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The Influence of Work-Life Balance and Workload on Job Satisfaction with Job Stress as an Intervening Variable in Banking Employees in Makassar City

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ABSTRACT

Work-life balance, workload, and job stress are important factors influencing employee well-being and job satisfaction in the banking sector. However, the extent to which job stress mediates the relationships between work-life balance, workload, and job satisfaction requires further investigation. This study aimed to analyze the effects of work-life balance and workload on job satisfaction, with job stress as an intervening variable among banking employees in Makassar City. A quantitative survey was conducted involving 275 respondents from Bank BRI, BNI, Mandiri, and BTN. Primary data were collected using a Likert-scale questionnaire and analyzed using structural equation modeling with Analysis of Moment Structures (AMOS). The results showed that work-life balance had a positive but insignificant effect on job stress, whereas workload had a positive and significant effect. Work-life balance had a negative but insignificant effect on job satisfaction, while workload and job stress each had a positive and significant effect on job satisfaction. Furthermore, job stress did not significantly mediate the relationship between work-life balance and job satisfaction or the relationship between workload and job satisfaction. These findings indicate that the relationships among work-life balance, workload, job stress, and job satisfaction vary in direction and statistical significance. The study contributes to understanding employee job satisfaction in the banking sector and suggests that bank management should promote work-life balance and manage workloads effectively while addressing job satisfaction through broader organizational strategies rather than relying solely on reducing job stress as a mediating mechanism.

1. Introduction

Work-life balance has become an important issue in contemporary human resource management, particularly in the banking sector, where employees face demanding workloads, strict performance targets, dynamic working environments, and high expectations for accuracy and accountability. These demands can create conflicts between professional responsibilities and personal life, potentially affecting employee well-being, job stress, and job satisfaction. Greenhaus and Allen (2019) conceptualize work-life balance in terms of individuals' engagement and satisfaction across their work and personal roles. This perspective highlights the importance of understanding how employees manage competing responsibilities and how this balance relates to their experiences in the workplace. In the banking industry, maintaining work-life balance is therefore relevant not only to employee welfare but also to organizational productivity and service quality.

The importance of work-life balance is closely connected to the resources and demands employees encounter in their work environments. The Job Demands-Resources (JD-R) model proposed by Bakker and Demerouti (2017) explains how job demands and job resources shape employees' psychological experiences and work outcomes. Job resources, including supportive leadership, flexible working arrangements, and career development opportunities, can help employees manage work demands and maintain engagement. Conversely, excessive workload and insufficient organizational support may increase psychological pressure and undermine employee well-being. In banking, where

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customer service quality and operational accuracy are essential, the relationship between work demands, available resources, and employee satisfaction deserves particular attention. Organizational strategies that support work-life balance and manage workload effectively may help create working conditions that are more conducive to employee satisfaction.

Organizational culture also plays an important role in shaping how employees perceive and manage the relationship between work and personal life. A supportive culture that encourages open communication, respects personal time, and recognizes employee contributions can promote a healthier working environment. Robbins and Judge (2019) explain that organizational culture influences employee behavior and the ways individuals respond to organizational expectations. In the banking sector, workplace norms and managerial expectations may affect employees' ability to balance professional and personal responsibilities. A culture that prioritizes performance without adequately considering employee well-being may intensify work pressure, whereas a supportive culture may help employees manage competing demands more effectively. These considerations are relevant to banking institutions in Makassar, where employee well-being and service performance are important organizational concerns.

Technological developments have further complicated the relationship between work and personal life. Digital banking systems, automated services, and online operational processes can reduce repetitive tasks and improve efficiency. However, technological connectivity may also blur the boundaries between working hours and personal time when employees are expected to remain available beyond their formal schedules. Consequently, technology does not automatically guarantee better work-life balance; its effects depend partly on how institutions organize work and establish boundaries around employee availability. Leadership is similarly important in determining whether organizational practices support employee well-being. Transformational leadership as an approach that inspires, motivates, and supports employees in pursuing organizational goals and personal development. Leaders who recognize employee contributions, provide appropriate flexibility, and consider employees' needs may help establish working conditions that support satisfaction and organizational effectiveness.

Despite these considerations, the relationships among work-life balance, workload, job stress, and job satisfaction require further examination in specific organizational contexts. The existing conceptual perspectives discussed above explain the potential importance of work resources, organizational culture, and leadership, but they do not, by themselves, establish how these factors operate among banking employees in Makassar. In particular, the extent to which work-life balance and workload influence job satisfaction directly, as well as indirectly through job stress, remains the central issue addressed in this study. Examining job stress as an intervening variable is important because employees' perceptions of work demands and their ability to balance professional and personal responsibilities may be associated with different levels of psychological pressure and job satisfaction. The specific relationships among these variables should therefore be tested empirically rather than assumed to be uniform.

Based on this problem, this study aims to analyze the effects of work-life balance and workload on job satisfaction, with job stress serving as an intervening variable among employees of Bank BRI, BNI, Mandiri, and BTN in Makassar City. Specifically, the study examines the effects of work-life balance and workload on job stress, the effects of work-life balance, workload, and job stress on job satisfaction, and the mediating role of job stress in the relationships between work-life balance and job satisfaction and between workload and job satisfaction. These objectives provide a focused basis for assessing both the direct relationships among the research variables and the proposed indirect relationships.

This study is expected to contribute theoretically by providing empirical evidence on the relationships among work-life balance, workload, job stress, and job satisfaction in the banking sector, particularly by examining job stress as a potential mediating mechanism. Practically, the findings may assist bank management in identifying whether work-life balance initiatives and workload management are associated with employee satisfaction directly or through changes in job stress. The results may also inform the development of human resource policies that balance operational requirements with employee well-being. The study's contribution lies in its

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integrated examination of these relationships within the banking context of Makassar City, providing context-specific evidence to support organizational decision-making and further research on employee job satisfaction.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

2.1.1. Work-Life Balance

Work-life balance refers to an employee's ability to manage professional responsibilities and personal needs effectively. It reflects the extent to which individuals can fulfill their work and personal roles without allowing one to excessively interfere with the other. A satisfactory balance may support employee productivity, performance, creativity, and well-being, particularly when employees receive adequate support from their families, social environments, and organizations.

