

## THE EFFECT OF WORK LIFE BALANCE AND WORK STRESS ON EMPLOYEE PERFORMANCE THROUGH HUMAN CAPITAL AS AN INTERVENING VARIABLE AT PT. BRI MULTIFINANCE INDONESIA KC MANADO

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### Abstrak

In the current era of globalization with increasingly tight business competition, it is necessary for companies to have superior and reliable human resources, namely those with the best performance. This study aims to analyze the direct and indirect effects between work life balance and work stress on employee performance through human capital as an intervening variable at PT. BRI Multifinance Indonesia KC Manado. Data collection in this study used a questionnaire and the sampling technique used was a saturated sample with 30 employees as respondents. The data analysis technique used was SEM PLS using Smart PLS ver 4 software. The results of this study are: 1) work life balance has a positive and significant effect on employee performance, 2) work stress has a positive and insignificant effect on employee performance, 3) work life balance has a positive and significant effect on human capital, 4) work stress has a positive and significant effect on human capital, 5) human capital has a negative and insignificant effect on employee performance, 6) work life balance on employee performance through human capital has a negative and insignificant effect, 7) work stress on employee performance through human capital has a negative and insignificant effect.

### Sejarah Artikel

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### Kata Kunci

*work life balance, work stress, employee performance, human capital*

## INTRODUCTION

Human resources are one of the most important and binding factors in an organization, be it an institution or a company. In the current era of globalization with increasingly tight business competition, it is necessary for companies to have superior and reliable human resources, namely those with the best performance. An employee can be said to have good performance if all performance indicators are carried out and met properly. Human resources as capital for the success of a company are often referred to as Human Capital. Human Capital is linguistically composed of two basic words, namely Human (human) and Capital (capital), which are knowledge, expertise, skills, and creativity that are manifested in work abilities that can be used to produce professional services and economic value (Gaol, 2014). Superior human resources are believed to have good initial capital. One of the supporting factors in improving performance is work life balance. Work life balance is an important thing that every employee must have and needs to get more attention from the company today. Work life balance is a state of balance in two demands where an individual's work and life are the same. Work stress also triggers a decrease in employee performance. Stress is a negative emotion that can affect a person in carrying out daily activities and work. Stress is a condition of tension that affects a person's emotions, way of thinking, and physical condition. Stress that cannot be handled properly will result in a person's inability to interact positively with their environment, both in terms of their work environment and the environment outside their work (Siagian, 2009).

This research was conducted at PT. BRI Multifinance Indonesia Manado Branch Office. PT. BRI Multifinance is a subsidiary of Bank Rakyat Indonesia which is engaged in motor vehicle financing. PT BRI Multifinance is a state-owned company that has been established since December 7, 1983. PT. BRI Multifinance Indonesia then opened a branch in Manado, North Sulawesi in early 2021. The facilities provided are consumer and commercial financing. Seeing now, motor vehicle financing companies are increasing. Especially in Manado, competition between leasing companies is getting tighter. There are more and more competitors and recently bank-based leasing companies have continued to emerge such as PT BRI Multifinance. Competition between financing companies is seen from the interest rates of each company. Similar to other companies, PT BRI Multifinance also wants the best human resources, superior human resources and has the best performance. Because the motor vehicle financing business is not only cheap interest rates that can sell the company's products, but business skills and supporting back office are also the main roles in achieving the company's sales targets.

**Table 1. Achievement Data**

Year	Target	Marketing Amount	Total Disbursement	Achievement (%)
2021	Rp. 50,000,000,000	6	Rp. 35,386,330,001	70.78%
2022	Rp. 60,000,000,000	10	Rp. 59,322,040,898	98.88%
2023	Rp. 70,000,000,000	14	Rp. 46,263,696,538	66.10%

*Source: Data from PT BRI Multifinance Indonesia KC Manado, 2024*

Table 1 is the achievement data of PT. BRI Multifinance Indonesia KC Manado from 2021 to 2023. In the first year of opening the branch in Manado, namely 2021, from the existing target, the achievement had reached 70.78%. In 2022, it increased to 98.88% of the target. And in 2023, the achievement decreased to 66.10%. The decline in 2023 was due to increasing interest rates and decreasing employee performance. Employee performance is considered to have decreased because the number of marketing and targets increases every year, but the achievement is still far from the target.

