

WORK-LIFE BALANCE, WORK ENVIRONMENT, AND EMPLOYEE JOB SATISFACTION IN A TREASURY COOPERATIVE

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ABSTRACT

This study examines the associations of work-life balance and the work environment with employee job satisfaction at the Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance. A quantitative, cross-sectional explanatory design was used. Because the accessible population comprised 33 employees, all employees were included through a census approach. Data were collected using a structured questionnaire with a five-point Likert scale and analyzed using multiple linear regression in IBM SPSS Statistics 25. Instrument testing indicated acceptable item validity and internal consistency, for work-life balance, for work environment, and for job satisfaction. The regression results show positive and statistically significant associations between work-life balance and job satisfaction and between work environment and job satisfaction. The overall model was significance the findings indicate that employee satisfaction in this organizational setting is closely associated with employees' ability to balance work and personal responsibilities and with supportive physical and interpersonal working conditions. Given the small, single-organization, cross-sectional sample, the results should be interpreted as context-specific associations rather than broad causal effects.

Keywords: Work-Life Balance, Work Environment, Job Satisfaction, Employee Well-Being, Cooperative, Human Resource Management.

ABSTRAK

Penelitian ini mengkaji hubungan antara keseimbangan kehidupan kerja dan lingkungan kerja dengan kepuasan kerja karyawan di Koperasi Kantor Pusat Direktorat Jenderal Perbendaharaan, Kementerian Keuangan. Penelitian ini menggunakan desain eksplanatori kuantitatif dengan pendekatan cross-sectional. Mengingat populasi yang dapat dijangkau terdiri dari 33 karyawan, seluruh karyawan dilibatkan melalui pendekatan sensus. Data dikumpulkan menggunakan kuesioner terstruktur dengan skala Likert lima poin dan dianalisis menggunakan regresi linear berganda pada perangkat lunak IBM SPSS Statistics 25. Pengujian instrumen menunjukkan validitas butir dan konsistensi internal yang dapat diterima untuk variabel keseimbangan kehidupan kerja, lingkungan kerja, maupun kepuasan kerja. Hasil regresi menunjukkan adanya hubungan positif dan signifikan secara statistik antara keseimbangan kehidupan kerja dengan kepuasan kerja, serta antara lingkungan kerja dengan kepuasan kerja. Model secara keseluruhan menunjukkan hasil yang signifikan; temuan ini mengindikasikan bahwa kepuasan karyawan dalam konteks organisasi ini sangat berkaitan dengan kemampuan karyawan dalam menyeimbangkan pekerjaan dan tanggung jawab pribadi, serta kondisi kerja fisik maupun interpersonal yang mendukung. Mengingat sampel yang digunakan berukuran kecil, terbatas pada satu organisasi, dan bersifat cross-sectional, hasil penelitian ini sebaiknya ditafsirkan sebagai hubungan yang spesifik terhadap konteks tersebut, bukan sebagai efek kausal yang berlaku secara luas.

Kata Kunci: Keseimbangan Kehidupan-Kerja, Lingkungan Kerja, Kepuasan Kerja, Kesejahteraan Karyawan, Koperasi, Manajemen Sumber Daya Manusia.

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INTRODUCTION

Employee job satisfaction is a central concern in human resource management because it reflects how employees evaluate their work and the conditions under which they perform it. Organizations depend on employees not only to complete assigned tasks but also to sustain service quality, coordination, commitment, and continuity. Employees who evaluate their work positively are more likely to display constructive work attitudes, whereas dissatisfaction may coincide with reduced motivation, absenteeism, weaker commitment, and intentions to leave. For this reason, identifying organizational conditions associated with job satisfaction remains relevant across private, public, and cooperative settings (Luthans et al., 2021; Robbins & Judge, 2022). Job satisfaction is particularly important in organizational units where employees must reconcile routine operational responsibilities with administrative demands and service expectations. The Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance, constitutes such a setting. Employees occupy diverse roles, including staff and administration, finance and cashier functions, security, management or professional positions, drivers, and office support. These roles differ in work rhythm, responsibility, schedule flexibility, and interpersonal demands. Consequently, employees' assessments of whether work can be balanced with personal life and whether the workplace provides adequate physical and social support may be closely associated with their overall job satisfaction.

Work-life balance describes employees' capacity to manage work responsibilities alongside personal and family roles without persistent conflict or disproportionate sacrifice. In the contemporary workplace, this balance is increasingly salient because workload, schedule demands, connectivity, and role expectations may extend employees' attention beyond formal working hours. When work repeatedly interferes with personal life, employees may experience stress, fatigue, and dissatisfaction. Conversely, employees who can allocate time and involvement across work and personal domains more effectively tend to report better well-being and more favorable attitudes toward their jobs (Aliya & Saragih, 2020; Prayogi et al., 2019).

