

# The Effect of Work Life Balance, Incentives, and Self Efficacy on Employee Performance of Kb Bank Kc Jember

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**Abstract:** Employee performance is one of the main factors in the success of a company, especially in the banking industry which is highly dependent on the quality of service, one of which is at KB Bank KC Jember, Good work-life balance plays an important role in maintaining employee welfare, reducing stress, and increasing work productivity. Fair and proportional incentives for employee contributions serve as external motivators that encourage increased performance. Based on the analysis of employee performance data at KB Bank KC Jember in 2020-2024, it was found that the decline in performance that occurred was related to these factors. This study uses a descriptive analysis method with a quantitative approach to measure the relationship between work-life balance, incentives, and self-efficacy on employee performance. The results of the study show that poor work-life balance causes increased work stress, inadequate incentives reduce motivation, and low self-efficacy hinders the achievement of optimal performance. Therefore, companies need to take strategic steps to improve employee welfare, provide more competitive incentives, and increase employee self-confidence through training and skills development.

**Key words:** Employee Performance, Work-Life Balance, Incentives, Self-Efficacy, KB Bank KC Jember.



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## 1. Introduction

Human Resource Management (HRM) is a science and art of managing relationships and the role of the workforce to achieve efficiency and effectiveness in supporting the goals of the company, employees, and society (Hasibuan, 2013) Human resources are a key factor in determining a company's success and can significantly influence the rise and fall of organizational development. As the business world rapidly evolves alongside advances in science and technology, changes in employee lifestyles are also inevitable.

HRM encompasses a series of activities aimed at optimizing employee potential and capabilities within an organization. The main objective is to ensure efficient and effective utilization of human capital to achieve organizational goals. These activities include planning, recruitment, selection, training and development, performance management, and the provision of appropriate incentives that align with both organizational needs and employee well-being.

According to (Marbawi, 2016), employees play a vital role in a company's success as they are the main assets driving the organization toward its goals. This is particularly true in the banking industry, which heavily relies on customer trust and the quality of service provided. In line with Law No. 10 of 1998, a bank is defined as a business entity that collects funds from the public in the form of savings and redistributes them as credit or other financial products to improve public welfare.

Employee performance refers to the results and behaviors demonstrated by individuals in completing assigned duties within a certain period (Kasmir, 2020). Performance involves both qualitative and quantitative aspects, with good performance achieved when employees meet or exceed established standards.

Several variables are believed to influence employee performance, such as work-life balance, incentives, and self-efficacy. According to (Safinska et al., 2024) a good work-life balance enables employees to manage both personal and professional roles, reducing stress and increasing productivity. Incentives act as external motivators that drive employees to perform better, while self-efficacy—one's belief in their ability to succeed in specific tasks—can positively impact performance.

Greenhaus (2017) describes work-life balance as a state of equilibrium between work demands and personal needs. The Boundary Theory by Clark (2020) suggests that individuals strive to maintain clear boundaries between work and personal life to achieve balance, reducing stress and increasing motivation. Supporting this, Wijayantini et al (2018) states that work-life balance is strongly related to employee performance.

Incentives also significantly affect employee performance. According to (Wijayantini & Safitri (2022) and Istikomah & Ratnasari, 2022), incentives are a form of compensation based on employee achievements. (Hasibuan, 2018) adds that incentives reward employees who perform beyond standards, fostering motivation and fairness. Vroom's Expectancy Theory (1964) further explains that employees are more driven when they believe that their efforts will result in desirable outcomes, such as bonuses or recognition.

Self-efficacy also plays a crucial role. (Hajar, 2019) defines it as an individual's assessment of their ability to perform tasks and achieve results. Those with high self-efficacy are more confident and persistent in overcoming challenges, as supported by (Bandura et al., 2006) and (Shelemo, 2023), who found that self-efficacy contributes positively to employee performance.

KB Bank, formerly known as Bank Bukopin, is one of the largest private banks in Indonesia. Established in 1970, it has grown to provide a range of financial services, including savings, loans, and corporate and retail banking. Since joining KB Financial Group of South Korea in March 2024, KB Bank has focused on improving service quality, operational efficiency, and expanding its customer base.

