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WORK-LIFE BALANCE, WORK ENVIRONMENT, AND JOB SATISFACTION: DOES ORGANIZATIONAL CULTURE MATTER IN INDONESIA'S BANKING SECTOR?

Subandriyo[1], Anbiya Maulida Purnama[2*], Andrean Eko Haryoko[3], Egi Andiyana[4]
Institut Putra Perdana Indonesia
subandriyo73@yahoo.co.id[1], anbiyamaulida190@gmail.com[2]
Andre.haryoko@gmail.com[3], andiyana.egi@gmail.com[4]

Abstract

Job satisfaction is critical to employee retention, service quality, and organizational effectiveness in the banking industry, where employees must respond to performance targets, customer demands, and continuing digital transformation. This study examines the effects of work-life balance and the work environment on job satisfaction and organizational culture, as well as the effect of organizational culture on job satisfaction. A cross-sectional quantitative survey was administered online to 167 banking employees in Tangerang Regency, Indonesia, selected through purposive sampling. Eligible respondents had worked in the banking sector for more than one year. The instrument comprised 32 statements measured on a five-point Likert scale, with eight items for each construct. Data were analyzed using partial least squares structural equation modeling in SmartPLS 3. All five hypothesized direct relationships were positive and statistically significant. Work-life balance affected job satisfaction ($\beta = 0.361$, $t = 7.994$, $p < 0.001$) and organizational culture ($\beta = 0.490$, $t = 11.119$, $p < 0.001$). The work environment affected organizational culture ($\beta = 0.514$, $t = 11.182$, $p < 0.001$) and job satisfaction ($\beta = 0.345$, $t = 6.476$, $p < 0.001$), while organizational culture affected job satisfaction ($\beta = 0.333$, $t = 5.530$, $p < 0.001$). The model explained 72.9% of the variance in job satisfaction and 64.3% of the variance in organizational culture. The findings show that employee well-being practices, supportive workplace conditions, and shared organizational values jointly strengthen job satisfaction in banking organizations.

Keywords: work-life balance; work environment; organizational culture; job satisfaction; banking employees;

Introduction

The banking industry is a central component of Indonesia's economic system because banks mobilize public funds, extend credit, provide financial services, and support the stability of financial intermediation (Fahrial, 2018; Pemerintah Republik Indonesia, 1998). The industry has continued to expand, with total banking assets reported at IDR 13,646.41 trillion at the end of 2025 (Otoritas Jasa Keuangan, 2026). This scale increases the strategic importance of operational reliability, service quality, and human resource capability. The performance of banking organizations depends not only on capital and technology but also on employees who maintain daily operations and relationships with customers and external stakeholders (George, 1990; Ballantyne, 2003; Ardana et al., 2021; Jatira et al., 2025).

Employee job satisfaction is therefore a substantive managerial concern. Job satisfaction reflects employees' evaluative and emotional responses to their work and

is shaped by the work itself, compensation, promotion opportunities, supervision, and coworker relations (Robbins & Judge, 2013). Satisfied employees are more likely to demonstrate loyalty and remain with the organization, whereas dissatisfaction can increase turnover intention and the costs associated with replacement and retraining (Hira & Waqas, 2012; Hamisah & Nawawi, 2023; Pramuditya & Nuvriasari, 2023). For banking organizations, maintaining job satisfaction is especially important because customer experience and operational accuracy depend heavily on employees' motivation, concentration, and willingness to provide consistent service.

Banking employees currently face increasingly complex demands. In addition to sales and service targets, they must adapt to digital systems, changing customer expectations, tighter response times, and new competency requirements (Tamara et al., 2022; Anjani et al., 2025). Digital transformation has altered business processes and intensified the need for employees to combine technological proficiency with service responsiveness (Otoritas Jasa Keuangan, 2021; Verhoef et al., 2021; Bank Indonesia, 2025). These conditions can increase job stress and undermine satisfaction when organizational resources and workplace support are inadequate (Giorgi et al., 2017; Abd Majid et al., 2023; Lin et al., 2024).

