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THE CONCEPT OF WORK-LIFE BALANCE AND PRACTICAL APPLICATION FOR CUSTOMER SERVICES OF BANKS

ABSTRACT: ~~Banking is transformed into a leading company in the economy at the national and international levels.~~ This paper ~~has the ambition~~ aims to examine the work-life balance (WLB) standards applied by the Limited Company of Bank Central Asia (PT BCA) Samarinda branch and their impact on employee loyalty, job performance, and turnover intentions. Our targets for employees who work in customer services (CS). We collected the data through survey techniques, where the size of the informants was 340 samples. Multiple regression analysis show indicate that the WLB policy has affected employee loyalty, turnover intentions, and job performance. Employee loyalty also plays an important role in job performance and turnover intentions. Meanwhile, job performance has a significant effect on preventing turnover intentions. The fundamental difference to this finding lies in the escalation in the causality of the variables and is worth developing. ~~As a driver of the services and financial sectors, PT BCA, which has a mission as one of the flagship banks, is certainly favored because it has customers who are widespread and dominate the Asian region. To realize this vision, and effective effort is PT BCA does not rotate its employees very often.~~

Comment [L1]: Please arrange the abstract to not exceed 130 words.

Keywords: WLB; Employee Loyalty; Turnover Intentions; Job Performance; CS; Banking. (semicolon should be used for separating the key words in accordance with journal requirement)

INTRODUCTION

The continuity of the company determined by the company's strategy, which requires close collaboration from the internal aspects of a company. It carried this strategy out to support human resources through partnerships with outside parties and even take advantage of support by cross-country cooperation (Park, 2020).

The current attention to the concept of work-life balance (WLB) is certainly the primary concern of various companies and individuals who work with many demands. There need to be logical consequences for the dramatic changes taking place globally in terms of intensification of work, fragmentation of time, and demographic transformations. The massive need for the labor market, especially those of the female population, has been both a challenge and an opportunity for both men and women (Poelmans et al., 2008). They increasingly caught the current generation up in the job responsibilities of

staying professional, while parents and their children also need intense attention.

As an initial view, Blood & Wolfe (1960) integrated the non-influencing and segmented relationship between home and work. The independence perspective for applying the WLB concept concentrates on the workers in the office. Rincy & Panchanatham (2014) describe a natural process that is expected in their satisfaction at work and does not involve home and job segmentation. Family and work operate as inseparable bonds because there is no correlation and must separate family life and work life.

In organizations, employees are a vital resource, as they represent a significant investment in healthcare, recruiting, training, placements, job desks, salaries, and bonuses. Iqbal et al. (2015) specialize in organizational management in order to focus employees through measurable programs, work systems, job appraisals, and benefits packages according to their company policies.

A common problem with companies having loyal and satisfied employees is not enough. Martensen & Grønholdt (2006) views that those who are loyal must show a real contribution and satisfied with company value. Employee loyalty is not completely sufficient to solve the problems of human resource management, because a more holistic company requires concrete evidence of performance.

Campbell et al. (1993) differentiate performance based on aspects of productivity and effectiveness. Pritchard et al. (1988) refer to the effectiveness-based evaluation of performance results, including sales volume and financial value. Hours worked can also determine an individual's productivity success at work by considering costs and products built to achieve certain results. Job performance will certainly result in many individual awards that will increase company value. In this situation, Locke (1970) prioritizes the most common terms of employment based on the level of entrepreneurship in the type of job through promotion, responsibility, recognition, salary, and praise.

To anticipate a crisis against WLB, employee loyalty, and work performance, companies also need to consider turnover intention related to organizational behavior in addition to company turnover. Employees who feel bored because they don't get the company's attention, need a psychological process that involves the internal company to base decisions on turnover and change from time to time (Chen et al., 2020). Turnover is an important part of the turnover intention process. Thus, the company's way of reducing concerns is through a framework that is synergized by the two parties.

Hom et al. (2017) and Liu et al. (2012) have predicted an increase or decrease in individual job satisfaction determined by behavior and turnover of intentions and behaviors that exceed satisfaction statically.

Since the labor market demands change and professionalism, companies are shifting to empower female workers rather than men. Besides the more

dominant number of female job seekers than men, this is because women are also more serious at work, loyal, and rarely cause internal or external conflicts that cause complicated situations between employees and outside the company (Bujang et al., 2020).