One of its branches, KB Bank KC Jember, plays an essential role in serving the local community. However, based on interviews with the branch manager and employees, several performance-related issues have emerged. Many employees report work-life imbalance due to excessive workloads, which affects rest and personal time. This imbalance has led to increased stress, reduced motivation, and lower service quality.

Additionally, some employees feel that the incentives received do not reflect their performance, leading to dissatisfaction and demotivation. Observations from performance data between 2020 and 2024 show a declining trend in employee performance at KB Bank KC Jember, despite consistent performance targets each year.

Most employees feel that work interferes with the quality of their personal lives, which can lead to stress, decreased motivation, and ultimately reduced performance—particularly in delivering services to customers. Another issue is the provision of incentives, which are perceived as inadequate or unsatisfactory. Some employees feel that the incentives they receive do not reflect their performance or fail to acknowledge their contributions and achievements. This can make employees feel undervalued, reducing their motivation to improve and leading to a decline in performance.

The phenomena in this study are based on observations regarding performance issues at KB Bank KC Jember, as reflected in reports that show the branch's leadership has not met performance targets. This has been evidenced by a decline in employee performance over the past few years, as shown in the following data:

**Table 1.1: Achievement of 2024 Employee Performance Targets – KB Bank Jember Branch Office**

Position	Performance Target	Target Quantity	Target Achievement Duration
Teller	Transaction Volume	Number of transactions per month	Monthly
	Service Time	5 minutes per transaction	Daily
RBO	Deposit Customers	5M deposit customers/month	Monthly
	New Customers	1 new customer	Monthly
AO	Customer Credit Analysis	7.5M	Monthly
	Loan Application Processing	5 days	Weekly
BSM	Employee Performance Evaluation	100% Performance Achievement	Annual

Based on Table 1.2, it is evident that each position has clear and measurable performance targets aimed at achieving optimal outcomes. For instance, Tellers are expected to meet transaction volume and service time goals per transaction; RBOs are targeted to achieve a specific number of deposit and new customers; AOs focus on credit analysis and timely loan application processing. Meanwhile, BSMs are responsible for evaluating branch performance toward achieving better outcomes.

However, when employees experience an imbalance between work and personal life, feel undervalued due to inadequate incentives, or lack confidence in their own abilities (low self-efficacy), their performance tends to decline. Therefore, maintaining this balance is crucial for the company to ensure that employee performance remains optimal.

This research aims to examine the influence of work-life balance, incentives, and self-efficacy on employee performance at KB Bank KC Jember. Understanding these factors will help the management formulate more effective policies to enhance employee well-being, motivation, and productivity. Ultimately, the goal is to provide recommendations for creating a supportive and empowering work environment that boosts organizational performance.

