



# INFLUENCE OF WORK LIFE BALANCE AND WORK MOTIVATION ON PERFORMANCE THROUGH JOB SATISFACTION AS AN INTERVENING VARIABLE IN MILLENNIAL EMPLOYEES OF BANK SUMUT MEDAN SUKARAMAI BRANCH OFFICE

**Mastura<sup>1</sup>, Prihatin Lumbanraja<sup>2</sup>, Yeni Absah<sup>3</sup>**

<sup>1,2,3</sup> Universitas Sumatera Utara

\*Corresponding e-mail: [mozasamastura@gmail.com](mailto:mozasamastura@gmail.com)

## Abstract

*In facing various challenges, companies understand that one of their greatest assets is quality of Human Resources (HR). Employees are not only expected to have superior technical skills, but to have skills and knowledge that are in line with business demands as the key to facing ever-growing competition. The existence of the Millennial generation has become the focus of attention for companies and organizations, not only because their numbers are increasing in the workplace but also because there are differences in characteristics and points of view with other generations. The aim of this research is to analyze the influence of work-life balance and work motivation on performance through job satisfaction. This research was conducted at Bank SUMUT Medan Sukaramai Branch Office with a sample of 70 respondents who were Millennial generation employees. Data were analyzed using descriptive analysis and path analysis with the Smart PLS application. The research results show that work-life balance directly has a positive and significant effect on job satisfaction, work-life balance has a positive and significant effect on performance, work motivation has a positive and significant effect on job satisfaction, work motivation has a positive and significant effect on performance, and job satisfaction has a positive and significant effect on performance. Indirectly, work-life balance has a positive and significant effect on performance through job satisfaction and work motivation has a positive and significant effect on performance through job satisfaction.*

**Keywords :** *Work Life Balance, Work Motivation, Job Satisfaction, Performance, Millennials*

## 1. INTRODUCTION

Human resources (HR) are the most valuable asset for every company, because the quality and performance of HR directly affects the productivity and success of the organization. Skilled and motivated human resources are able to create innovation, increase operational efficiency, and provide better service to customers. Employees who have skills and knowledge that are in line with current business demands are the key to success in facing ever-growing competition. Currently, the workforce in Indonesia is dominated by the Millennial generation or also known as Y generation. This generation, born between 1981 - 1996, with an estimated age of 28-43 years (BPS, 2020), brings new dynamics to the world of work. According to the results of the 2020 Population Census statistical data released by the Central Statistics Agency (BPS) regarding the composition of Indonesia's population based on age groups, it is known that the population of the Millennial generation is in second place after Z generation. The number of Millennial generation is around 69 million people with a percentage of 25.87% of the total Indonesia's population is 270,203,917 people. Millennial generation is in the productive age category which can provide opportunities for accelerated economic growth. The existence of Millennial generation has become the focus of attention for companies and organizations, not only because their numbers are increasing in the workplace but also because there are differences in characteristics and points of view with other generations. In Pasko et al's (2020) research, Millennial generation is described as having a very different perspective from previous generations in entering the world of work. They want and expect

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a communal approach to management, which requires organizations to develop new ways to engage Millennials. Companies that are able to understand and meet the needs of Millennials will be better able to attract and retain the best talent, as well as harness the energy and innovation brought by this generation to drive business growth and sustainability. The number of Millennials working in the banking sector has shown a significant increase in recent years. This Millennial dominance is seen as important in driving the digital transformation of banking, because they are known to be more adaptive to technology and digital innovation (Bisnis.com, 2023). Bank Sumut is a bank that is proud of the people of North Sumatra, which has long been a financial pillar in this area by providing various reliable and innovative banking services.

To realize its vision and mission, Bank Sumut continuously improving quality through stages by paying attention to priorities and developments in the banking industry to achieve sustainable growth. Bank Sumut realizes that the main factor in achieving this is improving employee performance so that the Bank's overall performance targets can be achieved. Research on Millennial employees at Bank Sumut is very important because more than 50% of employees at Bank Sumut are employees belonging to the Millennial generation (Bank Sumut, 2022). Millennial employees at Bank Sumut are found in almost all existing divisions, from staff level to managerial level. This dominance is predicted to continue into the following years. Bank Sumut Millennial employees have characteristics like other Millennial generations. They have a strong preference for work-life balance, are motivated by work environments that support personal development and offer continuous learning opportunities. Bank Sumut's Millennial employees also show strengths in terms of innovation, collaboration and proficiency in the use of technology, this is in line with Bank Sumut 's needs in the era of the Bank's digital transformation.

