

The Effect of Work-Life Balance and Work Environment on Employee Performance with Job Stress as an Intervening Variable at BSI

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Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: nurulsarafohani13@gmail.com	Introduction/Main Objectives: This study examines the effects of work-life balance and work environment on employee performance, with work stress as an intervening variable, at Bank Syariah Indonesia's Madiun Branch. Research Methods: A quantitative approach was used with 68 respondents selected from 204 employees through proportional random sampling. Data were analyzed using PLS-SEM with SmartPLS. Finding/Results: Work-life balance and work environment had positive and significant effects on employee performance, while work stress had a significant negative effect. Work-life balance and work environment also significantly reduced work stress. Conclusion: Work stress mediates the effects of work-life balance and work environment on employee performance.
Keywords: Employee Performance, Islamic Bank, Job Stress, Work Environment, Work Life Balance.	
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INTRODUCTION

In the era of banking digitalization, rapid advances in information technology have transformed the way banks conduct their operations and deliver services to customers. Digital transformation has encouraged banks to enhance operational efficiency, improve service speed, and maintain high service quality to remain competitive in an increasingly dynamic financial industry. (Wahyuningsih et al., 2022). However, these developments also place greater demands on human resources (HR), requiring employees to adapt to technological advancements, meet organizational performance targets, and deliver excellent customer service. Therefore, an organization's success depends not only on the sophistication of the technology it adopts but also on the quality of its human resources, who are capable of utilizing and managing that technology effectively. According to (Sinambela, 2016) Human resources are an organization's most valuable asset and play a vital role in achieving its organizational objectives.

In the banking industry, particularly Islamic banking, human resources (HR) play a highly strategic role. Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, is required to provide the public with professional, prompt services that comply with Sharia principles. To achieve this goal, the company needs employees who possess high competence, can adapt to changes in the business environment, and can maintain productivity even under the pressure of demanding targets. (Susanto, 2024). (Mangkunegara, 2017) states that employee performance is the result of work—in terms of both quality and quantity—achieved by an individual in carrying out tasks in accordance with their assigned responsibilities. Thus, achieving optimal performance is a key factor in ensuring the organization's sustainability and enhancing its competitiveness.

As the digital banking industry continues to grow, companies also face various challenges in human resource management. Increasingly intense business competition has led companies to set high-performance targets through Key Performance Indicator (KPI) systems. These targets aim to improve productivity and service quality, but can, at the same time, create work-related stress for employees if not balanced by supportive working conditions. This pressure can take the form of demands to complete tasks within a short timeframe, meet product sales targets, improve customer service quality, or adapt to constantly evolving digital systems. If these conditions persist, they can cause work-related stress, which can lead to a decline in employee productivity. (Mangkunegara, 2017).

Based on the results of initial interviews conducted by the researcher with the Human Resources Division at the Agus Salim Branch Office and the Branch Operations & Service Manager (BOSM) at the Kartoharjo Sub-Branch Office (KCP) Kartoharjo of Bank Syariah Indonesia, it was found that all employees across various divisions—such as tellers, customer service representatives, account officers, and the operations department—have performance targets they must meet in accordance with the company's performance indicators. Based on the results of the first-quarter 2025 evaluation, 46 of 72 employees (63.9%) met their performance targets in accordance with company standards, while 26 (36.1%) had not yet met the specified targets.

This situation indicates a gap between the company's targets and employees' actual performance, necessitating efforts to identify the factors influencing their achievement. The data indicate that several divisions have not yet fully met their performance targets. Based on the interview results, this situation is influenced by various factors, including a heavy workload, tight deadlines, suboptimal coordination among employees, and pressure to meet company targets. These conditions indicate that employee performance is influenced not only by individual ability but also by the work environment and psychological factors. (*Wawancara*, 2025).

One factor believed to influence employee performance is work-life balance. Work-life balance refers to an individual's ability to manage the demands of work and personal life so that both can coexist harmoniously. According to (Greenhaus & Allen, 2011) Work-life balance describes the extent to which an individual can allocate time, engagement, and satisfaction in a balanced manner between work and personal life. In the banking work environment, achieving this balance poses a unique challenge because high job demands often require employees to work beyond regular operating hours or take work home. Based on interview results, some BSI employees in the Madiun Area still have to work overtime to complete their tasks, resulting in less time for family and rest. If this situation persists over the long term, it can increase the risk of work-related stress, which ultimately leads to a decline in employee performance.

