

The Effect Of Job Satisfaction And Work Life Balance On Employee Performance Through Work Loyalty At PT. Ottomitra Multiartha (WOM) Sidoarjo Branch

Original Article

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Received: 23 October 2025

Accepted: 29 October 2025

Published online: 30 October 2025

Abstract

This study aims to prove and analyze the influence of Job Satisfaction and Work Life Balance on Employee Performance at PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch, both directly and through Work Loyalty as an intervening variable. The research population was all employees of the sales marketing division, as many as 112 people, who were used as a sample using the saturated sample technique. The analysis method used is Partial Least Squares (PLS) to test the seven hypotheses proposed. The results of the study show that Job Satisfaction and Work Life Balance have a positive and significant effect on Employee Performance. In addition, Job Satisfaction and Work Life Balance also have a positive effect on Job Loyalty. Work Loyalty itself has been proven to have a positive and significant influence on Employee Performance. Job Loyalty also plays a role as a mediating variable that strengthens the influence of Job Satisfaction and Work Life Balance on Employee Performance.

Keywords: Job Satisfaction, Work Life Balance, Job Loyalty, Employee Performance, PLS

1. Introduction

In this era of globalization, information technology has become a vital infrastructure that supports the business world. The economy now increasingly relies on knowledge from land or traditional machines. Economic assets also change from physical ones, such as buildings and property, to intellectual assets, such as market perception, relationships, corporate image, brand image, patent rights, credibility, and specialized knowledge. To continue to compete and achieve excellence, companies must constantly adapt to changes in the business environment. Additionally, it is important for companies to understand the various factors that affect the performance of their employees. One of the crucial factors that affect employee performance is the work-life balance, known as work-life balance. PT. The Multiartha Ottomitra (WOM) vehicle was not achieved; this indicates that there is a problem in the lack of optimal achievement of employee work results. Maximum performance is the foundation to steer the company towards better achievements. However, to achieve the company's common goals, encouragement from inside and outside the organization is essential. One of the crucial boosts is job satisfaction. This aspect plays an important role in influencing employee performance because they are both major factors in human resource development that can improve overall work performance. Job satisfaction is a key element in shaping employee attitudes. Employees who feel satisfied with their work tend to be highly motivated, which in turn increases their loyalty and performance. Work loyalty is an integral part of an



employee's attitude, which determines their level of commitment and contribution to the company. In order to develop and improve company performance, structured programs are needed to improve employee performance.

Employee performance mismatches with company standards are often caused by low levels of job satisfaction, motivation, and employee loyalty. Widodo (2006), in Handoko (2012), stated that to achieve the company's goals, management must be able to maximize employee performance. In this context, performance means carrying out tasks and responsibilities with results that match expectations. One factor that may mediate the relationship between work-life balance and employee performance is job loyalty. Job loyalty is the dedication that employees feel to their workplace. This refers to a person's level of commitment and dedication to the organization they work for (Marzuki et al, 2022). Employees who have high loyalty to the company tend to have good performance in making maximum contributions to the company over a long period of time. Companies rely heavily on employee loyalty to their work so that they can work independently and collaboratively for the benefit of the entire company. This need for loyalty motivates workers to spend extra time in the office, even working from home or on the go (Robbins & Coulter, 2012). It is hoped that the results of this study can provide a better understanding of the relationship between work-life balance and employee performance, through work loyalty as an intervening variable. The findings from this study are expected to provide new insights into how companies can improve employee performance and loyalty through improved work-life balance. With a better understanding of these relationships, companies can implement policies and practices that support work-life balance, so that companies can create a healthy and productive work environment for employees.

2. Literature Review

2.1. Human Resources

Human Resource Management (HR) is a combination of science and the art of managing the interaction and contribution of workers to effectively and efficiently achieve the goals of the company, employees, and society (Hasibuan, 2020, 10). Human Resource Management is one of the fields of general management that includes aspects of planning, organizing, implementing and control, (Rivai, 2015:4). The opinion is that human resource management is a strategic approach and has a relationship in managing the most valuable assets in the company, namely people who work in the company both as a team and individually to contribute to achieving the goals of a company (Septiawan et al., 2022). From the various sources cited, it can be concluded that Human Resource Management (HR) is a discipline that combines science and art in regulating the interaction and contribution of workers to achieve the goals of the company, employees, and society effectively and efficiently. Human resources is one of the fields in general management that includes planning, organizing, implementing, and controlling, as explained by Hasibuan (2020) and Rivai (2015). In addition, human resource management is also seen as a strategic approach related to the management of the most valuable assets in the company, namely employees. These employees work both individually and in teams to contribute to achieving the company's goals, as revealed by Septiawan et al. (2022). Thus, HR plays an important role in managing and optimizing human potential in the company to achieve mutual success. Therefore, it is currently very important for companies to have human resources who have the ability to adapt to technological changes. Thus, the Company is still able to survive and compete to be able to anticipate the challenges that will occur.

