

Balancing Life, Shaping Minds: How Work-Life Balance, Workplace Environment, and Personality Drive Employee Productivity through Job Satisfaction

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ABSTRACT

This study examines the influence of work-life balance, workplace environment, and the Big Five personality traits on employee productivity, with job satisfaction serving as a mediating variable. Using a quantitative research design and survey method, data were collected from 50 employees of PT X through structured questionnaires and analyzed using multiple linear regression. The findings reveal that the workplace environment does not significantly affect employee productivity, either directly or indirectly. Work-life balance exerts a significant influence on productivity, both directly and indirectly, while the Big Five personality traits significantly affect productivity only indirectly. Job satisfaction, however, does not significantly mediate these relationships. Overall, the study concludes that work-life balance plays a crucial role in shaping employee satisfaction and productivity, while the workplace environment does not exert a meaningful influence. The Big Five personality traits predict productivity but not job satisfaction, and job satisfaction itself does not significantly determine productivity within the company.

Keywords: Work Life Balance, Work Environment, Big Five Personality, Job Satisfaction, Productivity

INTRODUCTION

In the contemporary work era, achieving balance between professional responsibilities and personal life has become a critical challenge that increasingly captures organizational and academic attention. According to the International Labour Organization (ILO), more than 41% of workers worldwide experience stress resulting from poor work-life balance. In Indonesia, the 2022 Work Well-Being Survey reported that 38% of employees face disruptions in their personal lives due to excessive work demands. Such imbalances have direct consequences: heightened stress levels, declining job satisfaction, and reduced employee productivity. Collectively, these outcomes pose significant obstacles for organizations striving to sustain both performance and human resource well-being.

This study focuses on PT X, a general insurance company grappling with the challenge of building a productive yet balanced workplace. Observations indicate that employees at PT X frequently encounter heavy workloads, interpersonal conflicts, and suboptimal workplace facilities. These factors are likely to undermine both job satisfaction and productivity.

Against this backdrop, the study seeks to address several critical questions related to the determinants of employee satisfaction and productivity. Specifically, it investigates:

1. To what extent does work-life balance influence the job satisfaction of PT X employees?
2. How does the workplace environment affect job satisfaction?
3. What role do the Big Five personality traits play in shaping job satisfaction?

In addition, the study explores whether work-life balance and the workplace environment directly influence productivity, and whether personality traits similarly contribute to performance outcomes. Finally, the research examines whether job satisfaction itself has a meaningful impact on productivity.

By examining these relationships, this study aims to contribute to a deeper understanding of the factors that support enhanced employee performance and well-being. Furthermore, by using PT X as the research setting, the findings are expected to inform the development of strategies for improving

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productivity and employee welfare within organizations—particularly in the insurance industry.

LITERATURE REVIEW

Previous research highlights the central role of training and continuous skill development in enhancing employee motivation, which subsequently influences both satisfaction and performance (Sumbogo, 2014; Iskandar, 2022). Despite this, global engagement levels remain low. Gallup (2022) reported that only 21% of employees worldwide feel genuinely engaged in their work. Similarly, a Jobstreet.com survey (2021) revealed that 47% of Indonesian employees perceive that their contributions are undervalued. These findings underscore the importance of recognition and motivation, as their absence reduces job satisfaction, engagement, and organizational loyalty.

The workplace environment has also been identified as a critical determinant of employee well-being and performance. Poor physical or psychological conditions in the workplace may foster conflict, stress, and decreased well-being. Jobstreet (2021) reported that 52% of employees feel their workplaces fail to adequately support physical and mental health. Inadequate facilities, malfunctioning equipment, and excessive workloads create barriers that reduce productivity and overall job quality.

