The Influence of Work-Life Balance and Work Motivation on the Performance of Millennial Employees at Bank SUMUT Medan Sukaramai Branch Office

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The current study explores the influence of balance (WLB) work-life and work motivation on the performance of millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. Employing saturated sampling а technique, data was collected from 70 respondents via questionnaires. Multiple linear regression analysis was utilized to assess the relationships between the variables. The partial regression analyses revealed significant positive associations between both WLB and work motivation with employee performance. Additionally, the analysis of overall model fit, assessed through a simultaneous test (F-test), yielded statistically significant results, confirming a positive and combined influence of both WLB and work motivation on employee performance. Additionally, the adjusted R-square value for the millennial employee performance variable was 0.752, suggesting that 75.2% of the performance variance is attributable to WLB and work motivation, while the remaining 24.8% is explained by other unexamined variables. It is suggested that Bank SUMUT's Medan Sukaramai Branch Office should focus on improving programs that promote WLB and work motivation, as these factors have been demonstrated to positively and significantly influence the performance of millennial employees.

Keywords: Millennial Employee Performance; Work-Life Balance; Work Motivation

INTRODUCTION

Today's business world is faced with complex and diverse challenges characterized by Volatility, Uncertainty, Complexity, and Ambiguity (VUCA). Rapid technological change, unpredictable market changes, and global political uncertainty further complicate the business landscape. Companies must be able to adapt quickly to unexpected changes, anticipate emerging risks, and capitalize on opportunities on time. Companies not only need to be responsive to change but also have the readiness to anticipate upcoming changes. Therefore, having human resources who can adapt guickly, have mental flexibility skills, and can think creatively and innovatively is essential. Having competent Human Resources (HR) is crucial to the success and sustainability of the company in today's competitive business environment. Competent human resources not only have strong technical skills but also the ability to adapt quickly to rapid and unexpected changes. They can face challenges with a proactive attitude, make the right decisions in stressful situations, and contribute to the innovation and growth of the company. By having competent human resources, companies can strengthen their resilience to market and technological changes, maintain their competitiveness, and create long-term value for the entire organization.

The rise of the millennial workforce has brought about significant changes in today's business world. Millennials, also known as Generation Y, dominate the workforce in Indonesia. This generation plays a central role in shaping the trends, values, and dynamics of the work environment. Millennials are known for values such as flexibility, work-life balance (WLB), and a desire for meaning and impact in their careers. In response to these preferences, companies have begun to adjust their recruitment strategies, employee development, and organizational culture. The technological and collaborative leadership skills possessed by millennials have also inspired digital transformation in business processes and management approaches. Thus, the presence of the millennial workforce has brought significant dynamics in the way companies operate and interact in the modern business era. The millennial generation is a generation with a birth year between 1981 and 1996, with an estimated age of 28 - 43 years (Central Bureau of Statistics Indonesia [BPS Indonesia], 2020). Based on the results of the 2020 Population Census statistical data released by the Central Bureau of Statistics Indonesia (BPS Indonesia), the composition of the Indonesian population based on age groups found that the millennial generation population ranks second after Generation Z. There are around 69 million millennials with a percentage of 25.87% of Indonesia's total population of 270,203,917 people.

Bank SUMUT or North Sumatra Regional Development Bank, is one of the banks that plays an important role in supporting economic growth in the North Sumatra region of Indonesia. Established in 1961, Bank SUMUT has become one of the leading financial institutions in the area with an extensive branch network. The bank empowers its customers to manage their finances effectively through a diverse array of services, including savings accounts, loan options, and a comprehensive portfolio of other financial products, designed to meet the financial needs of the community as well as support the development of the business sector in North Sumatra. With a commitment to provide the best service and a significant contribution to regional economic development, Bank SUMUT continues to innovate in providing effective and sustainable financial solutions for customers and other stakeholders. To realize its vision and mission, Bank SUMUT continuously improves quality through stages by taking into account the priorities and developments of the banking industry to achieve sustainability growth. Bank SUMUT realizes the main factor to achieve this, is by achieving the company's target. The company can meet its goals by enhancing employee performance, thereby ensuring the

overall performance targets of the bank are met. Therefore, it can be concluded that employee performance plays a significant role in improving the bank's performance.