2.2. Job Satisfaction

According to Sutrisno (2019) Job Satisfaction is an employee's attitude towards work related to the work situation, cooperation between employees, rewards received at work, and matters related to physical and psychological factors. According to Wibowo (2020), everyone who works expects to get satisfaction from their place of work. Job Satisfaction will affect the productivity that managers highly expect. For this reason, managers need to understand what must be done to create Job Satisfaction for their employees. For organizations, a discussion about Job Satisfaction will involve efforts to increase organizational effectiveness by making employee behavior effective at work. Employee behavior that supports the achievement of organizational goals is another aspect that must be considered, in addition to the use of modern machines as a result of advances in the field of technology. Employee dissatisfaction at work will result in an unfavorable situation both organizationally and individually. Dissatisfaction at work will lead to aggressive behavior, or, on the contrary, it will show withdrawal from contact with the social environment. For example, by taking a stance of quitting the company, like as skipping school, and other behaviors that tend to avoid organizational activities. Forms of aggressive behavior, such as sabotage, deliberately making mistakes at work, opposing superiors, or up in the activity of 13 strike. From the description above, employee job satisfaction is an important issue that is considered in relation to employee work productivity, and dissatisfaction is often associated with high levels of job demands and complaints. Workers with high levels of dissatisfaction are more likely to commit passive sabotage and aggression.

2.3. Work Life Balance

Work-life balance is a measurement of the extent the effectiveness an individual's satisfaction in working and carrying out his or her role in the family and his or her prioritized life. It is also in line with the opinion of Duxbury & Higgins that work-life balance can be shown by the condition of individuals who do not have conflicts when carrying out the role between the world of work and family or personal life. A person who does not have conflicts will feel peace and enjoy the conditions of life that he live every day. It is said to be balanced when individual time, energy, and commitment are carried out equally in each life role (Duxbury & Higgins, 2001). Based on the definition above, it can be concluded that work-life balance has important benefits for employers and employees. This helps them stay healthy and productive in their personal and professional lives. Work-life balance involves the involvement and satisfaction of individuals in managing time and roles in work and personal life. Work-life balance plays a role in determining the extent to which a person's personal life and work life can be said to be balanced. When individuals do not experience conflicts between roles in the world of work and family or personal life, they will feel peace and enjoy the conditions of daily life. Balance is achieved when individual time, energy, and commitment are given equally to each life role they have.

2.4. Work Loyalty

Vinca Regina Letsoin, Sri Langgeng Ratnasari (2020), Job Loyalty is a form of employee loyalty at work. Loyalty is a form of employee devotion to the company. By having an attitude of loyalty, employees take part in providing the best for the company. Employees are responsible for the work given because of their love and sense of belonging to their work. A person who has loyalty will have the will to cooperate well. Based on the opinions of the experts above, it can be concluded that work loyalty is the attitude and commitment of employees to

actively contribute to achieving organizational goals. Work loyalty is reflected in devotion, responsibility, discipline, honesty, and the willingness to work for a long period of time. This loyalty also reflects a love and belonging to work, which encourages employees to give their best for the company. Work loyalty also has a positive impact on good cooperation between employees, because they have a willingness to work together in achieving common goals. By having an attitude of loyalty, employees are responsible for the work assigned and are committed to achieving the success of the organization. In the context of work-life balance, work loyalty can affect the balance between work and personal life. Loyal employees tend to have a strong attachment to their work, so they may be inclined to sacrifice personal time and energy to achieve organizational goals. Therefore, it is important for employees to achieve a healthy balance between dedication to their work and their personal needs.

