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Effect of Work-Life Balance, Physical Work Environment, and Non-Physical Work Environment on Employee Job Satisfaction at PT Bank Lampung

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1,2,3 Universitas Bandar Lampung

ABSTRACT

The research objective is to analyze the influence of work-life balance, physical and non-physical work environment on job satisfaction. This study aims to analyze the effect of work-life balance, physical work environment, and non-physical work environment on the job satisfaction of PT Bank Lampung employees both partially and simultaneously. The population in this research is all employees of PT Bank Lampung. The sample of this study was determined using the Slovin formula and the sample obtained was 96 employees. Multiple linear regression was employed in this study to analyze data using the SPSS application for Windows version 2.2. Based on our hypothesis testing results, We discovered that work-life balance, physical work environment, and non-physical work environment are all important have partial and simultaneous positive and significant effects on job satisfaction. Other factors or variables not addressed in the research impact 38.5% and the remaining 61.5%.

Keywords: Work-life Balance, Physical Work Environment, Non-Physical Work Environment, Job Satisfaction

Introduction

In its very nature, every organization has targets and goals to be achieved. These goals and targets will be achieved by utilizing various kinds of resources owned by the organization (Barusman and Mihdar, 2014). Of all the resources available in the organization, Human resources are the most important factor in determining the sustainability of an organization (Jackson ,2011).

Human resources are people who design and produce goods or services, supervise quality, market products, allocate financial resources, and formulate all organizational strategies and goals (Elisa *et al.*, 2022). Human resources (HR) whose subjects are individuals who are members of the organization are the key determinants of the organization's existence in the global market and the drivers of the achievement of an organization's goals. Companies or organizations that have good and quality human resources (employees) will have an impact on the performance and progress of the company, thus HR development must always be considered and prioritized (Guest, 2016).

One of the main aspects of the organization in developing quality HR is to pay attention to employee job satisfaction. Job satisfaction is the act of feeling about oneself or one's job, therefore This shows that job satisfaction is a supportive or unsupportive feeling in oneself related to work or perceived conditions (Chang and Huang, 2005). An individual who has a happy or positive feeling towards his job will have a high level of job satisfaction, while an individual who has a bad or negative feeling towards his job will have low job satisfaction (Putri *et al.*, 2021).

One company that always prioritizes the quality of its human resources is the Bank. A bank is a business entity that collects funds from the public in the form of deposits and redistributes them to the public in order to improve the standard of living of many people (Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan) (Omolo, 2015). PT Bank Lampung, as one of the Regional Owned Enterprises which has the aim to assist and encourage economic growth and regional development in all fields and as one of the sources of regional income in order to improve people's lives, always tries to pay attention and prioritize the quality of human resources or employees. In order to

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have quality human resources, PT Bank Lampung routinely conducts various training and human resource development so that it is expected to be able to provide maximum service to customers and prospective customers.

However, it is not easy to provide maximum service and achieve company goals as there are problems with employee job satisfaction in PT Bank Lampung. The phenomenon of employee job satisfaction problems can see in Table 1 that:

Table 1. Attendance	Rate of PT.	Bank Lampun	g for 2020
---------------------	-------------	-------------	------------

Month	Total of employee	total effective working days	Total of working days (effective)	total attendance	attendance rate
January	122	22	2.684	2.661	99,1 %
February	122	19	2.318	2.307	99,5 %
March	122	21	2.562	2.481	96,8%
Apr	122	21	2.562	2.545	99,3%
May	122	17	2.074	2.044	98,6%
June	122	21	2.562	2.539	99,1%
July	122	22	2.684	2.656	99,0%
August	122	18	2.196	2.190	99,7%
September	122	22	2.684	2.678	99,8%
October	122	19	2.318	2.314	99,8%
November	122	21	2.562	2.555	99,7%
December	122	17	2.074	2.064	99,5%

Source: Processed Data

The data in Table 1 shows the attendance rate of PT Bank Lampung employees in the period January to December 2020. Based on the table above, it can be noted that the employee attendance rate fluctuates and has a downward trend. The lowest percentage of employee attendance occurred in March which amounted to 96.8% and in May which amounted to 98.6%. It can be concluded that the employee attendance rate in 2020 Does not match goals set by the company which is 100% every month. This low employee attendance rate is due to the attitude of some employees who do not attend the office either due to illness, leave, or no apparent reason. In addition, employees are still often late for work and leave early resulting in not being in the office during working hours. This indicates that there are problems related to employee job satisfaction with their job which will lead to the non-fulfillment of the company's goals to be achieved. There are several factors that are thought to influence the job satisfaction of PT Bank Lampung employees, namely work-life balance, physical work environment, and non-physical work environment.