Work-life balance encompasses four dimensions: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), Work-Life Enhancement (WLE), and Personal Life Enhancement (PLE). WIPL describes the extent to which work responsibilities disrupt personal activities, whereas PLIW concerns the interference of personal problems with work performance. WLE reflects how work experiences and skills contribute positively to personal life, while PLE describes how positive personal experiences enhance work performance. These dimensions provide a basis for understanding how employees manage competing responsibilities and how work-life balance may relate to job stress and job satisfaction.

2.1.2. Workload

Workload refers to the volume of tasks that employees must complete within a specified period and under established work standards. An imbalance between job demands and employee capabilities may result in boredom when demands are insufficient or fatigue when demands exceed individual capabilities (Astuti & Tanjung, 2023). Workload can therefore represent an important aspect of employees' working conditions, particularly when the amount or complexity of work exceeds the resources available to complete it effectively. Nabawi (2019) similarly defines workload in relation to the tasks or groups of tasks that individuals must complete within a particular period under normal working conditions.

Workload can be examined through three dimensions: physical, mental, and time-related workload. Physical workload concerns the physical effort and energy required to perform job tasks, while mental workload involves concentration, accuracy, decision-making, and problem-solving. Time-related workload reflects the pressure associated with deadlines, limited completion periods, and the amount of work that must be accomplished within a specified timeframe. Physical demands may affect employees' physiological systems, whereas excessive cognitive demands may increase mental strain (Munandar, 2014). When employees experience excessive task demands or insufficient time to complete their responsibilities, workload may become a source of job stress and may also influence job satisfaction.

2.1.3. Job Stress

Job stress refers to a condition of physical and psychological tension that affects employees' emotions, cognitive processes, and general well-being (Rivai, 2019). Workplace stress may arise when employees encounter demands that are difficult to manage or when they perceive an imbalance between their responsibilities and available resources. Stress can also create organizational consequences, including lower service quality, employee turnover, reputational damage, and declining employee satisfaction (Wibowo, 2011). Unmanaged workplace stress may consequently affect both individual performance and organizational effectiveness.

Job stress can be assessed through psychological, physical, and behavioral indicators. Psychological indicators include emotional instability, mental fatigue, reduced motivation, and difficulty concentrating. Physical indicators include fatigue, headaches, digestive problems, and sleep disturbances. Behavioral indicators encompass work avoidance, absenteeism, non-compliance, and interpersonal conflict (Greenberg, 2004; Robbins & Judge, 2017). These dimensions demonstrate that job stress is not limited to employees' emotional experiences but may also manifest in their physical condition and workplace behavior. In the present study, job stress is examined as a potential intervening variable linking work-life balance and workload to job satisfaction.

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2.1.4. Job Satisfaction

Job satisfaction refers to employees' positive emotional responses to their work and the extent to which their work experiences fulfill their expectations and needs. Nawarcono and Setiono (2021) describes job satisfaction as a positive emotional attitude toward one's job. Satisfaction may arise from meaningful work, appropriate placement, fair treatment, and a supportive working environment. Job satisfaction is also relevant to organizational success because it can influence productivity, motivation, attendance, and employee attitudes. Furthermore, satisfaction varies among individuals according to their characteristics and expectations, while a satisfying work environment can encourage employees to perform more effectively.

Job satisfaction can be examined through five dimensions: satisfaction with the work itself, compensation, promotion opportunities, supervision, and coworkers. Satisfaction with the work itself concerns the nature of job tasks, opportunities to learn, and the use of individual skills. Compensation satisfaction reflects employees' perceptions of the fairness of salaries and benefits, while promotion satisfaction concerns opportunities for career advancement. Satisfaction with supervision involves the support, guidance, and feedback provided by supervisors, whereas satisfaction with coworkers relates to teamwork, cooperation, and interpersonal relationships (Robbins & Judge, 2017). The discussion of these dimensions also draws on the work-related satisfaction.

Together, these dimensions indicate that job satisfaction reflects employees' overall evaluations of their work experiences. In the banking sector, job satisfaction is particularly relevant because employees must meet operational requirements while maintaining service quality and accuracy. Work-life balance, workload, and job stress are therefore examined as factors potentially associated with employees' satisfaction with their jobs.

2.2. Review of Empirical Studies

The literature discussed in the original manuscript indicates that work-life balance and job satisfaction are related to employee well-being and organizational outcomes. The importance of work-life balance and job satisfaction for employee performance and organizational success. Their discussion supports the view that employees' experiences outside and inside the workplace can be relevant to their attitudes toward work. A conceptual basis for understanding work-life balance through the management of professional and personal responsibilities.

The literature on workload highlights the importance of balancing task demands with employees' capabilities and available time. Astuti and Tanjung (2023) discuss the relationship between workload, employee capabilities, boredom, and fatigue, while Nabawi (2019) conceptualizes workload in relation to the completion of tasks within a specified period. The dimensions described further distinguish physical, mental, and time-related demands. These perspectives provide a basis for examining workload as a potential source of pressure in the workplace.

Regarding job stress, its potential consequences for employee performance and organizational effectiveness. The conceptual discussions by Rivai (2019) and Robbins and Judge (2017) also establish the relevance of psychological, physical, and behavioral manifestations of stress. Meanwhile, the literature on job satisfaction emphasizes the importance of work characteristics, compensation, promotion, supervision, and coworker relationships in shaping employees' evaluations of their jobs (Nawarcono & Setiono, 2021)

Taken together, these sources establish the conceptual relevance of the four variables examined in this study. However, the material provided does not contain sufficient detailed information about the research designs, samples, statistical results, or contradictory findings of previous empirical studies to support a more extensive comparative assessment. Accordingly, the present review uses the available literature to establish the conceptual basis for examining the relationships among work-life balance, workload, job stress, and job satisfaction among banking employees in Makassar City.

2.3. Identification of the Research Gap

The literature reviewed in the original manuscript addresses work-life balance, workload, job stress, and job satisfaction as relevant aspects of employee experience and organizational performance. However, the provided discussion

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primarily explains their definitions, dimensions, and general implications rather than presenting a systematic comparison of empirical findings concerning their interrelationships.

The specific issue addressed by this study is the relationship between work-life balance and workload, on the one hand, and job satisfaction, on the other, with job stress examined as an intervening variable. The study investigates whether work-life balance and workload are associated with job stress, whether the three explanatory variables are associated with job satisfaction, and whether job stress mediates the relationships between work-life balance and job satisfaction and between workload and job satisfaction.

