

# The Role Of Work-Life Balance In Mediating The Effect Of Work Flexibility And Self-Efficacy On The Performance Of Independent Property Agents In Tabanan Regency, Bali

Original Article

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## Abstract

The phenomenon of independent work, especially in the field of property agents, is experiencing significant growth, but independent property agents face special challenges in managing their time and performance. Optimal performance is influenced by a high level of work flexibility and a strong sense of self-efficacy. This study aims to analyze and empirically test the role of work-life balance (WLB) as a mediator that mediates the influence of work flexibility and self-efficacy on the performance of independent property agents in Tabanan Regency, Bali. The method used is quantitative with an explanatory design. The study population includes independent property agents operating in Tabanan Regency. The sample was taken by convenience/purposive sampling technique, resulting in 80 respondents. Data was obtained through questionnaires distributed online and offline, then analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the help of SmartPLS software. The results show that work flexibility and self-efficacy have a positive and significant effect directly on the performance of independent property agents. In addition, work-life balance is a partial or full mediator in the relationship between flexible work and self-efficacy with performance. In particular, the high flexibility of work allows agents to achieve a better work-life balance, which further improves their performance. Similarly, a high level of self-efficacy is positively associated with a good work-life balance, which in turn strengthens performance. This study makes a theoretical contribution by combining the concepts of work flexibility, self-efficacy, work-life balance, and performance in the context of independent property agents. In practical terms, these findings suggest that companies or property agent management teams focus on: 1) Maintaining and expanding work autonomy (flexibility); 2) Organizing training to increase self-efficacy; and 3) Building a culture that supports work-life balance as the main strategy to optimize the performance of independent property agents in Tabanan, Bali.

**Keywords:** Work Flexibility, Self-Efficacy, Work-Life Balance, Performance, Independent Property Agent.

## 1. Introduction

The gig economy is now a major feature in the changing global labor market in the 21st century, signaling a shift from formal work to a more independent, flexible, and individual-centered work model (Kalleberg, 2018). The gig economy refers to a modern work system in which people work on projects, tasks, or short-term contracts, rather than as permanent employees with standard working hours and organizational structures. This transformation



not only changes working relationships but also affects the way people manage their time, income, and performance strategies.

Kalleberg (2018) argues that the rise of freelancers is a logical consequence of an increasingly dynamic and competitive market, which demands individuals to be more adaptive and proactive in managing their careers. In Indonesia, the gig economy is growing rapidly, especially in the service sector, including property, where independent property agents are playing an increasingly significant role. These independent agents work without fixed hours, relying on personal initiative, time flexibility, and the ability to organize marketing activities and relationships with clients. This freedom of work provides a great opportunity for agents to improve performance, but it also poses challenges in maintaining consistency and balancing the demands of work with personal life. Among various industries, property is the area that feels the most impact and adopts this working model, with independent agents being a key component in facilitating high-value transactions. Property itself is one of the main pillars of the national economy that makes a significant contribution. The property sector is the most affected and implements this work model, where independent agents play a crucial role in facilitating high-value transactions. Property is the main pillar of the country's economy, with its contribution continuing to be strengthened through stable credit and investment facilities (Bank Indonesia, 2025). Bank Indonesia (2025) has consistently reported positive growth in residential and commercial property loans, reflecting high market demand and the need for qualified salespeople. Therefore, independent property agents that are at the forefront of the market are the subject of very important and strategic research. The main advantage of independent property agent work lies in the flexibility of work, including the freedom to choose time, place, and how to work. A report from global consultancy PwC (2020) emphasizes that flexibility is a key factor in shaping the workforce of the future, as more and more workers prioritize control over their schedules. In theory, this flexibility allows agents to tailor work to personal needs, which is expected to increase intrinsic motivation and work efficiency. Thus, work flexibility is seen as a variable that can increase autonomy and ultimately produce optimal performance (Purnomo, 2021).

While Work Flexibility promises freedom, this unstructured work environment also poses significant challenges, namely the need to self-regulate, set sales targets, and deal with the rejection that often arises. It is at this point that Self-Efficacy (self-confidence) becomes a very important and powerful psychological variable (Bandura, 1997). Bandura (1997) emphasizes that a person's level of confidence in his ability to succeed will determine how hard and diligently he tries to be, especially when facing obstacles. For independent property agents who operate like small business owners, Self-Efficacy is the main asset to survive and excel in fierce competition (Schreyer, 2023). Schreyer's (2023) research on independent agents shows that agents with high self-efficacy are better able to set ambitious goals and bounce back quickly from sales failure. Strong self-confidence allows them to make the most of Work Flexibility, turning autonomy into tangible results. Therefore, Self-Efficacy not only affects Performance directly but also affects the way agents interact with a flexible work environment (Dillahunt & Lu, 2021).