Against the background of these issues, researchers are interested in further research to further investigate the impact of work-life balance, physical and non-physical working environments on the job satisfaction of Lampung Bank employees. I'm here.

Literature Review

a. Human Resource Management

Davidescu *et al.*, (2020), argues that human resources are the most important capital or wealth of any human activity. Humans as the most important element are absolutely analyzed and developed in this way. Whereas time, energy, and ability can be fully utilized optimally for the benefit of the organization, as well as for the public interest. A reliable and qualified human resource is needed for every organization or company to have a positive influence on company performance and be highly oriented toward achieving company goals.

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b. Job Satisfaction

According to Jalagat (2016), job satisfaction is a pleasant or unpleasant emotional state with which employees view their work and reflects a person's feelings towards his job. It can be said that job satisfaction is a positive state or feeling of someone who loves and enjoys their job for which they will voluntarily work optimally to achieve satisfactory work performance. The components included in job satisfaction are the job itself, salary, supervision of superiors, and coworkers.

c. Work-life Balance

Work-life balance is the level of satisfaction associated with multiple roles in a person's life. In line with what was stated, it can be said that work-life balance is a balance owned by a worker where they succeed in carrying out the company's duties and responsibilities assigned to them while also not neglecting all aspects of their personal life. The components of work-life balance are time balance, engagement balance, and satisfaction balance (Sirgy and Lee, 2018).

d. Work Environment

all things that surround workers can influence a worker in carrying out the tasks assigned. Raziq and Maulabakhsh (2015), suggest that unhealthy work environment conditions may lead to employees being easily stressed, not enthusiastic about working, coming late, and vice versa if the work environment is healthy then employees will certainly be enthusiastic about working, not easily sick, easy to concentrate so that work is completed quickly according to the target. Schepers and Berg (2007), states that the work environment is divided into two, specifically the physical work environment and the non-physical work environment.

e. Physical Work Environment

The physical work environment is all physical conditions that exist around the workplace and may affect employees either directly or indirectly. It can be stated that the physical work environment is everything that is around where employees work, which focuses more on facilities, objects, or workplace conditions that may affect an employee's job performance. Components of the physical work environment include cleanliness, airflow, workspace layout, lighting levels, and support equipment (Dul *et al.*, 2011).

f. Non-Physical Work Environment

The non-physical work environment is all the circumstances that occur related to work relationships, whether work relationships with superiors, relationships with subordinates, or relationships with fellow coworkers. It can be said that the non-physical work environment is the situation around employees that is non-physical which cannot be captured or seen directly by the five senses but its existence can be felt by human feelings. The components included in the non-physical work environment are relationships with coworkers, superiors, and subordinates and a family atmosphere at work (Nardo *et al.*, 2019).

g. Framework

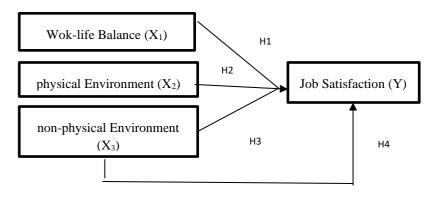


Figure 1. Framework

Methodology

This research uses descriptive quantitative research, then the population used in this study were all employees at PT Bank Lampung, totaling 126 people. Determining the number of samples used in this study is by the use of the Slovin formula as a measuring tool to calculate the sample size (Sugiyono, 2017). Given the known population is more than 100 respondents, a sample of 96 respondents was obtained. The data collection technique in this study was carried out by distributing questionnaires and documentation. In distributing questionnaires, in order to measure the perceptions of PT Bank Lampung employees, a Likert Scale was used, with 5 research numbers to give a value to each item of information disclosed, with the following explanation: (1) Strongly Disagree, (2) Disagree, (3) Moderately Agree, (4) Agree, and (5) Strongly Agree. There are validity tests and reliability tests used in this study. then the analysis technique used in this study is to use multiple linear regression analysis, calculation of the Coefficient of Determination (R2), Partial Significant Test (t-test), and Simultaneous Significant Test (f-test).

