

The Effect of Work-Life Balance on Job Satisfaction through Work Stress with Perceived Organizational Support as a Moderation Variable in Employees of PT Pegadaian Maros Regency

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Abstract

This study aims to examine the effect of work-life balance on job satisfaction, with work stress as a mediating variable and perceived organizational support (POS) as a moderating variable. The research adopts a quantitative approach using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to analyze the relationships among variables. Data were collected from employees of PT Pegadaian in Maros Regency through a structured questionnaire.

The results reveal that work-life balance has a significant negative effect on work stress and a positive effect on job satisfaction. Furthermore, work stress significantly and negatively influences job satisfaction, indicating that higher stress levels reduce employees' satisfaction. Mediation analysis demonstrates that work stress partially mediates the relationship between work-life balance and job satisfaction, suggesting that work-life balance enhances job satisfaction both directly and indirectly through stress reduction. In addition, perceived organizational support is found to significantly moderate the relationships in the model. Specifically, POS weakens the negative impact of work stress on job satisfaction and strengthens the negative relationship between work-life balance and work stress.

The study contributes to the literature by integrating Job Demands-Resources (JD-R) Theory and Social Exchange Theory in a moderated mediation framework, providing a more comprehensive understanding of how organizational and psychological factors interact to influence employee outcomes. Practically, the findings highlight the importance of promoting work-life balance and strengthening organizational support to reduce work stress and improve job satisfaction, particularly in the financial service sector.

Keywords: *work-life balance, work stress, job satisfaction, perceived organizational support*

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INTRODUCTION

The changes in the dynamics of the global world of work in the past decade show the intensification of increasingly complex work demands, especially in line with digitalization, work flexibility, and increasing expectations of organizational performance. This phenomenon poses serious challenges related to *work-life balance*, which is now a strategic issue in human resource management. Work-life balance is no longer seen as just an individual preference, but as an important determinant in maintaining the sustainability of organizational performance and employee welfare. Various recent studies show that the imbalance between work roles and personal life contributes significantly to increased psychological stress and decreased *job satisfaction* (Allen et al., 2020; Haar et al., 2022).

In the global context, increasing work pressure is a consequence of high productivity demands, economic uncertainty, and changes in post-pandemic work patterns. This condition is exacerbated by the phenomenon of *always-on culture*, where the boundaries between work and personal life are increasingly blurred. As a result, employees experience emotional burnout, role conflicts, and prolonged work stress. According to the *Job Demands-Resources (JD-R)* theory, work stress arises when *job demands* exceed the resources owned by individuals (*job resources*) (Bakker & Demerouti, 2017). Within this framework, work-life balance can be positioned as an important resource that helps individuals manage the demands of work, thereby reducing stress and increasing job satisfaction.

Theoretically, the relationship between work-life balance and job satisfaction is not always direct, but is often mediated by certain psychological mechanisms, one of which is work stress. Individuals who have a good work-life balance tend to experience lower levels of stress, which ultimately increases job satisfaction. In contrast, work-life imbalances increase role conflicts and psychological stress, which negatively impact job satisfaction (Kalliath & Brough, 2020). Thus, work stress acts as a mediating variable that explains how and why work-life balance affects job satisfaction.

However, the empirical literature shows inconsistencies in research findings regarding the relationship between the three variables. Some studies have found that work-life balance has a significant direct effect on job satisfaction without going through a mediator (Kim & Park, 2021), while other studies show that the effect becomes insignificant when work stress is included as a mediator (Zhang et al., 2022). This inconsistency indicates that there are other factors that have the potential to moderate the relationship between variables, thereby strengthening or weakening the influence that occurs.

In this context, *Perceived Organizational Support (POS)* is a relevant variable to consider. Based on *Social Exchange Theory*, the relationship between employees and the organization is based on the principle of reciprocity, where the support provided by the organization will be reciprocated by employees through positive attitudes and behaviors, including increased job satisfaction (Eisenberger et al., 2020). POS reflects the extent to which employees feel valued and supported by the organization, both emotionally and instrumentally. When employees feel high organizational support, they tend to have greater capacity in the face of work pressure, so that the negative impact of stress on job satisfaction can be minimized.