Dillahunt & Lu (2021) clearly link Self-Efficacy to success in the gig economy, stating that high self-confidence makes freelancers more proactive in finding work and managing the risk of income uncertainty. In the context of independent property agents in Tabanan who often work alone without direct supervision, Self-Efficacy becomes the internal "fuel" that determines whether Work Flexibility will result in achievements or even become an opportunity to procrastinate. Therefore, Self-Efficacy should be considered as a fundamental predictor in the framework of Performance.

A major issue that has arisen with the growth of the independent work model is the difficulty of maintaining clear boundaries between professional and personal life, known as Work-Life Balance (WLB) (Greenhaus, Collins, & Shaw, 2003). Flexibility that at first seems advantageous often leads to overwork, so work extends into personal time because agents feel they must always be ready to serve clients. Greenhaus, Collins, & Shaw (2003) argue that a good WLB is a condition of balance that needs to be achieved to reduce role conflicts, which are a major source of stress.

The poor impact of WLB on independent agents can be very damaging, causing burnout and lowering motivation, which in turn lowers Performance (Kalleberg, 2018). Kalleberg (2018) highlights that behind the freedom of freelance work, there is a high risk of self-exploitation, where workers constantly feel pressured to work harder because there are no standard working hours. This is where Work Flexibility may not directly improve Performance, but rather through a healthy mechanism, namely a well-managed WLB. Thus, this study argues that WLB plays a very important role in mediation. Work Flexibility that is wisely managed by agents who have high Self-Efficacy will result in a healthy WLB, and it is this healthy WLB that ultimately becomes the highest Performance driver (Greenhaus, Collins, & Shaw, 2003). Without WLB, Flexibility can actually backfire on the agent's energy. This study specifically wanted to examine the extent to which Flexibility and Self-Efficacy affect WLB, as well as how WLB affects the Performance of independent property agents.

This research focuses on Tabanan Regency, Bali, which is currently a fast-growing property market and provides a distinctive background for this study. So far, property investment in Bali has tended to be concentrated in the southern area, but now there is a shift in investment called the spillover effect to buffer areas such as Tabanan, triggered by more affordable prices (BPN, 2025). According to the Bali Property Developers Association (REI/Apersi, 2025), Tabanan and Jembrana are officially targeted for expansion for developers, especially for the middle-end and lifestyle-driven segments, thanks to the availability of sufficient land. Data from the National Land Agency (BPN, 2025) indicates an increasing trend of property transactions in areas that offer more reasonable land prices and wider open spaces. Tabanan, known as the "rice barn" of Bali, offers charming natural scenery, proximity to the natural environment, and a calmer atmosphere than the hustle and bustle of the city. These factors attract buyers who want a residence or investment focused on tranquility and a balanced lifestyle, thus creating a need for independent property agents operating in the region (Purnomo, 2021). Purnomo's (2021) research on the dynamics of the Bali property market confirms that agents who are able to understand specific market segments in unique areas such as Tabanan have a great chance of success.

The following data reinforce the background arguments regarding the urgency and context of research in Bali and Tabanan:

**Table 1.1: Growth of Bali Property Loans (Bank Indonesia)**

This data shows the vitality of the property sector as an economic driver, which underlies the high demand for performing property agents.

Year	Property Credit Growth (y-o-y)	Simple Explanation
2021	3.5%	Recovery Beginning Post-pandemic, demand is starting to rise.
2022	6.8%	Growth has significantly increased, and Market Property is back in full swing.

2023	7.9%	Growth is stable, which shows the confidence of investors.
2024	8.2%	Demand acceleration, especially in buffer regions.
2025	8.5% (Projection)	Stable growth projections, great opportunities for Independent agents.
<b>Source:</b> Processed from Bank Indonesia Economic Report (BI, 2021-2025)		

**Table 1.2: Contribution of the Real Estate Sector to the GDP of Bali Province (BPS)**

This GDP contribution figure validates that the property sector is a core industry that needs competent human resources (agents) to drive it.