Result and Discussion

a. Validity Test and Reliability Test

The results of validity testing on each variable are shown in the following table:

Description Question No R hitung R tabel Variable 0,201 0,719 VALID 0,680 0,201 VALID 3 0.708 0.201 VALID Work Life 0,579 0,201 4 VALID Balance 0.542 0.201 VALID 6 0,680 0,201 VALID 0,674 VALID 0,201 0,201 8 0,451 VALID 0,201 VALID 0.654 0.201 VALID 10 0.668 0,722 0,201 2 VALID VALID 3 0,531 0,201 VALID 0,842 VALID Physical 0,201 VALID environment 0,831 0,201 VALID 6 VALID 0,566 VALID 8 0,201 0.201 VALID 10 0,806 0,201 VALID 3 0,809 0,201 VALID 0,201 0.847 VALID 0,855 0,201 VALID Non-Physical 0,201 VALID 4 0.819 environment 0,201 0,694 VALID 0,201 VALID 0,808 0,201 VALID 791 VALID 9 0,712 0,201 VALID 0,201 4 VALID 0,519 VALID 0,201 0,837 VALID Job 0.793 0.201 VALID satisfaction 5 0,770 0,201 VALID VALID 0,201 0.701 0,201 VALID 8 0.675 0,201 VALID 0.201 VALID 0.698 10 0,201 0,678 VALID

Table 2. Validity Test Result

Source: Processed Data, 2023

It can be seen in Table 2 that each question item in the questionnaire has a correlation coefficient greater than the rtabel value of 0.201 (table value for n = 96), therefore all indicators are valid and can be included in further data analysis in this study.

The results of validity testing on each variable are shown in the following table:

Table 3. Reliability Test Result

Variable	Crohbach Alpha	Alpha	Description
Work Life Balance	0,832	0,6	Reliable
Physical Environment	0,908	0,6	Reliable
Non- Physical Envirnment	0,925	0,6	Reliable
Job Statisfaction	0,894	0,6	Reliable

Source: Processed Data, 2023

From Table 3, it can be seen that all variables, specifically work-life balance, physical work environment, non-physical work environment, and job satisfaction, have a Cronbach Alpha which is quite large, above 0.6, therefore it can be said that all variables in this study are reliable, henceforth the items on each variable concept are suitable for use as measuring instruments.

b. Descriptive Analysis

In the descriptive analysis, the frequency distribution of the response categories for 96 respondents will be described where there are 39 questionnaire items submitted in 3 independent variables and 1 dependent variable, which are 10 items on the work-life balance variable (X_1) , 10 items on the physical work environment variable (X_2) , 9 items on the non-physical work environment variable (X_3) , and 10 items on the job satisfaction variable (Y_3) . The following are the results of the descriptive statistical analysis of the variables in this study:

Table 4. Recapitulation of Total Score Per Statement Item and Answer Criteria for Work-life Balance

No	Question Items	Percentage	Criteria
1.	I can manage my time for work and my personal life	78,96%	Good
2.	I can make good use of my work time	79,79%	Good
3.	I can find time outside of work to spend with my family.	82,08%	Good
4.	I can find time outside of work for other activities, such as my hobbies.	78,75%	Good
5.	I have a feel of responsibility towards my work	86,46%	Verry Good
6.	I can divide my responsibilities between work and family	81,88%	Good
7.	I can divide my involvement between work and family	79,79%	Good
8.	I feel satisfied with what I have received so far in my job.	76,67%	Good
9.	I feel satisfied with the support from family	82,50%	Good

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10.	I feel satisfied that i have contributed to my work and family affairs.	81,67%	Good
	Average	81,06%	Good