The work environment represents a second organizational condition that may shape job satisfaction. It includes physical conditions such as facilities, workspace comfort, safety, and layout, as well as non-physical conditions such as communication, supervisory support, teamwork, and interpersonal relationships. A supportive work environment can facilitate task completion and reduce avoidable strain, whereas inadequate facilities, poor communication, or unsupportive relationships may undermine comfort and satisfaction (Akinwale & George, 2020; Vanessa & Nawawi, 2022). The work

environment therefore provides the immediate context within which employees experience daily organizational life.

Prior empirical evidence suggests positive relationships between work-life balance, supportive work environments, and job satisfaction, but the magnitude and significance of these relationships are not uniform across organizational contexts. Aliya and Saragih (2020) reported that work-life balance and work environment were positively associated with job satisfaction in a telecommunications setting. Rahmani and Nurnida (2022) similarly examined work-life balance and work environment in relation to job satisfaction. Other studies emphasize that contextual differences in leadership, workload, job characteristics, and organizational practices can alter how employees experience their work environment and evaluate their jobs. Laksmi and Kandari (2024), for example, reported evidence that the influence of the work environment may operate differently depending on the organizational model under investigation. The inconsistency is important because much of the available evidence comes from larger commercial organizations, sector-specific employee groups, or organizational settings that differ from a government-related employee cooperative. A cooperative operating within the institutional environment of the Directorate General of Treasury has a relatively small workforce and combines administrative, financial, service, security, and support functions. This composition creates a setting in which individual work-life arrangements and day-to-day workplace conditions may have direct and visible implications for employees' perceptions of satisfaction. Yet evidence from this type of organizational setting remains limited in the literature represented in this study. A preliminary organizational assessment provided the immediate motivation for the study. Employees indicated concerns related to workload, the balance between work obligations and personal activities, workplace facilities, workspace comfort, and coordination across functions. These observations do not constitute causal evidence, but they identify practical conditions that make work-life balance and work environment relevant variables for systematic examination. The study therefore moves from a general human resource management question to a context-specific empirical question: to what extent are work-life balance and the perceived work environment associated with employee job satisfaction in this cooperative?

This study addresses that question using a census of the 33 employees in the accessible population and multiple linear regression. The study has three objectives: first, to estimate the association between work-life balance and job satisfaction; second, to estimate the association between work environment and job satisfaction; and third, to assess whether the two predictors jointly explain meaningful variation in job satisfaction within the observed organization. The contribution is primarily contextual and empirical. Rather than claiming universal causal relationships, the study provides evidence on the relative statistical associations of the two predictors in a small, clearly bounded organizational population and translates those findings into targeted human resource management implications. The study also contributes methodologically by making the limits of its design explicit. The data are cross-sectional and self-reported, the population is small, and all respondents come from one organization. These characteristics support a focused organizational diagnosis but restrict external validity and causal inference. Accordingly, the analysis emphasizes coefficient direction, relative magnitude, model explanatory power, measurement consistency, and inferential boundaries. This framing is important for ensuring that managerial recommendations remain proportional to what the data can support.

LITERATURE REVIEW

Hypothesis Development

Job Satisfaction

Job satisfaction refers to an employee's evaluative and affective response to work and work experiences. It reflects the degree to which employees perceive that their job and organizational conditions meet important expectations and needs. Satisfaction is therefore not limited to a single feeling; it can incorporate employees' evaluations of the work itself, compensation, development opportunities, supervision, coworker relationships, and the broader organizational environment (Ahmad & Raja, 2021; Plorania, 2021). From an organizational perspective, job satisfaction is important because it is connected with employee well-being and with attitudes that influence organizational functioning. Employees who experience favorable work conditions and perceive their employment relationship positively are more willing to remain engaged with their jobs. Conversely, persistent dissatisfaction may be expressed through withdrawal, reduced morale, absenteeism, or turnover intentions. This does not mean that job satisfaction alone determines performance; rather, it operates as an important indicator of how employees experience the organization (Luthans et al., 2021; Robbins & Judge, 2022). In this study, job satisfaction is treated as the dependent construct representing employees' overall evaluation of their employment experience. The questionnaire captures perceptions related to work, compensation, career development opportunities, supervision, and relationships with colleagues. These dimensions are relevant because they combine intrinsic aspects of the job with organizational and interpersonal conditions. The construct is positioned as an outcome that may vary according to employees' capacity to manage work-life demands and their perception of the work environment.