Year	Real Estate's Contribution to GDP (%)	Simple Explanation
2021	10.5%	A great contribution despite global challenges.
2022	11.2%	Increased contribution as tourism and investment recover.
2023	11.8%	This sector further supports Bali's economy as a whole.
2024	12.1%	Stability of the contribution indicates the urgency of the property agent.
<b>Source:</b> Processed from BPS Bali Province PDRB Data (BPS, 2021-2024)		

**Table 1.3: Trend of Change in Property Transactions in Tabanan Regency (BPN)**

This data specifically justifies the selection of the research location, showing the transfer of transaction activities to the Tabanan area.

	Increase in Land Rights Transactions (y-o-y)	Simple Explanation
2021	+5%	The increase in transactions in Tabanan is starting to be felt.
2022	+10%	The shift in investment interest began to be significant ( <i>spillover effect</i> ).
2023	+13%	Strong improvement, confirming Tabanan as an alternative property.
2024	+15% (Estimated)	Showing the property market in Tabanan is very active and requires an independent agent.
<b>Source:</b> Processed from Secondary Data of BPN Bali Province (BPN, 2025)		

Based on BPS statistics (Table 1.2), the share of the property sector in Bali's GDP always exceeds 10%, indicating the importance of this industry for the regional economy. On the other hand, BPN data (Table 1.3) specifically indicates an increase in land rights transactions in Tabanan, which has continued to increase over the past five years, and is projected to reach 15% in 2024. The upward trend, in line with the statement of the developer association, confirms that Tabanan Regency has become the center of property attention, attracting the

interest of large developers, thereby increasing the number and intensity of competition between independent agents in the region.

Therefore, this study aims to empirically test the proposed mediation model: whether Work Flexibility and *Self-Efficacy* need to be mediated by *Work-Life Balance* to produce optimal Performance in Independent property agents. The selection of locations in Tabanan Regency provides a rich and relevant context, reflecting changing investment patterns and lifestyles in Bali, supported by strong statistical data. Based on a conceptual framework, data support from BPN, BI, and BPS, as well as statistics showing the dynamics of Bali's property sector, this research is expected to make an academic and practical contribution to human resource management in the Independent work model that increasingly dominates the modern job market. Thus, this study has a high urgency to empirically test the role of *Work-Life Balance* mediation in linking Work Flexibility and *Self-Efficacy* with the Performance of Independent Property Agents in Tabanan Regency, Bali.

Based on this background, this research is focused on answering several key questions, namely:

- 1) Does Work Flexibility have a positive and significant effect on the Work-Life Balance of Independent property agents in Tabanan?
- 2) Does Self-Efficacy have a positive and significant effect on the Work-Life Balance of Independent property agents in Tabanan?
- 3) Does Work Flexibility have a positive and significant effect on the Performance of Independent property agents in Tabanan?
- 4) Does Self-Efficacy have a positive and significant effect on the Performance of Independent property agents in Tabanan?
- 5) Does Work-Life Balance have a positive and significant effect on the Performance of Independent property agents in Tabanan?
- 6) Does Work-Life Balance mediate the influence of Work Flexibility on the Performance of Independent Property Agents in Tabanan?
- 7) Does Work-Life Balance mediate the influence of Self-Efficacy on the Performance of Independent Property Agents in Tabanan?

## 2. Literature Review

### 2.1. Human Resource Management in the Context of Independent Workers

Human Resource Management (HRDM) was originally defined as a set of policies, practices, and systems that aim to organize individuals in an organization to achieve strategic goals effectively and efficiently. Dessler (2020) states that HR includes workforce planning, recruitment, selection, training, performance appraisal, as well as compensation management and career development. In the traditional approach, HRDM is usually centered on the management of permanent employees who are in a formal and hierarchical organizational structure. However, changes in global business dynamics, advances in digital technology, and shifts in post-pandemic work patterns have triggered a significant transformation in the concept and practice of HRM (Dipoatmodjo et al., 2025). Employment relationships are no longer dominated by conventional patterns, but are increasingly shifting to flexible, contractual, and independent work. Armstrong and Taylor (2020) affirm that modern MSDM is no longer tied to staffing status, but rather oriented towards optimizing individual contributions through adaptive work practices, empowerment, and the creation of working conditions that support high performance.

