



Employee Engagement as a Mediator between Training, Work-Life Balance and Female Employee Performance

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Abstract

This study aims to analyze the effect of Training and Work Life Balance on Employee Performance at Bank BPD DIY, Sleman Branch, through Employee Engagement. This research is quantitative in nature. The population consisted of 88 female employees, saturated sampling technique. The data collection method used in this research is a questionnaire measured with a Likert scale. The data analysis technique employed is Structural Equation Modeling (SEM) with Partial Least Squares (PLS), using SmartPLS software (v. 3.2.9). The results of this study indicate that: 1) There is a positive and significant effect of Training on Employee Performance. 2) There is a positive and significant effect of Work Life Balance on Employee Performance. 3) Training has a positive and insignificant effect on Employee Performance through Employee Engagement as an intervening variable. 4) Work Life Balance has a positive and significant effect on Employee Performance through Employee Engagement as an intervening variable.

Keywords: Employee engagement, employee performance, training, work life balance.

1. Introduction

Human resources are strategic assets that play an important role in determining the success of the organization (Riadi & Coenraad, 2024). In an era of increasingly competitive competition in the banking industry, companies are required to have competent, adaptive, and highly attached employees to the organization (Nabila & Riofita, 2025). Therefore, companies need to implement effective human resource management practices to improve employee performance.

Bank BPD DIY as a regional development bank has an important role in supporting regional economic growth through quality financial services (Haryono et al., 2024). However, based on the results of performance evaluation at Bank BPD DIY Sleman Branch, it was found that there was a decrease in employee performance achievements as reflected in Key Performance Indicator (KPI) data for 2023–2025. The number of employees with the KPI B category has decreased, while the KPI C category has increased. This condition shows that employee performance is not fully optimal, so a study of factors that affect employee performance is needed.

One of the factors that is suspected to affect employee performance is training. Training is a systematic learning process to improve the knowledge, skills, and work abilities of employees to be able to carry out work effectively. Bank BPD DIY has carried out training programs regularly, but the improvement in employee performance has not shown optimal results. This indicates that the effectiveness of training may be influenced by the suitability of materials, implementation methods, and employee involvement in work.

In addition to training, work-life balance is also an important issue at Bank BPD DIY Sleman Branch. This branch implements operational services on Saturdays so that the total working hours of employees exceed the standard of normal working hours. This condition has the potential to reduce employees' personal time and affect the balance between work and personal life, especially for female employees who have dual roles as workers and housewives. This imbalance can cause work stress, fatigue, and reduce the quality of employee performance.

In this study, employee engagement is seen as a factor that can strengthen the relationship between training and work-life balance on employee performance. Employee engagement describes the level of emotional attachment, dedication, and enthusiasm of employees to the job and the organization. Employees who have high engagement tend to show more optimal work spirit and performance.

This study uses the Social Exchange Theory from Blau (1964) which explains that the relationship between the organization and employees is based on the principle of reciprocity. When an organization provides support through training and a good work-life balance policy, employees will reciprocate through positive attitudes, high work engagement, and performance improvement.

Previous research has shown inconsistent results regarding the effect of training and work-life balance on employee performance through employee engagement. Several studies have found that training has a positive and significant influence on employee performance (Hamam, 2023; Jennifer & Asri, 2022), while other studies reported that training did not significantly affect employee performance (Terisma et al., 2023). Similarly, previous studies examining work-life balance have shown mixed results. Several studies reveal that work-life balance positively and significantly affects employee performance (Irfan et al., 2024; Witriaryani et al., 2022), while other studies have not found a significant direct influence of work-life balance on employee performance (Tomia et al., 2025). In addition, several studies examined employee engagement as a mediating variable and also reported inconsistent findings. Jennifer & Asri (2022) and Hamam (2023) found that employee engagement mediates the relationship between training and employee performance. However, Terisma et al. (2023) show that employee engagement fails to mediate the relationship between training and employee performance. In addition, previous research has shown that

work-life balance has a positive effect on employee engagement (Prafitriandini et al., 2022), and employee involvement significantly mediates the relationship between work-life balance and employee performance (Kurniawati & Mulyanto, 2024). These differences in results show that there is a research gap that needs further research.

