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To What Extent Do Workplace Relationships, Financial Rewards, and Recognition Shape Employee Work-Life Satisfaction in Islamic Bank?

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ABSTRACT

This study aims to analyze the impact of workplace relationships, financial rewards, and appreciation on the work-life satisfaction of employees at Bank BJB Syariah, Bekasi Branch. The research background is based on issues of job dissatisfaction, which affect motivation and productivity and ultimately influence employees' overall work-life satisfaction. Additionally, the increasing employee turnover rate at Bank BJB Syariah from 2020 to 2022 has become a concern. A quantitative research method was employed, with data analyzed using SPSS 27. The findings indicate that workplace relationships and financial rewards have a significant impact on employees' work-life satisfaction, while appreciation does not exert a significant influence on employee satisfaction at Bank BJB Syariah, Bekasi Branch. These findings highlight that employee relationships and financial rewards play a more significant role than appreciation in enhancing work-life satisfaction. This study contributes to a deeper understanding of the factors affecting work-life satisfaction in the Islamic banking sector and provides insights for formulating strategies to enhance employee well-being.

Kata Kunci: Hubungan Antar Karyawan, Penghargaan Finansial, Apresiasi, Kepuasan Hidup Kerja Karyawan Bank

ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh hubungan antar karyawan, penghargaan finansial, dan apresiasi terhadap kepuasan hidup kerja karyawan Bank BJB Syariah Cabang Bekasi. Latar belakang penelitian didasari oleh isu ketidakpuasan kerja yang berdampak pada motivasi dan produktivitas juga berakhir pada kepuasan hidup kerjanya. Peningkatan turnover karyawan Bank BJB Syariah dari tahun 2020-2022 juga menjadi salah satu perhatian. Metode kuantitatif digunakan untuk menganalisis data dengan menggunakan alat analisis SPSS 27. Hasil penelitian menunjukkan bahwa hubungan antar karyawan, penghargaan finansial memiliki pengaruh signifikan terhadap kepuasan hidup kerja karyawan dan apresiasi tidak berpengaruh terhadap kepuasan hidup kerja karyawan Bank BJB Syariah Cabang Bekasi. Temuan penelitian ini

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menyoroti bahwa untuk meningkatkan kepuasan hidup kerja, faktor hubungan antar karyawan dan penghargaan finansial lebih berperan dibandingkan apresiasi. Penelitian ini diharapkan memberikan pemahaman tentang faktor-faktor yang memengaruhi kepuasan hidup kerja karyawan di perbankan syariah dan memberikan masukan bagi perumusan strategi peningkatan kesejahteraan karyawan.

INTRODUCTION

Employee work-life satisfaction is a holistic assessment of employees' well-being and experiences in the workplace. This concept integrates job satisfaction and life satisfaction, emphasizing the interplay between professional and personal life domains. According to Setiawan et al. (2020), work-life satisfaction is a subjective evaluation of the extent to which work-related experiences enhance overall quality of life. This construct encompasses multiple dimensions, including compensation satisfaction, workplace environment, interpersonal relationships with colleagues and supervisors, work-life balance, career development opportunities, and the perceived meaning and achievement derived from one's profession.

An interim report by the Financial Services Authority (Otoritas Jasa Keuangan [OJK], 2021) in the fourth quarter of 2020 highlights key trends in Indonesia's banking sector workforce. In 2019, the total number of employees across the ten largest banks in Indonesia was recorded at 232,164, reflecting a 2.25% decline from 237,497 in 2018. Despite this contraction, labor costs increased to IDR 81.96 trillion, representing a 7.40% rise from IDR 76.31 trillion in the previous year (OJK, 2021). These figures suggest a shift in workforce dynamics, potentially indicating increased efficiency demands or structural adjustments within the sector.

The annual report of Bank BJB Syariah (2020–2022) indicates an upward trend in employee turnover over the three-year period. As of December 31, 2020, the turnover rate was recorded at 6.17%, with 58 permanent employees leaving the company. In 2021, the number of departing employees increased to 73, raising the turnover rate to 7.47%. By 2022, this figure had further risen to 81 employees, resulting in a turnover rate of 7.92%. These findings suggest a persistent increase in employee turnover at Bank BJB Syariah, which may have implications for organizational stability and workforce management.