Bank SUMUT Medan Sukaramai Branch Office is one of the branch offices in Medan. This branch office oversees 11 sub-branch offices. There is an interesting trend in Bank SUMUT's employee structure, where millennial employees dominate (Bank SUMUT, 2022). This reflects a demographic shift in Bank SUMUT 's workforce, which is increasingly geared towards a generation that is accustomed to technology and has a fresh perspective on innovation in the banking sector. These millennial employees bring new energy and creative thinking into the work environment, enriching the corporate culture with a more open approach to change and adaptation to technological developments in the banking industry. With the dominance of millennial employees, Bank SUMUT strengthens its commitment to innovate and follow technological trends in banking services. They bring digital expertise and a deep understanding of millennial customer preferences, helping Bank SUMUT develop new solutions that are more responsive and efficient in meeting their financial needs. The presence of these millennial employees not only changes the face of the company internally but also helps Bank SUMUT remain relevant and competitive amidst the changes and challenges in the modern banking industry. Bank SUMUT 's millennial employees have the characteristics of other millennials, they demonstrate high technological proficiency, with the ability to quickly master and utilize the latest developments in financial technology. In addition, they also feature a spirit of collaboration, high engagement, and a desire to make innovative contributions to the company and bring fresh ideas that help improve operational efficiency and customer service. Millennial employees at Bank SUMUT also demonstrate a high level of engagement, with a balance between the desire to achieve personal success and commitment to the company's mission. Employee performance has a very important role in determining the overall performance of a company or organization. When employees work effectively and efficiently, they can make a significant contribution to the achievement of organizational goals.

WLB has become a major topic in today's business world due to changing labor market dynamics influenced by the millennial generation. This generation tends to look for jobs that provide flexibility, ample free time, and focus on overall well-being, not just income. Businesses that pay attention to this balance are more likely to attract quality talent and retain them over the long term. Millennial employees are often more open to concepts such as remote work or flexible work hours, and when companies pay attention to these needs, they are more likely to contribute productively and sustainably. Therefore, maintaining a WLB is not only a necessity for individuals but also a smart strategy for companies to ensure the well-being and performance of their employees. Achieving a healthy WLB can contribute to a multifaceted improvement in employee well-being. This includes promoting physical and mental health by reducing stress levels and fostering healthy lifestyle habits. Furthermore, a positive WLB can enhance overall happiness and life satisfaction, potentially leading to increased employee engagement and productivity. Employees in the banking sector are often faced with busy schedules and intensive demands, such as extra time to complete urgent tasks or being under pressure from high sales targets. Therefore, maintaining a balance between work life and personal life is very important to prevent fatigue, stress, and decreased productivity. Banking companies that pay attention to employee well-being and provide support in terms of work time flexibility, mental health programs, and promotion of a balanced lifestyle are likely to have an advantage in attracting and retaining the best talent in this competitive industry. According to Poluan's research, as cited in Ramadhania and Sukarno (2023), various factors contribute to enhanced employee performance, including a balance between social and work life and a manageable workload. Maintaining a healthy WLB is

crucial for supporting optimal employee performance. Studies by Bataineh (2019), Paudel & Sthapit (2021), Oktafien (2021), Soroya et al. (2022), and Pio (2022) have shown that WLB positively and significantly impacts employee performance. Conversely, research by Herlambang & Murniningsih (2019), Borgia et al. (2022), and Isa & Indrayati (2023), found that WLB negatively and insignificantly affects employee performance. Achieving WLB is challenging if it relies solely on the employees' efforts without support from Bank SUMUT management. Therefore, company assistance is crucial to create an effective work system. Observations reveal that towards the end of each month, credit department employees work overtime to collect bills from creditors, and at the end of each year, tellers also work extra hours to record credit deposits.