2.5. Employee Performance

The success of a company is certainly influenced by the performance of qualified employees. Employee performance is also an aspect that helps the company in achieving its goals. Therefore, every company always wants to continue to be able to improve the performance of its employees. Performance is "the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him" (Mangkunegara, 2019:67). Employee performance is the result of a job well done and achieving goals. It is produced when an individual can carry out the tasks given based on skill, experience, seriousness, and time (Hasibuan 2020:154). Kasmir also stated that performance is the result of work and work behavior achieved by employees in completing tasks and responsibilities given within a certain period of time (Kasmir 2019). Employee performance itself is the result of work done well and achieving goals. This can be achieved when an individual can carry out the tasks given based on their skills, experience, seriousness, and time. In addition, performance can also be measured through work results and work behavior achieved by employees in completing tasks and responsibilities given within a certain period of time. Thus, companies always strive to improve the performance of their employees in order to better achieve the company's goals. This can be done through skill development and employee competency improvement, providing appropriate motivation and rewards, and creating a conducive work environment for employees to develop.

2.6. Relationships Between Variables

Employee job satisfaction, if fulfilled, will also increase employee performance. Job satisfaction is an important factor to improve employee performance; if employees have job satisfaction, employees will dedicate themselves to the company with full responsibility and an optimal work spirit. This result is in line with previous research by Sunarti (2019), which showed that job satisfaction affects employee performance. Another study conducted by Sururin, ddk (2020) states that job satisfaction has a simultaneously positive and significant effect on employee performance. In addition, another study also supports this research by Timothy (2017) also supports the results of this study and states that job satisfaction has a significant effect on employee performance. Work-life balance is very important for employees, because the existence of a work-life balance will help maintain mental health, and employees who have a work-life balance will feel satisfied with their work because they feel valued and have high motivation to do their job well. This will, of course, improve employee performance. Work-life balance is a way used to help employees reduce conflicts due to unbalanced dual roles. The higher the work-life balance given to employees will make more active in completing their work. According to Wan (2012), job loyalty to

employees is the result of employee job satisfaction towards the company where the employee in question works, so that there is a psychological attachment between employees and the company. Kosasih and Kurniawan (2019) explained that job satisfaction is an important determining factor for employees to gain employee loyalty. Ovinda (2020) stated that there is a positive influence of job satisfaction on employee loyalty. Saputra, Bagia and Yulianthini (2020) also stated that there is a positive influence of job satisfaction on employee loyalty. Steers & Porter (in Rowen, 2017) stated that the emergence of work loyalty is influenced by personal characteristic factors which include age, working time, gender, education level, achievements, race, and personality traits; job characteristics include job challenges, job stress, opportunities for social interaction, job enrichment, task identification, task feedback, and task suitability; characteristics of the company/organization design that can be seen from the centralization, the level of formality, the level of participation in decision-making, at least have shown various levels of association with the company's responsibility, functional dependency and the company's control function; The experience gained in the company/organization includes a positive attitude towards the company after carrying out work in the company to create a sense of security, feeling personal satisfaction that can be fulfilled by the company. Loyalty can also be influenced by factors work – work-life balance. Work-life balance is now an important determinant for more workers in their career development. As a result of the swelling of obligations in the workplace, the difference between work and personal life has become something that needs to be given more attention. Work-life balance is about creating and maintaining supportive and healthy working conditions, which will allow employees to have a balance between work and personal responsibilities and thus strengthen loyalty and productivity. Imbalances cause stress and tension. Long working hours and extremely stressful and grueling work not only hinder the ability to reconcile work and family life but are also linked to health to depression. Work-life balance is about creating and maintaining a supportive and healthy work atmosphere, which will allow employees to have a balance between work and personal responsibilities and thus strengthen employee loyalty. Flexible work arrangements are implemented as one of the policies. Work-life balance can motivate and empower employees, which has an impact on improving their performance. Employees reply to the implementation Work-life balance by companies by increasing their loyalty which can be seen from retention, presence and productivity, so that it can be argued that Work-life balance has a positive effect on loyalty, this is in accordance with research conducted by Rahmawati (2020), Mwangi et al. (2020) Hawa and Nurtjahjanti (2019), Wahyuni (2019) and Meenakshi et al. (2020). According to Saydam in Widi (2015:26) and Robbins and Judge, 2020: 47) explains that loyalty is the mental attitude of employees who dedicate themselves to the company where they work now, 1) Obedience or obedience is the ability of an employee to obey all applicable regulations and be able to obey orders given by the authorized superior, and to be able not to violate the stipulated rules, 2) Honesty is the harmony between what is said and done with reality, 3) Responsibility is the ability of an employee to complete the work given to him well, and dare to take risks for actions and decisions to be made, 4) Devotion is his dedication to the company. As explained in organizational commitment, according to the explanation, loyalty is often referred to as commitment, which is "a person works to identify with an organization, where every goal and expectation is to remain a member. However, the findings of Runtu (2020) show that employee loyalty cannot be considered as something that happens by itself when an employee joins an organization. If the organization wants an employee who has a spirit that is loyal to the organization, then the organization must strive for employees to be part of an organization that has a higher level.