Therefore, it is important for Bank Sumut to be able to accommodate the preferences of this generation of employees because with good integration of work and personal life, strong motivation to achieve set goals and feeling valued in an inclusive and collaborative work environment can contribute to job satisfaction and increase their performance. In research by Gaol, et al. (2023) stated that Millennial employees are known to place great importance on balance between work and personal life. Apart from focusing on their career, they also really value time for family, friends and personal activities. Millennial employees have motivation tailored to their unique lifestyles and characteristics with a strong emphasis on self-development, meaning in work, and work flexibility. Research by Puspitasari and Darwin (2021) suggests that Millennials tend to be more enthusiastic and motivated when the work they do is in line with their personal values and makes a real contribution. Millennial employee job satisfaction is greatly influenced by the relationship they have with the work they do, such as salary, promotion opportunities, and relationships with superiors and co-workers. Ardi and Anggraini's research (2023) suggests that work-life balance, competency development, and meaningful work have a direct impact on the satisfaction and performance of Millennial generation employees.

Bank Sumut 's Millennial employees at the Medan Sukaramai Branch Office for 2020 to 2022 is quite good, however, based on the results of observations, are known that there are still employees with assessments that are not in line with the company's expectations. On the work-life balance aspect, based on results researchers' observations and pre-surveys are known that towards the end of every month and long national holidays, employees of Bank SUMUT Medan Sukaramai Branch Office section credit and service work overtime to perform billing to creditors and bookkeeping of credit transactions. This activity causes employees to work more than their expected working hours and affects their work-life balance. In the aspect of work motivation, based on the results of observations and pre-surveys, are known that employees show high work motivation, however there are still employees who are less enthusiastic about work, this is due to boredom with the monotonous daily work routine. Employees who occupy the same position/section for a relatively long time feel bored and lack development. In terms of job satisfaction,



based on the results of observations and pre-surveys, are known that the majority of employees are Millennials at Bank SUMUT The Medan Sukaramai Branch Office shows quite good job satisfaction, but there are still some employees who think that the work they do is not interesting, this is because the employees occupy positions that do not suit their talents and educational background.

## 2 . LITERATURE REVIEW

### 2.1. Work Life Balance

According to Hudson in Herlambang (2019), work-life balance is a form of balance in an individual's life where they can carry out their duties and obligations at work without having to ignore aspects of their personal life. According to Greenhaus et al in Bocean et al (2023) work-life balance is the extent to which a person can balance work and family and feel satisfied with their work and family roles. According to Fisher et.al in Haryanti & Fauzan (2024) there are four dimensions of work-life balance, namely:

1. Work Interference with Personal Life (WIPL)

This dimension reveals the extent to which work can interfere with a person's personal life. As work demands increase, time for family, friends, and personal activities becomes limited, causing an imbalance that can harm interpersonal relationships and individual happiness.

2. Personal Life Interference Work (PLIW)

This dimension reveals the extent to which a person's personal life can interfere with work life. A person's personal life can become a distraction to work life when personal problems or family responsibilities are not managed well, thereby affecting concentration and performance at work.

3. Personal Life Enhancement of Work (PLEW)

This dimension reveals the extent to which a person's personal life is able to have an impact on improving performance in the scope of work. A harmonious and satisfying personal life can have a positive impact on a person's performance at work.

4. Work Enhancement of Personal Life (WEPL)

Work can improve a person's quality of life in terms of work-life balance by providing financial stability, a sense of accomplishment, and opportunities for self-development.