Mobley (1977) posits that an optimal turnover rate ranges between 3% and 5%, as this range allows organizations to retain experienced and skilled employees while still facilitating opportunities for new employees to enter and develop within the company. Excessive turnover rates can disrupt organizational operations, leading to higher recruitment and training costs, reduced productivity, and potential declines in employee morale.

Hom et al. (1984) argues that work-life satisfaction is influenced by fundamental human needs, which encompass physiological, social, and self-esteem needs. Physiological needs include salary, job security, and working conditions, all of which contribute to an employee's sense of stability and well-being. Social needs pertain to relationships with colleagues and the recognition



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received within the workplace, fostering a sense of belonging and motivation. Similarly, self-esteem needs involve aspects such as acknowledgment, career development opportunities, and job security, all of which are essential for professional growth and job satisfaction.

One of the key indicators that contribute to enhancing employee work-life satisfaction is workplace relationships. Workplace relationships refer to the interactions, connections, and dynamics among individuals within a professional environment. These relationships encompass interactions between colleagues, superiors, subordinates, and individuals across various levels and departments within an organization (Yazicioglu & Kubilay, 2017). Such relationships significantly influence employees' work experiences, job satisfaction, and overall well-being. Strong and positive workplace relationships are characterized by trust, respect, open communication, collaboration, and mutual support (Ola, John, Simeon, & Mutiu, 2019).

The quality of workplace relationships is influenced by several factors, including communication, trust, shared goals, organizational culture, and the overall work environment. Positive workplace relationships foster a supportive and inclusive work culture where employees feel respected, valued, and connected. Conversely, negative workplace relationships—marked by conflict, hostility, and a lack of cooperation—can lead to dissatisfaction, stress, and reduced productivity (Luthans & Youssef, 2007).

Another critical factor supporting employee work-life satisfaction is financial compensation. Financial compensation refers to monetary benefits provided to employees, such as salaries, bonuses, and allowances. Non-monetary rewards include benefits such as transportation facilities, health insurance, and pension funds (Štreimikiene & Grundey, 2009). Financial rewards are among the most effective tools for managers to motivate employees, encouraging them to perform efficiently and influencing their behavior toward achieving broader organizational goals (Igielski, 2023; Zaraket & Saber, 2017a). Conversely, inadequate financial compensation may hinder employee performance and limit the efficiency of highly skilled employees if they are not sufficiently motivated (Abdul Rachman, Kuswandi, & Rahayu, 2025).

Employees who feel financially valued tend to have higher motivation and greater job satisfaction. According to a study conducted by Judge, Piccolo, Podsakoff, Shaw, & Rich (2010), salary levels are positively correlated with life satisfaction, as employees with higher incomes report greater happiness and well-being. This correlation is primarily linked to their ability to meet basic needs and achieve their desired standard of living (FitzRoy & Nolan, 2022).

Appreciation is also a crucial factor in enhancing employees' quality of work-life satisfaction. Research by (Danish & Usman (2010) indicates that appreciation, whether in the form of verbal recognition or formal rewards, can increase employee motivation and job satisfaction. Similarly, Ndiango, Gabriel, & Changalima, (2024) found that work attachment, defined as a positive state in which employees exhibit high energy, dedication, and enthusiasm for their work, significantly influences job satisfaction. This suggests that appreciation, as a factor that enhances work attachment by recognizing employees' value and contributions, indirectly contributes to job satisfaction among employees at Bank Syariah Indonesia KC Yogyakarta Kusumanegara.



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Therefore, this issue merits further investigation due to the integration of three key variables simultaneously as independent variables within a unified research framework, which represents a novel conceptual contribution to the literature on employee work-life satisfaction in Islamic banking. Although extensive research has examined factors influencing work-life satisfaction, studies explicitly addressing these factors within the context of Sharia-based institutions, particularly Islamic banks, remain limited. Prior research predominantly emphasizes conventional banking or general organizational contexts, leaving the influence of a Sharia-compliant work environment on employee work-life satisfaction unclear and underexplored.