PT Bank Central Asia (Tbk) or known as BCA is the largest private bank in Indonesia that always prioritizes services and offers solutions to answer all the customers' financial needs (Syarif et al., 2017). Almost in big cities in Indonesia, there are BCA and one of them is at the Samarinda branch. With a vision and mission to reach the banking market in ASEAN, such as the Indonesian region, of course, they will continue to race and strive to optimize their performance for customers. We cannot separate companies engaged in the banking and service sector from employee retention as the key to their existence. Adaptation to market changes has made the PT BCA Samarinda branch more dependent on the best talents. Employee turnover at the PT BCA Samarinda branch happens frequently, but job dissatisfaction is more often at the marketing level than customer service (CS). CS plays an important role through a mature recruitment process and leads to changes over time to achieve good service quality. Therefore, the empowerment of the 'front guard' through CS continues to be carried out by the Samarinda branch of PT BCA through programs such as training, paying attention to their supporting facilities, incentives, and salaries that can satisfy CS.

This paper ~~provides a link between~~ discuss WLB, employee loyalty, job performance, and turnover intentions, and objectivity at the PT BCA Samarinda branch. Several steps are prepared to share the important points. The first part is an introduction that explores the ideal expectations and phenomena. Second, a section to present theoretical support and an empirical review of relevant studies so that the construction of hypotheses formed. In the third part, we show the procedures in data engineering. In the fourth section, empirical findings presented, and it carried interpretations out. Finally, in the fifth part, the discussion based on the main findings, then concludes to see the limitations, thus contributing to the theoretical and practical aspects. There are special differences between this study and previous studies. An interesting thing that needs to be highlighted is how the WLB concept plays a role in boosting employee loyalty, job performance, and turnover intentions in banking. We focus the sample size on all BCA branches in one city, so that the accuracy of the data represents the responses of those who work as CS.

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THEORETICAL REVIEW

Work-life balance (WLB)

Organizations that have implemented WLB policies are very careful to detect their own progress and as a benchmark or comparison against the progress of other organizations (Bardoel et al., 2008).

Clark (2000) termed the concept of WLB deeply implied for the organization, which comprises how well it can balance work responsibilities, non-work responsibilities, and the applied management pattern. Poelmans & Caligiuri (2008) emphasized that the dominant responsibility of workers is very

much determined outside of the organization, such as spiritual, social, and family roles. They often interpret the need for a balance point between work and life in the opposite way, which ends with problems in life and work.

The basic theoretical approach that highlights the relationship between work and non-work is more determined by the factors that determine the interplay between life in the family and work. For this reason, Rincy & Panchanatham (2014) emphasize that several theoretical approaches have indeed suggested these two relationships, but there is a need for a detailed separation that is integrated into the two domains. Even though there are differences between the theories reviewed, they presented separately and differently. Interestingly, there are views that are more deserving of acceptance than others, so we need empirical evidence to answer each proportion and a comprehensive identification. At the very least, there will be a brief overview with the aim of discussing work and family relationships.

Employee loyalty

As a general term, loyalty is a sign of the devotion of a person who attached to a certain object. Britannica (1998) divides it into individuals or groups of people, where they have tasks, aspirations, and goals or hopes that want to be achieved. They can also express themselves in actions and thoughts to identify for the benefit of others in certain objects. Indirect employee loyalty can determined by direct questions assuming whether they are working effectively for the organization. Stanton et al. (2003) concentrate on commitment and loyalty as more than just general behavior, but it requires a response from customers to employee performance.

Today, companies continue to strive to create strategies so that employees can loyal and committed, and loyal with significant achievements. For this reason, Bashaw & Grant (1994) suggested that companies could increase their income. The other basic thing is, having loyal employees is not enough. From a company point of view, it is important to emphasize that those who faithfully contribute to the company's values not satisfied (Jusriadi et al., 2021). From the perspective of human resource management, the development of general employee loyalty is necessary and holistic (Martensen & Grønholdt, 2006).

Job performance

Locke (1970) argues that reactions, dissatisfaction, and other emotional gratification are value responses. Employees can judge those situations that conflict with the standards of an object that are considered being beneficial.

