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The Influence of Skills Gap, Work-Life Balance, and Job Satisfaction on Employee Performance (PT Bank Perkreditan Rakyat Delta Artha Kencana)

Disa Pratama Putra Wibowo*, Fauzan Almanshur

Universitas Islam Negeri Maulana Malik Ibrahim Malang

*Corresponding Author: disapratamapasker@gmail.com

ABSTRACT

This study aims to analyze the influence of skills gaps, work-life balance, and job satisfaction on employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana. This study used a quantitative approach with an explanatory design and multiple linear regression to examine the relationships and influences of these variables. Data were collected through questionnaires distributed to 52 bank employees, using a saturated sampling technique. The study findings indicate that skills gaps, work-life balance, and job satisfaction significantly influence employee performance. Specifically, improving employee skills through appropriate training, maintaining a balance between work and personal life, and creating a supportive work environment can improve overall performance.

Keywords : Skill gap, work-life balance, job satisfaction, employee performance, microbanking

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kesenjangan keterampilan, keseimbangan kehidupan kerja, dan kepuasan kerja terhadap kinerja karyawan di PT. Bank Perkreditan Rakyat Delta Artha Kencana. Penelitian ini menggunakan pendekatan kuantitatif dengan desain eksplanatori dan regresi linier berganda untuk menguji hubungan dan pengaruh variabel-variabel tersebut. Data dikumpulkan melalui kuesioner yang disebarikan kepada 52 karyawan bank, dengan menggunakan teknik sampling jenuh. Temuan penelitian menunjukkan bahwa kesenjangan keterampilan, keseimbangan kehidupan kerja, dan kepuasan kerja berpengaruh signifikan terhadap kinerja karyawan. Secara spesifik, peningkatan keterampilan karyawan melalui pelatihan yang tepat, menjaga keseimbangan antara pekerjaan dan kehidupan pribadi, serta menciptakan lingkungan kerja yang suportif dapat meningkatkan kinerja secara keseluruhan.

Kata Kunci: Kesenjangan keterampilan, keseimbangan kehidupan kerja, kepuasan kerja, kinerja karyawan, perbankan mikro

INTRODUCTION

The banking industry faces significant challenges due to the rapid development of technology and the emergence of digital banks. Digital disruption has drastically changed the financial landscape, forcing companies to innovate to maintain their competitiveness and profitability. In this context, banks must be able to optimize available resources with the right strategies (Andriani et al., 2024). One of the main challenges faced by PT BPR Delta Artha Kencana, as a microfinance institution focused on providing credit to small entrepreneurs and private employees, is improving employee performance amid increasingly fierce competition. Internal and external factors that affect employee performance are strategic issues that need serious attention (Andriani et al., 2023).

In the banking industry, employee performance plays a key role in determining productivity, customer satisfaction, and business sustainability. Competence and skills that meet job demands are crucial to achieving optimal performance. However, skill gaps often become obstacles to achieving work effectiveness (Saputra & Masdupi, 2024). The skill gap refers to the difference between the skills employees possess and the skills needed to perform tasks optimally (Angin & Saragih, 2021). This

phenomenon negatively impacts productivity, innovation, and the quality of banking services (Indirasari & Mardiana, 2022). Additionally, non-technical skill gaps, such as communication and collaboration, have also been shown to contribute to low team effectiveness and project success (Aprila et al., 2023). Therefore, the implementation of appropriate competency development strategies is needed to reduce skill gaps and improve employee performance.

In addition to the skill gap, the balance between work and personal life, or work-life balance (WLB), is also an important factor in enhancing employee performance. A global survey by Robert Walters found that WLB is one of the key aspects expected by workers to support their productivity. Employees who experience an imbalance between work and personal life tend to experience stress, decreased motivation, and suboptimal performance (Suardi, 2020). However, research findings on the relationship between WLB and employee performance still show differing results. Some studies state that WLB significantly influences performance (Pitoyo & Handayani, 2022), while others suggest that WLB does not significantly affect employee performance (Chaeria, 2024). These differences in findings indicate a gap that needs further investigation, particularly in the context of the microbanking industry.

Another factor contributing to improving employee performance is job satisfaction. Job satisfaction reflects how comfortable and content an employee is with their job, including aspects such as compensation, work environment, relationships with coworkers, and career development opportunities (Nadapdap & Harahap, 2023). High job satisfaction can trigger motivation, increase loyalty, and reduce stress levels, which ultimately has a positive impact on both individual and organizational performance. Some studies show that job satisfaction significantly influences employee performance (Romdhon & Putro, 2024), but other studies find that this effect is not significant (Nadapdap & Harahap, 2023). The differences in research findings suggest the need for further studies to understand in-depth how job satisfaction affects employee performance, especially in the microbanking industry.