The study focuses on employees of Bank BRI, BNI, Mandiri, and BTN in Makassar City. Its contribution is to examine these relationships jointly within this specific banking context. Because the original manuscript does not provide a comprehensive comparison of recent empirical studies, the gap should be understood as the specific research issue addressed by the present study rather than a definitive claim that previous studies have not examined these relationships.

2.4. Development of the Conceptual Framework

This study examines four principal variables: work-life balance, workload, job stress, and job satisfaction. Work-life balance represents employees' ability to manage their professional and personal responsibilities. Workload reflects the physical, mental, and time-related demands associated with completing job tasks. Job stress represents the psychological, physical, and behavioral strain employees may experience in the workplace. Job satisfaction reflects employees' evaluations of their work, compensation, promotion opportunities, supervision, and relationships with coworkers.

The conceptual framework positions work-life balance and workload as independent variables, job satisfaction as the dependent variable, and job stress as the intervening variable. The model examines the direct relationships of work-life balance and workload with job stress and job satisfaction, as well as the relationship between job stress and job satisfaction. It also examines the potential indirect relationships of work-life balance and workload with job satisfaction through job stress.

2.5. Hypotheses or Research Propositions

Based on the theoretical foundations, previous empirical studies, and conceptual framework, this study formulates seven hypotheses to examine the relationships among work-life balance, workload, job stress, and job satisfaction among employees of state-owned banks in Makassar, Indonesia.

Work-life balance reflects an employee's ability to manage work responsibilities and personal life demands. An imbalance between these domains may create conflict and psychological pressure, potentially increasing job stress. Therefore, the following hypothesis is proposed:

H1: Work-life balance has a significant effect on job stress.

Workload refers to the amount and demands of work that employees must complete within a given period. Excessive workload may increase pressure and strain, potentially contributing to job stress. Accordingly, the following hypothesis is proposed:

H2: Workload has a significant effect on job stress.

Work-life balance may contribute to employees' job satisfaction by enabling them to fulfill professional responsibilities while maintaining their personal lives. Employees who can manage these demands effectively may experience greater satisfaction with their jobs. Thus, the following hypothesis is proposed:

H3: Work-life balance has a significant effect on job satisfaction.

Workload may influence job satisfaction depending on the demands placed on employees and their capacity to manage those demands. Workload that is perceived as excessive may reduce satisfaction, whereas manageable and appropriately distributed tasks may support employees' work experiences. Therefore, the following hypothesis is proposed:

H4: Workload has a significant effect on job satisfaction.

Job stress represents the psychological and physical strain that employees may experience in response to work-related demands. Such stress may influence employees' evaluations of their jobs and their overall satisfaction. Accordingly, the following hypothesis is proposed:

H5: Job stress has a significant effect on job satisfaction.

Work-life balance may influence job

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satisfaction not only directly but also indirectly through job stress. When employees experience difficulties balancing work and personal responsibilities, the resulting stress may affect how they evaluate their jobs. Therefore, the following hypothesis is proposed:

H6: Job stress mediates the relationship between work-life balance and job satisfaction.

Workload may affect job satisfaction indirectly through job stress. Work demands may create psychological strain, which may subsequently influence employees' satisfaction with their jobs. Accordingly, the following hypothesis is proposed:

H7: Job stress mediates the relationship between workload and job satisfaction.

3. Research Methods

3.1. Research Design

This study employed a quantitative survey design with a cross-sectional approach to examine the relationships among work-life balance, workload, job stress, and job satisfaction among employees of state-owned banks in Makassar City. A quantitative approach was appropriate for examining the relationships between the research variables using numerical data and statistical analysis. The cross-sectional design enabled data to be collected within a specific period to assess the proposed relationships. Structural equation modeling (SEM) was used to analyze the direct effects of work-life balance and workload on job satisfaction and the potential mediating role of job stress.

3.2. Research Context and Setting

The research was conducted at the branch offices of four state-owned banks in Makassar City, Indonesia: Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Mandiri, and Bank Tabungan Negara (BTN). These institutions were selected as the research setting because the study focused on employees working in the banking sector, where operational demands, service requirements, and workload management are relevant to employee well-being and job satisfaction. The research was conducted over five months, from February to June 2025.

3.3. Population and Sample / Research Participants

The research participants consisted of employees of BRI, BNI, Mandiri, and BTN in Makassar City. The study used a sample of employees from these banking institutions to examine the relationships among work-life balance, workload, job stress, and job satisfaction. However, the original methodological description did not specify the total population, the sampling technique, the sample size within this section, or the criteria used to select participants. These details should be reported in the final manuscript to improve methodological transparency and enable replication of the study.

3.4. Data Sources and Data Collection

This study used primary and secondary data. Primary data were obtained directly from respondents through questionnaires, observations, and interviews, as described in the original research methodology. The primary data collection focused on obtaining information from employees and management at BRI, BNI, Mandiri, and BTN in Makassar City. Questionnaires served as the principal instrument for collecting quantitative data on respondents' perceptions of the research variables.

Observation was conducted at the selected bank branches to obtain contextual information about the working environment, employee interactions, and organizational practices. Documentation was also used to collect supporting materials, including company reports, organizational structures, attendance records, performance appraisal documents, and other relevant organizational records.

Secondary data were obtained from supporting sources, including official bank reports, financial statements, publications from Bank Indonesia and the Financial Services Authority (Otoritas Jasa Keuangan [OJK]), academic journals, books, and previous research relevant to the banking sector. These sources provided additional contextual information to support the interpretation of the primary data.

3.5 Measurement of Variables and Research Instruments

The principal research instrument was a structured questionnaire using a Likert scale to measure respondents' perceptions of the research variables. The study examined four variables: work-life balance, workload, job stress, and job satisfaction.

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Work-life balance was assessed in terms of work interference with personal life, personal life interference with work, work-life enhancement, and personal life enhancement. Workload was examined through physical, mental, and time-related demands. Job stress was assessed through psychological, physical, and behavioral indicators. Job satisfaction covered satisfaction with the work itself, compensation, promotion opportunities, supervision, and coworkers.

These dimensions were consistent with the conceptual operationalizations discussed in the study's literature review. However, the original methodology did not specify the number of questionnaire items, the exact response categories of the Likert scale, or the detailed sources from which each measurement item was adapted. These details should be included in the final manuscript to clarify how each construct was operationalized.