Job performance is a series or variable that often explored in studies that are connected and related to organizational behavior. In addition, Ratnasari et al. (2020) also highlighted that job performance is a central variable for the theory of organizational phenomena. The relevance of job performance stems

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are too outdated, please add some new resource

from work orientation and affective cognitive processes that are generalized to one's current employer and occupation in a particular field.

Extrapolation by Schuler (1989) and Locke (1969) concluded that job performance is a major function of worker satisfaction and this will lead to the achievement of individual job values without overriding other values. The emergence of "expectancy theory" offers a broad and similar viewpoint for assessing emotional and explicit relationships to follow up on employee job performance for organizations (Vroom, 1964).

Turnover intention

Directly, Chen et al. (2011) observed that most of the turnover theories suggest that job satisfaction negatively related to employees' intention to quit their job. It will have a positive impact on actual turnover. Regardless, voluntary layoffs or employee turnover. Over the past century, this has attracted the attention of practitioners and academics to investigate turnover intention. In the early period, it focused attention on documenting how employees stopped asking for raises and bonuses (Hom & Griffeth, 1995).

The work environment and prolonged work stress can influence exploration of the reasons someone triggers the desire to move and leave the organization. They certainly lose work motivation, so there needs to be further action from their superiors to prevent this (Hom et al., 2017).

Empirical review and hypothesis development

WLB is the ability of individuals to carry out good functions and minimize conflicts between individual roles at work and in the family so that they get benefits and satisfaction when carrying out their roles. Hawa & Nurtjahjanti (2018) found that WLB and employee loyalty have a positive correlation.

WLB supported job retention and attractiveness can stimulate employee engagement in the company. Westman et al. (2009) interpreting WLB as the extent to which individuals can feel satisfied and involved in a good psychological and time, where their roles personally and in work-life do not occur in the conflict between the two roles.

High work demands will lead to stress levels, so that life at work and life in a family environment not balanced due to increased work demands leading to higher stress levels. With the presence of WLB policies, it can have a positive impact and reduce absenteeism on turnover intentions and employee productivity (Malik et al., 2010). Every organization tries to avoid turnover intentions because this phenomenon has a negative impact and of course there are significant cost consequences. Laksono & Wardoyo (2019) emphasize that WLB has contributed in reducing turnover intentions.

Those who experience repeated absences, low morality, and frequent changes in staff intensity because of turnover intentions will have lower work quality and productivity levels (Ötken & Erben, 2013).

Mendis & Weerakkod (2017) and Kithae & Keino (2016) have investigated the relationship between WLB and work performance. As a result, WLB has a

significant correlation with the performance of employees at senior and executive levels. On the other hand, Ardiansyah & Surjanti (2020) concluded that the relationship between WLB and work performance is insignificant.

Performance is the ability of employees to do a job with a specific strategy that leads to the organization and to achieve common goals. Performance is a form of realization of the achievement of the company's vision and mission. Performance is also a measuring tool for each work unit, group, and individual in order to achieve or even exceed the production targets that have been previously set (Mendis & Weerakkody, 2017; Metin & Asli, 2018). Therefore, we predict that:

H1 (a) - WLB ~~effect~~ *affect* on employee loyalty positively.

H1 (b) - WLB *affect* turnover intentions negatively.

H1 (c) - WLB *affect* job performance positively.

Comment [i-4]: Should state as: WLB affects employee loyalty positively.

According to Alfiyah (2016), the decline in employee work performance is caused by a low level of loyalty. Job desks or inaccurate placement of employees can also cause these possibilities based on their fields, thus hindering their productivity, especially for those with high job satisfaction. This resulted in employees. In such situations, employees are lazy slowly and can even stop working.

A similar argument is also in line with the findings of Preko & Adjetey (2013) if someone's loyalty has a positive effect on their performance. By being influenced by the relationship between leadership style, work results, colleagues, and personal development can determine employee loyalty to improve their performance. In a study showing the effect of employee loyalty on job performance, Faradila et al. (2020) presented their findings with significant results.

