The Influence of Work-Life Balance, Psychological Well-being and Work Environment on Employee Productivity

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Abstract: The purpose of this study was to determine whether work-life balance, psychological well-being and work environment have an influence on employee productivity at PT Bank BJB Cibadak Branch. The type of research conducted is quantitative research with a descriptive approach and associative analysis. The population and sample in this study were 30 respondents who were all employees at PT Bank BJB Cibadak Branch who used the saturated sampling technique method as sampling. The results of the research on the farsial significant test (t-test) show that work-life balance (X1) has a positive and significant effect on employee productivity (Y) seen from Thitung greater than Ttabel, namely 1.969 1.699 then H0 is rejected and H1 is accepted. psychological well-being (X2) has a positive and significant effect on employee productivity (Y) seen from Thitung greater than Ttabel, namely 191 1.699 then H0 is rejected and H1 is accepted. and the work environment shows that Thitung is greater than Ttabel, namely -1.757 1.699, so H0 is accepted and H1 is rejected, which means it can be concluded that the Work Environment (X3) has no significant effect on Employee Productivity (Y) at PT Bank BJB Cibadak Branch.

Keyword: Work Life Balance, Psychological Wellbeing, Work Environment, Employee Productivity.

INTRODUCTION

In the business world, both large and small scale companies rely heavily on human resources. The role of human resources is vital because it is the main driver that helps achieve company goals (Humaerah, 2023). The key to the success of a company lies not only in technological excellence or the availability of funds, but also in the quality of its human resources (Putri et al., 2020). Effective human resource management is essential to increase the productivity and success of the company.

Human resources consist of individuals who channel their energy, thoughts, talents, creativity, and efforts in the workplace. Professionalism in carrying out tasks, such as critical thinking, hard work, discipline, and dedication, is highly expected by company management.

However, because humans have physical and mental limitations, assigning tasks must be tailored to their abilities so that productivity can increase (Manoppo, 2021).

Successful companies prioritize the well-being of their employees to ensure the achievement of company goals and aspirations. When employees' needs are met, their performance improves and high productivity can be achieved (Pratiwi et al., 2020). Work productivity is a measure of the quality of resources an organization has on a particular job and the degree to which they match human resource needs. Low productivity levels can affect the quality of the organization as a whole (Alvita et al., 2023).

Employee productivity is an important parameter for assessing the quality of human resources (Yulianti et al., 2022). Productivity is also linked to improved company performance and business success (Burso, 2018). Productivity can be interpreted as the ability of individuals or companies to use resources efficiently and productively to achieve the desired goals (Solehati, 2024).

Data from the Ministry of Manpower shows that in 2022, DKI Jakarta has the highest labor productivity in Indonesia, followed by East Kalimantan and West Java. Provinces with the lowest productivity include East Nusa Tenggara, West Nusa Tenggara, Maluku, West Sulawesi and Bengkulu (Databoks, 2024).

Bank workers, especially at Bank BJB, are faced with demands to work hard and provide good service to customers. Therefore, companies must understand how to form quality human resources through appropriate strategies and management (Saputri & Rachman, 2022).

The following are the results of the pre-questionnaire regarding employee productivity. By looking at what indicators make productivity decrease in employees at PT Bank BJB Cibadak Branch. This can be seen in the following pre questionnaire data table:

Table 1 Pre-research questionnaire for employees of PT Bank BJB Cibadak Branch 2024

No.	Factors Causing Declining Employee Productivity	Formula	Percentage
1	Jam Kerja	$\frac{125}{635} \times 100\%$	19,69%
2	kuantitas	$\frac{130}{635} \times 100\%$	20,47%
3	Kemampuan	$\frac{129}{635} \times 100\%$	20,31%
4	Perbandingan	$\frac{124}{635} \times 100\%$	19,53%
5	Perhitungan	$\frac{127}{635} \times 100\%$	20,0%
TOTAL			100%

Source: Processed by Researcher, 2024

Based on Table 1 above, it shows that there are problems with employee productivity at PT Bank BJB Cibadak branch. This is suspected due to the lack of effectiveness of the output results provided by employees rather than the inputs produced (Comparison 19.53%).

