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The Effect Of Work-Life Balance And Job Stress On Employee Engagement At Bank Sumsel Babel Main Branch Kapten A. Rivai

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Abstract

This Study Aims To Examine The Effect Of Work-Life Balance And Job Stress On Employee Engagement Among Employees At Bank Sumsel Babel's Kapten A. Rivai Branch In Palembang. This Study Employs Explanatory Analysis, Using A Census Sampling Technique With A Sample Size Of 82 Respondents. Data Collection In This Study Was Conducted Via A Questionnaire. The Data Analysis Technique Used Was Multiple Linear Regression Analysis. Based On The Analysis Results, It Was Concluded That Work-Life Balance And Job Stress Have A Positif Significant Impact On Employee Engagement At Bank Sumsel Babel Kapten A. Rivai In Palembang.

Keywords: Work-Life Balance, Job Stress, Employee Engagement, Banking Industry, Human Resource Management

INTRODUCTION

In today's highly competitive business environment, organizations are required to continuously improve performance and maintain sustainable competitive advantages. One of the most important organizational assets that contribute to achieving these objectives is human resources (Saks, 2019). Employees who are highly engaged with their work tend to demonstrate stronger commitment, enthusiasm, dedication, and willingness to contribute beyond formal job requirements(Bailey et al., 2017). Consequently, employee engagement has become a critical concern for both practitioners and academics in the field of human resource management.

Employee engagement refers to a positive, fulfilling, and work-related psychological state characterized by vigor, dedication, and absorption (Schaufeli &

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Salanova, 2010) (Bakker et al., 2014). Employees who possess high levels of engagement are generally more productive, motivated, and committed to organizational goals. They are also more likely to provide superior service quality and demonstrate proactive behaviors that support organizational success. Conversely, employees with low engagement levels often experience reduced motivation, lower productivity, and a greater likelihood of turnover intentions (Saks, 2019).

The banking sector is one of the industries that relies heavily on employee performance and service quality(Zhang et al., 2021). Banking employees are expected to achieve performance targets while simultaneously maintaining customer satisfaction and compliance with regulatory requirements. These expectations frequently create substantial job demands that may influence employees' psychological conditions and work attitudes (Hussain et al., 2023). Consequently, organizations need to identify factors that can strengthen employee engagement among employees.

One factor that has received considerable attention in recent years is work-life balance. Work-life balance reflects an individual's ability to manage work responsibilities and personal life commitments effectively (Fisher et al., 2009) (Heras et al., 2021). Employees who successfully balance their professional and personal roles are more likely to experience lower stress levels, higher job satisfaction, and stronger organizational commitment (Yin et al., 2020) (Junaid et al., 2025). Previous studies have demonstrated that work-life balance contributes positively to employee engagement because employees feel supported in managing their work and personal responsibilities (Wijayanto et al., 2022) (Chaniago & Rahmawati, 2024).

In addition to work-life balance, job stress is another factor frequently associated with employee engagement. Job stress refers to employees' psychological and physiological responses to workplace demands and pressures (Lazarus & Folkman, 1984) (Hussain et al., 2023). Traditionally, job stress has been viewed as a negative factor that reduces employee well-being and organizational outcomes. However, contemporary perspectives suggest that not all forms of stress are detrimental. Certain levels of manageable stress may function as eustress, motivating employees to improve performance and achieve challenging goals (Zhang et al., 2021).

The relationship between job stress and employee engagement remains inconsistent in previous studies. Several researchers have reported a negative relationship, indicating that higher stress levels reduce employee engagement (Handayani et al., 2025a). In contrast, other studies have found that moderate levels of stress may enhance employee motivation and involvement in work activities. These

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inconsistencies indicate the need for further investigation, particularly within the banking sector, where employees regularly encounter performance pressures and service-related challenges.