In addition to work-life balance, the work environment is also a key factor influencing employee performance. The work environment encompasses not only physical conditions—such as workplace facilities and comfort—but also social relationships among employees, communication, leadership, and organizational culture. (Siswandi, 2011). A conducive work environment fosters comfort, thereby boosting motivation and productivity. Conversely, a less harmonious work environment can hinder task completion. (Jusmaliani, 2011). Based on interviews with HR and BOSM representatives, several challenges were identified, including ineffective communication, suboptimal coordination between departments, and a lack of cohesion within some work units. These conditions make the work process less effective and can lower the quality of service provided to customers. (*Wawancara*, 2025).

Another factor that influences performance is work-related stress. Work-related stress arises when job demands exceed an individual's ability to cope. In the banking sector, work-related stress often stems from high company targets, pressure to provide customer service, complex administrative burdens, and the need to meet KPIs (Barling et al., 2004). Based on interview results, some employees reported experiencing physical and mental exhaustion during periods of increased workload. Symptoms included decreased concentration, fatigue, and reduced work motivation. If these conditions are not properly managed, they can lead to decreased productivity, increased work errors, and a decline in service quality (*Wawancara*, 2025).

This study uses the Job Demands-Resources Theory (JD-R Theory) developed by (Bakker, 2013) As its theoretical foundation, this theory explains that every job has two main components:

job demands and job resources. Job demands are work requirements that require physical and psychological effort, while job resources are resources that help employees complete their work, reduce work-related stress, and increase motivation. In this study, work-life balance and the work environment are viewed as job resources that help reduce work stress, thereby improving employee performance. Thus, the JD-R Theory serves as the basis for explaining the relationship between work-life balance, the work environment, work stress, and employee performance.

Previous research has yielded inconsistent results regarding the relationship between work-life balance, work environment, work-related stress, and employee performance. Some studies have found that work-life balance and the work environment positively affect performance, while others have found no significant effect. Similarly, the relationship between work-related stress and performance, as well as the role of work-related stress as an intervening variable, continues to yield mixed results. The inconsistency in these research findings indicates a research gap that warrants further investigation, particularly in the context of the Islamic banking industry, whose job characteristics differ from those of other sectors.

Based on empirical observations at Bank Syariah Indonesia's Madiun Branch, supported by the Job Demands-Resources (JD-R) theory and the existence of a research gap in previous studies, this study aims to analyze the influence of work-life balance and the work environment on employee performance, with work-related stress as an intervening variable, at Bank Syariah Indonesia's Madiun Branch. The results of this study are expected to contribute theoretically to the development of human resource management science and to provide practical recommendations for the management of Bank Syariah Indonesia in formulating policies that support the improvement of work-life balance, the creation of a conducive work environment, and the management of work-related stress in order to enhance employee performance sustainably.

METHOD

This study employs a quantitative approach using a causal-associative research design to analyze the relationship and influence of work-life balance and work environment on employee performance, with work-related stress serving as an intervening variable. This approach was chosen because it can objectively explain the relationships among variables by processing numerical data and conducting statistical analysis. (Anshori & Iswati, 2017).

The study was conducted at Bank Syariah Indonesia (BSI) in Madiun, with employees as the unit of analysis. The population in this study consisted of 204 employees spread across several branch offices. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in 67 respondents. (Riyanto & Hatmawan, 2020). Sampling was conducted using proportional random sampling, which involves selecting a random sample while considering the proportion of employees at each branch office to ensure representation of the entire population. (Sembiring et al., 2023).

The data used in this study consists of primary data obtained directly from respondents through the distribution of questionnaires. (Sugiyono, 2020). The research instrument was designed based on indicators for each variable: work-life balance, work environment, work-related stress, and employee performance. Variables were measured on a 4-point Likert scale to avoid neutral responses and encourage respondents to provide more definitive answers. (Hadi, 1991). In addition to the questionnaire, interviews were used as supplementary data to obtain deeper insights into the conditions under study. (Hardani et al., 2020).

