Keywords: Employee, Job Satisfaction, Public Banking, Work-Life Balance.

Abstract: The length of working hours, high pressure and demands of work are the causes of employee experience of job dissatisfaction, which will result on productivity and efficiency of employees towards the company. Work-life balance will have a positive impact on employees, so that job satisfaction can be achieved. The purpose of this study was to determine correlation between work-life balance and job satisfaction among employees in public banking. This study uses a quantitative method with incidental sampling technique (n = 204). The sample characteristics are men and women who works at public banking. Data collection used the Work-Life Balance Scale developed by Hayman from Fisher’s theory (α = 0.89) and Job Satisfaction Survey from Spector (α= 0.91). Data analysis using Pearson correlation technique that showed the correlation coefficient (r) = 0.336 (p <0.05). So that, there is work-life balance and job satisfaction correlation among the employees. The higher work-life balance the higher job satisfaction. The employees with higher work-life balance tend to feel harmonious between personal life and work, and it brings satisfaction toward work and company.

1 INTRODUCTION

One of the most influential and scattered banking industry groups in all regions of Indonesia is state-owned banks. BUMN banks are banks that shares are owned by the central government (Haryanto, 2012). Some of the banks included in BUMN are Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI), Bank Tabungan Negara (BTN), and Bank Mandiri. Since there are many branches of state-owned banks in Indonesia, there are more employees working in the state-owned banks compared to the employees at the private banks. Employees are one of the most dominant factors that can determine the activities in a company. The success of a company is very dependent on how a company recruits, motivates and retains its employees who have good performances (Muttaqin, 2017). One of the company's efforts to be able to retain employees is by fulfilling the needs required by employees. If the employee's needs are met, then the employee will feel satisfaction in working, and vice versa if the employee's needs are not met, then what the employee will feel is a dissatisfaction in work (Soegandhi, Sutanto, & Setiawan, 2013).

According to a research conducted by Sugiarwanto in one of the state-owned banks, the dissatisfaction that often occurs is that bank employees must complete the target based on the work goals that have been made, in nine working hours, but in reality, there are still many employees who work more than the specified hours. This is in line stated by Adikaram (2016) that the work at the Bank are filled with targets that must be completed on time, thus causing employees to have long working hours, high demands and work pressure, so that the burden borne is also getting heavier. In addition to the rigid and orderly forms of work, the Bank is also very strict regarding permission to leave assignments and time off. This includes the aspects of the type of work on the dimensions of job satisfaction described by Spector (1985) relating to work and the variety of tasks given.

The above phenomenon is also explained by a research conducted Hasanah (2016) on one of the state-owned banks in Indonesia. It said that the employees often have high variations and demands for work, so they also need a considerable amount of time in completing tasks. Evidenced by the company imposing overtime hours for employees if the task has not been completed or the workers who demand
to be completed on that day. Occasionally on Saturdays and Sundays the companies still employ employees when needed, and also at the end of the month who are required to work beyond normal hours because the company imposes heavier work at the time such as billing customers or billing recapitulation. At the end of the year, the activities and demands of time are also getting harder because the company works on annual reports.

According to Saleh (2015), it makes it difficult for employees to share their time and energy between their responsibilities to work while managing other important aspects of their lives such as time for self-development, relaxing and caring for themselves, time for family and friends, religious and community events, and other activities. Especially for employees who are married who have to divide their time and responsibility for work, themselves, spouses, children, domestic duties, take care of elderly parents, (Lowe, 2005). When an employee has difficulty in maintaining a balance of time, physical and psychological involvement between work life and personal life will be imbalance (Efendi, 2014). This causes employees to be in concern and feel burdened in the context of continuous work, causing employees to be under pressure which leads them to dissatisfaction in work because it creates imbalances in their works and personal lives (Hafeez & Akbar, 2015).

According to Jaiaguo and Frimpong (2010) the impact of job dissatisfaction that occurs is that employees will feel physically and emotionally fatigued, frustrated with their work, prolonged stress and decreased work morale which leads to a decrease in work productivity, which will have a bad influence on companies like, high levels of burnout and turnover so companies have to spend a lot of money on hiring while providing training to new employees. If this impact occurs in a company, of course, the efficiency and effectiveness of a company will be disrupted, thus hampering efforts to achieve the desired goals by the company (Akbar, 2017). Therefore, a company really needs to pay attention to employee job satisfaction (Happock, in Saeed and Farooqi, 2014). Job satisfaction is a feeling felt by individuals towards the work being undertaken (Vroom, in Aziri, 2011). Furthermore, Nur (2013) states that job satisfaction is a collection of feelings and beliefs held by an employee both pleasant and unpleasant about his work.