Based on these phenomena and research gaps, this study aims to analyze the influence of training and work-life balance on the performance of female employees at Bank BPD DIY Sleman Branch with employee engagement as an intervening variable.

2. Method

This study employed a quantitative research design to examine the relationships between training, work-life balance, employee engagement, and employee performance among female employees at Bank BPD DIY Sleman Branch, Special Region of Yogyakarta. The population comprised all female employees at the branch, with a saturated sampling technique applied, resulting in a total sample of 88 respondents. Data were primarily collected through structured questionnaires distributed to the participants, supplemented by secondary sources such as organizational records and relevant regulations. This approach enabled the collection of numerical data suitable for statistical analysis, providing an objective assessment of the hypothesized relationships and allowing for the development of an empirical model grounded in established theoretical frameworks.

Employee performance (Y) was operationalized based on dimensions proposed by Bernardin and Russell (2013) and Robbins and Judge (2017), encompassing work quality, work quantity, attendance and punctuality, customer satisfaction, Service Level Agreement (SLA) compliance, and teamwork, with adjustments aligned to banking industry standards (POJK No. 45/POJK.03/2015 and Bank BPD DIY internal policies). Training (X1) was measured using indicators from Noe (2020) and Mangkunegara (2017), including instructor competence, participant readiness, material suitability, method accuracy, training objectives, and facilities. Work-life balance (X2) was assessed through the three-dimensional framework of Fisher et al. (2009): work interference with personal life, personal life interference with work, and personal life enhancement of work. Employee engagement (Z), serving as a mediating variable, was conceptualized according to Schaufeli and Bakker (2002) using vigor, dedication, and absorption. Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) via SmartPLS 3.2.9 software. The analysis involved outer model evaluation (loading factors, AVE, composite reliability, and Cronbach's alpha) for validity and reliability, followed by inner model assessment (path coefficients, R^2 , and bootstrapping significance tests) to evaluate direct and mediating effects (Hair et al., 2022).

3. Results and Discussion

This study involved 88 female employees of Bank BPD DIY Sleman Branch. The characteristics of the respondents were analyzed based on their educational background, age and length of employment.

3.1. Respondent Characteristics

Table 1. Demographic Characteristics of the Respondents (N= 88)

Category	Subcategory	Frequency	Percentage
Educational Level	Diploma / High School/	13	15%
	Bachelor's Degree (S1)	70	80%
	Master's Degree (S2)	5	6%
Age Group	< 25 years	5	6%
	26-35 years	42	48%
	36-45 years	35	40%
	46-55 years	6	7%
length of working	1-5 years	13	15%
	6-10 years	22	25%
	11-15 years	37	42%
	16-20 years	10	11%
	21-30 years	6	7%

Source: Processed data (2026)

Based on Table 1, most respondents have a bachelor's degree (S1), which covers 80% of the sample, followed by diploma (15%) and master's degree (6%) graduates. This shows that the workforce is supported by a relatively high level of formal education, which is very important to improve the competence and performance of employees in the banking sector.

The respondents were mostly in the productive age group. The largest proportion are employees aged 26–35 and 36–45, representing 48% of the sample, respectively. This is followed by employees aged 36–45 (40%), <25 years old (6%), and over 46 years old (7%). This composition indicates that most employees have sufficient work experience and maturity to carry out their job responsibilities effectively.

Regarding the service period, the majority of respondents have worked for more than 10 years (42%), followed by those who have 6–10 years of service (25%), 1–5 years (15%), 16–20 years (11%) and 21–30 years (7%). These findings reflect the organization's high tenure rate, demonstrating employee loyalty and accumulated work experience that can contribute positively to job performance (Kreitner & Kinicki, 2008).

3.2. Quantitative Analysis

Hypothesis testing was carried out using the Structural Equation Modeling model with the PLS (Partial Least Square) technique to test whether there is an influence of each of the variables of Training and Work Life Balance on employee performance through Employee Engagement, with analysis carried out using SmartPLS software.