### 2.2 Work Motivation

According to Robbins and Judge (2019) motivation is the willingness to expend a high level of effort for organizational goals which is conditioned by the ability of that effort to meet several individual needs. Hasibuan (2019) defines motivation as providing a driving force that creates enthusiasm for individual work so that they are willing to work together, work effectively, and integrate with all their efforts to achieve satisfaction. The dimensions of motivation according to Robbins and Judge (2019) are:

1. Intrinsic Factors (Motivational Factors)

These are things that motivate a person to achieve that originate from within that person.

2. Extrinsic Factors (Hygienic Factors)

These are things that motivate a person to achieve that come from outside the person, especially from the organization where he works.

### 2.3 Job satisfaction

Robbins and Judge (2019) define job satisfaction as a positive feeling about a person's job which is the result of an evaluation of its characteristics. Handoko (2020) suggests that job satisfaction can be defined as whether an employee feels happy with their work or not, and this feeling can be seen from the employee's good behavior towards their work and everything else that happens in their work environment. According to Robbins and Judge (2019), dimensions of job satisfaction consists of:

1. The Work Itself

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Each job requires certain skills according to its respective field. Whether a job is difficult or not and a person's feeling that his or her skills are needed to do the job will increase or decrease job satisfaction.

2. Wages

Salary is a multidimensional factor in job satisfaction. The amount of salary or income received by employees is an assessment of satisfaction, where this can be seen as something that is considered appropriate and appropriate.

3. Promotion

Promotions are an opportunity to develop intellectually and expand skills. This becomes the basis for important attention to progress in the organization so as to create satisfaction

4. Superior

A good boss means he wants to appreciate the work of his subordinates. For subordinates, a good boss is a boss who can be used as an example, not only as a boss but also as a friend.

5. Work colleague

Cooperative coworkers are the simplest source of job satisfaction. Work groups, especially cohesive teams, act as a source of support, comfort, advice, and assistance to individual members.

## 2.4 Performance

According to Hasibuan (2019) performance is the result achieved by a person in completing the tasks assigned to him, which is based on time, experience, skill and seriousness. According to Afandi (2020) Performance is defined as the willingness of a person or group of people to complete the tasks given to them with the expected results. According to Robbins and Coutler in Ibrahim et al (2021) performance dimensions consist of:

1. Work Quality

The quality of work can be seen from the level of good or bad results of the employee's work in completing the work as well as the employee's ability and skills in carrying out the tasks given to him.

2. Work Quantity

Quantity is the amount produced expressed in terms of the number of units, the number of activity cycles completed so that employee performance can be measured through this number (units/cycles), for example employees can complete their work quickly before the time limit determined by the company.

3. Independence

This is the level at which employees will be able to carry out their work functions without receiving assistance or guidance from superiors.

## 2.5 Millennial Generation

The Millennial Generation or also known as Generation Y is the generation born between 1981 - 1996 (BPS, 2020). Howe & Strauss stated that the Millennial generation is a generation with birth years between 1982-2000, whereas according to Lancaster & Stillman the Millennial generation was born between 1981-1999 (Janah and Qamari, 2022). According to Gallup in Adiaty (2019), several characteristics of the Millennial generation are different at work, namely:

1. Work based on value and meaning in work, not just chasing money.

2. Focus on their self-development.

3. Don't want an authoritarian leader.

4. Always think about developing your strengths rather than improving your weaknesses

5. Viewing work as part of life, not just work.



The advantages and disadvantages of the Millennial generation according to Pella (2020) are as follows:

1. Advantages of the Millennial Generation
  - a. Millennials are considered the most independent employees compared to other generations.
  - b. The Millennial generation is concerned about the ethics and social responsibility of the organizations where they work.
  - c. The Millennial generation is a generation that is quite informed, they can work well without having to be told what to do.
2. Disadvantages of the Millennial Generation
  - a. Millennials do not have a strong work ethic, because they work fewer hours than previous generations.
  - b. This generation is impatient with career growth, likely to quit before 2 years if they feel their skills are not being developed.

## 2.6 Research Hypothesis

A hypothesis is a temporary answer to a research problem until proven through the data collected.

Based on the review above, the hypotheses that will be tested in this thesis research are:

H1: Work-life balance has a positive and significant effect on job satisfaction.

H2: Work motivation has a positive and significant effect on job satisfaction.

