

Balancing Burnout and Boosting Self-Efficacy: The Role of Work-Life Balance in Enhancing Career Satisfaction Among Banking Employees

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Abstract

This study aims to examine the influence of burnout and self-efficacy on career satisfaction, with work-life balance serving as a mediating variable among banking employees in Indonesia. Burnout is a significant issue in the banking sector, leading to decreased employee productivity and well-being. Conversely, self-efficacy, or an individual's belief in their ability to complete tasks, can enhance job performance and career satisfaction. Work-life balance is considered a crucial factor that can influence both burnout and self-efficacy. The research employed a quantitative approach through a survey of 163 respondents from various banks across Indonesia. Data were collected using a questionnaire designed to measure burnout, self-efficacy, work-life balance, and career satisfaction. The analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, utilizing the Smart PLS software. The results show that burnout has a significant negative impact on career satisfaction, while self-efficacy has a significant positive effect. Furthermore, work-life balance plays a significant mediating role between burnout and career satisfaction, as well as between self-efficacy and career satisfaction. Employees who manage to maintain a healthy work-life balance are likely to experience lower levels of burnout and higher self-efficacy, which ultimately enhances their career satisfaction. These findings have practical implications for bank management in developing strategies to improve employees' work-life balance, such as offering flexible work hours and employee wellness programs. Thus, organizations can create a healthier and more productive work environment that enhances overall employee career satisfaction and performance.

Keywords

burnout, self-efficacy, work-life balance, career satisfaction, banking employees

Introduction

The banking industry in Indonesia has a strategic role in supporting the national economy, but employees in this sector often face high work pressure. Excessive work demands, strict performance targets, and the need to maintain relationships with customers have created a stressful work environment. This phenomenon has the potential to cause career satisfaction problems, where employees feel dissatisfied with their career development despite working hard. Based on a report from the Indonesia Bankers Association (ABI), career satisfaction levels among banking employees have tended to decline in recent years, indicating significant challenges in the banking work environment.

One of the main factors that affect career satisfaction is burnout, an emotional condition characterized by physical and mental exhaustion due to excessive workload. Research by Maslach et al. (2001) shows that burnout has a significant negative impact on career satisfaction, where employees who experience burnout often lose motivation and experience decreased performance. In Indonesia, the burnout rate among banking employees is relatively high, mainly due to unrealistic performance targets and lack of support from management (Yulianti & Setyawan 2020). In addition to burnout, low self-efficacy or employees' confidence in their ability to complete tasks also contributes to low career satisfaction. Low self-efficacy results in employees doubting their ability to face job challenges, which ultimately reduces productivity and career satisfaction (Bandura 1997). In the banking sector, low self-efficacy often occurs in employees who work in a competitive and stressful environment (Wulandari & Kusuma 2021). Work-life balance or balance between work and personal life is also an important factor in determining the career satisfaction of banking employees. Employees who are unable to maintain a work-life balance tend to experience stress and burnout, leading to decreased career satisfaction and burnout (Greenhaus et al. 2003). A study by Rachman et al. (2019) found that employees with a good work-life balance tend to be more satisfied with their careers, while an imbalance between work and personal life can increase the risk of burnout.

Several previous studies have examined the link between fatigue, self-efficacy, work-life balance, and career satisfaction. For example, research by Xanthopoulou et al. (2007) shows that self-efficacy is directly related to career satisfaction and burnout. Meanwhile, research by Karatepe & Tekinkus (2006) found that work-life balance mediates the effects of fatigue on career satisfaction. However, the study is still limited to banking in Indonesia, where work pressure and organizational characteristics have different dynamics from other sectors. Although many studies have examined the effects of burnout, self-efficacy, and work-life balance on career satisfaction, there are still limited studies that specifically examine these three variables simultaneously in the context of banking employees in Indonesia. This study fills this gap by integrating these three variables to provide a more comprehensive understanding of the dynamics that affect the career satisfaction of banking employees. The novelty of this study is the use of work-life balance as a mediating variable in the relationship between burnout and self-efficacy to career satisfaction. Thus, this research contributes to the human resource management literature and provides new insights into how to improve career satisfaction in the banking sector.