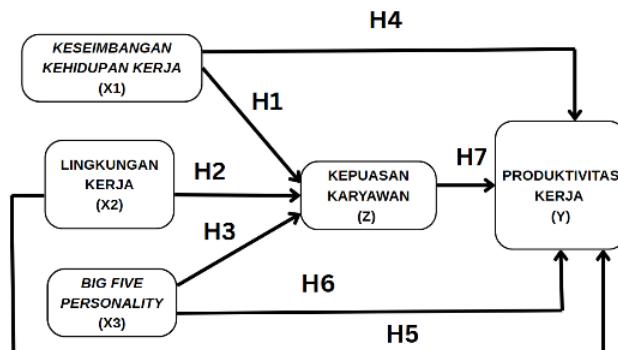
Work-life balance is another essential factor. Studies indicate that maintaining harmony between work and personal life contributes to reduced stress and enhanced performance. For instance, Astono (2020) and a Jakpat survey (2024) found that employees who achieve work-life balance exhibit higher morale and effectiveness. Job satisfaction, in turn, is closely tied to positive outcomes such as organizational loyalty, efficiency, and achievement of goals (Robbins & Judge, 2020). Core elements that drive satisfaction include a sense of responsibility, recognition, compensation, and favorable working conditions.

Personality traits are equally influential. Research published in *Frontiers in Psychology* (2023) demonstrates that conscientiousness is strongly associated with productivity, while openness is linked to creativity and innovation. The Big Five framework provides a useful model for understanding these differences (Bainbridge, Ludeke, & Smillie, 2022). As Sedarmayanti (2017) notes, productivity can be defined as the ratio of output to input within a work system, and is influenced by diverse factors such as personality, training, incentives, and technology.

Taken together, the literature suggests that work-life balance, workplace environment, and personality traits are integral to shaping employee satisfaction and productivity. However, the extent of their individual and combined impacts remains underexplored, particularly in the context of Indonesian organizations in the insurance sector. This study aims to fill that gap.

RESEARCH METHODOLOGY

This study employs a quantitative research design. The independent variables are work-life balance (X1), workplace environment (X2), and the Big Five personality traits (X3). Job satisfaction (Z) functions as a mediating variable, while employee productivity (Y) serves as the dependent variable. The conceptual framework assumes that the three independent variables influence productivity both directly and indirectly through job satisfaction. This dual-path approach enables an integrated analysis of how personal and organizational factors jointly contribute to performance outcomes.



Figur 1 Model Konseptual
Source: Olahan Helena 2025

Population and Sample

The study population consists of all employees at PT X headquarters, totaling more than 200 individuals. Based on specific eligibility criteria, 50 employees were selected as respondents through purposive sampling. The inclusion criteria were as follows:

1. Permanent employment status at PT X headquarters.
2. At least one year of tenure.
3. Exclusion of outsourced workers, cleaning staff, office assistants, security personnel, and external consultants.

Because only 50 employees met these criteria, the study adopted a total sampling approach, where all eligible employees participated as respondents.

Data Collection

Data were gathered using a structured, closed-ended questionnaire. Items were measured on a five-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5). Prior to distribution, the instrument was tested for validity and reliability to ensure accuracy and consistency.

Data Analysis

The data were processed using SPSS statistical software. Preliminary analyses included tests for validity, reliability, normality, multicollinearity, and heteroskedasticity to confirm that regression assumptions were met.

Subsequently, multiple linear regression analyses were conducted in two stages:

- Model I: tested the effects of the independent variables (X1, X2, X3) on the mediating variable (Z).
- Model II: tested the effects of the independent variables and the mediator (X1, X2, X3, Z) on the dependent variable (Y).

Additionally, path analysis was employed to examine the magnitude of both direct and indirect effects, thereby providing a more comprehensive understanding of how work-life balance, workplace environment, and personality traits affect productivity through job satisfaction.

This methodological approach is expected to yield robust insights into the dynamics of employee performance and well-being in the organizational context of PT X.

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RESULT

Respondent Characteristics

To better contextualize the findings, the demographic characteristics of respondents were analyzed.

