EFFECT OF WORK-LIFE BALANCE AND EMOTIONAL INTELLIGENCE ON EMPLOYEE PERFORMANCE
(Study on Employees of PT Bank Tabungan Negara Medan Branch Office Consumer Collection Recovery and Asset Sales Unit Division)

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Abstract
This study examines the influence of work-life balance and emotional intelligence on employee performance within PT State Savings Bank's Medan Branch Office Consumer Collection Recovery and Asset Sales Unit Division, employing a quantitative research approach. The 61 employees in this division serve as the study's population, selected using a nonprobability sampling technique with a saturated sample model. Data collection involves primary methods like observation, interviews, and questionnaires, supplemented by secondary data gathered through library research. Through a series of analytical procedures, including validity and reliability tests, classic assumption tests, multiple linear analysis, and hypothesis testing, the research reveals that both work-life balance and emotional intelligence have significant individual effects on employee performance. Furthermore, when considered collectively, these variables exhibit a substantial influence on employee performance, as indicated by an R value of 0.885 or 88.5%. The adjusted R Square value shows that work-life balance and emotional intelligence can account for 77.6% of the variance in employee performance, while the remaining 22.4% is influenced by unexamined factors.

Keywords: Emotional Intelligence, Employee Performance, Work-Life Balance

1. INTRODUCTION
One of the most critical and vital assets of any organization is its human resources. A company cannot function effectively without a competent workforce. As posited by Mardhiyah (2022), the success of an organization hinges on the quality of the performance of its human resources, both at the individual and team levels. Even though an organization may be equipped with resources, infrastructure, and other assets, the absence of a dependable human resource base may hinder the successful execution of its operations. The higher the level of employee performance, the closer the alignment with the organizational goals. Work-life balance represents an equilibrium between an employee's professional and personal life aspects, contributing to a comfortable state of physical, psychological, and emotional balance. Work-life balance serves as a means to alleviate conflicts arising from imbalanced dual roles. Consequently, it is incumbent upon organizations to establish policies that promote work-life balance. However, employees also bear the responsibility of balancing their roles and conducting themselves professionally to ensure that work-life balance is effectively realized.

In a preliminary study conducted on the work-life balance of employees at PT Bank Tabungan Negara's Medan Branch Office, 43.5% of employees were unable to engage in activities outside of working hours, and they felt unable to distribute responsibilities between their families and work in an equitable manner. Furthermore, 19.6% of employees reported job dissatisfaction and a lack of contentment with their job and
achievements. In a related preliminary study regarding employee emotional intelligence, 18% of employees experienced difficulties in controlling their emotions and managing negative impulses that could impede job completion. The imbalance in employees' lives and the challenges related to emotional intelligence can adversely affect employee performance.

An observation of employees at Bank BTN's Medan Branch reveals that the company sets specific performance targets for each employee, both at the individual and team levels. Every employee is expected to meet these targets to maintain a high level of performance with satisfactory outcomes. High work demands, as manifested in target setting, often necessitate employees to work beyond their regular hours. Employees in the Consumer Collection Recovery and Asset Sales Unit frequently work beyond regular working hours, extending beyond 5:00 PM and even working on non-business days. One of the causes for overtime or working outside of regular hours is the excessive workload and the pressure to achieve monthly targets. The high job demands lead to employees spending more time in the office and focused on work-related matters, thus disturbing their work-life balance. Elevated job stress may result from these high work demands, which has the potential to impact employees' emotions. Therefore, emotional intelligence is crucial for managing and regulating emotions effectively, ensuring that employees maintain optimal performance and motivation in their roles.

In this study, the research aims to examine the relationship between work-life balance and emotional intelligence and how these two factors contribute to enhancing employee performance in attaining the business targets established by PT Bank Tabungan Negara. The rationale for selecting work-life balance and emotional intelligence as critical variables for investigation, as opposed to other variables within PT Bank Tabungan Negara, is due to the substantial influence of these two variables on employees' work lives, which is readily discernible. Based on the observations conducted, the level of work-life balance among employees remains low, as does the stability and proficiency in emotional intelligence. Problems associated with work-life balance and emotional intelligence can impact other variables that influence employee performance and, consequently, directly affect employee performance.