## 2.2. Performance of an Independent Property Agent

Performance is the result of work that can be achieved by individuals or groups in an organization in accordance with their respective authorities and responsibilities, in order to achieve organizational goals effectively and efficiently (Mangkunegara, 2019). According to Robbins and Judge (2020), performance reflects the level of achievement of tasks that are influenced by ability, motivation, and job opportunities. For Independent property agents, performance is not solely measured by the number of successful sales transactions, but also includes the quality of service to clients, the ability to build long-term relationships, the speed of responding to consumer needs, and the achievement of self-set personal targets.

## 2.3. Work Flexibility

Work flexibility is defined as the individual's freedom to set schedules, locations, and ways of working according to personal needs and job demands (Kossek & Thompson, 2016; Kurniawan, A. W., 2025 ). This concept includes flexible working hours, workplace flexibility (remote working), and flexibility in managing workloads and work patterns. For independent property agents, work flexibility is a key feature because they are not tied to official working hours and can adapt activities to market situations as well as client needs. According to Robbins and Judge (2020), when managed effectively, work flexibility can increase employee satisfaction, commitment, and productivity. In Bali, this flexibility allows property agents to manage their time without clashing with family activities as well as customary and religious obligations, such as *ngayah* or religious ceremonies that are often unscheduled. Property agents take advantage of the flexibility to time-shift, which is moving work from traditional ritual time to non-ritual time or even during holidays.

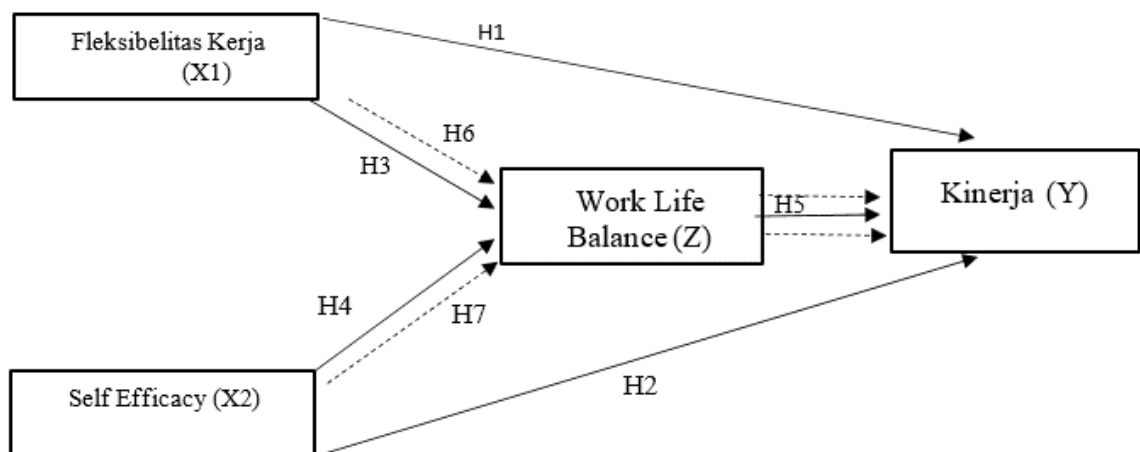
## 2.4. Self-Efficacy

Self-efficacy is a person's belief in his or her ability to plan and carry out the actions necessary to achieve certain work results (Bandura, 1997). Individuals who have high self-efficacy typically have a strong sense of self-confidence, set more challenging goals, and show greater perseverance when facing obstacles. According to Judge and Bono (2001), there is a significant positive relationship between self-efficacy and work performance because it affects the amount of effort and resilience of individuals in demanding work situations. In the context of independent property agents, self-efficacy is very important, considering that this job requires communication skills, negotiation, and mental toughness in the face of rejection from potential consumers.

## 2.5. Work-Life Balance

Work-life balance is a state in which a person can balance the demands of work with personal, family, and non-work life (Greenhaus & Allen, 2011). According to Clark (2000), in the work-family border theory, a balance is achieved when individuals can set the boundary between work roles and family roles flexibly and manage. For independent property agents, work-life balance is an important issue because job freedom often gives rise to irregular working hours and overwork tendencies. (Handoko, 2018; Vitaharsa et al., 2025). revealed that the imbalance between work and personal life can trigger stress, fatigue, and decreased productivity. In contrast, optimal work-life balance supports improved psychological well-being, job satisfaction, and motivation, which in turn has a positive impact on individual performance (Greenhaus & Allen, 2011).

