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Modeling Organizational Mediation A STEM Analysis of Work-Life Balance Determinants

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Abstract : This study aims to examine the influence of individual and organizational factors on work-life balance (WLB) as well as the mediating role of organizational factors, and the relationship between individual factors and WLB. This study uses a quantitative method with a total of 165 respondents working in Jakarta during December 2025. Data analysis using PLS-SEM. The results showed that individual factors had a significant effect on WLB (β=0.570) and organizational factors (β=0.650). Organizational factors also had a strong direct effect on WLB (β=0.518). This study also proves that organizational factors function as significant partial mediators with indirect effects = 0.337. This update in the research understands and confirms the mediation mechanism of organizational factors. Implicitly, organizational policies and culture need to be developed to reinforce individual factors towards WLB.

Keywords : work-life balance, individual factors, organizational factors, mediation, PLS-SEM

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1. INTRODUCTION

The increasingly high and dynamic demands of work have given rise to new problems related to the issue of work-life balance (WLB) (Lamane-Harim et al., 2023; Nemteanu & Dabija, 2021; Tijani et al., 2022). The issue of WLB has become a serious discussion in organizations, especially at the management level. The existence of a sense of imbalance between work and personal life will certainly affect individual performance (Barck-Holst et al., 2022; Pace & Sciotto, 2022; Vyas, 2022).

The WLB problem has become a hot discussion among management, especially regarding the characteristics of Gen Z (Abu Daqar et al., 2020; Biswas, 2021; Lee, 2020; McCoy et al., 2021). If this is not handled appropriately and correctly, in addition to reducing productivity, it can also reduce individual loyalty to their organization. WLB problems can also increase stress, which in the end can also reduce individual productivity (Babapour et al., 2022; Dos Santos, 2020; Yaghmour et al., 2021).

Several studies have discussed the relationship between individual factors and WLB. Among these studies, some relate these relationships to organizational factors (Al Riyami et al., 2023; Borowiec & Drygas, 2023; Haar & Brougham, 2022). But can

these organizational factors effectively mediate the relationship? There are still not many studies that discuss this in depth. Therefore, this study discusses in depth the role of organizational factors in mediating the relationship between individual factors and WLB.

2. LITERATURE REVIEW

2.1. Hypothesis 1: Individual Factors → Work-Life Balance

Conservation of Resources (COR) Theory. According to this, each individual will always strive to maintain the resources he or she has. These resources include opportunities, energy, and capabilities (Demerouti, 2025; Li et al., 2024; Su & Li, 2025). By allocating these resources, one hopes to achieve prosperity in his life. If this is achieved, then the benefits of work and life will be fulfilled (Azzam et al., 2023; Bocean et al., 2023; Duan et al., 2023; Filippi et al., 2024)

2.2. Hypothesis 2: Organizational Factors → Work-Life Balance

Underlying theory: Job Demands-Resources (JD-R) Model. This theory explains that the organization's resources can minimize the demands on the workforce. These resources include supervisor support, organizational policies, and organizational culture. Existing resources and if they can be optimized optimally according to their respective functions, it is believed that they can overcome the problem of work-life balance for individuals. Therefore, organizational leaders have a very large role in managing the resources in the organization.

2.3. Hypothesis 3: Individual Factors → Organizational Factors

The underlying theory: Social Cognitive Theory. This theory says that individuals who are proactive and can be adaptive with their surroundings have a tendency to affect an organization. This individual can usually be more accepted and liked by his colleagues, superiors, and subordinates (Conner et al., 2022; Kautish et al., 2023; Muhammad, 2022; Nguyen et al., 2025). The interpersonal ability of this individual also stands out, so that individuals with these characteristics will be able to build good working relationships. Individuals with these traits have a greater potential to gain recognition and support from their environment (Kaur, 2024; Kilic & Kitapci, 2024; Li et al., 2024; Rasool et al., 2021; Xi et al., 2023)

2.4. Hypothesis 4: Organizational Factors mediate the relationship between Individual Factors → Work-Life Balance.

Underlying theory: Mediation theory based on the Indirect Effects Model. This theory explains that individual factors will increase their influence on work-life balance if facilitated by organizational factors (Choi et al., 2024; Jebarajakirthy & Shankar, 2021; Santini et al., 2020; Stirpe et al., 2022; Yusfiarto et al., 2023). The more organizational support there is, the more the influence of individual factors on work-life balance will increase (Garcia et al., 2020; Kong et al., 2021; Koon, 2022; Pranata et al., 2022)

The research tries to integrate existing theories, supported by previous studies. Thus, this study can explain more fully the role of organizational factors in mediating the relationship between individual factors and work-life balance (Figure 1).