Source: Processed Data, 2023

Based on the calculation results in Table 4, it can be concluded that the average value of respondents' answers to all question items about the work-life balance variable is 81.06% with Good criteria. This means that PT Bank Lampung employees have implemented a work-life balance (balance between personal life and work) well. However, the company requires extra attention to the lowest score presentation value (76.67%) on the work-life balance variable found in statement item number 8, namely "I feel satisfied with what I have gotten so far at work". This can be interpreted that employees are not fully satisfied with the work assigned by the company. Therefore, companies should pay more attention to employees by paying attention to work patterns, workloads, and the amount of time used to work so as not to trigger conflicts, both conflicts at work and conflicts in personal life in order to improve the work-life balance of employees at PT Bank Lampung.

Table 5. Recapitulation of Total Score Per Statement Item and Answer Criteria for Physical Work Environment

No	Question Items	Percentage	Criteria
1.	the environment in the company is always clean	74,58%	Good
2.	My workplace has cool air	75,42%	Good
3.	The cool air in the workplace helps me work	78,54%	Good
4.	the spatial arrangement in my workplace is very organized	73,54%	Good
5.	The spatial arrangement in my workplace is very neat	73,33%	Good
6.	the spatial arrangement in my workplace is according to my needs	72,08%	Good
7.	the lighting level in my workplace is bright	77,71%	Good
8.	the level of bright lighting in my workplace has helped me in my work.	80,21%	Good
9.	the company has provided advanced equipment to support employee activities	72,71%	Good
10.	the arrangement and placement of equipment is in accordance with the sequence of work to be completed.	72,08%	Good
	Average	75,07	Good

Source: Processed Data, 2023

Based on the calculation results in Table 5, it can be concluded that the average value of respondents' answers to all question items regarding the physical work environment variable is 75.07% with Good criteria. This means that PT Bank Lampung already has a good physical work environment for its employees. However, the company requires extra attention to the lowest score presentation value (72.08%) on the physical work environment variable found in statement items number 6 and 10, namely "The spatial arrangement in my workplace is tailored to my needs" and "The arrangement and placement of equipment are in accordance with the order of work to be completed". This means that the arrangement of the workspace and the arrangement of work equipment is not in accordance with the needs of employees. Therefore, companies should pay attention to the spatial layout and equipment that support work in order to make employees more effective and productive in their work and improve the physical work environment at PT Bank Lampung.

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Table 6. Recapitulation of Total Score Per Statement Item and Answer Criteria for Non-Physical Work Environment

No	Question Items	Percentage	Criteria
1.	My supervisor (manager) provides support and guidance to me in completing my work	80,42%	Good
2.	During my employment, my supervisor (manager) cares about my difficulties and complaints about the work assigned to me	80,21%	Good
3.	supervisor (manager) in working with employees builds mutual confidence	82,08%	Good
4.	I am given the freedom by my supervisor (manager) to cooperate with other coworkers in carrying out my tasks.	81,04%	Good
5.	I always offer solutions to facilitate the implementation of work if there are colleagues who have difficulties	81,46%	Good
6.	in doing my work I feel very helped by the existence of a work team	83,33%	Good
7.	My coworkers motivate me to get the job done	81,25%	Good
8.	I feel there is a family atmosphere at work	81,46%	Good
9.	I can build good working relationships with coworkers with the same type of work	81,88%	Good
	Average	81,46%	Good

Source: Processed Data, 2023

Based on the calculation results in Table 6, it can be concluded that the average value of respondents' answers to all question items regarding non-physical work environment variables is 81.46% with Good criteria. This means that PT Bank Lampung already has a good non-physical work environment for its employees. However, the company requires extra attention to the lowest score presentation value (80.21%) for the non-physical work environment variable found in statement item number 2, namely "As long as I work, my superiors (managers) care about my difficulties and complaints about the work given". This can be interpreted that the company managers are not good at listening and caring about the difficulties of subordinates at work. Therefore, company superiors (managers) should have a closer relationship with subordinates which is by always establishing internal communication and providing good guidance and direction so that subordinates or employees will feel more valued and motivated at work and can improve the non-physical work environment at PT Bank Lampung.