3.6. Data Analysis Techniques

The data were analyzed using structural equation modeling (SEM) with Analysis of Moment Structures (AMOS) software. SEM was selected to examine multiple relationships among independent, dependent, and intervening variables simultaneously. In this study, the analysis assessed the effects of work-life balance and workload on job stress, the effects of work-life balance, workload, and job stress on job satisfaction, and the mediating role of job stress in the relationships between the independent variables and job satisfaction.

Before evaluating the structural relationships, the study assessed the assumptions relevant to SEM, including sample size adequacy, data normality, outliers, and multicollinearity. Model fit was then evaluated using the Goodness-of-Fit criteria, including the chi-square statistic, significance probability, relative chi-square (CMIN/DF), root mean square error of approximation (RMSEA), goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), Tucker–Lewis index (TLI), and comparative fit index (CFI).

The original methodology specified the following model-fit criteria: chi-square below 5, a significance probability of at least 0.05, CMIN/DF no greater than 2.00, RMSEA no greater than 0.08, and GFI, AGFI, TLI, and CFI values of at least 0.90. Values between 0.80 and 0.90 were considered indicative of marginal fit. These criteria were used to assess whether the proposed model adequately represented the relationships among the research variables.

According to the original methodological description, the proposed model met the required Goodness-of-Fit criteria and was considered acceptable for further analysis. The final stage involved examining the estimated regression weights and their statistical significance to evaluate the relationships among work-life balance, workload, job stress, and job satisfaction. Model modifications involving the path diagram or covariances were considered as a possible response to inadequate model fit; however, the original description stated that the model met the required standards. The SEM analysis was also used to examine the direct and indirect relationships among the variables.

3.7. Validity, Reliability, and Trustworthiness

Validity and reliability tests were conducted before the main data analysis to assess the quality of the questionnaire. The validity test examined whether the questionnaire items measured the intended research variables, while the reliability test assessed the consistency of the measurement results. These procedures were intended to ensure that the research instrument was suitable for collecting quantitative data on work-life balance, workload, job stress, and job satisfaction. The original methodology did not report the specific validity and reliability statistics, the criteria used to determine acceptable results, or the numerical outcomes of these tests. The final manuscript should therefore provide the relevant test procedures and results to enable readers to evaluate the measurement quality.

3.8. Ethical Considerations

The researcher was responsible for ensuring that the data collection process followed appropriate ethical principles, particularly the confidentiality and anonymity of respondents. The research involved distributing questionnaires to employees of the selected banking institutions, and the researcher was responsible for protecting the information provided by participants. However, the original methodological description did not specify whether formal ethical approval was obtained, whether informed consent was documented, or what specific data-protection procedures were implemented. These details should be reported if applicable to the

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research.

3.9. Research Procedure

The research process consisted of several stages. First, the researcher developed the research framework and questionnaire based on the study's variables. Second, the researcher identified the participating banking institutions and arranged data collection at their branch offices in Makassar City. Third, primary data were collected through questionnaire distribution, observation, and interviews, while supporting secondary data were obtained through documentation and relevant publications. Fourth, the collected data were examined through validity and reliability testing. Fifth, the data were analyzed using SEM with AMOS after evaluating the relevant model assumptions. Sixth, the proposed model was assessed using the specified Goodness-of-Fit criteria. Finally, the estimated regression weights and their statistical significance were interpreted to evaluate the direct relationships and the potential mediating role of job stress.

3.10. Methodological Limitations

Several methodological limitations should be considered when interpreting the findings. First, the cross-sectional design captures the relationships among the research variables within a particular period and does not independently establish how those relationships change over time. Second, the study focused on four banking institutions in Makassar City; therefore, the applicability of the findings to other banking institutions or geographical settings should be considered carefully. Third, the original methodological description did not specify the sampling technique, detailed participant-selection criteria, questionnaire item sources, or the numerical results of the validity and reliability tests. These omissions limit the extent to which the sampling process and measurement quality can be independently evaluated from the methodological description alone. Future studies may provide more detailed reporting of these procedures and consider additional research settings or longitudinal data to further examine the relationships among work-life balance, workload, job stress, and job satisfaction.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Statistics

This study involved 275 respondents associated with four state-owned banks in Makassar City: Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Mandiri, and Bank Tabungan Negara (BTN). Data were collected using structured questionnaires distributed through Google Forms. The questionnaire measured work-life balance, workload, job stress, and job satisfaction.

Table 1. Distribution of Respondents by Bank

Bank	Number of Respondents	Percentage (%)
Bank BRI	70	25.5
Bank BNI	70	25.5
Bank Mandiri	70	25.5
Bank BTN	65	23.5
Total	**275**	**100.0**

Source: Processed research data (2025).

Table 1 shows that BRI, BNI, and Mandiri each contributed 70 respondents, while BTN contributed 65 respondents. The distribution was relatively balanced across the four banking institutions.

Table 2. Respondent Characteristics by Demographic and Occupational Profiles

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	97	35
	Female	178	65
Age	22–26 years	78	28

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	27–31 years	112	41
	32–35 years	85	31
Job position	Front office	69	25
	Back office	126	46
	Marketing	80	29
Length of service	1–2 years	65	24
	3–5 years	92	33
	More than 5 years	118	43
Total respondents		**275**	**100**

Source: Processed research data (2025).

As presented in Table 2, female respondents constituted 65% of the sample, while male respondents accounted for 35%. The largest age group was 27–31 years, comprising 41% of respondents. Regarding job position, back-office employees represented the largest group (46%), followed by marketing employees (29%) and front-office employees (25%). In terms of length of service, 43% of respondents had worked for more than five years, while 33% had worked for three to five years and 24% for one to two years.

These characteristics describe the composition of the sample and provide context for interpreting the relationships among work-life balance, workload, job stress, and job satisfaction.

4.1.2. Data Quality and Preliminary Analysis

a. Instrument Validity and Reliability

The questionnaire was initially evaluated using SPSS version 26. The validity test employed bivariate Pearson correlations based on 30 respondents, with a significance level of 0.05 and an *r*-table value of 0.361. Reliability was assessed using Cronbach's alpha, with values greater than 0.70 considered acceptable (Ghozali, 2012).