Moreover, the primary objective of this study is to investigate and analyze the impact of work-life balance and emotional intelligence on employee performance at PT Bank Tabungan Negara's Medan Branch, as well as to comprehend how the equilibrium between work and personal life, along with emotional management, influences their ability to achieve the company's established business targets. Furthermore, this research aspires to offer insights and practical recommendations that can assist organizations in enhancing employee performance through a better understanding of these pivotal factors.

2. LITERATURE REVIEW
2.1. Work-Life Balance

Work-life balance, or the balance between life and work, refers to a state in which individuals can manage and allocate their responsibilities between their work, family life, and other commitments without creating conflicts between family life and career. Handayani (2013) defines work-life balance as a state where an individual can share roles and experience satisfaction in these roles, as demonstrated by a low level of work-family conflict and a high level of work-family facilitation or enrichment. Sturgest and Guest (in
(Sri, 2019:3)) describe work-life balance as an individual's ability to fulfill their job, family commitments, and other responsibilities (such as social activities).

In this study, to measure the level of work-life balance among employees in PT Bank Tabungan Negara (Persero) Tbk's Medan Branch, Consumer Collection Recovery and Asset Sales Unit Division, indicators are utilized, as suggested by Hudson, according to Natasya (2022:33). These indicators include time balance, involvement balance, and satisfaction balance.

2.2. Emotional Intelligence

Emotional intelligence is the ability to self-motivate, endure frustration, control emotional impulses, regulate mood, and prevent stress from impairing cognitive abilities (Goleman, 2015:45). Emotional intelligence enables individuals to use their emotions effectively to manage themselves and positively influence relationships with others. According to Salovey and Mayer, as cited in Fabiola (2015:22), emotional intelligence is the ability to perceive, accept, and manage emotions effectively, understand emotions, and possess emotional knowledge to enhance emotional and intellectual development. Goleman (2015:56) identifies five aspects that serve as indicators of emotional intelligence: self-awareness, self-regulation, self-motivation, recognizing emotions in others, and managing relationships. Goleman (2015:101) states that emotional intelligence is influenced by various factors, including brain physiology, family background, school environment, and social surroundings.

2.3. Employee Performance

Performance is a reflection of the level of accomplishment in executing a task, program, or policy to achieve an organization's goals, objectives, mission, and vision, as outlined in an organization's strategic planning. According to Hasibuan (Silaban, 2022:94), performance is defined as the results achieved by an individual in executing tasks assigned to them, which are based on their skills, experience, dedication, and time. Mangkunegara (Panggabean, 2022:148) characterizes performance as the quality and quantity of work results attained by an employee in line with their assigned responsibilities. Performance represents the outcomes achieved by an organization, whether profit-oriented or non-profit, within a specific period (Syahfitri and Mardhiyah). According to Amstin and Baron (Syahfitri and Mardhiyah, 2022:10), performance is work results strongly linked to a company's strategic objectives and economic contributions.

According to Priansa, as cited in Elfadilla (2018:20), performance evaluation is a process of assessing how well employees perform their jobs compared to a set of standards, and then communicating this information to employees. Performance assessment targets an employee's competencies and capabilities in executing a task, which is evaluated using specific and objective criteria at regular intervals (Rivai, as cited in Elfadilla, 2018:20). Robbins (2016:260) mentions that five aspects serve as indicators of employee performance: job quality, quantity, timeliness, effectiveness, and independence.

2.4. Previous Research

Several prior studies have investigated the relationship between work-life balance, emotional intelligence, and employee performance. For instance, Gabriella Maretta
(2022) found that both work-life balance and emotional intelligence significantly influenced employee performance at PT Bank Sulutgo's main branch in Manado. Ricky Bukit (2022) discovered that work-life balance and emotional intelligence significantly impacted job satisfaction at Hotel Sintesa Peninsula in Manado. In a study by Rafika Ratih (2020), emotional intelligence was found to have a significant positive impact on employee performance, while work-life balance was significantly positively associated with employee performance. However, work-life balance was not found to mediate the relationship between emotional intelligence and employee performance.