Furthermore, POS also has the potential to moderate the relationship between work-life balance and work stress. In conditions of high organizational support, work flexibility policies, welfare facilities, and attention to employee needs can strengthen the positive effect of work-life balance in reducing work stress. Conversely, in low POS conditions, individual efforts in maintaining work-life balance become less effective due to the lack of structural support from the organization. Therefore, the role of POS as a moderation variable is crucial in understanding the dynamics of the relationship between work-life balance, work stress, and job satisfaction.

However, a review of the literature shows that most previous studies are still partially testing the relationship between variables, either in the form of direct relationships or simple mediation. Research that integrates mediation and moderation models simultaneously (*moderated mediation model*) is still relatively limited, especially in the context of the financial services sector in developing countries. In addition, there is an empirical gap related to how POS moderates the mediation path between work-life balance and job satisfaction through work stress. This shows that there is *a significant research gap* and needs to be investigated further.

From a contextual perspective, the financial services sector, including pawnshops, faces high work pressure due to customer service demands, performance targets, and strict regulations. Employees are required to work efficiently and responsively, which often comes at the expense of work-life balance. In these conditions, the potential for work stress to arise becomes even greater, which ultimately has an impact on job satisfaction and overall organizational performance.

PT Pegadaian as one of the state-owned companies in the financial services sector has unique job characteristics, namely a combination of direct service to the community and the achievement of business targets. Pegadaian employees, especially at the branch level, are faced with pressure to achieve loan targets, maintain service quality, and handle operational risks. This condition has the potential to create a conflict between the

demands of work and personal life, which ultimately affects the work-life balance of employees.

In the local context, Maros Regency as an area with growing economic dynamics also provides additional pressure for employees in the financial services sector. Economic growth accompanied by increasing public demand for financial services encourages higher work intensity. On the other hand, the socio-cultural characteristics of people who still uphold family values require individuals to continue to carry out their social roles outside of work. This tension between the demands of work and social life is an important factor that affects the work-life balance of employees.

In addition, the implementation of employee welfare policies in several work units has the potential to affect the perception of organizational support. When employees feel that the organization is not paying enough attention to their well-being, the perceived level of organizational support becomes low, which ultimately worsens the impact of work stress on job satisfaction. On the other hand, if the organization is able to provide adequate support, then employees will be better able to manage stress and maintain job satisfaction.

Based on this description, it can be concluded that there is a need to comprehensively examine the relationship between work-life balance, work stress, and job satisfaction by including perceived organizational support as a moderation variable. This research is important to fill the gap in the literature related to the simultaneous mediation and moderation model, as well as to make an empirical contribution in the context of the financial services sector in Indonesia, especially PT Pegadaian Maros Regency.

Using the framework of *Job Demands-Resources Theory* and *Social Exchange Theory*, this study is expected to provide a deeper understanding of the psychological and contextual mechanisms that affect employee job satisfaction. In addition, the results of this study are also expected to provide practical implications for organizations in designing policies that support work-life balance, reduce work stress, and increase the perception of organizational support, so that it can ultimately increase job satisfaction and employee performance in a sustainable manner.

Work-Life Balance

Work-life balance (WLB) is defined as the ability of an individual to balance the demands of work with personal life in harmony without creating significant conflicts (Haar et al., 2022). This concept is not only related to the division of time, but also includes the psychological, emotional, and behavioral balance between the two domains of life. In the perspective of JD-R Theory, WLB can be categorized as a *job resource* that functions to

reduce the negative impact of job *demands* and improve the psychological well-being of employees (Bakker & Demerouti, 2017).

A number of empirical studies show that WLB has a negative relationship with work stress and a positive relationship with job satisfaction. For example, a study by Rasool et al. (2021) found that employees with high levels of WLB tend to experience lower work stress because they are able to manage role conflicts effectively. However, not all studies show consistent results. Some studies have shown that the influence of WLB on job satisfaction is insignificant when other variables such as workload or organizational support are taken into account (Kim & Park, 2021). This indicates that the relationship between WLB and employee outcomes is complex and influenced by other contextual factors.

In addition, limitations in WLB measurement are also an important issue in the literature. Some studies use a unidimensional approach, while others adopt a multidimensional approach that includes *time balance*, *involvement balance*, and *satisfaction balance*. These differences in approaches contribute to the inconsistency of research results, so a more integrative model is needed to explain the role of WLB in the context of modern organizations.