For instance, Kashyap et al. (2016) examined the significance of work-life satisfaction concerning employees' work-life balance within Indian companies. Similarly, findings from de Pedraza et al. (2020) linked work-life satisfaction to macroeconomic indicators such as Gross Domestic Product (GDP), unemployment, and inflation. Additionally, Syaifuddin et al. (2022) highlighted the impact of employees' work-life satisfaction on individual performance levels. Furthermore, Ferreira et al. (2020), through a survey of 571 employees from prominent Portuguese companies, confirmed life satisfaction as a critical variable significantly correlated with work engagement.

Subsequent research has further expanded the scope by integrating various determinants of job satisfaction, including work environment, remuneration, fairness, and promotion, across national and multinational companies within manufacturing and service sectors (Igielski, 2023; Liana & Hartono, 2024; Loo et al., 2024; Prajapat & Ahilya Vishwavidhyalaya, 2019). However, comprehensive empirical analyses focusing on these combined variables specifically within Islamic banking remain scarce, highlighting the need for targeted research to address this identified gap.

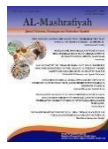
LITERATURE REVIEW

Expectancy Theory

Victor Vroom (1964) developed the Expectancy Theory of Motivation, which argues that a person's motivation is based on the expectation of achieving a desired outcome. According to this theory, individuals will be motivated to act if they believe that their efforts will lead to good performance and that such performance will result in the rewards they seek.

This theory is built on three main concepts: Valence, Expectancy, and Instrumentality. Valence refers to the attractiveness or value of the expected outcome for an individual. The higher the valence of a result, the greater the motivation to achieve it. Expectancy relates to an individual's belief in their ability to attain the desired outcome. A person is more motivated if they are confident that their efforts will yield the expected results. Meanwhile, Instrumentality refers to the belief that strong performance will lead to appropriate rewards. If individuals believe that success in their work will be acknowledged and rewarded, they will be more driven to perform well.

Lunenburg (2011) emphasizes that an individual's motivation highly depends on their perception of the relationship between effort, performance, and rewards. If people feel that their



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efforts will lead to positive results and that these results hold meaningful value for them, their motivation to achieve their goals will increase (Mohd, 2021). As a result, this theory is widely applied in the workplace and management to understand how to enhance employee performance and satisfaction through effective reward systems.

Life Satisfaction and Work Satisfaction Theory

Life satisfaction, as defined by Sousa & Lyubomirsky (2021) refer to “subjective assessment of the quality of one’s life. Because it is inherently an evaluation, judgments of life satisfaction have a large” Diener (1993) proposed two primary theories of life satisfaction. The first is the bottom-up theory, which suggests that overall life satisfaction is derived from satisfaction in various life domains. The second, also referred to as the bottom-up approach, posits that individuals experience life satisfaction through multiple aspects, including career, family relationships, personal development, health, and well-being.

Moreover, Hurlock (2004) highlights that life satisfaction is closely linked to an individual's ability to derive joy from experiences, emphasizing the role of emotional factors in subjective well-being. Santrock (2002) further emphasizes that individuals with good health and Table financial conditions tend to exhibit higher levels of life satisfaction compared to those facing difficulties in these areas.

Employee life satisfaction plays a crucial role in shaping job satisfaction within an organization. According to Diener, Emmons, & Griffin (1985) in their Spillover Theory, satisfaction in one life domain (e.g., personal life) tends to influence other domains, including work. Employees with higher life satisfaction are more likely to experience greater job satisfaction, as they tend to maintain emotional stability, good mental and physical health, and lower stress levels. Research suggests that employees who are physically and mentally healthy exhibit higher productivity and job satisfaction (Rahmania, Rusdi, & Sari, 2019). Consequently, they are more motivated and engaged in their professional roles (FitzRoy & Nolan, 2022).

This relationship can be attributed to positive affectivity, encompassing optimism and overall well-being, which simultaneously influences both life and job satisfaction. Individuals with inherently higher life satisfaction tend to exhibit greater job satisfaction, regardless of external circumstances (Qasim, 2012). Therefore, organizations seeking to enhance employee job satisfaction and performance must consider key determinants of employee well-being, such as work-life balance, mental health support, and a positive organizational environment.

