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

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ABSTRACT (9 pt)

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 reveal that all three variables – digitalization, self-efficacy, and family support – have a significant positive effect on perceived work-life balance. Among them, family support exerts the strongest influence ($\beta = 0.388$, $p < 0.001$), followed by self-efficacy ($\beta = 0.258$, $p < 0.01$), and digitalization ($\beta = 0.221$, $p < 0.01$). These results suggest that while digital tools and psychological readiness matter, familial support plays a central role in sustaining balance in Indonesia's service sector context. **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 service industries increasingly adopt digital solutions, employees are confronted with evolving demands stemming from shifting organizational structures and rising customer expectations. Unlike employees in the public sector – who typically enjoy fixed salaries, structured hours, and regulated benefits – service sector workers such as healthcare professionals, customer service representatives, and platform-based gig workers often face irregular schedules, performance-based compensation, and high emotional labor. These working conditions make work-life balance (WLB) a pressing issue for this diverse and dynamic group.

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 (Brega et al., 2024; Caputo et al., 2021). In Indonesia's expanding service sector – which includes retail, logistics, education, finance, and customer services – employees face unique challenges arising from 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).

Recent empirical studies conducted in Indonesia also reflect the growing interest in work-life balance, particularly among younger generations and employees in dynamic sectors such as the creative and distribution industries. Jasmine & Utomo (2020) explored how transformational leadership and WLB influence Gen Z's commitment, highlighting the importance of managerial style in shaping balance perceptions. Similarly, Christian et al. (2023) examined WLB as a key mediator in employee performance across logistics and distribution centers. From a broader socio-cultural lens, . Patiro et al. (2025) emphasized identity-driven behaviors in workplace decision-making, indirectly linking social values and personal well-being.

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, 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; Malureanu et al., 2021; Tian et al., 2019). 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 (Frone, 2004; Leovaridis & Vătămănescu, 2015). While structural aspects such as flexible work arrangements have been widely studied (Brega et al., 2024; Shagvaliyeva et al., 2014), 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, Cho et al. (2022) and Luo (2025) 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 (Badan Pusat Statistik, 2025; Gunawan et al., 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 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.

Building on the JD-R framework, this study conceptualizes digitalization as a form of job demand, particularly when rapid technological changes require employees to adapt continuously, often under time pressure and performance scrutiny. Meanwhile, self-efficacy is positioned as a personal resource—an internal strength enabling individuals to navigate complexity and maintain control over work challenges. Family support, on the other hand, functions as a social resource, offering emotional encouragement and practical help that enhances an employee's resilience and coping capacity. Clarifying these distinctions not only anchors the proposed model theoretically but also helps illuminate the mechanisms through which these variables interact to influence perceived work-life balance (Schaufeli and Bakker, 2004; Bakker & Demerouti, 2017).

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.

To underscore the urgency of this research, preliminary field data collected between late 2022 and mid-2024 (see Figure 1) show a steady decline in reports of low perceived work-life balance (PWLb)—from 75% to 30%. While this trend appears encouraging, it also signals the need to examine the mechanisms driving such improvement. Digitalization, self-efficacy, and family support have been proposed as key enablers, yet their combined impact in Indonesia's service sector remains empirically unexplored. Therefore, this study addresses a critical gap by investigating how these psychological, technological, and social resources interact to shape employee well-being—contributing both theoretically, through the lens of the JD-R model, and practically, by informing policies for enhancing work-life balance in a digitally evolving labor environment.

