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How Do Digitalization, Self-Efficacy, and Family Support Influence Perceived Work-Life Balance Among Indonesia's Service Sector Employees?

Endi Rekarti[1*], Sri Yusriani[2*], Kabul Wahyu Utomo[3], Shine Pintor Siolemba Patiro[4], Ferry Dwi Cahya Riftana[5], Pitri Yanti[6]

[1,3,4]Universitas Terbuka, Tangerang Selatan, Indonesia
[2]Universiti Sains Malaysia, Pulau Penang, Malaysia
[5]SCM Practitioner Netherlands, Brugstraat, Netherlands
[6]Faculty of Economics and Business Education Universitas Pendidikan Indonesia

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ABSTRACT

Objective: This study explores how digitalization, self-efficacy, and family support affect perceived work-life balance (PWLB) among service sector employees in Indonesia. While past research has primarily focused on public servants, this study shifts the lens toward private service workers who face unique pressures and demands in balancing professional and personal responsibilities. **Method:** A quantitative approach was employed, involving 383 service sector employees across five provinces: South Sumatra, Batam Island, Jakarta, Surabaya, and Banten. Participants were over 25 years old, employed since at least 2018, and selected through purposive non-probability sampling. Data were collected via online questionnaires and analyzed using IBM SPSS 23. **Results:** The findings demonstrate that digitalization, self-efficacy, and family support each have a positive and significant impact on employees' perceived work-life balance. Digital tools enhance task efficiency, self-efficacy improves confidence in role management, and family support strengthens emotional resilience. **Novelty:** This study uniquely focuses on service sector employees outside the public sphere, highlighting how personal and structural factors interplay in shaping work-life balance. The inclusion of digitalization and family dynamics offers a holistic understanding of employee well-being in a rapidly evolving professional environment.

INTRODUCTION

In recent years, the acceleration of digital technology has significantly reshaped the dynamics of the Indonesian service sector workplace. As more service industries adopt digital solutions, employees are confronted with evolving demands that intersect with changing organizational structures and heightened customer service expectations. Unlike civil servants (ASN), who receive a fixed monthly salary, service sector employees—including healthcare professionals, customer service personnel, and platform-based gig workers—frequently encounter high emotional labor, irregular working hours, performance-linked earnings, and increasingly intensive performance metrics. These working conditions render work-life balance (WLB) a critical concern for this population.

The integration of digital technologies has rapidly transformed labor markets worldwide, particularly in service-based economies. As countries like Indonesia undergo digitalization across both public and private sectors, the nature of work has shifted significantly, affecting employees' capacity to maintain a balance between professional obligations and personal life (Caputo et al., 2021; Brega et al., 2023). In Indonesia's expanding service sector—which includes retail, logistics, education, finance, and customer services—employees face unique challenges arising from

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increased technological demands, client-facing responsibilities, and flexible but often unpredictable work schedules. These challenges underscore the growing importance of understanding WLB, which directly influences not only employee well-being but also organizational performance, turnover intentions, and mental health (Brough et al., 2020; Viegas et al., 2023).

Unlike public sector workers (ASN), who benefit from stable working conditions, structured hours, and regulated benefits, service sector employees often operate under precarious conditions. Many experience irregular incomes tied to performance targets, emotionally taxing customer interactions, and blurred boundaries between home and work due to digital connectivity (Chopra & Sharma, 2020; Gunawan et al., 2023). This sectoral divergence highlights the urgency of focusing research efforts on the private service workforce, which constitutes a large and diverse demographic often overlooked in Indonesian work-life literature.

At the core of the WLB debate lies a critical psychological construct: self-efficacy. According to Bandura et al. (1991), self-efficacy influences individuals' confidence in their ability to manage tasks and cope with workplace stress. Numerous studies have demonstrated that employees with high self-efficacy are better equipped to adapt to digital environments, maintain emotional stability, and exercise control over competing work and life demands (Chan et al., 2016; Tian et al., 2019; Malureanu et al., 2021). However, self-efficacy does not operate in a vacuum it is often reinforced or undermined by environmental and social conditions, including family support.