Subsequently, the collected data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4. The analysis was conducted in two stages: testing the measurement model (outer model) to assess the instrument's validity and reliability, and testing the structural model (inner model) to examine the relationships among variables and the influence of intervening variables in the study. (Siyoto & Sodik, 2015).

RESULT AND DISCUSSION

In this study, a loading factor threshold of >0.7 will be used, whereby a loading factor value is considered acceptable if several factors within a construct are found to be similar. Furthermore, the Average Variance Extracted (AVE) value used must be >0.5 (Hengky Latan & Prof. Dr. Imam Ghozali, 2022).

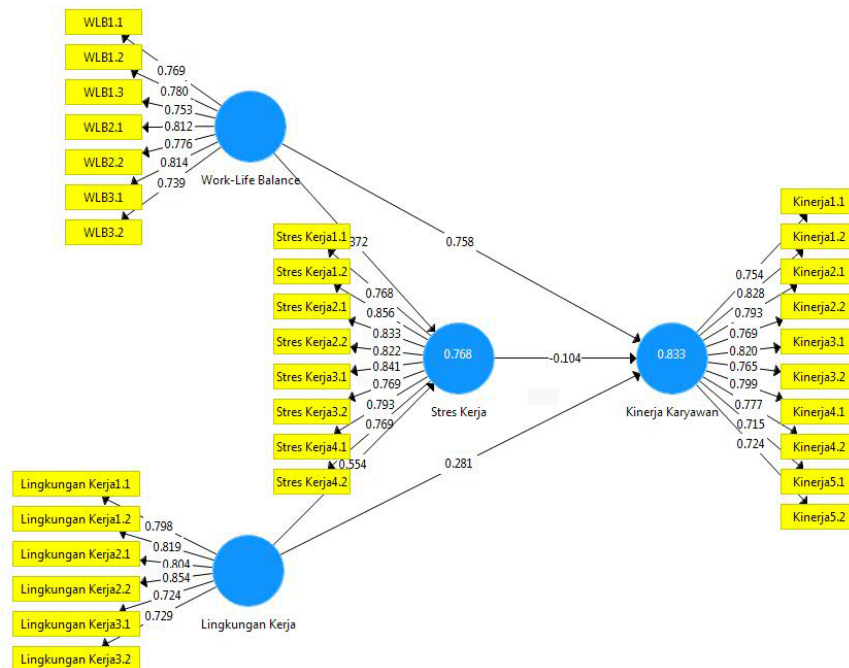


Figure 1. Outer Model

Source: SEM-PLS (2026)

Internal Consistency

The internal consistency was assessed using a composite reliability of >0.7, Cronbach's alpha >0.7, and an Average Variance Extracted (AVE) of >0.5 for each variable (Hamid & Anwar, 2019).

Table 1. Internal Construction

Variable	Composite Reliability	Cronbach's Alpha	AVE
Work-life balance (X ₁)	0,915	0,891	0,605
Work Environment (X ₂)	0,908	0,878	0,623
Work-Related Stress (Z)	0,937	0,923	0,652
Employee Performance (Y)	0,926	0,911	0,557

Source: Data processed in 2026

Discriminant Validity Test

Discriminant validity is considered good if a variable construct yields higher scores than other variables. (Ghazali, 2014).

Table 2. Cross Loading

Item Variable	Work-life balance	Work Environment	Work-Related Stress	Employee Performance
X _{1.1}	0,769	0,544	0,609	0,707
X _{1.2}	0,780	0,613	0,609	0,699
X _{1.3}	0,753	0,472	0,583	0,694
X _{1.4}	0,812	0,565	0,556	0,742
X _{1.5}	0,776	0,569	0,648	0,673
X _{1.6}	0,814	0,795	0,674	0,770
X _{1.7}	0,739	0,677	0,701	0,623
X _{2.1}	0,580	0,798	0,678	0,572
X _{2.2}	0,563	0,819	0,706	0,593
X _{2.3}	0,630	0,804	0,610	0,543
X _{2.4}	0,583	0,854	0,651	0,533
X _{2.5}	0,632	0,724	0,637	0,527
X _{2.6}	0,701	0,729	0,699	0,646