Employee loyalty is not earned quickly, but through a process. Companies need to consider what makes employees feel loyal to the company. One of the factors that can create employee loyalty is the emergence of job satisfaction. The level of job satisfaction felt by a person varies because it is an individual thing. Kreitner & Kinicki (2021) say that job satisfaction is an emotional response from a person to the work he or she is doing. Employees who feel satisfied with their work have positive feelings about their work, while someone who feels dissatisfied with the work they are doing has negative feelings about their work (Robbins & Judge, 2019).

Work-life balance and Job Loyalty are influential and have a relationship with employee performance in the company. Work-life balance is a person's ability to balance the demands of work and the demands of their personal and family life (Kurniawan & Rizana, 2021). Applying Work-life balance to employees will improve employee performance because employees tend to feel more satisfied and create enthusiasm at work. Employees often face high demands in the workplace, such as heavy workloads, tight time pressures, and expectations to always be available outside of working hours. All of this can disrupt their work-life balance. A poor work-life balance can negatively impact employees. They may experience high stress, fatigue, and an overall decline in quality of life. In addition, this imbalance can also affect employee performance in the workplace. Employees who feel burdened with excessive work demands may not be able to make maximum contributions and achieve the expected results. Work loyalty, which includes employees' level of commitment and identification with the company, can play an important role in moderating the relationship between work-life and personal life balance and employee performance. This need for loyalty motivates workers to spend extra time in the office, even working from home or on the go (Robbins & Coulter, 2012). Employees who are dissatisfied with their work-life balance tend to have low loyalty and a high level of desire to leave the company. This can negatively impact employee loyalty and high employee turnover rates, ultimately leading to companies spending more time to acquire new employees.

2.7. Conceptual Framework and Hypotheses

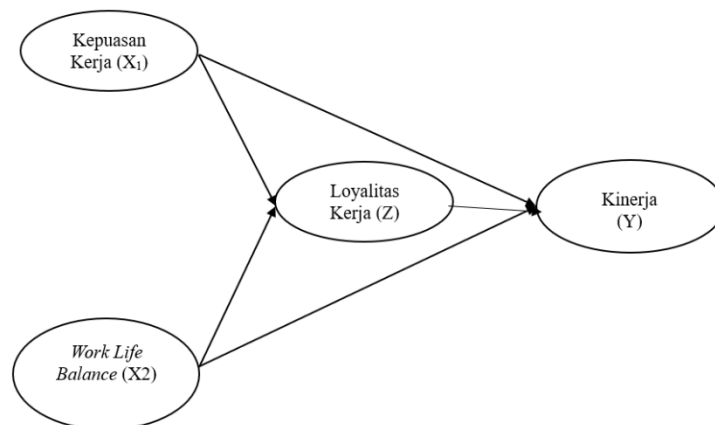


Figure 1. Conceptual Framework

Based on the relationship between the above variables and the conceptual framework, the hypothesis of this study is:

- a) It is suspected that Job Satisfaction affects Employee Performance in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch

- b) It is suspected that Work Life Balance affects Employee Performance in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarj Branch.
- c) It is suspected that Job Satisfaction affects Job Loyalty in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch
- d) It is suspected that Work Life Balance has an effect on Job Loyalty in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch
- e) It is suspected that Job Loyalty affects Employee Performance in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch
- f) It is suspected that Job Satisfaction affects Employee Performance through Job Loyalty as a Variable Intervening in the employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch
- g) It is suspected that Work Life Balance affects Employee Performance through Job Loyalty as a Variable Intervening in employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch

3. Methods

In this study, the researcher used a type of quantitative research. The data scale or numerical scale used is an ordinal scale, which is a tiered scale where something is "more" or "less" than another. Ordinal data meters will show data according to a certain order or order (Ferdinand, 2020). The type of data used in this study is quantitative data, which is research in the form of information or explanations represented by numbers, starting from data collection and interpretation of the data, which comes from the respondents' answers to the written statement items in the questionnaire. The population in this study is all employees of the sales and marketing division of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch, which totals 112 employees. This study uses a non-probability sampling technique, in the sense of sampling that does not provide the same opportunities to members of the population, and the determination is not random. In this sampling technique, one of them is a saturated sample. A saturated sample is a sample determination technique in which all members of the population are used as samples. Based on the number of population in the object of this study only consists of 112 employees, so in this study a sample of all employees of the sales marketing division with a population of 112 employees. This study uses a quantitative analysis approach that adopts Partial Least Squares (PLS). While the Partial Least Squares is used to explain the existence or absence of relationships between latent variables (predictions), Partial Least Squares can also be used to confirm theories. This study uses SmartPLS (Partial Least Squares) software, starting from hypothesis testing.

4. Results and Discussion

PT. Wahana Ottomitra Multiartha Tbk ("WOM Finance" or the Company) was established in 1982 under the name PT Jakarta Tokyo Leasing, which is engaged in motorcycle financing, especially financing for Honda brand motorcycles. The Company changed its name to PT Wahana Ottomitra Multiartha in 2000 in line with the business transformation carried out. The company continues to develop and not only serves the financing of Honda brand motorcycles but also serves the financing of other Japanese brand motorcycles, such as Yamaha, Suzuki, and Kawasaki. The Company received an effective statement from the Financial Services Authority/OJK (formerly the Capital Market and Financial Institutions Supervisory Agency/Bapepam-LK) to conduct an Initial Public Offering. On this occasion, the

Company offered 200,000,000 (two hundred million) shares with a nominal value of IDR 100 (one hundred Rupiah) per share and an offering price of IDR 700 (seven hundred Rupiah) per share. The shares have been listed on the Jakarta Stock Exchange and the Surabaya Stock Exchange (now known as the Indonesia Stock Exchange) on December 13, 2014.

Table 1. Characteristics of Respondents by Age

Gender	Sum	Percentage
Man	78	69,6
Woman	34	30,4
Total	112	100,0

Source: Data processed, 2025

It can be seen that the majority of respondents in this study were male, namely 78 people or 69.6% of the total respondents. Meanwhile, female respondents amounted to 34 people or 30.4%. This data shows that most of the employees at PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch, who was the respondent of the study, was a male. This composition describes the real condition of companies that tend to be dominated by male workers, which is likely related to the type of work that requires more physical labor, high mobility, and organizational structure in the branch.

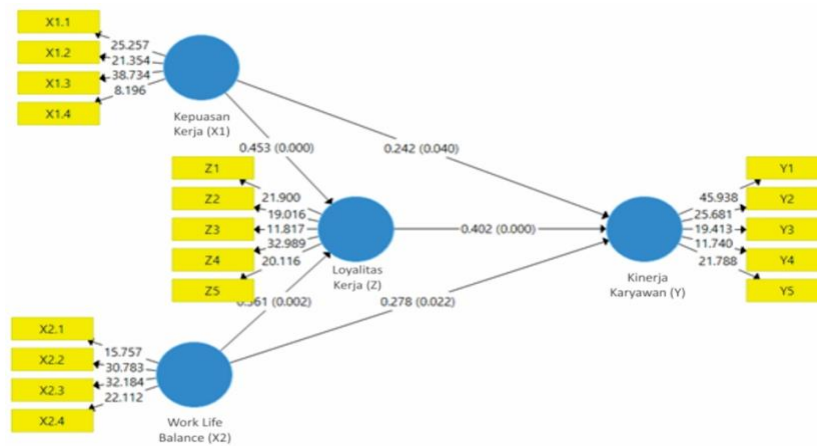


Figure 2. Measurement Models

To deduce the indirect influence or mediating effect (intervening), whether the hypothesis is accepted or rejected, a p-value is used at the significance level of $\alpha = 5\%$ or 0.05. If the p-value < 0.05 , then H_0 is rejected, meaning that there is an indirect influence (mediating effect). On the other hand, if the p-value > 0.05 , then H_0 is accepted, meaning there is no mediating effect. The following are the results of the structural model evaluation obtained from the SmartPLS Bootstrapping Report.