When the intention and motivation to work immediately disappears, they will be lazy to work and think about doing turnover intentions. One factor that support turnover is employee loyalty. When they are in a condition or are lazy to start work, disobeying company regulations, and are less responsible for work, employees will get bored. If they do not meet their needs based on their wishes, they feel uncomfortable at work. This factor is also a consideration for them to carry out turnover intentions (Hafni & Sari, 2019).

Dwipayoga & Adnyani (2013) focused their study on employee loyalty and employee turnover intention, where they prioritized staying in the company, feeling belonging, self-dedication, serious business, and high concern as important dimensions for them not to make a turnover intention. Therefore, we predict that:

H2 (a) - Employee loyalty ~~can~~ *affect* job performance positively.

H2 (b) - Employee loyalty ~~can~~ *affect* turnover intentions negatively.

Comment [i-5]: Can effect? Please revise.

This signals that if employees are at maximum work performance, they can be results-oriented, planning, and organizing tasks (Murphy, 2008). If they have achieved all of this, then there are two choices that will determine their future, i.e. stay or turnover.

Two vital aspects can determine an individual's work performance, namely process and outcome. Zimmerman & Darnold (2009) discusses these two aspects, where the process aspect is a specific pattern of activity when an employee is working, while the outcome aspect determines the goals and consequences for the work that has done. Biron & Boon (2013) assess that work performance closely related to turnover intention. When they are in low work performance, turnover intention is high and vice versa, if the work performance of the employee is high turnover intention reduced. Therefore, we predict that:

H3 - Job performance ~~can~~ affect turnover intentions negatively.

Comment [i-6]: Please be consistent in formulating hypotheses.

METHODOLOGY

Sample size and demarcation

To explore complex problems in an organization, field survey-based research needs to be interviewed with informants who know for sure about the conditions that occur (e.g. Hernaus et al., 2020; Ikbal et al., 2020a, b).

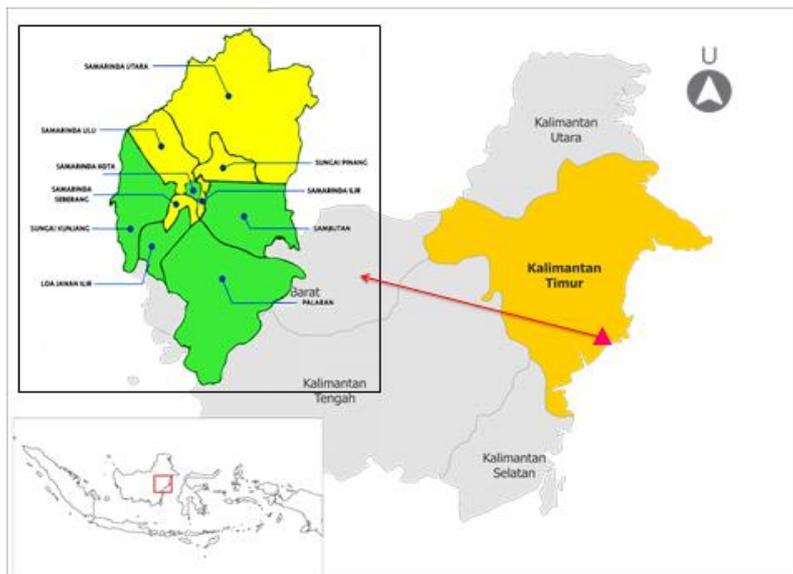


Figure 1. Sample exploration point
Source: created by own.

Comment [i-7]: What is the urgency of Figure 1? The sample overview does not need to be summarized via a map. It's simply explained narratively. If it doesn't matter, I recommend deleting it.

The sample includes employees who work for PT BCA in Samarinda City. For more details, we focused the sample on those who occupy the CS position. The sample has determined to cover the entire population and divided into regional groups (Banerjee & Chaudhury, 2010). As known, we got data through PT BCA Indonesia (center) regarding the CS unit in Samarinda City, which has

340 employees. When referring to the minimum sample size with an error margin of 5% and 1%, then the population numbering 500, of which the sample is 217 (Adam, 2020), the sample size in this paper considered having met the minimum requirements. With 340 samples, we distributed them to CS at PT BCA in all branches. There are ten PT BCA locations in Samarinda, spread across ten branches or per sub-district (Palaran, Samarinda Ilir, Samarinda Kota, Sambutan, Samarinda Sebarang, Loa Janan Ilir, Sungai Kukung, Samarinda Ulu, North Samarinda, and Sungai Pinang). Figure 1 depicts the study map. Because it evenly distributed, it means that one branch will represent 34 samples and we will concentrate each researcher in two locations (68 informants).