Family support defined as emotional, instrumental, or psychological assistance provided by family members is another essential buffer that helps workers maintain WLB (Leung et al., 2020; Wahjuningdiah & Paskarini, 2022). In collectivist cultures such as Indonesia, where family remains a central value, this support plays an outsized role in determining workers' psychological well-being (Ahmed et al., 2021; Sitohang et al., 2023). Yet, despite growing interest in the roles of self-efficacy and family support in WLB, few studies have examined how these factors interact simultaneously in digitally transforming environments.

The concept of perceived work-life balance (PWLB) which refers to how individuals subjectively evaluate their ability to manage work and life domains is especially relevant in the service sector context (Leovaridis & Vătămănescu, 2015; Frone, 2003). While structural aspects such as flexible work arrangements have been widely studied (Shagvaliyeva & Yazdanifard, 2014; Brega et al., 2023), less is known about how perceptions of digital burden, psychological competence (self-efficacy), and familial support converge to shape WLB outcomes in Indonesia's labor force.

Recent empirical studies provide valuable insights yet reveal key gaps. For instance, Sitohang et al. (2023) and Yusriani et al. (2023) analyzed WLB among civil servants in dynamic workplaces but did not extend their findings to the more heterogeneous and less-regulated private sector. Similarly, Luo (2025) and Cho et al. (2022) examined individual influences such as self-efficacy or workplace stress but did not simultaneously model digitalization, self-efficacy, and family support as interacting predictors of PWLB. Moreover, much of the available literature originates from high-income countries, overlooking Indonesia's unique socio-cultural, economic, and digital infrastructure landscape (Gunawan et al., 2023; BPS, 2023; Sitohang et al., 2023).

Moreover, the concept of perceived work-life balance (PWLB) is particularly relevant in this context, as it reflects how employees subjectively evaluate their ability

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to manage work and life domains amidst evolving digital landscapes. Drawing from the Job Demands-Resources (JD-R) Model proposed by Schaufeli and Bakker (2004), it is understood that an employee's well-being and capacity to maintain WLB are influenced by the balance between job demands—such as digital adaptation and performance metrics—and available resources like familial support and self-efficacy. In Indonesia's rapidly digitizing service sector, this balance becomes crucial for sustaining employee productivity and well-being, making the exploration of PWLB both timely and necessary.

Given these gaps, the present study positions itself at the intersection of technological transformation, psychological resources, and social support in the service sector. It offers a novel contribution by empirically investigating how the simultaneous influence of digitalization, self-efficacy, and family support affects perceived work-life balance among service sector employees in five key Indonesian provinces.