H3: Work-life balance has a positive and significant effect on performance.

H4 : Work motivation has a positive and significant effect on performance.

H5: Job satisfaction has a positive and significant effect on performance.

H6: Work-life balance has a positive and significant effect on performance through job satisfaction.

H7: Work motivation has a positive and significant effect on performance through job satisfaction.

## 3. RESEARCH METHODS

This type of research is quantitative research, this approach is used to hypothesis which has been developed (Sugiyono, 2019). The research was conducted at Bank SUMUT Medan Sukaramai Branch Office from January to May 2024. The population in this study were all employees of Bank Sumut Medan Sukaramai Branch Office, the sampling technique used in this research was census sample technique. According to Sugiyono (2019), the census sampling technique is a sample determination technique when all members of the population are used as samples. In this study, the samples were all permanent Millennial employees of the North Sumatra Bank, Medan Sukaramai Branch Office, who were born from 1981 to 1996, totaling 70 respondents. Data analysis techniques use descriptive analysis and path analysis with the Smart PLS application.

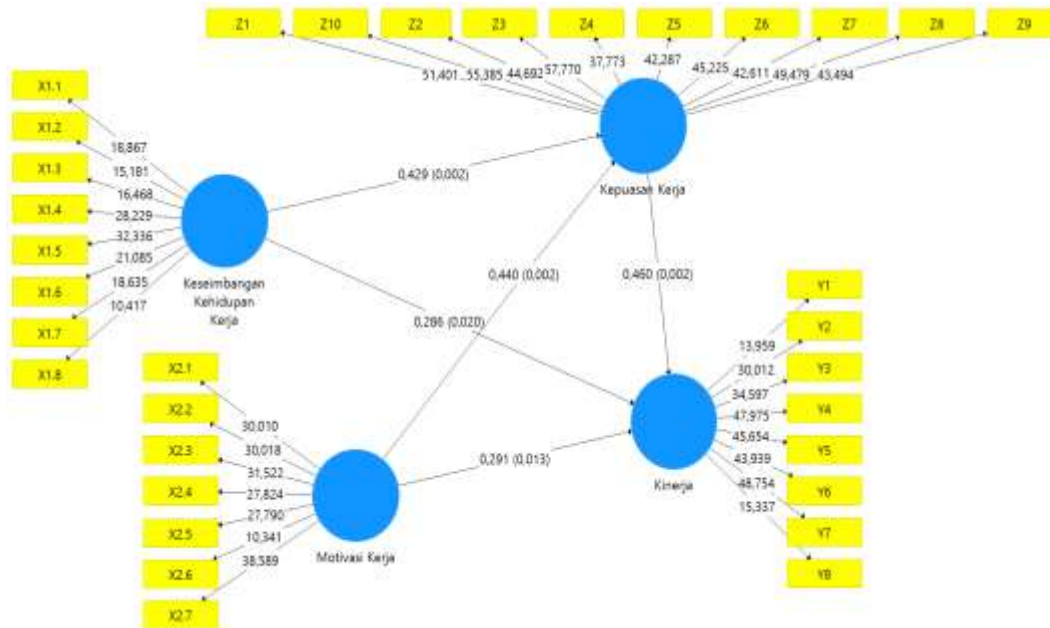
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**4. RESULTS AND DISCUSSION**

**4.1 Data Analysis Results**

**4.1.1 Evaluation Of Structural Model (Inner Model)**



Source: Output PLS, (2024)

**Figure 4.1  
Inner Model Framework**

The inner model is a structural model used to predict causal relationships (cause and effect relationships) between latent variables or variables that cannot be measured directly. Direct influence is the magnitude of the influence that occurs directly from the independent variable on the dependent variable. Indirect influence is the magnitude of the influence that occurs indirectly, but through mediation from the mediator variable. The total effect is the sum of the direct and indirect effects of each independent variable on the dependent variable.