Table 2. Direct Impact Testing

	Original Sample	T Statistics	P Values	Keterangan
Kepuasan Kerja (X1) -> Kinerja Karyawan (Y)	0,242	2,033	0,040	Diterima
Kepuasan Kerja (X1) -> Loyalitas Kerja (Z)	0,453	2,033	0,000	Diterima
Work Life Balance (X2) -> Loyalitas Kerja (Z)	0,561	2,033	0,002	Diterima
Loyalitas Kerja (Z) -> Kinerja Karyawan (Y)	0,402	5,398	0,000	Diterima
Work Life Balance (X2) -> Kinerja Karyawan (Y)	0,278	2,287	0,022	Diterima

Table 3. Indirect Influence Testing

	Original Sample	T Statistics	P Values	Information
Job Satisfaction (X1) -> Job Loyalty (Z) -> Employee Performance (Y)	0,182	2,775	0,006	Accepted
Work Life Balance (X2) -> Work Loyalty (Z) -> Employee Performance (Y)	0,145	3,058	0,002	Accepted

Based on the results of the analysis, it was found that job satisfaction has a significant positive influence on employee performance and also on job loyalty. Similarly, work-life balance shows a significant positive influence on both work loyalty and employee performance directly. Furthermore, work loyalty itself has been proven to have a significant positive influence on employee performance. Furthermore, the role of work loyalty as a mediating variable was also positively confirmed. This variable mediates the influence of job satisfaction on employee performance, and also mediates the influence of work-life balance on employee performance. Overall, all of the relationships studied between independent variables, mediating variables, and dependent variables showed positive and significant relationships.

4.1. The Effect of Job Satisfaction on Employee Performance

The results of the research analysis show that job satisfaction has a positive and significant influence on the performance of employees of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings confirm that the higher the level of job satisfaction felt by employees, the more their performance will improve. In the context of PT. WOM Sidoarjo Branch, this can be related to various efforts made by the company to create a supportive work environment, such as providing fair compensation, adequate work facilities, and attention to the needs of employees both professionally and personally. Job satisfaction encompasses a wide range of aspects, from appreciation for work results, harmonious relationships with colleagues and superiors, to opportunities for self-development and work-life balance. When these needs are met, employees feel valued and supported by the company, thus fostering a high sense of loyalty and motivation in carrying out their duties. Satisfied employees will not

only work according to their responsibilities but also show greater initiative and dedication, which directly impacts improved productivity and quality of work.

4.2. The Effect of Work-Life Balance on Employee Performance

The results of the study show that work-life balance has a significant and positive effect on the performance of employees of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings show that having a good work-life balance is very important for employees, as it helps maintain overall mental health and well-being. Employees who are able to manage a balance between the demands of work and personal life tend to feel satisfied with their work, feel valued by the company, and have high motivation to perform their tasks optimally. In other words, work-life balance is one of the key factors that drives direct employee performance improvement. Work-life balance also serves as a mechanism to reduce the dual role conflicts that employees often experience, where job demands and personal responsibilities can conflict with each other. The higher the level of work-life balance that the company provides to employees, the greater the incentive for employees to be active and focused in completing their work. This condition not only has an impact on productivity but also creates a harmonious and conducive work environment for human resource development.

4.3. The Effect of Job Satisfaction on Job Loyalty

The results of the study show that job satisfaction has a significant and positive influence on the job loyalty of employees of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings show that employee loyalty is the result of their satisfaction with the company they work for, creating a strong psychological attachment between employees and the organization. Employees who feel satisfied with their jobs tend to show high commitment and strong loyalty to the company. This is in line with the research of Kosasih and Kurniawan (2019), which explains that job satisfaction is an important determining factor that employees must have to form an attitude of loyalty. In addition, Ovinda (2020) also stated that there is a positive influence between job satisfaction and employee loyalty. Likewise, Saputra, Bagia, and Yulianthini (2020) found that job satisfaction contributes positively to employee job loyalty.

4.4. The Effect of Work-Life Balance on Job Loyalty

The results of the study show that work-life balance has a significant and positive influence on the work loyalty of employees of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings indicate that work-life balance is one of the important factors that affect the level of employee loyalty to the company. Employee loyalty can increase when they sense a good balance between job demands and personal responsibilities. Work-life balance is now the main determinant in the career development of many workers. With the increasing obligations in the workplace, the difference between work and personal life has become an issue that must receive serious attention. Work-life balance is an effort to create and maintain supportive and healthy working conditions, thus allowing employees to balance work and their personal responsibilities. This condition, in turn, strengthens employee loyalty and productivity.