The data intended are primary data with questionnaire distribution techniques. In the first step, we need to make observations to review the location. Second, preparations must well planned, so that each researcher gets his own assignment to conduct surveys and interviews with each object, where one researcher reaches two objects or branches of PT BCA. Furthermore, items in the form of work stationery, recorders, mobile phones, questionnaires, and of course pay attention to the health protocols implemented by the local government during Covid-19 by always wearing masks, maintaining distance, and washing hands. The survey implementation period is from June 2020 to November 2020. To ensure validity and avoid questions that create biased perceptions, we need to be careful and ask the informants in detail, so that nothing is empty or not fully filled.

Procedures and variables

The procedure for assessing perceptions determined by a Likert scale with five points (very important - 5, important - 4, moderately important - 3, not important - 2, and very not important - 1). The commonly used the Likert scale for social and humanitarian studies, or in the business field. It will then ask the informants several important questions regarding the variables we have designed in Table 1.

Table 1. Specifications on Variables and Items

Variables	Dimensions	Actual reference
WLB	Stress, exhaustion, time, family, and responsibilities	Živčicová et al. (2017)
Employee loyalty	Belongingness, job involvement, and organizational commitment	Rajput et al. (2016)
Job performance	Task performance, interpersonal citizenship, organisational citizenship, and job education	Maroofi & Navidinya (2011)
Turnover intentions	Justice perceptions, employees affective, cognitive states, behavioral	Bu et al. (2011)

Comment [i-8]: Why does the table title only list variable specifications? In fact, you also specify the dimensions of each part.

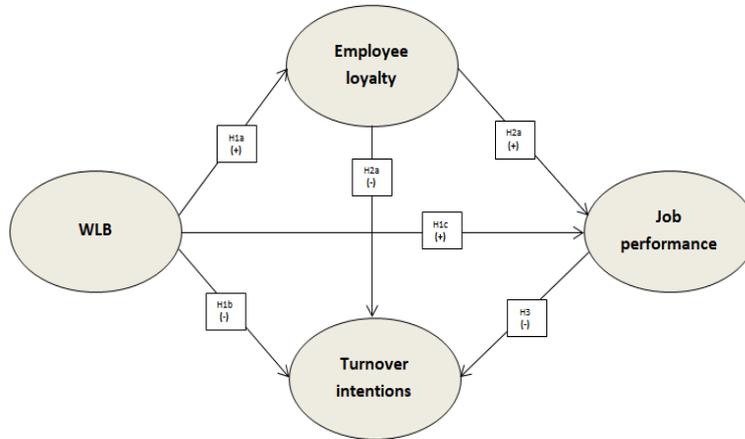


Figure 21. Concept and Expected Signs

Source: created by own.

There are seventeen items that cover these four variables and have their respective benchmarks. Employee loyalty has three dimensions, while there are four dimensions in job performance, then turnover intentions and WLB have a similar total dimension, namely five dimensions. These variables have different goals based on their role. In hypothesis-1a, hypothesis-1b, and hypothesis-1c, WLB is the independent variable, and employee loyalty, turnover intentions, and job performance are the dependent variables. In hypothesis-2a and hypothesis-2b, employee loyalty (independent variable) explains its relationship to the dependent variable, in this case, represented by job performance and turnover intentions. Then, from hypothesis-3, turnover intentions as the dependent variable influenced by the independent variable, namely job performance. Thus, Figure 21 summarizes the causality relationship between the variables.

Interpretation analysis

Since it supports the study by quantitative data with six proposed hypotheses, we only focus on the direct effect. We carried multiple linear regression analysis out to evaluate the relative contribution of each variable (Kahya, 2009). Additional software such as Microsoft Excel for the tabulation of sample demographic characteristics and analysis testing via SPSS. There are three data processing criteria before the conclusion, including descriptive statistics comprising mean, standard deviation (SD), Person correlation. The next session covers the feasibility of a questionnaire with its reliability and coefficient of determination (R²), while a multiple regression model is used to present the results of the hypothesis.