PWLB chart below,

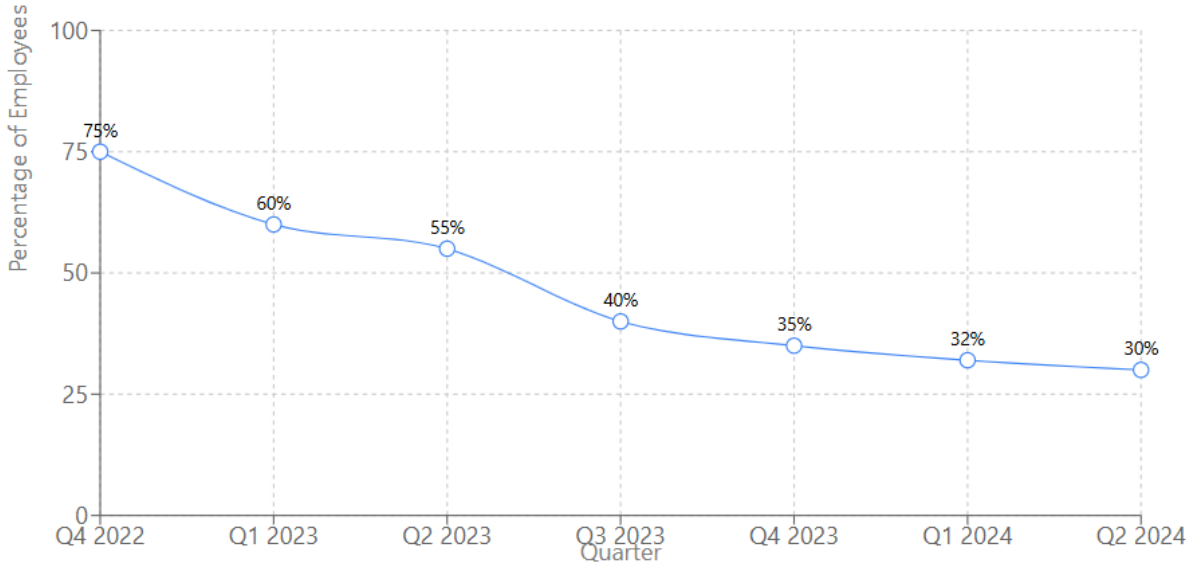

Figure 1. Processed by scholars, 2024

The research draws on a sample of 100 employees from diverse service sub-sectors between October 2022 and June 2024. Preliminary observations indicate a gradual improvement in perceived Work-Life Balance (WLB)—with the proportion of employees reporting low PWLB declining from 75% to 30%—suggesting that certain enabling factors (e.g., digital adaptation, familial resilience) may be at play. However, the causal mechanisms and interdependencies among these variables remain empirically untested in a holistic framework.

This improvement hints that changes in workplace policies, technology integration, or community support might have contributed positively, although deeper analysis is required to validate these observations.

This study aims to investigate the combined effects of digitalization, self-efficacy, and family support on perceived work-life balance (PWLB) among Indonesian service sector employees, within the context of rapid technological and organizational change.

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RESEARCH METHOD

General background of research, This study adopts a quantitative research approach. Based on Creswell & Creswell (2017), to investigate the combined effects of digitalization, self-efficacy, and family support on perceived work-life balance (PWLB) among employees in Indonesia's service sector. The research is situated in the context of increasing digital transformation and the growing psychological and social demands placed on service workers. As customer-facing industries such as retail, finance, logistics, and education integrate new technologies, employees are required not only to adopt digital tools but also to manage changing performance expectations and intensified work rhythms. The need for psychological adaptability and external support, especially from family, becomes critical for sustaining work-life equilibrium. Although prior research has examined digitalization, self-efficacy, and family support in isolation, the interactive influence of these variables on PWLB in the service sector particularly within the Indonesian socio-cultural context remains underexplored. This research seeks to fill that gap.

a. Participants

A total of 383 service sector employees participated in this study. Respondents were drawn from five provinces: South Sumatra, Batam Island, Jakarta, Surabaya, and Banten. Eligible participants were over 25 years old, had been employed since at least 2018, and were selected using purposive non-probability sampling. Data collection took place from 19 June 2024 to 19 December 2024. All participants were assured of confidentiality and anonymity, with their responses securely stored and used solely for research purposes. The study population included individuals from sectors such as customer service, healthcare, education, and logistics.

b. Instruments and Procedures

Data were collected using a structured online questionnaire administered via Google Forms and distributed through social media and professional networks, including WhatsApp. The questionnaire comprised items across four main constructs: business process digitalization, self-efficacy, family support, and perceived work-life balance. Each construct was measured using multiple indicators adapted from established instruments and rated on a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”).

1) Digitalization indicators included perceptions of ease of use, increased efficiency, system integration, data security, and technological comfort (Caputo et al., 2021; Tarafdar et al., 2019; Singh & Chatterjee, 2019).
2) Self-efficacy indicators addressed confidence in managing tasks, maintaining motivation, seeking solutions, and adapting to challenges in a digital environment (Schwarzer, 1995; Bandura, 1977; Chan et al., 2016).
3) Family support indicators assessed emotional support, household task-sharing, appreciation, and advice from family members relevant to work-life integration (Russo et al., 2016; Leung et al., 2020; Haar et al., 2014).
4) Perceived work-life balance indicators measured role separation, workload compatibility, time adequacy, and satisfaction with the balance between work and personal life (Greenhaus et al., 2003; Frone, 2003; Grzywacz & Carlson, 2007).

