



Work-Life Balance, Stress, and Environment Impact on Job Satisfaction at BPJS Employment Medan

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Abstract

This research examines how work-life balance, occupational stress, and workplace conditions influence employee satisfaction at BPJS Ketenagakerjaan Medan Branch. Using quantitative methodology, data from 33 employees were analyzed. T-test results reveal that all three variables significantly affect satisfaction levels. Work-life balance showed $t\text{-calculated } 2.175 > t\text{-table } 2.048$ ($p=0.038$), occupational stress yielded $t\text{-calculated } 2.177 > t\text{-table } 2.048$ ($p=0.038$), and workplace conditions produced $t\text{-calculated } 2.219 > t\text{-table } 2.048$ ($p=0.034$). F-test confirms simultaneous significance. The Adjusted R^2 of 0.523 indicates these factors explain 52.3% of satisfaction variance.

Keywords: Work-Life Balance, Occupational Stress, Workplace Conditions, Employee Satisfaction

Introduction

Within contemporary competitive landscapes, employee satisfaction serves as a crucial determinant of organizational achievement. Multiple elements shape satisfaction levels, encompassing both individual and contextual dimensions. Individual aspects include workload perception, role comprehension, and balance between professional and personal domains, which substantially impact psychological well-being (Qureshi et al., 2021). Conversely, external elements such as occupational pressure and workplace quality—encompassing physical and social dimensions—exert considerable influence. The interplay among these components frequently determines how comfortable, valued, and motivated employees feel. At BPJS Ketenagakerjaan Medan Branch, personnel encounter substantial occupational challenges. Demanding workloads, requirements for rapid and precise service delivery, and insufficient support resources frequently generate psychological strain. Additionally, extended work schedules potentially interfere with personal life, disrupting equilibrium between professional obligations and individual requirements. Without proper management, these circumstances may negatively affect satisfaction levels, potentially increasing burnout risk and diminishing performance quality (Mahmood et al., 2021). Prior investigations have yielded inconsistent findings regarding these variables, revealing a research gap this study addresses.

The satisfaction challenge, within this research context, is substantiated through preliminary survey findings from 33 participants. Primarily, job demand intensity at BPJS Ketenagakerjaan Medan Branch remains elevated, requiring employees to negotiate their work-life equilibrium, resulting in exhaustion. Subsequently, allocated working hours prove insufficient for task completion, necessitating overtime. This indicates misalignment between time allocation, completion targets, and assigned workload, compelling employees to extend hours beyond schedule. Furthermore, personnel perceive their workplace conditions as intruding upon time designated for family or personal pursuits. Finally, most employees consider organizational attention toward their welfare inadequate, potentially reducing satisfaction levels. Given these circumstances, comprehensive investigation into how work-life equilibrium, occupational stress, and workplace conditions affect employee satisfaction at BPJS Ketenagakerjaan Medan becomes essential. Although numerous prior studies have explored this subject, results lack robust consistency. Divergent findings exist across researchers, necessitating further examination. Consequently, this study seeks to provide comprehensive understanding of relationships among these three variables within



governmental agency contexts (Rahman et al., 2020).

Throughout increasingly complex and competitive modern workplace dynamics, employee satisfaction represents a fundamental aspect determining organizational effectiveness and sustainability. Satisfaction refers to positive emotions employees experience regarding their roles, ultimately influencing productivity, commitment, and motivation (Giorgi et al., 2020). Organizations fostering supportive environments for employee well-being typically achieve superior performance outcomes. Therefore, every institution, including governmental bodies, must comprehend and manage satisfaction-influencing factors.

Literature Review

Work-Life Balance

Represents the degree of satisfaction associated with fulfilling multiple life roles. This concept generally relates to equilibrium maintenance across all human life dimensions (Sirgy & Lee, 2018). Research demonstrates that work-life balance positively influences both job satisfaction and performance outcomes (Rashmi & Kataria, 2022). Measurement indicators include: 1. Time equilibrium; 2. Involvement equilibrium; and 3. Satisfaction equilibrium.

Occupational Stress

Describes tension conditions creating physical and psychological imbalances affecting emotions, cognitive processes, and employee conditions (Giorgi et al., 2020). Studies confirm that job stress negatively correlates with job satisfaction while positively correlating with turnover intention (Singh & Kumar, 2021). Assessment indicators comprise: 1. Workload intensity; 2. Working time utilization; 3. Achievement targets; and 4. Working circumstances.