Workplace Relationships

Interpersonal relationships among employees in the workplace are defined as the interactions and communication that occur among individuals within an organization, encompassing various aspects such as collaboration, mutual support, and conflict resolution. According to Ramdan & Lubis (2023) interpersonal relationships among employees, often referred to as human relations, constitute harmonious interactions that emerge from individuals' awareness and willingness to integrate their personal interests for the collective benefit. In this context, workplace relationships involve the degree of care and consideration that ensures employees feel accepted and valued by their superiors and colleagues (Kairupan, 2021).



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Generally, the quality of workplace relationships is influenced by the presence or absence of interpersonal conflict. Balkan, Serin, & Soran (2014) argued that workplace conflicts can lead to demotivation and reduced job satisfaction, ultimately affecting overall performance and organizational effectiveness. Although employees may not experience conflicts on a daily basis, unresolved issues can significantly hinder their ability to maximize their potential. Positive workplace relationships create opportunities for employees to enhance their skills and receive emotional and professional support from colleagues (Colbert, Yee, & George, 2016). Furthermore, the development of strong workplace relationships is contingent upon positive interactions between supervisors and subordinates, among colleagues, and within the organization as a whole (Nugroho, Wibowo, & Hamid, 2024).

Previous studies have demonstrated a positive correlation between the quality of work life and job satisfaction, indicating that improved interactions among employees lead to higher levels of satisfaction (Setiawan, 2023). Positive workplace relationships have also been shown to enhance employee performance motivation (Siswanti, Daud, Nugraha, Zhalifunnas, & Nugraha, 2024). This effect is attributed to the crucial role of social support from colleagues in maintaining a balanced work environment (Ahdianita & Setyaningrum, 2024). Consequently, effective interpersonal interactions among employees can mitigate stress and enhance job satisfaction (Bella, 2023). Specifically, in the Indonesian banking sector, positive workplace relationships can buffer the adverse effects of work-related stress on employees' work-life satisfaction (Ramdan & Lubis, 2023). Based on this theoretical foundation, the following hypothesis is proposed: H1: Workplace relationships among employees have a significant positive impact on employees' work-life satisfaction.

Financial Rewards

According to Yousaf, Latif, Aslam, & Saddiqui (2014), financial rewards are one of the primary reasons individuals engage in work, as they serve as a means to assess the value of employees' contributions. The components of financial rewards include salaries, wages, incentives, and indirect compensation, all of which function to enhance employee motivation and job satisfaction. Thus, financial rewards not only fulfill employees' basic needs but also act as a driving factor in achieving higher performance in the workplace. Zaraket & Saber (2017) posited that financial rewards serve as a hygiene factor influencing employees' work-life satisfaction. Accordingly, financial compensation that aligns with employees' expectations can enhance their overall work-life satisfaction (Mazlan, Sumarjan, Nazlan, & Suhartanto, 2021; Sheikh, 2019; Shuxia, Anuar, Arshad, & Jingjie, 2025). This finding suggests that financial incentives, when analyzed as an independent variable, exert a significant influence on work-life satisfaction. Based on this theoretical foundation, the following hypothesis is formulated: H2: Financial rewards have a significant positive impact on employees' work-life satisfaction.

Employee Appreciation

Employee appreciation refers to the recognition and acknowledgment of employees' contributions, achievements, and positive behaviors within an organization (M.Trihudiyatmanto & Sukardi, 2023). Prior studies have demonstrated that employee appreciation significantly



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influences motivation and job satisfaction (Gandung & Suwanto, 2021). This finding is further supported by Angelina & Fauzan (2024), who found that employees who feel valued exhibit higher levels of engagement and organizational commitment. Similarly, Dewi, Kurnia, Suryamarta, & Andari (2020) reported that appropriate recognition reduces employee turnover rates and strengthens their sense of belonging within the organization. Moreover, effective appreciation programs contribute to the development of a more collaborative and supportive work environment. Widjaja (2019) emphasized that employee appreciation extends beyond financial incentives to include verbal recognition, opportunities for professional development, and increased responsibilities. These findings suggest that extrinsic rewards, such as bonuses and formal recognition, positively influence employees' psychological well-being, ultimately enhancing their work-life satisfaction (Yang, Obrenovic, Kamotho, Godinic, & Ostic, 2024). Fundamentally, employees who perceive themselves as valued tend to report higher job satisfaction (Hamzah & Matkhairuddin, 2022). Based on the synthesis of these studies, the following hypothesis is proposed: H3: Employee appreciation has a significant positive effect on employees' work-life satisfaction.

