



THE EFFECT OF WORK ENGAGEMENT, WORK-LIFE BALANCE, AND WORK OVERLOAD ON EMPLOYEE PRODUCTIVITY: THE ROLE OF JOB SATISFACTION AS A MEDIATING VARIABLE AT BRI EMPLOYEES IN BANDUNG CITY

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Abstract

This research aims to determine the relationship between job satisfaction as a mediating variable and banking employee work productivity on Work Engagement, work-life balance, and work Overload. This research was conducted at Bank BRI Bandung City and is included in the quantitative descriptive research category. This research used a random sampling approach by selecting 100 BRI Bank employees in Bandung City as samples. This research uses Partial Least Squares (PLS), the research results show that Work Engagement and Work-Life Balance have a significant influence on the Work Productivity of BRI Bank Employees in Bandung City, indicating that employees are more involved in their work and who have balanced between work life and good individuals tend to be more productive. Meanwhile, Work Engagement shows a positive but not significant effect on employee work productivity, Work-Life Balance affects employee work productivity. Work Overload shows no effect on employee work productivity, which indicates that excessive workload does not directly increase the work productivity of BRI Bank employees. in Bandung City. In addition, this research confirms that Job Satisfaction has an important mediating role in the relationship between workplace characteristics (Work Engagement, Work-Life Balance) and Employee Work Productivity. Thus, efforts to increase employee job satisfaction can strengthen the positive impact of Work Engagement and Work-Life Balance on productivity.

Keywords: Work Engagement, Work-Life Balance, Work Overload, Employee Performance, Job Satisfaction

INTRODUCTION

Currently, the era of globalization development facilitates access and increases efficiency through technology adoption (Rukhvivanti et al., 2023), Indonesia's Human Development Index (HDI) in 2018 was 0.53, placing Indonesia in 87th position out of 157 countries according to the World Bank (Raharti et al., 2020). The economic potential of a country can be seen from the score it has, as stated in the World Bank report submitted at the IMF Annual Meeting. Indonesia's Human Capital Index score of 0.53 shows that the country is currently less focused on improving the competitiveness of its economy. To address this, the government should prioritize efforts to improve the quality of human resources, particularly in the areas of health and education (Carlo & Nrangwesti, 2019).

As an integral part of financial institutions, the banking sector is expected to operate optimally (Ja'far et al., 2020). During increasingly fierce competition, public trust is one of the benchmarks for the sustainability of the financial services business in the long term (Amran & Firdayetti, 2021). Individuals working in the banking sector are known for their strong commitment to improving the skills and knowledge of their staff. The direct result of this is strong financial performance, characterized by good profit levels (Karlinda & Ratnasari, 2021). However, many banks are experiencing problems with low levels of work engagement due to work overload, lack of management support, or role vagueness. In addition, work-life balance is becoming increasingly important in this modern era. Many banking employees struggle to achieve this balance, which negatively impacts their productivity and well-being. Work Overload, which is common in the banking industry, can lead to burnout, decreased work quality, and increased absenteeism. This phenomenon has a direct influence on employee productivity. Typically, employees who are actively engaged and maintain a healthy balance between work and personal life tend to be more efficient, whereas those burdened with excessive responsibilities tend to be less efficient (Akhnes Noviyanti & Teguh Erawati, 2021).

Both exogenous factors, such as managerial strategies and technological advancements, and endogenous factors, related to the employees themselves, affect worker productivity in the workplace. Workplace productivity refers to the amount of output achieved by the resources and labor invested. If an employee can regularly achieve expected

results within an acceptable timeframe, we can consider them productive (Zulkifli et al., 2021). Workplace productivity is a quantitative measure of organizational efficiency, calculated by comparing organizational inputs and outputs in proportion to the time invested by workers (Swatika et al., 2022). Maximizing workplace productivity is highly desirable because it not only involves creating large amounts of work but also paying careful attention to detail (Megawati et al., 2022). Productivity is a term used to describe the constant delivery of work that exceeds the expectations of an organization. Productivity refers to the relationship between input and output, which can be goods or services (Syukron & Purwaningsih, 2020).