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All instruments were translated into Bahasa Indonesia and validated through a pilot test with 30 respondents prior to full distribution.

c. Data Analysis

The collected data were analyzed using IBM SPSS Statistics 23. The analysis began with descriptive statistics to summarize demographic variables and item responses. Reliability testing using Cronbach's alpha confirmed the internal consistency of all constructs ($\alpha > 0.70$). To examine the relationships among variables and test the study's hypotheses, multiple regression analysis was conducted (Hendrian, & Patiro, 2020; Gunarto et al., 2024). This technique was selected to evaluate the direct and combined effects of digitalization, self-efficacy, and family support on perceived work-life balance.

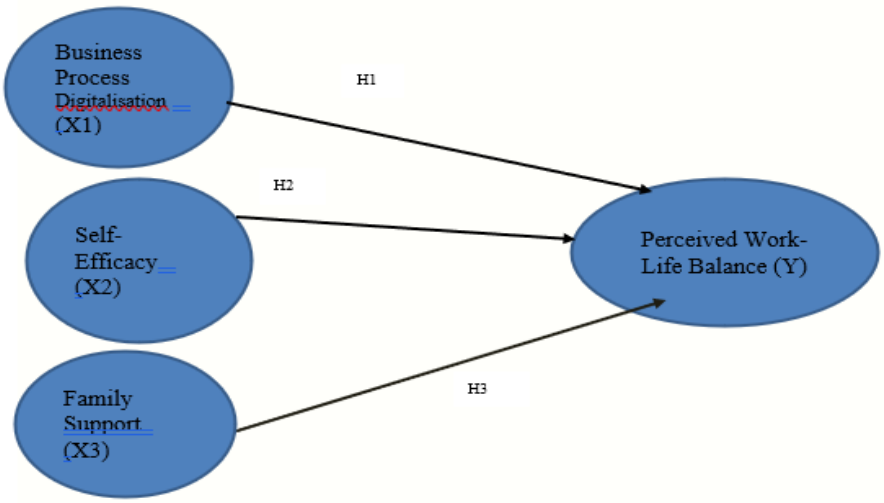

Figure 2. Research Model

The quantitative methodology, supported by validated instruments and a well-targeted sample, ensures that the study's findings are both statistically robust and contextually relevant to the realities of Indonesia's digitalizing service sector.

RESULTS AND DISCUSSION

Results

A. Characteristics of Respondents

This study surveyed a total of 383 service sector employees from five Indonesian provinces: South Sumatra, Batam Island, Jakarta, Surabaya, and Banten. The survey was conducted over a six-month period, from June 19, 2024, to December 19, 2024, ensuring confidentiality and anonymity for all respondents.

Demographic Characteristics:

1) Gender Distribution: The sample comprised 260 males (67.9%) and 123 females (32.1%).
2) Age Range: The majority of participants were aged 35 to 45 years (148 respondents), followed by 25 to 35 years (68 respondents), 45 to 55 years (95 respondents), and over 55 years (72 respondents).

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3) Job Positions: Among respondents, 160 occupied managerial or supervisory roles, 180 held operational roles, and 43 were in support or technical positions.
4) Years of Service: The majority of respondents had been employed for over 25 years (74 individuals), while others had service lengths distributed as follows: 5–10 years (19 respondents), 10–15 years (52 respondents), 15–20 years (23 respondents), and 20–25 years (30 respondents).
5) Educational Background: A large segment of respondents held a Bachelor's degree (D4/S1), totaling 235 individuals, followed by Master's degree (S2) with 145 participants, and Doctoral degree (S3) with 3 participants.