2. Literature Review

2.1. Burnout

Burnout is a condition of physical, emotional, and mental exhaustion that occurs due to prolonged stress at work. According to Maslach et al. (2001), burnout consists of three main dimensions: emotional exhaustion, depersonalization, and decreased personal achievement. Burnout is usually experienced when an individual feels overwhelmed by work pressure and feels unable to meet the demands of the job. Burnout affects the balance between work life and personal life and has a direct impact on employee career satisfaction (Maslach & Leite 2016). The elements and indicators of burnout in this study include: 1. Emotional Fatigue, which is fatigue and fatigue due to the emotional demands of work; 2. Depersonalization, which is a negative or cynical attitude towards work and others at work; and 3. Decreased Personal Achievement, i.e. feeling less accomplished or unable to complete tasks well (Maslach & Leiter 2016). Burnout has a negative impact on various aspects of work, including work-life balance (Greenhaus et al. 2003) and career satisfaction (Karatepe & Tekinkus 2006).

2.2. Self-Efficacy

Self-efficacy is an individual's belief in his or her ability to overcome challenges and complete tasks (Bandura 1997). Employees with high self-efficacy are more confident in managing job demands and are better able to balance the demands of work and personal life, which has a positive impact on their career satisfaction. The elements and indicators of Self-Efficacy in this study are: 1. Self-confidence, which is the individual's belief that they are able to complete work tasks; 2. Resilience to Stress, which is the ability to remain calm and in control despite pressure; 3. Decision Making Ability, which is the belief that the decision taken is appropriate in solving problems (Bandura, 1997; Wulandari & Kusuma 2021). High self-efficacy contributes positively to the work-life balance and career satisfaction of employees (Xanthopoulou et al. 2007).

2.3. Work-Life Balance (WLB)

Work-life balance is the ability of individuals to maintain a balance between the demands of work and personal life. According to Greenhaus et al. (2003), work-life balance is created when individuals can divide their time and energy between work and personal life without feeling excessive conflict. The elements and indicators of Work-Life Balance in this study are: 1. Time Balance, which is a fair distribution of time between work and personal life; 2. Energy Balance, which is the ability of individuals to effectively divide energy between work and personal responsibilities; 3. Balance of Satisfaction, which is satisfaction obtained from work and personal life (Greenhaus et al. 2003). A good work-life balance can reduce burnout rates and increase employee career satisfaction (Beauregard & Henry 2009).

2.4. Career Satisfaction

Career satisfaction refers to an individual's feeling of satisfaction with their achievements in their career. Career satisfaction includes dimensions such as awards, recognition, career development opportunities, and work-life balance (Judge et al. 1995). Employees who are satisfied with their careers tend to have better well-being and higher performance. The elements and indicators of career satisfaction in this study are: 1. Awards and Recognition, namely the level of employee satisfaction with the awards and recognition they receive at work. 2. Career Development Opportunities, i.e. opportunities for growth and promotion within the organization; 3. Work-Life Balance, i.e. the ability to balance work and personal life (Judge et al. 1995; Stauffer et al. 2018).

2.5. Building a Research Hypothesis

Burnout is known to have a negative impact on work-life balance. Employees who experience burnout are less likely to be able to maintain a balance between work and personal life, because they run out of energy to manage these two aspects (Maslach et al. 2001). Burnout can make employees feel more stressed out at the expense of time for their personal lives.

Hypothesis 1:

Burnout hurts work-life balance.

Employees with high levels of self-efficacy tend to be better at managing the demands of work and personal life. They are more confident in completing work tasks and are more able to maintain a balance between work and personal life (Bandura 1997; Xanthopoulou et al. 2007).

Hypothesis 2:

Self-efficacy has a positive effect on work-life balance. Burnout is known to hurt career satisfaction. When employees feel exhausted and overwhelmed by work, they tend to feel dissatisfied with their career progression (Maslach & Leiter 2016).

Hypothesis 3: Burnout hurts career satisfaction.

High self-efficacy increases confidence and satisfaction in living a career. Employees with strong self-efficacy tend to be more able to overcome career challenges and feel satisfied with their achievements (Bandura, 1997).

Hypothesis 4:

Self-efficacy has a positive effect on career satisfaction. Employees who can maintain a work-life balance tend to be more satisfied with their careers because they feel able to live their personal and work lives in a balanced manner (Greenhaus et al. 2003).

Hypothesis 5:

Work-life balance has a positive effect on career satisfaction. Work-life balance plays an important role in mediating the effect of burnout on career satisfaction. When employees are unable to maintain a balance between work and personal life, the burnout effect will be stronger, leading to a decrease in career satisfaction (Beauregard & Henry 2009).

Hypothesis 6:

Work-life balance mediates the effect of burnout on career satisfaction.