Table 7. Recapitulation of Total Score Per Statement Item and Answer Criteria for Job Satisfaction

No	Question Items	Percentage	Criteria
1.	I am satisfied with my current job because it is in accordance with my field of interest.	80,79%	Good
2.	I feel enthusiastic about the work is doing	79,38%	Good
3.	I am satisfied with the salary received	76,04%	Good
4.	the amount of salary given to me is in accordance with the contribution I make to the company	76,04%	Good
5.	opportunities to get bonuses and benefits in this company are open to all employees	77,29%	Good
6.	every employee has the same opportunity to improve their career or to be promoted including me.	76,46%	Good
7.	Command or instructions in the implementation of work from superiors are carried out as well as possible	81,88%	Good
8.	I feel happy and proud of the good support and guidance provided by my superiors during the time.	81,88%	Good
9.	I feel happy with the working relationship between fellow employees that has been well established so far.	79,58%	Good
10.	My coworkers in the company are kind and pleasant, which gives me satisfaction.	78,13%	Good
	Average	78,31%	Good

Source: Processed Data, 2023

Based on the calculation results in Table 7, it can be concluded that the average value of respondents' answers to all question items regarding job satisfaction variables is 78.31% with Good criteria. This means that PT Bank Lampung has paid attention to the job satisfaction of its employees well. However, the company requires extra attention to the lowest score presentation value (70.04%) on job satisfaction variables found in statement items number 3 and 4, namely "I am satisfied with the salary received" and "The amount of salary given to me is in accordance with the contribution I make to the company". Therefore, companies should strive to increase salaries or provide additional bonuses to employees who contribute to the high achievement of company targets so that employees will feel more motivated and excited to provide good performance and maximum employee job satisfaction will be achieved at PT Bank Lampung.

c. Multiple Linear Regression Analysis

The following is the result of the multiple linear regression analysis tests in this study:

Table 8. Multiple Linear Regression Analysis Result

		Unstandardized Coefficients		Standardized Coefficients		
Mode	el	В	Std. Error	Beta	t	Sig.
1	(Constant)	7.705	4.396		1.753	.083
	X1	.214	.106	.181	2.025	.046
	X2	.189	.082	.208	2.316	.023
	Х3	.429	.100	.414	4.304	.000

Source: Processed Data, 2023

Based on Table 8, the interpretation of the multiple regression equation model is as follows:

$$\hat{\mathbf{Y}} = 7,705 + 0,214\mathbf{X}_1 + 0,189\mathbf{X}_2 + 0,429\mathbf{X}_3 + \mathbf{e}$$

From the results of the multiple regression equation model above, it can be seen:

- The coefficient value of the constant is 7.705. This indicates job satisfaction when work-life balance, physical work environment, and non-physical work environment are worth 0.
- The work-life balance variable has a positive coefficient of 0.214. This indicates that if work-life balance increases, it will be directly proportional to job satisfaction which will also increase by 0.214.
- The positive factor for physical work environment variables is 0.189. This means that improvements in the physical working environment are directly proportional to job satisfaction, and satisfaction also increases him by 0.189.
- The non-physical work environment variable has a positive coefficient of 0.429. This indicates that if the non-physical work environment increases, it will be directly proportional to job satisfaction which will also increase by 0.429.
- Based on the results of the coefficient of each independent variable, the dominant variable that affects job satisfaction is the non-physical work environment variable with a value of 0.429 (42.9%).

d. Coefficient of Determination

The following are the results of the coefficient of determination test in this study:

Table 9. Coefficient of Determination Analysis Result

			Adjusted R	Std. Error of the
Model	R	R Square	Square	Estimate
1	.636ª	.405	.385	4.385

Source: Processed Data, 2023

Based on Table 9, it can be noted that the coefficient of determination (adjusted R-squared) shows a figure of 0.385 or 38.5%. This means that the work-life balance, physical work environment, and non-physical work environment variables contribute to explaining the job satisfaction variable by 38.5%, while the remaining 0.615 or 61.5% indicates that the job satisfaction variable can be explained by other variables or other factors outside this research model.