Work engagement, work-life balance, and work overload are three internal factors that significantly affect employee productivity in the banking sector (Yanah, 2020).. Work Engagement refers to the level of emotional, cognitive, and behavioral involvement of employees in their work. Employees who have a strong emotional commitment to their work are more likely to exceed expectations and ensure the successful completion of projects, resulting in increased productivity (Rizky et al., 2023). Their research (Wokas et al., 2022) identified three fundamental components of professional engagement: enthusiasm (passion), commitment (dedication), and deepening (involvement). This study serves as an important reference point for current issues. Vigor refers to a high level of energy and perseverance in work, dedication describes the level of togetherness and emotional involvement with work, while absorption reflects a high level of focus and involvement in work. Based on this research, employees who are actively engaged in their work are less likely to experience absenteeism, show higher overall productivity, and feel higher job satisfaction. This illustrates that having personnel who are earnest in their profession not only enhances individual well-being and satisfaction but also increases the overall success of the organization. In addition, other studies have shown that experiencing high levels of engagement in work results in increased levels of enjoyment both inside and outside the workplace (Xanthopoulou et al., 2009). This reinforces the notion that work engagement impacts health and happiness, in addition to impacting work productivity. Work-Life Balance is concerned with the extent to which employees can effectively manage their personal and professional lives. However, organizations should prioritize and encourage employee

engagement at work as this can benefit both the employee and the organization as a whole. When employees can achieve a harmonious balance between professional life and home life, they will express greater levels of satisfaction and drive, thereby increasing their efficiency and output. Research conducted by (Greenhaus & Beutell, 1985) introduced the concept of Work-Life Balance and highlighted the importance of this in (Pasomba et al., 2021) as a whole. They emphasized that individuals who can effectively manage their work and personal life commitments will experience reduced stress levels and improved mental health. A study found that employees with better Work-Life Balance showed higher job satisfaction and were more committed to their organization (Pariangan & Djunaidi, 2022). This is because when individuals have time to engage in personal activities and spend quality time with family and friends, they tend to feel satisfied and content in both aspects of their lives. Furthermore, research shows that organizations that promote work-life balance initiatives see a positive impact on employee morale and productivity (Syukron & Purwaningsih, 2020).

However, work overload can be a major obstacle to employee productivity (Matiro et al., 2021). When employees feel that they have too many tasks or responsibilities to carry out, this can lead to a decrease in the quality of work, increased stress, and even fatigue, which leads to a decrease in productivity (Baskoro & Handoyo, 2020). Work overload or excessive work can indeed be a major obstacle to employee productivity. When employees feel burdened with too many tasks or responsibilities, it can cause a decrease in the quality of work, an increase in stress levels, and even fatigue, which ultimately results in a decrease in productivity. Research (Spector & Jex, 1998) suggests that high expectations in the workplace, such as work overload, may have adverse effects on workers. Possible adverse consequences include reduced job satisfaction, increased propensity to quit, and deteriorating mental and physical well-being (Podsakoff et al., 2007) In addition, research has shown a strong link between emotional exhaustion, a major manifestation of burnout, and task overload. Failure to manage persistent work-related stress can result in burnout, which is a mental disorder (Arieffani & Erwandi, 2023). This further strengthens the claim that workers' well-being and efficiency decrease when they are exposed to work overload.

In addition, job satisfaction plays an important role in the interconnected relationship between employee productivity and factors such as work engagement, work-life balance, and

work overload (Baiti et al., 2020). satisfaction is an important factor to study because it acts as a mediator between the impact of these factors on work productivity. When employees feel job satisfaction, they tend to exceed expectations and deliver superior results (Muntaha et al., 2022). The result of happy people being more engaged in their work, maintaining a better work-life balance, and coping effectively with work-related issues is increased productivity (Sufia et al., 2023). In conclusion, job satisfaction plays an important role in linking work engagement, work-life balance, and work overload with work productivity. Organizations should prioritize creating a work environment that fosters job satisfaction to increase employee engagement, Work work-life balance, and ultimately increase productivity.

Several previous studies have shown that factors such as salary, job satisfaction, managerial approach, and work environment have a significant influence on employee productivity. For example, a study by (Salote et al., 2022) emphasized the importance of compensation in improving employee productivity. Studies from (Artana & SE., M.Si., 2022) have proven that feeling satisfied with work also greatly increases productivity. In addition (Siagian & Khair, 2018)), emphasize the importance of constructive leadership approaches and work atmosphere in improving staff efficiency. A study shows that workers show higher levels of productivity when they maintain a Work-Life Balance, while another study (Parashakti & Noviyanti, 2021) shows that employee motivation and adequate training contribute to increased productivity. However, there are some inconsistencies in these findings. For example, research (Rukhviyanti & Ambarwati, 2023) highlights that work overload is a significant factor affecting productivity, which is rarely discussed in other studies that focus more on motivational and compensation aspects. Another study (Rukhviyanti, 2011) also found that role conflict and role ambiguity have a significant impact on performance, which is not widely discussed in other studies. In addition, although the study (Rukhviyanti, 2017) highlighted the importance of the work environment, this factor was not always mentioned in other studies as a key variable. Therefore, the inconsistencies in previous studies may be due to differences in organizational contexts, research methodologies, and the focus of different variables, thus indicating the need for further

research to understand the influence of various factors more comprehensively on employee productivity.