Bank Sumsel Babel Main Branch Kapten A. Rivai serves as one of the major regional banking institutions in South Sumatra. Employees within this organization are responsible for delivering banking services while meeting organizational performance expectations. The increasing complexity of banking operations and customer demands may influence employee engagement through both work-life balance and job stress mechanisms.

This study is grounded in the Job Demands-Resources (JD-R) Theory developed by Bakker and Demerouti (Bakker et al., 2014). According to the JD-R Theory, employee engagement emerges when employees possess sufficient job resources to cope with job demands. Work-life balance can be categorized as a job resource because it helps employees maintain psychological well-being and work effectiveness (Lesener, Gusy, & Wolter, 2021). Meanwhile, job stress represents a job demand that may either facilitate or hinder engagement depending on how employees perceive and manage workplace pressures (Bakker et al., 2014). Based on the theoretical background and empirical inconsistencies identified in previous studies, this research aims to analyze the influence of work-life balance and job stress on employee engagement among employees of Bank Sumsel Babel Main Branch Kapten A. Rivai.

METHODOLOGY

This study employed a quantitative research approach using an explanatory research design (Sugiyono, 2022). Quantitative research was selected because the objective of the study was to examine the causal relationships between work-life balance, job stress, and employee engagement through statistical analysis. The explanatory approach was used to explain the influence of independent variables on the dependent variable and to test the proposed hypotheses.

The population of this study consisted of all employees of Bank Sumsel Babel Main Branch Kapten A. Rivai. The total population was 82 employees. Considering the relatively small population size, this study applied a saturated sampling (census) technique, whereby all members of the population were included as respondents.

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RESULTS AND DISCUSSION

Respondent Characteristics Overview

1. Respondent Characteristics Based on Gender

Table 1. Respondent Characteristics Based on Gender

Gender	Amount	Percentage (%)
Man	39	47.56%
Woman	43	52.44%
Total	82	**100%**

*Source:*Data Processed by Researchers, 2026

Based on Table 1, 39 male respondents (47.56%) and 43 female respondents (52.44%), This dominance of female employees can reflect the tendency of the banking industry to involve a large number of female workers, especially in positions that require meticulousness, good interpersonal communication, and customer service.

2. Respondent Characteristics Based on Age

Table 2. Respondent Characteristics Based on Age

Age	Amount	Percentage
< 25 years	25	30.49%
25-34 years	24	29.27%
35-44 years	18	21.95%
>44 years	15	18.29%
Total	82	**100%**

*Source:*Data Processed by Researchers, 2026

Based on Table 2, the age distribution of respondents is quite varied, with the most dominant group being the < 25 years age group (25 people or 30.49%), This age falls into the category of those who tend to learn quickly, and the smallest group is those over 44 years old with 15 people (18.29%), where this age group brings valuable experience in supporting operations..

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3. Respondent Characteristics Based on Length Of Service

Table 3. Respondent Characteristics Based on Length Of Service

Length Of Service	Amount	Percentage
< 1 years	17	20.73%
1-3 years	18	21.95%
>3 years	47	57.32%
Total	82	**100%**

*Source:*Data Processed by Researchers, 2026

Based on Table 3, the characteristics of respondents based on length of service were quite varied, Employees of Bank Sumsel Babel Kapten A. Rivai Palembang Branch are dominated by respondents with more than 3 years of service, totaling 47 people (57.32%). This indicates that the majority of employees have long work experience, which has the potential to make a significant contribution to the quality of service and operational stability of the company.

4. Respondent Characteristics Based on Last Education

Table 4. Respondent Characteristics Based on Last Education

Last education	Amount	Percentage
High school graduate	0	0.00%
Diploma	5	6.10%
Bachelor Degree	59	71.95%
Master Degree	18	21.95%
Total	**82**	**100%**

*Source:*Data Processed by Researchers, 2026

Based on Table 4, the characteristics of respondents by their highest level of education show quite a wide variation, with the most dominant education level being Bachelor Degree, at 59 people (71.95%). This indicates that the majority of employees have a high level of education.