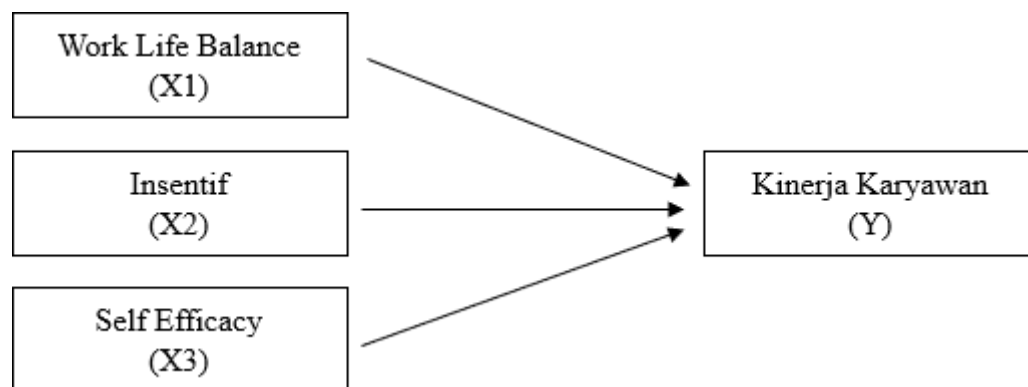
## 2. Materials and Methods

This research is classified as a quantitative research type. The variables used in this study are independent variables (free) and dependent variables (bound). The independent variables in this study are: work life balance (X1), Incentives (X2), Self Efficacy (X3) while the dependent variable is employee performance (Y). This study aims to reveal the causal relationship between work life balance, employee performance incentives, employee intentions at KB Bank Jember. Data analysis will be carried out using multiple linear regression. The data sources used include primary data collected directly by researchers with the main data source being the results of data collection through questionnaires distributed to all KB Bank Jember employees and secondary data obtained from previously existing sources. The population of this study is all employees working at KB Bank Jember Main Branch Office (KCU) and Sub-Branch Offices (KCP) totaling 4 KCPs. The total population is 60 people. Based on this study, the author used 100% of KB Bank Jember employees, totaling 60 respondents. In this study, the researcher employed a quantitative method using the saturated sampling technique. According to Sugiyono (2016), saturated sampling is a sampling technique in which all members of the population are used as the sample. The sample in this study was taken from the total target population. The individuals who served as the sample in this research were all contract or non-permanent workers employed at KB Bank KC Jember.

## 3. Conceptual Framework

This study aims to examine the influence of independent variables—Work-Life Balance, Incentives, and Self-Efficacy—on the dependent variable, namely employee performance. The data used in this study consists of primary data obtained through interviews with employees of KB Bank KC Jember.

The following illustration presents the conceptual framework that serves as the foundation for this research. This framework forms the basis for the analysis conducted in the study. The conceptual framework of this research is as follows:



**Figure Conceptual Framework**

*Source: Processed by the author, 2024*

### Description:

H1: Work-LifBalance

H2: Incentives

H3: Self-Efficacy

Y: Employee Performance

#### 4. Results

The analysis of gender distribution among respondents, as shown in Table 4.1, indicates that there are 44 male respondents, accounting for 73.3% of the total, and 16 female respondents, comprising 26.7%. This suggests that the workforce at KB Bank KC Jember is predominantly male. This could be due to factors such as the generally stronger physical and mental endurance of male employees, which may contribute to better performance in roles that require speed and working under pressure. The presence of a larger number of male employees may enhance work effectiveness, particularly in fostering healthy competition that can boost overall productivity at KB Bank KC Jember.

Based on the data in Table 4.2, there are no respondents (0%) with a D3 (Diploma) education, while 13 respondents (21.7%) are high school graduates, and 41 respondents (70%) hold a Bachelor's degree (S1). Meanwhile, only 5 respondents (8.3%) have completed a Master's degree (S2). This data shows that the majority of employees at KB Bank KC Jember have an undergraduate (S1) educational background. This trend may be attributed to the bank's recruitment policy, which requires candidates to have at least a Bachelor's degree to meet the company's demand for more skilled and knowledgeable human resources. With a predominantly S1-educated workforce, the company's performance can be enhanced as these employees are more likely to demonstrate professionalism, adaptability to industry changes, and stronger analytical and strategic capabilities. This contributes to improving service quality for customers and helps KB Bank KC Jember maintain a competitive edge in the banking sector.

According to Table 4.3, 30 respondents (51%) have a tenure of 1 to 5 years, 26 respondents (43%) have been employed for 5 to 10 years, and the remaining 4 respondents (6%) have more than 10 years of work experience. Overall, this indicates that most employees at KB Bank KC Jember have been with the company for around five years. These findings suggest a relatively strong employee retention rate, particularly in the 1–5 year range. It also reflects a workforce that, while experienced, still possesses the motivation to grow. This relatively stable tenure can be considered a valuable asset for the company in its efforts to maintain competitiveness and continuously enhance the quality of its banking services.

Based on Table 4.4, out of 60 respondents at KB Bank KC Jember, the majority of employees are married, totaling 49 individuals (81.7%), while only 11 individuals (18.3%) are unmarried. This dominance of married employees indicates that most of the workforce is in the family life phase. Such a condition may positively influence their maturity in thinking, sense of responsibility, and emotional stability when performing tasks. These factors contribute positively to employee performance. The lower percentage of unmarried employees may be related to factors such as age or recruitment preferences for candidates who are already married. Overall, the high proportion of married employees may reflect a stable and mature work environment, ultimately supporting productivity and work effectiveness within the company.