Work-life balance is one resource that can protect employee well-being in demanding work settings. It concerns employees' ability to manage their work and nonwork roles in a manner that limits conflict while allowing positive enrichment across domains (Greenhaus & Allen, 2011; Haar et al., 2014; Wayne et al., 2017). When employees experience greater balance, they report better psychological well-being and more favorable work attitudes; when work and personal demands become incompatible, fatigue and burnout can reduce job satisfaction (Kanwar et al., 2009; Hardjanti et al., 2017; Aruldoss et al., 2021; Indradewa & Prasetio, 2023). These relationships are consistent with spillover theory, which proposes that experiences in one life domain can transfer to another (Staines, 1980).

The work environment provides a second source of support. It includes physical features such as lighting, temperature, noise, space, and equipment, as well as psychosocial features such as supervisory support, role clarity, participation, autonomy, cohesion, and fairness (Sedarmayanti, 2006, 2018; Prabaningtyas & Djastuti, 2019; Ahakwa et al., 2021). A safe, comfortable, and collaborative environment can enhance concentration, motivation, and productivity, whereas inadequate facilities and strained workplace relations may prevent employees from performing effectively (Chandrasekar, 2011; Nurhadian, 2019; Taheri et al., 2020; Guslina, 2025).

Organizational culture is also relevant because shared values, assumptions, and practices shape how employees interpret workplace conditions and expected behavior (Schein, 2010; Tjahjono, 2013). A supportive and collaborative culture can strengthen collective responsibility, communication, and employees' sense of belonging (Bagis, 2021; Nassani et al., 2024). From this perspective, work-life balance practices and everyday workplace conditions are not isolated policies; they are recurring organizational experiences through which employees infer whether the organization values well-being, fairness, cooperation, and performance. These interpretations can reinforce perceived organizational culture and, in turn, job satisfaction.

Previous studies have typically examined selected links among work-life balance, the work environment, organizational culture, and job satisfaction. Evidence supports the positive effect of work-life balance on job satisfaction (Haar et al., 2014; Tumbelaka

et al., 2021; Wardhani & Ali, 2025), the contribution of the work environment to job satisfaction (Rismayadi, 2022; Said, 2024), and the association between organizational culture and employee attitudes (Hartnell et al., 2011; Koesmono, 2015). However, empirical research that evaluates these constructs in one integrated model within the Indonesian banking sector remains limited, particularly in Tangerang Regency. The present study addresses this contextual and model-integration gap by examining five direct relationships: work-life balance and the work environment as predictors of both organizational culture and job satisfaction, and organizational culture as a predictor of job satisfaction. The study contributes context-specific evidence from a service-intensive industry undergoing digital transformation and offers practical guidance for employee well-being, workplace design, and culture-strengthening initiatives.

Literature Review and Hypothesis Development

Work-Life Balance

Work-life balance describes a condition in which individuals can manage work and personal responsibilities in a mutually sustainable manner (Tumbelaka et al., 2021). Greenhaus et al. (2003) conceptualize balance through proportional engagement and satisfaction across work and family roles, while Hill et al. (2001) emphasize that balance concerns not only time allocation but also role involvement and perceived quality of life. Fisher et al. (2009) extend this view by distinguishing both interference and enhancement between work and nonwork domains.

In this study, work-life balance is represented by four dimensions developed by Fisher et al. (2009): work interference with personal life, personal life interference with work, work enhancement of personal life, and personal life enhancement of work. The first two dimensions capture negative cross-domain conflict, whereas the latter two capture positive enrichment. This multidimensional approach recognizes that work and personal life can either compete for limited resources or provide resources that improve functioning in the other domain. Employees who maintain a favorable balance tend to report better psychological well-being and sustained contribution, even under demanding working conditions (Nielsen et al., 2008; Hardjanti et al., 2017; Joo & Lee, 2017).