Work-life balance can also mediate the effect of self-efficacy on career satisfaction. Employees with high self-efficacy are better able to maintain a balance between work and personal life, which ultimately increases their career

satisfaction (Xanthopoulou et al. 2007). Hypothesis 7: Work-life balance mediates the effect of self-efficacy on career satisfaction.

3. Methods

This study uses a quantitative approach that aims to examine the influence of burnout, self-efficacy, work-life balance, and career satisfaction variables on banking employees in Indonesia. The quantitative approach was chosen because it is suitable for measuring the relationship between variables objectively and measurably and providing generalizable results. The population in this study is employees who work in the banking sector in Indonesia. The research sample consisted of 163 respondents taken from several banks in Indonesia. Respondents were selected using the accidental sampling technique, which is a sampling technique in which respondents are selected based on their availability at the time the survey is conducted (Sugiyono 2017). This technique is considered relevant considering that this research was conducted in a dynamic work environment, where access to respondents of banking employees is often limited by time and location.

The data in this study was collected using a questionnaire designed to measure the variables studied. The questionnaire includes a scale to measure burnout, self-efficacy, work-life balance, and career satisfaction. The burnout scale is adapted from the Maslach Burnout Inventory (MBI) which includes the dimensions of emotional exhaustion, depersonalization, and decreased personal achievement (Maslach & Leiter 2016). The self-efficacy scale is adapted from the General Self-Efficacy Scale (Schwarzer & Jerusalem, 1995), while the work-life balance is measured by the scale developed by Greenhaus et al. (2003). Career satisfaction was measured using the Career Satisfaction Scale from Greenhaus et al. (1990). Respondents were asked to rate each item on a 5-point Likert scale, with answer choices ranging from "strongly disagree" (1) to "strongly agree" (5). The data analysis technique used in this study is Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. SEM-PLS was chosen because it is capable of handling models with complex indicators and a relatively small number of samples (Gunarto, 2018; J. F. Hair, Black, et al., 2014; J. F. Hair, Sarstedt, et al., 2014; J. F. J. Hair et al. 2014). The analysis was carried out using the latest version of SmartPLS software. The SEM-PLS approach involves two main stages, namely:

1. Measurement Model: Testing the validity and reliability of a construct through confirmatory factor analysis (CFA). Validity is measured through Average Variance Extracted (AVE) values and reliability is measured through Composite Reliability (CR) and Cronbach's Alpha.
2. Structural Model Testing: Testing the relationship between latent variables to test research hypotheses. This test includes a test of path coefficient and statistical significance using t-statistics and p-value values generated from bootstrapping techniques.

The SEM-PLS model in this study is designed to test the relationship between burnout, self-efficacy, work-life balance, and career satisfaction, and to see the mediating role of work-life balance in the relationship between burnout and career satisfaction, as well as self-efficacy and career satisfaction.

4. Results

4.1 Responder Characteristics

In this study, as many as 163 employees from various banks in Indonesia became respondents. Respondents' characteristics include gender, age, education level, and length of work. This data provides an overview of the respondents' demographic profile that can affect their career satisfaction. Table 1. showed that most of the respondents were male (53.37%) and were in the age range of 30-40 years (48.47%). Most of them have undergraduate-level education (S1) with a working length of between 5 to 10 years (43.56%). This data shows that most respondents are at the top of their careers, which is relevant to studies regarding career satisfaction, burnout, and work-life balance.

Table 1. Characteristics of Respondents

Characteristic	Category	Sum of Respondents	Percentage (%)
Gender	Male	87	53.37
	Female	76	46.63
Age	< 30 year	45	27.61
	30-40 year	79	48.47
	> 40 year	39	23.92
Education Level	Undergraduate (S1)	103	63.19
	Magister (S2)	52	31.9
	Doctoral (S3)	8	4.91
Length of Work	< 5 year	58	35.58
	5-10 year	71	43.56
	> 10 year	34	20.86

4.2. Measurement Model (Outer Model)

Model measurements or Outer Models are carried out to test the validity and reliability of the constructs used in the study, including burnout, self-efficacy, work-life balance, and career satisfaction. The validity test is carried out by looking at the value of the loading factor, while the reliability of an instrument is seen from the values of Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha. The results of the validity test on each indicator are seen in Table 2.