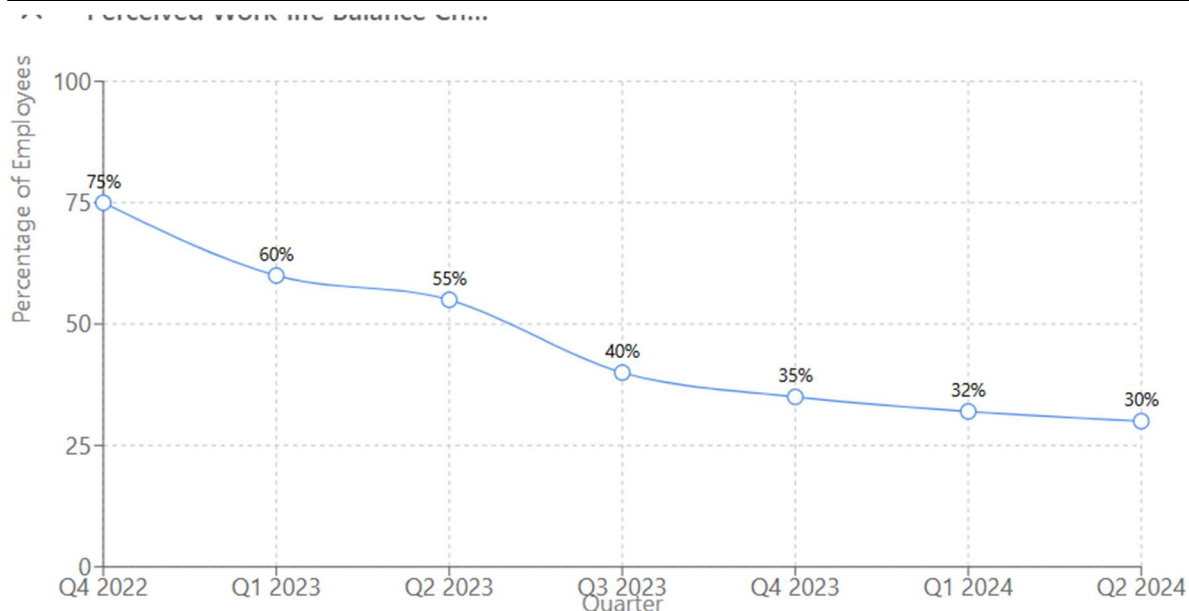


Figure 1. Perceived Work-Life Balance (PWL) Trend, Q4 2022 – Q2 2024. Processed by scholars, 2024.

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 (PWL) among Indonesian service sector employees, within the context of rapid technological and organizational change. Therefore, this study responds to a clearly defined research problem: despite observable improvements in perceived work-life balance (PWL) among Indonesian service sector employees, the specific mechanisms driving these changes remain underexplored. While digitalization, self-efficacy, and family support have been individually linked to WLB outcomes, little is known about how they jointly interact in Indonesia's socio-cultural and technological context. This gap becomes particularly urgent in light of preliminary trends showing reduced reports of low PWLB (from 75% to 30% between 2022–2024), underscoring the need to empirically examine which resources most significantly influence employee well-being. Accordingly, this research seeks to answer the central question:

How do digitalization, self-efficacy, and family support influence perceived work-life balance among Indonesian service sector employees?

RESEARCH METHOD

Based on (Creswell & Creswell, 2018), This study employs a quantitative research design to examine the combined effects of digitalization, self-efficacy, and family support on perceived work-life balance among Indonesian service sector employees. 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").

- 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).
- Self-efficacy indicators addressed confidence in managing tasks, maintaining motivation, seeking solutions, and adapting to challenges in a digital environment (Bandura, 1977; Bandura, 2023; Chan et al., 2016; Schwarzer & Jerusalem, 1995).
- Family support indicators assessed emotional support, household task-sharing, appreciation, and advice from family members relevant to work-life integration (Haar et al., n.d.; Leung et al., 2020; Russo et al., 2016).
- Perceived work-life balance indicators measured role separation, workload compatibility, time adequacy, and satisfaction with the balance between work and personal life (Frone, 2004; Greenhaus et al., 2003; Grzywacz & Carlson, 2007).

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 (Yusriani & Patiro, 2024; Gunarto et al., 2024; Chan et al., 2017).

This technique was selected to evaluate the direct and combined effects of digitalization, self-efficacy, and family support on perceived work-life balance.