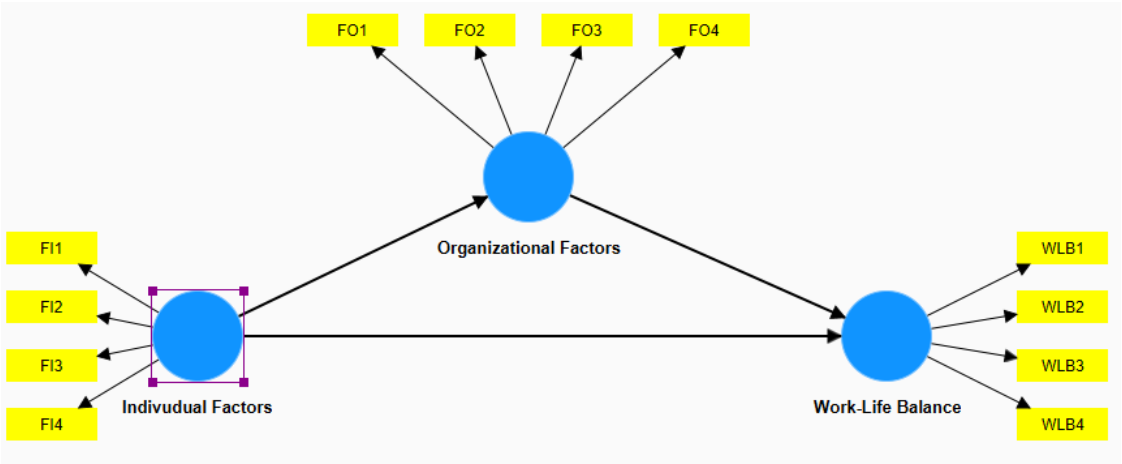

Figure 1. Frame of Mind

Hypothesis:

H1: Individual Factors have a positive and significant effect on Work-Life Balance
H2: Organizational Factors have a positive and significant effect on Work-Life Balance
H1: Individual Factors have a positive and significant effect on Organizational Factors
H1: Organizational Factors mediate the relationship between Individual Factors and Work-Life Balance

3. RESEARCH METHODOLOGY

3.1. Research Design

This study uses a quantitative approach (Bauer et al., 2021; Singkheeprapha et al., 2022; L. Zhang et al., 2021; X. Zhang et al., 2021) with a cross-sectional design. Data was collected during the period of December 2025 in Jakarta. This study examines the relationship between individual factors, organizational factors, and work-life balance.

3.2. Population and Sample

The research population is employees who work in the formal sector in Jakarta. The sampling technique was carried out by purposive sampling with the criteria of respondents who worked full-time. The total number of respondents who filled out the questionnaire was 165.

3.3. Demographic Characteristics of Respondents

The demographic profile of the respondents shows a diversity of backgrounds. From a total of 165 respondents, several aspects of demographic background, such as gender, education, working period, and age, showed this. The majority are women (55.76% or 92 people), while 44.24% (73 people) are men. In terms of education, more than half of the respondents (55.76%) had a high school education, followed by Bachelor's (32.12%), Diploma (10.30%), Master's (1.21%), and Doctoral (0.61%).

Then, related to work experience, the majority of respondents had a working period between 1 to 3 years (43.03%), followed by those who worked less than 1 year (33.33%). The rest have 3–6 years of work experience (12.12%) and more than 6 years

(11.52%). In terms of age, the largest group is employees aged 20–25 years (61.82%), followed by those under 20 years old (10.30%) and 26–30 years old (10.30%). Respondents aged 31–35 years were 7.88%, and those over 35 years were 9.70% (Table 1).

3.4. Measurement and Instrumentation

The measurements used in this study used a Likert scale of 1–5. This Likert scale is used to measure three main constructs: *Individual Factors* (4 indicators), *Organizational Factors* (4 indicators), and *Work-Life Balance* (4 indicators) (Hair et al., 2013; Sarstedt et al., 2022a; X. Zhang et al., 2021). The instruments used have been tested for validity and reliability through the pilot study stage before being disclosed.

3.5. Data Analysis Techniques

Data analysis was carried out with Partial Least Squares Structural Equation Modeling (PLS-SEM), SmartPLS 4. There are 3 stages of analysis in this study, namely: Convergent and discriminant validity test, instrument reliability, structural model evaluation through path coefficient, statistical significance (bootstrapping 5000 samples), and R-square value and mediation testing by looking at indirect effects (Mohd Thas Thaker et al., 2021, 2021; Sarstedt et al., 2022b, 2022a; Singkheeprapha et al., 2022).