Work Environment

The work environment comprises the physical and psychosocial conditions surrounding employees as they perform their tasks (Danish et al., 2013; Sedarmayanti, 2018). Physical conditions include lighting, temperature, noise, layout, equipment, and color arrangements, all of which can influence comfort and concentration. Psychosocial conditions include participation, workgroup cohesion, autonomy, supervisory support, task orientation, role clarity, and fairness in rewards (Ahakwa et al., 2021).

A supportive work environment can stimulate enthusiasm, productivity, safety, and satisfaction (Siagian, 2014; Pramita, 2019; Putra & Aprianti, 2020). Employees who feel comfortable and secure are more likely to work efficiently and experience their work positively (Hanaysha, 2016). In banking, where service accuracy, privacy, responsiveness, and customer interaction are essential, both physical infrastructure and interpersonal conditions can materially affect employees' daily experience.

Organizational Culture

Organizational culture refers to shared values, norms, assumptions, and behavioral expectations that guide members' interpretation and conduct (Kadir &

Amalia, 2017; Meithiana, 2017). Schein (2010) describes culture as a pattern of basic assumptions learned through external adaptation and internal integration and subsequently transmitted to new members. Tjahjono (2013) similarly treats culture as values in action, emphasizing that culture becomes meaningful when organizational values are consistently enacted in everyday work.

Denison (1990) identifies four dimensions of organizational culture: involvement, consistency, adaptability, and mission. Involvement reflects participation and empowerment; consistency concerns shared values and coordinated systems; adaptability captures responsiveness to environmental change; and mission indicates clarity of strategic direction. Together, these dimensions explain how culture can create coherence while enabling organizational adjustment. In the present study, culture is treated as employees' perception of the shared values and practices that arise through repeated organizational experiences.

Job Satisfaction

Job satisfaction is a positive psychological and emotional evaluation of one's work experience (Liu et al., 2016; Mohga & Carolyn, 2015). It reflects how employees perceive their job, employer, physical and social environment, and received benefits (Qureshi & Hamid, 2017; Yousef, 2017). Rivai (2011) describes job satisfaction as the way employees feel about their work, while Waworuntu (2016) emphasizes its affective and psychological character.

High job satisfaction can support organizational efficiency by reducing complaints, lateness, turnover-related training costs, and morale problems (Hira & Waqas, 2012). Robbins and Judge (2013) identify the nature of the job, compensation, promotion, supervision, and coworker relationships as prominent antecedents. These factors are closely connected to employees' experience of balance, their immediate work environment, and the culture through which workplace practices are interpreted.

Hypothesis Development

Work-life balance and job satisfaction

Spillover theory suggests that experiences in work and nonwork domains can transfer across domains (Staines, 1980; Wayne et al., 2017). When employees can integrate or coordinate these roles with limited conflict, they are less exposed to stress and emotional strain and are more likely to evaluate their work positively. Empirical studies report that work-life balance is associated with greater job satisfaction across occupational and cultural settings (Haar et al., 2014; Aruldoss et al., 2021; Tumbelaka et al., 2021). Flexible arrangements and sufficient space for personal responsibilities are also particularly salient for younger employees and can reinforce positive work attitudes (Indradewa & Prasetio, 2023; Wardhani & Ali, 2025).

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

Work-life balance and organizational culture

Work-life balance practices signal the organization's commitment to a healthy and sustainable employment relationship (Lowe, 2005). When employees repeatedly experience reasonable work demands, support for family responsibilities, and flexibility in managing personal needs, these practices can become embedded as shared expectations about how people are treated. Research on work-family programs and supportive cultures indicates that formal policies are most effective when accompanied by managerial and cultural support (Fox & Dwyer, 1999; Thompson et al., 1999; Moreno-Jiménez et al., 2009). Family-friendly organizational support and

supervisor behavior further shape whether employees perceive the culture as genuinely supportive (Kim & Kim, 2010; Son Yeong-mi & Park Jeong-yeol, 2014; Woo & Kwak, 2018).