Work Stress

Work stress is an individual's psychological and physiological response to the demands of work that exceeds the capacity or resources they have (Liu et al., 2020). Within the framework of JD-R Theory, work stress arises as a consequence of an imbalance between job demands and job resources. When the demands of high work are not balanced by adequate resources, individuals will experience burnout, emotional distress, and decreased well-being.

Research shows that work stress has a significant negative impact on various organizational outcomes, including job satisfaction. A study by Zhang et al. (2022) found that work stress significantly decreases employee job satisfaction, especially in the service sector that has a high intensity of interaction with customers. However, several other studies show that under certain conditions, work stress can be *eustressing* which actually increases motivation and performance (LePine et al., 2016; in the latest study replicated by Ali et al., 2023). This difference suggests that not all stress negatively impacts, but rather depends on individual perceptions and work contexts.

The limitation of previous research related to work stress lies in the lack of exploration of the role of mediating variables in explaining the relationship between antecedent factors such as WLB and outcomes such as job satisfaction. Most studies still focus on direct relationships without considering the underlying psychological mechanisms.

Job Satisfaction

Job satisfaction is an employee's evaluative attitude towards their work that reflects the extent to which the job meets individual needs and expectations (Judge et al., 2020). Job satisfaction is an important indicator in assessing the success of human resource management practices, as it is closely related to performance, organizational commitment, and employee retention.

In the perspective of JD-R Theory, job satisfaction is influenced by the balance between job demands and available resources. When employees have access to adequate resources, such as work flexibility and organizational support, they tend to experience higher job satisfaction. Conversely, high work pressure without adequate support will lower job satisfaction levels.

Empirical studies show that work stress has a consistent negative relationship with job satisfaction (Zhang et al., 2022; Liu et al., 2020). However, there are variations in the strength of these relationships, suggesting that other factors such as POS can play a role in moderating the relationship. In addition, some studies have shown that the influence of WLB on job satisfaction becomes stronger when mediated by psychological variables such as stress or work fatigue (Haar et al., 2022).

Perceived Organizational Support (POS)

Perceived Organizational Support (POS) refers to the extent to which employees believe that the organization values their contributions and cares about their well-being (Eisenberger et al., 2020). Within the framework of Social Exchange Theory, POS is the basis for the formation of a reciprocal relationship between employees and organizations. When employees feel high support, they will respond with a positive attitude, including increased job satisfaction and organizational commitment.

POS also acts as a *job resource* in JD-R Theory, which can reduce the negative impact of job demands. Research by Kurtessis et al. (2017; strengthened by a recent study by Rhoades & Eisenberger, 2021) shows that POS has a buffering effect on work stress, so employees who feel supported by the organization are better able to cope with work pressure.

However, there are differences in findings related to the role of POS moderation. Some studies have found that POS significantly strengthens the relationship between WLB and job satisfaction (Rasool et al., 2021), while other studies show that the moderation effect of POS is not significant in certain contexts, such as organizations with rigid work cultures (Nguyen et al., 2022). This difference suggests that the effectiveness of POS as a moderator is highly dependent on the organizational context and work culture.

METHODOLOGY

This study uses a quantitative approach with an explanatory research design, which aims to test the causal relationship between *work-life balance*, *work stress*, *job satisfaction*, and *perceived organizational support* (POS). This approach was chosen because it is able to explain the direct, indirect (mediating), and interaction (moderation) between variables empirically through measurable statistical analysis.

The population in this study is all employees of PT Pegadaian in Maros Regency. The sample was determined using *probability sampling techniques*, especially *simple random sampling*, with the aim of providing equal opportunities for each member of the population to be selected as respondents. The number of samples is determined based on the minimum *sample size* approach in SEM-PLS, which is at least 5–10 times the number of indicators used in the research model (Hair et al., 2022). Thus, the number of respondents in this study has met the eligibility criteria for the SEM-PLS analysis.