Work-Life Balance

Work-life balance concerns the extent to which individuals are able to allocate time, involvement, and satisfaction across work and non-work roles in a manner they perceive as manageable. It does not necessarily require equal time in every life domain. Instead, balance reflects whether employees can meet important responsibilities without recurring conflict that makes one domain consistently detrimental to another. In practical terms, employees may evaluate balance through their ability to manage schedules, remain involved in personal and family activities, and feel satisfied with the relationship between work and private life. The relevance of work-life balance to job satisfaction can be explained through employees' evaluation of the demands and resources embedded in their daily work. When work consumes excessive time or psychological attention, employees may perceive that the job interferes with valued non-work roles. That interference can reduce favorable evaluations of the job. When employees have sufficient control, manageable demands, and supportive arrangements, they are better able to maintain personal responsibilities and may consequently evaluate their employment more positively. Empirical studies in Indonesia have reported positive relationships between work-life balance and job satisfaction, although effect sizes may vary across occupations and organizational settings (Aliya & Saragih, 2020; Rondonuwu et al., 2018). Work-life balance is especially relevant in a small cooperative because the organization may have limited redundancy across roles. Employees may carry responsibilities that require coordination beyond narrowly defined job boundaries. Under these conditions, schedule predictability, reasonable workload, and the ability to disengage from work outside necessary working time can influence how employees assess their employment. The study therefore operationalizes work-life balance through time balance, involvement balance, and satisfaction balance, consistent with the dimensions described in the source manuscript. Prior evidence supports the expectation that employees reporting stronger work-life balance will also report higher job satisfaction. Prayogi et al. (2019) showed the importance of work-life balance in employee attitudinal outcomes, while Aliya and Saragih (2020) reported a positive relationship between work-life balance and job

satisfaction. Taken together, these findings provide an empirical basis for testing the relationship within the cooperative context rather than assuming that evidence from other organizations automatically transfers to this setting.

H1: Work-life balance is positively associated with employee job satisfaction at the Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance.

Work Environment

The work environment encompasses the physical and non-physical conditions surrounding employees during the performance of their work. Physical conditions include facilities, workspace arrangement, lighting, comfort, and safety. Non-physical conditions include communication, teamwork, supervisory support, coordination, and interpersonal relationships. Employees experience these dimensions simultaneously; therefore, the work environment represents both the tangible setting in which work occurs and the social context through which work is coordinated (Akinwale & George, 2020; Vanessa & Nawawi, 2022). A supportive work environment can facilitate job performance by reducing friction in routine activities. Adequate facilities, clear communication, cooperative relationships, and a comfortable workspace may allow employees to complete tasks with less avoidable strain. These conditions can also signal organizational concern for employee well-being. By contrast, inadequate facilities, unclear coordination, interpersonal tension, or an uncomfortable workspace may create additional burdens that negatively color employees' evaluation of the job. Empirical findings generally support a relationship between work environment and job satisfaction, although the relationship is context dependent. Akinwale and George (2020) found that workplace conditions were relevant to job satisfaction in a public health context, while Vanessa and Nawawi (2022) reported associations among work environment, stress, motivation, and job satisfaction. Indonesian studies cited in the source manuscript also show that the work environment can be an important predictor of employee satisfaction. Nevertheless, differences reported across organizational settings justify testing the relationship directly in the cooperative rather than treating it as invariant. Within the Head Office Cooperative, the work environment is assessed through employees' perceptions of workplace facilities, workspace comfort, communication, and interpersonal relationships. These indicators are particularly salient because respondents occupy heterogeneous positions and depend on daily coordination across administrative, financial, service, security, transport, and support roles. A positive environment should therefore be reflected not only in the physical workspace but also in the quality of coordination and relationships that enable the organization to function.

H2: The work environment is positively associated with employee job satisfaction at the Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance.

Joint Explanatory Role of Work-Life Balance and Work Environment

Work-life balance and work environment represent distinct but complementary aspects of the employee experience. Work-life balance concerns the interface between employment and non-work roles, whereas the work environment concerns the conditions employees encounter within the workplace. Employees may have a supportive workplace but still experience work-life conflict, or they may manage work and personal responsibilities effectively while perceiving deficiencies in facilities or communication. Including both variables in the same regression model therefore permits the analysis to estimate their unique associations with job satisfaction while holding the other predictor constant. The joint model is also practically useful. If both predictors retain positive coefficients when estimated simultaneously, management should not treat employee satisfaction as the product of a single intervention. Rather, the organization may need to address both boundary-management issues and workplace conditions. The relative standardized coefficients can further indicate which predictor shows

the stronger statistical association in this sample, although the cross-sectional design does not establish that changing one variable will necessarily cause a proportional change in satisfaction.

H3: Work-life balance and work environment jointly provide a statistically significant explanation of variation in employee job satisfaction.