3.2.1 Outer Model

The measurement model (outer model) was evaluated to test the validity and reliability of the constructs used in this study. This test aims to ensure that each indicator is able to accurately reflect latent variables before testing the structural model (inner model). The evaluation of the outer model was carried out through testing of convergent validity, discriminant validity, and construct reliability using the PLS algorithm. In this study, only indicators that meet the criteria of validity and reliability are displayed in the final results of the analysis. The results of the outer model test using the PLS algorithm are presented in Figure 1.

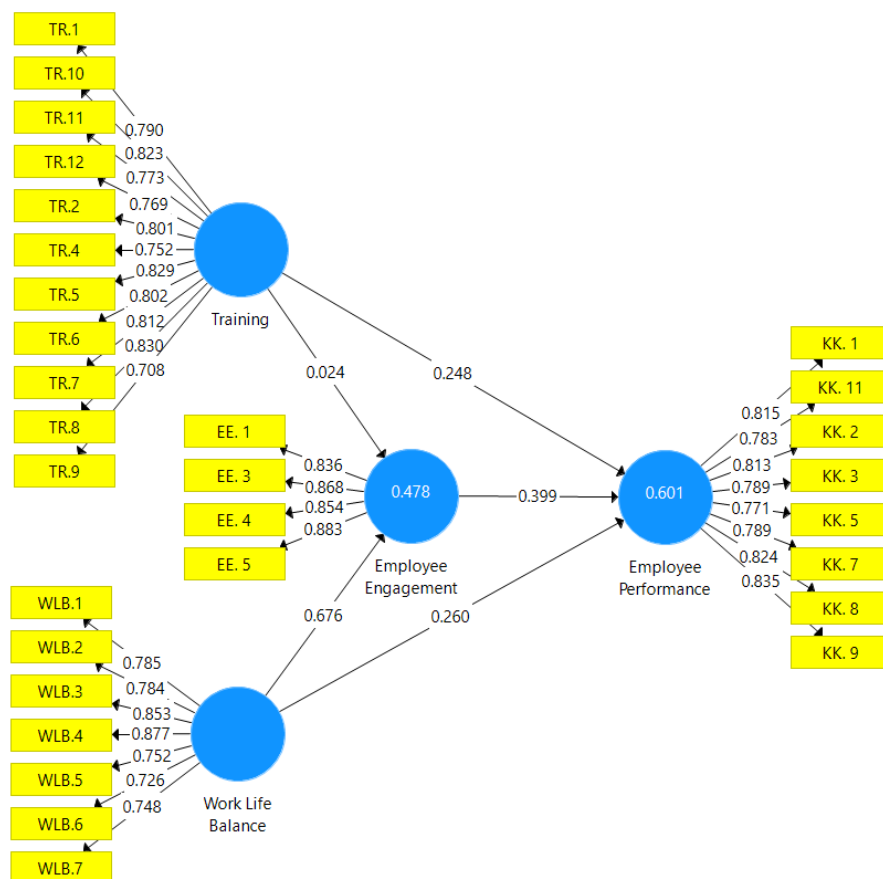


Figure 1. PLS Algorithm Results

Source: Processed data (2026)

3.2.2 Convergent Validity Test

With the loading factor, convergent validity testing can be performed. This loading factor must be at least 0.7, according to Hair et al. (2022). Assuming the loading factor value is more than 0.7, a convergent validity is established for this study.

The results of the measurement study showed that there was a convergent validity, since all loading factor values were greater than 0.7. These results confirm that each indicator adequately represents the appropriate construct in the measurement model.

3.2.3 Discriminant Validity

One way to ensure the reliability of a model is to check the validity of the discriminator. The Fornell-Lacker criteria and cross-loading values show how strongly a construct correlates with its own indicators as well as indicators from other constructs; This information is used to determine the discriminatory validity of a test. To meet the Fornell-Lacker criteria for cross-loading, the standard value of each construct must be greater than 0.7.