H2. Work-life balance has a positive and significant effect on organizational culture.

Work environment and organizational culture

Culture is learned through repeated interaction and shared problem solving in the workplace (Schein, 2010). A work environment that supports participation, communication, psychological safety, and collaboration provides concrete settings in which cultural values are enacted. Denison (1990) emphasizes involvement and consistency as core cultural attributes, while Sedarmayanti (2018) notes that conducive workplace conditions strengthen communication and employee relationships. Armstrong and Taylor (2023) similarly argue that safe and collaborative workplace systems reinforce organizational values and behavioral expectations.

H3. The work environment has a positive and significant effect on organizational culture.

Work environment and job satisfaction

Employees form judgments about their jobs through daily encounters with facilities, work processes, supervisors, and colleagues. Adequate resources and a comfortable physical environment facilitate task completion, whereas poor workplace conditions can constrain performance and increase frustration (Sedarmayanti, 2006; Taheri et al., 2020). Empirical evidence indicates that adaptable, safe, and supportive work environments improve job satisfaction (Rismayadi, 2022; Said, 2024; Sneha Sharma et al., 2023). Thus, banking employees who experience appropriate facilities, clear roles, and constructive workplace relations should report higher satisfaction.

H4. The work environment has a positive and significant effect on job satisfaction.

Organizational culture and job satisfaction

Organizational culture shapes employees' understanding of acceptable behavior, valued contributions, and their relationship with the organization. Cultures that emphasize support, involvement, shared purpose, and coherent practices can increase belonging, responsibility, and positive emotional attachment. A meta-analytic examination of organizational culture and effectiveness found that culture types are systematically related to employee attitudes (Hartnell et al., 2011). Studies also report positive associations between organizational culture, motivation, communication, knowledge exchange, and job satisfaction (Sami et al., 2011; Bagis, 2021; Koesmono, 2015).

H5. Organizational culture has a positive and significant effect on job satisfaction.

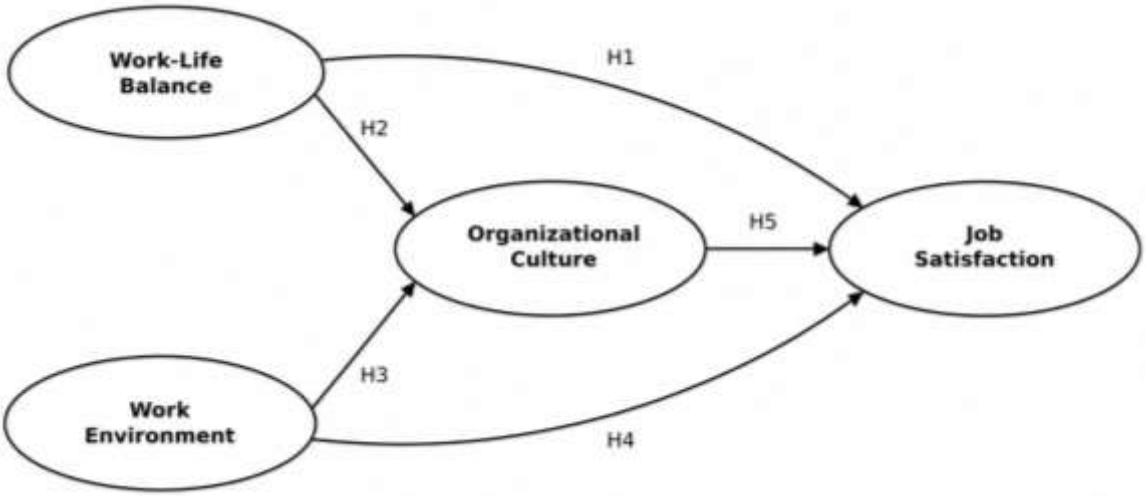


Figure 1. Conceptual research model

METHOD

This study used a quantitative, cross-sectional survey design. Data collection began in October 2025 and targeted employees of banking institutions located in Tangerang Regency, Indonesia. Respondents were selected through purposive sampling. The inclusion criteria required participants to be employed in the banking sector in Tangerang Regency and to have at least one year of work experience. The questionnaire was distributed online through Google Forms.