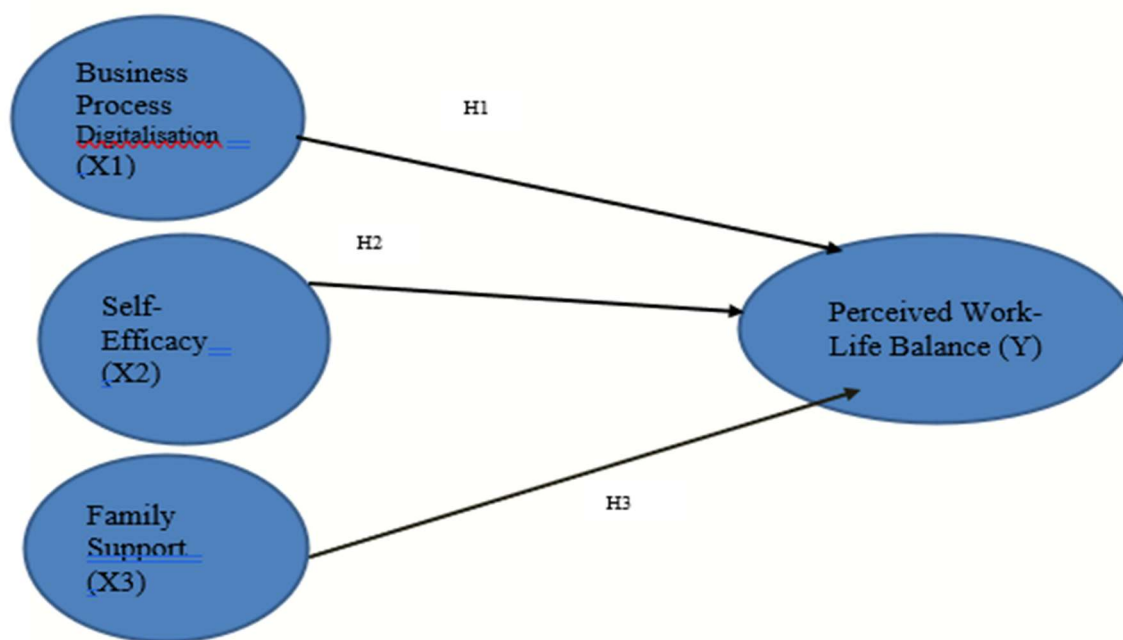


Figure 2. Research Model

The quantitative methodology, supported by validated instruments and a well-targeted sample, ensures that the study's findings are not only statistically robust but also contextually relevant to the realities of Indonesia's rapidly digitalizing service sector.

RESULTS AND DISCUSSION

Results

3.1 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:

- Gender Distribution: The sample comprised 260 males (67.9%) and 123 females (32.1%).
- 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).
- Job Positions: Among respondents, 160 occupied managerial or supervisory roles, 180 held operational roles, and 43 were in support or technical positions.
- 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).
- 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.

Regarding the reported tenure of 74 service sector employees with over 25 years of experience, this figure is accurate and reflects a distinctive characteristic of the Indonesian service sector, particularly in regions where long-term employment is relatively common. In Indonesia, many individuals begin working immediately after completing secondary education (SMA/SMK), often in entry-level roles within the service sector—such as administrative support, customer service, or clerical positions. Over time, they may pursue higher education through distance learning or part-time study programs while continuing their employment.

Furthermore, Indonesia's collectivist culture places a high value on job stability and long-term organizational commitment. Employees often find security and emotional fulfillment in these roles, especially when their workplaces provide a family-friendly environment and strong social support. As a result, it is not unusual for individuals to remain in the same sector or organization for decades, often until retirement. This prolonged tenure is further reinforced by familial expectations, community values, and the desire for steady income and a balanced lifestyle.

Therefore, the presence of respondents with over 25 years of service is not a typographical error but rather an accurate representation of long-serving personnel within Indonesia's broader service sector. This includes those working in public-facing service roles—such as bill payment centers, tax offices, and civil registry services—that, while not classified as civil servants, still provide essential services to the public and contribute meaningfully to societal functioning.

Regional and Economic Distribution:

- Regional Representation:
 - South Sumatra: 85 respondents
 - Batam Island: 120 respondents
 - Jakarta: 100 respondents
 - Surabaya: 43 respondents
 - Banten: 35 respondents
- Monthly Expenses: The majority of respondents reported monthly expenditures in the following categories:
 - 3 to 5 million rupiah — 69 respondents
 - 5 to 10 million rupiah — 115 respondents
 - 10 to 15 million rupiah — 159 respondents
 - More than 15 million rupiah — 40 respondents
 - No respondents reported expenses below 3 million rupiah.
- 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.