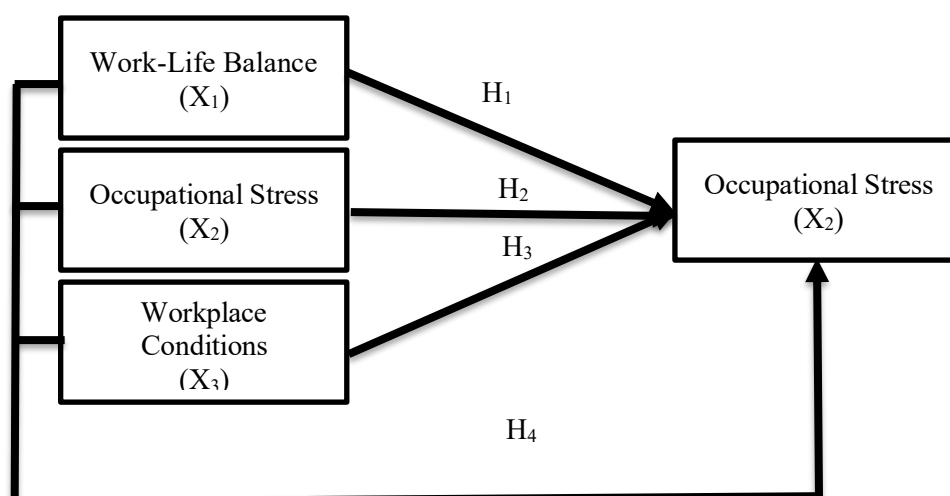
Workplace Conditions

Encompass the social, psychological, and physical environment within organizations affecting worker task performance. Research indicates that workplace environment significantly impacts employee performance through mediating variables such as commitment and achievement-striving ability (Hameed et al., 2021). Measurement indicators include: 1. Physical facilities and resources; 2. Inter-employee relationships; 3. Leadership and managerial support; 4. Professional and personal life equilibrium; and 5. Organizational culture and corporate values.

Employee Satisfaction

Reflects positive feelings arising when individuals perceive their work-related needs and expectations as fulfilled (Nguyen et al., 2020). Contemporary studies reveal that job-related factors affect job performance more substantially than personal traits (Pandey & Singh, 2023). Assessment indicators comprise: 1. The work itself; 2. Colleague relationships; 3. Advancement opportunities; 4. Supervision quality; and 5. Supportive working circumstances.

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Figure 1.1 Framework of thinking

Based upon this conceptual framework, several preliminary hypotheses emerge:

- **Hypothesis 1:** Work-life balance partially influences employee satisfaction at BPJS Ketenagakerjaan Medan Branch
- **Hypothesis 2:** Occupational stress partially influences employee satisfaction at BPJS Ketenagakerjaan Medan Branch
- **Hypothesis 3:** Workplace conditions partially influence employee satisfaction at BPJS Ketenagakerjaan Medan Branch
- **Hypothesis 4:** Work-life balance, occupational stress, and workplace conditions simultaneously influence employee satisfaction at BPJS Ketenagakerjaan Medan Branch

Methods

This investigation employed the entire employee population of BPJS Ketenagakerjaan Medan Branch as both population and saturated sample, comprising 33 respondents utilized as complete sample participants.

This research adopted a quantitative methodology, aiming to examine variable relationships through numerical measurement techniques and statistical analysis. The employed research design utilized survey methodology, where primary data collection occurred directly from participants through research instrument distribution via questionnaires. Questionnaires were constructed based upon indicators validated through previous investigations and adapted to the organizational context under examination. For collected data processing, SPSS statistical software served as the analytical tool. Applied analytical techniques encompassed instrument validation testing, classical assumption verification, multiple linear regression analysis, and hypothesis examination.

Results and Discussion

Validity and reliability assessments confirmed all research instruments as valid and reliable, satisfying decision-making criteria whereby each questionnaire item across all variables demonstrated values exceeding the r-table value of 0.344 ($r\text{-calculated} > r\text{-table}$), and each variable generated Cronbach's alpha values exceeding 0.50.

Classical assumption testing confirmed data trustworthiness by meeting decision-making criteria, including: 1. Significance value (Asymp. Sig. 2-tailed) in One-Sample Kolmogorov-Smirnov normality



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testing equals 0.091, exceeding $\alpha = 0.05$; 2. VIF values for three independent variables < 10 and Tolerance values > 0.10 ; and 3. Significance values for three independent variables demonstrate values exceeding $\alpha = 0.05$ (Sig. > 0.05).