Based on this, this research aims to analyze the impact of skill gaps, work-life balance, and job satisfaction on employee performance at PT BPR Delta Artha Kencana. By understanding the relationships among these three variables, the company can identify areas that need improvement, such as providing appropriate training to reduce skill gaps, creating a work environment that supports a balance between personal life and work, and enhancing job satisfaction to encourage motivation and productivity. The results of this study are expected to contribute academically to the field of human resource management and provide practical recommendations for the company to strengthen its competitiveness in the microbanking industry.

METHOD

This study adopts a quantitative approach with the aim of exploring the relationships and influences between skill gaps, work-life balance, job satisfaction, and employee performance. The research design used is explanatory, where the study aims to test hypotheses formulated through multiple linear regression methods. The research was conducted at PT Bank Perkreditan Rakyat Delta Artha Kencana, located at Jl. Raya Kebonagung No.27, Krajan Barat, Kebonagung, Pakisaji District, Malang Regency. The population of the study includes all employees of the bank, with the sampling technique applied being saturation sampling, where all 52 employees are used as respondents.

Data collection was conducted through a closed-ended questionnaire systematically designed to measure each research variable using a Likert scale (1–5) (Sugiyono, 2024). The data obtained directly from the respondents is classified as primary data. Data analysis was performed using multiple linear regression methods with SPSS software to test the influence of independent variables on the dependent variable, both simultaneously and partially. This approach allows for the identification of dominant factors influencing employee performance, so the results of the study are expected to provide strategic insights for the company in improving the effectiveness of human resource management in the microbanking sector.

RESULT

This study involved 52 respondents to provide a comprehensive overview of their characteristics. The respondents' identities were categorized based on gender, age, work experience, and educational level to gain a deeper understanding of the demographic profile that may influence the research outcomes. The majority of respondents in this study are male employees, with a total of 32

individuals. In terms of age, the largest group falls within the 25–29-year range, consisting of 33 individuals. Meanwhile, 29 respondents have work experience ranging from 5 to 10 years. In terms of education, the majority of respondents, 50 individuals, are graduates with a Bachelor's degree (S1).

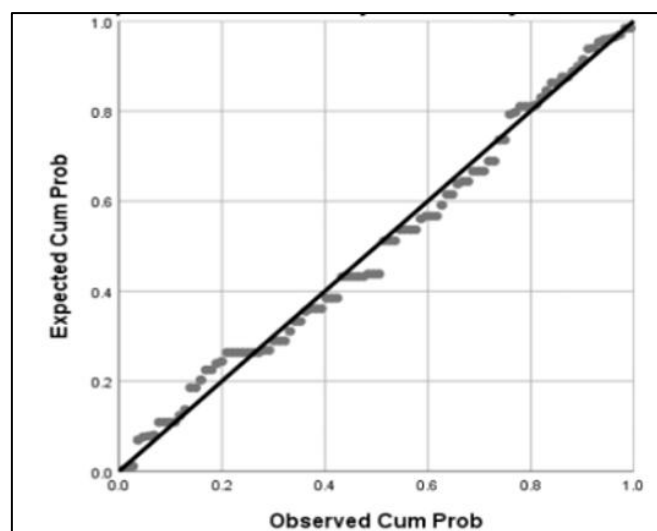
The validity test was conducted to ensure that each statement in the research instrument effectively measures the intended concept. Meanwhile, the reliability test aims to assess the stability and consistency of the respondents' answers to the statements in the questionnaire that represent the dimensions of a variable. Both tests play a crucial role in ensuring the reliability of the research instrument, so the data collected is not only accurate in representing the phenomena being studied but also trustworthy for further analysis. The test results showed that all the items in the questionnaire used met the validity and reliability criteria. The details of these test results are presented in Table 1.

Table 1
Validity and Reliability Test

Indicator	Validity	Koefisien Alpha	Result
<i>Skill Gap (X1)</i>	0,763	0,906	Valid & Reliabel
<i>Work life balance (X2)</i>	0,796	0,903	Valid & Reliabel
Kepuasan Kerja (X3)	0,760	0,913	Valid & Reliabel
Kinerja Karyawan (Y)	0,794	0,881	Valid & Reliabel

Sources: processed data

The analysis results indicate that the data in this study is normally distributed. This is evidenced by the Kolmogorov-Smirnov test, which resulted in a value of $0.065 > 0.05$, thus meeting the normality criteria. Additionally, the P-Plot test results show that the data is distributed around the diagonal line, further reinforcing that the data distribution in this study is normal. A further visualization of the data distribution can be seen in Figure 1 below.