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5. Respondent Characteristics Based on Employee Status

Table 5. Respondent Characteristics Based on Employee Status

Monthly Expenses	Amount	Percentage
Married	41	50,00%
Not Married	38	46.34%
Ever Married	3	3,66%
Total	**82**	**100%**

*Source:*Data Processed by Researchers, 2026

Based on Table 5, the characteristics of respondents according to Employee Status show quite diverse variations, with the most dominant dominated by respondents with employee status who are married, totaling 41 people (50.00%). This indicates that married employees tend to have greater responsibilities outside of work, thus requiring better ability to balance work life and personal life. Imbalance in this regard has the potential to increase dual-role pressure which can trigger work stress. Furthermore, employees who are unmarried totaled 38 people (46.34%), unmarried employees generally have higher time flexibility, but can still experience work stress arising from job demands.

6. Frequency of Research Variables

Table 6. Likert Scale, Average Category of Each Variable

No	Interval (%)	Category
1	1.00 – 1.79	Very Low
2	1.80 – 2.59	Low
3	2.60 – 3.39	Medium
4	3.40 – 4.19	High
5	4.20 – 5.00	Very High

*Source:*Primary data processed by SPSS, 2026

In this section, the distribution of each item from the variables Work Stress, Work-Life Balance, and Employee Engagement will be identified overall, based on the

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respondents' answers through the questionnaire. To understand the description of the respondents' answers, it is explained in detail as follows.

Instrument Data Test Results

1. Validity Test

Table 10. Validity Test Results

Variables	Number Statement	r count	r table	Results
Work-Life Balance (X1)	X1.1	0,262	0,217	Valid
	X1.2	0,334	0,217	Valid
	X1.3	0,737	0,217	Valid
	X1.4	0,482	0,217	Valid
	X1.5	0,660	0,217	Valid
	X1.6	0,318	0,217	Valid
	X1.7	0,278	0,217	Valid
	X1.8	0,474	0,217	Valid
	X1.9	0,506	0,217	Valid
	X1.10	0,638	0,217	Valid
	X1.11	0,560	0,217	Valid
	X1.12	0,435	0,217	Valid
***Job Stress* (X2)**	X2.1	0,339	0,217	Valid
	X2.2	0,462	0,217	Valid
	X2.3	0,442	0,217	Valid
	X2.4	0,316	0,217	Valid
	X2.5	0,247	0,217	Valid
	X2.6	0,306	0,217	Valid
	X2.7	0,257	0,217	Valid
	X2.8	0,418	0,217	Valid
	X2.9	0,753	0,217	Valid

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Variables	Number Statement	r count	r table	Results
	X2.10	0,771	0,217	Valid
	X2.11	0,754	0,217	Valid
	X2.12	0,776	0,217	Valid
	X2.13	0,794	0,217	Valid
	X2.14	0,654	0,217	Valid
	X2.15	0,749	0,217	Valid
Employee Engagement (Y)	Y.1	0,427	0,217	Valid
	Y.2	0,800	0,217	Valid
	Y.3	0,479	0,217	Valid
	Y.4	0,441	0,217	Valid
	Y.5	0,403	0,217	Valid
	Y.6	0,581	0,217	Valid
	Y.7	0,393	0,217	Valid
	Y.8	0,562	0,217	Valid
	Y.9	0,736	0,217	Valid
	Y.10	0,753	0,217	Valid
	Y.11	0,474	0,217	Valid
	Y.12	0,373	0,217	Valid
	Y.13	0,493	0,217	Valid
	Y.14	0,494	0,217	Valid
	Y.15	0,734	0,217	Valid

*Source:*Primary data processed by SPSS, 2026

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2. Reliability Test

Table 11. Reliability Test Results

Variables	Cronbach's Alpha	Cronbach's Alpha Requirements	Information
Work-Life Balance (X1)	0.706	0.60	Reliable
Job Stress (X2)	0.840	0.60	Reliable
Employee Engagement (Y)	0.839	0.60	Reliable