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e. Partial Significant Test (T-Test)

The following are the results of the partial significant test in this study:

Table 10. Calculation Result of T-Test

		Unstandardized Coefficients		Standardized Coefficients		
Mod	el	В	Std. Error	Beta	t	Sig.
1	(Constant)	7.705	4.396		1.753	.083
	X1	.214	.106	.181	2.025	.046
	X2	.189	.082	.208	2.316	.023
I	Х3	.429	.100	.414	4.304	.000

Source: Processed Data

Based on Table 10, the results of the T-test can be explained as follows:

The work-life balance variable has a $t_{hitung} > t_{tabel}$, which is 2.025 > 1.986 with a probability value that is smaller than the Significant value, namely 0.046 < 0.05. With these results, it can be seen that Ha_1 is accepted and $H0_1$ is rejected, which means that the work-life balance variable partially has a significant effect on job satisfaction

The physical work environment variable has a $t_{hitung} > t_{tabel}$, which is 2.316 > 1.986 with a probability value that is smaller than the Significant value, namely 0.023 < 0.05. With these results, it can be seen that Ha_2 is accepted and $H0_2$ is rejected, which means that the physical work environment variable partially has a significant effect on job satisfaction.

The non-physical work environment variable has a t_{hitung} > t_{tabel} , which is 4.304 > 1.986 with a probability value that is smaller than the Significant value, namely 0.000 < 0.05. With these results, it can be seen that Ha_3 is accepted and $H0_3$ is rejected, which means that the non-physical work environment variable partially has a significant effect on job satisfaction.

f. Simultaneous Significant Test (F-Test)

The following are the results of the simultaneous significant test in this study:

Table 11. F-test Result

Model	I	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1201.678	3	400.559	20.832	.000b
	Residual	1768.978	92	19.228		
	Total	2970.656	95			

Source: Processed Data

From the calculation of the F-test shown in Table 11, it can be concluded that the F_{hitung} value is 20.832 and the probability value of F is 0.000. This means that the F_{hitung} value is greater than the F_{tabel} , which is 20.832 > 3.09 and the F probability value is smaller than the degree of freedom, which is 0.000 <0.05. Based on the results of this comparison, it can be concluded that $H0_4$ is rejected and Ha_4 is accepted, which indicates that simultaneously the work-life balance variable, the physical work environment, and the non-physical work environment have a significant effect on the job satisfaction variable.

g. Discussion

The Effect of Work-life Balance on Job Satisfaction

Work-life balance is a balance owned by a worker where he succeeds in carrying out the company's duties and responsibilities assigned to him while also not neglecting all aspects of his personal life.

Based on the results of statistical analysis for the work-life balance variable, it can be seen that the regression coefficient is positive, which is 0.214. This indicates that if work-life balance increases, it will be directly proportional to job satisfaction which will also increase by 0.214. Furthermore, it can be seen that the t_{hitung} value is greater than the t_{tabel} , which is 2.025 > 1.98609 and the probability value of 0.046 is smaller than the Significant value of 0.05, therefore the hypothesis which states that "partially work-life balance has a significant effect on job satisfaction" can be accepted.

In this study, it can be concluded that the work-life balance at PT Bank Lampung has a "Good" value. This means that the life and work balance of the employees of PT Bank Lampung is balanced, both in terms of the balance of time, the balance of involvement, and the balance of satisfaction. This can be seen from the respondent's response score with an average of 81.06% which is included in the Good criteria.

The results of this study support the results of research by Krishnan and Loon (2018), who found a significant influence between the work-life balance on employee job satisfaction Abdirahman *et al.*, (2020). in their research also stated that where job satisfaction can actually be achieved when the organization supports the creation of a work-life balance. This statement is also directly proportional to the results of the study which state that the high and low work-life balance will affect many things, where one of the impacts of implementing a work-life balance program in the company is job satisfaction felt by employees as one of the organizational benefits. This supports the statement of Haar et al., (2013), which states that if an individual's work-life balance is good, it will affect the level of job satisfaction that individual.

The Effect of Physical Work Environment on Job Satisfaction.

