker commitment than previous generations, specifically the Baby Boomers and Generation X (Deloitte, 2022).

One factor that can significantly impact employee performance is organizational commitment, as employees' dedication increases their productivity and engagement in their responsibilities (Allen & Meyer, 1990 in Hubais et al., 2023). Employees' attitudes toward their organizations are referred to as organizational commitment, which encompasses the organization's values and aims. Organizational commitment asserts that employees' psychological attachment to the organization results from this commitment (Allen & Meyer, 1990 in Rumangkit & Zuriana, 2019). Organizational commitment refers to the inclination among workers to embrace and adopt the organization's principles and values, be highly motivated to achieve organizational goals and be profoundly dedicated to sustaining their affiliation with the enterprise (Daud & Afifah, 2019). Generations Y and Z are more sensitive to job offers elsewhere if the organization cannot meet their expectations. Organizational commitment tends to show characteristics such as a profound commitment to stay within the organization and an eagerness to contribute significantly effort for the group's advantage (Mowday et al., 1982 in Suharto & Suprpto, 2023). Organizational commitment denotes employee dedication to their organization, manifested by attempts to contribute to its success optimally. As Aisyah et al. (2021) noted that organizational commitment influences employee performance. In contrast, this directly opposes the findings of Setyorini & Hwihanus (2024) if organizational commitment negatively influences employee performance, and the findings from Suharto & Suprpto (2023), which demonstrated that organizational commitment did not function as a link in the connection amongst organizational support and employee performance.

However, other factors are also needed to create an organizational commitment that can influence employee performance. A determinant that may affect employee performance and organizational commitment is work-life balance. As many as 39% (Generation Y) and 32% (Generation Z) make work-life balance the main thing in making this generation settle and persist in continuing to work in their workplace (Deloitte, 2022). Furthermore, preserving a work-life balance is critically important for banking sector personnel who face significantly job obligations and extended hours. Work-life balance is when an individual maintains equilibrium among professional responsibilities, familial obligations, and personal interests, fostering a harmonious existence (Delecta, 2011 in Lestari & Rahardianto, 2021). Work-life balance is fundamentally associated with working hours, flexibility, and comprehensive welfare (Komari et al., 2023). The work-life balance belongs to the person's decisions about using their time effectively, whether at work or elsewhere (Wirawan & Sukmarani, 2023). Based on this, this balance is essential for individual well-being and has significant implications for banking performance. On the other hand, employees believe that achieving a work-life balance benefits their organizational performance and retention (Alharbi, 2023). Work-life balance significantly enhances employee performance, as Marnoto et al. (2024) research shows. Organizational commitment was found to be influenced by work-life balance by Aisyah et al. (2021). This contrasts Ardiansyah & Surjanti (2020) findings, which demonstrated that employee performance was not influenced by work-life balance.

Moreover, additional factors, such as organizational support, can influence employee performance and organizational commitment. Organizational support, a crucial factor in enhancing performance, can profoundly affect employee performance, regardless of its level (Maghfirah et al., 2023). Employees with good organizational support are said can provide feedback through commitment to the organization (Prasetyo & Waskito, 2023). Organizational support encompasses a collective perception that the organization appreciates and puts its employees' welfare first (Eisenberger et al., 2020). It involves employees' faith in their workplace concerning the extent of support and care the company demonstrates in valuing and ensuring employee well-being (Susanto, 2023). Generations Y and Z currently have different characteristics in their work world, and this generation tends to need a sense of appreciation and support from the organization. In

addition, according to Deloitte (2024), 32% of Gen Y and 30% of Gen Z feel that this generation is financially insecure. Around 55% of Gen Y and 56% of Gen Z reside salary-to-salary, and living expenses remain a significantly concern for this demographic (Deloitte, 2024). Organizational support plays a significant role in retaining the Generation Y and Z workforce in the West Kalimantan banking sector by providing the needs desired by these generations, such as career development opportunities, flexibility that they value as necessary, and salaries that match the performance they provide. This generation tends to be more loyal when they feel supported through work-life balance programs, relevant training, and performance rewards. Therefore, organizational support is critical in this environment to influence employee performance and organizational commitment. Suparjo et al. (2023) conducted research that demonstrated that organizational support significantly and positively affects employee performance and organizational commitment.