The data used is primary data obtained through the distribution of questionnaires to respondents. The research instrument was compiled based on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Each variable was measured using indicators adapted from previous research that had been tested for validity and reliability. *Work-life balance variables* are measured through the dimensions of time balance, engagement, and satisfaction; *work stress* is measured through indicators of work stress, fatigue, and role conflict; *Job satisfaction* is measured through satisfaction with work, colleagues, and the work environment; while *perceived organizational support* is measured through the perception of the organization's appreciation and concern for employee well-being.

The data analysis technique used in this study is *Structural Equation Modeling-Partial Least Square* (SEM-PLS) with the help of SmartPLS software. The selection of SEM-PLS was based on its ability to analyze complex models, including simultaneous mediating and moderation relationships, and did not require normal data distribution (Hair et al., 2022). The analysis is carried out through two main stages, namely the evaluation of *the outer model* (measurement model) and *the inner model* (structural model).

The evaluation of *the outer model* aims to test the validity and reliability of the construct. Convergent validity was tested through *outer loading* (>0.70) and *Average Variance Extracted* (AVE >0.50), while discriminant validity was tested using Fornell-Larcker and *cross loading* criteria. Construct reliability was measured using *Composite Reliability* and *Cronbach's Alpha* values (>0.70).

Furthermore, *an internal model evaluation* was carried out to test the relationship between latent variables. This test includes the analysis of the determination coefficient (*R-square*), *path coefficient*, and significance test through *the bootstrapping* procedure.

Hypothesis testing was carried out directly by looking at *t*-statistical values (>1.96) and *p*-values (<0.05). The mediation effect was tested with *the indirect effect approach*, while the moderation effect was tested through the interaction between independent variables and the moderation variable (*interaction term*).

To increase the validity of the research results, a *common method bias test* and an assumption test of the SEM-PLS model were also carried out. The entire analysis procedure is carried out systematically to ensure that the results of the study have a high level of accuracy and reliability.

With this methodological approach, the research is expected to be able to provide a comprehensive empirical picture of the relationship between *work-life balance*, *work stress*, *job satisfaction*, and *perceived organizational support* in the organizational context of PT Pegadaian Maros Regency.

RESULTS AND DISCUSSION

RESULTS

The data analysis in this study used the *Structural Equation Modeling–Partial Least Square* (SEM-PLS) approach with the help of SmartPLS software. Model evaluation is carried out through two main stages, namely *testing the outer model* (measurement model) and *the inner model* (structural model). The results of the analysis are presented systematically as follows.

1. Validity and Reliability Tests

Validity and reliability testing is carried out to ensure that the research instrument has good measurement quality. The convergent validity test was evaluated through *outer loading* and *Average Variance Extracted* (AVE) values. Based on the results of the analysis, all indicators in the Work-Life Balance, Work Stress, Job Satisfaction, and Perceived Organizational Support variables showed *an outer loading* value above 0.70. This indicates that each indicator has a strong contribution in representing the latent construct being measured.

In addition, the AVE value for the entire variable is above 0.50, which suggests that more than 50% of the indicator's variance can be explained by latent constructs. Thus, it can be concluded that all constructs in this study have met the criteria for convergent validity. These findings are in line with the SEM-PLS evaluation standard which states that *the outer loading* value ≥ 0.70 and $AVE \geq 0.50$ indicate good validity

Furthermore, the discriminant validity test was carried out by looking at *cross loading* values and Fornell-Larcker criteria. The results of the analysis showed that the loading value of the indicator to each construct was higher than that of other constructs, thus meeting the criteria for discriminant validity.

The reliability test was measured using *Composite Reliability* (CR) and *Cronbach's Alpha* values. The results showed that all variables had a CR value above 0.70 and

Cronbach's Alpha above 0.70. This indicates that the research instrument has good internal consistency and is reliable. The high CR value also indicates that the indicators in each construct are able to measure the same concept consistently. Thus, it can be concluded that all constructs in this study have met the criteria of validity and reliability, making them suitable for use in further analysis of structural models.

2. R-Square value (R²)

The evaluation of the structural model was carried out by looking at the value of the determination coefficient (R-square) for endogenous variables, namely Work Stress and Job Satisfaction. The results of the analysis showed that the R² value for Work Stress was 0.52, which means that 52% of the variance of Work Stress can be explained by Work-Life Balance. Meanwhile, the R² value for Job Satisfaction is 0.64, which indicates that 64% of the variance in Job Satisfaction can be explained by Work-Life Balance and Work Stress.

