



## ROLE SHARIAH ENGAGEMENT IN THE CONTEXT OF IMPROVING SHARIA BANKING PERFORMANCE

*Risma Nisail Azizah<sup>1</sup>, Rifdah Abadiyah<sup>2</sup>, Kumara Adji Kusuma<sup>3</sup>*

<sup>1</sup>Manajemen, Muhammadiyah University of Sidoarjo, [rsmnisail1508@gmail.com](mailto:rsmnisail1508@gmail.com).

<sup>2</sup>Lecturer in Management, Muhammadiyah University of Sidoarjo, [rifdahabadiyah@umsida.ac.id](mailto:rifdahabadiyah@umsida.ac.id)

<sup>3</sup>Lecturer in Management, [adji@umsida.ac.id](mailto:adji@umsida.ac.id)

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### Abstrak

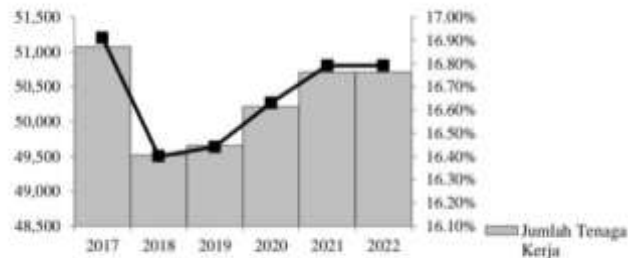
*Islamic banks must ensure that all operational activities and financial products comply with sharia principles. Sharia Engagement's role helps ensure compliance with Islamic law in all aspects of banking. Employees who understand sharia principles can carry out their duties well and in accordance with Islamic values. This can improve employee performance in sharia banking. Another factor that improves employee performance is that the company is able to create a balance between work and family life for employees and provides a conducive work environment that creates comfort at work. This research aims to determine the influence of work life balance and work environment on employee performance with sharia engagement as an intervening variable. This research is quantitative research with SEM-PLS as a data analysis method with the Smart PLS.3.0 tool. Consisting of 50 research sample respondents. The research results show that work-life balance, work environment, and Sharia Engagement have a positive and significant influence on employee performance. Furthermore, work-life balance and the work environment have a positive and significant influence on improving the performance of Bank BSI KC Sidoarjo employees through Sharia Engagement.*

### INTRODUCTION

Developed and developing countries continue to show change and progress, as seen in Indonesia. Country Indonesia is a country that upholds diversity because Indonesia is one of the largest Islamic countries in the world. Muslims really need everything that is halal, including sharia law in the Islamic economy. However, currently the growth of the financial institution industry is becoming more rapid day by day. The public also sees that the role of financial institutions, especially banks, is very important, because the existence of a bank is not only a place to borrow or save money, but a bank can carry out financial activities just like Bank Syariah Indonesia. PT Bank Syariah Indonesia or commonly known as Bank BSI. BSI is a combination of three Sharia Banks, namely, BRI Syariah, BNI Syariah, Mandiri Syariah, which was founded on February 1. It is hoped that the merger of the three banks will provide good

things for the future.

Figure 1 Number of sharia workers in 2017-2022



Source: Sharia Banking Statistics, 2022

Based on this figure, it is known that the number of workers in sharia commercial banks in 2017 was 51,068 people and experienced a significant decrease in 2018 to 49,516 people. Meanwhile, the number of sharia commercial banking workers increased to 49,654 people in 2019 and increased by 2 percent in 2020 to 50,212 people. And in the latest data from 2021 to April 2022, the number of sharia commercial banking workers has neither increased nor decreased with a constant number of 50,708 people.

From the description above, PT Bank Syariah Indonesia will continue to grow in the future so more human resources will be needed. Efficient and strategic management of human resources (HR) will be the key to ensuring that Islamic banks can continue to develop. Because it is one of the important aspects for an organization or company that humans always play an active and dominant role in every organization. These human resources are the planners, actors and determinants of the realization of organizational goals. Therefore, every structural and functional level must be utilized optimally. To ensure that a company survives and runs according to its goals, it must maintain and improve the resources it has, including improving employee performance.

Employee performance is used by companies to choose the right strategy to compete with competitor companies. The better the employee's performance, the more profits the company will get.[1] Increased performance shows good quality and will provide positive feedback for the company and provide motivation for workers to reach the next stage.

A positive work atmosphere can help improve employee performance. Everything around an employee that might impact the way they do their job is considered the work environment. Because the work environment is a place where workers carry out the tasks delegated to them by the employer, the work environment is always closely tied to the worker.[2] To help smooth production and completion of work, an environment is needed that has a conducive atmosphere, spaces for various equipment and work equipment arranged according to their function, as well as a conducive atmosphere between personnel. Apart from that, workers must also feel comfortable in the work environment because that is where they spend most of their time carrying out their duties.[3]

Creating comfort when doing work at other companies work environment namely when

the company can implement work-life balance for employees. One strategy for employees to maintain a healthy lifestyle and foster a supportive work environment is work-life balance. Employee performance will increase with a healthy work-life balance because it allows workers to balance their personal and professional obligations.[4].

Another factor in improving employee performance is the role of sharia engagement, which is a type of individual engagement behavior that is based on belief, justice or balance, freedom and accountability. It happens in an organization at the physical, emotional, and spiritual levels. The sharia engagement concept was formed to complement the conventional idea which states that employees will be more involved in sharia banking companies based on employees' Islamic ethics and morals by complying with sharia law. This Islamic relationship has the potential to improve employee performance.[5]

Achmad Fathur Asari's research (2022) shows that work life balance has a positive and significant effect on employee performance[6]. However, research by Evelyn Felicia Foanto (2020) shows that work life balance has no significant effect on employee performance[7].