Regional and Economic Distribution:

1) Regional Representation:
   a) South Sumatra: 85 respondents
   b) Batam Island: 120 respondents
   c) Jakarta: 100 respondents
   d) Surabaya: 43 respondents
   e) Banten: 35 respondents
2) Monthly Expenses: The majority of respondents reported monthly expenditures in the following categories:
   a) 3 to 5 million rupiah — 69 respondents
   b) 5 to 10 million rupiah — 115 respondents
   c) 10 to 15 million rupiah — 159 respondents
   d) More than 15 million rupiah — 40 respondents
   e) No respondents reported expenses below 3 million rupiah.
3) Marital Status: The study revealed that 78.1% of the respondents were married, while 21.9% were single.

These demographic insights highlight the diversity and economic background of service sector employees, providing a foundation for understanding variations in perceived work-life balance influenced by digitalization, self-efficacy, and family support.

B. Analysis using the statistical tool IBM SPSS23

1. Reliability Analysis

Table 1. Business Process Digitalization (BPD) Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.942	0.942	5

Item-Total Statistics

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
BPD1	14.2513	17.870	0.814	0.683	0.918
BPD2	14.1905	17.279	0.804	0.676	0.920
BPD3	14.1270	17.071	0.823	0.684	0.916

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Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
BPD4	14.2354	17.369	0.828	0.709	0.915
BPD5	14.0952	17.487	0.831	0.705	0.914

Table 2. Self-Efficacy (SE) Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.919	0.919	4

Item-Total Statistics

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE1	10.6481	9.863	0.821	0.686	0.873
SE2	10.6508	9.984	0.828	0.700	0.871
SE3	10.4894	10.038	0.782	0.619	0.887
SE4	10.7434	9.905	0.750	0.564	0.899

Table 3. Family Support (FS) Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.791	0.791	4

Item-Total Statistics

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Fam S1	10.4815	7.608	0.429	0.309	0.699
Fam S2	10.5026	7.593	0.448	0.312	0.686
Fam S3	10.5265	6.176	0.597	0.524	0.522
Fam S4	10.4180	6.308	0.604	0.525	0.521

Table 4. Perceived Work-Life Balance (PWLB) Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.803	0.804	5

Item-Total Statistics

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWLB1	14.2857	10.640	0.554	0.450	0.740
PWLB2	14.2222	10.868	0.579	0.438	0.732
PWLB3	14.1931	10.549	0.614	0.401	0.720
PWLB4	14.4841	11.136	0.593	0.422	0.740
PWLB5	14.3175	11.098	0.537	0.439	0.745

Source: Data processed, IBM SPSS23 (April 2025)

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2. Validity Analysis: KMO and Bartlett's Test

Table 5. Measurement Reliability, KMO, Bartlett's Test, and Factor Loadings

Statements and Subscales	Cronbach's α	KMO	Bartlett's Test (Sig.)	Factor Loadings (r/itt)	Dissemination (%)
Business Process Digitalization (BPD)	0.942	0.933	0.000	0.814 - 0.831	21%
Self-Efficacy (SE)	0.919	0.927	0.000	0.750 - 0.828	32%
Family Support (FS)	0.791	0.904	0.000	0.429 - 0.604	25%
Perceived Work-Life Balance (PWLB)	0.803	0.920	0.000	0.537 - 0.614	22%

N = 383
Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy: 0.933
Bartlett's Test of Sphericity: $\chi^2 = 4871.239$, df = 153, $p < 0.001$
The KMO value of 0.933 confirms sampling adequacy, and Bartlett's Test of Sphericity is significant ($p < 0.001$), validating the use of factor analysis. The Cronbach's α values for all constructs are above the acceptable threshold of 0.70, indicating good internal consistency.

3. Linear Regression Analysis

Table 6. Model Summary and ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.672	0.452	0.445	0.572	2.312

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Regression	78.482	3	26.161	79.867	0.000
Residual	188.045	379	0.496		
Total	**266.527**	**382**	—	—	—

The model explains **45.2%** of the variance in **Perceived Work-Life Balance (PWLB)** with an **$R^2 = 0.452$**. The ANOVA is significant (**$p < 0.001$**), confirming the overall fit of the model.