Sources: processed data

Figure 1
P-P Plot Result

Table 2
Multiple Linear Regression Test

Model	Unstandardized Coefficient		Unstandardized Coefficient	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.468	0.547		13.665	.001
Skill Gaps	0.078	0.014	0.209	5.417	.001
Work life Balance	0.324	0.017	0.828	18.835	.001
Kepuasan Kerja	0.038	0.017	0.111	2.835	.032

Sources: processed data

Based on the results of the coefficient analysis, the multiple linear regression model in this study can be formulated as follows: $Y = 7.468 + 0.078X_1 + 0.324X_2 + 0.038X_3$. This equation indicates that when all independent variables are zero, employee performance remains at a level of 7.468 units. The regression coefficient for Skill Gap (X_1) is 0.078, which indicates that for each one-unit increase in Skill Gap, employee performance will increase by 0.078 units, assuming other variables remain constant. Meanwhile, Work-Life Balance (X_2) has a regression coefficient of 0.324, meaning that each one-unit increase in work-life balance will contribute to an increase in employee performance by 0.324 units. This indicates that Work-Life Balance has a significant influence on employee performance. On the other hand, Job Satisfaction (X_3) with a regression coefficient of 0.038 shows that a one-unit increase in job satisfaction will only improve performance by 0.038 units. Although its impact is smaller compared to Work-Life Balance, job satisfaction still plays a role in improving employee performance. Overall, these regression results emphasize that Work-Life Balance has the most dominant influence on employee performance, followed by Skill Gap and Job Satisfaction. These findings provide valuable insights for companies in determining more effective human resource management strategies.

The results of the partial test (t-test) presented in Table 2 show that each independent variable in this study has a significant impact on employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana. First, the t-test results for the Skill Gap (X_1) variable yield a t-value of 5.417 with a significance level of <0.001 , which is less than 0.05. This indicates that Skill Gap (X_1) has a significant partial effect on employee performance (Y). Next, for the Work-Life Balance (X_2) variable, the t-test shows a t-value of 18.835 with a significance level of <0.001 . Since this significance value is smaller than 0.05, it can be concluded that Work-Life Balance (X_2) significantly affects employee performance (Y). Meanwhile, the Job Satisfaction (X_3) variable shows a t-value of 2.210 with a significance of 0.032, which is still below the 0.05 threshold. Therefore, Job Satisfaction (X_3) is also found to have a significant impact on employee performance (Y). Overall, the t-test results confirm that the three independent variables Skill Gap (X_1), Work-Life Balance (X_2), and Job Satisfaction (X_3) individually and collectively have a significant influence on employee performance (Y). Therefore, this study strengthens the notion that enhancing skills, achieving a balance between work and personal life, and job satisfaction are key factors that drive improvements in employee performance at this company.

Table 3

F Test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81.502	3	27.167	301.512	.001 ^b
	Residual	4.325	48	.090		
	Total	85.827	51			

Sources: processed data

Based on the output results displayed in Table 3, a significance value of <0.001 is obtained, which is less than 0.05. This finding indicates that, simultaneously, the independent variables Skill Gap (X_1), Work-Life Balance (X_2), and Job Satisfaction (X_3) have a significant effect on Employee Performance (Y) at PT. Bank Perkreditan Rakyat Delta Artha Kencana. Therefore, it can be concluded that improving employee skills, balancing work and personal life, and increasing job satisfaction collectively contribute to driving improvements in employee performance at this company. This result further emphasizes the importance of human resource management strategies that focus on competency development, work well-being, and individual satisfaction to achieve optimal performance.

Table 4

The Coefficient of Determination (R^2)

	Model	R	R Square	Adjusted R Square	Std error of the Estimate
1	Regression	.974	.950	.946	0.30017

Sources: processed data

Based on the regression analysis results presented in Table 4, the coefficient of determination (R Square) value obtained is 0.950, or 95%. This indicates that the variables Skill Gap (X_1), Work-Life Balance (X_2), and Job Satisfaction (X_3) collectively contribute a very strong 95% to Employee

Performance (Y). Meanwhile, the remaining 5% is influenced by factors outside the scope of this study. This finding emphasizes that the three key variables in this study play a crucial role in determining the level of employee performance at the company.

The influence of Skill Gap on employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana

The results of the first hypothesis test indicate that the Skill Gap variable has a significant and strong influence on employee performance. With a t-statistic value of 5.417 and a very low significance level (< 0.001), it can be concluded that there is a positive relationship between the skill gap and employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana. This means that the greater the gap between the skills employees have and those required in their jobs, the greater the impact on their performance. Employees who possess skills that match job requirements tend to show better performance.