Employees of PT.BRI Multifinance KC Manado have their own duties and responsibilities and have the same goal for the success of the company. Sometimes extra work is needed to achieve goals. Due to target demands, employees often have to sacrifice more time to complete their tasks which results in more time spent working and less time to run a personal life outside the office. Then work stress is often felt due to pressure and work demands, especially at the end of the month before closing the books which causes employees to experience stress at work. It can be seen that there is an imbalance between work and the personal life of employees and also feelings of stress due to workload. The negative impact on the company is that employee performance decreases so that work activities are disrupted and even responsibilities as workers are often neglected, and for employees the time to carry out routines other than work is reduced and even causes health problems both physically and mentally due to stress. It is also important for companies to pay attention to competent human capital because it is believed that employees will be better at completing their work and better

at managing time to do their work so that it does not interfere with activity time outside of work and is also believed to be able to minimize stress that arises from work.

The decline in employee performance is caused by disruption of work-life balance factors and work stress as well as human capital that is considered less competent. Companies need to realize the importance of responding and fulfilling employee needs and satisfaction while working in order to achieve maximum employee performance and thus employees will also be able to fulfill the company's needs.

### Research purposes

1. Analyzing the influence between *work life balance* on employee performance at PT. BRI Multifinance Indonesia KC Manado
2. Analyzing the influence between work stress on employee performance at PT. BRI Multifinance Indonesia KC Manado
3. Analyzing the influence between *work life balance* towards human capital at PT. BRI Multifinance Indonesia KC Manado
4. Analyzing the influence of work stress on human capital at PT. BRI Multifinance Indonesia KC Manado
5. Analyzing the influence of human capital on employee performance at PT. BRI Multifinance Indonesia KC Manado
6. Analyzing the influence of work life balance on employee performance through human capital as an intervening variable at PT. BRI Multifinance Indonesia KC Manado
7. Analyzing the influence of work stress on employee performance through human capital as an intervening variable at PT. BRI Multifinance Indonesia KC Manado

## LITERATURE REVIEWS

### Theories used in the research

Human resource management (Hasibuan, 2019) is the science and art of managing relationships and roles of workers to effectively and efficiently help achieve the goals of the company, employees, and society. According to Handoko (2018) human resource management is the recruitment, selection, development, maintenance, and use of human resources to achieve both individual and organizational goals. According to Mangkunegara (2018) human resource management is the management and utilization of resources available to individuals. This management and utilization are developed optimally in the world of work to achieve organizational goals and individual employee development.

*Work life balance* is an important factor for each employee, so that employees have a balanced quality of life in relation to their families and balance in work (Hasibuan, 2015). According to McDonald & Bradley (2005) work life balance includes several indicators, namely time balance, involvement balance and satisfaction balance.

Job stress is a condition of tension that causes disruption to a person's condition, both emotions and thought processes. Stress that arises from work is a form of dissatisfaction that someone does not realize when working (Hasibuan, 2014). According to Robbins and Judge (2017: 597) states that there are three dimensions and indicators of work stress, namely environmental stress, organizational stress and individual stress.

Performance is an assessment of the results of individual performance to create a result that meets expectations (Robbins & Stephen, 2006). According to Mangkunegara (2017) performance indicators are quality, quantity, implementation of tasks and responsibilities.

*Human Capitalis* knowledge, expertise, ability and skill that makes humans or employees as capital or assets of a company. Human capital indicators consist of knowledge, expertise, ability and skill (Gaol, 2014).

### Previous Research

Pradnyani, Rahyuda (2022). The Role of Work Stress in Mediating the Effect of Work-Life Balance and Competence on Employee Performance. The results of the study indicate that work life balance and competence have a positive and significant effect on performance but a negative and significant effect on work stress, while work stress has a negative and significant effect on performance. Work stress partially mediates the relationship between work life balance and competence on employee performance.