Deris Diwata Prawira's research (2023) shows that work environment variables have a significant effect on employee performance variables.[2]However, in the research of Akhiriani, et al (2023), the work environment did not have a positive effect on employee performance[8].

StudyWijayanto(2022) found that the work life balance variable had a positive effect on employee engagement[9]. Meanwhile, Addin's (2023) research results show that work life balance has no effect on employee engagement.

Previous research conducted by Yulia Erfeni (2022)[10]and David Yusuf Firnanda (2021)[11], shows that there is a positive and significant influence between the work environment on Sharia Engagement[10]. . Meanwhile, Deny Surya Permana's research (2022) shows that there is no influence between the work environment on Sharia Engagement[12].

Biyanto Daru Wicaksono's research results (2020) show that there is a significant influence between employee engagement and employee performance. Meanwhile, in research by Amelia Nuraliza, et al[13]employee engagement on employee performance does not have a significant effect[13].

Based on existing phenomena, the researcher chose BSI KCP Sidoarjo as the research object and in several previous studies there were inconsistent results between significant and insignificant effects on the variables to be studied. So researchers are interested in researching "The Role of Sharia Engagement in Improving Sharia Banking Performance".

### **Formulation of the problem :**

1. Does Work Life Balance Have a Direct Positive Influence on Employee Performance?
2. Does the Work Environment Have a Direct Positive Influence on Employee Performance?
3. Does Work Life Balance Have a Positive Influence on Sharia Engagement?
4. Does the Work Environment Have a Positive Influence on Sharia Engagement?
5. Does Sharia Engagement Have a Positive Influence on Employee Performance?
6. Does Work Life Balance Have a Positive Influence on Employee Performance with the Intervening Variable Sharia Engagement?
7. Does the Work Environment Have a Positive Influence on Employee Performance with the Intervening Variable Sharia Engagement?

**Research purposes** :Testing the influence of work-life balance and work environment on employee performance with sharia engagement as a mediating variable.

## LITERATURE REVIEW

### *Work Life Balance*

The concept of work-life balance relates to an individual's level of dedication and satisfaction with their duties, both personally and professionally (for example, with partners, parents, family, friends, and community members), as well as the absence of conflict between the two. Some might argue that individuals who prioritize work-life balance are more interested in their mental health than accumulating wealth.[14]. In perspective, Islam as a religion provides broad guidelines for all aspects of life, including how a person should manage their time and energy. Islam emphasizes the importance of maintaining balance in all aspects of life. Being too focused on work or too involved in personal life is considered unhealthy, and it is best to strike a balance that is in line with Islamic values. According to Shinta Windika Putri., et al (2023)[4]. Work-life balance has 4 forming dimensions, namely:

#### 1. WIPL (Work Interference With Personal Life)

This dimension shows how much a person's personal life can be influenced by their work. By comparing the amount of time spent on work-related activities and leisure activities, time serves as an indicator for this dimension. It can be difficult for someone to balance work and personal life.

In an Islamic perspective, it is important to maintain a balance between work and personal life. Time is considered a *amanah* (mandate) in Islam, and spending time proportionally between work and personal life is considered a form of healthy balance.

#### 2. PLIW (Personal Life Interference With Work)

This dimension measures the extent to which a person's personal life influences his work. Problems in personal life that lead to action to achieve desired goals are indicators that can represent this dimension. This is based on a person's belief that he is able to achieve what he wants in his work and personal goals, which in the end can interfere with individual performance at work.

In an Islamic perspective, the extent to which an individual's actions deal with personal life problems to achieve goals in accordance with Islamic principles. For example, the extent to which decisions and actions taken are in accordance with moral values, ethics and Islamic norms. Individual confidence in achieving goals can also be strengthened by adherence to religious teachings in every step taken.

#### 3. PLEW (Personal Life Enhancement Of Work)

This dimension describes the extent to which a person's personal life can enhance his or her effectiveness at work. This dimension is characterized by emotional tension, which includes stress, anxiety, loss of personal activities and pleasures,

difficulty focusing, and difficulty sustaining attention. If someone is happy in their personal life, this can also have a positive impact on their mood at work.

In the Islamic perspective, indicators for this dimension can include the level of inner calm, balance between the afterlife, awareness of life's tasks, adherence to Islamic values, and spiritual well-being. Alignment with Islamic principles in personal life can also reflect positivity in mood in the work environment.

#### 4. WEPL (Work Enhancement Of Personal Life)

The extent to which work can improve the quality of a person's personal life is referred to as the personal life work enhancement dimension (*Work Enhancement Of Personal Life*). The talents that a person learns while working and can be used in everyday life are indicators that can be used to characterize this dimension.

### Work environment

A good work environment consists of tangible and intangible elements which, among other things, can evoke feelings of comfort, security, peace and a sense of home. If the environment is conducive to productive work, employees will be able to carry out their duties efficiently and effectively. If people can carry out their duties in a safe, comfortable, ideal and healthy environment, then they are considered to be in good condition.[15].