Conceptual Integration and Expected Relationships

The three constructs in this study can be understood as parts of a coherent employee-experience system. Job satisfaction is the evaluative outcome, work-life balance represents the employee's assessment of how employment interacts with non-work responsibilities, and work environment captures conditions encountered within the workplace. This distinction is analytically useful because an employee can experience strength in one domain and weakness in another. For example, a comfortable office and supportive coworkers do not necessarily prevent workload from interfering with family responsibilities. Likewise, an employee may have adequate control over personal time but still face communication problems or inadequate facilities at work. Estimating both predictors in one model therefore recognizes that job satisfaction can be associated with multiple domains of experience rather than a single generalized perception. This model also implies that the two predictors may operate through different evaluative pathways. Work-life balance is likely to influence how employees judge the compatibility of their job with broader life priorities. When employment repeatedly requires sacrifices in time, family involvement, or personal recovery, dissatisfaction may emerge even when the technical conditions of work are acceptable. Work environment, by contrast, shapes the immediate quality of task execution and social interaction. Physical discomfort, unclear communication, or strained relationships can make everyday work more difficult and can therefore reduce satisfaction even when personal-life arrangements remain manageable. The simultaneous model is designed to isolate the statistical contribution of each pathway while holding the other constant. This conceptual separation has implications for the interpretation of standardized coefficients. A larger standardized coefficient for work-life balance does not imply that work environment is unimportant, nor does it establish a universal hierarchy between the constructs. It indicates only that, given the observed variation and scaling in this sample, work-life balance has the stronger conditional association with job satisfaction. The relative magnitude may differ in organizations with more hazardous physical conditions, more complex technology, more hierarchical structures, or diverse workforce demographics. The comparative coefficient is therefore best understood as a context-dependent signal for prioritization rather than a general law. These hypotheses are intentionally directional but remain associational. Prior research cited in this study provides a basis for expecting positive relationships, but the cross-sectional design does not permit temporal sequencing. This distinction is particularly important for job satisfaction because employee attitudes can shape perception. A highly satisfied employee may rate both work-life balance and the work environment more favorably, creating reciprocal or common-cause relationships. The study tests whether the expected positive pattern appears in this organization; it does not claim to identify the complete causal architecture of employee satisfaction.

Organizational Context and Boundary Conditions

The organizational context is a meaningful boundary condition for interpreting the findings. The cooperative is not a large corporation with highly differentiated departments and extensive human resource systems. It is a small organizational unit in which 33 employees cover a broad range of administrative, financial, security, professional, transport, and support functions. In a small workforce, employees may interact frequently across job boundaries and may be more directly affected by absences, workload redistribution, or communication bottlenecks. These characteristics can intensify the salience of both work-life balance and the social work environment. The tenure profile also matters

for interpretation. Most respondents had more than three years of organizational experience, and a sizeable proportion had six to ten years of tenure. Employees with longer exposure have had more opportunities to observe workplace practices and form stable judgments about organizational conditions. At the same time, long-tenured employees may have adapted to existing routines and may evaluate them differently from newer employees. The present model does not test tenure as a moderator because subgroup sizes are too small, but the demographic profile should be kept in mind when considering transferability. Job heterogeneity constitutes another boundary condition. Staff and finance personnel may experience workload and schedule pressures differently from security personnel, drivers, or office support employees. Similarly, the meaning of a supportive work environment may vary by role: workspace layout may be highly relevant for administrative staff, while scheduling, mobility, equipment, or coordination may be more important for other positions. The aggregate model combines these experiences to produce an organization-level picture. Future research should use larger samples that permit role-specific or multigroup analysis so that the constructs can be examined with greater occupational precision. The contextual considerations strengthen rather than weaken the contribution of the study when the claims are properly bounded. Organization-specific research can identify relationships that are directly relevant to managerial action within the observed setting. Its value lies in diagnostic specificity, not in pretending that a small workforce represents all employees in the public sector. By making the organizational boundary explicit, the study can provide credible local evidence while also identifying hypotheses that deserve replication in broader populations.

METHODS

Research Design and Setting

This study used a quantitative, cross-sectional explanatory design to examine statistical associations between work-life balance, work environment, and employee job satisfaction. The design is explanatory in the sense that it evaluates a specified regression model derived from the hypotheses; however, because all variables were measured at one point in time, the design does not establish temporal precedence or causality. Accordingly, the terms association, relationship, and statistical effect within the estimated model are used cautiously throughout the interpretation. The research setting was the Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance. The cooperative comprises employees performing multiple operational and administrative roles. The study focused on this bounded organizational population because the preliminary organizational assessment indicated practical concerns related to workload, work-personal life balance, facilities, workspace comfort, and coordination. The unit of analysis was the individual employee.

Population and Census Approach

The accessible population consisted of 33 employees working in the cooperative. Because the population was sufficiently small to be approached in full, the study used a saturated sampling or census approach in which all 33 employees were included as respondents. Under this design, the sample is intended to represent the accessible organizational population rather than a probabilistic sample drawn to represent employees in other cooperatives or government-related organizations. The use of a census reduces sampling-selection concerns within the accessible organization but does not eliminate other sources of uncertainty. Statistical inference is still influenced by measurement error, model specification, and the finite number of observations. More importantly, external validity remains limited because all observations originate from a single organizational setting. Results are therefore interpreted as evidence about this cooperative and as a basis for future comparative research rather than as population estimates for the broader public sector.