Table 2. Fornell-Larcker Criterion Value Results

Variables	Employee Engagement	Employee Performance	Training	Work Life Balance
<i>Employee Engagement</i>	0.860			
<i>Employee Performance</i>	0.690	0.803		
<i>Training</i>	0.447	0.589	0.791	
<i>Work Life Balance</i>	0.691	0.691	0.625	0.791

Source: Processed data (2026)

Table 2 shows that all items have a cross-loading value of more than 0.70. This validates the discriminant validity of the item and shows that the research variable adequately describes its latent variable.

3.2.3 Reliability Test

The consistency and reliability of the measuring instrument in assessing the variables or constructs being studied is the core of reliability testing (Hair et al., 2022). Composite reliability and Cronbach alpha are the two components that make up reliability measurements. When the reliability coefficient is greater than 0.7, as is the case with composite reliability (Hair et al., 2022), we can say that the data is reliable. Alpha Cronbach shows how well the items correlate with each other to measure the same construct. According to Hair et al. (2022), a variable is considered reliable if it has a value (α) greater than 0.7. When $AVE > 0.5$ is AVE, we can say that the validity condition of Average Variance Extracted (AVE) has been met. In the table below, you can see Cronbach's alpha value and composite reliability.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Remark
Employee Engagement	0.883	0.919	0.740	Reliable
Employee Performance	0.921	0.935	0.644	Reliable
Training	0.940	0.948	0.625	Reliable
Work Life Balance	0.899	0.921	0.625	Reliable

Source: Processed data (2026)

The analysis of variance (AVE) was more than 0.5, and all study variables had composite reliability and a Cronbach Alpha value greater than 0.7, as shown in Table 3. As a consequence of these findings, we can say that all variables are highly reliable, as they all passed the composite reliability test and Cronbach Alpha.

3.2.4 Heterotrait-Monotrait Ratio (HTMT)

Evaluation of discriminant validity requires the Heterotrait–Monotrait (HTMT) ratio to be below the threshold value. According to Hair et al. (2022) an HTMT value lower than 0.85 indicates that discriminant validity is established.

Table 4. HTMT Test Results

Variable	Employee Engagement	Employee Performance	Training	Work Life Balance
<i>Employee Engagement</i>				
<i>Employee Performance</i>	0.748			
<i>Training</i>	0.461	0.603		
<i>Work Life Balance</i>	0.769	0.748	0.662	

Source: Processed data (2026)

The Heterotrait–Monotrait (HTMT) ratios presented in Table 4 are all below the recommended threshold of 0.85. This indicates that discriminant validity among the constructs is well established.

3.2.5 Structural Model (Inner Model)

The model's ability to explain observed differences in dependent variables can be evaluated using the coefficient of determination. The coefficient of determination ranges from zero to one. In the R-square table, the magnitude of the coefficient of determination is obtained by multiplying the R-square value by 100%. An R-square value above 67% indicates a high level of determination, a value between 33% and 67% indicates a moderate level of determination, while a value above 19% reflects a weak level of determination (Ghozali & Latan, 2015).

Table 5. Results of R-Square

Variable	R Square	R Square Adjusted
<i>Employee Engagement</i>	0.478	0.465
<i>Employee Performance</i>	0.601	0.587

Source: Processed data (2026)

Based on the results presented in Table 5, the R-Square value for Employee Engagement is 0.478, while the Adjusted R-Square value is 0.465. This indicates that 47.8% of the variation in Employee Engagement can be explained by Training and Work-Life Balance, whereas the remaining 52.2% is influenced by other variables outside the research model. Referring to Ghazali and Latan (2015), this value indicates a moderate explanatory ability of the model toward Employee Engagement.

Furthermore, the Employee Performance variable has an R-Square value of 0.601 and an Adjusted R-Square value of 0.587. This means that 60.1% of the variation in Employee Performance can be explained by Training, Work-Life Balance, and Employee Engagement, while the remaining 39.9% is explained by other factors outside the model. The R-Square value indicates that the structural model has a moderate to strong explanatory capability in explaining Employee Performance.