## 2.6. Conceptual Framework



**Figure 1. Conceptual Framework**

### Hypothesis

**H1:** Work Flexibility (X1) has a positive and significant effect on Performance (Y).

**H2:** Self-Efficacy (X2) has a positive and significant effect on Performance (Y).

**H3:** Work Flexibility (X1) has a positive and significant effect on Work-Life Balance (Z).

**H4:** Self-Efficacy (X2) has a positive and significant effect on Work-Life Balance (Z).

**H5:** Work-Life Balance (Z) has a positive and significant effect on Performance (Y).

**H6:** Work Flexibility (X1) has a positive and significant effect on Performance (Y) through Work-Life Balance (Z) as a mediating variable.

**H7:** Self-Efficacy (X2) has a positive and significant effect on Performance (Y) through Work-Life Balance (Z) as a mediating variable.

## 3. Methods

This study uses a quantitative approach with an explanatory research design that aims to test the causal relationship between work flexibility and self-efficacy on the performance of independent property agents with work-life balance as a mediating variable. The research population is all independent property agents actively operating in Tabanan Regency, Bali. Given the unavailability of unknown population data, the sampling technique used is purposive sampling with the following criteria: (1) independent property agents domiciled or operating in Tabanan Regency, (2) have been practicing the profession for at least six months, and (3) actively conducting property marketing and sales activities. The number of samples was determined based on the Structural Equation Modeling–Partial Least Squares (SEM-PLS) rule, which is a minimum of 5–10 times the number of indicators. With a total of 16 indicators, this study involved 80 respondents.

The data used is primary data collected through the distribution of structured questionnaires online and offline. The research instrument used a Likert scale of 1–5, ranging from strongly disagree (1) to strongly agree (5). The variables of work flexibility are measured through indicators of flexibility of time, location, and autonomy of work methods. Self-efficacy is measured through confidence in achieving goals, interpersonal confidence, resilience to failure, and the ability to work under pressure. Work-life balance is measured through time balance, minimal work-family conflicts, and life balance satisfaction. Performance is measured through the achievement of targets, consistency, productivity, service quality, and relationships with consumers.

Data analysis was carried out using PLS-based SEM with the help of SmartPLS software. The analysis stage includes testing the outer model (convergent validity, discriminant validity, and composite reliability) and the inner model ( $R^2$ ,  $Q^2$ , and path significance test through bootstrapping). This approach was chosen because it is able to analyze the simultaneous relationships between variables and test the effects of mediation comprehensively in predictive and complex research models.

#### 4. Results and Discussion

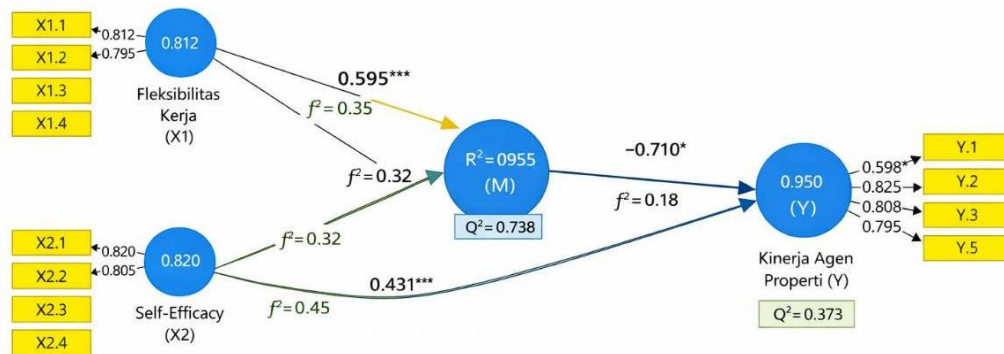


Figure 2. PLS-SEM Result

The results of data analysis were carried out using Partial Least Squares–Structural Equation Modeling (PLS-SEM) to test the direct and indirect influence of mediation. Below is a table of the results of the analysis along with their explanations.

##### a) Evaluation of Measurement Models (Outer Model)

Table 1 shows the loading value and validity of each indicator used in this study.