Table 3. Summary of Preliminary Instrument Validity and Reliability Tests

Variable	Number of Indicators	Reported Cronbach's Alpha	Threshold	Conclusion
Work-life balance	12	0.829	0.70	Reliable
Workload	9	0.827	0.70	Reliable
Job stress	9	0.905	0.70	Reliable
Job satisfaction	15	0.921	0.70	Reliable

Source: Processed research data (2025).

The initial reliability results indicated that all four variables exceeded the specified Cronbach's alpha threshold. The available validity-test tables also reported item correlations exceeding the *r*-table value for the examples provided. However, the complete item-level results were not included in the supplied document, so the validity of every individual questionnaire item cannot be independently verified from the available tables.

b. Construct Validity and Reliability in the SEM Model

The measurement model was subsequently evaluated using standardized factor loadings and construct reliability. Indicators with factor loadings of at least 0.50 were considered to meet the specified convergent validity criterion. Construct reliability values of at least 0.70 were treated as acceptable.

Table 4. Summary of Construct Validity Assessment

Item	Loading Factor	Conclusion
X.1.1	0.817	Valid
X.1.2	0.760	Valid
X.1.3	0.817	Valid
X.1.4	0.515	Valid

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X.1.5	0.595	Valid
X.1.6	0.621	Valid
X.1.7	-0.004	Invalid
X.1.8	0.084	Invalid
X.1.9	0.092	Invalid
X.1.10	0.507	Valid
X.1.11	0.552	Valid
X.1.12	0.532	Valid
X.2.1 – X.2.6	0.063 – 0.265	Invalid
X.2.7	0.820	Valid
X.2.8	0.711	Valid
X.2.9	0.806	Valid
Y.1 – Y.9	0.502 – 0.882	Valid
Z.1 – Z.15	0.510 – 0.796	Valid

Source: Processed research data (2025).

Table 4 indicates that nine work-life balance indicators and three workload indicators met the specified loading threshold. All reported job stress and job satisfaction indicators met the threshold. The six workload indicators below the threshold and three work-life balance indicators with inadequate loadings were identified as unsuitable under the specified criterion.

Table 5. Construct Reliability Results

Construct	Construct Reliability (CR)	Threshold	Conclusion
Work-life balance	0.816	0.70	Reliable
Workload	0.596	0.70	Not reliable
Job stress	0.825	0.70	Reliable
Job satisfaction	0.992	0.70	Reliable

Source: Processed research data (2025).

As shown in Table 5, work-life balance, job stress, and job satisfaction met the specified construct reliability threshold. Workload did not meet the threshold, with a construct reliability value of 0.596. This result indicates that the workload construct requires further assessment before its structural relationships can be interpreted with confidence.

c. Normality Assessment

The normality assessment used the critical ratios of skewness and kurtosis to examine univariate and multivariate distributions. The original study adopted the reference thresholds of ±1.96 at the 5% significance level and ±2.58 at the 1% significance level (Byrne, 2016).

Table 6. Selected Results of the Normality Assessment

Indicator	Min	Max	Skewness	C.R. of Skewness	Kurtosis	C.R. of Kurtosis
Z1	1	5	-0.891	-6.034	0.388	1.314
Z3	1	5	-0.863	-5.845	0.851	2.882
Z7	1	5	-1.021	-6.913	1.568	5.307
Y6	1	5	1.015	6.872	-0.043	-0.146
X1.5	1	5	1.065	7.209	0.371	1.255
Multivariate			—	—	50.892	6.488

Source: Processed research data (2025).

Several indicators had skewness critical ratios outside the specified range, and the multivariate

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kurtosis critical ratio was 6.488. These findings indicate that the data did not satisfy the study's specified multivariate normality criterion.

4.1.3. Main Analytical Results

The structural relationships were examined using structural equation modeling (SEM) with AMOS. The analysis evaluated the direct relationships among work-life balance, workload, job stress, and job satisfaction, as well as the indirect relationships involving job stress as an intervening variable.

The original methodological results stated that the proposed model met the required Goodness-of-Fit criteria. However, the supplied results did not include the complete numerical values for all model-fit indices, such as the chi-square statistic, CMIN/DF, RMSEA, GFI, AGFI, TLI, and CFI. Consequently, the overall model fit cannot be independently assessed from the information presented here.

The measurement model also revealed that workload did not meet the reported construct reliability threshold. This result is relevant when interpreting the subsequent structural estimates because inadequate measurement reliability may affect the stability and interpretation of relationships involving workload.

4.1.4. Hypothesis Testing Results

a. Direct Effects

The direct-effect hypotheses were evaluated using the estimated coefficients, standard errors, critical ratios, and *p*-values reported in the original analysis.

Table 7. Results of Direct Hypothesis Testing

Hypothesis	Relationship	β	S.E.	C.R.	*p*-value	Conclusion Reported in Original Study
H1	Work-life balance → Job stress	0.040	0.023	1.709	0.044	Positive, insignificant
H2	Workload → Job stress	0.037	0.023	1.624	0.051	Positive, significant
H3	Work-life balance → Job satisfaction	-0.101	0.071	-1.428	0.109	Negative, insignificant
H4	Workload → Job satisfaction	0.231	0.075	3.064	0.012	Positive, significant
H5	Job stress → Job satisfaction	1.045	0.499	2.094	0.012	Positive, significant

Source: Processed research data (2025).

Table 7 presents the five direct relationships examined in the study. Work-life balance had a positive estimated coefficient for job stress, whereas its coefficient for job satisfaction was negative. Workload had positive estimated coefficients for both job stress and job satisfaction. Job stress also had a positive estimated coefficient for job satisfaction.

The original study classified H1 as positive but insignificant, H2 as positive and significant, H3 as negative and insignificant, and H4 and H5 as positive and significant. However, the reported C.R. and *p*-values for H1 and H2 are not consistent with those classifications under the stated decision rule requiring both a C.R. of at least 1.96 in absolute value and a *p*-value of no more than 0.05. Specifically, H1 has a C.R. of 1.709 and a *p*-value of 0.044, while H2 has a C.R. of 1.624 and a *p*-value of 0.051. These two results should be checked against the original AMOS output before final publication. For H3, both the reported C.R. and *p*-value indicate a statistically insignificant relationship with C.R. = -1.428, p = 0.109 ≥ 0.05. For H4 Workload has a positive and significant effect on job satisfaction (C.R. = 3.064 ≥ 1.96, p = 0.012 ≤ 0.05). This finding suggests that effective workload management can enhance employees' job satisfaction. H5 Job stress has a positive and significant effect on job satisfaction (C.R. = 2.094 ≥ 1.96, p = 0.012 ≤ 0.05). In this study, increased job stress appears to improve job satisfaction, likely because the stress experienced is of a challenging type (challenge stress) that motivates employees to achieve their work targets.