A total of 167 valid responses were analyzed. This final sample replaced the preliminary planning figure used during instrument preparation and was used consistently in all descriptive and structural analyses. Because the sampling frame and the number of invited employees were not recorded in the source manuscript, a response rate could not be calculated.

All constructs were measured using established instruments and a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire contained 32 statements: eight work-life balance items adapted from Fisher et al. (2009), eight work environment items adapted from Sedarmayanti (2018), eight organizational culture items adapted from Denison (1990), and eight job satisfaction items adapted from Robbins and Judge (2013). The original model, the number of constructs, and the number of questionnaire items were retained.

Table 1. Construct measurement

Construct	Items	Source	Scale
Work-life balance	8	Fisher et al. (2009)	1 = strongly disagree; 5 = strongly agree
Work environment	8	Sedarmayanti (2018)	1 = strongly disagree; 5 = strongly agree
Organizational culture	8	Denison (1990)	1 = strongly disagree; 5 = strongly agree
Job satisfaction	8	Robbins and Judge (2013)	1 = strongly disagree; 5 = strongly agree

3.3 Data Analysis

The model was estimated using variance-based structural equation modeling with SmartPLS 3. The measurement model was evaluated through indicator loadings,

Cronbach's alpha, rho_A, composite reliability, average variance extracted (AVE), the Fornell-Larcker criterion, and the heterotrait-monotrait ratio (HTMT). The structural model was evaluated using coefficients of determination (R^2 and adjusted R^2), path coefficients, t statistics, and p values obtained from the SmartPLS bootstrapping procedure. The study tested five direct hypotheses and did not claim mediation because specific indirect-effect statistics were not reported in the source data.

Results

The sample consisted of 167 banking employees. Women accounted for 158 respondents (94.6%), while men accounted for 9 respondents (5.4%). Most respondents were aged 20-30 years (111; 66.5%), followed by those aged 31-40 years (44; 26.3%). Importantly, 12 respondents (7.2%) were older than 40 years. In terms of education, 131 respondents (78.4%) held a bachelor's degree, 22 (13.2%) had completed senior high school or vocational school, 10 (6.0%) held a diploma, and 4 (2.4%) held a master's degree.

Table 2. Respondent profile (n = 167)

Characteristic	Category	Frequency	Percentage (%)
Gender	Female	158	94.6
	Male	9	5.4
Age	20-30 years	111	66.5
	31-40 years	44	26.3
	>40 years	12	7.2
Education	Senior high/vocational school	22	13.2
	Diploma	10	6.0
	Bachelor's degree	131	78.4
	Master's degree	4	2.4

Measurement Model

All 32 indicators met the recommended loading criterion. Outer loadings ranged from 0.764 to 0.879 for work-life balance, 0.786 to 0.859 for the work environment, 0.798 to 0.876 for organizational culture, and 0.778 to 0.867 for job satisfaction. Because every loading exceeded 0.70, no indicator was removed. Across the four constructs, Cronbach's alpha ranged from 0.932 to 0.937, rho_A from 0.934 to 0.940, and composite reliability from 0.944 to 0.948. These values demonstrate strong internal consistency. AVE values ranged from 0.679 to 0.696, indicating adequate convergent validity.

Table 3. Measurement model summary

Construct	Items	Outer-loading range	AVE
Work-life balance	8	0.764-0.879	0.696
Work environment	8	0.786-0.859	0.691
Organizational culture	8	0.798-0.876	0.694
Job satisfaction	8	0.778-0.867	0.679

Note: Across all constructs, Cronbach's alpha = 0.932-0.937, rho_A = 0.934-0.940, and composite reliability = 0.944-0.948.