	Self-Efficacy (X2)	Property Agent Performance (Y)	Work- Life Balance(M)	Work Flexibility (X1)
SE1	0.892			
SE2	0.886			
KA1		0.839		
KA2		0.844		
KA3		0.855		
WLB1			0.922	
WLB2			0.904	
FK1				0.999
FK2				0.999

All indicators show an Outer Loading value above 0.70, indicating that they have excellent convergent validity and are reliable in measuring the construct in question.

##### b) Construct Reliability Testing

Table 2 shows the results of the reliability test using Cronbach's Alpha and Composite Reliability.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Self Efficacy (X2)	0.735	0.735	0.883	0.791

Property Agent Performance (Y)	0.825	0.915	0.883	0.716
Work-Life Balance (M)	0.801	0.807	0.909	0.834
Work Flexibility (X1)	0.998	0.998	0.999	0.998

All constructs have Cronbach's Alpha and Composite Reliability values above 0.70, which indicates an excellent level of internal consistency. This indicates that the research instrument can be relied upon to measure the desired construct.

**c) Evaluation of Structural Models (Inner Model)**

Table 3 shows the results of the R<sup>2</sup> test.

	R Square
Independent Property Agent Performance (Y)	0.656
Work-Life Balance (M)	0.907

The results of the determination coefficient (R<sup>2</sup>) test result obtained an R<sup>2</sup> value for the Independent Property Agent Performance variable (Y) of 0.656. This figure indicates that 65.6% of independent property agent performance variations can be explained by the factors included in the model, namely work flexibility, self-efficacy, and work-life balance. Furthermore, the Work-Life Balance (M) variable recorded an R<sup>2</sup> value of 0.907, which means that 90.7% variation in the work-life balance of independent property agents can be predicted by work flexibility and self-efficacy.

**d) Significance and Direct Impact Test**

Table 4 presents the results of the significance test of direct and indirect influences between variables.

	Relationship	$\beta$	T-value	P-values	Decision
H1	Self-Efficacy (X2) -> Property Agent Performance Independent (Y)	0.950	6.096	0.000	Confirmed
H2	Self-Efficacy (X2)-> Work-Life Balance (M)	0.431	9.472	0.000	Confirmed
H3	Work-Life Balance (M)-> Performance of Independent Property Agents (Y)	-0.710	2.346	0.019	Confirmed
H4	Work Flexibility (X1) -> Agent Performance Independent Property (Y)	0.598	2.950	0.003	Confirmed
H5	Work Flexibility (X1) -> Work-life Balance (M)	0.595	13.219	0.000	Confirmed
H6	Self-Efficacy (X2) -> Work-life Balance (M) -> Agent Performance Independent Property (Y)	-0.306	2.475	0.014	Confirmed

H7	Work Flexibility (X1) -> Work-life Balance (M) -> Independent Property Agent Performance (Y)	-0.423	2.079	0.038	Confirmed
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The results of the hypothesis test showed that all relationships between variables in the research model were statistically significant.

**H1: Self-Efficacy → Performance of Independent Property Agents**

The test results showed that *Self-Efficacy* had a positive and significant effect on the Performance of Independent Property Agents, with a path coefficient value ( $\beta$ ) of 0.950, a T-statistic value of 6.096, and a P-value of 0.000. This value indicates a very strong influence. A t-value greater than 1.96 and a p-value smaller than 0.05 indicate that the effect is statistically significant. Thus, the H1 hypothesis is accepted. These findings show that the higher the level of self-confidence of independent property agents in their abilities, the higher the performance produced, so H1 is confirmed.

**H2: Self-Efficacy → Work-Life Balance**

The results of the H2 test showed that *Self-Efficacy* had a positive and significant effect on *work-life balance*, with a  $\beta$  value of 0.431, a T-statistic of 9.472, and P-values of 0.000. This shows that independent property agents with a high level of *self-efficacy* tend to be able to manage the demands of work and personal life more effectively. Therefore, the H2 hypothesis is declared accepted (confirmed).

**H3: Work-Life Balance → Performance of an Independent Property Agent**

H3 testing shows that *work-life balance* has a significant effect on the performance of independent property agents, with  $\beta$  values of -0.710, T-statistic of 2.346, and P-values of 0.019. Although the path coefficient is negative, the resulting influence remains statistically significant. Thus, the H3 hypothesis is accepted. These findings indicate that changes in *work-life balance* have a real influence on the performance of Independent property agents.