RESEARCH METHODOLOGY

This study employs a descriptive quantitative approach, which is characterized by a structured, systematic, and clearly defined research process. Descriptive quantitative research aims to analyze and describe a phenomenon based on empirical data collected through standardized methodologies.

According to Sekaran & Bougie (2016), quantitative research seeks to generate generalizable findings by employing measurement-based methods. Dawadi, Shrestha, & Giri, (2021) highlights that this approach relies on statistical analysis to examine relationships between variables on a broader scale. Furthermore, Rachman, Yochanan, Samanlangi, & Purnomo, (2013) asserts that quantitative research is grounded in the positivist paradigm, which emphasizes empirical observation and systematic examination of phenomena. This study was conducted at Bank BJB Syariah,

The research utilizes both primary and secondary data sources. Primary data were collected through a structured questionnaire distributed to employees of Bank BJB Syariah. This study adopts the saturated sampling technique, also referred to as census or total sampling. Hardani et al. (2020) explains that this technique is appropriate when the entire population is included in the sample, particularly when the population size is relatively small or when the researcher seeks to minimize the margin of error in generalizing the findings.

In addition, secondary data were obtained through a comprehensive literature review, encompassing academic books, peer-reviewed journal articles, and other relevant scholarly sources. Secondary data refer to information derived from pre-existing materials. Sekaran (2003) states that secondary data collection involves utilizing available resources to support the study's analytical framework. By integrating both primary and secondary data sources, this study



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aims to enhance the reliability and validity of its findings, thereby contributing to a more comprehensive understanding of the research subject.

RESULTS AND DISCUSSION

Descriptive Statistics and Respondent Profile

The respondents in this study consisted of 40 permanent employees of Bank BJB Syariah, with demographic data presented in Table I.

Table I. Respondents' Descriptive Details

Characteristics	Description	Frequency	Percentage (%)
Gender	Male	22	52.5
	Female	17	47.5
Status	Married	41	75
	Not married	15	25
	widow	1	2.5
Age	20 – 25 y	13	32.5
	26 – 30 y	12	30
	31 – 35 y	8	20
	36 – 40 y	6	15
	> 40 y	1	2.5
Education	High School	10	25
	S1	28	70
	S2	2	5
	S3	0	0
Length of Employment	1 – 5 y	21	52.5
	6 – 10 y	17	42.5
	> 10 y	2	5
Job Position	Marketing	5	12.5
	Operasional	30	75
	Analyst	5	12.5
Monthly Income	IDR. 1.000.000 – Rp. 5.000.000	21	52.5
	IDR. 5.000.000 – Rp. 10.000.000	17	42.5
	>Rp. 10.000.0000	2	5
Home Ownership	Own House	23	57.5
	Renting/Boarding	8	20
	Living with Parents	9	22.5
Note: US\$1 on average equals IDR 15,000			
Source: Primary data from survey			

Source: Author Constructed



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Multiple Linear Regression Analysis

Multiple regression analysis aims to examine the correlation between independent and dependent variables to estimate the population using independent variables. This study employs the following multiple linear regression equation:

$$KH = a + b_1 HAK + b_2 PF + b_3 AP + \epsilon$$

Notation Explanation:

KH : Employee Work-Life Satisfaction

a : Constant (the value of Y when X = 0)

HAK : Workplace Relationships Among Employees

PF : Financial Rewards

AP : Appreciation

b₁ : Coefficient of Workplace Relationships Among Employees

b₂ : Coefficient of Financial Rewards

b₃ : Coefficient of Appreciation

ϵ : error

The results of the multiple linear regression analysis for independent and dependent variables are presented in the table below:

Table 2. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	9,159	0,549
Workplace Relationships Among Employees (X1)	-0,170	0,038
Financial Rewards (X2)	0,608	0,042
Appreciation (X3)	-0,206	0,037
a. Dependent Variable: Employee Work-Life Satisfaction (Y)		