*Source:*Primary data processed by SPSS, 2026

Hypothesis Test Results

1. T-Test (Partial)

Table 12. Results of t-Test Analysis (Partial)

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7398.590	3082.701		2.400	.019
	X1	.420	.128	.282	3.289	.001
	X2	.628	.088	.608	5.216	.001
a. Dependent Variable: Y						

*Source:*Primary data processed by SPSS, 2026

The results of the partial test (t-test) indicate that Work-Life Balance (X1) has a positive and significant effect on Employee Engagement (Y). This is evidenced by a t-value of 3.289 with a significance value of 0.001, which is smaller than 0.05. Therefore, Work-Life Balance significantly influences Employee Engagement. The positive regression coefficient value (β = 0.420) indicates that an increase in Work-Life Balance is followed by an increase in Employee Engagement among employees of Bank Sumsel Babel Main Branch Kapten A. Rivai.

Furthermore, Job Stress (X2) also has a positive and significant effect on Employee Engagement (Y). This is shown by a t-value of 5.216 with a significance value of 0.001, which is smaller than 0.05. Thus, Job Stress significantly influences Employee

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Engagement. The positive regression coefficient value (β = 0.628) indicates that an increase in Job Stress is associated with an increase in Employee Engagement. This finding suggests that the level of stress experienced by employees may function as eustress, encouraging employees to be more focused, motivated, and involved in their work.

Hypothetically, H1 is accepted because Work-Life Balance has a positive and significant effect on Employee Engagement. Likewise, H2 is rejected because Job Stress has a positive and significant effect on Employee Engagement.

2. F Test (Simultaneous)

Table 13. Results of F-Test Analysis (Simultaneous)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3424207954.350	2	1712103977.175	82.555	.001[b]
	Residual	1638377773.553	79	20738959.159		
	Total	5062585727.902	81			
a. Dependent Variable: Y						

*Source:*Primary data processed by SPSS, 2026

The F test result (simultaneous) shows that the calculated F value is 82.555 with a significance level of 0.001. This significance value is smaller than 0.05, so it can be concluded that the regression model used in this study is feasible and can be used to explain the influence of independent variables on the dependent variable. The results indicate that Work-Life Balance (X1) and Work Stress (X2) simultaneously have a significant effect on Employee Engagement (Y) in employees of Bank Sumsel Babel Main Branch Kapten A. Rivai. Thus, changes that occur in Work-Life Balance and Work Stress together can affect the level of Employee Engagement of employees.

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3. Multiple Linear Regression

Table 14. Multiple Linear Regression Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7398.590	3082.701		2.400	.019
	X1	.420	.128	.282	3.289	.001
	X2	.628	.088	.608	5.216	.001
a. Dependent Variable: Y						

Source: Primary data processed by SPSS, 2026

Based on the results of multiple linear regression analysis, a constant value of 7398.590 was obtained. This value indicates that if the variables Work-Life Balance (X1) and Work Stress (X2) are considered constant or have a value of zero, then the Employee Engagement (Y) value is 7398.590.

The regression coefficient for the Work-Life Balance variable (X1) is 0.420, indicating that every one-unit increase in Work-Life Balance will increase Employee Engagement by 0.420 units, assuming other variables remain constant. The positive coefficient value indicates that the better the Work-Life Balance the employees have, the higher the level of Employee Engagement.

The regression coefficient for the Work Stress variable (X2) is 0.628, indicating that every one-unit increase in Work Stress will increase Employee Engagement by 0.628 units, assuming other variables remain constant. The positive coefficient value indicates that Work Stress that is still at the level manageable (eustress) is able to encourage an increase in employee engagement.