On the other hand, emotional intelligence is another component that might influence employee performance. Generation Y and Z, who work in the banking sector, often face challenges in their work, especially in meeting organizational and customer expectations. Emotional intelligence means recognizing emotions in oneself and others, being self-motivated, fostering relationships, managing internal and external emotions, and utilizing these feelings to drive thought and behavior (Riwukore et al., 2022). Emotionally intelligent individuals may effectively regulate feelings and inspire themselves or others (Fauzan, 2023). Increased emotional intelligence among employees correlates significantly with enhanced employee performance. Therefore, it is essential for employees to have emotional intelligence, especially employees who work within the banking industry. Research of Sugiyardi et al. (2021) demonstrated that employee performance is significantly and positively influenced by emotional intelligence.

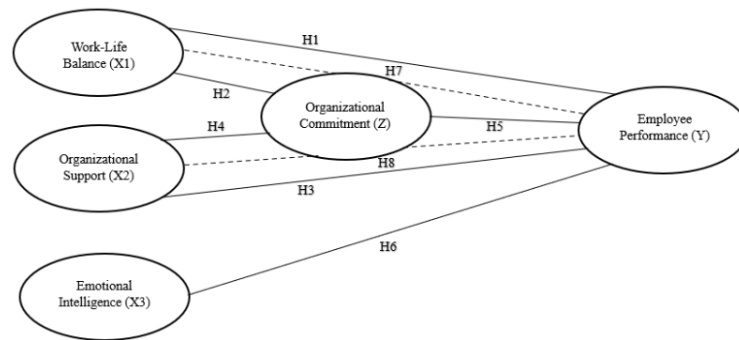
This research endeavors to elucidate the importance about work-life balance with organizational support in enhancing organizational commitment, which in turn impacts employee performance. Additionally, it emphasizes the critical role of emotional intelligence in augmenting employee performance and impacting organizations, particularly in the banking sector of West Kalimantan. Furthermore, more studies need to be conducted about how organizational commitment as a mediator impacts work-life balance, organizational support, and emotional intelligence on employee performance, specifically among Generations Y and Z within the banking sector in West Kalimantan. Research related to this matter is rarely studied; generally, research is conducted in other areas or with different objects and generations. For that reason, this investigation proposes to fill this deficiency and offer both theoretical and practical contributions to the banking sector in West Kalimantan on the management of human resources, particularly workers from Generation Y and Z.

## 2. Research Method

The present study implemented a quantitative approach, employing a 5-point Likert scale for measurement. For data collection, questionnaires were distributed offline and online via Google Forms. Variable indicators provide a theoretical foundation for creating questionnaire items based on prior research. Time balance, involvement balance, and satisfaction balance are indicators of the work-life balance (Greenhaus et al., 2003; McDonald et al., 2005 as cited in Lestari & Rahardianto, 2021); fairness, supervisor support, organizational rewards, and job conditions are indicators of organizational support (Eisenberger et al., 2020); self-awareness, self-regulation, motivation, empathy, and relationship-building skills are indicators of emotional intelligence (Goleman, 2018 in Riwukore et al., 2022); affective commitment, continuance commitment, and normative commitment are indicators of organizational commitment (Allen & Meyer, 1990); quantity, quality, timeliness, cooperation, and attitude are indicators of employee performance (Schuller & Siusan, 1992 in Riwukore et al., 2022).