The R² value indicates that the model has moderate to strong predictive capabilities. In the context of SEM-PLS, the R² value of 0.50–0.75 is categorized as a model that has moderate to substantial explanatory power. Thus, this research model has a fairly good explainer power in explaining the relationship between the variables studied.

3. Direct Hypothesis Testing

Hypothesis testing was carried out using *bootstrapping* techniques to obtain *path coefficient*, *t-statistic*, and *p-value* values. The test results showed that Work-Life Balance had a negative and significant effect on Work Stress ($\beta = -0.48$; $t = 6.21$; $p < 0.001$). This shows that the higher the Work-Life Balance level, the lower the employee's Work Stress level.

Furthermore, Work Stress had a negative and significant effect on Job Satisfaction ($\beta = -0.55$; $t = 7.34$; $p < 0.001$). These results show that increasing Work Stress will lower employee job satisfaction levels.

In addition, Work-Life Balance also has a positive and significant effect on Job Satisfaction ($\beta = 0.29$; $t = 3.87$; $p < 0.001$). This indicates that Work-Life Balance directly contributes to increased job satisfaction. Thus, all direct relationships in this research model are proven to be statistically significant.

4. Mediation Effect Testing

Mediation effect testing was carried out to determine the role of Work Stress in mediating the relationship between Work-Life Balance and Job Satisfaction. The results of the analysis showed that the indirect influence of Work-Life Balance on Job Satisfaction through Work Stress had a coefficient value of 0.26 with a t-statistic value of 5.12 and a p-value of < 0.001 .

These results show that Work Stress significantly mediates the relationship between Work-Life Balance and Job Satisfaction. In addition, because the direct influence

of Work-Life Balance on Job Satisfaction remains significant after including the mediator variable, it can be concluded that Work Stress plays a role as a *partial mediator*. These findings show that Work-Life Balance not only affects Job Satisfaction directly, but also through the mechanism of reducing Work Stress.

5. Interaction Effect Testing

Testing the effect of moderation was carried out by analyzing the interaction between Work Stress and Perceived Organizational Support (POS) on Job Satisfaction. The results of the analysis showed that the interaction between Work Stress and POS had a positive and significant coefficient ($\beta = 0.18$; $t = 2.96$; $p < 0.01$).

These results show that Perceived Organizational Support moderates the relationship between Work Stress and Job Satisfaction. Specifically, POS plays a role in weakening the negative influence of Work Stress on Job Satisfaction. In other words, at a high POS level, the negative impact of Work Stress on Job Satisfaction becomes smaller than at a low POS level.

In addition, the analysis also showed that the interaction between Work-Life Balance and POS on Work Stress had a negative and significant influence ($\beta = -0.21$; $t = 2.74$; $p < 0.01$). This shows that POS strengthens the negative influence of Work-Life Balance on Work Stress, so that the existence of organizational support increases the effectiveness of Work-Life Balance in reducing work stress.

Overall, the results of the SEM-PLS analysis show that the research model has good measurement quality, with validity and reliability that meet the criteria. The structural model also shows a fairly strong predictive ability, with moderate to high R-square values.

All hypotheses are immediately proven to be significant, where Work-Life Balance has a negative effect on Work Stress and positively on Job Satisfaction, and Work Stress has a negative effect on Job Satisfaction. In addition, Work Stress has been shown to act as a partial mediator in the relationship between Work-Life Balance and Job Satisfaction.

Perceived Organizational Support has also been shown to play a significant role as a moderation variable, both in the relationship between Work Stress and Job Satisfaction and between Work-Life Balance and Work Stress. These results show that organizational support has an important role in strengthening positive relationships and reducing negative impacts in the research model.

DISCUSSION

The results of this study show that *work-life balance* (WLB) has a significant influence on reducing *work stress* and increasing *job satisfaction*, both directly and indirectly through mediation mechanisms. In addition, *perceived organizational support* (POS) has been proven to play a role as a moderation variable that weakens the negative impact of work stress on job satisfaction and strengthens the influence of WLB on

reducing work stress. These findings make an important contribution to enriching theoretical understanding through the integration of *Job Demands-Resources (JD-R) Theory* and *Social Exchange Theory* in the context of financial services sector organization at the local level.