Source: Authors Construct

The table above presents the multiple linear regression equation obtained in this study:

$$KH = 9.159 - 0.170HAK + 0.608PF - 0.206AP$$

Where:

KH : Employee Work-Life Satisfaction

HAK : Workplace Relationships Among Employees

PF : Financial Rewards

AP : Appreciation

The following interpretations can be drawn from this equation: The constant (a) is 9.159, indicating a positive baseline relationship between the independent and dependent variables. The



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regression coefficient (β_1) for workplace relationships among employees (HAK) is -0.170, which is negative. This suggests that employee work-life satisfaction is significantly and negatively influenced by workplace relationships. Specifically, for every one-unit increase in workplace relationships, work-life satisfaction decreases by 0.17%. The regression coefficient (β_2) for financial rewards (PF) is 0.608, which is positive. Assuming other factors remain constant, this indicates that a one-unit increase in financial rewards results in a 68% increase in employee work-life satisfaction. The regression coefficient (β_3) for appreciation (AP) is -0.206, which is negative. Holding other factors constant, this implies that a one-unit increase in appreciation leads to a 20% decline in employee work-life satisfaction. These findings suggest that while financial rewards positively impact work-life satisfaction, workplace relationships and appreciation appear to have a negative influence within the given sample.

Hypothesis Testing

Coefficient of Determination Test (R^2)

The model's ability to explain the independent variables is assessed using the coefficient of determination (R^2) test. The use of independent variables provides information that can be utilized to predict the dependent variable either simultaneously or collectively, particularly when the R^2 value approaches 1 (Ghozali, 2013). The results of the coefficient of determination test are presented in the following Table:

Table 3. Results of the Coefficient of Determination Test

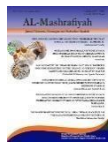
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,941a	0,885	0,875	0,388
a. Predictors: (Constant), Appreciation (X3), Workplace Relationships Among Employees (X1), Financial Rewards (X2)				
b. Dependent Variable: Employee Work-Life Satisfaction (Y)				

Source: Authors Construct

Based on the Table, the adjusted R-squared value is 0.875, indicating that workplace relationships among employees, financial rewards, and appreciation collectively explain 87.5% of the variance in the dependent variable, employee work-life satisfaction. The remaining percentage is influenced by other factors not included in this study.

F-Test (Simultaneous Significance Test)

The F-test is employed to evaluate the simultaneous effect of independent variables on the dependent variable (Ghozali, 2016). This effect is determined by analyzing the significance value. Independent variables are considered to have a statistically significant simultaneous influence on the dependent variable if the significance value is less than 0.05 and the calculated F-statistic exceeds the critical F-Table value. The results of the F-test are presented in the following Table:



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Table 4. *F-test*

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regresi	41,554	3	13,851	91,953	0,000 ^b
Residual	5,423	36	0,151		
Total	46,977	39			

Source: Authors Construct

Based on the F-test results presented in the table, the calculated F-statistic is 91.953, with a significance value of 0.000. Meanwhile, the critical F-table value is 2.87. Since $91.953 > 2.87$ ($F_{\text{calculated}} > F_{\text{table}}$) and the significance value is below the 0.05 threshold ($0.000 < 0.05$), these findings indicate that the independent variables examined in this study (workplace relationships among employees, financial rewards, and appreciation) have a statistically significant simultaneous effect on the dependent variable, employee work-life satisfaction.

T-Test Results

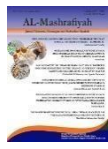
In this study, a t-test was conducted to determine the influence of the independent variables—workplace interpersonal relationships, financial rewards, and appreciation—on the dependent variable, namely employee work-life satisfaction, both partially and individually (Ghozali, 2013). The significance of the relationship between each independent variable and the dependent variable was assessed based on the statistical criteria of significance level (p-value) and the comparison between the calculated t-value and critical t-value. Specifically, an independent variable is deemed to significantly influence the dependent variable if the significance level (p-value) is less than 0.05 and the calculated t-value exceeds the critical t-value. The detailed outcomes of the t-test analysis are summarized in the following table.