Measurement and Data Collection

Data was collected using a structured questionnaire measured on a five-point Likert scale. Work-life balance was represented by ten items covering employees' capacity to balance work responsibilities and personal life, including time balance, involvement balance, and satisfaction balance. Work environment was represented by ten items addressing physical and non-physical workplace conditions, including facilities, workspace comfort, communication, and interpersonal relationships. Job satisfaction was represented by ten items capturing employees' perceptions of their work, compensation, career development opportunities, supervision, and relationships with colleagues. The source manuscript does not provide the full wording of questionnaire items, the original scale citations for every item, the dates of questionnaire administration, or details of translation and pretesting. These elements should be retained in the study documentation and reported in future replications because they are important for reproducibility and construct validity. In the present article, interpretation is therefore limited to the measurement information available in the analyzed dataset and instrument-testing output.

Table 1. Construct Measurement Structure

Construct	Indicators/Dimensions	Items
Work-Life Balance	Time balance; involvement balance; satisfaction balance	10
Work Environment	Facilities; workspace comfort; communication; interpersonal relationships	10
Job Satisfaction	Work; compensation; career development; supervision; coworker relationships	10

Source: Processed Data.

Instrument Quality Assessment

Item validity was evaluated using Pearson product-moment correlations. With 33 respondents, the source analysis used a critical correlation value of 0.344; items with calculated correlation coefficients above this threshold were classified as valid. Reliability was assessed using Cronbach's alpha, with values above 0.70 interpreted as demonstrating satisfactory internal consistency. The validity results are reported item by item in the Results section, while reliability is summarized by construct. The measurement assessment used in this study is adequate for the basic regression design but should be interpreted within its limits. Item-total correlation evidence indicates whether items are statistically aligned with the measured construct, and Cronbach's alpha evaluates internal consistency; neither test by itself establishes comprehensive construct validity. Future studies with larger samples should supplement these procedures with stronger evidence for dimensionality, convergent validity, and discriminant validity.

Data Analysis

Data were analyzed using IBM SPSS Statistics 25. The analysis proceeded in four stages. First, respondent characteristics were summarized by gender, tenure, and job category. Second, item validity and construct reliability were examined. Third, the available regression diagnostics were evaluated. The source output includes a normality test for unstandardized residuals and tolerance/VIF statistics for multicollinearity. Fourth, multiple linear regression was used to estimate job satisfaction as a function of work-life balance and work environment. The regression model can be expressed as $Y = a + b_1X_1 + b_2X_2 + e$, where Y represents job satisfaction, X_1 represents work-life balance, X_2 represents work environment, a is the intercept, b_1 and b_2 are unstandardized regression coefficients, and e is the residual term. Individual predictor coefficients were evaluated using t statistics at an alpha level of 0.05. Overall model significance was evaluated using the F statistic. Model explanatory power was assessed using R^2

and adjusted R². The available source output does not include a reported heteroscedasticity test, residual-independence statistic, influence diagnostics, or confidence intervals. These statistics are therefore not reconstructed or invented in this revision. Their absence is acknowledged as a methodological limitation. The reported normality and multicollinearity diagnostics are interpreted only for the assumptions they directly address.

RESULT AND DISCUSSION

Respondent Profile

Table 2. Respondent Characteristics by Gender

Gender	Frequency	Percentage
Male	23	69.7%
Female	10	30.3%
Total	33	100%

Source: Processed Data.

The census comprised 33 employees. Male employees represented 69.7% of respondents and female employees 30.3%. Because the study included the accessible organizational population, this distribution describes the workforce composition of the observed cooperative rather than a sample estimate for a wider population.

Table 3. Respondent Characteristics by Tenure

Length of Tenure	Frequency	Percentage
≤ 2 years	4	12.1%
3-5 years	11	33.3%
6-10 years	13	39.4%
> 10 years	5	15.2%
Total	33	100%

Source: Processed Data.

Employees with six to ten years of tenure formed the largest group (39.4%), followed by those with three to five years (33.3%). More than half of respondents had worked for at least six years. This profile suggests that many respondents had substantial exposure to the cooperative's work practices and workplace conditions, making their evaluations informative for an organization-specific assessment.

Table 4. Respondent Characteristics by Position

Job Category	Frequency	Percentage
Staff/Administrator	7	21.2%
Cashier/Finance	7	21.2%
Security	6	18.2%
Management/Professional	6	18.2%
Driver	5	15.2%
Office Boy	2	6.1%
Total	33	100%

Source: Processed Data.

Respondents were distributed across six job categories. Staff/administration and cashier/finance each accounted for 21.2%, followed by security and management/professional roles at 18.2% each. The inclusion of operational and support roles broadens the range of workplace experiences represented in the census. At the same time, the small number within each category means that subgroup comparisons would be statistically unstable and are not attempted in this study.