#### A. Multiple Linear Regression Analysis

**Tabel 1. Hasil Pengolahan Regresi Linear Berganda**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,35.880	4.181		,8.582	,000
Work Life Balance	,226	,0.92	,250	2.450	,000
Insentf	,578	,0.86	,699	3.366	,001
Self Efficacy	,213	,104	,206	2.053	,000



Based on table 4.14, the results of the Multiple Linear Regression Analysis Test above can be arranged in the form of a regression equation as follows:

$$Y = 35,880 + 0.226 X_1 + 0.578 X_2 + 0.213 X_3 + e$$

Here is an explanation of the equation above:

a. Constant Value

Constant *a* is 35,880, meaning that if the independent variable is considered constant, the value of the customer satisfaction variable is 0.35,880

b. Work Life Balance ( $X_1$ )

The results of the Work Life Balance variable ( $X_1$ ) of 0.226 have a positive coefficient on Employee Performance ( $Y$ ), it can be interpreted that for every additional Work Life Balance variable, Work Life Balance will increase by 0.226. In this case, it shows that by increasing a good Work Life Balance, it will increase Employee Performance

c. Incentive ( $X_2$ )

The result of the Incentive variable ( $X_2$ ) of 0.578 has a positive coefficient on Employee Performance ( $Y$ ), it can be interpreted that every addition of the Incentive variable, the Incentive will increase by 0.578. In this case, it shows that by increasing good Incentives, it will increase Employee Performance.

d. Self Efficacy ( $X_3$ )

The result of the Self Efficacy variable ( $X_3$ ) of 0.213 has a positive coefficient on Employee Performance ( $Y$ ), it can be interpreted that every addition of the Self Efficacy variable, digital promotion will increase by 0.213. In this case, it shows that by increasing good Self Efficiency, it will increase Employee Performance

## 5. Discussion

### A. The Influence of Work-Life Balance on Employee Performance

Based on the results of the hypothesis test (t-test), the Work-Life Balance variable ( $X_1$ ) has a significant influence on employee performance at KB Bank KC Jember. This is supported by the significance level of the Work-Life Balance variable ( $X_1$ ), which is 0.000—smaller than the standard threshold of 0.05 ( $0.000 < 0.05$ ). Furthermore, the calculated t-value (2.450) is greater than the t-table value (2.030), indicating  $2.450 > 2.030$ . These results demonstrate that the Work-Life Balance variable ( $X_1$ ) has a statistically significant effect on Employee Performance ( $Y$ ), thus accepting the hypothesis ( $H_1$ ). This means that achieving a balance between personal and work time can enhance employee well-being, which in turn positively affects their performance and productivity. (Poulose, 2014) also stated that Work-Life Balance (WLB) is influenced by individual, organizational, and social factors. Individual factors include personality traits such as extraversion, conscientiousness, and openness to experience, which affect how a person manages the balance between work and personal life.

This finding is consistent with previous research by Clark (2020), which states that individuals who strive to maintain clear boundaries between work and personal life tend to achieve a better balance. Therefore, it is essential for companies, including KB Bank KC Jember, to implement policies that support a healthy work-life balance. This enables employees to perform optimally in fulfilling their responsibilities.

The implications of this result indicate that employees with a good Work-Life Balance tend to have higher job satisfaction, stronger loyalty to the company, and lower stress levels, all of which contribute to improved work effectiveness. According to responses from the participants, the

majority of employees reported that maintaining a balance between personal life and work significantly boosts their work motivation.

Respondents who feel they have sufficient time for family and social life tend to be more motivated, focused in completing tasks, and overall more productive. Conversely, employees who feel that their workload interferes with personal time reported experiencing fatigue, reduced concentration, and lower job satisfaction, which ultimately impacts their performance in the company

### **B. The Influence of Incentives on Employee Performance**

Based on the results of the hypothesis test (t-test), the Incentive variable (X2) has a positive and significant influence on employee performance at KB Bank KC Jember. This is supported by the significance level of the Incentive variable (X2), which is 0.001—lower than the standard threshold of 0.05 ( $0.001 < 0.05$ ). Additionally, the calculated t-value (3.366) is greater than the t-table value (2.030), meaning  $3.366 > 2.030$ , and the determination test result shows 74.6%. These results indicate that the Incentive variable (X2) significantly affects Employee Performance (Y), thereby accepting the hypothesis (H2). This suggests that incentives indeed contribute to improving employee performance. In other words, the better the incentives provided, the higher the employee performance.