The work environment in an Islamic perspective can be defined as a context in which individuals work and interact in accordance with Islamic values, ethical norms and Islamic legal principles. This work environment includes physical and social conditions in the workplace, relationships between individuals, and behavioral patterns that are in accordance with Islamic teachings. In this context, a good work environment is one that reflects the values of justice, responsibility, work ethics and Islamic moral principles. then every individual is expected to practice Islamic values in all aspects of their professional life. This includes high work ethics, honesty, fairness in dealings, hard work, and cooperation. According to Kartika Yuliantari., et al (2020) Work Environment Indicators:

1. Employee Relations: This indicator refers to the quality of relationships between employees in an organization. Good relationships can increase job satisfaction, motivation, and cooperation among teams. This can include religious values, Islamic work ethics, and conformity of actions with sharia principles. Thus, it can be hoped that employee relations are not only based on professional aspects, but also reflect integrity and adherence to religious values, which can strengthen a work culture that is in accordance with sharia principles.
2. Environmental Noise Level: This indicator measures the extent to which the work environment is impacted by noise, which can come from machines, electronic devices or employee activities.
3. Work Regulations: Refers to the policies and procedures that govern employee behavior and responsibilities in the work environment. So work regulations in sharia banking can include behavioral guidelines that are in accordance with Islamic sharia principles. This involves aspects such as fairness, transparency, and business ethics in accordance with

- Islamic law. It can also include prayer times, prohibitions against usury, and other provisions that are in accordance with religious values.
4. Lighting: Assess light levels in the work environment, which can impact employee comfort and productivity.
  5. Air Circulation: Measures the extent to which there is sufficient air flow in the workplace, which can impact air quality and employee well-being.
  6. Security: Assess the security measures implemented in the work environment to protect employees and company assets. Workplace safety is in line with the concept of amanah (trust) in Islam. Assessing security measures to protect employees and company assets reflects the social responsibility emphasized in Islamic teachings.

### **Employee performance**

The performance of a company or organization is a very important component to evaluate to find out whether the performance of its employees has increased or decreased. "Performance is real behavior displayed by each person as a work achievement produced by employees in accordance with their role in the company,"[16]. According to Handoyo and Setiawan[17]Employee performance indicators are:

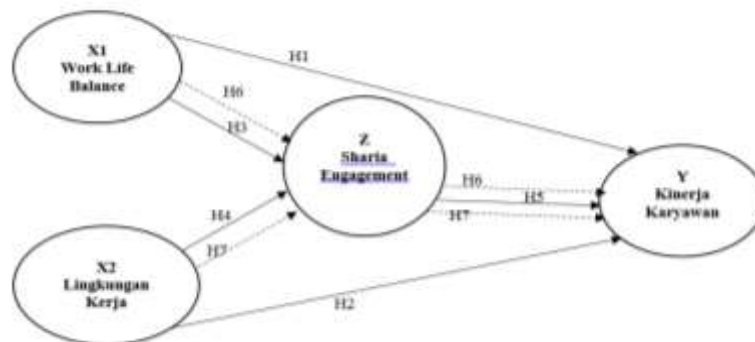
1. Quantity is measuring how much work or tasks are successfully completed by employees in a certain time period.
2. Work results are assessing the final results of the work carried out, the extent to which goals and quality standards are achieved.
3. Quality of work results, namely emphasizing the level of excellence or quality of work carried out by employees, ensuring that the specified quality standards are met
4. Timeliness is measuring the extent to which employees can complete tasks or projects within the specified time limit.
5. Attendance is assessing the level of employee presence at work, reflecting discipline and responsibility.
6. Collaboration ability, namely assessing the employee's ability to work together with colleagues and contribute to the team.

### **Sharia Engagement**

Yudi Nur Supriadi (2021) defines Sharia Engagement as a type of individual engagement behavior that is based on belief, justice or balance, freedom and responsibility and which occurs in an organization at the physical, emotional and spiritual levels. The concept of sharia engagement which states that employees will be more involved in the company based on Islamic employee ethics and morals by adhering to sharia law, can be complemented by Islamic relationships which have the potential to improve employee performance[18]. The concept of sharia in engagement is studied through the characteristics of different organizations, in this case those that are based on sharia, social norms and Islamic ethics that have been generalized and become a reference for individuals in the organization to act, namely confidence, justice/balance, freedom and responsibility, a sense of togetherness. which the organization strives for between leaders and between employees and customers based on sharia principles, public trust in the organization, the implications of which are visible from the growing number of branch offices. Sharia engagement indicator[18]consist of :

1. Religious work ethic: A set of values, norms and beliefs that guide a person's work behavior and attitudes, which originate from the principles and teachings of the religion he adheres to. This work ethic includes views on responsibility, honesty, integrity, solidarity and other values of a spiritual and moral nature.
2. Responsible freedom: Responsible freedom in the context of sharia (Islamic law) reflects the concept that every action and decision taken by an individual must comply with the provisions of Islamic law and will be judged by Allah in the afterlife. In Islam, individual freedom is considered a trust that must be carried out with moral and spiritual responsibility.
3. Awareness in working under religious supervision: Individual awareness in carrying out their duties and responsibilities, which is based on religious teachings and values.
4. Balance of employee life between this world and the hereafter: Efforts to balance work demands with spiritual needs and personal life.

### Conceptual Framework



### Information :

- > :Partially the independent variable has an effect on the dependent variable
- ..... :Simultaneously the independent variable influences the dependent variable

Based on the conceptual framework above, the research hypothesis is as follows:

- H1: Work Life Balance has a direct positive effect on employee performance
- H2: The work environment has a direct positive effect on employee performance
- H3: work life balancehas a positive effect on Sharia Engagement
- H4: The work environment has a positive effect on Sharia Engagement
- H5: Sharia Engagement has a positive effect on employee performance
- H6: Work Life Balancehas a positive effect on employee performance with the intervening variable Sharia Engagement
- H7: The work environment has a positive effect on employee performance with the intervening variable Sharia Engagement

## RESEARCH METHODS

This research includes quantitative research, namely research that compares relevant samples with research findings or looks for relationships between variables, for example using surveys. In the Sugiyono method, quantitative research methods are positivist-based research that is applied to study certain populations or samples. Smart PLS software was used for data management in this research. Smart PLS is used to predict relationships between latent variables, validate theories, and assess relationships between constructs. Primary data is used as a data source in this research. This research uses a questionnaire as a data collection and retrieval tool. Respondents' answers were grouped into five measurement scales to describe their assessment of each survey instrument.