Validity and Reliability

Table 5. Item Validity: Work-Life Balance

Item	Calculated r	Critical r	Decision
X1.1	0.878	0.344	Valid
X1.2	0.886	0.344	Valid
X1.3	0.906	0.344	Valid
X1.4	0.901	0.344	Valid
X1.5	0.955	0.344	Valid
X1.6	0.774	0.344	Valid
X1.7	0.898	0.344	Valid
X1.8	0.875	0.344	Valid
X1.9	0.955	0.344	Valid
X1.10	0.774	0.344	Valid

Source: SPSS output, 2026.

Table 6. Item Validity: Work Environment

Item	Calculated r	Critical r	Decision
X2.1	0.416	0.344	Valid
X2.2	0.623	0.344	Valid
X2.3	0.806	0.344	Valid
X2.4	0.810	0.344	Valid
X2.5	0.772	0.344	Valid
X2.6	0.466	0.344	Valid
X2.7	0.650	0.344	Valid
X2.8	0.592	0.344	Valid
X2.9	0.440	0.344	Valid
X2.10	0.597	0.344	Valid

Source: SPSS output, 2026.

Table 7. Item Validity: Job Satisfaction

Item	Calculated r	Critical r	Decision
Y1	0.372	0.344	Valid
Y2	0.453	0.344	Valid
Y3	0.824	0.344	Valid
Y4	0.490	0.344	Valid
Y5	0.422	0.344	Valid
Y6	0.783	0.344	Valid
Y7	0.787	0.344	Valid
Y8	0.803	0.344	Valid
Y9	0.773	0.344	Valid
Y10	0.778	0.344	Valid

Source: SPSS output, 2026.

All reported item correlations exceeded the critical value of 0.344, so the source analysis classified all 30 questionnaire items as valid. The coefficients varied materially across items. For example, work-environment items ranged from 0.416 to 0.810 and job-satisfaction items ranged from 0.372 to 0.824. The results indicate that each item met the criterion used in the study, although they should not be interpreted as a substitute for a full factor-analytic validation of the measurement model.

Table 8. Reliability Results

Variable	Cronbach's Alpha	Criterion	Decision
Work-Life Balance (X1)	0.968	> 0.70	Reliable
Work Environment (X2)	0.807	> 0.70	Reliable
Job Satisfaction (Y)	0.830	> 0.70	Reliable

Source: SPSS output, 2026.

Cronbach's alpha exceeded 0.70 for all three constructs. Work-life balance showed very high internal consistency (alpha = 0.968), while work environment (alpha = 0.807) and job satisfaction (alpha = 0.830) also met the study's reliability criterion. The high alpha for work-life balance suggests substantial inter-item consistency; in future research, item redundancy should also be assessed because extremely high alpha values can occur when multiple items capture very similar content.

Regression Diagnostics

Table 9. Residual Normality Test

Description	Statistic	df	Sig.
Unstandardized Residual	0.952	33	0.157

Source: SPSS output, 2026.

The reported residual normality test produced a significance value of 0.157, which exceeds 0.05. Based on this test, the null hypothesis of normality was not rejected. The appropriate interpretation is that the available evidence does not indicate a statistically significant departure from normality for the unstandardized residuals; it does not prove that the residual distribution is perfectly normal.

Table 10. Multicollinearity Test

Variable	Tolerance	VIF	Decision
Work-Life Balance (X1)	1.000	1.000	No multicollinearity indicated
Work Environment (X2)	1.000	1.000	No multicollinearity indicated

Source: SPSS output, 2026.

The reported tolerance values were 1.000 and VIF values were 1.000 for both predictors, indicating no multicollinearity under conventional thresholds. Because exact values of 1.000 imply zero linear correlation between the predictors in the fitted design matrix, the values should be verified against the original SPSS output before final submission. This revision preserves the reported output but avoids extending the conclusion beyond the available evidence. The source manuscript stated that classical-assumption testing included heteroscedasticity, but no heteroscedasticity table or statistic was provided. Likewise, no Durbin-Watson statistic, influence diagnostic, or residual plot was available in the source file. These diagnostics cannot be reconstructed from the published summary. Their absence should be addressed if the underlying SPSS file remains available; otherwise, it should be recognized as a limitation of the current analysis.

Multiple Regression and Hypothesis Tests

Table 11. Multiple Linear Regression Results

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	-5.843	3.901	-	-1.498	0.145
Work-Life Balance (X1)	0.644	0.057	0.823	11.225	< 0.001
Work Environment (X2)	0.479	0.085	0.411	5.602	< 0.001

Source: SPSS output, 2026.

The estimated regression equation was $Y = -5.843 + 0.644X1 + 0.479X2$. Holding work environment constant, a one-unit increase in the work-life balance score was associated with a 0.644-unit increase in the predicted job-satisfaction score. Holding work-life balance constant, a one-unit increase in the work-environment score was associated with a 0.479-unit increase in predicted job satisfaction. Both coefficients were positive and statistically significant at $p < 0.001$. Because the variables were measured

cross-sectionally, the coefficients should be interpreted as conditional associations rather than evidence that an intervention will necessarily produce the same numerical change in satisfaction. The standardized coefficients provide information about relative association within this model. Work-life balance had a standardized beta of 0.823, compared with 0.411 for work environment. Within the observed data, work-life balance therefore showed the stronger standardized association with job satisfaction. This comparison is useful for organizational prioritization, but it remains sample-specific and should not be interpreted as a universal ranking of the two predictors.