These findings are consistent with the research of Saputra & Masdupi (2024), which emphasizes the importance of skill management in enhancing work productivity. Companies should focus on skill training and development to reduce the skill gap, enabling employees to reach their full performance potential. Therefore, it is crucial for companies to regularly assess skill needs and provide appropriate training programs.

This view is also in line with the teachings in Surah Al-Alaq (96:1-5), which highlights the importance of continuous learning and skill development. When someone lacks the skills required for their job, a skill gap occurs. In this context, education, training, and skill development are key to overcoming this gap and improving individual performance. As taught in this Surah, by continually expanding knowledge and skills through various channels, whether training, experience, or formal and informal education, individuals can close the skill gap and improve their effectiveness in their roles. Therefore, not only will professional performance improve, but also social contributions and the overall quality of professional life.

The influence of work-life balance on employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana.

The results of the second hypothesis testing show a very strong and significant relationship between the variable Work-Life Balance and employee performance, with a t-value of 18.835 and a significance level of $t < .001$ (< 0.05). This confirms that the better the balance between professional and personal life, the higher the employee performance at work. This balance allows employees to manage their time and energy effectively, which in turn enhances their focus, motivation, and productivity. Employees who feel their personal life is valued and well-managed tend to have higher job satisfaction, reduced stress, and increased loyalty to the company.

This study is consistent with the findings of Saputra and Masdupi (2024); Angin & Saragih (2021), which emphasize the importance of companies supporting employees' work-life balance. This can be done through flexible policies, such as more adaptive work schedules or providing facilities that support employees' personal lives. Thus, companies not only help employees maintain their well-being but also contribute to optimal organizational performance.

Furthermore, this concept aligns with the teachings in Surah Al-Baqarah (2:286), which states:

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا

"Allah does not burden a soul beyond its capacity."

This verse reminds us that every individual is given a burden according to their capacity and ability. In the context of work-life balance, this verse teaches the importance of wisely managing responsibilities, both at work and in personal life, according to one's ability. True balance is not just about dividing time but also about maintaining physical, mental, and spiritual well-being so that one does not feel overwhelmed by the demands of both aspects. Thus, work-life balance teaches us to manage workloads wisely, maintain health, and continue to develop without feeling pressured, both in the professional environment and in personal life.

The influence of job satisfaction on employee performance at PT. Bank Perkreditan Rakyat Delta Artha Kencana.

The results of the third hypothesis test show a significant positive relationship between the Job Satisfaction variable and Employee Performance, with a t-value of 2.210 and a significance level of t of 0.032 (< 0.05). This confirms that the higher the job satisfaction felt by employees, the better their performance. High job satisfaction plays an important role in enhancing motivation, commitment, and a sense of responsibility towards their work. When employees are satisfied with various aspects of their job, such as a supportive work environment, harmonious relationships with colleagues, fair compensation, and recognition of their achievements, they tend to be more motivated to work productively, creatively, and effectively.

This finding is in line with research conducted by Saputra and Masdupi (2024) and Angin and Saragih (2021), which highlights the importance for companies to create a work environment that supports employee satisfaction. Companies that care about employee well-being and provide appropriate recognition can encourage increased performance. Ultimately, this contributes to achieving organizational goals more effectively and efficiently. This context can also be linked to the teaching in Surah At-Tawbah (9:72): "Allah has promised the believing men and women, gardens beneath which rivers flow, to dwell therein forever, and good dwellings in gardens of eternal bliss. But the pleasure of Allah is greater. That is the great success."

This verse reminds us that true satisfaction does not only come from material things or worldly results but also from contentment and inner happiness. In the workplace, true satisfaction comes when a person feels that their work is meaningful, valued, and aligned with their personal values. This deeper satisfaction, as explained in the verse, is greater than mere worldly achievements and will create optimal performance and a sense of overall happiness in both professional and personal life.

CONCLUSION

Based on the research conducted at PT. Bank Perkreditan Rakyat Delta Artha Kencana, it can be concluded that the variables of Skill Gap, Work-Life Balance, and Job Satisfaction have a positive and significant impact on employee performance. This study reveals that the smaller the skill gap possessed by employees, the better their performance can be achieved. Additionally, a good balance between professional and personal life, as well as a high level of job satisfaction, play an important role in enhancing productivity and performance effectiveness. These three factors mutually reinforce each other to create optimal performance that supports the achievement of organizational goals.

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