This study considers the role of job satisfaction as a mediating variable in the relationship between internal factors such as work engagement, work-life balance, and work overload with work productivity. While many studies have examined different factors separately, this study explores how job satisfaction can act as a bridge that connects these factors to work productivity holistically (Ayunasrah et al., 2022) Therefore, this study aims to investigate the relationship between Work Engagement, work-life balance, and work overload with the work productivity of banking employees, as well as the role of job satisfaction as a mediating variable (Ayunasrah et al., 2022). Companies in the banking sector can improve the well-being and efficiency of their employees by making efforts to understand their motivations and needs.

RESEARCH METHOD

This research uses a phenomenological approach in its Quantitative research approach. The phrase "quantitative approach" indicates different research techniques that utilize verbal, written, and behavioral descriptions of participants to obtain findings. This work is characterized by quantitative descriptive research (Sugiyono, 2017). Research procedures are fundamental scientific methods used to collect data for specific purposes and practical uses. The methodology used for the quantitative approach. Descriptive research, (Sarstedt et al., 2020) from its point of view, involves the use of primary sources such as direct experience, interviews, or questionnaires to collect information about the subject under study. We collect data to assess hypotension or answer questions through the use of surveys and comparable instruments. Descriptive research allows researchers to accurately describe the current state of affairs. The investigation took place at Bank BRI Bandung City. The research sample in this study amounted to one hundred employees of Bank BRI Bandung City who were selected using a random sampling technique.

The data analysis technique used in this research is Partial Least Squares (PLS). The PLS model is one type of Structural Equation Modeling (SEM) equation that uses a variance-based or component-based approach (Sarstedt et al., 2020) The purpose of PLS-SEM is to

establish or develop theories, as mentioned by. If interested in determining the relationship between latent variables for predictive purposes, Partial Least Squares (PLS) is the recommended approach. Partial Least Squares (PLS) allows robust findings to be obtained from small sample sizes, as PLS does not make any assumptions about the size of the measurement stream.

Validity and Reliability Tests

Validity and reliability tests were conducted to ensure the dependability and accuracy of the measurements. Reliability and validity tests can be found at:

Convergent validity can be assessed by examining standardized factor loadings, which measure the strength of the relationship between each item and its concept. This measure is used to assess the relationship between individual item or component scores and overall construct scores. A correlation (r) value of more than 0.7 confirms that the measurement of individual reflexes is very high.

Discriminant validity refers to the evaluation of measurement models that use cross-loading measures and constructs. This type has a high index of bias. Discriminant validity is used to determine the validity of a tool and is assessed by comparing the root mean square of variance (AVE) extracted. A figure greater than 0.5 is considered valid.

Furthermore, latent variable coefficients give an idea of the reliability of a structure, sometimes referred to as Composite Reliability. A high level of reliability of a construct can be determined by obtaining a measurement result greater than 0.70.

In addition, the reliability of composite measures can be improved by using Cronbach's Alpha, a well-established metric for assessing dependability. A variable can be considered reliable if its Cronbach's alpha value exceeds 0.7.

Instrument Testing

Uji Instrumen	Uji yang digunakan
Uji Validitas	Convergent Validity AVE
Uji Reliabilitas	Cronbach Alpha Composite Reliability

R Square Test

Researchers use the R-squared value of the dependent construct to assess the effect of certain independent variables on the dependent latent variable.

Inner Model Analysis

Structural modeling, also known as inner model analysis, is a technique used to make predictions about the relationships between variables in a model. Smart PLS testing uses sophisticated model analytic techniques to assess hypotheses. During the hypothesis testing process, it is common to see t-statistics and probability values. The beta coefficient is used to determine the direction of the relationship between variables, while the t-statistic results are used to test hypotheses using a critical value of 1.96 with a 5% significance level. To accept or reject the hypothesis, the t-statistic must exceed 1.96 and the p-value must be below 0.05. If the t-statistic is below 1.96 and the p-value is above 0.05, then the null hypothesis (H0) is accepted.