Table 1. Multiple Linear Regression Analysis

Model	B	Std. Error	Beta	t	Sig.
(Constant)	13.087	5.132	-	2.550	.016
Work-Life Balance	.326	.150	.297	2.175	.038
Occupational Stress	.324	.149	.316	2.177	.038
Workplace Conditions	.403	.181	.350	2.219	.034

Dependent Variable: Employee Satisfaction

Multiple linear regression analysis reveals workplace conditions as the most influential variable with a coefficient value of 0.403.

Table 2. Partial Hypothesis Testing (t-Test)

Variable	t-calculated	t-table	Sig.	Decision
Work-Life Balance	2.175	2.048	.038	H ₁ Accepted
Occupational Stress	2.177	2.048	.038	H ₂ Accepted
Workplace Conditions	2.219	2.048	.034	H ₃ Accepted

Dependent Variable: Employee Satisfaction

Source: IBM SPSS data processing results, 2025

Table 3. Simultaneous Hypothesis Testing (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	243.004	3	81.001	12.681	.000
Residual	185.238	29	6.388	-	-
Total	428.242	32	-	-	-

Predictors: Work-Life Balance, Occupational Stress, Workplace Conditions

Source: IBM SPSS data processing results, 2025

Table 4. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.753	.567	.523	2.527

Predictors: Work-Life Balance, Occupational Stress, Workplace Conditions

Source: IBM SPSS data processing results, 2025

Discussion

Work-Life Balance and Employee Satisfaction (H1: Supported)

Our findings confirm that work-life balance positively and significantly affects employee satisfaction ($\beta=0.297$,



$t=2.175$, $p=0.038<0.05$), supporting H1. This result aligns with work-life balance theory, suggesting that employees who successfully maintain equilibrium between professional responsibilities and personal life experience higher satisfaction levels. The positive relationship indicates that BPJS Ketenagakerjaan Medan Branch employees value time management flexibility and role balance. This finding is consistent with Rashmi and Kataria (2022), who demonstrated that work-life balance significantly enhances job satisfaction in organizational settings. Employees who maintain adequate time for family, social activities, and personal development while fulfilling work obligations demonstrate greater psychological well-being and organizational commitment. The significant effect suggests that organizations prioritizing work-life balance programs effectively contribute to employee satisfaction enhancement.

Occupational Stress and Employee Satisfaction (H2: Supported)

The analysis demonstrates a significant positive relationship between occupational stress and employee satisfaction ($\beta=0.316$, $t=2.177$, $p=0.038<0.05$), supporting H2. Interestingly, this finding reveals a positive correlation, suggesting that moderate stress levels may function as motivational factors rather than purely detrimental elements. This result partially aligns with the Yerkes-Dodson Law, which posits that optimal performance occurs at moderate stress levels. However, this finding requires careful interpretation within organizational context. Singh and Kumar (2021) found that stress management capabilities and locus of control significantly moderate stress-satisfaction relationships. In the BPJS Ketenagakerjaan context, employees may perceive challenging workloads as opportunities for professional development and achievement. Nevertheless, organizations must remain vigilant regarding stress thresholds to prevent transition from productive challenge to harmful distress. The significant effect underscores the importance of stress management programs and supportive organizational policies.

Workplace Conditions and Employee Satisfaction (H3: Supported)

Results show that workplace conditions significantly influence employee satisfaction ($\beta=0.350$, $t=2.219$, $p=0.034<0.05$), supporting H3. Among all variables examined, workplace conditions demonstrate the strongest impact on employee satisfaction, highlighting its critical importance. This finding strongly supports environmental psychology theories, which emphasize physical, social, and psychological workplace environment impacts on employee well-being and performance. Hameed et al. (2021) confirmed that workplace environment significantly affects employee performance through multiple mediating mechanisms. Conducive workplace conditions encompassing adequate physical facilities, positive interpersonal relationships, supportive leadership, and aligned organizational culture create foundations for employee comfort, security, and motivation. For BPJS Ketenagakerjaan Medan Branch, this finding emphasizes the necessity of continuous workplace environment improvement, including infrastructure enhancement, relationship quality strengthening, and supportive organizational culture development.