One of the problems that can affect worker welfare and company productivity is the imbalance between personal life and work (Work-Life Balance). This imbalance can have a negative impact on employee performance (Frianto, 2021; Nurwahyuni, 2019). In addition, employees' psychological well-being also has a significant influence on their productivity. Employees with good psychological well-being will perform better and achieve higher (Sharpe & Fard, 2022; Issalilah et al., 2021).

A good work environment also plays an important role in increasing employee productivity. A comfortable and safe work environment allows employees to carry out their

activities optimally and interact well with fellow employees and superiors (Rafida & Berlian, 2022; Insani et al., 2022).

Bank BJB, established on May 20, 1961, has made significant contributions to economic growth and development in West Java and Banten. The Cibadak branch, which was established in 1990-1991, plays a role in organizing the economy and development in the region.

This study aims to examine "The Effect of Work-Life Balance, Psychological Wellbeing, and Work Environment on Employee Productivity." Previous research shows mixed results regarding the influence of these variables on employee productivity, so this study is expected to make a significant contribution in understanding the factors that influence employee productivity at Bank BJB Cibadak Branch.

METHOD

In this study, the authors used quantitative research with a descriptive approach and associative analysis. According to Kusumastuti et al., (2020) Quantitative research to examine how certain variables interact with each other. This method is used with the aim of building a hypothesis which will ultimately show that the hypothesis is correct.

Descriptive method according to Agusiady et al., (2022) is a descriptive approach to provide an overview of knowledge which ultimately produces facts from the patterns discussed. Meanwhile, the associative method according to Herlina & Elin (2018) is to try to find out how two or more variables interact with each other or can be referred to as the relationship between variables. This research produces theories that can explain, predict, and control symptoms.

According to Priaanda & Sunarsi (2021: 159) population is the number of all subjects that will be studied. Population is a generalization area consisting of objects or subjects that have certain quantities and attributes chosen by researchers to study and then draw conclusions. The population applied in this study were employees of PT Bank BJB Cibadak Branch.

According to Sugiyono in his book Riyanto & Hatmawan (2020: 12) says that the sample is part of the number of characteristics that the population has. Therefore, the authors used a saturated sampling technique for data collection Madiistriyatno & Santoso (2021). Because the sample set by the author for this study was 30 employees at PT Bank BJB Cibadak Branch.

The purpose of this research is to determine the effect between the variables (independent) Work-Life Balance (X1), Psychological Wellbeing (X2), and Work Environment (X3) on (dependent) Employee Productivity (Y) which uses a regression research model with two techniques carried out by researchers, namely unstructured interviews to obtain employee data and distributing questionnaires that use a differential measurement system which aims to measure the statements of each questionnaire with a range of strongly disagree (1) - (10) strongly agree Duli (2019). Then the data that can be obtained will be tested which will later be analyzed to prove the answer to each hypothesis that has been determined in this study.
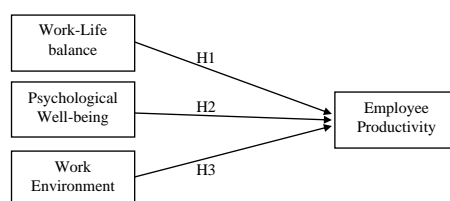

Figure 1: Relationship between Research Variables

H1 : There is an influence between work-life balance (X1) on employee productivity (Y).
H2 : There is an influence between psychological well-being (X2) on employee productivity (Y).
H3 : There is an influence between the work environment (X3) on employee productivity (Y)
H4 : There is an influence and significant work-life balance (X1) psychological well-being (X2) and work environment (X3) on employee productivity (Y).