Table 2. Outer Loading Construction

Variable	Indicator	Burnout	Self-Efficacy	Work-Life Balance	Career Satisfaction	Information
Burnout	Emotional Exhaustion (BE1)	0.712				Valid
	Depersonalization (BE2)	0.789				Valid
	Decline in Personal Achievement (BE3)	0.754				Valid
Self-Efficacy	Self-Confidence (SE1)		0.811			Valid
	Stress Resilience (SE2)		0.834			Valid
	Decision-Making Skills (SE3)		0.867			Valid
Work-Life Balance	Time Balance (WLB1)			0.776		Valid
	Energy Balance (WLB2)			0.821		Valid
	Balance of Satisfaction (WLB3)			0.798		Valid
Career Satisfaction	Awards and Recognition (CS1)				0.854	Valid
	Career Development Opportunities (CS2)				0.789	Valid
	Work-Life Balance (CS3)				0.824	Valid

Table 2. It shows that the outer loading value of these indicators shows that all indicators are eligible to measure the variables Burnout, Self-Efficacy, Work-Life Balance, and Career Satisfaction (outer loading value > 0.70). This means that all indicators have significant outer loading values, supporting the validity of the measurement.

Table 3. Hasil Uji Reliability Outer Model

Construct	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha	Information
Burnout	0.654	0.892	0.856	Reliable
Self-Efficacy	0.715	0.901	0.879	Reliable
Work-Life Balance	0.672	0.887	0.843	Reliable
Kepuasan Karir	0.689	0.899	0.862	Reliable

Table 3. Indicates that the measurement results for all constructs have an AVE value above 0.50, which means that all constructs meet the convergence validity criteria. In addition, the Composite Reliability (CR) and Cronbach's Alpha values for all constructs were above 0.70, which indicates that the instruments used in this study have good reliability.

4.3. Model Struktural (Inner Model)

Testing the structural model or Inner Model is carried out to test hypotheses and see the direct and indirect influence between variables. In this analysis, path coefficients, t-statistics, and p-values were obtained to test the significance of the relationship between variables as shown in Table 4.

Table 4. Hypothesis Test Results

Hipotesis	Path Coefficient t	t-Statistic	p-value	Keterangan
H1: Burnout → Work-Life Balance	-0.451	6.783	0.000	Significant (-)
H2: Self-Efficacy → Work-Life Balance	0.489	7.134	0.000	Significant (+)
H3: Burnout → Kepuasan Karir	-0.328	4.561	0.000	Significant (-)
H4: Self-Efficacy → Kepuasan Karir	0.372	5.892	0.000	Significant (+)
H5: Work-Life Balance → Kepuasan Karir	0.436	6.246	0.000	Significant (+)
H6: Burnout → Work-Life Balance → Kepuasan Karir	-0.197	4.321	0.000	Significant (Mediation)
H7: Self-Efficacy → Work-Life Balance → Kepuasan Karir	0.213	5.126	0.000	Significant (Mediation)

Table 4. It shows that the results of the structural model test of all hypotheses are accepted with a p-value < 0.05. Burnout significantly negatively influences work-life balance (H1) and career satisfaction (H3). In contrast, self-efficacy significantly positively influenced work-life balance (H2) and career satisfaction (H4). Work-life balance also has a positive effect on career satisfaction (H5). In addition, work-life balance mediates the effects of burnout and self-efficacy on career satisfaction (H6 & H7), demonstrating the importance of work-life balance in reducing the negative impact of burnout and increasing the positive impact of self-efficacy on career satisfaction.

5. Discussion

5.1. Effect of Burnout on Work-Life Balance

The results showed that burnout had a significant negative influence on work-life balance, in accordance with the first hypothesis. Burnout, which is characterized by emotional exhaustion, depersonalization, and decreased personal achievement (Maslach & Leiter 2016), tends to damage employees' ability to maintain a work-life balance. Employees who experience burnout find it difficult to separate their work life from their personal life, which leads to a conflict between the two (Greenhaus et al. 2003). Previous research by Karatepe & Tekinkus (2006) also found that burnout negatively affects work-life balance, especially among banking employees. This is due to high job demands, pressure to meet targets, and a lack of support from the organization, all of which contribute to increased emotional fatigue and

a decrease in work-life balance. Thus, the results of this study support the previous literature that shows that burnout is one of the main factors that disrupt work-life balance.