This research was conducted at Bank BSI KCP Jenggolo and Bank BSI KCP Gajah Mada Sidoarjo. The reason for choosing 2 places was because the number of samples was less than the minimum limit that the researchers had determined. So by using these 2 places it is hoped that it can make a positive contribution to the success of this research by ensuring the availability of the necessary information and easy access during the research process.

The population of this research is all employees who work at Bank BSI KCP Sidoarjo, totaling 50 employees. The sampling technique uses non-probability sampling, namely. Saturated sampling, where if the population is considered small or less than 100, then the entire population is used as the sample studied. According to Hair et al (2017), the minimum number of samples that should be used is 10 times the number of all latent variable arrows in the path model or 10 times the number of indicators. In multivariate analysis, the minimum number of sample members is 10 times greater than the number of variables studied (Sugiono, 2017). In this study the sample consisted of 50 respondents. So if the number of arrows for the latent variable is 4 or the variables studied are four, then the minimum number is 40, meaning that the requirement for the sample size we are using is met because it exceeds the minimum limit.[25]

In this research, the data analysis technique used is descriptive analysis with the help of SmartPLS software. The data analysis method used is measurement model analysis (outer model) and structural model (inner model). Analysis of the measurement model (outer model) consisting of Convergent Validity Test, Discriminant Validity Test, Reliability Test. Meanwhile, the analysis of the structural model (inner model) consists of R Square and Hypothesis Testing (Path Coefficient)[26]

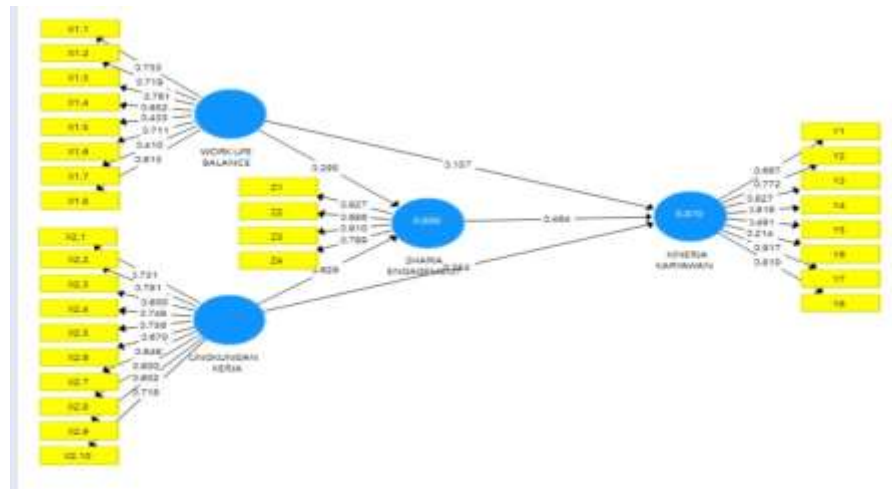
## RESULTS AND DISCUSSION

### Statistical Analysis of Data

Partial Least Square (PLS) is a statistical technique used in this research to evaluate hypotheses. PLS based on Structural Equation Modeling (SEM) is an alternative analysis technique. This method has the advantage of not requiring assumptions and estimates with a limited sample size.



Figure 2. Structural Model



The two types of models created in structural equation modeling (Structural Equation Modeling) are measurement models (outer models) and structural models (inner models). Every part of the variance of manifest variables (indicators) that can be accounted for by hidden variables is explained by the measurement model. It is possible to determine which indications dominate the emergence of latent variables through a measurement model that will see how each exogenous latent variable influences the endogenous latent variable is explained after the measurement model for each latent variable is explained latent variables, including 8 manifest variables work life balance (X1), 10 manifest variables environment (X2), 8 manifest variables employee performance (Y), and 4 manifest variables sharia engagement (Z). used, and created specifically to estimate structural equations based on variance. Figure 2 displays the structural model used in this research.

Table 1. Mean and Standard Deviation

Variable	Items	Mean	Standard Deviation
<i>Work Life Balance</i>	1) Personal and work life must utilize time responsibly, in accordance with the principle of trust in Islam.	4.6	0.49
	2) Balancing time between work and worship provides inner satisfaction and calm in personal life.	<b>4.68</b>	0.466
	3) Work can have a positive impact on personal life, in line with Islamic moral and ethical values.	<b>4.68</b>	0.466

Work environment

4)	Avoiding unethical actions in achieving goals is a responsibility as an individual who adheres to Islamic values.	4.54	0.498
5)	A balance between personal and work responsibilities according to Islamic teachings can increase inner peace at work	4.66	0.474
6)	Giving thanks for personal blessings with gratitude according to Islamic teachings strengthens a positive attitude at work.	<u>4.52</u>	0.5
7)	Utilizing my work experience here to use in my daily life	4.54	0.498
8)	The skills acquired at work can help me adhere to Islamic values in my personal life	4.62	0.485
1)	Compliance with sharia principles can build more harmonious cooperation	4.66	0.474
2)	The work environment does not experience interference from noisy sounds that can disturb employee concentration.	<b>4.68</b>	0.466
3)	Work regulations in sharia banking that include behavioral guidelines in accordance with Islamic sharia principles can improve justice in the work environment.	<b>4.68</b>	0.466
4)	Policies regarding prayer times in the workplace create an atmosphere that supports employee religious practices.	4.64	0.48
5)	Workplace lighting can facilitate employee work activities.	4.58	0.494
6)	There is sufficient air circulation in the work space so that workers can feel comfortable.	4.52	0.5
7)	The work room is equipped with AC which can maintain the room temperature so that employees can work comfortably	4.7	0.458