The main premise of this study is:

Direct Effect

- H1 : Job Satisfaction has a positive effect on Employee Productivity
- H2 : Work Engagement has a positive effect on Job Satisfaction
- H3 : Work Engagement has a positive effect on Employee Productivity
- H4 : Work-Life Balance has a positive effect on Job Satisfaction
- H5 : Work-Life Balance has a positive effect on Employee Productivity
- H6 : Work Overload has a positive effect on Job Satisfaction
- H7 : Work Overload has a positive effect on Employee Productivity

Indirect Effect

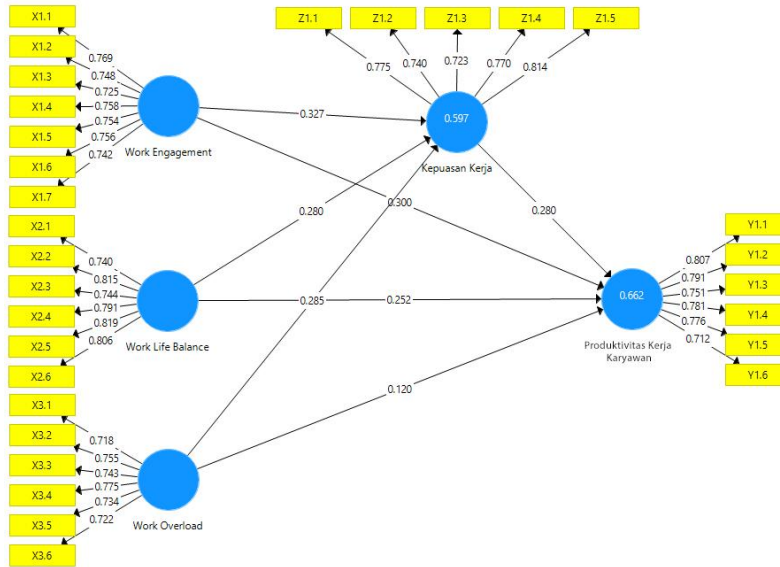
- H8 : Work Engagement mediated by Job Satisfaction affects Employee Productivity
- H9 : Work-Life Balance mediated by Job Satisfaction affects Employee Productivity
- H10: Work Overload mediated by Job Satisfaction affects Employee Productivity

RESULTS AND DISCUSSION

Outer Model Test

Validity Test Results

The purpose of the validity test is to assess the reliability of the survey. This study uses convergent validity and average variance Extract (AVE) to test its validity. The instrument is considered genuine if the outer loading value exceeds 0.7 and the AVE value is greater than 0.05. The research data were processed using SmartPLS 3.0 with the following chart:



Variable	Indicator Code	AVE	Outer Loading	Information
Work Engagement	X1.1	0.563	0.769	Valid
	X1.2		0.748	Valid
	X1.3		0.725	Valid
	X1.4		0.758	Valid
	X1.5		0.754	Valid
	X1.6		0.756	Valid
	X1.7		0.742	Valid
Work-Life Balance	X1.1	0.618	0.740	Valid
	X1.2		0.815	Valid
	X1.3		0.744	Valid
	X1.4		0.791	Valid
	X1.5		0.819	Valid
	X1.6		0.806	Valid
Work Overload	X3.1	0.550	0.718	Valid
	X3.2		0.755	Valid
	X3.3		0.743	Valid
	X3.4		0.775	Valid
	X3.5		0.734	Valid
	X3.6		0.722	Valid
Employee Work Productivity	Y1.1	0.594	0.807	Valid
	Y1.2		0.791	Valid
	Y1.3		0.751	Valid
	Y1.4		0.781	Valid
	Y1.5		0.776	Valid
	Y1.6		0.712	Valid

Job Satisfaction	Z1.1	0.585	0.775	Valid
	Z1.2		0.740	Valid
	Z1.3		0.723	Valid
	Z1.4		0.770	Valid
	Z1.5		0.814	Valid

Reliability Test Results

Researchers in this study used two reliability tests, namely the Composite Reliability test and the Cronbach Alpha test. Cronbach Alpha is used to determine the minimum level of reliability. Data with a Cronbach alpha value greater than 0.6 is considered good. At the same time, Composite Reliability measures the original reliability of a variable. Data is considered to have reliable reliability when the composite reliability score exceeds 0.7.