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b. Indirect Effects

The mediating role of job stress was examined using a Sobel test. The study used a critical value of 1.96 to assess the statistical significance of indirect effects at the 5% level.

Table 8. Results of Indirect Hypothesis Testing

Hypothesis	Indirect Relationship	Sobel Z Statistic	*p*-value	Conclusion Reported
H6	Work-life balance → Job stress → Job satisfaction	1.33	0.18	Insignificant
H7	Workload → Job stress → Job satisfaction	1.27	0.20	Insignificant

Source: Processed research data (2025).

The results in Table 8 indicate that neither indirect relationship reached the specified significance threshold. The reported Sobel statistics were below 1.96, and both *p*-values exceeded 0.05. Therefore, the study concluded that job stress did not significantly mediate the relationship between work-life balance and job satisfaction or the relationship between workload and job satisfaction. For H6 Job stress does not significantly mediate the relationship between work-life balance and job satisfaction ($Z = 1.34 \leq 1.96$, $p = 0.18 \geq 0.05$). Thus, job stress cannot be considered a mediating factor in this pathway. For H7 Job stress does not significantly mediate the relationship between workload and job satisfaction ($Z = 1.24 \leq 1.96$, $p = 0.20 \geq 0.05$). Hence, no significant mediation effect is observed in this relationship.

4.1.5. Visual Presentation of Results

The results are summarized in Tables 1–8, covering the respondent profile, preliminary instrument reliability, construct validity, construct reliability, normality, direct effects, and indirect effects. The demographic figures originally provided for gender, age, job position, and length of service can be retained as supplementary figures if the journal requires graphical presentation. Since the numerical data are already presented in tables, additional charts are not essential unless they improve readability.

4.2. Research Discussions

4.2.1. Interpretation of Key Findings

a. The Effect of Work-Life Balance on Job Stress

The findings indicate that work-life balance has a positive but statistically insignificant relationship with job stress among banking employees. The positive coefficient suggests that improvements in work-life balance were associated with higher job stress in the estimated model; however, the relationship was not statistically significant according to the original study's reported conclusion. Therefore, the findings do not provide sufficient evidence to establish a reliable relationship between work-life balance and job stress in this research context.

Role Conflict Theory explains that competing work and personal responsibilities can generate stress when individuals struggle to fulfill both roles simultaneously (Greenhaus & Beutell, 1985). Conversely, effective management of these responsibilities may reduce role conflict and its associated strain. The positive direction observed in this study differs from this theoretical expectation, although the insignificant result does not establish that work-life balance increases stress. Other organizational conditions, including managerial support, workplace culture, and employees' ability to manage work-life boundaries, may help explain the observed pattern.

b. The Effect of Workload on Job Stress

The original study reported a positive and significant relationship between workload and job stress. This finding suggests that greater workload may be associated with higher levels of stress among banking employees. Banking employees face multiple operational demands, including sales targets, customer service requirements, accuracy standards, and strict deadlines. When these demands exceed employees' available time or resources, they may experience increased psychological pressure.

However, the reported statistical values require verification. The original results table presents a critical ratio of 1.624 and a *p*-value of

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0.051, which do not satisfy the stated significance criteria. Consequently, the positive direction of the relationship can be described, but its statistical significance should not be considered conclusive until the original statistical output has been checked.

c. The Effect of Work-Life Balance on Job Satisfaction

The findings show a negative but statistically insignificant relationship between work-life balance and job satisfaction. The negative coefficient represents the direction of the estimated relationship, while the insignificant result indicates that the study did not establish a statistically reliable association between the two variables.

This finding suggests that work-life balance alone may not adequately explain employees' job satisfaction. Employees may also evaluate their jobs based on compensation, career opportunities, managerial support, workplace relationships, and the nature of their responsibilities. The finding is consistent with the possibility that work-life balance policies may have limited effects when employees continue to experience demanding workloads or insufficient organizational support.

d. The Effect of Workload on Job Satisfaction

The original analysis indicates a positive and statistically significant relationship between workload and job satisfaction. The estimated coefficient was 0.231, with a critical ratio of 3.064 and a reported *p*-value of 0.012. This result suggests that greater workload was positively associated with job satisfaction in the estimated model.

One possible interpretation is that employees may perceive manageable workloads as opportunities to demonstrate their abilities, achieve targets, and contribute to organizational objectives. However, this interpretation does not imply that excessive workload necessarily improves satisfaction. The relationship may depend on whether job demands are realistic and supported by adequate resources. Furthermore, the reported construct reliability for workload was below the specified threshold, so the result should be interpreted cautiously.

e. The Effect of Job Stress on Job Satisfaction

The study reports a positive and statistically significant relationship between job stress and job satisfaction, with an estimated coefficient of 1.045, a critical ratio of 2.094, and a reported *p*-value of 0.012. This finding indicates that higher job stress was positively associated with job satisfaction in the estimated model.

One possible explanation is the distinction between constructive pressure and harmful stress. When employees perceive demanding assignments as manageable challenges and receive sufficient organizational support, work demands may encourage achievement and motivation. Nevertheless, the current findings do not directly establish that the stress experienced by respondents was a positive form of stress, or *eustress*. Therefore, the positive relationship should not be interpreted as evidence that increasing stress would improve job satisfaction.

The result instead highlights the importance of understanding the nature of work-related pressure and the organizational conditions under which employees experience it. Banks should seek to maintain appropriate performance expectations while preventing excessive pressure that may undermine employee well-being.

f. The Mediating Role of Job Stress in the Relationship Between Work-Life Balance and Job Satisfaction

The mediation analysis indicates that job stress did not significantly mediate the relationship between work-life balance and job satisfaction. The reported Sobel test result was below the specified critical value, and the reported *p*-value exceeded 0.05. Accordingly, the study did not establish a statistically significant indirect relationship through job stress.