Incentives not only serve as a form of appreciation but also act as a key driver in enhancing employee performance at KB Bank KC Jember. Moreover, several respondents highlighted that delays or lack of clarity in the distribution of incentives could reduce their work motivation, which in turn affects their job satisfaction and productivity. This is supported by previous research conducted by Hysadha et al, (2022) and Munir et al (2024), which stated that incentives have an effect on employee performance at PT. Ridho Sejahtera Jaya, as well as by a study conducted by Rustamiya (2022), which also found that incentives influence employee performance.

According to Hasibuan (2018), it is essential for companies to implement incentive systems for employees. Employee performance is influenced by their belief that their efforts will yield the desired outcomes. When employees believe that their efforts will be rewarded with appropriate incentives—such as bonuses, awards, or recognition—they are more likely to be motivated to work harder and more effectively. This is supported by previous research conducted by Miranti & Hikmah Perkasa (2023), which stated that incentives have an effect on employee performance at PT. Ridho Sejahtera Jaya, as well as by a study conducted by Rustamiya (2022) and Widyabakti et al (2022), which also found that incentives influence employee performance.

### **C. The Influence of Self-Efficacy on Employee Performance**

Based on the results of the hypothesis test (t-test), the Self-Efficacy variable (X3) has a positive and significant influence on employee performance at KB Bank KC Jember. This is supported by the significance level of the Self-Efficacy variable (X3), which is 0.000—lower than the 0.05 threshold ( $0.000 < 0.05$ ). In addition, the calculated t-value is 2.053, which is greater than the t-table value of 2.030 ( $2.053 > 2.030$ ), and the determination test result is 74.6%. These findings indicate that the Self-Efficacy variable (X3) significantly affects Employee Performance (Y), thus accepting the hypothesis (H3).

Self-efficacy plays a crucial role in enhancing employee performance. Employees with high self-efficacy tend to be more proactive, independent, and resilient in completing their tasks. They are more confident in making decisions and more motivated to achieve work targets. Conversely, employees with low self-efficacy often struggle to complete tasks independently and frequently require guidance from their supervisors.

Therefore, KB Bank KC Jember should implement strategies to boost employee self-efficacy, such as through training programs, mentoring initiatives, and recognition of employee

achievements. As stated by Bandura et al. (2016), individuals who possess strong confidence in their abilities—self-efficacy—to accomplish tasks or overcome specific challenges are more likely to succeed in those activities. This is supported by previous research conducted by Rhizenda et al. (2023), which stated that self-efficacy affects employee performance at KSP Delta Surya Purnama; by research conducted by Bernhard (2023), which found that self-efficacy has a positive and significant effect on employee performance at the Tompaso District Office; and by a study conducted by Hardiansyah & Wijayantini (2024), which concluded that self-efficacy has a positive and significant joint effect on employee performance.

## 6. Conclusion

The results of this study indicate that the Work-Life Balance variable has a significant influence on the performance of employees at KB Bank KC Jember, as shown by the t-test results. This means that the better the balance between work and personal life maintained by employees, the greater its impact on improving their performance. A well-maintained work-life balance can enhance employee well-being and productivity in completing tasks. Therefore, it can be concluded that the higher the balance between work and personal life, the greater the improvement in employee performance at KB Bank KC Jember.

The results of this study also indicate that the Incentive variable has a significant influence on the performance of employees at KB Bank KC Jember, as reflected in the t-test results. This implies that the more optimal the provision of incentives by KB Bank KC Jember, the greater its impact on employee motivation. Appropriate incentives, such as bonuses and awards, can boost work enthusiasm and job satisfaction. Therefore, it can be concluded that the higher the incentives given to employees, the greater the improvement in their performance at KB Bank KC Jember.

Furthermore, the results of this study show that the Self-Efficacy variable also has a significant influence on the performance of employees at KB Bank KC Jember, as evidenced by the t-test results. This suggests that the higher the level of self-confidence (self-efficacy) among employees, the more significant its impact on their performance. Employees who believe in their abilities tend to be more productive and capable of completing tasks effectively. Thus, it can be concluded that the higher the level of self-efficacy, the better the performance of employees at KB Bank KC Jember.

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