Simultaneous Effect (H4: Supported)

F-test results confirm that work-life balance, occupational stress, and workplace conditions simultaneously exert significant influence on employee satisfaction ($F=12.681$, $p=0.000<0.05$), supporting H4. This finding demonstrates that these three factors operate synergistically rather than independently. The combined effect proves stronger than individual contributions, suggesting organizational approaches must be holistic rather than fragmented. The coefficient of determination (Adjusted $R^2=0.523$) indicates these three variables explain 52.3% of employee satisfaction variance, representing substantial explanatory power. The remaining 47.7% may be influenced by additional factors such as compensation, career development opportunities, organizational justice, leadership styles, or individual personality characteristics. This holistic finding aligns with contemporary human resource management perspectives emphasizing integrated approaches to employee well-being enhancement. Organizations achieving balanced work-life policies, effective stress management, and conducive environments create synergistic effects substantially enhancing overall employee satisfaction.



Conclusions and Implications

Conclusions

This study provides comprehensive evidence that work-life balance, occupational stress, and workplace conditions significantly enhance employee satisfaction at BPJS Ketenagakerjaan Medan Branch, both individually and collectively. The analysis confirms all four hypotheses. Work-life balance ($\beta=0.297$, $p<0.05$) demonstrates that employees effectively managing professional and personal life boundaries experience higher satisfaction. Occupational stress ($\beta=0.316$, $p<0.05$) reveals that moderate stress levels may serve as motivational catalysts when properly managed. Workplace conditions ($\beta=0.350$, $p<0.05$) emerge as the strongest predictor, emphasizing environmental factors' critical importance. The simultaneous analysis ($F=12.681$, $p<0.001$) confirms these factors' synergistic effects, with 52.3% of satisfaction variance explained by the model. These findings underscore the necessity for integrated human resource management strategies prioritizing employee well-being across multiple dimensions.

Theoretical Implications

Our findings contribute substantially to organizational behavior and human resource management literature by providing empirical evidence for multiple theoretical frameworks in Indonesian public sector contexts. The results support work-life balance theory, demonstrating its relevance in governmental agencies experiencing high service demands. The positive occupational stress finding extends the Yerkes-Dodson Law application, suggesting moderate workplace challenges may enhance rather than diminish satisfaction when organizational support mechanisms exist. Additionally, the strong workplace condition effects validate environmental psychology theories in public service settings. The holistic model integrating these three dimensions advances understanding beyond isolated variable examinations, revealing synergistic mechanisms through which organizational factors collectively shape employee satisfaction. This integrated perspective enriches theoretical discourse by demonstrating complex interdependencies among individual, interpersonal, and organizational factors. Furthermore, this study addresses research gaps identified in previous inconsistent findings, contributing to theoretical consolidation in emerging market contexts.

Practical Implications

BPJS Ketenagakerjaan Medan Branch and similar public sector organizations should implement comprehensive human resource strategies addressing multiple satisfaction determinants simultaneously. First, organizations must develop robust work-life balance programs including flexible scheduling, remote work options, adequate leave policies, and family-friendly initiatives. Second, stress management interventions should focus on creating positive challenge environments while preventing harmful stress accumulation through workload optimization, clear role definitions, and psychological support services. Third, workplace condition improvements require sustained investment in physical infrastructure, social relationship quality, leadership development, and organizational culture alignment with employee values. Management should conduct regular employee satisfaction surveys to monitor these factors' effectiveness and adjust strategies accordingly. Additionally, organizations should recognize workplace conditions' strongest impact by prioritizing environmental improvements yielding maximum satisfaction returns. Training programs enhancing managers' awareness of these factors' importance in employee well-being will facilitate effective implementation. Finally, organizations should develop integrated approaches recognizing these factors' synergistic nature rather than addressing them in isolation.

Limitations and Future Research

This study possesses several methodological limitations requiring acknowledgment. First, the relatively small sample size ($n=33$) exclusively from one organizational branch limits findings' generalizability. Future research should encompass broader geographical coverage and larger samples across multiple BPJS branches or comparable public sector organizations to enhance external validity. Second, the cross-sectional design precludes causal inferences;



longitudinal studies could better capture dynamic relationships among variables over time. Third, self-report measures may introduce common method bias despite statistical remediation attempts; future studies should incorporate multiple data sources including supervisor ratings or objective performance metrics. Fourth, the model explains 52.3% of satisfaction variance, suggesting additional influential factors warrant examination. Future research should explore mediating and moderating variables such as organizational commitment, employee engagement, leadership styles, organizational justice, compensation satisfaction, or career development opportunities. Fifth, this study focuses exclusively on public sector employees; comparative studies examining private sector differences could yield valuable insights. Finally, qualitative investigations could provide deeper understanding of mechanisms through which these variables influence satisfaction, complementing quantitative findings with rich contextual insights.

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