**4.1.2 Direct Effect Test Results**

Testing hypothesis done with test T-statistics (t-test) with level significance 5%. The results of algorithm Smart PLS in assess path coefficient are directly given on Table 4.1 following:

**Table 4.1  
Direct Effect Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Work Life Balance > Job Satisfaction	0.429	0.430	0.137	3,129	0.002
Work Life Balance > Performance	0.286	0.284	0.113	2,536	0.011



Work Motivation > Job Satisfaction	0.440	0.444	0.138	3,194	0.001
Work Motivation > Performance	0.291	0.289	0.113	2,568	0.010
Job Satisfaction > Performance	0.460	0.460	0.135	3,418	0.001

Source: Output PLS (2024)

Based on the results of Table 4.1, the following results are obtained:

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

It is known that the influence of work-life balance on job satisfaction ( $p_{value} 0.002 < 0.05$ ) and ( $t_{statistic} 3.129 > 1.66$ ) and also a coefficient value of 0.429, which means there is a positive and significant influence between work-life balance and job satisfaction.

2. The Effect of Work-Life Balance on Performance

It is known that the influence of work-life balance on performance ( $p_{value} 0.011 < 0.05$ ) and ( $t_{statistic} 2.536 > 1.66$ ) and also a coefficient value of 0.286, which means there is a positive and significant influence between work-life balance and performance.

3. The Influence of Work Motivation on Job Satisfaction

It is known that the influence of work motivation on job satisfaction ( $p_{value} 0.001 < 0.05$ ) and ( $t_{statistic} 3,194 > 1.66$ ) and also a coefficient value of 0.440, which means there is a positive and significant influence between work motivation and job satisfaction.

4. The Effect of Work Motivation on Performance

It is known that the influence of work motivation on performance ( $p_{value} 0.010 < 0.05$ ) and ( $t_{statistic} 2.568 > 1.66$ ) and also a coefficient value of 0.291, which means there is a positive and significant influence between work motivation and performance.

5. The Effect of Job Satisfaction on Performance

It is known that the influence of job satisfaction on performance ( $p_{value} 0.001 < 0.05$ ) and ( $t_{statistic} 3.418 > 1.66$ ) and also a coefficient value of 0.460, which means there is a positive and significant influence between job satisfaction and performance.

### 4.1.3 Indirect Effect Test Results

Indirect effect testing is also carried out using the  $t_{statistics}$  test, namely with a significance level of 5%, where if the  $t_{statistics value}$  is  $> 1.66$  and if in this test the  $p_{value}$  is  $< 0.05$  ( $\alpha 5\%$ ), it means the test is significant. The results of the indirect influence test can be seen from Table 4.2 below:

**Table 4.2**  
**Indirect Effect Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Work Life Balance > Job Satisfaction > Performance	0.197	0.202	0.093	2,119	0.034
Work Motivation > Job Satisfaction > Performance	0.202	0.207	0.092	2,191	0.029

Source: Output PLS, (2024)

Based on Table 4.2, the research results to answer the hypothesis in the previous section are as follows:

1. Known that indirect influence work life balance against performance through satisfaction

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work is 0.197 with value  $p_{value} 0.034 < 0.05$  and  $t_{statistic} 2.119 > t_{count} 1.66$ . So can concluded that work life balance i no direct influential i positive and significant against performance through satisfaction Work.

2. Known that indirect influence work motivation against performance through satisfaction work is 0.202 with value  $p_{value} 0.029 < 0.05$  and  $t_{statistic} 2.191 > t_{count} 1.66$ . So can concluded that work motivation i no direct influential i positive and significant against performance through satisfaction Work.

**4.1.4 Total Effect Test Results**

Total influence is the sum of direct influence and indirect influence.

**Table 4.3**  
**Total Effect Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Work Life Balance > Job Satisfaction	0.429	0.430	0.137	3,129	0.002
Work Life Balance > Performance	0.483	0.486	0.130	3,710	0,000
Work Motivation > Job Satisfaction	0.440	0.444	0.138	3,194	0.001
Work Motivation > Performance	0.494	0.496	0.132	3,748	0,000
Job Satisfaction > Performance	0.460	0.460	0.135	3,418	0.001

Source: Output PLS, (2024)

Based on Table 4.3 the results of total influence on this research are as follows:

1. Total influence work-life balance variable on satisfaction work is of  $p_{values} 0.002 < 0.05$  with value coefficient of 0.429.
2. Total influence work-life balance variable on performance is of  $p_{values} 0,000 < 0.05$  with value coefficient of 0.483.
3. Total influence variable work motivation against satisfaction work is of  $p_{values} 0.001 < 0.05$  with value coefficient of 0.440.
4. Total influence variable work motivation against performance is of  $p_{values} 0,000 < 0.05$  with value coefficient of 0.494.
5. Total influence variable satisfaction work against performance is of  $p_{values} 0.001 < 0.05$  with value coefficient of 0.460.