Table 7. Coefficients and Collinearity Statistics

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	Collinearity Statistics (VIF)
(Constant)	1.903	0.142	—	13.401	0.000	—
Business Process Digitalization (BPD)	0.156	0.059	0.221	2.644	0.008	5.216
Self-Efficacy (SE)	0.192	0.061	0.258	3.148	0.002	5.433
Family Support (FS)	0.365	0.053	0.388	6.877	0.000	1.932

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All independent variables are **significant predictors** of **Perceived Work-Life Balance (PWLB)** ($p < 0.05$). Collinearity diagnostics (VIF < 10) indicate no multicollinearity issues.

4. Hypothesis Testing Summary

Table 8. Correlation Matrix

Variables	BPD	Self-Efficacy	Family Support	PWLB
BPD	1	0.681**	0.602**	0.412**
Self-Efficacy	0.681**	1	0.631**	0.492**
Family Support	0.602**	0.631**	1	0.528**
PWLB	0.412**	0.492**	0.528**	1

Note: $p < 0.01$ (2-tailed).
The correlation analysis confirms significant positive relationships between all variables and Perceived Work-Life Balance (PWLB). Self-Efficacy and Family Support show the strongest associations with PWLB.

Hypothesis	Variable	Result
H1	Business Process Digitalization → PWLB	Accepted
H2	Self-Efficacy → PWLB	Accepted
H3	Family Support → PWLB	Accepted

Interpretation**:**

- **H1 (BPD → PWLB):** Significant, indicating that digitalization positively influences work-life balance.
- **H2 (SE → PWLB):** Significant, showing that self-efficacy enhances employees' ability to balance work and personal life.
- **H3 (FS → PWLB):** Strongly significant, underscoring the importance of family support in achieving work-life equilibrium.

Discussion

The results of the correlation and regression analyses reveal insightful findings about the influence of Business Process Digitalization (BPD), Self-Efficacy (SE), and Family Support (FS) on Perceived Work-Life Balance (PWLB) among Indonesian service sector employees.

H1: Business Process Digitalization (X1) significantly affects Perceived Work-Life Balance (PWLB).

The analysis, as shown in the previous tables, indicates that Business Process Digitalization (BPD) has a significant positive impact on Perceived Work-Life Balance (PWLB). This finding diverges from earlier research suggesting that digitalization, although enhancing efficiency, does not always translate into improved work-life balance (Caputo et al., 2021; Schongen, 2023; Yusriani & Patiro, 2024). In this study, however, digitalization appears to facilitate better time management, increased flexibility, and reduced work-related stress, supporting employees in achieving a more balanced integration of work and personal life.

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The positive correlation may be attributed to well-implemented digital platforms that enhance workflow efficiency, enabling service sector employees to complete tasks more swiftly and with greater autonomy. These outcomes are particularly evident in digital-based work environments where mobile technologies allow for flexible work arrangements, ultimately contributing to a higher perception of work-life balance.

H2: Self-Efficacy (X2) significantly affects Perceived Work-Life Balance (PWLB).

The regression analysis also confirms that Self-Efficacy significantly impacts Perceived Work-Life Balance. This finding is consistent with literature asserting that self-efficacy is a critical psychological resource that empowers individuals to handle work-related stress and navigate multiple role demands effectively (Schwarzer, 1995; Chan et al., 2016). The significant p-value ($p < 0.05$) suggests that employees with higher self-efficacy are better equipped to adapt to organizational changes, meet performance expectations, and sustain work-life equilibrium, particularly in dynamic digital work settings.

Notably, the Indonesian context—characterized by strong communal values and family orientation—may further amplify the effects of self-efficacy, as individuals often draw motivation and resilience from their immediate social environments (Tian et al., 2019; Malureanu et al., 2021; Yusriani & Patiro, 2024). Furthermore, self-efficacy not only enhances one's ability to manage work demands but also fosters proactive coping strategies, enabling employees to achieve a more balanced integration of professional and personal responsibilities (Bandura, 2000; Vuori et al., 2019; Miraglia et al., 2017; Bandura, 2023). This aligns with recent findings suggesting that individuals with high self-efficacy are more resilient in the face of workplace challenges and can maintain a positive work-life balance even amidst high job demands (Gist & Mitchell, 2020; Pajares, 2022).