This review of previous research highlights the importance of work-life balance and emotional intelligence in influencing employee performance, providing a basis for the current study's exploration of their combined impact on employee performance at PT Bank Tabungan Negara's Medan Branch.

3. RESEARCH METHODS

This research employs a quantitative approach with an associative methodology to investigate the relationship between work-life balance, emotional intelligence, and employee performance. The study's population consists of 61 employees from the Consumer Collection Recovery and Asset Sales Unit of PT Bank Tabungan Negara (Persero) Tbk, Medan Branch. The sampling method utilized is nonprobability sampling, specifically the saturated sample model, with a Likert scale, resulting in a sample size of 61 employees. Data collection methods include an extensive review of the literature to gain insight into relevant theories and prior research, distributing questionnaires to respondents, direct observations, and conducting interviews to obtain in-depth information from the employees. Subsequently, the collected data will be processed and analyzed using SPSS version 25, a statistical software package, to conduct the necessary statistical analyses for this research.

4. RESULTS AND DISCUSSION

4.1. Results

4.1.1. Validity Test

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator</th>
<th>r-statistic</th>
<th>r-table</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work-life Balance</td>
<td>Time Balance</td>
<td>0.407</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.410</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Involvement Balance</td>
<td>0.714</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.707</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Satisfaction Balance</td>
<td>0.617</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.615</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td>Emotional</td>
<td>Self-Recognition of Emotions</td>
<td>0.604</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td>Intelligence</td>
<td></td>
<td>0.818</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Emotinal Self-Management</td>
<td>0.717</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.837</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Self-Motivation</td>
<td>0.856</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.797</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.837</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.788</td>
<td>0.2521</td>
<td>Valid</td>
</tr>
</tbody>
</table>
Table 1 shows that out of the 31 statement items representing each indicator in the variables of work-life balance (X1), emotional intelligence (X2), and employee performance (Y), the correlation coefficient (r-statistic) is greater than the tabulated correlation coefficient (r-table), which is 0.2521. Based on this, it can be concluded that all 31 statement items for these three variables are deemed valid and suitable for measuring the research variables.

### 4.1.2. Reliability Test

Based on Table 2, it can be seen that the reliability coefficient (Cronbach's Alpha) for the work-life balance variable (X1) is 0.750, for the emotional intelligence variable (X2) is 0.935, and for the employee performance variable (Y) is 0.896. Therefore, the reliability coefficients are greater than 0.60, indicating that all research instruments are considered reliable and suitable as variables in this research measurement.

### 4.1.3. Normality Test

#### A. Kolmogorov-Smirnov

Based on Table 3, it can be seen that the normal parameters for the data are close to the normal distribution, with a test statistic of 0.078 and an asymptotic significance of 0.200. This indicates that the data are normally distributed, which is a prerequisite for many statistical tests.
Based on the data processing results in Table 3, it can be observed that the Kolmogorov-Smirnov value is 0.200. This value complies with the criteria for declaring data normality, as the asymp. Sig value is greater than 0.05. Therefore, it can be concluded that the data used is normally distributed.

B. Histogram Graph

Based on Figure 1, it can be observed that the histogram graph forms a bell-shaped pattern and is not heavily skewed to the right or left. From this data, it can be concluded that the data is normally distributed.

C. P-P Plot Graph

Based on Figure 2, it can be concluded that the data is distributed around the diagonal line, following the direction of the diagonal line. Therefore, the regression model used can meet the assumption of normality.
4.1.4. Multicollinearity Test

Table 4. Multicollinearity Test Result

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>6.311</td>
<td>2.798</td>
<td>2.256</td>
<td>.028</td>
<td></td>
</tr>
<tr>
<td>Work-life Balance</td>
<td>.258</td>
<td>.097</td>
<td>.198</td>
<td>2.669</td>
<td>.010</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.538</td>
<td>.053</td>
<td>.758</td>
<td>10.221</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance

Based on Table 3, it can be observed that the tolerance value for the work-life balance variable is 0.680, which is greater than > 0.10, and the VIF value is 1.470, which is less than < 10. Similarly, for the emotional intelligence variable of employees, the tolerance value is 0.680, which is greater than > 0.10, and the VIF value is 1.470, which is less than < 10. From the results above, it can be concluded that there is no multicollinearity, and the regression model is deemed suitable for the regression equation.