**4.2 Discussion**

**4.2.1 Work Life Balance Has a Positive and Significant Effect on Job Satisfaction**

Based on direct effect test result, it shows that the work-life balance variable has a positive and significant effect on job satisfaction. This means that if work-life balance increases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly increases employee satisfaction at work, on the contrary if work-life balance decreases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly reduces satisfaction employees at work.





#### **4.2.2 Work Motivation Has a Positive and Significant Effect on Job Satisfaction**

Based on direct effect test result, it shows that the work motivation variable has a positive and significant effect on job satisfaction. This means that if work motivation increases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly increases employee satisfaction at work, on the contrary if work motivation decreases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly reduces employee satisfaction in work.

#### **4.2.3 Work-Life Balance Has a Positive and Significant Effect on Performance**

Based on direct effect test result, it shows that the work-life balance variable has a positive and significant effect on performance. This means that work-life balance improves among Bank SUMUT employees Medan Sukaramai Branch Office, this significantly improves employee performance, on the contrary if work-life balance decreases among Bank SUMUT employees Medan Sukaramai Branch Office, this significantly reduces the performance of employees.

#### **4.2.4 Work Motivation Has a Positive and Significant Effect on Performance**

Based on hypothesis test results, it shows that the work motivation variable has a positive and significant effect on performance. This means that if work motivation increases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly increases the performance of the employees, on the contrary if work motivation decreases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly reduces the performance of the employees.

#### **4.2.5 Job Satisfaction i Has a Positive and Significant Effect on Performance**

Based on hypothesis test results, it shows that the job satisfaction variable has a positive and significant effect on performance. This means that if job satisfaction increases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly increases the performance of the employees, on the contrary if job satisfaction decreases among employees of Bank SUMUT Medan Sukaramai Branch Office then this significantly reduces the performance of the employees.

#### **4.3.6 Work-Life Balance Has a Positive and Significant Effect on Performance Through Job Satisfaction**

Based on the results of the hypothesis test, it shows that work-life balance has a positive and significant effect on performance through job satisfaction as a mediating variable. This means that the better the work-life balance of employees at Bank SUMUT, Medan Sukaramai Branch Office, the higher the level of job satisfaction felt by employees so that this will increase performance and vice versa if the work-life balance is low, the lower the job satisfaction felt by employees so that this will reduce performance.

#### **4.3.7 Work Motivation Has a Positive and Significant Effect on Performance Through Job Satisfaction**

Based on the results of the hypothesis test, it shows that work motivation has a positive and significant effect on performance through job satisfaction as a mediating variable. This means that the better the work motivation of employees at Bank SUMUT, Medan Sukaramai Branch Office, the higher the level of job satisfaction felt by employees so that this will increase performance, on the contrary if the work motivation is low, the lower the job satisfaction felt by employees so that this will reduce performance.

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## 5. CONCLUSION

Based on analysis and discussion can be drawn some conclusions as follows :

1. Work-life balance has a positive and significant effect on job satisfaction among Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.
2. Work motivation has a positive and significant effect on job satisfaction among Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.
3. Work-life balance has a positive and significant effect on the performance of Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.
4. Work motivation has a positive and significant effect on the performance of Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.
5. Job satisfaction has a positive and significant effect on the performance of Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.
6. Work-life balance has a positive and significant effect on performance through job satisfaction among Millennial employees of Bank SUMUT Medan Sukaramai Branch Office.
7. Work motivation has a positive and significant effect on performance through job satisfaction among Millennial employees of Bank SUMUT, Medan Sukaramai Branch Office.

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