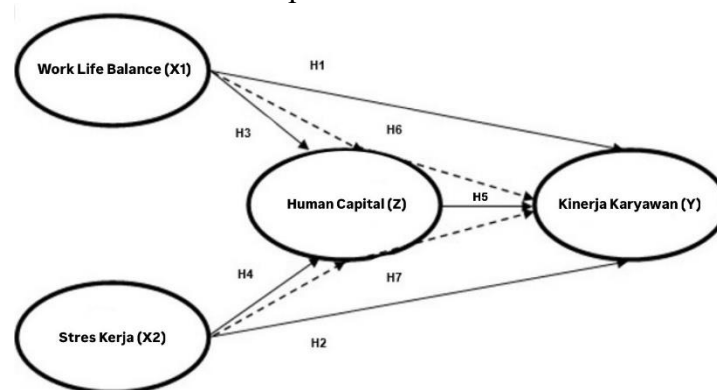
Ritonga (2019). Analysis of the Influence of Human Capital on Employee Performance at PT. Mustika Asahan Jaya. The results of the study show that partially human capital has a positive influence on company performance.

Hilman, Edward, Faris. The Effect of Work Life Balance and Work Stress on Performance with Job Satisfaction as Intervening Variables at the Office of the Ministry of Religion, South Tapanuli Regency. The results of the analysis indicate that work life balance has a positive and significant effect on job satisfaction, work stress has a positive and significant effect on job satisfaction, work life balance has a positive and significant effect on, work stress has a positive and significant effect on performance, job satisfaction has a positive but insignificant effect on performance, the direct effect of work life balance on performance is greater than the indirect effect of work life balance on performance and the direct effect of work stress on performance is smaller than the indirect effect of work stress on performance.

### Research Model and Hypothesis

#### Research Model

In this study, there will be 7 hypotheses containing the assumption of direct and indirect influence between variables. Below is a picture of the research model and hypothesis:



**Figure 1. Research Model**

Source: Processed Data, 2024

### Hypothesis



- H1: It is suspected that work life balance has an effect on employee performance.
- H2: It is suspected that work stress has an effect on employee performance.
- H3: It is suspected that work life balance has an effect on human capital.
- H4: It is suspected that work stress has an effect on human capital.
- H5: It is suspected that human capital has an effect on employee performance.
- H6: It is suspected that work life balance has an effect on employee performance through human capital.
- H7: It is suspected that work stress has an effect on employee performance through human capital.

## RESEARCH METHODS

### Location and Place of Research

This research was conducted at PT. BRI Multifinance Indonesia KC Manado which is located at Marina Plaza Complex, Manado City, North Sulawesi.

### Method of collecting data

Data collection in this study used a research questionnaire assessed on a five-point scale to allow individuals to state how much they agree or disagree with certain statements (Saunders et.al in Ahmad, 2017).

### Population and Research Sample

The population in this study were all employees of PT. BRI Multifinance Indonesia KC Manado. The sampling technique used in this study was saturated sampling where the sample taken here was the entire population, which amounted to 30 employees.

### Data analysis

Data analysis using path analysis which is a development of regression analysis. The data analysis method uses SEM-PLS (Structural Equation Modeling - Partial Least Square) with the SmartPLS ver 4 application.

### Research Instruments

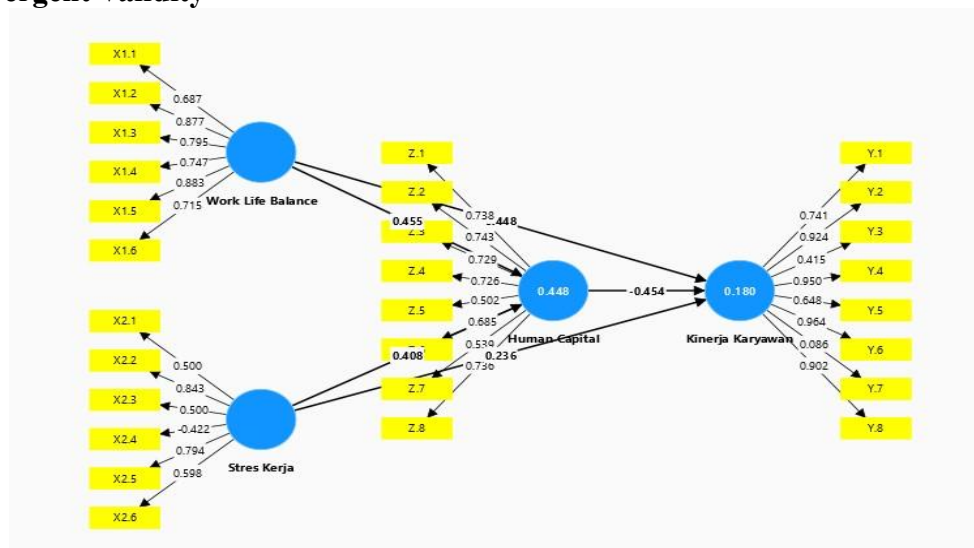
The research instrument used was a research questionnaire with a five-point scale which was used to measure how much individuals agreed or disagreed with certain statements such as attitudes, opinions and perceptions of a person or group about social phenomena (Sugiyono, 2016:134).