Based on these results, the multiple linear regression equation in this study can be formulated as follows:

$$Y = 7398.590 + 0.420X_1 + 0.628X_2 + e$$

This equation indicates that Work-Life Balance and Work Stress have a positive relationship with Employee Engagement. Thus, enhancing Work-Life Balance and properly managing Work Stress can increase the level of Employee Engagement of employees at Bank Sumsel Babel Main Branch Kapten A. Rivai.

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Assumption Test Results

1. Residual Normality Test

Table 15. Results of the Residual Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		82
NormalParameters A,b	Meian	.0000000
	Std.Deviation	4497.4310548
MostExtreme Differences	Absolutely	.089
	Positive	.089
	Negative	-.055
Test Statistics		.089
Asymp. Sig. (2-tailed)		.157c
a.Test distribution isNormal.		
b.Calculated from data.		
c.Lilliefors Significance Correction.		

Source: Primary data processed by SPSS, 2026

Based on the results of the normality test using the OneSample Kolmogorov-Smirnov Test, the Asymp. Sig. (2-tailed) value is 0.157 of which are greater than the 0.05 significance level. This indicates that the data is normally distributed, so the normality assumption in the regression model of this study has been met.

2. Heteroscedasticity Test

Table 16. Results of Heteroscedasticity Test

Model	Variables	B	Std. Error	Beta	t	Sig.
1	(Constant)	4031.251	1891.844		2.131	.036
	Work-Life Balance (X1)	-.095	.078	-.181	-1.216	.228
	Job Stress (X2)	.067	.054	.185	1.242	.218

a. Dependent Variable: ABRES

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*Source:*Primary data processed by SPSS, 2026

Based on the results of the homoscedasticity test using the Glejser method, the significance value of the Work-Life Balance (X1) variable is 0.228 and Job Stress (X2) is 0.218, both of which are greater than 0.05. This indicates that there are no symptoms of heteroscedasticity, so the assumption of heteroscedasticity in the regression model is met and the model is suitable for further analysis.

3. Multicollinearity Test

Table 17. Multicollinearity Test Results

$Coefficients^2$			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Work-Life Balance (X1)	.559	1.789
	Job Stress (X2)	.559	1.789
a. Dependent Variable:Decision Useservice			

Based on the table above, it can be seen that the tolerance value for all independent variables > 0.10 is 0.559, and the VIF (Variance Inflation Factor) value for all independent variables is 1.789, which is smaller (<) than 10. This shows that there are no symptoms of multicollinearity in the regression model in this study.

4. Coefficient of Determination (R-Square)

Table 18. Results of the Coefficient of Determination (R-Square) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.822a	.676	.668	4554.00474
a. Predictors: (Constant), X2, X1				
b. Dependent Variable: Y				

In Model 1, the R value of 0.822 indicates a very strong relationship between Work-Life Balance (X1) and Job Stress (X2) with Employee Engagement (Y). R^2 of 0.676 indicates that 67.6% of the variation in Y is explained by the two independent variables, while 32.4% is influenced by other factors outside the model; the Adjusted R Square value

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of 0.668 indicates the ability of the adjusted model, with Std. Error of the Estimate of 4554.00474 as an indicator of the level of prediction error.

Discussion of Research Results

The Effect of Work-Life Balance on Employee Engagement

The findings revealed that work-life balance has a positive and significant effect on employee engagement among employees of Bank Sumsel Babel Main Branch Kapten A. Rivai. This result indicates that employees who are able to maintain a balance between work responsibilities and personal life tend to demonstrate higher levels of enthusiasm, dedication, and involvement in their work (Allen et al., 2023) (Wijayanto et al., 2022).

A favorable work-life balance enables employees to effectively manage both professional and personal demands. When employees can allocate sufficient time and energy to their work and personal lives, they are more likely to experience greater psychological well-being and job satisfaction (Heras et al., 2021) (Yin et al., 2020). Consequently, they develop a stronger emotional attachment to the organization and become more committed to achieving organizational goals(Junaid et al., 2025).