Work motivation has a crucial role in determining employee performance in various industrial fields. When employees feel motivated, they tend to be more enthusiastic about completing their tasks well and providing optimal results in their work. Previous research conducted by Mehak & Batcha (2023) and Muizu & Sari (2019), stated that work motivation has a positive and significant effect on employee performance. Bank SUMUT's work motivation program is an initiative that aims to encourage employees to achieve optimal performance and increase job satisfaction. Bank SUMUT provides various programs that can increase employee motivation such as performance bonuses, rewards for certain achievements, various types of facilities, education and training programs, and opportunities for career development. Apart from that, the bank also implements a transparent and fair performance appraisal system to evaluate the contribution of each employee. With these various work motivation programs, Bank SUMUT hopes to motivate employees to increase their productivity and performance and sustainably develop the company.

Based on the results of research on millennial employees at Bank SUMUT Medan Sukaramai Branch Office in the aspect of WLB, it was found that credit department employees work outside the specified working hours at the end of each month, they make collections to creditors who have not paid their loans. At the end of each year, the tellers always work overtime to book credit deposits. In the aspect of work motivation, it was found that there were still employees who were less enthusiastic about doing their work because they felt bored with their work (monotonous). In the aspect of employee performance assessment, it was found that the assessment results were not following the targets set by the bank. The existence of the phenomenon of problems that occur at PT Bank SUMUT Medan Sukaramai Branch Office makes researchers interested in conducting research with the title "Enhancing Performance of the Bank Employees: Work-Life Balance and Motivation for Millennials".

LITERATURE REVIEW

Work-Life Balance (WLB)

WLB, a multifaceted concept, describes the ideal equilibrium between an individual's professional and personal life (Singh & Khanina in Putri et al., 2021). Several scholars have explored this concept. Lockwood (in Ramadhania & Sukarno, 2023) and Semwal (2018) define it as achieving a balance time management between personal pursuits and work responsibilities. Greenhaus et al. (as cited in Bocean et al., 2023) emphasize engagement in both work and family roles, with a sense of fulfillment in each. Similarly, Hudson (in Herlambang & Murningsih, 2019) highlights managing work duties while attending to personal needs, ensuring neither area suffers.

Building on these perspectives, Greenhaus and Allen (2011) delve deeper, defining WLB as the active effort to harmonize work demands with personal or family needs. This involves effective time and energy management, along with the ability to fulfill various roles without significant conflict. Their research suggests that achieving a good WLB can significantly contribute to an individual's overall well-being and work productivity.

Work Motivation

Robbins and Judge (2019) state that motivation is the willingness to put in significant effort toward achieving organizational goals, driven by the extent to which this effort satisfies personal needs. In this context, motivation involves a combination of drives and desires that drive individuals to achieve the desired performance or expected results. Robbins and Judge (2019) emphasize that motivation can come from a variety of sources, including basic needs, individual values, learning experiences, and environmental factors, and that a deep understanding of these factors is important for designing effective motivation strategies in the workplace. Furthermore, Robbins and Judge (2019) describe motivation as a complex process, influenced by a variety of internal and external factors. They identify two main types of motivation: intrinsic motivation, which arises from the satisfaction derived from performing the activity itself, and extrinsic motivation, which arises from external rewards or recognition given as a result of individual performance.

According to Mangkunegara (2017), work motivation is the driving force behind the needs within individuals that must be met to adapt to their environment. Hasibuan (2019) defines motivation as the driving force that fosters individual enthusiasm for work, encouraging them to collaborate, work efficiently, and unify their efforts to achieve satisfaction. This concept only applies when individuals perceive their achievements will be assessed against established standards, either by themselves or others (Mundung, 2021). Drawing from various expert opinions, it can be concluded that motivation is an individual's endeavor to meet their desires and needs. In meeting his needs, a person will behave following what underlies his behavior. It can be concluded that motivation is a way to direct the power and potential of individuals to work together productively to successfully achieve and realize predetermined goals.