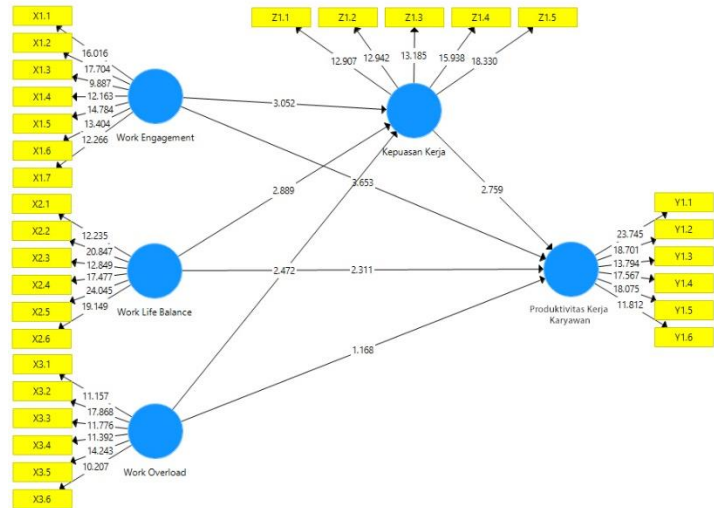
	Cronbach's Alpha	Composite Reliability
Job Satisfaction	0.823	0.876
Employee Work Productivity	0.863	0.897
Work Engagement	0.871	0.900
Work-Life Balance	0.876	0.907
Work Overload	0.836	0.880

All components of the instrument proved to be reliable based on calculations. All variables show Cronbach Alpha ratings above 0.6 and Composite Reliability scores exceeding 0.7.

Inner Model Test

R-Square Test

To determine the extent of the influence of other variables on an endogenous variable, the Coefficient determination (R-squared) is used. The table below presents the R-squared value obtained from data analysis using smartPLS software:



	R Square	R Square Adjusted
Job Satisfaction	0.597	0.584
Employee Work Productivity	0.662	0.647

Based on the data displayed in the table, work engagement, work-life balance, and work overload explain 59.7 percent of variations in job satisfaction. while the rest is explained by other variables that have not been included in this study.

The results of the table show that Work Engagement, Work-Life Balance, work Overload, and job satisfaction together explain 66.2% of variations in employee work productivity while the rest is explained by other variables that have not been included in this study.

Hypothesis Test

Direct Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Job Satisfaction -> Employee Work Productivity	0.280	2.759	0.003
Work Engagement -> Job Satisfaction	0.327	3.052	0.001
Work Engagement -> Employee Work Productivity	0.300	3.653	0.000

Work-Life Balance -> Job Satisfaction	0.280	2.889	0.002
Work-Life Balance -> Employee Work Productivity	0.252	2.311	0.011
Work Overload -> Job Satisfaction	0.285	2.472	0.007
Work Overload -> Employee Work Productivity	0.120	1.168	0.122

Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Work Engagement -> Job Satisfaction -> Employee Work Productivity	0.091	2.123	0.017
Work-Life Balance -> Job Satisfaction -> Employee Work Productivity	0.078	1.843	0.033
Work Overload -> Job Satisfaction -> Employee Work Productivity	0.080	1.750	0.040

Work Engagement -> Employee Productivity

The results of testing the hypothesis of Work Engagement on employee work productivity show a significant positive effect. The findings show that Work Engagement has the potential to increase the productivity of banking workers, as indicated by a positive beta score of 0.300, a T statistic of 3.653 ($p > 1.96$), and a p-value of 0.000 ($p < 0.05$).

Studies conducted in the banking sector show that individuals who show enthusiasm for their careers tend to be more productive. Research (Wahyuni* et al., 2022) shows that employees show higher levels of productivity when they have genuine enthusiasm for their work. Research shows that (Cesário & Chambel, 2017) Work Engagement has a stronger relationship with performance compared to other factors such as organizational commitment (Nazir & Islam, 2017). This is further supported by Putuhena (2023) who referenced a study that showed a positive relationship between Work Engagement and employee productivity in a particular company. In addition, (Lou et al., 2019) emphasized the positive impact of employee work engagement on organizational commitment, which further underscores the importance of engagement in improving overall performance. In conclusion, the literature consistently supports the idea that work engagement plays an important role in improving

employee work productivity in the banking sector. By creating a work environment that encourages engagement, organizations can potentially increase the productivity and effectiveness of their employees, which ultimately leads to improved performance outcomes.