Item Variable	Work-life balance	Work Environment	Work-Related Stress	Employee Performance
Z ₁	0,669	0,589	0,768	0,619
Z ₂	0,674	0,695	0,856	0,705
Z ₃	0,750	0,744	0,833	0,690
Z ₄	0,557	0,657	0,822	0,606
Z ₅	0,697	0,772	0,841	0,658
Z ₆	0,571	0,677	0,769	0,608
Z ₇	0,659	0,682	0,793	0,671
Z ₈	0,604	0,624	0,769	0,617
Y ₁	0,539	0,646	0,718	0,754
Y ₂	0,802	0,654	0,745	0,828
Y ₃	0,510	0,283	0,349	0,793
Y ₄	0,594	0,549	0,554	0,769
Y ₅	0,797	0,674	0,703	0,820
Y ₆	0,723	0,562	0,603	0,765
Y ₇	0,789	0,619	0,628	0,799
Y ₈	0,752	0,656	0,750	0,777
Y ₉	0,542	0,308	0,360	0,715
Y ₁₀	0,517	0,247	0,387	0,724

Source: Data processed in 2026

Analysis of Variance (R²) or Coefficient of Determination

Analysis of variance (R²) or the coefficient of determination is used to determine the extent of the influence of an independent variable on a dependent variable. There are three categories for classifying R-Square values: an R-Square value greater than 0.75 falls into the strong category, a value between 0.50 and 0.75 falls into the moderate category, and a value of 0.25 falls into the weak category. (Ghazali, 2014).

Table 3. R-Square Values

Variable	R Square	R Square Adjusted
Work-Related Stress	0,768	0,761
Employee Performance	0,833	0,826

Source: Data processed in 2026

Path Coefficients

The Variance Inflation Factor (VIF) is used to assess whether constructs are strongly correlated. If the VIF value is greater than 5.00, there is a problem of multicollinearity; if the VIF is less than 5.00, there is no problem of multicollinearity. (Garson, 2016).

Table 4. VIF

Item Variable	VIF Value
Variable Work-life balance (X₁)	
X _{1.1}	3,263
X _{1.2}	4,033
X _{1.3}	3,650
X _{1.4}	3,778
X _{1.5}	2,838
X _{1.6}	2,677
X _{1.7}	2,261
Variable Work Environment (X₂)	
X _{2.1}	2,090
X _{2.2}	2,426
X _{2.3}	2,184
X _{2.4}	2,923
X _{2.5}	1,601
X _{2.6}	1,575
Variable Work-Related Stress (Z)	
Z ₁	2,162
Z ₂	4,221
Z ₃	3,726
Z ₄	3,069
Z ₅	3,681
Z ₆	2,283
Z ₇	2,645
Z ₈	1,998
Variable Employee Performance (Y)	
Y ₁	1,695
Y ₂	3,311
Y ₃	2,189
Y ₄	2,578
Y ₅	3,829

Item Variable	VIF Value
Y.6	2,264
Y.7	4,087
Y.8	2,681
Y.9	2,101
Y.10	3,602

Source: Data processed in 2026

Hypothesis Testing

In PLS, each relationship between variables is tested using a bootstrapping method applied to a sample to test the research hypothesis. The following is the model resulting from the bootstrapping test. (Hasnita, 2021).