Theoretically, the relationship between WLB and work stress can be explained through the framework of JD-R Theory which places WLB as a *job resource* that functions to reduce pressure due to *job demands*. The results of this study confirm that the higher the level of work-life balance, the lower the level of work stress experienced by employees. These findings are consistent with previous research that stated that role balance is able to reduce work-family conflicts and psychological distress that arise due to workload (Rasool et al., 2021). In the context of PT Pegadaian Maros Regency, work conditions that require intensive interaction with customers and the achievement of performance targets make WLB a crucial resource to maintain employee psychological stability.

Critically, these results show that work stress is not only a result of the high demands of work, but also a result of an individual's failure to manage the boundaries between work and personal life. In other words, WLB not only serves as a protective factor, but also as a psychological regulatory mechanism that allows individuals to optimally allocate energy. This is in line with the argument in the JD-R Theory that employment resources can serve as a *buffer* against high job demands (Bakker & Demerouti, 2017; Rasool et al., 2024)

Furthermore, the results of the study show that work stress has a significant negative influence on job satisfaction. These findings reinforce the basic assumption of the JD-R Theory that conditions of fatigue and psychological distress will reduce work well-being and positive attitudes towards work. In an empirical context, these findings are consistent with the research of Zhang et al. (2022) who found that work stress significantly decreases job satisfaction, especially in the service sector that has a high level of interaction with customers. Nevertheless, critically it is necessary to note that not all forms of stress have a negative impact. Contemporary literature distinguishes between *distress* and *eustress*, where constructive stress can increase motivation. However, in the context of this study, the characteristics of work at PT Pegadaian tend to produce *distress*, namely excessive pressure without being balanced with adequate resources.

The results of the study also show that WLB has a direct influence on job satisfaction. This indicates that work-life balance not only functions through stress reduction mechanisms, but also directly increases employees' positive evaluation of their work. These findings are in line with recent research showing that WLB contributes to

increased job satisfaction through improved psychological well-being and quality of life (Haar et al., 2022). However, the presence of simultaneous direct and indirect influences shows that the relationship between WLB and job satisfaction is complex and multidimensional.

In this context, the role of work stress mediation is very important to be analyzed in more depth. The results of the study showed that work stress plays a role as a partial mediator in the relationship between WLB and job satisfaction. Theoretically, this can be explained through JD-R Theory, where resources (WLB) affect outcomes (job satisfaction) through psychological processes in the form of stress reduction. In other words, WLB increases job satisfaction in part through its ability to lower work pressure.

However, the nature of partial mediation suggests that there are other mechanisms beyond work stress that also explain the relationship, such as *employee engagement*, *organizational commitment*, or *psychological well-being*. This indicates that the model used in this study can still be further developed by including additional mediation variables to obtain a more comprehensive understanding.

Critically, these findings also answer inconsistencies in previous research. Some studies have found that work stress fully mediates the relationship between WLB and job satisfaction, while other studies show no mediating effect. This difference can be explained by the organizational context, job characteristics, and differences in work culture. In the context of PT Pegadaian Maros Regency, partial mediation shows that although work stress is an important mechanism, other factors also play a role in shaping employee job satisfaction.

Furthermore, the results of the study show that POS has a significant moderation role, especially in weakening the negative influence of work stress on job satisfaction. These findings are particularly relevant within the framework of Social Exchange Theory, which emphasizes that the relationship between employees and organizations is based on the principle of reciprocity. When employees feel supported by the organization, they tend to have a positive perception that can reduce the negative impact of stressful working conditions.

Analytically, POS functions as a *buffering mechanism* that reduces the destructive effects of work stress on job satisfaction. In high POS conditions, employees feel valued and cared for, so they are better able to cope with work pressure without experiencing a significant decrease in job satisfaction. These findings are in line with recent research showing that POS has a significant influence on job satisfaction through reciprocal social exchange mechanisms. In addition, the results of the study also show that POS strengthens the negative influence of WLB on work stress. This means that when

organizational support is high, WLB's effectiveness in reducing work stress becomes stronger. This shows that WLB cannot work optimally without structural support from the organization. In other words, work-life balance policies that are not supported by an adequate organizational culture and management system will have limited effectiveness.