4.1.5. Heteroscedasticity Test Result

Figure 3. Heteroscedasticity Test Result

Based on Figure 3, it can be seen that the data points are uniformly spread, and they do not form any specific pattern. The data points are both above and below zero, indicating random dispersion. This indicates that there is no heteroskedasticity in the regression model used in this study.

4.1.6. Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Analysis Result

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>6.311</td>
<td>2.798</td>
<td>2.256</td>
<td>.028</td>
</tr>
<tr>
<td>Work-life Balance</td>
<td>.258</td>
<td>.097</td>
<td>.198</td>
<td>2.669</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.538</td>
<td>.053</td>
<td>.758</td>
<td>10.221</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance
Based on the results of the regression analysis, the multiple linear regression model used in this study is represented as \( Y = 6.311 + 0.258X1 + 0.538X2 \). In this regression equation, it can be concluded that the regression coefficient for work-life balance (X1) is 0.258, signifying that for each one-unit increase in the X1 variable, employee performance (Y) increases by 0.258. The regression coefficient for emotional intelligence (X2) is 0.538, indicating that for each one-unit increase in the X2 variable, employee performance (Y) increases by 0.538.

### 4.1.7. Partial Significance Test (t-test)

#### Table 6. Partial Significance Test Result (t-test)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>6.311</td>
<td>2.798</td>
<td>2.256</td>
<td>.028</td>
</tr>
<tr>
<td>Work-life Balance</td>
<td>.258</td>
<td>.097</td>
<td>.198</td>
<td>2.669</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.538</td>
<td>.053</td>
<td>.758</td>
<td>10.221</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance

According to Table 6, the statistical software program's test results for the work-life balance variable (X1) yielded a t-value of 2.669, where the t-value is greater than the t-table value, which is 1.671 (2.669 > 1.671), and the significance level is smaller than 0.05 (0.010 < 0.05). The regression coefficient is positive at 0.258. Based on these results, it can be concluded that the work-life balance variable (X1) has a positive and significant influence on the performance of employees at PT Bank Tabungan Negara Medan Branch Office on Consumer Collection Recovery and Asset Sales Unit Division. Therefore, Ha1 is accepted.

The statistical software program's test results for the emotional intelligence variable (X2) yielded a t-value of 10.221, where the t-value is greater than the t-table value, which is 1.671 (10.221 > 1.672), and the significance level is smaller than 0.05 (0.000 < 0.05). The regression coefficient is positive at 0.538. Based on these results, it can be concluded that the emotional intelligence variable has a positive and significant influence on the performance of employees at PT Bank Tabungan Negara Medan Branch Office on Consumer Collection Recovery and Asset Sales Unit Division. Therefore, Ha2 is accepted.

### 4.1.8. Simultaneous Test (F-test)

#### Table 7. Simultaneous Test (F-test) Results

<table>
<thead>
<tr>
<th>ANOVA*</th>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regression</td>
<td>1471.960</td>
<td>2</td>
<td>735.980</td>
<td>104.665</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>407.843</td>
<td>58</td>
<td>7.032</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1879.803</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Emotional Intelligence, Work-life Balance
Based on the data processing results in Table 7, it can be concluded that the obtained F-value is 104.665, which means the F-value is greater than the F-table value, specifically 104.665 > 3.16, or based on the significance value (sig.) of 0.000, which is less than 0.05. These results indicate that the independent variables, namely work-life balance (X1) and emotional intelligence (X2), collectively influence the dependent variable, which is employee performance (Y).