RESULTS AND DISCUSSION
Results
Work-Life Balance
According to Purwatiningsih & Sawitri (2021) work-life balance is defined as the ability of each individual to be able to commit and distinguish which work duties and which are for his family and must be responsible for his work and outside of work. Meanwhile, according to (Alharbi, 2022) work-life balance itself is a process of balancing each worker both in private and public. This is more than just prioritizing the role of one's duties and family life. Meanwhile, according to Aliya & Saragih (2020) describes a person's ability to what extent to have involvement about his work and in the same family and is happy with the role he has in the work-life balance itself.

The indicators used in this study are according to Purwatiningsih & Sawitri (2021), namely: 1). Free time; 2). Working hour system; 3). Attitude of responsibility; 4). Professional attitude; 5). Division of engagement; 6). Individual satisfaction; 7). Individual, family and career balance; 8). Warmth and well-being.

Psychological Well-being
According to Deviana et al. (2023) Psychological well-being is the most basic foundation for fostering a sense of more responsibility for their potential, especially in being positive towards themselves or others, being able to make decisions, regulate their environment, have life goals, try to explore and develop themselves. Meanwhile, according to Ayu & Mujiasih (2022) employee psychology needs to be considered by managers, because employee welfare is the most important thing in an organization or company. If their psychological well-being is fulfilled, employees will always be loyal to the company and vice versa, if their psychological well-being is not fulfilled, employees will leave the organization, even though these employees are very involved in their work. Meanwhile, according to Lubis et al. (2023) revealed that psychological well-being is the main element that exists in every individual and has achieved peace with his shortcomings and has a positive relationship with other individuals.

as for the indicators used in this psychological well-being are according to Deviana et al., (2023), namely: 1). Self-acceptance; 2). Positive relationships with others; 3). Autonomy; 4). Mastery of the environment; 5). Personal growth; 6). conflict between roles.

Work Environment
According to (Saputra, 2021) "The work environment can be defined as a place where employees work that affects their performance, safety, and the quality of their work life. A good work environment provides a sense of security and allows employees to work as well as possible, so that they will feel more at home working and doing the activities they want. As according to (Nurjaya, 2021) The work environment is a series of tools, materials, and environments where a person works, his work style, and work arrangements, both individually and in groups. Meanwhile, according to Susanty & Ardhianti (2020) the work environment is the environment of employees who do their daily work in the office.

While the indicators used in the work environment are according to Susanty & Ardhianti (2020), namely: 1). Work equipment; 2). Work atmosphere; 3). Technology; 4). Relationship with superiors; 5). Relationship with coworkers; 6). Relationship with subordinates.

Employee Productivity

According to Munadjat et al., (2022) "Productivity is a mental attitude that always tries and believes that life today is better than yesterday and tomorrow is better than today". Employee productivity is defined as the level of a person's ability to produce results, or output, especially from a quantity perspective. Meanwhile, according to Hana Alvita et al., (2023) Employee Productivity can be defined as the effective and efficient use of human resources, namely quickly and precisely using labor techniques compared to the tools and time available to achieve results. Meanwhile, according to Damayanti (2023) Employee productivity is the ratio between input and output produced by human resources. Increased productivity will result in a more efficient work system, more efficient time-materials-labor, and increased skills and labor.

for indicators used in Employee Productivity, namely according to Sanjaya (2023), are: 1). Working hours; 2). Quantity; 3). Ability; 4). Comparison; 5). Calculation.

Validity Test

This test is carried out to qualify the next testing stage. Therefore, to determine the quality of the instrument against the object, it is necessary to test the validity first. According to Sudaryanto & Kurnia (2020), it is explained that the instrument is said to be valid if the total score r> 0.3 and if the total r < 0.3 then it cannot be said to be valid or not feasible.