SPSS tested reliability analysis with the criteria for the reliability coefficient (Cronbach's α) to be at least above 0.60 (Podsakoff et al., 2000; Shore et al., 1990). Consistency in this test will seen whether an item has a strong correlation with others or vice versa. On the Pearson correlation, Wijayanti et al. (2020) confirm that the interval is in the range 0 - 1. The six classifications of this correlation are 1 (perfect correlation), 0.75 - 0.99 (very strong correlation), 0.50 - 0.75 (strong correlation), 0, 25 - 0.50 (weak correlation), 0.00 - 0.25 (very weak correlation), and 0 (no correlation).

RESULTS

Informants' explanations based on gender, age, marital status, educational background, and duration of work as CS at PT BCA Samarinda were quite diverse. Table 2 presents an interesting sample demographics, where jobs in CS positions occupied by those who are female than male. From the age interval, employees aged 19 years - 30 years are very dominant, because we classified the age range as productive age. Some employees married, but some are unmarried, and the rest divorced. With many undergraduate and high school graduates, the average working time also determines the experience of employees in the workplace, where most have worked for 2 years - 4 years and this is a bright prospect for the sustainability of the company.

Table 2. Details of the Sample

Characteristic factors	Frequency	Percentage	
Gender	- Male	73	21.47
	- Female	267	78.53
Age	- 19-24	131	38.53
	- 25-30	94	27.65
	- 31-36	40	11.76
	- 37-42	57	16.76
	- 43+	18	5.29
Status	- Married	166	48.82
	- Umarried	115	33.82
	- Others	59	17.35
Education	- High school	102	30.00
	- University	189	55.59
	- Master	38	11.18
	- Ph.D	11	3.24
Time at current work place	- Lass then 2 years	5	1.47
	- 2-4 years	254	74.71
	- 5-7 years	67	19.71
	- 8 years dan over	14	4.12

Source: field identification.

With 95% and 99% degrees of freedom, it got Person correlation to show the level of correlation coefficient in each relationship between variables. It illustrates the strong correlation by the one-way relationship between job performance and WLB. There is a weak correlation between turnover intentions and employee loyalty in two directions. The scores for mean and SD were highest on job performance and employee loyalty, while turnover intentions explained the smallest mean, and WLB held the lowest SD record. We summarize the overall descriptive statistics in Table 3.

Table 3. Scores for Mean, SD, and Pearson Correlation

Variables	Mean	SD	[1]	[2]	[3]	[4]
WLB	3.231	0.364	1			
Employee loyalty	3.523	0.819	0.644** (0.000)	1		
Job performance	4.310	0.484	0.826* (0.000)	0.572* (0.000)	1	
Turnover intentions	2.248	0.791	0.438** (0.000)	0.293** (0.000)	0.475* (0.000)	1

Note: *p <0.05, and **p <0.01.

Table 4. Calculations for Cronbach's alpha (CA) and Determination (R²)

Var.	Dimensions	R ²	α
WLB	- Right now I feel stressed - Work leaves me exhausted - Too much time is wasted at work - Family is a burdening factor in my mind - Responsibilities at work and family are imbalanced	0.736	0.654 0.786 0.751 0.742 0.725
EL	- My emotional need is a sense of belonging to work - I got involved at work - My colleague has a good organizational commitment	0.852	0.665 0.823 0.624
JP	- My job desk is in accordance with the performance results - I work in an interpersonal culture - Without assistance, I took care of this job - There is special training in certain areas of work	0.737	0.873 0.865 0.871 0.882
TI	- The company acts fairly through extra wages and bonuses - Employee emotional involvement is indispensable in the workplace - Fellow employees try to always remind job desks - Employee behavior determines the development of organizational culture - I find new things and get satisfied when finish my job		0.861 0.872 0.874 0.859 0.893

Source: field identification.

Table 4 accommodates the assumptions that all dimensions must meet in the four variables. The informant said what was fully accountable, open, and had its identity in order to maintain the emotional bond between employees and superiors. In this study, the R² value is very valid because it is almost perfect. It can prevent this if the WLB's determination of employee loyalty, turnover intentions, and job performance reaches 73.6%. In the relationship between employee loyalty and job performance and turnover intentions, a determination coefficient of 85.2% got, and this is also the highest determination compared to other relationships. Validity further clarifies the relationship between job performance and turnover intentions, which are quite successful. The R² of 73.7% in these two factors shows that there is an interrelated pattern.