Work-Life Balance -> Employee Work Productivity

Hypothesis testing of work-life balance on employee work productivity resulted in a positive beta score of 0.252, a T statistic of 2.311 ($p > 1.96$), and p-value of 0.011 ($p < 0.05$). These results indicate that work-life balance has a significant positive effect on work productivity in banking workers.

Extensive studies have been conducted regarding the correlation between Work-Life Balance and productivity in the banking sector. (Azizah, 2023) It has been shown that employee involvement in achieving a work-life balance is strongly associated with increased productivity in the workplace. (Mardiana et al., 2021) In line with this, it underlines the significant and positive impact of work-life balance on worker productivity in the banking industry (Izzalqurny et al., 2022). Statistics show a positive relationship between Work-Life Balance and employee productivity, although it is not statistically significant. Furthermore, this finding (Rene & Wahyuni, 2018) shows that Work-Life Balance has a great influence on job satisfaction, but has no real influence on organizational commitment or motivation. Similarly, research (Kurniasari & Bahjahtullah, 2022) shows that work-related stress has relatively little impact on employee productivity, although achieving a healthy Work-Life Balance will have a major impact. Furthermore, (Irawan et al., 2022) emphasized the importance of leadership, work motivation, and Work-Life Balance in improving productivity in the Ministry of Religious Affairs workplace. Ultimately, however, the synthesis of these studies suggests that Work-Life Balance plays an important role in improving employee work productivity in the banking sector through its influence on employee engagement, job satisfaction, and overall work productivity (Rukhviyanti & Ambarwati, 2023). Organizations that prioritize Work work-life balance initiatives are likely to experience improved performance and employee engagement levels.

Work Overload -> Employee Productivity

Evaluation of the work overload hypothesis on employee work productivity shows that there is no statistically significant effect. This conclusion is supported by the p-value of

0.122 ($p < 0.05$) and T-statistic of 1.168 ($p > 1.96$). The beta score is 0.120. Banking and investment services.

Work Overload in the banking sector can have a different impact on employee productivity. Although some studies show that work overload is an undeniable reality in the banking sector and is critical to managing employee work productivity (Shahzad et al., 2020) other studies show that work overload can lead to job disengagement (Leva-Bueno et al., 2020). Additionally, research has shown that role overload can moderate the relationship between certain work characteristics and employee work productivity, indicating that the impact of factors such as self-efficacy and goal level on performance may vary based on the level of role overload experienced (Arnold & Kunte, 2017). In addition, the literature highlights the importance of considering various factors other than work overload. For example, the effectiveness of performance management systems and employee engagement can also affect employee work productivity (Rukhviyanti, 2011). Furthermore, research conducted by (Sari et al., 2022) showed that job stress, intrinsic impoverishment, and role overload can be positively correlated with performance, emphasizing the complex interaction of various variables in determining employee outcomes. In the context of the banking sector, where employee work productivity is a significant concern (Manurung et al., 2021), understanding the impact of work overload as well as other factors such as leadership style, motivation, and discipline is critical. Research has also explored the role of knowledge management activities and dynamic capabilities in improving employee work productivity in the banking sector (Suwandi, 2022). In addition, the implementation of high-engagement work systems and technology was shown to have a positive impact on the performance of the banking sector (Suwandi, 2022). In conclusion, while work overload may not have a significant direct positive impact on employee work productivity in the banking sector, its interaction with other variables and job characteristics can play an important role in shaping employee outcomes. Therefore, a holistic approach that considers work overload and other factors is essential to understand and improve employee work productivity in the banking sector.

Work Engagement -> Job Satisfaction

The research shows that Work Engagement has a positive impact on job satisfaction, as indicated by a Beta score of 0.327, a T statistic of 3.052 ($p > 1.96$), and a p-value of 0.001 ($p < 0.05$). This indicates a significant beneficial effect.