Jenis Kelamin

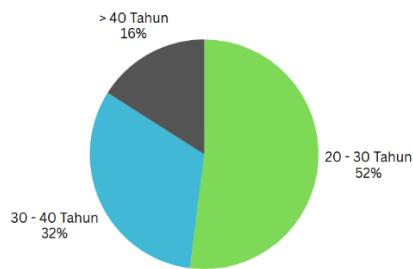


Figur 2 Diagram Jenis Kelamin Responden

Source: Olahan Helena 2025

From the Gender, of the 50 respondents, 27 were women (54%) and 23 were men (46%), indicating a slight female majority.

Umur

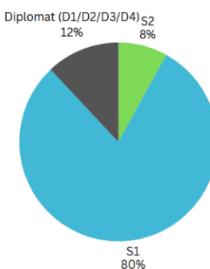


Figur 3 Diagram Usia Responden

Source: Olahan Helena 2025

From Age: Most respondents were between 25 and 35 years old.

Pendidikan Terakhir



Figur 4 Diagram Pendidikan Terakhir Responden

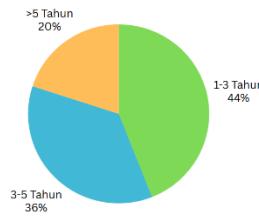
Source: Olahan Helena 2025

From Education: No respondents had only a high school education. Six respondents (12%) held diplomas, 40 respondents (80%) held bachelor's degrees, and 4 respondents (8%) had master's degrees. Thus, the majority were bachelor's degree holders.

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Lama Bekerja

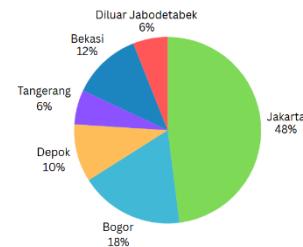


Figur 5 Diagram Lama Bekerja Responden

Source: Olahan Helena 2025

From Tenure: Twenty-two respondents (44%) had worked for 1–3 years, 18 respondents (36%) for 3–5 years, and 10 respondents (20%) for more than 5 years.

Domisili



Figur 6 Diagram Domisili Responden

Source: Olahan Helena 2025

From Residence: Nearly half (48%) lived in Jakarta, with the remainder distributed across Bogor (18%), Depok (10%), Bekasi (12%), Tangerang (6%), and other regions outside Jabodetabek (6%). These demographics suggest that the sample primarily consisted of relatively young, educated employees with moderate tenure, most of whom resided in Jakarta.

Instrument Testing

The questionnaire's validity and reliability were tested prior to regression analysis. All 47 indicators demonstrated acceptable validity, while Cronbach's alpha values for all variables exceeded 0.6, confirming strong internal consistency.

Table 1 Hasil Uji Validitas dan Uji Reliabilitas

Variabel	Jumlah Item	Rentang pearson corelation	r tabel	keterangan validitas	Cronbach alpha	Keterangan reliabilitas
WLB (X1)	10	0.066 - 0.909	0.217	9 Valid	0.909	Reliabel
WE (X2)	10	0.309 - 0.795	0.217	10 Valid	0.702	Reliabel
BFP (X3)	10	0.370 - 0.815	0.217	10 Valid	0.609	Reliabel
EP (Y)	10	-0.598 - 0.894	0.217	7 Valid	0.893	Reliabel
S (Z)	10	0.553 - 0.813	0.217	10 Valid	0.781	Reliabel

Source : Olahan SPSS, 2025

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Table 2 Hasil Uji Normalitas

Parameter	Hasil	Keputusan
N	50	
Test Statistic	0.101	Data Terdistribusi Normal
Asymp. Sia. (2-tailed)	0.200 ^{c,d}	

Source : Olahan SPSS, 2025

The normality test yielded a significance value of 0.200 (>0.05), indicating that the data were normally distributed. Multicollinearity testing showed tolerance values greater than 0.1 and variance inflation factor (VIF) values below 10, demonstrating the absence of multicollinearity