Job satisfaction is related to psychological aspects such as comfort and tranquility in work, physical aspects that include the type of work, time management to the health conditions of employees, and social factors related to the relationships that employees have with colleagues and superiors, and related financial factors with guaranteed employee welfare including salary systems, types of benefits, facilities provided and promotions that will be obtained (Sutrisno, in Ganapathi, 2016).

Agha, Azmi, and Irfan (2017) state that job satisfaction will have a positive impact on work outcomes that can create the success of an organization. One that can trigger job satisfaction is work-life balance. Work-life balance becomes important when an employee feels stress, competition, and discomfort with the work atmosphere. Delina and Raya (2013) added that Work-life balance is a suitable variable for employees who work for companies that have high work demands and long working hours. According to Lazar, Condruta, Patricia (2012) work-life balance is defined as how an individual can match the various roles he has, namely the role of being in the world of work and outside the world of work. Work-life balance is a perception that activities or roles performed in these two domains must be balanced and can provide positive growth and development in their respective domains (Kalliath & Brough, 2008), so that an individual can function properly in each role carried out; thus, this will minimize the role imbalances that occur (Meenakshi, Subrahmanyam, and Ravichandran, 2013).

The form of work-life balance consists of the balance of time which is related to the amount of time given by individuals both in work and outside the work context by allocating the time spent working and doing other things outside the work such as having time with family, relax, and rest effectively. Then, the balance of involvement refers to the level of psychological involvement and commitment that an individual can give in his work or outside of his job. The balance of involvement involves employees who can enjoy the time available, be involved physically and emotionally in each role. When working hours have been completed, then the remaining time is used to engage with the family or do other activities other than work.

Furthermore, the balance of satisfaction refers to the level of satisfaction of an individual on the activities of his work and things outside of his work. Satisfaction balance comes from within, which arises when employees consider what they have done so far is good enough and can accommodate work needs and outside the context of the work. This can be seen from family conditions, relationships with colleagues, and the quality and quantity of
work produced. (Greenhaus, Collins, and Shaw, 2003). If the balance mentioned above can be achieved with an appropriate portion, then employees will feel happiness and satisfaction with their work so that they can complete the tasks assigned to them and become more productive (Bajpai, Prasad, Pandey, 2013). If an employee can achieve work-life balance, what will be felt is that everything goes well between the roles performed in the workplace and in the family environment so that individuals do not feel burdened and can carry out their roles properly. Furthermore, employees can control what is their priority and the goals to be achieved in accordance with the values adhered to without influence from other people, feel that the two roles are lived to give a sense of happiness, satisfaction and feel life is more meaningful because they feel more leverage in the workplace be meaningful in the family (Adiningtyas and Mardhatillah, 2016).

Employees with a good work-life balance feel able to fulfill the role that is undertaken between the work environment and outside the work environment and can minimize the role conflicts that occur between them (Byrne, in Hall & Rife, 2015). If success in balancing roles in the world of work and outside the world of work, then it can be a determinant for an individual to be in positive feelings while increasing one's self-esteem, abilities, and satisfaction (Ramos, 2015). According to Poulose and Sudarsan (2014) the factors that influence work-life balance are: (a) Individual factors including personality, well being, and emotional intelligence. (b) Organizational factors including work arrangement, work support, work-life balance policies, job stress, technology, and role. (c) Societal factors including childcare responsibilities and family support. (d) Other societal factors.

There are several studies related to work-life balance with job satisfaction including research conducted by Noor Amalina Bt Bani Hasan and Lee Su Teng in 2017 entitled work-life balance and job satisfaction among working adults in Malaysia: The Role of Gender and Race as moderators. The data was obtained from questionnaires given to 120 respondents, 70% of 120 respondents were married women. The results of the study are that the relationship between work-life balance and job satisfaction is significant.

2 LITERATURE REVIEW

2.1 Work-life Balance

Fisher (2003) states that work-life balance is something that a person does in dividing his time both in the workplace and other activities outside of work in which there are individual behaviors where this can be a source of personal conflict and a source of energy for himself or herself.