In the context of the banking industry, employees are often exposed to demanding workloads, strict performance targets, and high service expectations(Zhang et al., 2021). Therefore, maintaining a balance between work and personal life becomes essential in preventing excessive pressure and sustaining employee motivation. Employees who perceive a healthy balance between these aspects are more likely to remain engaged and productive in their roles.

This finding supports the Job Demands-Resources (JD-R) Theory, which suggests that work-life balance functions as an important job resource that helps employees cope with job demands while maintaining their well-being. Adequate job r (Bakker et al., 2014)(Lesener, Gusy, Jochmann, et al., 2021) resources encourage employees to invest more physical, cognitive, and emotional energy into their work, resulting in higher levels of employee engagement.

Furthermore, this finding is consistent with previous studies that identified work-life balance as a significant predictor of employee engagement (David et al., 2025). The result reinforces the view that organizations should implement policies and practices that support employees in achieving a healthy balance between work and personal life to enhance engagement and organizational performance.

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The Effect of Job Stress on Employee Engagement

The results also indicate that job stress has a positive and significant effect on employee engagement. This finding suggests that job stress does not always produce negative outcomes. Instead, stress can function as a motivating factor that encourages employees to become more focused and involved in their work when it remains within manageable levels(Zhang et al., 2021).

Employees in the banking sector are required to meet performance targets, provide high-quality customer service, and perform their responsibilities with accuracy and efficiency. These demands may encourage employees to improve their performance and contribute more effectively to organizational goals(Hussain et al., 2023).

The positive relationship identified in this study can be explained through the concept of eustress, which refers to positive stress that stimulates individuals to perform better and achieve desired outcomes (Lazarus & Folkman, 1984). When employees perceive work pressure as a challenge rather than a threat, they are more likely to develop a stronger sense of responsibility and commitment toward their work (Zhang et al., 2021).

This finding is also supported by the Job Demands-Resources (JD-R) Theory, which argues that job demands, including work-related stress, can increase employee engagement when employees possess sufficient resources to manage those demands(Bakker et al., 2014) (Lesener, et al., 2021). Organizational support, adequate skills, and work experience enable employees to transform work pressure into a source of motivation rather than a source of strain.

Therefore, the positive effect of job stress on employee engagement in this study indicates that the level of stress experienced by employees remains within an optimal range that promotes motivation, responsibility, and work involvement. This finding is in line with previous studies suggesting that moderate and manageable job stress can contribute positively to employee engagement, particularly in occupations characterized by high responsibility and performance expectations (Handayani et al., 2025).

CONCLUSION

Conclusion

This study investigated the effects of work-life balance and job stress on employee engagement among employees of Bank Sumsel Babel Main Branch Kapten A. Rivai. The findings demonstrate that work-life balance has a positive and significant effect on employee engagement, indicating that employees who are able to effectively balance

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their professional responsibilities and personal lives tend to exhibit higher levels of dedication, enthusiasm, and involvement in their work. A well-maintained work-life balance enables employees to manage competing demands more effectively, enhances their overall well-being, and strengthens their emotional attachment to the organization. These findings underscore the importance of work-life balance as a valuable resource that contributes to the development and sustainability of employee engagement within the workplace.

Furthermore, the results reveal that job stress also has a positive and significant effect on employee engagement. This finding suggests that job stress, when experienced at a manageable level, can serve as a motivating factor that encourages employees to remain focused, responsible, and committed to achieving organizational objectives. In the context of the banking industry, where employees are often exposed to performance targets and high service demands, work-related pressure may be perceived as a challenge that stimulates greater work involvement rather than as an obstacle to performance. Overall, the study confirms that both work-life balance and job stress are significant determinants of employee engagement, supporting the notion that employee engagement can be enhanced when employees are able to maintain a healthy balance between work and personal life while effectively managing workplace demands.

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