<i>Sharia Engagement</i>	8) Employees feel calm and safe while working because security in the work environment is guaranteed.	4.6	0.49
	9) The presence of security officers and CCTV ensures the safety of the work environment	<u>4.48</u>	0.5
	10) Workplace safety reflects the principle of amanah (trust) in Islam.	<b>4.68</b>	0.466
	1) Carrying out duties with sincerity and wholeheartedness.	<b>4.72</b>	0.449
	2) Work based on sharia with the belief that you will be held accountable in the afterlife	<u>4.64</u>	0.48
	3) Carrying out duties as a responsibility as a matter of trust and worship.	4.66	0.474
	4) Carrying out work activities is always a balance between work needs, personal life and spiritual needs	4.66	0.474
	1) Produce or complete tasks in the expected amount.	<b>4.72</b>	0.449
	2) Employees are able to achieve the expected targets and the resulting positive impact.	4.64	0.48
	3) Employees are able to provide high quality work results that include a level of accuracy, compliance with standards and excellence in completing tasks.	4.62	0.485
<i>Employee performance</i>	4) The employee's ability to complete tasks or projects according to the set deadlines.	4.68	0.466
	5) Reflects employee discipline and commitment to work through track records of attendance and absence.	4.68	0.466
	6) The employee's ability to collaborate with coworkers and contribute to teamwork.	4.68	0.466
	7) I am able to work together with other colleagues	4.7	0.458

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- |  |     |     |
|--|-----|-----|
| 8) I am able to solve work problems together with other colleagues | 4.5 | 0.5 |
|--|-----|-----|
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**Source: Olahdata Smart Pls 3.0**

In this condition, the mean value is reliable and accurate because the standard deviation value for each item in the three variables in the table above is lower than the mean value, which indicates small data fluctuations in this study. The Work Life Balance variable items 2 and 3 show a mean value of 4.68 and the highest. which means that employees who balance their time between work and worship can provide inner satisfaction and calm in their personal lives and work can have a positive impact on their personal lives, which is in line with Islamic values. However, some employees are still not grateful for personal blessings with gratitude according to Islamic teachings because it can be seen that item 6 has the lowest mean value, namely 4.52. Then the work environment variable in items 2,3,10 has the highest mean value, namely 4.68, meaning that when employees work they do not experience interference from loud sounds that can disrupt concentration. And work regulations and environmental safety are guaranteed in accordance with Islamic sharia principles. But apparently the presence of security officers and CCTV does not guarantee the safety of the work environment. This is proven in item 9 which has the lowest mean value of 4.48.

The mean value of 4.72 appears to be the highest, indicating that item 1 employees have carried out their duties sincerely and wholeheartedly so that they can describe good sharia engagement within the company. On the other hand, there are employees who are unsure about being accountable for their work in the afterlife, as evidenced by the lowest mean value of 4.64. Employee performance in the company has been well described by item 1 in the form of the number of employees who have produced or completed their tasks according to the expected number. With the highest mean value of 4.72. Furthermore, the mean value of 4.5 is the lowest value, which means there are some employees who are not capable Solve work problems together with other colleagues.

**Outer Model Analysis**

The specification of the relationship between the latent variable and the manifest variable is determined by testing the measurement model (outer model) which includes convergent validity, discriminant validity and reliability.

**Convergent Validity**

If the correlation value of an indicator is more than 0.70, it is considered reliable. Based on the results of the validity and reliability tests carried out, several questionnaire items were dropped because they did not meet the standard factor loading limit, namely <0.70. So that in construct X1 of the 8 items, 4 items remain. Then in construct X2 2 items out of 10 items fell. Then construct Z has 3 remaining items out of 4 items. while construct Y from 8 items remaining 5 items. The Smart PLS output for loading factors gives the results in the following table:

*Table 2. Convergent Validity*

Variable	Employee performance	Work environment	Sharia Engagement	Work Life Balance
<b>X1.1</b>				<b>0.792</b>
<b>X1.2</b>				<b>0.711</b>
<b>X1.3</b>				<b>0.773</b>
<b>X1.6</b>				<b>0.784</b>
<b>X2.1</b>		0.761		
<b>X2.10</b>		0.729		
<b>X2.2</b>		0.767		
<b>X2.3</b>		0.824		
<b>X2.4</b>		0.774		
<b>X2.5</b>		0.770		
<b>X2.7</b>		0.813		
<b>X2.8</b>		0.816		
<b>Y2</b>	0.791			
<b>Y3</b>	0.833			
<b>Y4</b>	0.847			
<b>Y7</b>	0.926			
<b>Y8</b>	0.811			
<b>Z1</b>			0.930	
<b>Z3</b>			0.945	
<b>Z4</b>			0.804	

**Source: Olahdata Smart Pls 3.0**

Based on table 2 above, it can be seen that each indicator in the variable above has a loading factor value of  $>0.70$  so it can be declared valid because it meets the correlation value requirements. Apart from the outer loading value, the validity test of an indicator can also be seen from the convergent validity value (Average Variance Extracted). The convergent validity value will be presented in Table 3.

### Discriminant Validity

The Heterotrait-Monotrait Ratio (HTMT) value was checked as the final validity test. To pass the discriminant validity test, the required HTMT ratio must be smaller than 1.