4.1.9. Coefficient of Determination (R²) Test

<table>
<thead>
<tr>
<th>Model Summary</th>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.885±</td>
<td>.783</td>
<td>.776</td>
<td>2.65175</td>
<td></td>
</tr>
<tr>
<td>a. Predictors: (Constant), Emotional Intelligence, Work-life Balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Dependent Variable: Employee Performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on the data processing results in Table 8, it can be observed that the R-value is 0.885 or 88.5%, which indicates a strong relationship between work-life balance and emotional intelligence with employee performance. As the R-value approaches 1, the model's quality improves. The coefficient of determination value above shows that work-life balance (X1) and emotional intelligence (X2) can explain 77.6% of the variance in employee performance (Y), while the remaining 22.4% is influenced by other variables not examined in this study.

4.2. Discussion

4.2.1. The Influence of Work-Life Balance (X1) on Employee Performance (Y)

The statistical software program's test results for the variable work-life balance (X1) obtained a t-value of 2.669, where the t-value is greater than the t-table value, specifically 2.669 > 1.671, with a significance level (sig.) less than 0.05 (0.010 < 0.05), and a positive regression coefficient of 0.258. Based on these results, it can be concluded that the work-life balance variable (X1) has a positive and significant influence on employee performance. Therefore, Ha1 is accepted, indicating that "There is an influence of work-life balance on employee performance at PT Bank Tabungan Negara Medan Branch Consumer Collection Recovery and Asset Sales Unit."

4.2.2. The Influence of Emotional Intelligence (X2) on Employee Performance (Y)

The statistical software program's test results for the emotional intelligence variable (X2) obtained a t-value of 10.221, where the t-value is greater than the t-table value, specifically 10.221 > 1.672, with a significance level (sig.) less than 0.05 (0.000 < 0.05), and a positive regression coefficient of 0.538. Based on these results, it can be concluded that the emotional intelligence variable has a positive and significant influence on employee performance. Therefore, Ha2 is accepted, indicating that "There is an influence of emotional intelligence on employee performance at PT Bank Tabungan Negara Medan Branch Consumer Collection Recovery and Asset Sales Unit."
4.2.3. The Influence of Work-Life Balance and Emotional Intelligence on Employee Performance

The results of this study demonstrate that work-life balance and emotional intelligence, when considered together, have a positive and significant impact on employee performance at PT Bank Tabungan Negara Medan Branch Consumer Collection Recovery and Asset Sales Unit. The coefficient of determination test results show an R value of 0.885 or 88.5%, indicating a strong relationship between work-life balance and emotional intelligence with employee performance. When the R value approaches 1, the model's quality improves. The coefficient of determination value above suggests that work-life balance (X1) and emotional intelligence (X2) can explain 77.6% of the variance in employee performance (Y), while the remaining 22.4% is influenced by other unexamined variables.

The research indicates a significant correlation between work-life balance and emotional intelligence with employee performance. A well-balanced life, encompassing work, personal life, and social aspects, positively influences employee performance. Conversely, an imbalanced life has adverse effects on performance. Hence, it can be inferred that employee performance is closely linked to life balance. Similarly, higher emotional intelligence enhances employee performance, while lower emotional intelligence hampers it. This is because emotional well-being is pivotal for collaboration and the quality of work.

5. CONCLUSION

The results of this study indicate that, individually, work-life balance (X1) and emotional intelligence (X2) have a positive and significant impact on employee performance. Simultaneously, work-life balance (X1) and emotional intelligence (X2) have a significant influence on Employee Performance at PT Bank Tabungan Negara, Medan Branch, Consumer Collection Recovery and Asset Sales Unit. Based on the research findings, work-life balance and emotional intelligence have a positive and significant influence on employee performance. A favorable work-life balance encourages improved employee performance, thus aiding the organization in achieving its goals. Likewise, strong emotional intelligence skills greatly assist employees in completing their tasks effectively and building positive relationships with colleagues, ultimately benefiting the company's performance.

Companies are advised to pay more attention to factors that disrupt their employees’ work-life balance, such as excessive job responsibilities and high work demands that can lead to increased stress among employees. Providing effective solutions that benefit both employees and the company is crucial. Moreover, companies should make intensive efforts to incorporate emotional intelligence into various aspects related to human resources, including the selection process, training and development programs, and other developmental initiatives.
REFERENCES


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