Table 5. *F-test*

Variabel	t	Sig.
(Constant)	16,683	0,000
Workplace Relationships Among Employees (X1)	-4,531	0,000
Financial Rewards (X2)	14,647	0,000
Appreciation (X3)	-,688	0,496

Source: Authors Construct

The t-value for the variable of workplace interpersonal relationships was found to be -4.531. According to the previously described criteria for the t-test, this calculated t-value is lower than the critical t-value. Additionally, the significance value (p-value) associated with this variable was 0.000, which is below the accepted significance threshold of 0.05. Thus, it can be concluded that workplace interpersonal relationships exert a statistically significant negative effect on employee work-life satisfaction. As a result, hypothesis H1 is supported, and hypothesis H0 is rejected.



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This empirical evidence demonstrates that interpersonal relationships in the workplace significantly influence employee work-life satisfaction, albeit negatively. Financial rewards variable was 14.467, with an associated significance level (p-value) of 0.000. These findings demonstrate that the calculated t-value exceeds the critical t-value, and the p-value is below the accepted significance threshold of 0.05. Therefore, it can be concluded that financial rewards significantly influence employee work-life satisfaction.

Consequently, hypothesis H2 is supported, confirming that financial rewards exert a substantial and statistically significant effect on employee work-life satisfaction within the banking sector. The calculated t-value for the appreciation variable was -0.688, with a corresponding significance level (p-value) of 0.496, as indicated by the t-test results presented in the preceding table. These outcomes demonstrate that the calculated t-value is below the critical t-value, and the p-value exceeds the conventional significance threshold of 0.05. Thus, it can be concluded that appreciation does not have a statistically significant influence on employee work-life satisfaction. Consequently, hypothesis H3 is not supported, providing evidence that appreciation does not significantly affect employee work-life satisfaction.

The Influence of Workplace Relationships on Employee Work-Life Satisfaction

The findings of this study indicate a significant negative relationship between workplace relationships and employee work-life satisfaction. While respondents reported experiencing comfort in social interactions with colleagues, excessively close social relationships may lead to the formation of exclusive social cliques, potentially hindering the accurate flow of information within the organization. Frequent social interactions may also contribute to information overload, making it difficult for employees to filter critical instructions from supervisors amid the overwhelming volume of social communication.

Wijaya (2019) suggests that high-intensity workplace interactions can create persistent social and emotional pressure, compelling employees to maintain harmonious relationships and participate in social activities beyond working hours. Such conditions may lead to emotional exhaustion and blurred work-life boundaries, where employees struggle to separate their professional and personal lives. Moreover, dissatisfaction in workplace relationships may disrupt work-life balance, ultimately diminishing overall life satisfaction. Employees experiencing strained workplace relationships may feel undervalued and demotivated, leading to a decline in job engagement and productivity (Wagner and Hollenbeck, 2020).

Therefore, although interpersonal relationships among employees are typically viewed as beneficial to work-life satisfaction, certain conditions may transform these relationships into potential sources of employee dissatisfaction (Ahmad, 2022). An in-depth examination of these factors within the organizational context is crucial to achieving a comprehensive understanding. The findings of this study identify several explanations for the negative influence of workplace interpersonal relationships on employee work-life satisfaction. First, interpersonal conflict may arise, indicating that relationships among employees are not always harmonious (Brockman, 2014). Such interpersonal conflicts or tensions, including unhealthy competition and personal disputes, can significantly diminish job satisfaction. Second, excessive social interactions ("over-



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socializing") in the workplace may lead to distractions, decreased focus, reduced productivity, and increased stress or burnout, thereby adversely affecting work-life satisfaction (Imonikhe & Lukic, 2022). These dynamics can ultimately result in an uncomfortable working environment, particularly when interactions become overly informal, unprofessional, or gossip-oriented, causing psychological discomfort and insecurity (Setiawan et al., 2020). Additionally, overly close interpersonal relationships may foster perceptions of favoritism or unfair management practices within the organization (Ferreira et al., 2020). Furthermore, demands for participation in social activities outside work hours—activities that may not align with every employee's personal preferences—can generate feelings of obligation, consequently lowering overall work-life satisfaction.

The Influence of Financial Rewards on Employee Work-Life Satisfaction

The results of this study demonstrate a significant positive relationship between financial rewards and employee work-life satisfaction. When employees perceive their compensation as fair and commensurate with their roles and responsibilities, their self-confidence and overall job satisfaction improve, subsequently enhancing their work-life balance. Fair compensation reflects organizational recognition of employee contributions, reinforcing motivation and commitment to professional excellence.