**Table 3 Discriminant Validity**

Variable	Employee performance	Work environment	Sharia Engagement	Work Life Balance	Average Variance Extracted (Ave)
<b>Employee performance</b>	0.843				<b>0.710</b>

<b>Work environment</b>	0.878	0.782			<b>0.612</b>
<b>Sharia Engagement</b>	0.903	0.864	0.896		<b>0.802</b>
<b>Work Life Balance</b>	0.808	0.825	0.853	0.766	<b>0.586</b>

Source: Olahdata Smart Pls 3.0

Because the value of the heterotrait-monotrait ratio is not greater than 1, the research model consisting of these four variables can be considered satisfactory. Evaluation of discriminant validity is the second assessment of the outer model. Based on table 2 above, it can be seen that the AVE value shows a value above 0.5 so that the AVE value shows good convergent validity. An AVE value greater than 0.5 shows that on average the construct explains more than half (50%) of the variance of each indicator.

### Cronbach's Alpha and Composite Reliability

In this research, Cronbach Alpha and Composite Reliability values were examined as part of the reliability test. If the Cronbach's Alpha and Composite Reliability ratings of a research tool are greater than 0.70, the tool is considered trustworthy and reliable.

*Table 4. Cronbach's Alpha and Composite Reliability*

VARIABLE	CRONBACH'S ALPHA	RHO_A	COMPOSITE RELIABILITY
Employee performance	0.897	0.906	0.924
Work environment	0.909	0.912	0.927
Sharia Engagement	0.875	0.895	0.924
Work Life Balance	0.764	0.763	0.850

Source: Olahdata Smart Pls 3.0

Based on table 4 above, the results show that all variables have values above 0.7 and are considered to have met the requirements for internal consistency reliability.

### Structural Model Testing (Inner Model)

The inner model is a structural model to predict causal relationships between latent variables. Through the bootstrapping process, T-statistic test parameters are obtained to predict the existence of a relationship. The inner model shows the strength of estimates between latent variables or constructs

### Path Coefficient

Path coefficients are the values needed to show the point of view of the relationship between variables, regardless of whether the hypothesis moves in a positive or negative

direction. Path coefficients typically range from -1 to +1, with values between 0 and +1 indicating a strong positive relationship and 0 to -1 indicating a negative relationship..

BasedIn table 5 above, there is a positive relationship between variables, with a value of more than 0, meaning that if each independent variable increases by one unit, then the dependent variable that is affected will also increase by one unit.

### Path Determination (R2)

The coefficient of determination (R2) explains, partially or simultaneously, changes in the dependent variable (Ghozali, 2018). Values between 0 and 1 are the range of coefficient of determination ( $0 < R^2 < 1$ ). In addition, an R Square value of 0.75 is stated in the strong group, an R Square value of 0.5 is stated in the moderate category, and an R Square value of 0.25 is stated in the weak category, according to Hair et al. (2011).

*Table 6. Path Determination (R2)*

Variable	R Square	R Square Adjusted
Employee performance	0.853	0.843
Sharia Engagement	0.809	0.800

Source: Olahdata Smart Pls 3.0

	Path Coefficient
Work Life Balance -> Employee Performance	0.016
Work Environment -> Employee Performance	0.381
Work Life Balance -> Sharia Engagement	0.438
Work Environment -> Sharia Engagement	0.503
Sharia Engagement -> Employee Performance	0.560

Based on table 6 above, it can be seen that the coefficient of determination (R square) value of the employee performance variable is 0.853, meaning that the Work Life Balance, Work Environment and Sharia Engagement variables can explain the employee performance variable by 8.53%, and the remaining 91.47% explained by other variables outside the hypothesized variables. Meanwhile, the R square value of Sharia Engagement is 0.809, meaning that the Work Life Balance and Work Environment variables can explain the Sharia Engagement variable by 80.9% and the remaining 1.91% is explained by other variables outside the stated hypothesis.

### Hypothesis Testing Analysis

Hypothesis testing is carried out to find out whether all variables ultimately have a statistical relationship or influence, as previously hypothesized, or whether it is possible that they oppose the hypothesis.

### Path Coefficients (Direct Influence)

Hypothesis testing analysis was carried out by bootstrapping in SmartPLS 4.0 software. The results are evaluated by looking at whether the path coefficient with t-statistic is  $> 1.96$  and p-value  $< 0.05$ . If the result is positive, then the hypothesis is considered valid. This has a positive and significant impact on both endogenous and exogenous variables.

*Table 7. Path Coefficients (Direct Influence)*

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (Stdev)	T Statistics ( O/Stdev )	P Values	Results	Hypothesis
Work Life Balance -> Employee Performance	0.016	0.017	0.129	0.124	<b>0.451</b>	Positive and Significant Influence	Accepted
Work Environment -> Employee Performance	0.381	0.372	0.186	2,049	<b>0.021</b>	Positive and Significant Influence	Accepted
Work Life Balance -> Sharia Engagement	0.438	0.431	0.155	2,837	<b>0.002</b>	Positive and Significant Influence	Accepted
Work Environment -> Sharia Engagement	0.503	0.513	0.156	3,215	<b>0.001</b>	Positive and Significant Influence	Accepted
Sharia Engagement -> Employee Performance	0.560	0.570	0.217	2,579	<b>0.005</b>	Positive and Significant Influence	Accepted

Source: Olahdata Smart Pls 3.0

### **H1: The Effect of Work Life Balance On Employee Performance**

Based on table 7 above, it can be seen that the Work Life Balance (X1) variable for employee performance variables has a parameter coefficient value of 0.016 with a statistical T value greater than the T-table value (1.96), namely 0.124 and a value for Pvalue  $< 0.5$ , namely 0.451 . Thus, it can be said that Work Life Balance has a positive and significant effect on employee performance, so that hypothesis H1 can be declared accepted.

### **H2: Influence Work Environment on Employee Performance**

Based on table 7 above, the Work Environment variable (X2) on the employee performance variable (Y) produces a parameter coefficient value of 0.381 with a T-statistic value greater than the T-table value (1.96), namely 2.049 and a value for P value  $< 0.5$ , which



is equal to 0.021. Thus, it can be said that the work environment has a positive and significant effect on employee performance, so it can be stated that hypothesis H2 is accepted.