## RESEARCH RESULTS AND DISCUSSION

### Research result

#### Outer Model Analysis Results (Measurement Model)

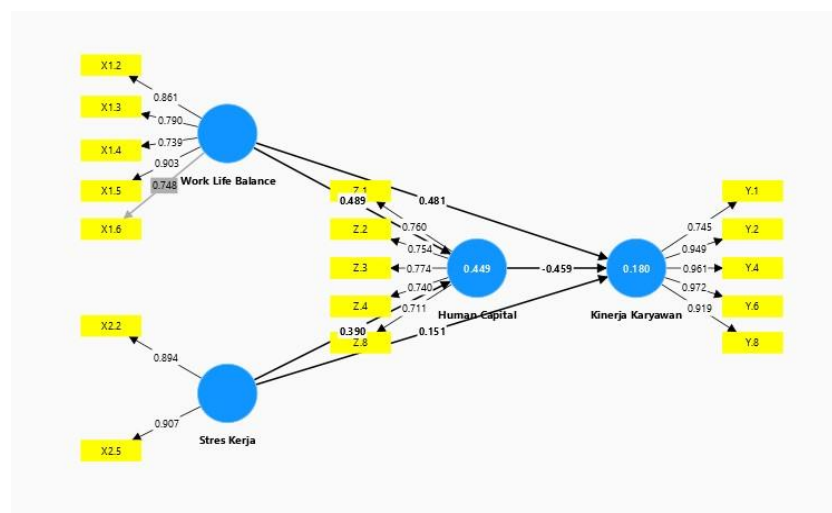
##### 1. Convergent Validity



**Figure 2. Outer Loading Value Test Results**

*Source: Processed Data, 2024*

Based on the image above, it can be seen that there are outer loading values for several statement items whose values are  $< 0.70$ , so the statement items are declared invalid and must be discarded or no longer used in this study.



**Figure 3. Outer Loading Value Test Results***Source: Processed Data, 2024*

Figure 3 is the result after deleting invalid statement items. It can be seen that all measurement items  $> 0.70$  are declared valid reflecting the measurement of all variables. The explanation is in the following table:

**Table 2. Outer Loading Value Test Results**

Variables	Measurement Items	Indicator	Outer Loading
<i>Work Life Balance</i>	X1.2	Carrying out personal life activities outside office hours	0.877
	X1.3	Able to process involvement in work according to commitments made	0.795
	X1.4	Still able to be involved in every personal activity outside of office work	0.747
	X1.5	Feeling satisfied with the job you have	0.883
	X1.6	Feeling satisfied with the personal life that is being lived	0.715
Job Stress	X2.2	Personal problems outside of work often interfere with tasks and responsibilities at the office.	0.843
	X2.5	The demands of the company's workload with lots of work to be completed makes you tired and stressed.	0.794
<i>Human Capital</i>	Z1	Have knowledge in this field of work	0.738
	Z2	This job does not match the field of education you are taking	0.743
	Z3	This job is in accordance with the skills you have	0.729
	Z4	This job hones the skills for this position.	0.726
	Z8	Lack of skills hinders job completion	0.736
Employee performance	Y1	The quality of work has met the standards set by the company.	0.741
	Y2	Often feel less than good at doing work	0.924
	Y4	Often unable to complete work on time	0.950
	Y6	Often still make mistakes while working	0.964
	Y8	High sense of responsibility for the work that has been entrusted	0.902

*Source: Processed Data, 2024*

Of the 4 variables with a total of 28 measurement items, there are 17 valid measurement items with outer loading values  $> 0.70$ . The measurement item with the highest outer loading value indicates that the measurement item most highly represents the variation of variable data measurement and the measurement item with the lowest outer loading value is quite good but needs improvement.