Furthermore, employees who receive adequate financial rewards often perceive such compensation as a form of acknowledgment and appreciation for their dedication and performance. Timely salary payments foster trust and job satisfaction, ensuring financial stability and reducing economic uncertainty. These findings align with those of Rosyidah, Perizade, & Zunaidah (2023), who posits that financial compensation significantly influences job satisfaction, which in turn enhances employee performance. Adequate and punctual financial incentives serve as key motivational drivers, encouraging employees to optimize productivity and contribute meaningfully to organizational success, thereby improving overall life satisfaction.

Research conducted by Rachman et al., (2025) further supports these conclusions, confirming that financial rewards exert a significant and positive effect on employee job satisfaction. The study suggests that financial incentives reinforce employees' sense of recognition and appreciation, leading to higher levels of motivation and work satisfaction (Judge et al., 2010).

The Influence of Employee Appreciation on Work-Life Satisfaction

Contrary to expectations, the results indicate that employee appreciation does not significantly influence work-life satisfaction. Although employees receive positive feedback from colleagues and supervisors, and recognition plays a role in motivation, appreciation that is limited to verbal acknowledgment without corresponding tangible rewards or career incentives may be perceived as insufficiently impactful.

In cases where the work environment is not conducive or when major organizational challenges such as excessive workload or limited career progression opportunities persist, appreciation alone may fail to enhance job satisfaction significantly. Employees who perceive appreciation as inconsistent or inequitable may experience diminished trust in organizational



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support, weakening the potential positive effects of recognition. Therefore, while appreciation can enhance employee motivation, it may not be a decisive factor in improving work-life satisfaction unless integrated with broader organizational strategies.

This conclusion is supported by Idris, Adi, Soetjipto, & Supriyanto (2020), who found that employee appreciation does not significantly impact work-life satisfaction in the banking sector. Although recognition is frequently cited as a strategy for enhancing motivation and job satisfaction, empirical findings suggest that intrinsic motivation and organizational culture exert a greater influence on employee work-life satisfaction (Dewi, 2019). Similarly Kurniawan & Anindita (2021) notes that employees in the banking industry prioritize financial incentives, career advancement, and a supportive work environment over appreciation. The study reveals that financial security and job stability are primary determinants of job satisfaction among banking professionals. Accordingly, appreciation alone may not serve as a significant predictor of work-life satisfaction, particularly in work environments where employees prioritize financial and career-related incentives (Judge, 2008).

CONCLUSION

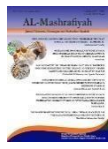
Based on a questionnaire-based study examining employee work-life satisfaction at Bank BJB Syariah, this research provides valuable insights into the factors influencing employee satisfaction and offers important implications for human resource management.

First, the findings reveal a significant negative relationship between workplace relationships and employees' work-life satisfaction. Although high levels of social interaction are often perceived as beneficial, in this context, intense workplace interactions can generate considerable social and emotional pressure, leading to mental fatigue and stress. This dynamic diminishes employees' personal time quality, ultimately reducing overall life satisfaction.

On the other hand, financial rewards demonstrate a significant positive impact on employee work-life satisfaction. Financial incentives not only serve as recognition of employees' contributions but also enhance economic well-being, acting as a strong motivator for increased productivity. As a result, financial rewards emerge as a critical factor that management must consider to foster greater job satisfaction.

However, employee appreciation, commonly regarded as a key driver of motivation, is found to have no significant influence on work-life satisfaction at Bank BJB Syariah. This outcome may be attributed to employees' greater prioritization of salary, career advancement, and a supportive work environment over verbal recognition or non-monetary forms of appreciation.

These findings present critical implications for human resource management at Bank BJB Syariah. Management must strike a balance in workplace relationships to mitigate social pressure, offer competitive financial incentives to boost employee motivation and well-being, and adopt a more comprehensive approach to enhance overall work-life satisfaction. By implementing effective strategies, organizations can significantly improve employee satisfaction, ultimately leading to enhanced productivity and corporate performance.



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