Discriminant validity was supported by both the Fornell-Larcker criterion and HTMT. The square roots of AVE were 0.824 for job satisfaction, 0.833 for organizational culture, 0.831 for the work environment, and 0.834 for work-life

balance, and each exceeded the reported correlations with other constructs. HTMT values ranged from 0.289 to 0.837, below the 0.90 threshold. The highest HTMT value was observed between organizational culture and job satisfaction (0.837), which remained acceptable.

Table 4. Heterotrait-monotrait ratio (HTMT)

Construct	OC	WE	WLB	JS
Organizational culture	-			
Work environment	0.690	-		
Work-life balance	0.669	0.289	-	
Job satisfaction	0.837	0.704	0.709	-

Note: OC = organizational culture; WE = work environment; WLB = work-life balance; JS = job satisfaction.

4.3 Structural Model and Hypothesis Testing

The model explained 64.3% of the variance in organizational culture (adjusted R^2 = 0.639) and 72.9% of the variance in job satisfaction (adjusted R^2 = 0.724). These values indicate that the proposed predictors provide substantial explanatory power for job satisfaction and moderate-to-strong explanatory power for organizational culture.

Table 5. Coefficients of determination

Endogenous construct	R^2	Adjusted R^2
Organizational culture	0.643	0.639
Job satisfaction	0.729	0.724

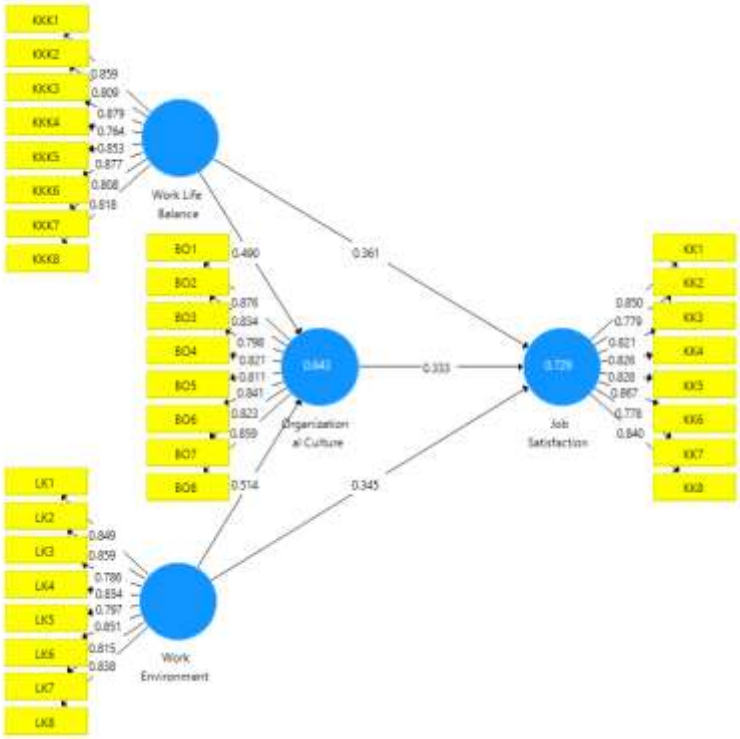


Figure 2. Estimated structural model

All five direct hypotheses were supported. The work environment had the strongest effect on organizational culture (β = 0.514), followed by the effect of work-life balance on organizational culture (β = 0.490). For job satisfaction, the largest direct effect was from work-life balance (β = 0.361), followed by the work environment (β = 0.345) and organizational culture (β = 0.333). All t statistics exceeded 1.96 and all p values were below 0.001.