**H4: Work Flexibility → Performance of an Independent Property Agent**

The results of the analysis showed that Work Flexibility had a positive and significant effect on the performance of Independent Property agents, with a  $\beta$  value of 0.598, a T-statistic of 2.950, and P-values of 0.003. These values show that work flexibility makes a real contribution to improving the performance of Independent property agents. These findings show that freedom in determining working hours, work locations, and property marketing strategies allows agents to work more effectively and productively. Work flexibility provides space for agents to adapt work activities to market conditions and personal needs, thus having a positive impact on the achievement of targets and performance quality. Thus, the H4 hypothesis is declared accepted (confirmed).

**H5: Work Flexibility → Work-Life Balance**

The results of the H5 test showed that Work Flexibility had a positive and significant effect on *work-life balance*, with a  $\beta$  value of 0.595, a T-statistic of 13.219, and P-values of 0.000. A very high t-statistic value shows that work flexibility is a very strong factor in forming a balance between work and personal life. These findings indicate that independent property agents who have high work flexibility tend to be able to manage working hours in a more balanced way, so that they can meet the demands of work without sacrificing personal and

family life. Therefore, work flexibility is an important element in creating a healthy *work-life balance*. Thus, the H5 hypothesis is accepted.

#### **H6: Self-Efficacy → Work-Life Balance → Independent Property Agent Performance**

The results of the mediation effect test showed that *work-life balance* significantly mediated the influence of *Self-Efficacy* on the Performance of Independent Property Agents, with a  $\beta$  value of  $-0.306$ , a T-statistic of  $2.475$ , and P-values of  $0.014$ . These findings indicate that *work-life balance* acts as a psychological and behavioral mechanism that bridges the influence of *self-efficacy* on performance. Agents with high *self-efficacy* can maintain a work-life balance that ultimately affects their performance. Thus, the H6 hypothesis was accepted (confirmed), and *Work-Life Balance* was proven to play a role as a mediating variable.

#### **H7: Work Flexibility → Work-Life Balance → Independent Property Agent Performance**

H7 testing showed that *work-life balance* significantly mediated the influence of Work Flexibility on the performance of independent property agents, with  $\beta$  values of  $-0.423$ , T-statistic of  $2.079$ , and P-values of  $0.038$ . These results show that work flexibility not only has a direct effect on performance but also has an indirect impact through improving *work-life balance*. By creating a work-life balance, Independent property agents can work more focused and sustainably, so that performance can be improved. Therefore, the H7 hypothesis is confirmed (confirmed).

Overall, the results of the study show that *self-efficacy* and work flexibility are the main factors that affect the performance of Independent property agents, either directly or indirectly through *work-life balance*. *Work-life balance* has been shown to have a strategic role as a mediating variable that strengthens the relationship between individual factors and structural factors on performance.

## **4.1. Discussion**

### **4.1.1. Work Flexibility has a positive and significant effect on Work-Life Balance**

The results showed that work flexibility has a positive and significant effect on work-life balance, which indicates that individual control over working time is able to reduce conflicts between work and personal life. Allen et al. (2013) state that work flexibility provides space for individuals to adapt work demands to family needs.

In addition, Kossek and Thompson (2016) emphasized that work flexibility is one of the modern management practices that is effective in improving work-life balance, especially in non-traditional jobs such as Independent. Thus, work flexibility is an important factor in creating a sustainable work-life balance.

### **4.1.2. Self-Efficacy has a positive and significant effect on Work-Life Balance**

Research indicates that self-efficacy has a positive and significant influence on work-life balance, which suggests that individuals with high self-efficacy are better able to balance the demands of work with personal life. According to Judge et al. (1997), self-efficacy helps a person control stress and utilize personal resources more efficiently. In the field of human resource management, people who have high self-efficacy tend to be able to set clear boundaries between work roles and family roles, so that conflicts between work and personal life can be minimized. This approach is in line with the views of Greenhaus and Powell (2006), who emphasize the importance of individual psychological resources in creating synergy between work and personal life.

#### **4.1.3. Work Flexibility has a positive and significant effect on the Performance of Property Agents**

Research indicates that work flexibility has a positive and significant effect on the performance of independent property agents, indicating that Freedom in managing work time and location can increase work effectiveness. According to Gajendran and Harrison (2007), work flexibility provides opportunities for individuals to work more focused and efficiently, especially in results-oriented work. In the context of independent property agents, the flexibility of work allows for the adjustment of marketing strategies and work schedules according to the needs of consumers. These findings are in line with the statement of Hill et al. (2010), who show that work flexibility supports increased productivity and employee job satisfaction.