The work-life balance aspects adopted by Fisher (2001) are as follows:

a. Work Interference Personal Life (WIPL): This aspect reveals the interference (interference) that comes from work and disrupts personal life. In other words, work affects one's personal life. This interference has a negative effect on personal life. This interference indicates a person's low work life balance.
b. Personal Life Interference Work (PLIW): This aspect reveals the interference from personal life at work. That is, one's personal life affects the work of the individual. This interference causes the ineffectiveness of one's performance in their work. This interference indicates a person's low work life balance.
c. Work Personal Life Enhancement: This aspect shows that personal life and work influence each other and have a positive effect on these two domains. The fulfillment of this aspect is one indication of the achievement of one's work life balance.

According to Poulose and Sudarsan (2014) the factors that influence work-life balance are: (a) Individual factors including personality, well being, and emotional intelligence. (b) Organizational factors including work arrangement, work support, work-life balance policies, job stress, technology, and role. (c) Societal factors including childcare responsibilities and family support. (d) Other societal factors.

2.2 Job Satisfaction

Spector (1997) states that job satisfaction is an individual's feeling towards his work which includes various different aspects in it, as well as a condition where an individual likes or dislikes his work. There are nine aspects of job satisfaction according to Spector (1994):

a. Pay, this aspect measures satisfaction related to the salary received and the existence of a salary increase.
b. Promotion, this aspect measures satisfaction with regard to policies and opportunities to get promotions fairly for every employee who does a good job.
c. Supervision, this aspect measures one's job satisfaction towards his supervisor. Do employees prefer to work with superiors who are supportive, warm (employee centered), or with superiors who are indifferent, rude, and focus on work (job centered).
d. Benefits, this aspect measures the extent to which employees feel satisfied with the additional benefits received from the company.

e. Awards, every individual who strives, works hard, and serves the company must want to be respected and also get the right reward.

f. Work Procedures and Regulations, this aspect measures satisfaction related to regulations, bureaucracy, workloads and procedures at work.

g. Co-workers, this aspect measures job satisfaction related to relationships with co-workers who are harmonious and complementary.

h. Nature of work, this aspect measures things related to the work itself, for example variations in tasks, increased knowledge, responsibility, autonomy, job enrichment, and the complexity of work

i. Communication, related to communication that takes place within the company, with smooth communication, employees become more aware of tasks, obligations, and everything that happens within the company.

According to Kreitner and Kinicki (2011) there are main factors that influence job satisfaction, namely: (a) Need Fulfillment, (b) Discrepancies, (c) Value Attainment, (d) Equity, (e) Dispositional/Genetic Component.

3 RESEARCH METHOD

This study uses a quantitative approach to the type of correlation research. Quantitative approach is a set of statistical techniques used to measure the closeness of the relationship between two variables (Idrus, 2009). The population in this study were all employees of state-owned banks located in Banda Aceh. The sample in this study amounted to 204 people, using the nonprobability sampling method, with incidental sampling technique. The sample in this study were some employees who worked at BUMN Bank in Banda Aceh and has the following characteristics: (a) Male and female, (b) Work at state-owned bank location in Banda Aceh.

The first stage in research is to prepare measurement instruments that will be used to collect data. In this study, the measuring instruments used were two psychological scales namely Work-Life Balance Scale and Job Satisfaction scale. Work-Life Balance Scale by Fisher (2003) which has been developed by Hayman (2005) which still refers to Fisher's theory which consists of 15 items, designed to assess three dimensions of work-life balance, i.e., work interference with personal life (WIPL-7 items), personal life interference work (PLIW-4 items), and work personal life enhancement (WPLE-4 items). Meanwhile, the job satisfaction scale developed by Spector (1985) measures nine aspects of job satisfaction which consists of 36 items.

After the scale is arranged, the next process the researcher enters is the expert review stage which aims to see the accuracy of the statements that have been translated. The expert review process was carried out through a consultation process with three experts who became reviewers. The trial was conducted at Bank Syariah Mandiri employees in Banda Aceh by providing a psychological scale namely work-life balance scale and Job Satisfaction Survey. The researcher distributed 32 scales to Bank Syariah Mandiri employees in Banda Aceh. The trial process is held from August 3 to September 10, 2018.

The collected data is then stored and analyzed to test the reliability of the work-life balance scale and job satisfaction survey. The work-life balance scale has a reliability of 0.882 and the job satisfaction survey scale has a reliability of 0.896. In the results of the trial analysis, it was found that the different item power index statements on work-life balance ranged from 0.278 to 0.713, while the statement of different power indexes on the job satisfaction survey ranged from 0.255 to 0.628.