H3: Family Support (X3) significantly affects Perceived Work-Life Balance (PWLB).

The analysis shows that Family Support (FS) is the most substantial predictor of Perceived Work-Life Balance (PWLB), with the highest t-value and significance ($p < 0.01$). This result aligns with existing literature highlighting the role of family support as a buffer against work-related stress and a promoter of work-life harmony (Russo et al., 2016; Grzywacz & Carlson, 2007; Yusriani et al., 2023). In Indonesia, where familial bonds are deeply rooted in cultural values, emotional and instrumental support from family members is crucial for balancing professional and personal responsibilities.

This finding underscores the importance of recognizing the family as a critical element in workplace well-being strategies. Enhancing family-friendly policies could significantly boost employee satisfaction and retention in Indonesia's service sector.

CONCLUSION

Fundamental Finding: Based on the findings, this study concludes that Business Process Digitalization (BPD), Self-Efficacy (SE), and Family Support (FS) significantly influence Perceived Work-Life Balance (PWLB) among Indonesian service sector employees. The results indicate that BPD positively impacts PWLB by enhancing efficiency and flexibility, allowing employees to better manage their professional and personal lives. Similarly, SE significantly contributes to PWLB by equipping employees with the confidence to adapt to digital transformations and manage work-related stress.

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However, FS emerges as the most influential predictor, highlighting that emotional and practical support from family is crucial in maintaining a balanced life, especially within the cultural context of Indonesia. **Implication:** These findings suggest that while digitalization and self-efficacy are important, fostering a supportive family environment is essential for achieving work-life balance. The implications of this study are significant for organizational management, as promoting digital competence, building self-efficacy, and facilitating family support through flexible policies can enhance employee well-being in this digital era. **Limitation:** However, this study has limitations related to its cross-sectional design, geographical focus on five Indonesian provinces (South Sumatra, Batam Island, Jakarta, Surabaya, and Banten), and reliance on self-reported data, which may introduce bias. **Future Research:** Future research should consider longitudinal approaches to examine changes over time and expand the study to diverse cultural contexts. Investigating additional variables, such as leadership support or organizational culture, could further explain the dynamics influencing PWLB. Furthermore, examining the impact of emerging technologies, like AI, on work-life balance and mental well-being could provide valuable insights, particularly as the digital landscape continues to evolve.

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***Endi Rekarti (Corresponding Author)**
Department of Master of Management Program, Universitas Terbuka
Jalan Cabe Raya, Pondok Cabe, Pamulang, Tangerang Selatan 15437, Indonesia
Email: endirekarti@ecampus.ut.ac.id

Sri Yusriani
Doctoral of Human Resource Management Program, GSB, Universiti Sains Malaysia
11700 Gelugor Pulau Penang, Malaysia
Email: sriysarahlistener@gmail.com

[3]Kabul Wahyu Utomo
Department of Master of Management Program, Universitas Terbuka
Jalan Cabe Raya, Pondok Cabe, Pamulang, Tangerang Selatan 15437
Email: kabulwahyu@ecampus.ut.ac.id

[4]Shine Pintor Siolemba Patiro
Department of Doctoral of Management Program, Universitas Terbuka
Jalan Cabe Raya, Pondok Cabe, Pamulang, Tangerang Selatan 15437
Email: shinepintor@ecampus.ut.ac.id

[5]Ferry Dwi Cahya Riftana
Alumnus of the Human Resource Management Program, Universitas Terbuka,
SCM Practitioner Groningen Netherlands
Email: ferrydwicahyariftana@gmail.com

[6]Pitri Yanti
Doctoral Program Faculty of Economics and Business Education Universitas Pendidikan Indonesia, Jl. Dr. Setiabudi No.229 Bandung
Email: pitri0816@upi.edu