Table 12. Partial Hypothesis Tests

Hypothesis	t	Critical t	Sig.	Decision
H1: Work-Life Balance -> Job Satisfaction	11.225	2.042	< 0.001	Supported
H2: Work Environment -> Job Satisfaction	5.602	2.042	< 0.001	Supported

Source: SPSS output, 2026.

H1 was supported because work-life balance had a positive coefficient and a t statistic of 11.225 with $p < 0.001$. H2 was also supported because work environment had a positive coefficient and a t statistic of 5.602 with $p < 0.001$. The statistical results indicate that each predictor retained a positive association with job satisfaction after accounting for the other predictor in the model.

Table 13. Overall Model Significance

Source	Sum of Squares	df	Mean Square	F	Critical F
Regression	1068.868	2	534.434	77.952	3.32
Residual	205.678	30	6.856		
Total	1274.545	32			

Source: SPSS output, 2026.

The overall regression model was statistically significant, $F(2, 30) = 77.952$. This result supports H3 in the sense that the set of predictors jointly explains statistically significant variation in job satisfaction relative to an intercept-only model. The F test should not be interpreted as a separate causal effect of the two variables acting 'simultaneously'; rather, it evaluates whether the regression model containing both predictors improves explanatory fit.

Table 14. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.916	0.839	0.828	2.618

Source: SPSS output, 2026.

The model produced $R = 0.916$, $R^2 = 0.839$, and adjusted $R^2 = 0.828$. Thus, 83.9% of the observed variance in job satisfaction was explained by work-life balance and work environment in the fitted sample, while the adjusted estimate was 82.8%. The distinction is important: 0.916 is the multiple correlation coefficient, not R^2 . The adjusted R^2 is the more conservative summary because it accounts for the number of predictors relative to the sample size. The extremely high explanatory power warrants careful interpretation. It may reflect genuinely strong relationships in this small, bound workforce, but it can also be sensitive to common-method measurement, shared response tendencies, and model specification. Because all variables were derived from the same self-report questionnaire, a portion of the observed association could reflect method-related covariance. The R^2 value should therefore be viewed as model fit within the observed organization, not as evidence that 83.9% of job satisfaction is universally determined by only these two factors.

Discussion of Work-Life Balance and Job Satisfaction

The positive association between work-life balance and job satisfaction supports the central expectation of the study and is consistent with the empirical pattern reported by Aliya and Saragih (2020), Rondonuwu et al. (2018), and related studies cited in the literature review. Employees who perceive that they can allocate time and involvement across work and personal roles more effectively also report more favorable evaluations of their jobs. In the cooperative context, this relationship is particularly plausible because employees perform role-specific duties within a small workforce, where individuals may directly experience workload distribution and schedule demands. The standardized beta of 0.823 indicates that work-life balance was the stronger of the two predictors in this model. The finding adds a useful organizational insight: satisfaction is associated not only with conditions inside the workplace but also with how employment fits into employees' broader lives. This means that improvements in facilities or interpersonal climate may be insufficient if employees continue to experience work demands that routinely interfere with personal and family responsibilities. The result should nevertheless be interpreted as an association rather than a causal mechanism. Satisfied employees may also evaluate their work-life balance more favorably, and unmeasured factors such as supervisory style, workload intensity, compensation satisfaction, job autonomy, or personal circumstances could influence both perceptions. The cross-sectional design cannot establish which process occurs first. What the data do establish is that work-life balance and job satisfaction move closely together in the observed workforce after controlling statistically for work environment. For management, the finding suggests that work-life balance should be treated as an operational human resource issue rather than merely as an employee preference. Practical actions may include reviewing workload allocation, identifying positions with recurring work outside normal hours, improving schedule predictability where possible, clarifying role expectations, and ensuring that urgent tasks do not systematically become after-hours obligations. Such interventions should be linked to the actual time-balance, involvement-balance, and satisfaction-balance indicators measured in the questionnaire rather than implemented as generic wellness initiatives.