Structural Equation Modeling (SEM) with SmartPLS 4.0 is employed in this investigation for data analysis. The research population comprises workers employed by the banking sector in the West Kalimantan region, and the age categories include Generation Y and Generation Z. Sample determination is based on (Hair et al., 2019), who multiplied the number of indicators by 5 to 10 to determine the sample size; therefore, this study must include  $n = 19 \times 10 = 190$  respondents must be included in this study. The study successfully acquired a sample of 200 individuals by random sampling techniques and purposive sampling methods, adhering to the specified criteria: 1) employees employed in the banking industry of West Kalimantan; 2) employees belonging to the age demographics of Generation Y (28-43 years) and Generation Z (21-27 years); 3) a minimum tenure of one year is required. These demographic variables are used as

criteria in sampling to ensure that the research sample reflects the relevant characteristics of the population. The sample is separated based on categories that correspond to the variables and objects of research. A conceptual framework has been developed below, informed by the provided explanation and the analysis of the relationship between variables.



**Figure 1.** Research framework

Source: Processed Primary Data, 2024

Considering the elucidation of the research's conceptual framework, the proposed hypotheses are as follows:

- H1: Work-life balance positively and significantly impacts employee performance.  
 H2: Work-life balance positively and significantly impacts organizational commitment.  
 H3: Organizational support positively and significantly impacts employee performance.  
 H4: Organizational support positively and significantly impacts organizational commitment.  
 H5: Organizational commitment positively and significantly impacts employee performance.  
 H6: Emotional intelligence positively and significantly impacts employee performance.  
 H7: Organizational commitment positively and significantly affects the link between work-life balance and employee performance.  
 H8: Organizational commitment positively and significantly affects the link between organizational support and employee performance.

### 3. Result and Discussion

This data set from 200 respondents had the following characteristics: female (55.5%) and male (44.5%), aged 21-27 years (28%) and aged 28-43 years (72%), domiciled in Pontianak (32.5%), Singkawang (5%), Sintang (3.5%), Sambas (3.5%), Sanggau (4%), Mempawah (10.5%), Sekadau (3.5%), Melawi (3%), Landak (3%), Kubu Raya (18%), Ketapang (4%), Kayong Utara (3%), Bengkayang (3.5%), and Kapuas Hulu (3%), working in private banks (17.5%), general banks (70%), and credit banks (12.5%), work period: 1-3 years (10%), 4-5 years (25%), and over 5 years (65%).

#### Outer Model

##### Convergent Validity

Convergent validity is employed to assess validity based on the values in the loading factor. Indicators of the factor loading value will be considered valid if they have a value beyond 0.70 (Hair et al., 2022).

**Table 1.** Recapitulation loading factor

Variable	Amount of Indicators	Loading Factor Value >0.70	Explanation
Work-life balance	3	3	Valid
Organizational Support	3	3	Valid
Emotional Intelligence	5	5	Valid
Organizational Commitment	3	3	Valid
Employee Performance	5	5	Valid

Source: Data processed with Smart-PLS 4.0

According to Table 1, all indicators are valid and have a loading factor value beyond 0.70. Each loading factor's value from the resulting research instrument is shown below:

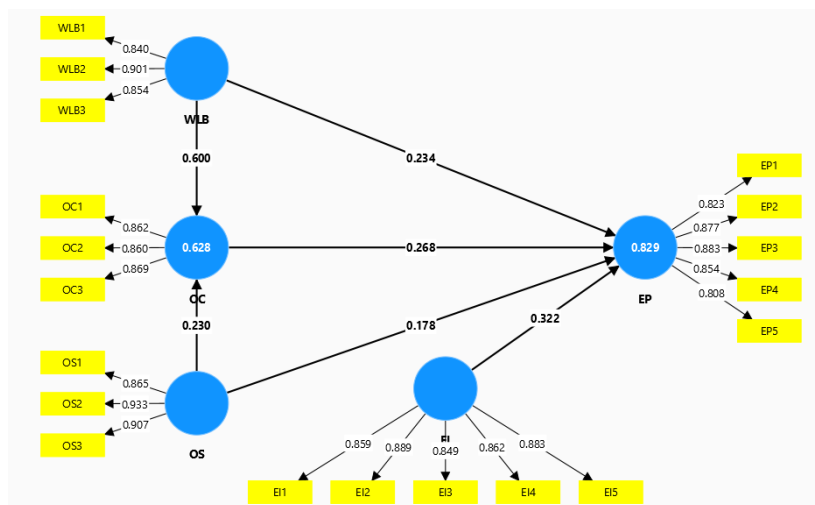


Figure 2. Outer loading

Source: Smart-PLS 4.0

The figure above indicates that all instruments from the investigation are deemed legitimate, exhibiting a loading factor exceeding 0.70, permitting progression to the subsequent testing phase.

### Construct Reliability & Average

The Cronbach's alpha, composite reliability output, and Average Variance Extracted (AVE) provide supplementary results in assessing reliability. A research instrument is deemed reliable if the AVE value exceeds 0.50, whereas the Cronbach's alpha and composite reliability levels surpass 0.70 (Hair et al., 2022).

Table 2. Cronbach's alpha, composite reliability output & AVE

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Work-life balance	0.832	0.833	0.899	0.749
Organizational Support	0.885	0.888	0.929	0.814
Emotional Intelligence	0.919	0.919	0.939	0.755
Organizational Commitment	0.830	0.830	0.898	0.746
Employee Performance	0.903	0.903	0.928	0.721

Source: Smart-PLS 4.0

According to Table 2, all study instruments demonstrate reliability, as evidenced through cronbach's alpha and composite reliability values over 0.70, and AVE values exceed 0.50.

### Structural Model Evaluation (Inner Model)

#### R-Square Model Evaluation

The structural model in this investigation evaluates the magnitude of each path coefficient to determine the impact of the proposed constructs. The model's assessment utilizes R-squared. The R-square value should always be evaluated within the context of the model and its application domain. An R-square value greater than 0.75 is considered significant, between 0.50 and 0.75 is considered moderate, and less than 0.50 is deemed weak (Hair et al., 2022).

Table 3. R-square

	R-square	R-square adjusted
Employee Performance	0.829	0.825
Organizational Commitment	0.628	0.624

Source: Smart-PLS 4.0

According to Table 3, variable employee performance accounts for 82.9% of the degree of variability in work-life balance, organizational support, and organizational commitment; it indicates a solid, robust R-square value over 0.75. The R-square result is moderate, as organizational commitment accounts for 62.8% the degree of variability in work-life balance and organizational support constructs.

### Hypothesis Testing (Bootstrapping)

The outcomes of bootstrapping hypothesis testing are illustrated in the figure below:

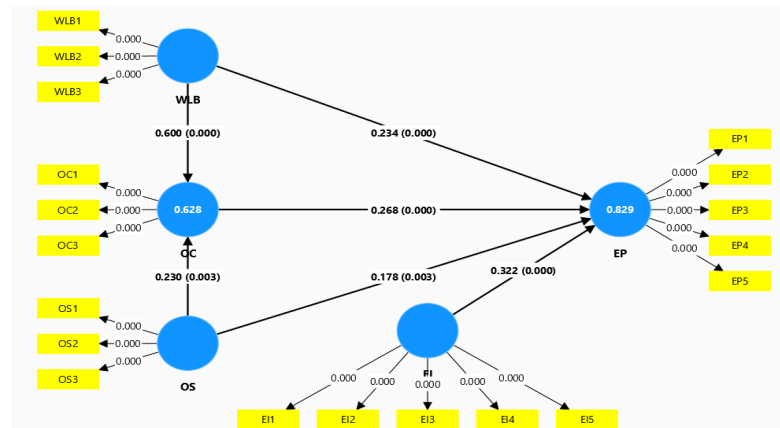


Figure 3. Hypothesis by inner model

Source: Smart-PLS 4.0

The response to the hypothesis regarding the influence of factors is evident from the data in the image above. Results below 0.05 indicate a correlation among related variables. According to figure 3 above, it shows that all hypotheses indicate a correlation between related variables. In addition, it also shows that all hypotheses have positive values, which means they have a positive influence. The reaction to the hypothesis is also apparent in the table below:

Table 4. Result for inner weights

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work-life balance => Employee Performance	0.234	0.230	0.058	4.045	0.000
Work-life balance => Organizational Commitment	0.600	0.601	0.076	7.886	0.000
Organizational Support => Employee Performance	0.178	0.176	0.059	2.990	0.003
Organizational Support => Organizational Commitment	0.230	0.230	0.077	2.981	0.003
Organizational Commitment => Employee Performance	0.268	0.269	0.071	3.788	0.000
Emotional Intelligence => Employee Performance	0.322	0.327	0.086	3.754	0.000

Source: Data processed with Smart-PLS 4.0

The present investigation proposed six direct influences and two indirect impacts. Table 4 provides the results of the direct influences as follows: The first hypothesis seeks to ascertain if work-life balance has a positively and significantly influence on employee performance. A value of P is deemed significantly if it is below 0.05 (Hair et al., 2022). The significance level of P is below a certain value of 0.05, namely 0.000 support the first hypothesis suggesting work-life balance positively and significantly influences employee performance. This was likewise confirmed by Marnoto et al. (2024); Nugroho et al. (2024); Siwale et al. (2021); Udin (2023). The work-life balance of employees in West Kalimantan's banking sector significantly and positively influences employee performance, which numerous previous studies have supported. Thus, the first hypothesis (H1) is accepted.

The second hypothesis seeks to determine if organizational commitment is enhanced by the equilibrium between work-life balance that is both positively and significantly. The second hypothesis, which pertains to work-life balance affects organizational commitment, a P value is below a certain value of 0.05, namely 0.000. This indicates a positively and significantly impact of work-life balance affect organizational commitment. Aisyah et al. (2021); Putra et al. (2023); Shabir & Gani (2020); and Herlambang et al. (2022) asserted that organizational commitment is significantly and positively affected by work-life balance. The work-life balance of employees in West Kalimantan's banking industry significantly and positively

influences organizational commitment, as corroborated by multiple prior research. Consequently, H2 accepted.

The third hypothesis assesses employee performance, which is significantly and positively impacted by organizational support. This hypothesis from organizational support for employee performance has a P value below a certain value of 0.05, namely 0.003. This indicates a significantly and positively influences of organizational support on employee performance. Suharto & Suprpto (2023); Arifin & Darmawan (2022); and Suparjo et al. (2023) posited that employee performance is significantly and positively affected by organizational support. The organizational support perceived by employees working in the banking industry in West Kalimantan positively and significantly influences employee performance, substantiating numerous previous studies. Therefore, the third hypothesis (H3) is accepted. The hypothesis seeks to ascertain whether organizational support positively and significantly affects employee performance.

The fourth hypothesis, about organizational support and commitment, demonstrates a P value is below a certain value of 0.05, namely 0.003. This signifies a positively and significantly influences of organizational support on organizational commitment. Artatanaya et al. (2023); Suharto & Suprpto (2023); Suparjo et al. (2023); and Setyorini & Hwihanus (2024) have posited that organizational support has a positively and significantly influences on organizational commitment. Employee ownership in the banking industry of West Kalimantan positively and significantly influences organizational commitment, which numerous previous studies have supported. Consequently, H4 accepted.

The fifth hypothesis, regarding the influences of organizational commitment, impact employee performance, demonstrates that a value of P is 0.000, below a certain value of 0.05. This signifies a positively and significantly influence of organizational commitment on employee performance. Huabis et al. (2023); Likdanawati et al. (2022); Azmy (2022) and Aisyah et al. (2021) have all posited that organizational commitment exerts a positively and significantly influence on employee performance. Employee organizational commitment in the banking sector of West Kalimantan exerts a positively and significantly influence on performance, supporting other previous studies. Consequently, the fifth hypothesis (H5) is accepted.