When employees have a strong sense of enthusiasm for their work, this significantly increases their job satisfaction. Several studies (Coudounaris et al., 2020) have explored the correlation between the amount of effort put into work and the level of satisfaction a person experiences at work. Research, (Fitriadi et al., 2022) shows that employee participation has a major influence on job satisfaction (Sukmawati et al., 2022). In addition, (Tiomantara & Adiputra, 2021) emphasize the importance of work involvement in increasing job satisfaction. Furthermore, (Baribin & Saputri, 2020) illustrates that both the culture within the company and the physical environment of the workplace have a major influence on the level of job satisfaction experienced by employees. (Setyawati & Priantinah, 2021) findings support the idea that employees' level of engagement in their work significantly affects their overall job happiness (Asurakkody & Kim, 2020)). The importance of factors beyond engagement alone is increasingly reinforced, and the positive and substantial impact of service quality on job satisfaction is increasingly highlighted. In addition, (Purnamarini, 2021) research shows that job happiness and motivation have a favorable and substantial influence on employee work productivity. A combination of several factors, including active engagement in work, providing exceptional service, and maintaining high levels of motivation, all contribute to improving overall job happiness. In summary, this research supports the idea that being actively engaged in work will result in higher levels of job satisfaction. However, it is important to consider various other factors such as service quality, motivation, and organizational culture to comprehensively understand and improve the level of job satisfaction among employees.

Work-Life Balance -> Job Satisfaction

Evaluation of the work-life balance hypothesis on job satisfaction shows a significant positive effect. The hypothesis has a Positive Beta score of 0.280, a T statistic of 2.889 ($p > 1.96$), and a p-value of 0.002 ($p < 0.05$).

Work-life balance has been identified as a significant factor affecting job satisfaction among employees. Research (Laksono & Wardoyo, 2019) The job satisfaction of PT Meka Eduversity Communications employees is proven to be very well and substantially influenced by their ability to maintain a healthy balance between work and personal life. (Indra & Rialmi, 2022) studies show that work-life balance, leadership, and motivation have a major influence on worker productivity at the Minahasa Ministry of Religion office. Furthermore, (Dihag et al., 2022) research shows that employees who feel happy have higher levels of productivity. This implies that factors such as self-control and satisfaction contribute to improving job performance. In general, this research shows that maintaining a good balance between work and personal life is related to increased job satisfaction, higher levels of professional engagement, and increased employee productivity. Companies that prioritize Work work-life balance programs often have more satisfied employees who show greater commitment to their work and demonstrate higher overall productivity

Work Overload -> Job Satisfaction

The experiment testing the hypothesis that work overload can increase job satisfaction yielded a positive beta score of 0.285, a T statistic of 2.472 ($p > 1.96$), and a p-value of 0.007 ($p < 0.05$), indicating a significant positive effect.

Employees' Work Overload may have a significant influence on their enjoyment at work. Although many studies show that distractions have little effect on worker satisfaction (Idris, 2021). Research shows that job satisfaction is positively and substantially influenced by elements such as motivation, work environment, and Work-Life Balance. In addition, research shows that the implementation of a servant leadership style, the improvement of organizational justice, and the cultivation of work discipline all play an important role in creating a satisfied workforce (E. A. Yunita, 2018). Research has shown that satisfaction with one's job has a moderating role in the relationship between employee productivity and several characteristics such as individual-organization fit, salary level, intrinsic drive, and organizational commitment (Kopperud et al., 2021). The correlation between job satisfaction and employee productivity is well known. Moreover, job satisfaction can act as a mediator in the correlation between workplace stress and productivity. Thus, while the impact of certain variables on job satisfaction may vary between individuals, it is widely accepted that

factors such as motivation, work environment, leadership style, and organizational justice have the potential to increase job satisfaction, thus leading to improved performance. The company as a whole.

Work Engagement -> Job Satisfaction -> Employee Productivity

This study aims to examine the role of job satisfaction as a mediator between Work Engagement and employee work productivity. The findings indicate a positive relationship suggesting that job satisfaction can act as a mediator in the relationship between Work Engagement and work productivity among banking workers. The T statistic yielded a value of 2.123 ($p > 1.96$), while the p-value was determined to be 0.017 ($p < 0.05$), indicating a statistically significant positive impact.

Job satisfaction has a significant role in moderating the relationship between Work Engagement and productivity in the banking business (Dharmayasa & Adnyani, 2020). Research shows that there is a positive correlation between higher levels of job satisfaction and increased productivity among employees (Saranga, 2022). Conversely, satisfaction with one's work environment is a crucial determinant of productivity (Aulia Trianasari, 2020). Based on research results, satisfied and contented staff are more efficient (Artana & SE., M.Si., 2022). Job satisfaction serves as a mediator between intrinsic motivation and extrinsic incentives (Murtiadi et al., 2021). Various studies have shown that job satisfaction is positively correlated with increased productivity among employees. Furthermore, job satisfaction acts as a mediator of the relationship between corporate culture, employee productivity, and recovery. Studies show that employees' job satisfaction has a major impact on their productivity in various organizational environments. To improve banking performance, it is important to prioritize and improve job happiness, which serves as a mediating factor that can strengthen the relationship between work engagement and workplace productivity.