The research data collection process was conducted from October 10 to December 4, 2018. Researchers spread questionnaires directly and online through the Google form. This is done to get wider data. The researcher spread the questionnaire directly from October 10 to November 23, 2018, but after weighing so that more data was obtained, the researcher decided to spread the questionnaire online through google form which began on October 26 to December 4, 2018. There were 103 subjects who fill out questionnaires through direct questionnaires and 101 subjects who filled out questionnaires online.

3.1 Data Analysis

The normality test in this study is to use the One sample Kolmogorov-Smirnov Test in order to see whether the population of the data is normally distributed or not. Data that can be said to be normally distributed is data that is at a significant value of $p > 0.05$ (Priyatno, 2011).

Linearity test is carried out using Test for linearity at a significance level of 5%. Both variables are stated to have a linear relationship at a significant value $p < 0.05$ (Priyatno, 2011).
The hypothesis test used in this study is the Pearson correlation test. This is because the data in the study are normally distributed. Hypothesis testing uses the help of the Statistical Product and Service Solution (SPSS) application.

4 RESULT

The results of data analysis using the assumption test that is the normality test on the subjective well-being variable have a significance value \( p = 0.634 \) and the self-acceptance variable shows a significance value \( p = 0.390 \), and a linearity test with a significance value \( p = 0.759 \). The assumption test results indicate that the research data is normally distributed and not linear, so the hypothesis test is performed using the nonparametric method, namely the Spearman-Brown Formula correlation. This method is used to analyze the relationship between subjective well-being and self-acceptance in scavengers. Both variables show a correlation coefficient of \( r = 0.036 \), with a significance value \( p = 0.727 \) \( (p>0.05) \), thus, it can be interpreted that there is no relationship between self-acceptance and subjective well-being of scavengers. The demographic data of research subjects can be seen in table 1.

Based on the demographic data above, the highest number of samples is in the 26-30 year age category, which is as many as 80 subjects (39.2%) and at least in the 56-60 year age category, which is as many as 1 subject (0.5%). Based on gender, female subjects were more compared to male subjects as many as 136 subjects (66.7%). The subjects of this study were more married, 107 subjects (52.5%) and subjects who did not have children dominated more than those who had children, 111 subjects (54.4%). Subjects working at Bank Negara Indonesia (BNI) dominated more than 57 subjects (27.9%). The subjects of this study were at most 5 years of work, namely 125 subjects (61%) and the most dominant back office positions as many as 102 subjects (50%).

<table>
<thead>
<tr>
<th>Subject desc.</th>
<th>Category</th>
<th>Amount</th>
<th>(%)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>21 – 25 Years</td>
<td>47</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>26 – 30 Years</td>
<td>80</td>
<td>39.2%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>31 – 35 Years</td>
<td>36</td>
<td>17.6%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>36 – 40 Years</td>
<td>19</td>
<td>9.3%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>41 – 45 Years</td>
<td>5</td>
<td>2.5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>46 – 50 Years</td>
<td>11</td>
<td>5.4%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>51 – 55 Years</td>
<td>5</td>
<td>2.5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>56 – 60 Years</td>
<td>1</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
<td>68</td>
<td>33.3%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>136</td>
<td>66.7%</td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Not Married</td>
<td>97</td>
<td>47.5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>107</td>
<td>52.5%</td>
<td></td>
</tr>
<tr>
<td>Number of Children</td>
<td>0</td>
<td>111</td>
<td>54.4%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>39</td>
<td>19.1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>34</td>
<td>16.7%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>16</td>
<td>7.8%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>1</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>2</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>1</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Company</td>
<td>BNI</td>
<td>57</td>
<td>27.9%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BRI</td>
<td>53</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BTN</td>
<td>41</td>
<td>20.1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mandiri</td>
<td>53</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Working Period</td>
<td>&lt; 1 – 5 years</td>
<td>125</td>
<td>61%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6 – 10 years</td>
<td>38</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11 – 15 years</td>
<td>14</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>16 – 20 years</td>
<td>12</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>21 – 25 years</td>
<td>8</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>26 - 30 years</td>
<td>5</td>
<td>2.5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>31 - 34 years</td>
<td>1</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Position</td>
<td>Account Officer</td>
<td>19</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Administrasi</td>
<td>8</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Analis</td>
<td>10</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Back Office</td>
<td>102</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Front Liner</td>
<td>55</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manager</td>
<td>10</td>
<td>5%</td>
<td></td>
</tr>
</tbody>
</table>
Normality test conducted using Kolmogorov-Smirnov on both variables. The results showed that the data were normally distributed because the significance (p) was > 0.05. The work life balance scale obtained a significance value (p) = 0.632 (p> 0.05), while on the job satisfaction scale the significance value (p) = 0.251 (p> 0.05). Based on the linearity test performed on the two research variables through ANOVA test for linearity. The results showed a significance value (p) = 0.000. Significance value (p) = 0.000 (p <0.05) indicates that there is a linear relationship between work life balance variables and job satisfaction. Hypothesis testing in this study uses statistical analysis with Pearson correlation techniques, because both data are normally distributed. The results of the analysis in this study indicate that the significance value (p) = 0.000 is smaller 0.05 (p <0.05). These results indicate that there is a relationship between work life balance and job satisfaction for employees of state-owned banks in Banda Aceh. Therefore, the research hypothesis is accepted.