4.5. The Effect of Work Loyalty on Performance

The results of the study show that work loyalty has a significant and positive influence on the performance of employees of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch.

These findings confirm that employees who have high loyalty to the company tend to show better performance. Work loyalty reflects an employee's commitment and emotional attachment to the organization, so that the employee will be more dedicated to carrying out their duties and responsibilities. Loyal employees not only carry out their work regularly, but are also willing to contribute more, including helping colleagues and being active in company activities, all of which contribute to the improvement of overall performance. These results are in line with Ovinda's (2020) research, which states that there is a positive influence between job satisfaction and employee loyalty, where job satisfaction plays an important factor in building loyalty, which ultimately improves performance. In addition, research by Saputra, Bagia, and Yulianthini (2020) also supports that job satisfaction contributes positively to employee loyalty, strengthening the relationship between employee psychological factors and work performance.

4.6. The Effect of Job Satisfaction on Employee Performance through Job Loyalty

The results of the analysis show that job loyalty is proven to be a significant mediating variable in the relationship between job satisfaction and employee performance of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings indicate that job satisfaction not only directly improves employee performance but also increases work loyalty. This means that employees who feel satisfied with their jobs tend to have high loyalty to the company, and that loyalty in turn drives significant performance improvements. This is in line with the view of Kreitner & Kinicki (2021), who state that job satisfaction is a person's emotional response to their work. Satisfied employees experience positive feelings about their work and work environment, which in turn fosters strong loyalty and commitment to the company. Conversely, dissatisfaction with work can lead to negative feelings that have the potential to decrease loyalty and work performance.

4.7. The Effect of Work-Life Balance on Employee Performance through Work Loyalty

The results of the analysis showed that work loyalty was proven to be a significant mediating variable in the relationship between work-life balance and employee performance of PT. Multiartha Ottomitra Vehicle (WOM) Sidoarjo Branch. These findings confirm that the influence of work-life balance on performance is not only direct, but also through increasing employee work loyalty. Theoretically, these findings are supported by a hypothesis that individuals with high levels of Work-Life Balance tend to show Work Loyalty. Employees who feel satisfied and balanced in their dual roles in personal and work life will be more motivated to contribute to activities that support the continuity and success of the organization. Forms of Work Loyalty, such as helping colleagues, sharing important information, and actively participating in problem-solving, serve as a bridge that reinforces the positive impact of work-life balance on performance improvement. In other words, when Work Loyalty is present as a mediating variable, Work Life Balance can work optimally in encouraging employee productivity and work effectiveness.

5. Conclusion

Based on the results of research that has been conducted on the employees of PT. Wahana Ottomitra Multiartha (WOM) Sidoarjo Branch can be concluded as follows:

- a) Job satisfaction has a positive and significant effect on employee performance, which means that the higher the job satisfaction, the better the employee performance will be.
- b) Work-life balance also has a positive and significant effect on employee performance, so that the balance between work and personal life supports performance improvement.
- c) Job satisfaction has a positive and significant influence on employee job loyalty, which shows that job satisfaction can increase employee attachment and commitment to the company.
- d) Work-life balance has a positive and significant effect on work loyalty, meaning that a good work-life balance can strengthen employee loyalty.
- e) Work loyalty has been proven to have a positive and significant effect on employee performance, so loyal employees tend to have better performance.
- f) Job loyalty acts as an intervening variable that mediates the influence of job satisfaction on employee performance, showing that job satisfaction can improve performance not only directly but also through increased loyalty.
- g) Work loyalty is also a mediating variable in the relationship between work-life balance and employee performance, which confirms that work-life balance can improve performance by strengthening employee work loyalty.

5.1. Suggestion

Based on the above conclusion, some suggestions can be given to PT. The Ottomitra Multiartha (WOM) Sidoarjo Branch is as follows:

- a) Companies should continue to pay attention to factors that affect employee job satisfaction, such as awards, career development, comfortable working conditions, and good communication between management and employees.
- b) PT. WOM needs to implement policies that support work-life balance, for example, by providing flexible working hours, adequate leave, and employee well-being programs, so that employees can maintain their physical and mental health.
- c) By strengthening job satisfaction and work-life balance, employee loyalty will increase. Companies must build a positive work culture and appreciate employees' contributions so that they create a strong emotional bond and commitment to the company.
- d) Management is advised to conduct regular evaluations of job satisfaction levels, work-life balance, and employee loyalty as part of efforts to improve employee and overall company performance.

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