3.2. Analysis using the statistical tool IBM SPSS23

3.2.1 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

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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
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
FamS1	10.4815	7.608	0.429	0.309	0.699
FamS2	10.5026	7.593	0.448	0.312	0.686
FamS3	10.5265	6.176	0.597	0.524	0.522
FamS4	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

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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
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)

3.2.2 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.

3.2.3 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

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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

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

3.2.4 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

H ₁	Business Process Digitalization → PWLB	Accepted
H ₂	Self-Efficacy → PWLB	Accepted
H ₃	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 findings from the regression and correlation analyses provide strong support for all three hypotheses tested in this study. Each variable—Business Process Digitalization (BPD), Self-Efficacy (SE), and Family Support (FS)—was found to significantly enhance Perceived Work-Life Balance (PWLB) among Indonesian service sector employees. These results not only affirm the relevance of psychological, technological, and social factors

but also deepen our understanding of how these elements interact within Indonesia's unique work culture and digital landscape.

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 & Patirol, 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.

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 (Chan et al., 2016; Schwarzer & Jerusalem, 1995). 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 (Malureanu et al., 2021; Tian et al., 2019; Yusriani & Patirol, 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, 2023; Miraglia et al., 2017; Vuori et al., 2019). 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 (Chan et al., 2017; Gist & Mitchell, 1992; Kumar Pradhan et al., 2021; Pajares, 1996).

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 (Grzywacz & Carlson, 2007; Russo et al., 2016; 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.

To further contextualize the findings within the Job Demands-Resources (JD-R) framework, the study highlights how each variable operates as either a job demand or a resource. Digitalization, when accompanied by adequate training and user-friendly systems, can serve as a job resource—enhancing employee autonomy, streamlining workflow, and reducing inefficiencies, thereby facilitating better work-life balance. However, without proper support, it can also intensify job demands through increased expectations and blurred work-life boundaries. Meanwhile, self-efficacy strengthens employees' psychological resources, enabling them to effectively manage role demands, maintain confidence in high-pressure environments, and proactively adapt to change. Family support acts as a buffering social resource, mitigating the emotional and mental strain associated with job stressors. It fosters emotional stability and practical assistance, which are especially critical in settings with irregular hours or high performance targets. Together, these findings reinforce the JD-R model by illustrating how personal and external resources jointly mitigate job demands and contribute to perceived work-life balance (Schaufeli and Bakker, 2004; Bakker & Demerouti, 2017).

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 employees in Indonesia's service sector. The results demonstrate that BPD positively impacts PWLB by improving efficiency and flexibility, enabling employees to manage their professional and personal responsibilities more effectively. Likewise, SE plays a critical role by empowering individuals with the confidence and psychological resilience needed to navigate digital transformations and work-related stress. Notably, FS emerges as the most influential predictor, emphasizing the importance of emotional and practical support from family—particularly within Indonesia's collectivist cultural context—in sustaining a healthy work-life balance.

Implication: These findings suggest that while digitalization and self-efficacy are valuable, cultivating a supportive family environment is essential to achieving optimal work-life balance. The study holds important implications for organizational management: enhancing digital competencies, fostering self-efficacy, and enabling family-friendly policies can collectively promote employee well-being in an increasingly digital work environment.

Limitation: This study is subject to several limitations. Its cross-sectional design restricts the ability to observe changes over time. Additionally, the geographic focus on five Indonesian provinces (South Sumatra, Batam Island, Jakarta, Surabaya, and Banten) may limit the generalizability of the findings. The use of self-reported data also introduces potential response bias.

Future Research: Future studies should consider longitudinal methods to capture changes over time and broaden the geographic and cultural scope to enhance generalizability. Exploring additional variables—such as leadership support, organizational culture, or work autonomy—may provide deeper insight into the factors influencing PWLB. Furthermore, examining the role of emerging technologies, including artificial intelligence, in shaping work-life balance and psychological well-being could yield valuable findings as workplaces continue to evolve in the digital era.

ACKNOWLEDGEMENTS

We express our deepest gratitude to our academic advisors at the Master of Management Program, Graduate School of Universitas Terbuka (MM SPs UT) & Forkompromi great teamwork for their invaluable guidance and support. We also sincerely thank all respondents from the service sector industry for their participation, which made this study possible. To the MM SPs UT and the Forkompromi community, let us continue to grow together toward better work-life balance and sustainable development in the service sector.

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