The physical work environment is all things that are around where employees work, which focuses more on facilities, objects, or situations around the workplace that can affect employees in carrying out their work activities.

Based on the results of statistical analysis for the physical work environment variable, it can be seen that the regression coefficient is positive, which is 0.189. This indicates that if the physical work environment increases, it will be directly proportional to job satisfaction which will also increase by 0.189. Furthermore, it can be seen that the calculated t_{hitung} value is greater than the t_{tabel} , which is 2.316 > 1.986 with a probability value that is smaller than the Significant value, which is 0.023 < 0.05, therefore the hypothesis stating that "partially the physical work environment has a significant effect on job satisfaction" can be accepted.

In this study, it can be concluded that the physical work environment at PT Bank Lampung has a Good value. This can be seen from the respondent's answer score with an average of 75.07% which is included in the Good criteria. However, of the several indicators measured in the physical work environment, what needs to be improved is the problem of workspace arrangement and supporting equipment, which has the lowest value compared to other indicators in measuring the physical work environment at PT Bank Lampung.

The results of this study are in line with the results of research by Atmaja and Puspitawati (2018), who found a significant influence between the physical work environment on employee job satisfaction. The researcher stated that when the conditions around the employee's workplace are in good condition, it will provide employee satisfaction at work, so companies really need to pay attention to the physical work environment around them. The results of this study also support the theory put forward by Badrianto and Ekhsan (2019), namely that every employee cares about a comfortable physical work environment, thus conditions at work may affect job satisfaction and this may provide an increase in job satisfaction.

The Effect of Non-Physical Work Environment on Job Satisfaction

The non-physical work environment is the conditions around employees that are non-physical in nature, which cannot be captured or seen directly by the five senses but its existence can be felt by human feelings, such as relationships between coworkers and the family atmosphere at work.

Based on the results of statistical analysis for the non-physical work environment variable, it can be seen that the regression coefficient is positive, which is 0.429. This indicates that if the non-physical work environment increases, it will be directly proportional to job satisfaction which will also increase by 0.429. Furthermore, it can be seen that the calculated thitung value is greater than the ttabel, namely 4.304 > 1.986 with a probability value

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that is smaller than the Significant value, namely 0.000 < 0.05, therefore the hypothesis which states that "partially the non-physical work environment has a significant effect on job satisfaction" can be accepted.

In this study, it can be concluded that the non-physical work environment at PT Bank Lampung has a Good value. This can be seen from the respondent's answer score with an average of 81.46% which is included in the Good criteria. This means that the non-physical work environment of PT Bank Lampung employees is good, which is from relationships with coworkers, superiors, and subordinates as well to the family atmosphere at work.

The results of this study are in line with the results of research by Balcazar (2020), who found a significant influence between the non-physical work environment on employee job satisfaction. A good non-physical work environment can increase the level of employee loyalty, a feeling of comfort, mutual respect, and respect for each other between employees, so as to minimize the occurrence of work conflicts and employee work stress and can increase job satisfaction in employees. The results of this study also support the theory stated by Adi (2022), that a conducive non-physical work environment is able to provide encouragement and support to achieve employee job satisfaction.

The Effect of Work-life Balance, Physical Work Environment, and Non-Physical Work Environment on Job Satisfaction

Based on the results of testing the F-test hypothesis, the F_{hitung} value of 20.832 is greater than the F_{tabel} value of 3.09 and the probability value of F is 0.000 and smaller than the significant degree of 0.05. The results of hypothesis testing show that the hypothesis which states that "work-life balance, physical work environment, and non-physical work environment together (simultaneously) have a significant effect on job satisfaction" can be accepted.

The adjusted R-squared value shows 0.385 or 38.5%, which means that the work-life balance, physical work environment, and non-physical work environment variables can explain the variation in job satisfaction variables by 38.5% while the remaining 0.615 or 61.5% can be explained by other variables outside this research model. The most dominant independent variable in influencing the dependent variable is the non-physical work environment variable with a percentage of 0.429 (42.9%). This means that the non-physical work environment is one of the most important factors in efforts to increase employee job satisfaction at PT Bank Lampung, in addition to other factors, namely work-life balance, and the physical work environment.