## 2. Discriminant Validity

Tested based on the Fornell Larcker criterion value, namely the AVE root value of each variable is greater than the AVE root of its correlation with other variables.

**Table 3. AVE Root Value Test Results**

	<i>Human Capital</i>	Employee performance	Stres Work	<i>Work Life Balance</i>
<i>Human Capital</i>	<b>0.748</b>			
Employee performance	-0.125	<b>0.913</b>		
Job Stress	0.464	0.010	<b>0.901</b>	
<i>Work Life Balance</i>	0.548	0.252	0.150	<b>0.811</b>

Source: Processed Data, 2024

Table 3 is the result of the AVE root value test, namely the correlation is greater than other variables. So this result shows that the discriminant validity of all variables seen from the AVE root value is fulfilled.

### 3. Reliability

Reliability test is a test of a construct. It can be said to be reliable if the Cronbach Alpha value and Composite Reliability value are  $> 0.70$ .

**Table 4. Reliability Test Results**

	<i>Cronbach's alpha</i>	<i>Composite reliability (rho c)</i>
<i>Human Capital</i>	0.821	0.864
Employee performance	0.948	0.961
Job Stress	0.767	0.896
<i>Work Life Balance</i>	0.871	0.905

Source: Processed Data, 2024

Based on table 4, all variables are reliable as seen from the value *cronbach's alpha* and composite reliability  $> 0.70$ .

### Inner Model Analysis Results (Structural Model)

#### 1. R square

R Square is a measure used to assess the proportion of variation in the value of an influenced variable that can be explained by the influencing variable.

**Table 5. R-square Test Results**

	<i>R-square</i>	<i>R-square adjusted</i>
<i>Human Capital</i>	0.449	0.408
Employee performance	0.180	0.086

Source: Processed Data, 2024

Table 5 shows the results of the R-square adjusted value of the human capital variable of 0.408, indicating that the work-life balance variable and the work stress variable are able to explain the human capital variable by 40.8%. So it can be concluded that the model is considered moderate.

While the adjusted R-square value of employee performance variable is 0.086, it indicates that the work life balance variable, work stress variable and human capital variable are able to explain employee performance variable by 8.6%. then it can be concluded that the model is considered weak or small.

#### 2. Effect size (F square)

*Effect size* is a measure used to assess the relative impact of an influencing variable on the influenced variable.

**Table 6. F square test results**



	<i>Human Capital</i>	Employee performance	Job Stress	<i>Work Life Balance</i>
<i>Human Capital</i>		0.141		
Job Stress	0.270	0.021		
Work Life Balance	0.425	0.193		

Source: Processed Data, 2024

The explanation is as follows:

1. The influence of human capital on employee performance is 0.141, so the influence between variables is considered moderate.
2. The effect of work stress on employee performance is 0.021, so the effect between variables is considered weak.
3. The influence of work life balance on employee performance is 0.193, so the influence between variables is considered moderate.
4. The effect of work stress on human capital is 0.270, so the effect between variables is considered moderate.
5. The influence of work life balance on human capital is 0.425, so the influence between variables is considered strong.

### Hypothesis Test Results

This hypothesis test was conducted to see and explain the direction of the relationship between variables in this study, namely direct influence and indirect influence.