Work-Life Balance -> Job Satisfaction -> Employee Productivity

The results of hypothesis testing show that job satisfaction plays an important role in mediating the relationship between work-life balance and work productivity in banking employees so it has a significant positive effect. The positive beta score (0.078), T statistic of 1.843 ($p > 1.96$), and p-value of 0.033 ($p < 0.05$) confirm this.

Job satisfaction has an important role in mediating Work-Life Balance and employee productivity in the banking business. Relevant research has shown a good and substantial correlation between job satisfaction and employee work productivity (Dharmayasa & Adnyani, 2020). In addition, satisfaction in one's professional life may serve as an important mediating factor between internal motivation and job performance (Artana & SE., M.Si., 2022). Research shows that there is a strong and positive correlation between Work-Life Balance and employee productivity, especially when looking at the relationship between these two factors (Maharani et al., 2023). This suggests that bank employees can achieve higher levels of productivity when they maintain a good balance between their work and personal lives. Various studies have emphasized additional factors related to job satisfaction and productivity (P. I. Yunita, 2018). Factors such as work motivation, business culture, and transformational leadership style have a major influence on staff job satisfaction and productivity. When trying to improve the productivity of banking personnel, it is important to consider many important factors such as job satisfaction, motivation, work-life balance, leadership approach, and corporate culture. Increasing the productivity of office workers can be achieved by ensuring that their work has a purpose, encouraging a healthy balance between work and personal life, and offering appropriate incentives. The findings obtained from this study can assist bank managers in optimizing the efficiency of their human resource management.

Work Overload -> Job Satisfaction -> Employee Productivity

This study tested the hypothesis that job satisfaction acts as a mediator between work overload and employee work productivity. This finding shows a positive impact indicating that job satisfaction can indeed mediate the relationship between work Overload and work productivity of banking workers. The statistical T value of 1.750 indicates statistically insignificant at the 95% confidence level ($p > 1.96$). The p-value is 0.040, smaller than the significance level of 0.05, indicating that there is evidence to reject the null hypothesis.

Job satisfaction plays an important role in the banking sector as it acts as a mediator between work overload and worker productivity. Research conducted by many studies shows that job satisfaction has a considerable role in influencing a person's level of productivity (Dharmayasa & Adnyani, 2020). This assertion is supported by research (Wardhana, 2020)

which shows a positive and significant correlation between job satisfaction and employee performance in the workplace. In addition, other aspects related to job satisfaction such as remuneration, leadership, career growth prospects, and work atmosphere also have a significant effect on employee productivity. Therefore, based on the findings of relevant studies, it can be concluded that in the banking sector, job satisfaction acts as a mediator in the relationship between work overload and employee productivity. Workers' satisfaction with their jobs and productivity is influenced by several factors, such as the work environment, motivation, and the level of discipline at work.

CONCLUSION

This study concludes that Work Engagement and Work-Life Balance have a significant influence on the Work Productivity of BRI Bank Employees in Bandung City, indicating that employees who are more engaged in their work and who have a good work-life balance tend to be more productive. Meanwhile, Work Overload shows a positive but insignificant influence on productivity, indicating that excessive workload does not directly increase employee productivity. In addition, this study confirms that Job Satisfaction has an important mediating role in the relationship between workplace characteristics (Work Engagement, Work-Life Balance) and Employee Productivity. Thus, efforts to improve employee job satisfaction can strengthen the positive impact of Work Engagement and Work-Life Balance on productivity. Therefore, human resource management in financial institutions such as Bank BRI as well as other business sectors is advised to implement strategies that support Work Engagement and Work-Life Balance and manage workload wisely to improve work productivity. Improvements in these practices are expected to result in a more effective work environment and motivate employees to achieve better performance. Based on the results of this study, several suggestions can be given to the management of Bank BRI Bandung City and other financial institutions and business sectors.

By implementing these suggestions, it is expected that employee work productivity can be improved, which in turn will have a positive impact on the overall performance of the organization.

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