The following are the results of the data validity test:

Table 2. Validity Test Results for Each Variable

Variables	No. Item	R Count	Critical R	Keterangan
Work-Life Balance (X1)	X1.1	0,765	0,3	Valid
	X1.2	0,657	0,3	Valid
	X1.3	0,609	0,3	Valid
	X1.4	0,673	0,3	Valid
	X1.5	0,709	0,3	Valid
	X1.6	0,646	0,3	Valid
	X1.7	0,733	0,3	Valid
	X1.8	0,550	0,3	Valid
Psychological Wellbeing (X2)	X2.1	0,399	0,3	Valid
	X2.2	0,659	0,3	Valid
	X2.3	0,613	0,3	Valid
	X2.4	0,788	0,3	Valid
	X2.5	0,605	0,3	Valid
	X2.6	0,746	0,3	Valid
Work Environment (X3)	X3.1	0,650	0,3	Valid
	X3.2	0,620	0,3	Valid
	X3.3	0,701	0,3	Valid
	X3.4	0,742	0,3	Valid
	X3.5	0,761	0,3	Valid
	X3.6	0,646	0,3	Valid
Employee Productivity (Y)	Y1	0,717	0,3	Valid
	Y2	0,500	0,3	Valid
	Y3	0,655	0,3	Valid
	Y4	0,686	0,3	Valid
	Y5	0,684	0,3	Valid

Source: SPSS V.26 Data Processing Results, 2024

Reliability Test

The next stage conducts reliability testing to see Cronbach's Alpha has a reliable value of> 0.6 which is done using SPSS V.26.

Table 3. Reliability Test Results

Variables	Cronbach's Alpha	N of Item
Work-Life Balance (X1)	0,821	8
Psychological Wellbeing (X2)	0,713	6
Work Environment (X3)	0,766	6
Employee Productivity (Y)	0,659	5

Source: SPSS V.26 Data Processing Results, 2024

In the results of the reliability test that has been carried out regarding the Work-Life Balance, Psychological Wellbeing and Work Environment variables on Employee Productivity, the Cronbach's Alpha results show results above> 0.6, which means that all reliability test results are said to be reliable. The normality test is carried out to determine the normality of the resulting data values.

Normality Test

Table 4. Normality Test One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parametersa,b	Mean	,0000000
	Std. Deviation	1,89689894
Most Extreme Differences	Absolute	,100
	Positive	,100
	Negative	-,070
Test Statistic		,100
Asymp. Sig. (2-tailed)		,200c,d

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: SPSS V.26 Data Processing Results, 2024

Based on Table above, the results show that the Work-Life Balance (X1) Psychological Wellbeing (X2) and Work Environment (X3) variables on Employee Productivity (Y) produce a probability value of 0.200 so that it can be declared normal because > 0.05.

Multicollinearity Test

Multicoloniarity testing is carried out to measure how much the relationship between independent variables is. The value of multicoloniarity does not occur if the VIF (Variance Inflation Factor) value obtained must be equal to or < 10 and the tolerance value is equal to or > 0.1. The following is attached to the test results using SPSS V.26 software:

Table 5. Multicollinearity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	20,351	5,239		3,885	,001		
Work-Life Balance	,212	,108	,448	1,969	,060	,344	2,907

Psychological Wellbeing	,419	,191	,571	2,191	,038	,262	3,813
Work Environment	-,249	,142	-,364	-1,757	,091	,414	2,414

a. Dependent Variable: Employee Productivity

Source: SPSS V.26 Data Processing Results, 2024

Based on Table above, it shows the results of the multicollinearity test between the independent variable Work-Life Balance (X1) VIF value of 2.907 and Tolerance Value of 0.344. The VIF value of Psychological Wellbeing (X2) is 3.813 and the Tolerance Value is 0.262. 3. Work Environment (X3) VIF value of 2.414 and Tolerance Value of 0.414. Where the VIF value is less than 10 and the Tolerance Value is more than 0.1, which means that there is no multicollinearity between the independent variables.