Based on this research, it is known that job satisfaction at PT Bank Lampung has a "Good" rating. This can be seen from the respondent's answer score with an average of 78.31% which is included in the Good criteria. This means that the job satisfaction of PT Bank Lampung employees is good. However, of the several indicators measured in job satisfaction, what needs to be improved is the issue of salary (benefits) which has the lowest value compared to other indicators in measuring job satisfaction at PT Bank Lampung.

The results of this study support the results of research by Thamrin and Riyanto (2020), which found a significant influence between work-life balance, physical work environment, and non-physical work environment on employee job satisfaction both partially and simultaneously. This means that when each of these independent variables is maximally fulfilled, job satisfaction will increase. Job satisfaction is an individual thing where each individual will have a different level of satisfaction according to the prevailing value system or habits that exist in themselves. The more aspects of the job that match the wishes and expectations of the individual, the higher the level of job satisfaction they feel and vice versa.

Conclusion and Recommendations

a. Conclusion

- 1. Based on the results of research on the effect of work-life balance, physical work environment, and non-physical work environment on job satisfaction at PT Bank Lampung, the following conclusions can be drawn:
- 2. Work-life balance has a positive and significant effect on
- 3. employee job satisfaction at PT Bank Lampung.
- 4. At PT Bank Lampung, the physical work environment has a positive and considerable impact on employee job satisfaction.
- 5. The non-physical work environment has a positive and significant effect on employee job satisfaction at PT Bank Lampung.
- 6. Work-life balance, physical work environment, and non-physical work environment simultaneously have a significant effect on employee job satisfaction at PT Bank Lampung.

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b. Implication

Based on the research results and conclusions drawn, the implications that can be given by researchers are as follows:

- 1. In this study, it is discussed that work-life balance is already in a good criterion/category, meaning that the company has paid attention to the suitability or balance of employee conditions both from the workload and from personal life, however, there are points that still need attention in the "balance of satisfaction" indicator as it has the lowest percentage value of respondents' responses from the work-life balance variable at PT Bank Lampung. Companies should pay more attention to employees by paying attention to work patterns, workloads, and the amount of time used to work so as not to trigger conflicts both conflicts at work and conflicts in their personal life so as to improve the work-life balance of employees at PT Bank Lampung.
- 2. In this study, it is also discussed that the physical work environment is in a good category, which means that PT Bank Lampung has implemented a good physical work environment for its employees, however, there are points that need attention, namely the indicator "workspace arrangement and supporting equipment" as it has the lowest percentage value of respondents' responses from the physical work environment variable at PT Bank Lampung. Companies should pay attention to appropriate spatial arrangements and equipment that support work so that employees are more effective and productive in their work so as to increase the value of the physical environment at PT Bank Lampung.
- 3. In this study, it is also discussed that the non-physical work environment is in a good category, which means that PT Bank Lampung has implemented a good non-physical work environment for its employees, however, there are points that need attention, namely the indicator "working relationship with superiors" as it has the lowest percentage value of respondents' responses from the physical non-work environment variable at PT Bank Lampung. The superiors (managers) of the company should have a closer relationship with subordinates by always establishing internal communication and providing good guidance and direction in order to make subordinates or employees feel more valued and motivated at work and improve the non-physical work environment at PT Bank Lampung.

c. Recommendation

Based on the research results and conclusions drawn, the suggestions that can be given by researchers are as follows:

- 1. For future researchers, it is suggested that further research should be able to develop and improve previous research, by increasing/updating the research sample and adding other factors that can affect job satisfaction which may improve the results of this study and obtain more optimal results.
- 2. For academics, it is suggested that they can re-examine the factors that have an influence on job satisfaction using other measurement methods or proxies, as well as making the results of this study as learning material and adding knowledge, especially regarding job satisfaction.
- 3. For company management, it is recommended that companies should continue to implement work-life balance programs, physical work environment, and non-physical work environment better by paying attention to indicators that have the lowest value on each variable, in order for employees to provide good quality work and be more productive in carrying out their work in order to increase job satisfaction at PT Bank Lampung.

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