Discussion of Work Environment and Job Satisfaction

Work environment was also positively and significantly associated with job satisfaction. This finding is consistent with evidence that workplace facilities, communication, interpersonal relationships, and supportive conditions contribute to employees' evaluation of their jobs (Akinwale & George, 2020; Vanessa & Nawawi, 2022). In a cooperative with multiple operational roles, employees depend on both physical resources and coordination among functions; deficiencies in either dimension can create friction that becomes part of the employee experience. The standardized beta of 0.411 was lower than the coefficient for work-life balance but remained substantively meaningful. The result suggests that the work environment contributes unique explanatory information even after work-life balance is included in the model. Management should therefore avoid interpreting the stronger work-life balance coefficient as evidence that workplace conditions are unimportant. The two constructs address various parts of employees' experience, and both retain positive coefficients. The descriptive observations reported in the source manuscript identify workspace comfort, coordination between departments, and internal communication as areas where some respondents expected improvement. These points give practical directions to the statistical findings. Rather than treating 'work environment' as an abstract construct, managers can examine whether facilities support the tasks required by different job categories, whether information moves efficiently across functions, and whether interpersonal processes enable employees to solve routine problems without unnecessary delay or conflict. As with work-life balance, causal language should remain restrained. A positive work environment may contribute to satisfaction, but more satisfied employees may also perceive the environment more positively. Longitudinal or intervention-based research would be necessary to demonstrate directional effects. The present evidence is most

defensible as an organization-specific association that identifies work environment as a plausible and actionable correlate of employee satisfaction.

CONCLUSION

This study examined work-life balance and work environment as predictors of employee job satisfaction in the Head Office Cooperative of the Directorate General of Treasury, Ministry of Finance. Both predictors were positively and statistically significantly associated with job satisfaction. Work-life balance showed the stronger standardized association, while work environment also contributes a significant unique association. These results indicate that employee satisfaction in this cooperative is closely linked both to employees' ability to manage work alongside personal responsibilities and to the quality of physical and interpersonal workplace conditions. The central message is that employee satisfaction should be managed through both work-life and workplace interventions rather than through a single-factor approach. Management can use the findings to prioritize workload and schedule review, workspace and facility improvement, clearer coordination, and stronger internal communication. However, the evidence is based on a cross-sectional census of 33 employees in one organization and should not be interpreted as universal causal proof. Replication with longitudinal, multi-organization, and stronger measurement designs is needed to establish the robustness and direction of the relationships.

Theoretical and Empirical Implications

The study suggests that work-life balance and work environment each contribute independently to job satisfaction, because they represent various aspects of employees' experiences. The findings extend previous Indonesian research by showing that these relationships also apply in a small government-related cooperative with diverse job categories. However, the study's contribution is contextual replication rather than a new theoretical mechanism. The high adjusted R^2 suggests that these two factors explain much of the variation in job satisfaction in this setting, but future research should test whether this strong explanatory power remains across larger organizations, multiple organizations, different data sources, and additional factors such as leadership, compensation, workload, autonomy, and organizational culture.

Managerial Implications

The practical implication is that management should use a two-track approach. First, improve work-life balance by reviewing workloads, reducing unnecessary overtime, distributing responsibilities fairly, and making schedules more predictable. Second, improve the physical and social work environment by ensuring facilities meet different job needs, clarifying coordination and responsibilities, and strengthening internal communication. The regression results should be used to prioritize areas for improvement, not as fixed targets or proof of causation. Management should also regularly measure employee perceptions to assess whether interventions are effective. Because the workforce is small, surveys can be complemented with confidential interviews or structured feedback sessions to identify the specific issues behind the statistical results and develop more targeted solutions.

Methodological Implications

The methodological implications highlight both the value and limitations of the study. Using a census of all 33 employees provides complete coverage of the accessible workforce, but the small sample still limits regression analysis and makes results sensitive to individual observations and model specifications. Cross-sectional design also prevents strong causal conclusions because the variables were measured at the same time.

Other limitations include common-method bias from using one self-report questionnaire, limited evidence of construct validity, and incomplete regression diagnostics. Future research should therefore use longitudinal or pre-post designs, multiple data sources, stronger validity testing through factor analysis or SEM, and more comprehensive diagnostics such as heteroscedasticity, influence, leverage, and outlier tests. Finally, the study has limited external validity because it examines only one cooperative. Replication across multiple cooperatives, organizations, and job categories, with additional explanatory variables, would help determine whether the findings—particularly the strong relationship between work-life balance and job satisfaction—are specific to this setting or more widely applicable.

Limitations and Suggestions

Future research should prioritize five areas. First, studies should replicate the model across multiple cooperatives or organizational units to increase statistical power and determine whether findings are consistent across contexts. Second, longitudinal or pre-post designs should be used to examine whether changes in work-life balance and workplace conditions lead to changes in job satisfaction over time. Third, researchers should improve measurement validation through clear scale documentation, pilot testing, and factor analysis to confirm that the constructs are distinct. Fourth, additional variables such as compensation, leadership, workload, autonomy, organizational culture, engagement, and career opportunities should be included based on theory rather than simply to increase R^2 . Finally, combining quantitative and qualitative methods through surveys, interviews, or focus groups could explain why employees report particular experiences and provide more context-specific recommendations. Overall, future research should move beyond identifying associations toward understanding mechanisms, boundary conditions, and the consistency of the findings across organizational settings.

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