Auto Correlation Test

Autocorrelation testing is carried out to test with a regression model whether there is a correlation between confounding errors and can change over time. In this test, it can be stated that no autocorrelation occurs if the following test criteria are met.
1. If dW < dL or dW > 4- dL, then H0 is rejected, meaning there is autocorrelation
2. If dU < dW < 4 - dU then Ho is accepted, meaning there is no autocorrelation
3. If dL < dW < dU or 4 - dU < 4 - dL, then there is no conclusion.

The following is attached to the test results using SPSS 26 software:

Table 6. Auto Correlation Test Result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,733a	,537	,484	2,00335	2,361

a. Predictors: (Constant), Work-Life Balance, Psychological Wellbeing and Work Environment
b. Dependent Variable: Employee Productivity

Source: SPSS V.26 Data Processing Results, 2024

Based on Table above, it shows the results of the auto correlation test on Durbin Watson of 2.359, while the dU value is seen in the Durbin Watson table listed in the attachment according to the number of independent variables (K =) and the number of samples (n = 30), the dU value is 1. The test results show that the auto correlation value dU is smaller than the Durbin watson value of 4 - dU (dU < dW < 4 - dU) which means ho is accepted or no autocorrelation occurs. 6498. the test results show that the dU autocorrelation value is smaller than the Durbin watson value and smaller than 4 - dU (dU < dW < 4 - dU) which means ho is accepted or no autocorrelation occurs.

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether in the regression model there are differences in the variance of the residuals in each observation of the regression model using the Glejser method, which regresses the absolute value of the residuals with the independent variables. There is no heteroscedasticity if the significance value is greater than 0.05. (Ghozali, I. 2018: 137). The following is attached to the test results using SPSS 26 software:

Table 7. Heteroscedasticity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	5,019	3,217		1,560	,131
	Work-Life Balance	-,054	,066	-,253	-,818	,421
	Psychological Wellbeing	,144	,117	,436	1,229	,230
	Work Environment	-,144	,087	-,469	-1,662	,108

a. Dependent Variable: RES_2

Source: SPSS V.26 Data Processing Results, 2024

Based on the results of the test table above, the significant results of the Work-Life Balance variable are 0.421, the Psychological Wellbeing variable is 0.230 and the Work Environment variable is 0.108. This shows that the results of the 3 independent variables are significant because they exceed the significance value> 0.05.

Multiple Correlation Test

Multiple correlation analysis is carried out to determine the relationship between two or more independent variables and the dependent variable and also to measure how strong the relationship between two variables and other variables Duli (2019: 157). The following are attached the test results using SPSS V.26 software in the multiple correlation test:

Table 8. Multiple Correlation Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,733a	,537	,484	2,00335	,537	10,059	3	26	,000

a. Predictors: (Constant), Work-life balan, Psychological Wellbeing and Work Environment
b. Dependent Variable: Employee Productivity

Source: SPSS V.26 Data Processing Results, 2024

Based on the processing table above, the relationship between the variables Work-life balan, Psychological Wellbeing and Work Environment to Employee Productivity is 0.733 which means very strong.

Determinant coefficient test

The coefficient of determination test is carried out to measure the extent to which the ability of the independent variable to influence the increase and decrease in the dependent variable is measured through the analysis of the coefficient of determination (R^2). According to Riyanto & Hatmawan (2020: 141), the coefficient of determination analysis has criteria for the strength or weakness of the independent variable to influence the dependent variable. The following are the criteria:
1. If the kd value is close to 0, then the effect of variable X on variable Y is weak
2. whereas if kd approaches 1, the effect of variable X on variable Y is strong.

The following are attached test results using SPSS 26 software:

Table 9. Determinant coefficient test results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,733a	,537	,484	2,00335

a. Predictors: (Constant), Work-life balan, Psychological Wellbeing and Work Environment

Source: SPSS V.26 Data Processing Results, 2024

Based on the table above, it shows the results of the coefficient of determination test or the R Square value of 0.537. The R square value is obtained from multiplying the R value, namely 0.733 x 0.733 = 0.537289 which is rounded up to 53.7%. So it can be concluded that the contribution of work-life balance, Psychological Wellbeing and Work Environment to Employee Productivity is 53.7%. While the remaining 46.3% (100% - 53.7% = 46.3%) is influenced by other variables not examined in this study. Therefore, it can be concluded that kd = 0.537 is close to the value of 1 which means that the influence of Work-life balance, Psychological Wellbeing and Work Environment on Employee Productivity is Strong.