The relatively small differences between the R-Square and Adjusted R-Square values indicate that the research model is sufficiently stable and capable of explaining the relationships among variables consistently.

3.2.6 Path Coefficient Test

Path coefficient testing was carried out to determine the direction of the relationship between variables in the research model, both positive and negative. According to Ghazali (2015), the value of the path coefficient reflects the level of significance of the relationship between variables used as the basis for hypothesis testing. After all stages of validity, reliability, and goodness of fit testing have been met, the next step is to test the hypothesis by estimating the path coefficient. The evaluation of the path coefficient is carried out through a significance test indicated by the t-statistical value.

Table 6. Hypothesis Test Results for Direct and Indirect Effects

Hypothesis Statemen	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Decision
Training-> Employee Performance	0.248	0.243	0.095	2.610	0.009	H1 : Accepted
Work Life Balance-> Employee Performance	0.260	0.271	0.129	2.021	0.044	H2 : Accepted
Training -> Employee	0.010	0.016	0.059	0.164	0.870	H3 : Rejected

Engagement -> Employee Performance						
Work Life Balance -> Employee Engagement -> Employee Performance	0.270	0.266	0.070	3.831	0.000	H4 : Accepted

Source: Processed data (2026)

The results of the hypothesis testing, as presented in Table 6, reveal that training has a significant positive direct effect on employee performance ($\beta = 0.248$, $t = 2.610$, $p = 0.009$), confirming H1, while work-life balance also demonstrates a significant positive direct influence on employee performance ($\beta = 0.260$, $t = 2.021$, $p = 0.044$), thereby supporting H2. These findings indicate that both training programs and favorable work-life balance conditions contribute directly to enhancing the performance of female employees at Bank BPD DIY Sleman Branch. Regarding the mediating role of employee engagement, the indirect effect of training through employee engagement on performance was not statistically significant ($\beta = 0.010$, $t = 0.164$, $p = 0.870$), leading to the rejection of H3. In contrast, employee engagement successfully mediates the relationship between work-life balance and employee performance with a strong and significant indirect effect ($\beta = 0.270$, $t = 3.831$, $p = 0.000$), thus accepting H4. Overall, these results underscore the critical importance of work-life balance in improving employee performance both directly and through heightened engagement, while the influence of training appears to be primarily direct rather than mediated by engagement.

3.3 Discussion

3.3.1 The direct effect of training on employee performance.

The results of hypothesis testing indicate that the path coefficient between Training (X1) and Employee Performance (Y) is positive ($\beta = 0.248$). Furthermore, the relationship is statistically significant, as indicated by the p-value of 0.009 (< 0.05) and the t-statistic of 2.610 (> 1.960). These findings indicate that training has a positive and significant effect on employee performance.

Empirically, Training (X1) has a positive and significant effect on Employee Performance (Y). This shows that the better the implementation of training, the better the employee performance will be.

The results of this study are consistent with research conducted by Hamam (2023) which states that Training has a positive and significant effect on employee performance. Jennifer and Asri's (2022) research also shows that training has a positive effect on employee performance. Thus, it can be concluded that training is one of the important factors in improving the performance of female employees of Bank BPD DIY Sleman Branch

3.3.2 The direct effect of Work Life Balance on Employee Performance

The results of hypothesis testing indicate that the path coefficient between Work-Life Balance (X2) and Employee Performance (Y) is positive ($\beta = 0.260$). The relationship is statistically significant, as shown by the p-value of 0.044 (< 0.05) and the t-statistic of 2.021 (> 1.960). These findings demonstrate that work-life balance has a positive and significant effect on employee performance.

Empirically, Work Life Balance (X2) has a positive and significant effect on Employee Performance (Y). This shows that the better the work-life balance that employees have, the more employee performance will improve.

The results of this study are in line with the research of Irfan et al. (2024) which shows that work-life balance has a positive and significant effect on employee performance. Research by Witriaryani et al. (2022) also states that work-life balance has a positive and significant effect on job performance. Thus, it can be concluded that work-life balance is an important factor in improving the performance of female employees of Bank BPD DIY Sleman Branch.