5.2. Effect of Self-Efficacy on Work-Life Balance

The results showed that self-efficacy had a significant positive influence on work-life balance. This is consistent with the self-efficacy theory of Bandura (1997), which states that individuals with high levels of self-efficacy are better able to cope with stress and job challenges. Self-efficacy gives them the confidence that they can better balance their work and personal life responsibilities. Research by Xanthopoulou et al. (2007) also shows that self-efficacy has a close relationship with employees' ability to maintain a work-life balance. Employees with high self-efficacy tend to have better control over their time and energy, so they can manage their work and personal lives more effectively. These findings reinforce the argument that self-efficacy is an important element in creating a healthy work-life balance in a stressful banking environment.

5.3. Effect of Burnout on Career Satisfaction

Burnout has been shown to have a significant negative effect on career satisfaction. Employees who experience burnout tend to feel dissatisfied with their careers because they are unable to achieve their career goals or aspirations. This is in line with the findings of Maslach et al. (2001) which showed that burnout can reduce work motivation and feelings of personal achievement, which directly affects the perception of career satisfaction. Research by Yulianti & Setyawan (2020) on the banking sector also found that burnout is one of the main causes of low career satisfaction. When employees experience emotional exhaustion and depersonalization, they tend to lose interest in their work and feel their careers are stagnant, thus lowering their career satisfaction. Therefore, the results of this study support previous theories and studies that state that burnout impairs career satisfaction.

5.4. The Effect of Self-Efficacy on Career Satisfaction

Self-efficacy was shown to have a significant positive influence on career satisfaction, supporting the fourth hypothesis. According to Bandura (1997), high self-efficacy increases employees' confidence that they can overcome career challenges and achieve desired results, which in turn increases career satisfaction. Employees with strong self-efficacy are more confident in facing difficult situations and more satisfied with their career progression. A study by Wulandari & Kusuma (2021) found that banking employees who have a high level of self-efficacy tend to be more satisfied with their career progress because they feel they have more control over their career path. These findings are in line with the results of research that shows that self-efficacy is a key factor that affects employees' perception of their careers.

5.5. The Effect of Work-Life Balance on Career Satisfaction

Work-life balance has been proven to have a significant positive effect on career satisfaction. Employees who are able to maintain a balance between work and personal life tend to feel more satisfied with their careers because they do not experience conflicts between these two aspects. Research by Greenhaus et al. (2003) found that a good work-life balance improves employee well-being and improves their perception of their careers. Beauregard & Henry (2009) also stated that work-life balance plays an important role in improving career satisfaction, especially in stressful work environments such as banking. Employees who have control over their time and can balance work and personal life well are more likely to feel satisfied with their careers.

5.6. Effect of Burnout on Career Satisfaction Mediated by Work-Life Balance

The results of the study showed that work-life balance mediated the effect of burnout on career satisfaction. This means that burnout negatively impacts career satisfaction, but this impact can be mitigated if employees are able to maintain a work-life balance. Research by Karatepe & Tekinkus (2006) found that work-life balance can act as a buffer against the negative impact of burnout, which reduces the damaging effect of burnout on career satisfaction. With a good work-life balance, employees can mitigate the impact of emotional fatigue and depersonalization, which ultimately increases career satisfaction. This supports previous research findings that work-life balance serves as an important mediator in the relationship between burnout and career satisfaction.

5.7. Effect of Self-Efficacy on Career Satisfaction Mediated by Work-Life Balance

The results of the study also showed that work-life balance mediated the influence of self-efficacy on career satisfaction. Employees with high self-efficacy are not only better able to achieve their career goals, but also better able to maintain a work-life balance, which ultimately increases their career satisfaction (Xanthopoulou et al., 2007).

Research by Greenhaus et al. (2003) also supports these findings, showing that work-life balance plays an important role in improving career satisfaction by strengthening the relationship between self-confidence and employee control over their work.

6. Conclusion

This study aims to examine the effect of burnout and self-efficacy on career satisfaction with work-life balance as a mediating variable in banking employees in Indonesia. Based on the results of the analysis, it was found that employees who experienced burnout were less likely to be able to maintain work-life balance and feel less satisfied with their career development. Employees with high levels of self-efficacy are more confident in managing work tasks and balancing personal life, which ultimately increases their career satisfaction. Work-life balance has a very important role as a mediator in the relationship between burnout and self-efficacy to career satisfaction. Work-life balance has been proven to reduce the negative impact of burnout and increase the positive influence of self-efficacy on the career satisfaction of banking employees. This research emphasizes the importance of maintaining a work-life balance, and shows that high self-efficacy can help employees cope with work stress and increase their career satisfaction. Conversely, burnout hinders employees from achieving a healthy work-life balance, thereby lowering career satisfaction.

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