The score for CA, too, is interesting to review. As the display of the SPSS output, we find that the seventeen-dimensional attainment of the four variables is real because $\alpha > 0.60$. This result is inseparable from the success of all the questions answered by the informants with a competent understanding. The largest α value for Q-17 at "TI" and the lowest with the lowest α is "EL", to be precise at Q-8.

Comment [i-9]: Which dimension or item in "EL" variable has the lowest α score?

Table 5. Empirical Estimation

Hypothesis	β	SE	Level	t-statistic	Prob.	Sign
H1.a: WLB -> EL	0.606	0.043	**	5.065	0.000 <0.01	Positive
H1.b: WLB -> TI	-0.012	0.154	**	-0.155	0.093 > 0.01	Negative
H1.c: WLB -> JP	0.515	0.014	*	1.230	0.041 <0.05	Positive
H2.a: EL -> JP	0.273	0.102	*	2.925	0.036 <0.05	Positive
H2.b: EL -> TI	-0.284	0.270	**	-3.082	0.066 > 0.01	Negative
H3: JP -> TI	-0.957	0.242	*	-1.841	0.057 > 0.05	Negative

Note: β (Standardized coefficient), Standard error (SE), *p <0.05, and **p <0.01.

Based on the prediction, seven hypotheses have declared "accepted" with the suitability of the respective beta coefficients (β). In its partial effect (one-way relationship), employee loyalty to job performance is the most dominant influence, where the probability is the lowest and the t-value is the highest compared to the other three relationships. There was a direct two-way effect (p <0.01) in all three lines, involving WLB and employee loyalty, which had the most dominant relationship, and the t-value, which was also the highest (see Table 5).

The expectations in this experiment have been successful because the residue in all three models is quite small. The evaluations for the first model, the second model, and the third model are 26.4%, 24.8%, and 26.3% which

tolerate confounding factors or not explained in H1 (WLB on employee loyalty, turnover intentions, and job performance), H2 (employee loyalty with job performance and turnover intentions), and H3 (job performance against turnover intentions). The beta coefficient represents an increase or decrease in six lines, where when WLB increases, it will significantly increase employee loyalty and job performance. However, not to turnover intentions, because $p > 0.01$.

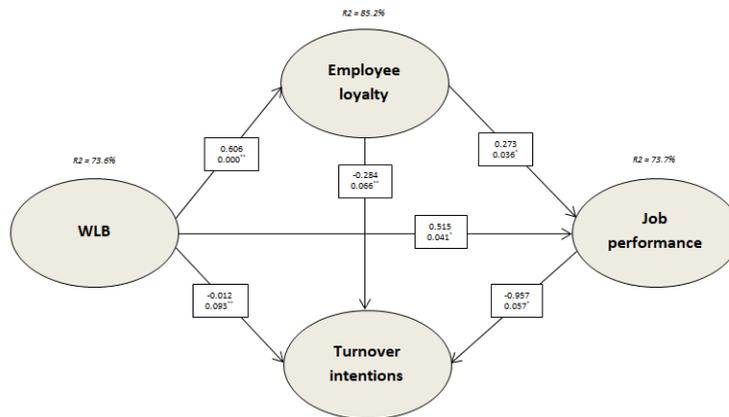


Figure 32. Regression Model
 Note: * $p < 0.05$, and ** $p < 0.01$.

On job performance, employee loyalty has a significant effect ($p < 0.05$) and not significant for turnover intentions ($p > 0.01$). Figure 3-2 shows that we can derive turnover intentions through the role of job performance because the probability level is higher than 0.05.

DISCUSSION

This paper seeks to investigate the concept of WLB in relation to employee loyalty, job performance, and turnover intentions for PT BCA in all parts of Samarinda City. We highlight six findings that provide evidence that WLB can strengthen employee loyalty and job performance, but that WLB also serves to prevent turnover intentions. Another important point is that employee loyalty can improve job performance and employee loyalty also prevents turnover intentions. Turnover intentions will decrease if there is an increase in job performance.