3.3.3 The Indirect effect of Training on Employee Performance through Employee Engagement

The results of hypothesis testing indicate that the indirect path coefficient between Training (X1) and Employee Performance (Y) through Employee Engagement (Z) is positive ($\beta = 0.010$). However, the relationship is not statistically significant, as indicated by the p-value of 0.870 (> 0.05) and the t-statistic of 0.164 (< 1.960). These findings suggest that employee engagement does not significantly mediate the relationship between training and employee performance.

Empirically, Employee Engagement (Z) is not able to mediate the effect of Training (X1) on Employee Performance (Y). Although the association points in a positive direction, the influence is not strong enough to be stated significant in this study model.

The findings of this study are in line with the research of Terisma et al. (2023) who stated that employee engagement did not succeed in mediating the relationship between training and employee performance. Research by Kosali (2023) also shows that partially training does not have a significant effect on performance through employee engagement. Thus, it can be concluded that employee engagement has not been able to optimally mediate the relationship between training and employee performance.

3.3.4 The Indirect effect of Work Life Balance on Employee Performance and Mediated by Employee Engagement

The results of hypothesis testing indicate that the indirect path coefficient between Work-Life Balance (X2) and Employee Performance (Y) through Employee Engagement (Z) is positive ($\beta = 0.270$). Furthermore, the relationship is statistically significant, as shown by the p-value of 0.000 (< 0.05) and the t-statistic of 3.831 ($>$

1.960). These findings indicate that employee engagement significantly mediates the relationship between work-life balance and employee performance.

Thus, empirically Employee Engagement (Z) is able to mediate the influence of Work Life Balance (X2) on Employee Performance (Y). This shows that the better the Work Life Balance that employees have, the Employee Engagement will increase and have an impact on improving Employee Performance.

The results of this study are in line with the research of Tomia et al. (2025) which states that work-life balance has a positive and significant effect on performance through employee engagement. Research by Kurniawati and Mulyanto (2024) also shows that employee engagement is able to mediate the influence of work-life balance on employee performance positively and significantly. Thus, it can be concluded that employee engagement is able to mediate the relationship between work-life balance and employee performance optimally.

4. Conclusion

This study confirms that training and work-life balance significantly enhance female employee performance at Bank BPD DIY Sleman Branch, both directly and through distinct pathways. While training exerts a direct positive effect on performance ($\beta=0.248$, $p<0.01$) without requiring engagement as a mediating mechanism, work-life balance operates through a dual pathway—directly influencing performance ($\beta=0.260$, $p<0.05$) and indirectly through employee engagement ($\beta=0.270$, $p<0.001$), explaining 60.1% of performance variance. Theoretically, these findings extend social exchange theory by demonstrating that engagement functions as a critical psychological mechanism specifically for work-life balance, yet remains inconsequential for training-performance relationships, suggesting that training effectiveness operates through competence enhancement rather than affective commitment. Practically, organizations should prioritize flexible work arrangements and family-supportive policies to foster engagement, while maintaining robust training programs that directly build technical competencies, particularly given the predominantly bachelor-educated workforce (80%) in productive age categories (88% aged 26-45 years) with significant organizational tenure (42% serving >10 years), indicating that human capital investments yield returns when aligned with contextual factors.

This study's cross-sectional design at a single branch limits causal inferences and generalizability, while the modest sample size (N=88) and exclusive focus on female banking employees constrain external validity. Future research should employ longitudinal designs to establish temporal causality, incorporate organizational-level moderators such as leadership style and organizational culture, expand to male-dominated sectors for gender-comparative analyses, and explore alternative mediators including psychological capital and job crafting to understand training's

nonsignificant indirect effects. Methodologically, integrating qualitative approaches would illuminate contextual nuances explaining why engagement mediates work-life balance but not training effects, while larger samples across multiple organizations could validate the model's applicability across diverse organizational contexts. Additionally, examining generational differences in engagement dynamics and investigating the threshold effects of work-life balance policies would provide actionable insights for designing differentiated HR strategies that optimize female employee performance in the banking sector.

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