The sixth hypothesis, about emotional intelligence positively and significantly affects employee performance. The sixth hypothesis about emotional intelligence and employee performance indicates a P value is below a certain value of 0.05, namely 0.000, signifying emotional intelligence's positively and strong influence on employee performance. Sugiyardi et al. (2021); Naqvi & Siddiqui (2023); Rozi et al. (2023); and Nurfitriani & Rukiah (2022) contended that emotional intelligence exerts a positively and significantly influence on employee performance. The emotional intelligence of employees in West Kalimantan's banking sector positively and significantly influences employee performance, which numerous previous studies have supported. Therefore, the sixth hypothesis (H6) is accepted. Meanwhile, to answer hypotheses seven and eight, see the table below:

**Table 5.** Intervening effect

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work-life balance => Organizational Commitment => Employee Performance	0.161	0.162	0.048	3.368	0.001
Organizational Support => Organizational Commitment => Employee Performance	0.062	0.062	0.027	2.315	0.021

Source: Data processed with Smart-PLS 4.0

The the table 5 above demonstrates about work-life balance to employee performance are mediated by organizational commitment. The P value is below a certain value of 0.05, namely 0.001. Consequently, H7 is accepted, corroborating the conclusions of prior studies, such as Aisyah et al. (2021); Ardiansyah & Surjanti, (2020); Herlambang et al., (2022). Organizational commitment mediating the work-life balance variable that affects employee performance in the banking sector of West Kalimantan. Subsequently, the evidence indicates about organizational commitment as mediator between organizational support and employee performance. The P value is below a certain value of 0.05, namely 0.021. Thus, H8 is accepted, corroborating the conclusions of prior studies, such as Maghfirah et al. (2023); Prasetyo & Waskito, (2023);

Suparjo et al., (2023). Organizational commitment modulates the influence of organizational support on employee performance in the banking sector of West Kalimantan.

#### 4. Conclusion

The conclusions of the above research validate acceptance of the proposed hypothesis and yield significant outcomes. The researcher effectively examined and evaluated the correlation of work-life balance variables, organizational support, and emotional intelligence affect employee performance, and organizational commitment serving as a mediator. This confirms that work-life balance, organizational support from the organization, and employee ability to manage emotions can directly improve employee performance. In addition, organizational commitment also strengthens the relationship by showing that when personnel in the banking sector exhibit great organizational commitment, the impacts of factors including work-life balance and organizational support for performance becomes stronger. The outcomes of this study can provide insight for banks in West Kalimantan to adopt policies that support employee welfare and emotional involvement to enhance overall productivity, and in this case can also provide significant implications for banking performance.

This study has limitations in generalization because it was only conducted on banking sector employees in West Kalimantan with the age category of Generation Y and Z, and the sample representation of this study, although involving 200 respondents, is still limited to represent the entire population of Generation Y and Z in the West Kalimantan banking sector. Future research is expected to involve a larger sample and better represent Generation Y and Z employees in West Kalimantan. Then, for other limitations, this research only covers the relationship between work-life balance, organizational support, emotional intelligence, and organizational commitment to employee performance, and in terms of methodology, this research is cross-sectional, so it does not capture the dynamics of the relationship between variables in the long term. For this reason, it is hoped that in the future, further research will be conducted by combining elements such as technical competence or job satisfaction and using a longitudinal methodological approach to explore the dynamics of the relationship between variables over time. In addition, future research could expand the study location to the banking sector in other regions or different industry sectors, such as manufacturing, public services, or technology startups. Thus, in the future, this research can be a reference for other researchers interested in conducting research to expand the reach or scope of their research.

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