### **H3: Influence Work Life Balance Against Sharia Engagement**

Based on table 7 above, Variable (X1) Work Life Balance on Sharia Engagement (Z) produces a parameter coefficient value of 0.438 with a T-statistic value greater than the T-table value (1.96), namely 2.837 and a value for P value  $< 0.5$ , which is equal to 0.002. Thus, it can be said that Work Life Balance has a positive and significant effect on Sharia Engagement, so it can be stated that hypothesis H3 is accepted.

### **H4: Influence Work Environment on Sharia Engagement**

Based on table 7 above, the work environment variable (x2) on sharia engagement (Z) produces a parameter coefficient value of 0.503 with a T-statistic value greater than the T-table value (1.96), namely 3.215 and a value for P value  $< 0.5$ , namely 0.001 . So this states that the work environment variable on Sharia Engagement has the strongest influence because the P value is closest to 0.00. Thus, it can be said that the work environment has a positive and significant effect on sharia engagement, so it can be stated that hypothesis H4 is accepted.

### **H5: Influence Sharia Engagement On Employee Performance**

Based on table 7 above, the Sharia Engagement variable (Z) on employee performance (Y) produces a parameter coefficient value of 0.560 with a T-statistic value greater than the T-table value (1.96), namely 2.579 and a value for P value  $< 0.5$ , namely 0.005. Thus, it can be said that job satisfaction has a positive and significant effect on employee performance, so it can be stated that hypothesis H5 is accepted.

### **Path Coefficients (Indirect Influence)**

### **H6: Influence Work Life Balance On Employee Performance Through Sharia Engagement**

Based on table 8 above, the Work Life Balance Variable (X1) on employee performance (Y) through Sharia Engagement (Z) produces a parameter coefficient value of 0.245 with a T-statistic value greater than the T-table value (1.96), namely 2.114 and the value for P value  $< 0.5$ , namely 0.018. Thus, it can be said that Work Life Balance has a positive and significant effect on employee performance, through Sharia Engagement, so it can be stated that hypothesis H6 is accepted.

### **H7: Influence Work environment On Employee Performance Through Sharia Engagement**

Based on table 8 above, the work environment variable (X2) on employee performance (Y) through Sharia Engagement (Z) produces a parameter coefficient value of 0.281 with a T-statistic value greater than the T-table value (1.96), namely 1.763 and the value for P value  $< 0.5$ , namely 0.039. Thus, it can be said that the work environment has a positive and significant effect on employee performance, through job satisfaction, so it can be stated that hypothesis H7

is accepted.

## DISCUSSION

### **The Effect of Work Life Balance On Employee Performance**

Based on the test results, it is known that there is a positive and significant influence between work-life balance on employee performance at BSI KCP Sidoarjo bank. This is in line with research[6] that employees maintain a good work-life balance, performance levels will also increase. Bank employees BSI KCP Sidoarjo Having a balance of time between work and worship that can provide inner satisfaction and calm in his personal life and work can have a positive impact on his personal life, which is in line with Islamic values. So that this balance can encourage employees to perform well[4]. Maintaining a good work-life balance for employees at Bank BSI KCP Sidoarjo includes: Having time to pray five times a day, Providing leave facilities, Providing mentoring programs and psychological support so that they can help employees overcome work pressure and achieve balance between work and personal life, and determining reasonable working hours to provide adequate rest breaks and allow time to spend with family.

Thus, these findings imply that the implementation of Work Life Balance at Bank BSI KCP Sidoarjo not only has an impact on performance but also on the overall quality of life, through meeting spiritual and material needs in a balanced manner. This provides a strong basis for achieving balance between personal and work life, which ultimately improves overall company performance.

### **Influence Work Environment on Employee Performance**

Based on the test results, it is known that there is a positive and significant influence between the work environment on employee performance in Bank BSI KCP Sidoarjo. This is in line with research[21] And [22] Which emphasizes that the better the work environment in the place, the higher the level of employee performance, and vice versa. The importance of a work environment that suits employee preferences and needs is the key to creating a comfortable work atmosphere, which ultimately encourages employees to work more effectively.[27]. Work environment in Bank BSI KCP Sidoarjo, such as adequate room size, good air circulation and complete work equipment, is taken into account, so employees feel comfortable and motivated to provide the best performance in their work. Research results in Bank BSI KCP Sidoarjo also highlighted the importance of good relationships between people in the organization, both between superiors and subordinates and between co-workers. The majority of respondents responded that when employees work they do not experience interference from loud noises that can disrupt concentration, and work regulations and environmental safety are guaranteed in accordance with Islamic sharia principles, so through this employees in Bank BSI KCP Sidoarjo when working they feel safe, they are not anxious or afraid about their safety and health.

With working environmental conditions that must be suitable for employees so that they do not feel disturbed when they work, so that they are motivated to work, this causes a lot of work to be completed well so that it can improve employee performance.

### **Influence Work Life Balance Against Sharia Engagement**

Based on the test results, it is known that there is a positive influence and significant between work-life balance variable on Sharia Engagement. This is in line with research [23] and [9] which indicates that increasing work life balance can increase employee engagement. Bank employees BSI KCP Sidoarjo Having work-life balance can help you better manage work demands and religious responsibilities [28]. In this way, they can fulfill religious obligations, such as prayer, fasting, and other obligations, without experiencing excessive conflict with work. This can create a balance that allows for more active engagement in religious practices. Employees who feel happier and satisfied with their lives tend to have a more positive attitude in accordance with sharia values. They are more motivated to apply ethical and moral principles in all aspects of their lives, including at work. If sharia values are implemented and respected in the workplace, employees will feel more connected to the company's mission and vision. So it can increase employee engagement.