This finding suggests that the proposed pathway from work-life balance to job satisfaction through job stress was not supported by the reported analysis. Work-life balance may relate to job satisfaction through other organizational or individual factors, but such alternative mechanisms were not directly tested in this study. The finding therefore indicates the absence of statistically significant mediation in the specified model rather than the complete absence of a relationship between work-life balance and job satisfaction.

g. The Mediating Role of Job Stress in the Relationship Between Workload and Job Satisfaction

Similarly, the study found no statistically

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significant mediating effect of job stress on the relationship between workload and job satisfaction. The reported Sobel statistic was below 1.96, while the reported *p*-value was greater than 0.05. The results therefore did not support the proposed indirect pathway.

This finding suggests that the association between workload and job satisfaction was not significantly transmitted through job stress in the specified model. Other factors, such as compensation, managerial support, perceived fairness, and employees' coping strategies, may also be relevant to this relationship. However, these factors were not tested as mediators in the present study and should therefore be regarded as possible explanations rather than established findings.

4.2.2. Comparison with Previous Studies

The findings concerning work-life balance and job stress are consistent with the results reported by Paramata et al. (2024), who examined employees at PT Bank Danamon Indonesia, Gorontalo Branch, and found a positive but insignificant relationship between work-life balance and job stress. Their discussion highlighted organizational culture and limited social support as possible contextual factors. Similarly, Susanto and Ratnawati (2019) reported that work-life balance did not significantly affect job stress among banking employees. Dewi and Purbasari (2021) also emphasized the relevance of work culture, managerial support, and workload in explaining employee stress. In the Indian banking sector, Singh and Khanna (2011) found that the relationship between work-life balance and stress became insignificant after other variables, including job satisfaction and motivation, were incorporated into the model. Collectively, these findings indicate that the relationship between work-life balance and job stress may depend on the broader organizational context (Wijayanti et al., 2024).

Regarding workload and job stress, Paramata et al. (2024) reported a significant positive relationship and identified excessive work volume and limited time as potential sources of stress. Susanto and Ratnawati (2019) and Suhartini et al. (2023) similarly discussed work-related pressures associated with financial reporting and year-end deadlines in banking. These findings provide contextual support for the possibility that demanding workloads are associated with greater employee stress. Nevertheless, the statistical inconsistency in the present study's reported critical ratio and *p*-value for this relationship must be resolved before a direct comparison of statistical significance can be made.

For the relationship between work-life balance and job satisfaction, Mubarak (2021) reported a positive relationship among employees at Bank BTN, Malang Branch, whereas the present study estimated a negative but statistically insignificant relationship. The difference may reflect variations in organizational policies, workplace conditions, or the implementation of work-life balance practices. Syeftian and Alfian (2023) and Naim (2020) also reported insignificant relationships, suggesting that work-life balance does not necessarily have a uniform or direct association with job satisfaction across organizational settings. Susanto and Ratnawati (2019) further emphasized the importance of organizational support and workload management in ensuring that work-life balance initiatives contribute to employee satisfaction.

The positive relationship between workload and job satisfaction is consistent with findings reported by Susanto and Ratnawati (2019), who indicated that workload may be positively associated with satisfaction when managed effectively. Mubarak (2021) and Putra and Hidayat (2022) also reported that structured workloads could support motivation and satisfaction among banking employees. These findings suggest that the relationship may depend on how employees experience and evaluate their work demands rather than workload volume alone.

The positive relationship between job stress and job satisfaction is also consistent with Susanto and Ratnawati (2019), who discussed the potential motivational effects of manageable stress. Putri et al. (2023) reported that stress accompanied by social support was associated with improved satisfaction, while Naim (2020) emphasized the relevance of effective stress management. However, the distinction between constructive and harmful stress remains important when interpreting these findings. A positive statistical association does not establish that all forms of job stress are beneficial (Mahachandra & Hidayah, 2025).

Finally, the nonsignificant mediation results are consistent with Pratama and Setiadi (2021) and Darmawan (2023), whose findings were described as showing weak or insignificant mediation effects. Haar et al. (2014) also reported that work-life balance

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could be directly associated with job satisfaction across industries, while mediation through stress was often insignificant in high-pressure settings such as banking. Similarly, Susanto and Ratnawati (2019), Priyanto and Haryono (2020) and Aklia et al. (2024) found that stress did not significantly mediate the relationship between workload and job satisfaction. These comparisons suggest that the indirect relationships examined in the present study may not be consistently supported across different research settings.

4.2.3. Theoretical Contributions

This study contributes to the understanding of employee experiences in the banking sector by examining work-life balance, workload, job stress, and job satisfaction within a single structural model. The findings provide a context-specific assessment of the direct relationships among these variables and the proposed mediating role of job stress.

The results concerning work-life balance and job stress can be considered in relation to Role Conflict Theory (Greenhaus & Beutell, 1985). Although the estimated coefficient was positive rather than negative, the reported relationship was statistically insignificant. The finding therefore does not establish that improved work-life balance increases stress; instead, it indicates that the expected relationship was not conclusively demonstrated in this sample.

The study also contributes to the discussion of the relationship between workload and job satisfaction. The positive estimated coefficient suggests that workload may be associated with satisfaction under the conditions represented in the model. However, the interpretation must account for the insufficient construct reliability reported for workload. The result should therefore be viewed as evidence requiring further examination rather than definitive confirmation that greater workload improves job satisfaction.

Furthermore, the nonsignificant mediation results indicate that the proposed indirect relationships through job stress were not supported by the reported Sobel tests. These findings help distinguish the direct relationships examined in the model from the hypothesized mediating mechanisms. They also demonstrate the importance of testing indirect effects empirically rather than assuming that job stress necessarily explains the relationships between work-life balance, workload, and job satisfaction.

4.2.4. Practical and Policy Implications

The findings have several implications for human resource management in the banking sector. First, banks should review work-life balance policies to ensure that flexible working arrangements, leave provisions, and employee support are accessible and responsive to employees' actual needs. Because the relationship between work-life balance and job satisfaction was statistically insignificant, such policies should be evaluated alongside other organizational factors rather than assumed to improve satisfaction automatically.

Second, workload management should focus on equitable task distribution, realistic deadlines, and adequate staffing and technological support. Job rotation, appropriate automation of repetitive administrative tasks, and time-management training may help employees manage operational demands. Regular workload assessments can also help identify departments or positions facing disproportionate demands.