Performance

The concept of performance is multifaceted and encompasses the outcome of an employee's work, including both the quality and quantity of tasks accomplished. This definition is supported by various scholars, including Mangkunegara (2017), who emphasizes the importance of meeting responsibilities, and Hasibuan (2019), who highlights the role of skills, experience, seriousness, and time in achieving desired outcomes. Additionally, Afandi and Bahri (2020) view performance as the willingness to carry out tasks and meet responsibilities, emphasizing the importance of personal commitment and dedication. Afandi and Bahri (2020) emphasized that performance includes not only the achievement of quantitatively measured targets or work results, but also the quality of work, initiative, and individual contribution to organizational goals. In the context of performance evaluation, Afandi and Bahri (2020) highlighted the importance of understanding the comprehensive dimensions of performance, including aspects of behavior, competence, and value-added contributions, as well as involving various stakeholders in the evaluation process to ensure fairness and accountability. In addition, Afandi and Bahri (2020) emphasized that performance evaluation should be conducted in a structured and sustainable manner to provide meaningful feedback to individuals and organizations in the context of continuous performance development and improvement. In Afandi and Bahri's (2020) perspective, performance is not only the responsibility of the individual but is also the result of a complex interaction between the

individual, management, and the work environment. Thus, a comprehensive understanding of performance according to Afandi and Bahri (2020) describes a holistic concept, which includes various dimensions and factors that are interrelated in achieving the desired results by the organization.

Millennial Generation

The Millennial Generation also known as Generation Y is the generation born between 1981 and 1996 (BPS Indonesia, 2020). According to Muktamar et al. (2023), the term millennial generation was first introduced by William Strauss and Neil in their book, Millennial Rising: The Next Great Generation, which was written in 1987. The millennial era is characterized by rapid technological developments and social values. change, and the desire to achieve a balance between personal life and career. Millennials have unique characteristics that influence their preferences when it comes to jobs and work environments. They tend to seek flexibility, independence, efficient use of technology, and better WLB. They also have a strong focus on values such as diversity, inclusivity, mental well-being, and sustainability.

Characteristics of the Millennial Generation

According to Kapoor and Solomon in Amin and Rahmiati (2018), the millennial generation has several characteristics, namely: (1) Have a desire to lead, very concerned about developing professionalism; (2) This generation can do several things, is always looking for creative challenges, and views colleagues as a source that can increase their knowledge. They need challenges to avoid boredom; (3) They need a sense of balance and flexibility, WLB; and (4) This generation does not hesitate to leave a job if it does not make them happy.

RESEARCH METHOD

This research adopts a quantitative descriptive approach, employing a survey method to test the established hypotheses (Sugiyono, 2019). The study was conducted at Bank SUMUT's Medan Sukaramai Branch Office from January 2024 to March 2024. A sample of 70 millennial employees participated in the study by completing self-administered questionnaires.

This quantitative approach relies on multiple regression analysis to examine the relationships among the variables. The dependent variable, denoted as Y, represents the performance of millennial employees. The independent variables, X1 and X2, represent WLB and work motivation, respectively. By analyzing the collected data through multiple regression, the study aims to assess the individual and combined effects of these factors on employee performance within the specific context of this millennial workforce.

RESULTS

To assess the combined influence of WLB and work motivation on employee performance, this study employed multiple regression analysis. This statistical technique, implemented using SPSS Version 26 software, allowed us to examine how much each factor (WLB and motivation) contributes to the overall variation in employee performance, while accounting for their potential interaction effects. The following section presents the key findings derived from this analysis.

The Results of Classic Assumption Test *The Results of Normality Test*

The normality test is a statistical technique used to assess whether the distribution of data within a group or variable conforms to a normal distribution or deviates from it.

Figure 1. Histogram Normality Test Results



According to Figure 1, the data appears to be normally distributed, as the histogram exhibits a symmetrical bell-shaped curve with a balanced convexity in the middle, indicating a typical normal distribution pattern.

The Results of Multicollinearity Test

To assess the potential presence of multicollinearity among the independent variables, the results of the multicollinearity test conducted on the questionnaire data are presented in Table 1.

Coofficients a

	Coencients							
		Unstandardize		Standardized			Collinea	rity
		d Coefficients		Coefficients			Statistics	
			Std.					
Μ	odel	В	Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.067	1.923		2.115	0.038		
	WLB	0.380	0.082	0.388	4.645	0.000	0.517	1.934
	Work motivation	0.490	0.074	0.556	6.661	0.000	0.517	1.934
a.	a. Dependent Variable: Employee Performance							

Table 1.	Multicollinearity	Test Results
	manucomicanty	

According to Table 1, the Variance Inflation Factor (VIF) values are all below 10, and the Tolerance values are higher than 0.10. This indicates that the variables are not affected by multicollinearity, as the VIF values are within the acceptable range and the Tolerance values are above the threshold.