5 DISCUSSION

This study was conducted to determine the relationship between work-life balance and job satisfaction in employees of state-owned banks in Banda Aceh. The results showed a positive relationship between work-life balance and job satisfaction for employees of state-owned banks in Banda Aceh, meaning that the higher the work-life balance, the higher job satisfaction. Thus the hypothesis proposed in this study was accepted. These results are obtained from the results of statistical data analysis which shows the value of the correlation coefficient (r) = 0.366 with a significance value (p) = 0.000 (p <0.05).

This finding is in line with the research of Yusnani and Prasetio (2018) which states that there is a significant positive relationship between work-life balance and job satisfaction for employees due to the fact that the creation of job satisfaction is inseparable from the balance that occurs in work life and personal life.

Wenno's research results (2018) state that individuals who have a high work-life balance can manage their time to work and personal affairs properly, have and use the available time equally, work well according to their responsibilities and have a pleasant social life, it will have an impact on employee job satisfaction.

Greenhaus (2003) states that individuals who have work-life balance will be more satisfied and happy with their work as well as their personal lives because employees can participate in both fields, have mental health because they feel harmony, compatibility and in conditions optimal so that individuals can meet the demands of long-term tasks that exist in work and personal life. Employees who can maintain work-life balance are characterized by contributing and behaving positively towards their work, assuming that the actual workload is heavy and not being carried out, feeling comfortable and happy with their work, this feeling will direct employees to job satisfaction (Mukhtar, 2012).

The results of this study indicate that there are 72% of employees have high work-life balance, while for job satisfaction there are 77% of employees in the categorization of high job satisfaction. This condition, according to Handayani (2015) shows that employees already have the ability to balance their roles by being able to share roles well when they are in the workplace and personal, can be responsible for activities in both fields and can determine priorities in their lives (Handayani, 2015).

6 CONCLUSION

Based on the results of research carried out on 204 subjects with employment status as Employees of BUMN Banks in Banda Aceh, it can be concluded that the hypothesis is accepted. This study has proven that there is a relationship between the two variables, namely work-life balance with job satisfaction on employees of state-owned banks in Banda Aceh and shows the direction of a positive relationship so that the higher the work-life balance results, the higher job satisfaction, conversely the lower work-life balance, the lower job satisfaction.

To the next researcher who wants to do research with the same variables, it can be investigated using other methods, for example, qualitative by involving interview techniques to deepen the results of research, especially related to the dynamics or description of how work-life balance and job satisfaction are felt by the subject this.

For employees to set goals, plans, and priorities so that will help in determining where to go, which way to take. Make a structure of what must be done, so that it will help in planning and determining personal targets. Employees should have good time management so that they can finish their jobs effectively so that they lead to productive
employees. Following the necessary training, so that it adds knowledge and skills so that it will help in resolving solutions that might not be solved so that the solution can be applied in daily life.

REFERENCES

days and working life: The participation challenge.
Report, Centre for Work + Life, University of South Australia, Adelaide, SA, Australia
days and working life: The participation challenge.
Report, Centre for Work + Life, University of South Australia, Adelaide, SA, Australia
days and working life: The participation challenge.
Report, Centre for Work + Life, University of South Australia, Adelaide, SA, Australia