Simultaneous Significance Test (F test)

The simultaneous significance test (F test) is used to measure how much influence the independent variable has on the dependent simultaneously. The criteria and error rate set at 5% significant test rules are as follows:

1. If $Fhitung > Ftabel$ then at α = 5% then Ho is rejected and Ha is accepted (significant)
2. If $Fhitung < Ftabel$ then Ho is accepted and Ha is rejected (not significant).

The following are attached test results using SPSS 26 software:

Table 10. Simultaneous Significance Test Results (F Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121,118	3	40,373	10,059	,000b
	Residual	104,349	26	4,013		
	Total	225,467	29			

a. Dependent Variable: Employee Productivity
b. Predictors: (Constant), Work-life balan, Psychological Wellbeing and Work Environment
Sumber: Hasil Pengolahan Data Kuesioner, 2024
Source: SPSS V.26 Data Processing Results, 2024

Based on the test table above shows the results of the calculation of F count Work-Life Balance variables, Psychological Wellbeing and Work Environment, simultaneously have an influence on employee Work Productivity of 0.000 <0.05 and the value of F count of 10.059. Furthermore, the calculated F value is compared with the F table value, the F table is sought in the F Test table based on the numerator dk = k and denominator dk = (n-k-1) and the error rate applied is 5%, then the numerator dk = 3 and denominator dk = 26, so that the obtained F table value = 2.97. Therefore, it can be concluded that Ho is rejected and Ha is accepted (significant) because Fcount 10.059> Ftable of 2.97 so that there is a significant influence between variables X1, X2 and X3 on Y.

Multiple Linear Regression Test

Multiple linear regression analysis is to determine whether multiple independent variables have the right relationship with the dependent variable Riyanto & Hatmawan (2020: 309). The following are attached test results using SPSS V.26 software:

Table 11. Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,351	5,239		3,885	,001
	W-LB	,212	,108	,448	1,969	,060
	Psychological Wellbeing	,419	,191	,571	2,191	,038

Lingkungan Lerja	-,249	,142	-,364	-1,757	,091

a. Dependent Variable: Employee Productivity
Source: SPSS V.26 Data Processing Results, 2024

Based on the test results, it can be seen that the value of the multiple linear regression equation in this study is: Y* = 20.351 + 0.212 X1 + 0.419 X2 + -0.249 X3. Therefore, the regression equation for the three predictors (Work-Life Balance, Psychological Wellbeing and Work Environment) can be concluded:

1. The constant value of 20.351 means that if the variables Work-life balan, Psychological Wellbeing and Work Environment are worth (0) then Employee Productivity is 23.515.
2. If Work-Life Balance has increased or increased by (1) one assuming the Psychological Wellbeing variable, then Work-Life Balance will increase by 0.212.
3. If Psychological Well-being has an increase or an increase of (1) one assuming the Work Environment variable, then Psychological Well-being will increase by 0.419
4. If the Work Environment decreases by (0) Zero with the assumption of the Work-Life Balance variable, the Work Environment will decrease by -0.249

Partial Significance Test (T-Test)

Table 12. Partial Significance Test Results (T-Test)

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,351	5,239		3,885	,001
	W-LB	,212	,108	,448	1,969	,060
	Psychological Wellbeing	,419	,191	,571	2,191	,038
	Lingkungan Lerja	-,249	,142	-,364	-1,757	,091

a. Dependent Variable: Employee Productivity
Source: SPSS V.26 Data Processing Results, 2024

From the results of the farsial significant test (t test) that has been carried out, it will answer the first hypothesis, and it can be seen that there is an influence between Work-Life Balance on Employee Productivity. This can be proven by the Work-Life Balance coefficient value of 0.212, and from the results of hypothesis testing it shows that tcount is greater than Ttable, namely 1.969> 1.699, then H0 is rejected and H1 is accepted, which means it can be concluded that Work-Life Balance has a significant effect on Employee Productivity at PT Bank BJB Cibadak Branch. Which means this is in line or in line with research conducted by (Sanjaya, 2023) showing that his research has a positive and significant effect on Work-Life Balance variables on employee productivity.