The Results of Heteroscedasticity Test

The results of heteroscedasticity test or the questionnaire data collected from respondents can be viewed in Figure 2.

Figure 2. Heteroscedasticity Test Results



According to Figure 2, the scatterplot displays a random distribution of points without any discernible pattern or trend line. Based on this outcome, it can be inferred that the regression model is not affected by heteroscedasticity issues.

Multiple Linear Regression Test Results

This study employed a statistical approach called multiple linear regression to understand how different factors influence employee performance. This method is particularly useful because it allows for examining the combined effect of several variables, like WLB and motivation, on a single outcome, which in this case is employee performance. Instead of looking at these factors in isolation, the analysis reveals how much each one contributes to performance, while also considering how they might interact with each other.

$$Y = \alpha + b_1 X_1 + b_2 X_2 + e_1$$

Coefficients ^a							
		Unstandardized		Standardized			
		Coefficients		Coefficients			
Model		В	Std. Error	Beta	t	Sig.	
1	(Constant)	4.067	1.923		2.115	0.038	
	WLB	0.380	0.082	0.388	4.645	0.000	
	Work motivation	0.490	0.074	0.556	6.661	0.000	
a.	a. Dependent Variable: Employee Performance						

 Table 2. Multiple Linear Regression Test Results

Based on Table 2, multiple linear regression is obtained as follows:

The results of the multiple linear regression analysis offer valuable insights into the interplay between WLB, work motivation, and the performance of millennial employees. The analysis generates a baseline performance score of 4,067 when both WLB and work motivation are hypothetically set to zero. This value serves as a reference point for understanding the impact of these variables.

More importantly, the analysis reveals the influence of each factor on performance. For every unit increase in WLB, employee performance is predicted to rise by a significant 38.0%. Similarly, a one-unit increase in work motivation is associated with a substantial 49.0% improvement in performance. These findings translate to a strong positive association between both WLB and work motivation with employee performance. In other words, employees who experience a healthier WLB and report higher levels of motivation tend to demonstrate significantly better performance at work.

This emphasis on the combined effect of WLB and work motivation through multiple linear regression strengthens the understanding of their influence on millennial employee performance. It suggests that a holistic approach that addresses both WLB and work motivation strategies may be most effective in maximizing the performance of this specific workforce demographic.

Partial Test Results (t)

The partial significance test results, as presented in Table 3, provide the findings of the t-test analysis.

Coefficients ^a							
		Unstandardized Coefficients		Standardized Coefficients			
Model		В	Std. Error	Beta	t	Sig.	
1	(Constant)	4.067	1.923		2.115	0.038	
	WLB	0.380	0.082	0.388	4.645	0.000	
	Work motivation	0.490	0.074	0.556	6.661	0.000	
a. Dependent Variable: Employee Performance							

Table 3. Partial Test Results (t-Test)

The findings presented in Table 3 lend strong support to the notion that both WLB and work motivation exert significant influences on the performance of millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. This is evidenced by the t-test results, which reveal significance values of 0.00 for both WLB and work motivation. Since these values are lower than the pre-established alpha level of 0.05, we can statistically reject the null hypothesis and conclude that both WLB and work motivation have positive and statistically significant effects on employee performance.

Simultaneous Significance Test (F Test)

The simultaneous test, or F-test, is performed to evaluate the overall impact of the independent variables on the dependent variable. This test determines the significance of the combined effect by comparing the computed F-value to the critical F-value from the distribution table. Here, the computed F-value is 3.13, indicating that the results are significant since the significance level is below the set threshold of 0.05. The outcomes of the simultaneous test are detailed in Table 4.