Table 6. Direct-effect hypothesis tests

Hypothesis	Structural path	β	t statistic	p value	Decision
H1	Work-life balance → Job satisfaction	0.361	7.994	<0.001	Supported
H2	Work-life balance → Organizational culture	0.490	11.119	<0.001	Supported
H3	Work environment → Organizational culture	0.514	11.182	<0.001	Supported
H4	Work environment → Job satisfaction	0.345	6.476	<0.001	Supported
H5	Organizational culture → Job satisfaction	0.333	5.530	<0.001	Supported

DISCUSSION

H1 was supported: work-life balance had a positive effect on job satisfaction ($\beta = 0.361$, $t = 7.994$, $p < 0.001$). Banking employees who can manage professional responsibilities alongside personal needs are less likely to experience persistent cross-domain conflict and more likely to evaluate their jobs favorably. This result is consistent with spillover theory because positive experiences and resources in one domain can improve functioning and affect in another (Staines, 1980; Wayne et al., 2017). It also confirms prior evidence that balance is associated with satisfaction, well-being, and lower job stress (Haar et al., 2014; Aruldoss et al., 2021; Tumbelaka et al., 2021). In a sector characterized by targets, service schedules, and digital adaptation, the result indicates that work design should allow employees to sustain nonwork roles without recurrent interference.

H2 was supported: work-life balance positively affected organizational culture ($\beta = 0.490$, $t = 11.119$, $p < 0.001$). This finding should be interpreted at the perceptual level. Employees infer organizational values from the practices they repeatedly experience. When schedules, workload expectations, and managerial responses acknowledge employees' lives beyond work, they signal a culture of support and respect. The result is consistent with research arguing that work-family policies require a supportive culture to become credible and usable (Thompson et al., 1999; Kim & Kim, 2010). It also supports the view that balance-oriented systems help create a healthy organizational environment (Lowe, 2005; Son Yeong-mi & Park Jeong-yeol, 2014; Nassani et al., 2024).

H3 was supported and produced the largest coefficient in the model: the work environment positively affected organizational culture ($\beta = 0.514$, $t = 11.182$, $p < 0.001$). Culture is not sustained solely through formal statements; it develops through everyday interaction, facilities, supervisory behavior, communication, and coordinated work routines. A safe and collaborative workplace allows values such as involvement, consistency, and adaptability to be enacted rather than merely declared (Denison, 1990; Schein, 2010). This result also accords with human resource management perspectives emphasizing that workplace systems and interpersonal conditions reinforce expected behavior (Sedarmayanti, 2018; Armstrong & Taylor, 2023). For banks, the immediate work environment therefore represents a primary channel through which culture becomes visible to employees.

H4 was supported: the work environment positively affected job satisfaction ($\beta = 0.345$, $t = 6.476$, $p < 0.001$). Employees are more satisfied when facilities, technology, spatial arrangements, role clarity, and interpersonal support enable them to perform efficiently. This result is consistent with evidence that workplace comfort and resources influence employees' attitudes and performance (Hanaysha, 2016; Taheri et al., 2020; Rismayadi, 2022). It also aligns with Said (2024), who found that adaptable workplace arrangements can improve satisfaction. In banking settings, where employees must handle sensitive transactions and maintain service accuracy, disruptions in physical or psychosocial conditions may have immediate consequences for both employee experience and customer service.

H5 was supported: organizational culture positively affected job satisfaction ($\beta = 0.333$, $t = 5.530$, $p < 0.001$). Shared values and consistent practices provide employees with clearer expectations and a stronger sense of membership. Cultures that encourage collaboration, recognition, and collective responsibility can increase comfort and emotional attachment to the organization. The result supports previous findings linking organizational culture to satisfaction and other positive employee outcomes (Sami et al., 2011; Hartnell et al., 2011; Koesmono, 2015; Bagis, 2021). Although its coefficient was slightly lower than those of work-life balance and the work environment, organizational culture remained a distinct explanatory factor after accounting for both predictors.

Taken together, the results show that job satisfaction in banking is shaped by both individual-domain compatibility and organizational conditions. Work-life balance and the work environment directly improved job satisfaction and also explained a substantial proportion of employees' perceptions of organizational culture. The model explained 72.9% of the variance in job satisfaction, indicating that the three predictors jointly captured a large portion of employees' work evaluations. The particularly strong paths to organizational culture suggest that culture is experienced through concrete practices and conditions. However, because the reported analysis contained only direct-effect tests, the study does not make a statistical mediation claim regarding organizational culture.