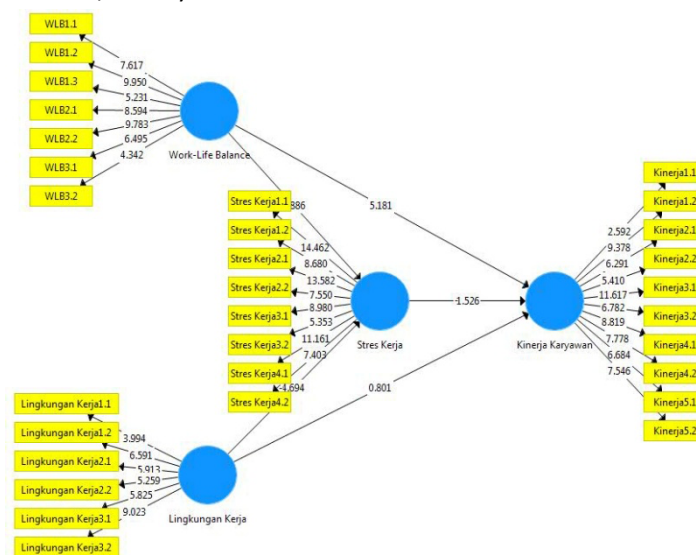


Figure 2. Bootstrapping Test Results

Source: Data processed in 2026

Hypothesis testing can be evaluated using path coefficient estimates—which represent the magnitude of the relationship or influence of latent constructs—calculated via the bootstrapping procedure. If the SEM-PLS test yields a p-value ≤ 0.05 and a t-statistic greater than the critical t-value of 1.96, then the independent variable has a significant effect on the dependent variable. Conversely, if the SEM-PLS test has a p-value > 0.05 and a t-statistic value less than the critical t-value of 1.96, then the independent variable does not have a significant effect on the dependent variable. (Nelwan et al., 2021).

Table 5. Hypothesis Testing

No.	Relationships Variables	Among	Path Coefficient	T- statistics	Description
1.	Work-life balance (X_1) – Employee Performance (Y)		0,758	5,149	H ₁ accepted
2.	Work environment (X_2) – Employee Performance (Y)		0,281	5,972	H ₂ accepted
3.	Work-related stress (Z) – Employee Performance (Y)		-0,104	2,407	H ₃ accepted
4.	Work-life balance (X_1) – Work-related stress (Z)		-0,372	2,944	H ₄ accepted
5.	Work environment (X_2) – Work-related stress (Z)		-0,554	4,550	H ₅ accepted
6.	Work-life balance (X_1) – Work-related stress (Z) – Employee Performance (Y)		0,206	2,437	H ₆ accepted
7.	Work environment (X_2) – Work-related stress (Z) – Employee Performance (Y)		0,187	2,184	H ₇ accepted

Source: Data processed in 2026

The Impact of Work-Life Balance on Employee Performance

The results of the hypothesis testing indicate that work-life balance has a positive and significant effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is demonstrated by a path coefficient of 0.758 and a T-statistic of 5.149 (>1.96), thus supporting the first hypothesis. This finding indicates that the better an employee's work-life balance, the higher their performance.

This finding aligns with (Ricardianto, 2018) view, which states that work-life balance helps employees balance their work and personal lives, thereby increasing motivation and productivity. Furthermore, based on the Job Demands-Resources Theory, work-life balance serves as a job resource that helps employees cope with job demands, reduce fatigue, and maintain optimal performance. (Bakker & Demerouti, 2024). The results of this study also support the research by (Mujahidin et al., 2023) and (Mustikasari & Frianto, 2024), which demonstrated that work-life balance has a positive and significant effect on employee performance. Based on the

questionnaire results, employees of Bank Syariah Indonesia's Madiun Branch have a good level of work-life balance, as evidenced by their ability to balance work and personal life without compromising the achievement of work targets. This indicates that the better an employee's work-life balance, the more optimal their performance will be.

The Impact of the Work Environment on Employee Performance

The results of the hypothesis testing indicate that the work environment has a positive and significant effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is demonstrated by a path coefficient of 0.281 with a T-statistic of 5.972 (>1.96), thus supporting the second hypothesis. These findings suggest that the better the work environment perceived by employees, the higher their performance. This finding aligns with (Nitisemito, 1988) view that the work environment encompasses everything surrounding employees that can influence their job performance. Furthermore, based on the Job Demands-Resources Theory, the work environment functions as a job resource that helps employees cope with job demands by fostering comfortable working conditions, harmonious work relationships, and support from coworkers and supervisors. These conditions can boost motivation, concentration, and productivity, thereby improving performance. (Bakker & Demerouti, 2024).

The results of this study also support the research by (Muh. Agum Nasir et al., 2023). And (Alamiyah et al., 2024), which demonstrated that the work environment has a positive and significant effect on employee performance. Based on the questionnaire results, employees at Bank Syariah Indonesia's Madiun branch have a positive perception of their work environment, particularly regarding the support they receive from coworkers in completing their tasks. This indicates that a conducive work environment contributes to improved employee performance.