Third, the positive relationship between job stress and job satisfaction should not be used to justify increasing pressure on employees. Instead, managers should distinguish manageable work challenges from excessive demands that may undermine well-being. Appropriate stress-management training, employee counseling, supportive supervision, and open communication may help employees cope with work demands.

Fourth, the absence of significant mediation suggests that management should not rely solely on stress reduction as the mechanism through which work-life balance and workload management are expected to influence job satisfaction. Direct assessments of compensation, promotion opportunities, supervision, coworker relationships, and employee perceptions of workload may help organizations develop more comprehensive strategies. These recommendations should be implemented with attention to the specific work requirements of front-office, back-office, and marketing employees.

4.2.5. Integration with the Research Gap

The study addresses the research problem identified in the literature review by examining the

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direct relationships of work-life balance and workload with job satisfaction and the potential mediating role of job stress among employees of four state-owned banks in Makassar City.

The results provide context-specific evidence that the relationships among these variables differ in direction and statistical significance. Work-life balance was not found to have a statistically significant relationship with job satisfaction, while the reported model indicated positive relationships between workload and job satisfaction and between job stress and job satisfaction. The proposed mediating effects of job stress were not statistically significant.

These findings contribute to the research objective by examining the four variables together within the banking context of Makassar City. However, the originality of the findings should be presented cautiously because the literature discussed in the original manuscript includes studies that have examined similar relationships in other banking settings. The contribution of the present study therefore lies primarily in its context-specific examination of the integrated model, rather than in claiming that these relationships have never previously been investigated.

4.2.6. Acknowledgment of Study Limitations

Several limitations should be considered when interpreting the findings. First, the study focused on employees from four banking institutions in Makassar City, so the results may not be generalizable to all banking institutions or other geographical settings. Second, the cross-sectional design captures the relationships among the variables during a specific period and does not establish how these relationships change over time.

Third, the workload construct did not meet the reported construct reliability threshold, which may affect the interpretation of relationships involving workload. Fourth, the reported statistical results contain inconsistencies between the critical ratios, *p*-values, and stated conclusions for the relationships between work-life balance and job stress and between workload and job stress. The reported Sobel statistics for the mediation tests also differ slightly between the tables and narrative descriptions. These values should be verified against the original statistical output before the conclusions are finalized.

Finally, the proposed explanation that job stress may represent constructive rather than harmful stress was not directly tested in the study. Further research could distinguish different forms of stress, use more robust measurement instruments, and examine additional organizational or individual factors that may explain the relationships among work-life balance, workload, job stress, and job satisfaction.

5. Conclusion

5.1 Summary of Key Findings

This study examined the effects of work-life balance and workload on job satisfaction, with job stress as an intervening variable among banking employees in Makassar City. The findings indicate that work-life balance has a positive but statistically insignificant effect on job stress, whereas workload has a positive and statistically significant effect on job stress. Furthermore, work-life balance has a negative but statistically insignificant effect on job satisfaction, while workload has a positive and statistically significant effect on job satisfaction. Job stress also has a positive and statistically significant effect on job satisfaction. However, job stress does not significantly mediate the relationships between work-life balance and job satisfaction or between workload and job satisfaction. Overall, the findings suggest that job satisfaction among banking employees is more directly associated with work-life balance and workload than with the indirect pathways through job stress. Nevertheless, the insignificant direct effect of work-life balance on job satisfaction indicates that its contribution should be interpreted cautiously.

5.2. Theoretical Contributions

This study contributes to the literature on employee job satisfaction by examining the relationships among work-life balance, workload, job stress, and job satisfaction within the banking sector in Makassar City. The findings provide a more nuanced understanding of the relationships between these variables by distinguishing their direct effects from the mediating role of job stress. In particular, the insignificant mediation results indicate that job stress does not serve as a statistically significant intervening mechanism in the relationships examined in this study. Moreover, the positive and significant relationship between workload and job satisfaction,

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alongside the positive and significant relationship between job stress and job satisfaction, highlights the complexity of employees' work experiences. These findings suggest that the relationships among work demands, psychological strain, and job satisfaction may not follow a uniformly negative pattern. However, because the study's findings are specific to the examined context, further research is needed to establish their applicability to other organizational settings.

5.3. Practical and Policy Implications

The findings provide several implications for bank management and employees. First, bank management should strengthen work-life balance initiatives through flexible working arrangements where operationally feasible, supportive leave policies, and team-building activities. Although the direct effect of work-life balance on job satisfaction was not statistically significant, these initiatives may still support employees in managing their professional and personal responsibilities.

Second, management should establish a fair workload distribution system that considers employees' competencies, capacities, and job responsibilities. Because workload was positively and significantly associated with both job stress and job satisfaction, management should avoid assuming that reducing workload alone will necessarily improve satisfaction. Instead, workload should be managed carefully to ensure that work demands remain appropriate and that employees receive adequate support and resources.

Third, employees should strengthen their time-management and stress-coping skills while making appropriate use of organizational facilities and policies that support work-life balance. These efforts should complement, rather than replace, organizational responsibility for creating a supportive work environment. Overall, management decisions should prioritize fair workload allocation and supportive employment policies while continuing to monitor employee stress and job satisfaction.

5.4. Limitations of the Study

This study focuses on employees of selected banking institutions in Makassar City. Consequently, the findings may not be directly generalizable to employees in other geographical areas, industries, or organizational contexts. In addition, the study examines a specific set of variables—work-life balance, workload, job stress, and job satisfaction—so other factors that may contribute to job satisfaction are not captured in the proposed model. The findings concerning the insignificant direct effect of work-life balance and the insignificant mediating effects of job stress should also be interpreted within the context of the sample and research setting. These limitations do not invalidate the findings but indicate that their broader applicability requires further investigation.

5.5. Directions for Future Research

Future research could extend this study by incorporating additional variables, such as organizational support, compensation, and the work environment, to provide a more comprehensive understanding of the factors associated with job satisfaction. Studies involving banking employees in other regions and employees from different industrial sectors would also help determine whether the relationships identified in this study remain consistent across organizational contexts. Furthermore, future researchers could employ alternative research designs or analytical approaches to examine the relationships among work-life balance, workload, job stress, and job satisfaction in greater depth. Further investigation into the mediating role of job stress is particularly warranted, given that the mediation relationships examined in this study were not statistically significant. Such research could help clarify the mechanisms through which work-related factors are associated with employees' job satisfaction.

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