#### **4.1.4. Self-Efficacy has a positive and significant effect on the performance of Independent Property Agents**

Research shows that self-efficacy has a positive and significant influence on the performance of independent property agents, indicating that a person's confidence in his or her abilities can optimally increase work achievement. According to Bandura (1997), self-efficacy affects the way of thinking, behavior, and resilience of individuals in facing work challenges. In the context of Independent property agents, high self-confidence drives courage in negotiations, product presentations, and strategic decision-making. In addition, the findings of the meta-analysis reinforce the relationship by showing that individuals who have high self-efficacy consistently produce better work performance than those who have low self-efficacy (Stajkovic & Luthans, 1998). Therefore, the results of this study support the social cognitive theory that places self-efficacy as an important factor in determining work performance.

#### **4.1.5. Work-Life Balance has a positive and significant effect on the Performance of Independent Property Agents**

Research indicates that work-life balance has a significant influence on the performance of independent property agents, confirming that work-life balance is an important factor in increasing work productivity. According to Guest (2002), individuals who manage to balance work-life tend to experience lower levels of stress as well as higher job satisfaction. Furthermore, Haar et al. (2014) state that a good work-life balance results in a positive impact on work engagement and individual performance, as they are in a more stable physical and psychological state. Therefore, an Independent property agent who can maintain a work-life balance will be more consistent in achieving their performance targets.

#### **4.1.6. Work-Life Balance mediates the influence of Work Flexibility on the performance of Independent Property Agents in Tabanan**

Research also reveals that work-life balance acts as an intermediary in influencing the relationship between work flexibility and independent property agent performance, underscoring the need to manage a good work-life balance along with work flexibility. Beauregard and Henry (2009) stated that the practice of work flexibility will provide optimal performance results if it can improve individual welfare. Furthermore, De Menezes and Kelliher (2011) explain that work flexibility that is effectively managed through work-life balance can improve individual performance sustainably. Therefore, work-life balance is a key

factor that ensures that work flexibility has a positive impact on the performance of independent property agents.

#### **4.1.7. Work-Life Balance mediates the influence of Self-Efficacy on the performance of Independent Property Agents**

Mediation analysis indicates that work-life balance mediates the relationship between self-efficacy and the performance of independent property agents, meaning that self-efficacy affects performance not only directly, but also through improved work-life balance. According to Hobfoll (2001), psychological resources such as self-efficacy help individuals manage work demands so that they can maintain a balance between work and personal life. Furthermore, Karatepe and Tekinkus (2006) emphasized that work-life balance plays an important role in linking the psychological state of individuals with work results, especially in jobs that require high pressure. Thus, the mediating function of work-life balance in this study strengthens a psychological resource-based approach in an effort to improve performance.

## **5. Conclusion**

Based on the results of empirical analysis, this study concludes that work flexibility and self-efficacy are the main determinants of the performance of independent property agents in Tabanan Regency, Bali, with work-life balance as a significant mediation mechanism. Flexibility in managing timing, location, and work strategies has been proven to increase productivity and performance effectiveness, both directly and through improving work-life balance. Self-efficacy also showed the most dominant influence on performance, where confidence in one's abilities, resilience to rejection, and confidence in negotiations drove more optimal performance. In addition, individuals with high self-efficacy are better able to manage work pressure so as to maintain a stable work-life balance. These findings confirm that work-life balance not only plays a role as an outcome variable but also as a strategic mediator that bridges psychological and structural factors to performance.

Managerially, the results of the study indicate the importance of strengthening agent capacity through sales training, mentoring, and constructive feedback systems to improve self-efficacy. Optimizing work flexibility based on digital technologies such as CRM and online marketing platforms is also a crucial strategy in increasing productivity without sacrificing work-life balance. From the theoretical side, this study strengthens the relevance of Social Cognitive Theory in explaining the role of self-efficacy in work behavior, while expanding the study of work flexibility in the context of commission-based independent workers. The policy implications emphasize the need for the support of associations and industry stakeholders in formulating competency standards, ongoing training, and regulations that support flexible and healthy work systems. For further research, it is recommended to develop a model with additional variables as well as a longitudinal approach in order to gain a more comprehensive understanding of the performance dynamics of independent property agents.

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