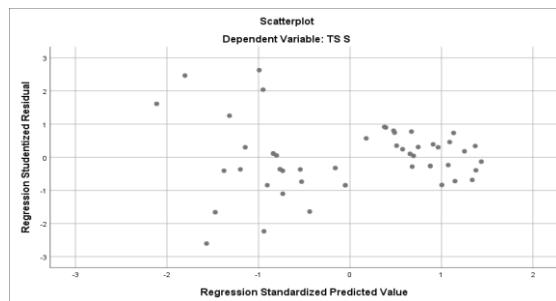
Table 3 Hasil Uji Multikolinearitas

Variabel Bebas	Tolerance	VIF	Keputusan
Keseimbangan Kehidupan Kerja	0.240	4.174	Tidak terjadi multikolinieritas (VIF < 10)
Lingkungan Kerja	0.567	1.764	Tidak terjadi multikolinieritas (VIF < 10)
Big Five Personality	0.775	1.290	Tidak terjadi multikolinieritas (VIF < 10)
Kepuasan Kerja	0.271	3.689	Tidak terjadi multikolinieritas (VIF < 10)

Source : Hasil Olahan SPSS, 2025

Scatterplot analysis confirmed no heteroskedasticity, as the residuals were randomly distributed.

Table 4 Hasil Uji Heteroskedastisitas



Source : Hasil Olahan SPSS, 2025

Regression Model I (Predicting Job Satisfaction)

The first regression model examined the effects of work-life balance, workplace environment, and Big Five personality traits on job satisfaction. The regression equation was:

$$Z = 12.260 - 0.219X_1 - 0.050X_2 - 0.071X_3 + \epsilon_Z$$

The regression analysis shows that the constant value of 12.260 represents the baseline level of employee job satisfaction when the variables of Work-Life Balance, Workplace Environment, and Big Five Personality are set to zero. The Work-Life Balance variable (X_1) has a coefficient of -0.219 with a statistically significant effect, indicating a negative relationship with job satisfaction. The Workplace Environment variable (X_2) has a coefficient of 0.050 with a positive but insignificant effect, while the Big Five Personality variable (X_3) has a coefficient of -0.071 with a negative and insignificant effect. These findings indicate that only Work-Life Balance significantly influences job satisfaction, although the direction of its relationship is contrary to common assumptions.

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T Test

Table 5 Hasil Uji t Model 1 (X-Z)

Variabel bebas	t	Sig.	Keputusan
Keseimbangan Kehidupan Kerja	-3.307	0.004	Berpengaruh signifikan
Lingkungan Kerja	0.996	0.324	Tidak berpengaruh signifikan
Big Five Personality	-1.662	0.104	Tidak berpengaruh signifikan

Source : Hasil Olahan SPSS, 2025

Findings showed that:

1. Work-life balance (X1) had a significant negative effect on job satisfaction ($p = 0.004$, $t = -3.307$). Surprisingly, higher reported work-life balance scores corresponded with lower job satisfaction, a result that warrants further investigation.
2. Workplace environment (X2) showed no significant effect ($p = 0.324$).
3. Personality traits (X3) also had no significant effect ($p = 0.104$).

Determination test (R^2)

The coefficient of determination (R^2) for Model I was 0.714, indicating that 71.4% of the variation in job satisfaction could be explained by the independent variables, while the remaining 28.6% was influenced by factors outside the model.

Table 6 Hasil Uji Koefisien Determinasi (R^2) Model 1 (X-Z)

Model	R	R Square	Adjusted R Square
1	0.845	0.714	0.688

Source : Hasil Olahan SPSS, 2025

Regression Model II (Predicting Productivity)

The second regression model tested the effects of work-life balance, workplace environment, personality traits, and job satisfaction on productivity. The regression equation was:

$$Y=14.924+0.588X1-0.033X2+0.277X3-0.174Z+\epsilon Y$$

The constant value of 14.924 represents the baseline level of employee productivity when all independent variables are set to zero. The coefficient of 0.588 for Work-Life Balance (X1) indicates a positive and statistically significant effect, making it the dominant contributor to increased employee productivity. The coefficient of -0.033 for Workplace Environment (X2) reflects a negative but insignificant effect. Meanwhile, the coefficient of 0.277 for Big Five Personality (X3) shows a positive and significant influence on productivity. Finally, the coefficient of -0.174 for Job Satisfaction (Z) indicates a negative but statistically insignificant effect.