Job performance plays a high key role in reducing turnover intentions for PT BCA employees compared to WLB and employee loyalty. Most likely, the company has paid attention to them optimally. Policies or standard operating procedures (SOPs) have adapted local wisdom and Indonesian culture that prioritizes guarantees in the aspects of education, health aspects, and of course, employee career development.

In another discussion, WLB is the only factor that can increase employee loyalty. After that, if we compare the role of WLB and employee loyalty to job

performance, it is WLB that has the greatest effect. Each employee has their respective abilities according to the work environment, the expertise occupied, and the field placement. Especially for CS in the banking world, they trained to be ready to serve customers who want to open new accounts, give satisfaction, tidy up administration, and internal audit. As the front guard, CS has a heavy role indirectly monitoring the continuity of the workplace.

Given the weaknesses of studies that use a survey approach, it is hoped that other researchers in the future will consider data collection techniques with other types of samples. In addition, the multiple regression model is still limited to projecting an indirect (mediation) relationship. The accuracy of variables and items of course always adapts not only to one area in a particular workplace but can be broadly expanded across elements or several substances in an object.

It is not easy for PT BCA to open recruitment outside the planned agenda. Their passions lead to how this strategy can be applied in the field by CS in order to serve customers. It must be consistent and continuously strived to get a positive "image" in the eyes of customers. Minimizing costly, energy-consuming, and time-consuming moments to find new employees because old employees make turnover intentions that are not ideal.

The point of view of Jaharuddin & Zainol (2019) discusses the relationship between WLB and turnover intention, employee performance, and job performance. In practice, WLB is very important for the organization to ensure the welfare of employees and support them to remain in harmony with their family members. Another reference point lies in the ambition experiment by Javed et al. (2014) which shows a significant positive relationship between job loyalty and employee performance. Meanwhile, there is no significant negative relationship between job loyalty to turnover intention. Job satisfaction depends on the success of a productive relationship between management and employees.

The consequences of conflict of interest at work have implications for a decrease in individual performance and over time will form small groups that trigger tensions (Terek et al., 2018). When a dispute between one employee and another employee gets bigger, then one of them has the opportunity to leave the workplace. These incidents must be avoided and there needs to be productivity in teamwork. This finding is also relevant from the study of Alferaih (2017) which provides an understanding of how job performance affects employee turnover intention and organizations can control turnover through wise supervisors. Underperforming employees are more likely to stop controlling job satisfaction and have an intention to move. Generally, it is not planned and those who perform well can control job satisfaction.

FURTHER STUDY

This paper certainly has significant implications for practical and theoretical development. Mission competently must refer to which dimensions

or indicators are weak in the variables. In WLB, the quantity of work is the crucial factor that makes employees tired, so the company needs to pay attention to it. They like their job as CS and don't feel pressured. Second, in the employee loyalty variable, team involvement in each job is very important compared to organizational commitment. This is certainly a reference for companies to evaluate thoroughly the work output. Third, work education is a dimension that largely determines job performance and formal and informal communication between employees so far has well established. The company will also continue to carry out special education to CS intensively and periodically because there are new things that continue to develop along with technological modernization. Fourth, over the course of the observation, we also found important insights into the factors that influence turnover intentions. Of the five questions in the questionnaire for the turnover intentions variable, general workplace satisfaction is very important for obtaining productivity. When compared with other components, they said the behavior of fellow employees to be quite good. That way, the focus is on employee satisfaction, which the company needs to pay attention to in order to generate motivation, for example through programs that specialize in CS being involved in game shows, educational-based entertainment, and the latest agendas that are able to create good emotional and intellectual bonds.

The reflection that becomes a fundamental question is how big the role of the leaders and directors of PT BCA in each branch to follow up this discovery with a transformation in the WLB concept. Drastic changes certainly actualize employee expectations in order to get significant work performance and loyalty. The ability of a charismatic and democratic type of leader should listen to employee complaints more in order to reduce friction in the workplace and keep them from turning over intentions.

The involvement and retention of these findings provide theoretical recommendations, including those of great relevance to be presented by other researchers with different concepts, methods, and analyzes in order to characterize the conceptualization of WLB in large companies or large reputable banks.

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