The Impact of Work Stress on Employee Performance

The results of the hypothesis testing indicate that work stress has a significant negative effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is demonstrated by a path coefficient of -0.104 with a T-statistic of 2.407 (>1.96), thus supporting the third hypothesis. The negative coefficient indicates that the higher the level of work stress experienced by employees, the lower their performance.

This finding aligns with (Robbins, 2008) view that excessive work stress can affect emotional state, concentration, and motivation, thereby leading to a decline in performance. According to the Job Demands-Resources Theory, work stress arises when adequate job resources do not balance high job demands. This situation can lead to physical and mental fatigue, thereby reducing employees' ability to perform their jobs optimally. (Bakker & Demerouti, 2024).

The results of this study also support the research by (Luthan, 2023) as well as (Ramadhan et al., 2025), which showed that work-related stress has a significant negative effect on employee performance. Based on the questionnaire results, employees at Bank Syariah Indonesia's Madiun Branch continue to experience high levels of work-related stress, particularly regarding the clarity of their roles and responsibilities. This situation indicates that increased work-related stress can

reduce employee performance; therefore, workload management and organizational support are necessary to maintain optimal performance.

The Impact of Work-Life Balance on Work-Related Stress

The results of the hypothesis testing indicate that work-life balance has a significant negative effect on job stress among employees of Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of -0.372 with a T-statistic of 2.944 (>1.96), thus accepting the fourth hypothesis. The negative coefficient indicates that the better an employee's work-life balance, the lower their level of perceived job stress. This finding aligns with (Ricardianto, 2018) view that a balance between work and personal life can reduce the work-related pressure experienced by employees. Furthermore, based on the Job Demands-Resources Theory, work-life balance is a job resource that helps employees cope with job demands, thereby reducing the onset of work-related stress and maintaining good psychological well-being. (Bakker & Demerouti, 2024).

The results of this study also support the research by (Cahyathi & Riana, 2023) as well as (Alni, 2024), which showed that work-life balance has a significant negative effect on work-related stress. Based on the questionnaire results, employees at Bank Syariah Indonesia's Madiun branch have a good level of work-life balance, as evidenced by their ability to manage work and personal life. This situation helps reduce the level of work-related stress experienced by employees.

The Impact of the Work Environment on Work-Related Stress

The results of the hypothesis testing indicate that the work environment has a significant negative effect on job stress among employees at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of -0.554 with a T-statistic of 4.550 (>1.96), thus supporting the fifth hypothesis. A negative coefficient indicates that the better the work environment perceived by employees, the lower their level of work-related stress.

This finding aligns with Rahman's view that a comfortable and conducive work environment can foster a sense of security, boost motivation, and help employees reduce work-related pressure. Furthermore, according to Prasetyo (, the work environment—encompassing both physical and non-physical aspects—is a crucial factor supporting workplace comfort and work effectiveness. According to the Job Demands-Resources Theory, the work environment serves as a job resource that helps employees cope with job demands, thereby reducing the onset of work-related stress (Bakker & Demerouti, 2024).

These research results also support the studies by (Triana, 2022), as well as (Indriati & Widhayanti, 2023), which shows that the work environment has a significant negative effect on work-related stress. These findings reinforce the notion that a conducive work environment is crucial to reducing employees' stress levels. Based on the questionnaire results, employees at Bank Syariah Indonesia's Madiun Branch have a positive perception of their work environment, particularly regarding facilities and relationships with coworkers. These conditions help reduce

work-related stress, although some employees still feel pressure from targets and workloads. Thus, the better the work environment, the lower the employees' work-related stress levels.

The Effect of Work-Life Balance on Employee Performance through Work-Related Stress

The hypothesis testing results indicate that *work-life balance* has a positive and significant indirect effect on employee performance through job stress, with a path coefficient of 0.206 and a *T-statistic* of 2.437 (>1.96). These findings indicate that job stress significantly mediates the relationship between *work-life balance* and employee performance at Bank Syariah Indonesia Madiun Area. These findings are consistent with the Job Demands-Resources (JD-R) Theory, which posits that work-life balance is a *job resource* that enables employees to cope with *job demands*. A healthy balance between work and personal life helps reduce job stress, allowing employees to maintain focus and perform more effectively. Conversely, an imbalance between work and personal life may increase job stress, ultimately reducing employee performance. (Bakker & Demerouti, 2024).