**Table 7. Hypothesis Test Results**

Track	<i>Path Coefficient</i>	<i>T statistic</i>	<i>P values</i>	Caption
<i>Work Life Balance</i> → Employee performance	0.481	2.249	0.025	Positive & Significant
<i>Work Life Balance</i> → Human Capital	0.489	2,537	0.011	Positive & Significant
Job Stress → Employee performance	0.151	0.674	0.501	Positive & Insignificant
Job Stress → Human Capital	0.390	2,060	0.039	Positive & Significant
<i>Human Capital</i> → Employee performance	-0.459	1,827	0.068	Negative & Insignificant
<i>Work Life Balance</i> → Human Capital → Employee performance	-0.224	1,419	0.156	Negative & Insignificant
Job Stress → Human Capital → Employee performance	-0.179	1.291	0.197	Negative & Insignificant

Source: Processed Data, 2024

The explanation is as follows:

1. Work life balance path → Employee performance obtained a path coefficient value of 0.481 which is positive and the p value obtained is  $0.025 < 0.05$  which is significant so h1 is accepted.
2. Work life balance path → human capital obtained a path coefficient value of 0.489 which is positive and the p value obtained is  $0.011 < 0.05$  which is significant, so h2 is accepted.
3. Work stress pathway → Employee performance obtained a path coefficient value of 0.151 which is positive and the p value obtained is  $0.501 > 0.05$  which is not significant, so h3 is

rejected.

4. Work stress pathway→human capital obtained a path coefficient value of 0.390 which is positive and the p value obtained is  $0.039 < 0.05$  which is significant, so h4 is accepted.
5. Human capital path→Employee performance obtained a path coefficient value of -0.459 which is negative and the p value obtained is  $0.068 > 0.05$  which is not significant so h5 is rejected.
6. Work life balance path→human capital→Employee performance obtained a path coefficient value of -0.224 which is negative and the p value obtained is  $0.156 > 0.05$  which is not significant so h6 is rejected.
7. Work stress pathway→human capital→Employee performance obtained a path coefficient value of -0.179 which is negative and the p value of  $0.197 > 0.05$  is not significant, so h7 is rejected.

### Goodness of Fit / GoF test results)

*Goodness of Fit* is a model with a linearity test of the relationship between variables.

**Table 8. Goodness of Fit Test Results**

	AVE	R-square
<i>Work Life Balance</i>	0.658	
Job Stress	0.811	
<i>Human Capital</i>	0.56	0.449
Employee performance	0.834	0.18
<b>Average</b>	<b>0.7158</b>	<b>0.315</b>

*Source: Processed Data, 2024*

$$\text{GoF Value} = \sqrt{0.7158 \times 0.315} \\ = 0.4745$$

Based on the calculation results, the GoF value obtained was 0.4745, which indicates that the combined performance of the outer model and inner model in this study can be classified into the large GoF category.

### Discussion

#### 1. The Influence of Work Life Balance on Employee Performance

The results of this study indicate a positive and significant influence between work life balance on employee performance, so hypothesis 1 is accepted. The results of this study are supported by research conducted by Mareta, Worang, Dotulong on the influence of work life balance and emotional intelligence on employee performance at PT. Bank Sulutgo Main Branch in Manado, the results of the hypothesis test found that both simultaneously and partially work life balance had a significant effect on employee performance.

#### 2. The Influence of Work Stress on Employee Performance

The results of this study indicate a positive but insignificant influence between work stress on employee performance, so hypothesis 2 is rejected. The results of this study are different from the results of research conducted by Sari, Lengkong, Sepang on the influence of work stress and work environment on employee performance at PT. Wenang Cemerlang Press,

the results of the study showed that work stress simultaneously and partially had a significant effect on employee performance.

### 3. The Influence of Work Life Balance on Human Capital

The results of this study indicate a positive and significant influence between work life balance and human capital, so hypothesis 3 is accepted. If work life balance increases, human capital will also increase. From this study, it can be seen that the balance between work and personal life can have a positive impact on the development of employee skills and expertise. By achieving work life balance, it is believed that employees will enjoy carrying out their duties and responsibilities more and be able to develop their potential.

### 4. The Influence of Work Stress on Human Capital

The results of this study indicate a positive and significant influence between work stress and human capital, so hypothesis 4 is accepted. If work stress increases, human capital also increases. It can be seen that if there is work stress, it is expected that employees will try to improve their abilities and skills and are also supported by the company by providing facilities such as training to minimize stress due to working again in the future.