Then then answer the second hypothesis test, showing from the results of the farsial significant test (t test) on Psychological Wellbeing the coefficient value obtained is 0.419 and the hypothesis test obtained is 2.191> 1.699 which means that T count is greater than T table then H0 is rejected and H1 is accepted and it can be concluded that there is a significant influence on the Psychological Wellbeing variable on Employee Productivity at PT Bank BJB Cibadak Branch. This is in line with research conducted by Ahmad & Bashir (2023) regarding psychological well-being which has a significant relationship to employee productivity.

In the third farsial significant test (T test) to answer the hypothesis, each value obtained is -0.249 and the calculated T value is greater than the T table, namely -1.757> 1.699, which means that H0 is accepted and H1 is rejected so it can be concluded from the results obtained at this value on the Work Environment on Employee Productivity has no significant effect on Employee Productivity at PT Bank BJB Cibadak Branch which is due to not meeting the criteria for significant value. So this is in line with research conducted by (Diah Tri Solehati, 2024) and (Margaretha Dewi Kesuma, 2024) which concluded that the work environment does not have a positive and significant relationship to employee productivity.

In simultaneous testing, it is proven that Work-Life Balance and Psychological Well-Being have a positive and significant influence on employee productivity, but the Work Environment does not have a positive and significant influence on employee productivity at PT Bank BJB Cibadak Branch with the results of the F value of 20,351 with a sign of 0.001, and therefore in the fourth hypothesis two variables are accepted (significant) and one is rejected (not significant).

CONCLUSION

From the results of the discussion and test results that have been completed, it shows that the respondents' responses regarding the Work-Life Balance, Psychological Wellbeing, Work Environment and Employee Productivity variables are on a very high scale criterion, which can be considered good at PT Bank BJB Cibadak Branch, this is supported by a conducive work environment that plays an important role in providing warmth and well-being in employees' lives. The implementation of a flexible working hour system allows employees to better balance their work and personal lives. The ability to cope with workplace challenges and build positive and collaborative relationships with colleagues can create a supportive and harmonious working atmosphere. The availability of modern work equipment that is of the right quality and fit for purpose, assists employees in performing their duties effectively. In addition, a supportive work environment with collaborative and supportive relationships between co-workers also plays an important role. All these factors enable employees to achieve company targets and complete tasks with accurate and timely calculations, thereby improving productivity and overall well-being.

There is a significant influence between Work-Life Balance on employee productivity, which means that if Work-Life Balance is implemented as well as possible, it can affect the productivity of employees of PT Bank BJB Cibadak Branch. This has been proven in the tests that have been completed and show the value in hypothesis testing that the T Count value is greater than the T Table, this means that H0 is rejected and H1 is accepted, which can be concluded that the Work-Life Balance variable has a significant effect on Employee Productivity. then for Psychological Wellbeing the results show that the T Count value is greater than the T Table, this means that H0 is rejected and H1 is accepted, which means that Psychological Wellbeing can have a positive and significant impact on employee productivity at PT Bank BJB Cibadak Branch. And for the Work Environment, there is no influence between the Work Environment on employee productivity which shows that after testing the hypothesis, it obtained a negative and insignificant value, namely T Count greater than T Table, this means that H0 is accepted and H1 is rejected, which can be concluded that this variable Work Environment has no significant effect on employee productivity at PT Bank BJB Cibadak Branch.

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