ANOVA ^a							
		Sum of					
Model		Squares	df	Mean Square	F	Sig.	
1	Regression	985.800	2	492.900	105.350	0.000 ^b	
	Residual	313.472	67	4.679			
	Total	1299.271	69				
a. Dependent Variable: Employee Performance							
b. Predictors: (Constant), Work Motivation, WLB							

Table 4. Simultaneous Test Results (F Test)

An analysis of the data in Table 4 shows a very strong relationship between WLB, motivation, and employee performance at the Bank SUMUT Medan Sukaramai Branch Office. Specifically, the F-value (105.350) is much higher than the critical F-value (3.13) at a significance level of alpha (0.05). This suggests that the combined effects of WLB and motivation on employee performance are statistically significant.

Determination Coefficient Test

Table 5 shows the results of a test called the coefficient of determination. This test helps us understand how much the independent variables (like WLB and motivation) explain the changes that can be seen in the dependent variable (employee performance).

Table 5. Coefficient of Determination Test Results

Model Summary ^b							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	0.871 ^a	0.759	0.752	2.16303			
a. Predictors: (Constant), Work Motivation, WLB							
a. Dependent Variable: Employee Performance							

Table 5 reveals an important finding about the influence of WLB and motivation on employee performance. The adjusted R-squared value of 0.752 indicates that roughly 75.2% of the performance variations can be explained by these two factors. The remaining 24.8% is likely due to other external influences not considered in this study.

DISCUSSION

WLB and Its Influence on Performance Among Millennial Workers

This study investigated the relationship between WLB and the performance of millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. The results revealed a strong positive correlation, indicating that employees with a better WLB tend to exhibit significantly higher performance levels. This finding is statistically significant, supported by a t-test analysis. The calculated t-value of 4.645 significantly exceeds the critical value of 1.995 at a significance level of 0.05. In simpler terms, the probability of this result occurring by chance is less than 5%, providing strong evidence that WLB is a positive factor influencing employee performance within this specific millennial workforce.

Work Motivation and Its Influence on Performance Among Millennial Workers

This research found a clear link between work motivation and the performance of millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. Employees who reported higher levels of motivation exhibited significantly better performance. This correlation is statistically significant, as evidenced by a t-test analysis. The calculated t-value of 6.661 far exceeds the critical value of 1.995, with a significance level below 0.05. This low significance level indicates a less than 5% chance that this result occurred by

random chance. In other words, our findings strongly suggest that fostering a motivating work environment can be a key factor in driving performance among millennial employees at this branch.

The Roles of WLB and Motivation on Millennial Employee Performance

This study provides compelling evidence that both WLB and work motivation are significant factors influencing the performance of millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. A statistical test known as the F-test revealed a very high value (105.350), far exceeding the benchmark value of 3.13. This result, achieved at a significance level below 0.05, indicates a very high level of certainty that the combined effect of these two factors is statistically significant. In other words, it is highly unlikely (less than 5% chance) that this result is due to random chance.

Furthermore, an analysis using adjusted R-square suggests that approximately 75.2% of the variations observed in employee performance can be attributed to the influence of WLB and work motivation. The remaining 24.8% likely stems from other external factors not examined in this study. These outside influences could include factors such as leadership style, skill-set adequacy for job demands, or even personal circumstances beyond the workplace.

CONCLUSION

This study provided clear evidence that both WLB and work motivation are significant contributors to high performance among millennial employees at Bank SUMUT's Medan Sukaramai Branch Office. The findings revealed positive correlations between both factors and employee performance, with a strong combined effect. This suggests that millennial workforces who experience a healthy WLB and high levels of motivation tend to demonstrate significantly better performance at work. Furthermore, the high adjusted R-square value (75.2%) indicates that a substantial portion of the variation in employee performance can be explained by these two factors.

In light of these findings, Bank SUMUT's Medan Sukaramai Branch Office should prioritize implementing strategies that enhance both WLB and work motivation for its millennial workforce. This could involve initiatives such as flexible work arrangements, robust wellness programs, and opportunities for professional development. Additionally, fostering a work environment that recognizes and rewards achievements, provides clear career paths, and promotes open communication can significantly boost employee motivation. By addressing both WLB and motivation, Bank SUMUT can create a more engaged and productive millennial workforce, ultimately leading to improved branch performance.

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DECLARATION OF CONFLICTING INTERESTS

he authors disclosed no competing interests.

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