This study contributes to the human resource management literature in three ways. First, it extends spillover theory to employees in the Indonesian banking sector by demonstrating that work-life balance remains relevant in a service-intensive and digitally transforming industry. Second, it integrates physical and psychosocial workplace conditions with organizational culture, showing that employees' perceptions of culture are strongly associated with the environments in which daily work occurs. Third, it positions organizational culture alongside work-life balance and the work environment as a direct antecedent of job satisfaction. The integrated model therefore connects cross-domain balance, workplace resources, shared values, and employee attitudes within one empirical framework.

Bank managers should treat work-life balance as an organizational capability rather than an individual responsibility alone. Workload allocation, scheduling, leave practices, communication outside working hours, and supervisor responsiveness should be reviewed to reduce unnecessary interference between work and personal life. Because the sample was dominated by employees aged 20-30 years, policies should also account for early-career employees' need for development while preserving sustainable boundaries.

The work environment requires simultaneous attention to physical and psychosocial conditions. Banks should maintain reliable equipment and digital systems, appropriate lighting and temperature, quiet areas for accuracy-sensitive work, clear role expectations, and accessible supervisory support. Management should also strengthen collaborative norms and fair treatment because these conditions influence both job satisfaction and employees' perception of organizational culture.

Culture-strengthening initiatives should be connected to actual management practices. Statements about employee well-being, involvement, adaptability, and service quality will have limited effect unless they are reflected in schedules, resource allocation, feedback, recognition, and daily supervisory behavior. Periodic employee surveys can be used to identify gaps between stated values and lived experience.

This study has several limitations. First, the cross-sectional design does not establish temporal causality; reciprocal relationships may exist between satisfaction, cultural perceptions, and workplace experiences. Longitudinal designs could examine whether changes in policies and working conditions precede changes in organizational culture and job satisfaction.

Second, respondents were selected purposively from banking institutions in Tangerang Regency, and the sampling frame, invitation count, and response rate were not reported in the source manuscript. Generalization to other regions, industries, or banking categories should therefore be cautious. Future research should use probability-based or stratified sampling and document organizational representation more precisely.

Third, the sample was highly concentrated among women (94.6%) and employees aged 20-30 years (66.5%). Although 12 respondents (7.2%) were older than 40 years, subgroup comparisons could not be conducted from the reported aggregate data. Future studies could test whether age, gender, tenure, job level, bank type, and digital-work intensity alter the proposed relationships.

Fourth, the study relied on self-reported data collected through one survey. Future research should incorporate temporal separation, supervisor assessments, administrative indicators, or qualitative interviews to reduce common-method concerns and deepen interpretation. Additional constructs such as leadership style, employee engagement, organizational commitment, job stress, and perceived organizational support may also extend the model. Finally, future analyses should report effect sizes, collinearity statistics, predictive relevance, out-of-sample prediction, model-fit indicators, and specific indirect effects where mediation is theoretically proposed.

CONCLUSION

This study examined the effects of work-life balance, the work environment, and organizational culture on job satisfaction among 167 banking employees in Tangerang Regency, Indonesia. All five direct hypotheses were supported. Work-life balance improved job satisfaction and organizational culture; the work environment improved organizational culture and job satisfaction; and organizational culture improved job satisfaction. The work environment was the strongest predictor of organizational culture, while work-life balance had the largest direct effect on job satisfaction. The model explained 72.9% of the variance in job satisfaction and 64.3% of the variance in organizational culture. These findings indicate that banking organizations can

strengthen employee satisfaction by aligning well-being practices, workplace conditions, and shared cultural values. Sustainable work systems and supportive daily practices are therefore not peripheral benefits but central elements of human resource management in a demanding service environment.

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