Critically, these findings imply that the role of the organization is not only as a policy provider, but also as a facilitator that creates a supportive work environment. In the context of Social Exchange Theory, organizational support creates a sense of moral obligation for employees to respond with a positive attitude, including maintaining job satisfaction despite job pressure. However, there are several limitations that need to be observed. First, although POS has proven to be a significant moderator, the relatively moderate power of moderation suggests that there are still other variables that are potentially more dominant in moderating the relationship between work stress and job satisfaction, transformational leadership or organizational culture. Second, this study uses a cross-sectional approach, so it cannot capture the dynamics of changes in relationships between variables in the long term.

In terms of theoretical implications, this study contributes to the development of JD-R Theory by showing that WLB as *a job resource* not only affects outcomes directly, but also through complex mediation and moderation mechanisms. In addition, this study also strengthens the relevance of Social Exchange Theory in explaining the role of POS as a contextual factor that affects the relationship between psychological variables in organizations.

Practically, the results of this study provide important implications for the management of PT Pegadaian, especially in designing human resource policies that are oriented towards employee welfare. Organizations need to develop programs that support work-life balance, such as work flexibility, proportionate workload management, and the provision of welfare facilities. In addition, increasing perceived organizational support can be done through effective communication, appreciation for employee performance, and attention to individual needs.

Furthermore, organizations also need to proactively manage work stress by providing stress management programs, coping strategy training, and creating a conducive work environment. This is important because while WLB can reduce work stress, without adequate organizational support, the negative impact of stress can still affect employee job satisfaction.

Overall, the results of this study confirm that the relationship between work-life balance, work stress, job satisfaction, and perceived organizational support is dynamic and interrelated. The integration between JD-R Theory and Social Exchange Theory

provides a strong conceptual framework in explaining the mechanisms of these relationships. This research not only enriches the academic literature, but also provides an empirical basis for more effective managerial decision-making in improving employee well-being and performance.

CONCLUSION

This study aims to analyze the effect of *work-life balance* on *job satisfaction* with *work stress* as a mediating variable and *perceived organizational support* (POS) as a moderation variable. Based on the results of the analysis using SEM-PLS, it can be concluded that *work-life balance* has a significant influence on reducing *work stress* and increasing *job satisfaction*. In addition, *work stress* has been shown to have a negative effect on *job satisfaction*, which shows that the higher the level of work stress, the lower the level of employee job satisfaction.

Furthermore, the results of the study show that *work stress* plays a role as a partial mediator in the relationship between *work-life balance* and *job satisfaction*. This indicates that work-life balance not only directly increases job satisfaction, but also through psychological mechanisms in the form of reducing work stress levels. On the other hand, *perceived organizational support* has been proven to play a significant role as a moderation variable, both in weakening the negative influence of *work stress* on *job satisfaction* and in strengthening the influence of *work-life balance* on reducing *work stress*. Thus, organizational support is an important factor in optimizing employee welfare.

Theoretically, this research contributes to the development of *Job Demands-Resources (JD-R) Theory* by emphasizing the role of *work-life balance* as a *job resource* that is able to reduce work pressure and improve employee welfare through mediation mechanisms. In addition, this study also enriches *Social Exchange Theory* by showing that *perceived organizational support* functions as a contextual mechanism that strengthens the mutual relationship between the organization and employees. The integration of these two theories provides a more comprehensive understanding of the dynamics of the relationship between work resources, work pressure, and employee attitudes.

From a practical perspective, the results of this study provide important implications for the management of PT Pegadaian, especially in designing human resource policies that are oriented towards work-life balance and employee welfare. Organizations need to develop programs that support *work-life balance*, such as flexible working hours, proportionate workload management, and the provision of welfare facilities. In addition, *increasing perceived organizational support* can be done through fair rewards, effective communication, and attention to employee needs. These efforts are important to reduce work stress and increase job satisfaction, which will ultimately have an impact on improving organizational performance and sustainability.

Thus, this study confirms that work-life balance, work stress management, and organizational support are strategic factors that are interrelated in increasing employee job satisfaction.

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