With a better work-life balance, employees can have sufficient time and energy to incorporate sharia principles in their daily lives. This creates an environment that supports and stimulates employee engagement or Sharia Engagement. So this influence has a significant impact in increasing or decreasing internal Sharia Engagement Bank employees BSI KCP Sidoarjo, by seeing that employees have confidence that they will be held accountable in the afterlife, makes their duties a matter of responsibility, trust and worship. They feel happy when they work seriously.

### **Influence Work Environment on Sharia Engagement**

Based on the test results, it is known that there is a positive and significant influence between Work Environment variables on Sharia Engagement. This can be seen from the average of respondents' strongly agree/agree answers to topics related to the work environment that when employees work they do not experience interference from loud noises that can disrupt concentration. As well as guaranteed work regulations and environmental safety in accordance with Islamic sharia principles, it can increase Sharia Engagement. Employees who feel comfortable, treated fairly, appreciated, and working in a positive environment, are more actively involved in understanding and implementing a sense of ownership and responsibility for sharia principles among employees. They may see themselves as an integral part of the practice of sharia values, which can increase engagement. Good working environment conditions can also improve relations between employees [29].

Thus, through improving the work environment, Bank BSI KCP Sidoarjo can create a strong basis for upgrading *Sharia Engagement* to employee involvement in understanding and implementing sharia principles, which in turn can support the sustainability and success of the bank in the context of sharia banking. Sharia Engagement has been influenced by seeing that Bank BSI KCP Sidoarjo employees have confidence that they will be held accountable in the afterlife, make their duties a matter of responsibility, trust and worship, and feel happy when they work seriously. This seems to strengthen previous studies [30] and [11] which shows that the work environment has a favorable and significant impact on sharia involvement or *Sharia Engagement*.

### ***Influence Sharia Engagement On Employee Performance***

Based on the test results, it is known that there is a positive and significant influence between the Sharia Engagement variable on employee performance. This is in line with research [24] and [13] said that there is a relationship between employee engagement and employee performance, and an employee who feels involved is someone who clearly feels attached to their work and the company. Bank BSI KCP Sidoarjo employees work based on sharia principles, confident that their actions will be held accountable in the afterlife. They are more careful in making decisions and ensure their work is in accordance with Islamic ethical values. Employees can see their work not only as a business responsibility, but also as a trust and act of worship, creating a strong emotional involvement and a deep sense of responsibility towards the work.

With this involvement, Bank BSI KC Sidoarjo employees who follow sharia principles can achieve a better balance, contribute to optimal performance, employees are able to achieve expected targets, employee discipline and commitment to work can be seen in track records of attendance and absence, Strong internal motivation to complete tasks also characterizes employees who are involved with sharia principles. Therefore, to ensure the success of the organization's business in accordance with sharia by growing employee performance so that it can foster involvement within employees.

### ***Influence Work Life Balance On Employee Performance Through Sharia Engagement***

Based on the test results, it is known that there is a positive influence and significant relationship between work-life balance and employee performance at the Bank BSI KCP Sidoarjo through Sharia Engagement. This is in line with research [13] and [19]. Work-life balance here emphasizes the importance of achieving a balance between work and personal life in accordance with Islamic teachings. By prioritizing time for prayer, family, and other personal activities, employees can feel more balanced in their lives, which can improve overall employee performance.

Employees at Bank BSI Sidoarjo who continue to improve their performance so that it has an impact on *Sharia Engagement* them with the Bank BSI KCP Sidoarjo. In cultivating Sharia engagement in employees by seeing that employees have confidence that they will be held accountable in the afterlife, making their duties a matter of responsibility, trust and worship, feeling happy when they work seriously. [31]. So with this balance, employees Bank BSI KCP Sidoarjo those who follow sharia principles can achieve engagement that can lead to good performance.

### ***Influence Work environment On Employee Performance Through Sharia Engagement***

Based on the test results, it is known that there is a positive influence and significant between Work environment on Employee Performance through Sharia Engagement. This is in line with research [10], and [24]. With a conducive work environment, both physical and non-physical, employees will feel engaged in their work [32]. A physically conducive work

environment can include aspects such as comfortable facilities, adequate equipment, and efficient workspace layout. Meanwhile, non-physical aspects include relationships between co-workers and superiors. When employees feel that their work environment meets their needs and supports their well-being, they are more likely to be actively engaged in their work. Therefore, creating a conducive work environment can be an important factor in increasing employee engagement levels and overall work quality.

Likewise insidework environment in the BankBSI KCP Sidoarjowhich are well adjusted to sharia values can increase*Sharia Engagement*on employees. So*Sharia Engagement*not only is it a mediating factor, but it can also act as a positive reinforcer in the relationship between a supportive work environment and employee performance in BankBSI KCP Sidoarjo. By seeing that the employees at the BankBSI KCP Sidoarjoalready have confidence that they will be held accountable in the afterlife, make their duties a matter of responsibility, trust and worship, feel happy when they work seriously.

## CONCLUSION

Based on the results of the research that has been carried out and data analysis as explained in the previous chapter, the following conclusions are presented from the research results: (1)*Work-life balance*, work environment,and *Sharia Engagement* has a positive and significant influence on Employee Performance; (2) Through *Sharia Engagement* as an intervening variable,*Work-life balance*and work environmenthas a positive and significant influence on employee performance. So with the research findings using structural equation modeling (SEM), then*Work-life balance*, work environment,and *Sharia Engagement* directly has a strong positive impact on . Employee performance. Furthermore,*Work-life balance*and Work Environmentsignificantly improving the performance of Bank BSI KC Sidoarjo employees through *Sharia Engagement*.

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