T Test

Tabel 7 Hasil Uji t Model II
X & Z- Y

Variabel bebas	t	Sig.	Keputusan
Keseimbangan Kehidupan Kerja	4.534	0.000	Berpengaruh signifikan
Lingkungan Kerja	-0.365	0.717	Tidak berpengaruh signifikan
Big Five Personality	3.453	0.001	Berpengaruh signifikan
Kepuasan Kerja	-1.105	0.275	Tidak berpengaruh signifikan

Source : Hasil Olahan SPSS, 2025

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Key findings:

1. Work-life balance (X1) had a significant positive effect on productivity ($p < 0.001$, $t = 4.534$).
2. Personality traits (X3) also had a significant positive effect ($p = 0.001$).
3. Workplace environment (X2) and job satisfaction (Z) did not significantly affect productivity ($p > 0.05$).

Determination test (R^2)

The coefficient of determination (R^2) for Model II was 0.734, suggesting that 73.4% of the variation in productivity was explained by the independent variables, with the remaining 26.6% influenced by external factors such as organizational culture, compensation, or performance appraisal systems.

Table 8 Hasil Uji Determinasi (R^2) (X & Y – Z)

Model	R	R Square	Adjusted R Square
1	0.857	0.724	0.711

Source : Hasil Olahan SPSS, 2025

Path Analysis

Path analysis further clarified the direct and indirect relationships among variables.

Table 9 Hasil Pengaruh Jalur

Variabel	Pengaruh Langsung (PL)	Pengaruh Tidak Langsung (PTL)	Pengaruh Total (PL + PTL)
Keseimbangan kehidupan kerja (X1)	0,712	$(-0,767) \times (-0,163) = 0,125$	0,837
Lingkungan Kerja (X2)	-0,037	$(0,162) \times (-0,163) = -0,026$	-0,063
Big Five Personality (X3)	0,309	$(-0,231) \times (-0,163) = 0,037$	0,272

Source : Hasil Olahan SPSS, 2025

- Work-life balance had the strongest direct effect on productivity ($PL = 0.712$), with a smaller indirect effect ($PTL = 0.126$).
- Personality traits also had a strong direct effect ($PL = 0.309$), though its indirect effect was negligible ($PTL = -0.037$).
- Workplace environment exerted only minimal influence, with both direct ($PL = -0.037$) and indirect ($PTL = -0.026$) effects being weak and negative.

These findings confirm that job satisfaction does not serve as a strong mediating factor. Instead, work-life balance and personality traits directly drive productivity outcomes.

CONCLUSION

Based on the findings and discussion, this study presents six main conclusions:

1. Work-life balance significantly influences job satisfaction, indicating that better alignment between professional and personal life enhances employee satisfaction.
2. Workplace environment and Big Five personality traits do not significantly affect job satisfaction, suggesting that these factors are not strong determinants of employees' sense of

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fulfillment at PT X.

3. Work-life balance significantly improves productivity, highlighting the importance of effective time management and workload balance in supporting performance.
4. Workplace environment does not significantly affect productivity, implying that even adequate workplace conditions do not automatically translate into higher output.
5. Big Five personality traits significantly influence productivity, confirming that individual characteristics play an important role in achieving work targets.
6. Job satisfaction does not significantly affect productivity, meaning that productivity may remain high even when satisfaction levels are suboptimal.

Recommendations

For future research, additional variables such as leadership style or job stress should be incorporated to provide a more comprehensive understanding. Expanding the respondent pool would also enhance the generalizability of findings. Moreover, adopting mixed methods—such as interviews or direct observation—could yield richer and more representative data.

From a managerial perspective, companies are advised to maintain existing practices that support work-life balance, create a more conducive work environment, and develop programs that leverage employees' personality strengths to further enhance productivity.

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