### 5. The Influence of Human Capital on Employee Performance

Results This study is different from the results of the study conducted by Adefisayo, Yunus, Tinuke (2022) with the research title Impact of Human Capital Development on Employees Performance: A Study of Two Selected Chinese Owned Firms in Lagos State, the results of the study revealed that work-related experience, development skills obtained through academic and professional qualifications and identification of training programs (human capital) have a significant influence on employee performance.

### 6. The Influence of Work Life Balance on Employee Performance through Human Capital as an intervening variable

The results of the study indicate a negative and insignificant influence between work life balance and employee performance through human capital as an intervening variable, so hypothesis 6 is rejected. Human capital does not play a role in mediating the influence of work life balance on employee performance. The results of this study are supported by research conducted by Hilman, Edward, Faris entitled The Effect of Work Life Balance and Work Stress on Performance with Job Satisfaction as Intervening Variables at The Office of The Ministry of Religion, South Tapanuli Regency, the direct influence of work life balance on performance is greater than the indirect influence of work life balance on performance through satisfaction.

### 7. Work Stress on Employee Performance through Human Capital as an intervening variable

Results research shows a negative and insignificant influence between work stress on employee performance through human capital as an intervening variable, so hypothesis 7 is rejected. Human capital does not play a role in mediating the influence of work stress on employee performance. The results of this study are supported by research conducted by Pradnyani & Rahyuda (2022) The Role of Work Stress in Mediating the Influence of Work Life Balance and Competence on Employee Performance, work stress directly has a positive

but insignificant effect on employee performance and work stress plays an indirect effect on employee performance through competence.

## CLOSING

### Conclusion

1. There is a positive and significant influence of work life balance on employee performance. So it can be concluded that if work life balance is improved, employee performance will also increase and H1 is accepted.
2. There is a positive but insignificant effect of work stress on employee performance. So it can be concluded that if work stress increases, employee performance will also increase and H2 is rejected.
3. There is a positive and significant influence of work life balance on human capital. So it can be concluded that if work life balance is increased then human capital will also increase and H3 is accepted.
4. There is a positive and significant influence of work stress on human capital. So it can be concluded that if work stress increases, human capital will also increase and H4 is accepted.
5. There is a negative and insignificant influence of human capital on employee performance. So it can be concluded that if human capital is increased, employee performance will decrease and H5 is rejected.
6. There is a negative and insignificant influence of work life balance on employee performance through human capital. So it can be concluded that human capital does not play a role in influencing work life balance on employee performance.
7. There is a negative and insignificant influence of work stress on employee performance through human capital. So it can be concluded that human capital does not play a role in influencing work stress on employee performance.

### Suggestion

1. Companies should pay more attention to the level of work life balance of their employees. The highest measurement item of the work life balance variable is carrying out personal activities outside of working hours. Individuals who have two roles at once, namely in their work and personal life. If both demands are balanced, both in terms of time, involvement and satisfaction, it is believed that it can encourage employees to improve and enhance their performance.
2. It can be seen that the highest measurement item that describes the work stress variable is personal problems outside of work often interfere with tasks and responsibilities in the office. From the results of the study, work stress has a positive influence or usestress. Work stress can also increase the sense of competitiveness for employees, namely with the presence of stress, employees feel more challenged in doing their jobs. Employees of PT. BRI Multifinance Indonesia KC Manado can manage stress due to work well and even in a positive direction. The company should maintain this and make efforts so that there is no excessive stress at work.
3. The company should pay more attention to its human capital because the research results show that human capital influences work-life balance and work stress. PT. BRI Multifinance Indonesia KC is expected to provide training to employees in order to increase the initial



- capital that each employee has. Competent and superior human capital will have a good impact on individuals to manage their work and personal lives and manage stress in a more positive direction and thus will create better performance.
4. PT. BRI Multifinance Indonesia KC Manado should continue to evaluate employee performance in order to improve work quality. The highest measurement item of employee performance variables is that they often make mistakes while working. It is hoped that the company can evaluate every mistake that is still likely to be made by employees and make improvements and increase knowledge and skills in order to achieve superior and maximum employee performance.

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