The results are also in line with the study conducted by (Pradnyani & Rahyuda, 2022), which found that job stress mediates the relationship between *work-life balance* and employee performance. In the present study, job stress serves as a partial mediator, indicating that work-life balance influences employee performance both directly and indirectly by reducing job stress. These findings suggest that improving *work-life balance* through appropriate workload management, flexible work arrangements, and organizational support for employees' personal lives can be an effective strategy for reducing job stress while enhancing employee performance.

The Impact of the Work Environment on Employee Performance through Work-Related Stress

The hypothesis testing results indicate that the work environment has a positive and significant indirect effect on employee performance through job stress, with a path coefficient of 0.187 and a *T-statistic* of 2.184 (>1.96). These findings indicate that job stress significantly mediates the relationship between the work environment and employee performance at Bank Syariah Indonesia Madiun Area. These findings are consistent with the Job Demands-Resources (JD-R) Theory, which explains that the work environment represents an important *job resource* that helps employees cope with *job demands*. A supportive work environment, including adequate facilities, positive relationships with colleagues and supervisors, and comfortable working conditions, can reduce job stress and improve employee performance. Conversely, an unfavorable work environment may increase job stress, leading to lower employee performance (Bakker & Demerouti, 2024).

The findings also support previous studies by (Lutfia et al., 2025). and (Octarina & Ardana, 2022), which reported that job stress significantly mediates the relationship between the work environment and employee performance. In this study, job stress serves as a partial mediator, indicating that the work environment influences employee performance both directly and indirectly through it. These results suggest that creating a supportive work environment can be an effective strategy for reducing job stress while improving employee performance. Therefore,

organizations should continue to provide a conducive work environment that supports employees' well-being and enhances their overall performance.

CONCLUSION

Work-life balance has a positive and significant effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of 0.758 with a T-statistic of 5.149 ($T > 1.96$). This means that the better the balance between an employee's work and personal life, the higher their performance. This positive effect occurs because work-life balance helps employees manage their time, energy, and focus, thereby increasing productivity. The work environment has a positive and significant effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of 0.281 with a T-statistic of 5.972 ($T > 1.96$). This means that a supportive, comfortable, and conducive work environment enhances employee motivation and work effectiveness. This positive effect occurs because support from facilities, positive peer relationships, and a good work culture encourage employees to perform at their best.

Work-related stress has a significant negative effect on employee performance at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of -0.104 with a T-statistic of 2.407 ($T > 1.96$). This means that the higher the level of stress employees experience, the lower their performance. This negative effect occurs because stress can disrupt focus, reduce motivation, and cause mental fatigue, thereby lowering productivity. Work-life balance has a significant negative effect on employees' work-related stress at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of -0.372 with a T-statistic of 2.944 ($T > 1.96$). This means that the better the balance between work and personal life, the lower the stress employees experience. This negative effect occurs because work-life balance provides sufficient time for rest, reduces work pressure, and maintains mental health.

The work environment has a significant negative effect on employees' work-related stress at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of -0.554 with a T-statistic of 4.550 ($T > 1.96$). This means that a conducive work environment can reduce employees' stress levels. This negative effect occurs because workplace facilities, safety, and social support help employees feel comfortable and more relaxed while working. Work-life balance significantly affects employee performance through work-related stress at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of 0.206 with a T-statistic of 2.437 ($T > 1.96$). This means that work-life balance can improve performance by reducing work-related stress. This effect occurs because employees with a good work-life balance can reduce psychological pressure, allowing them to be more focused and productive in their work.

The work environment significantly influences employee performance through work-related stress at Bank Syariah Indonesia's Madiun Branch. This is indicated by a path coefficient of 0.187 with a T-statistic of 2.184 ($T > 1.96$). This means that a supportive work environment can

improve performance by reducing employee stress. This effect occurs because positive working conditions reduce mental pressure, allowing employees to work more effectively.

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