Table 1

Demographic Data of Respondents

Category	Sub-Category	Number of People
Gender	Men	73
	Women	92
	Total	**165**
Education	High School	92
	Diploma	17
	Under Graduate	53
	Master	2
	Graduate	1
	Total	**165**
Work Duration	< 1 Year	55
	1-3 Years	71
	3-6 Years	20
	> 6 Years	19
	Total	**165**
Age	< 20	17
	20 - 25	102
	26 - 30	17
	31 - 35	13
	> 35	16
	Total	**165**

3. RESULTS AND DISCUSSION

The convergent validity data explain that the Individual Factors construct shows strong indicator consistency with the loading factor values of all items (FO1 to FO4) being above 0.6, even three of them exceeding 0.8. This indicates that these indicators

can accurately and consistently measure the dimensions of Individual Factors. Meanwhile, the Organizational Factors construct shows variations in measurement quality with indications that most of the loading factors are high (0.844, 0.773, 0.897, and 0.673). However, there is one indicator with a very low value (0.233). This low value can be a concern because it indicates that the indicator may not be as effective as representing the construct of Organizational Factors and may affect the overall reliability of the construct if not addressed (Figure 2).

However, to test the entire hypothesis, especially the direct influence of Individual Factors and Organizational Factors on Work-Life Balance and the mediating role of Organizational Factors, this analysis has not been able to provide any conclusions. The loading factor data only prove the validity of the measurement of each construct, not the causal relationship between the constructs. Hypothesis testing requires further analysis using structural equation modeling (SEM) techniques to obtain path coefficients and significance, which can then be used as a basis for accepting or rejecting hypotheses and performing statistical mediation tests.

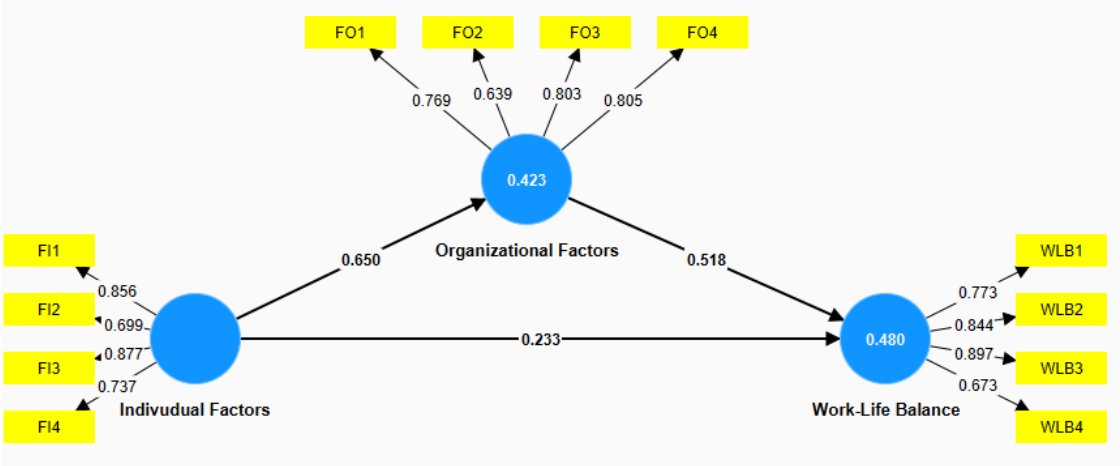

Figure 2. Path Diagram of SEM/PLS-SEM Analysis

The results of the analysis of path coefficients data on the relationship between constructs can be obtained. These results show that individual factors have a positive and significant direct influence on Organizational Factors with a path coefficient of 0.650.

However, there is one interesting thing to analyze: the direct influence of Individual Factors on Work-Life Balance turns out to be smaller, which is only 0.233. This indicates that despite the positives, the direct contribution of individuals to work-life balance is still relatively limited. This is possible due to the source. It turns out that it does not sufficiently affect work-life balance. It still needs to be supported by organizational factors, including organizational policies and leadership.

To test the mediation hypothesis, the indirect influence of Individual Factors on Work-Life Balance through Organizational Factors is $0.650 \times 0.518 = 0.3367$. This figure is greater than its direct influence of (0.233). From this it can be concluded that Organizational Factors act as a strong partial mediator in the relationship between Individual Factors and Work-Life Balance. Although individual factors are very important in their influence on work-life balance, it turns out that the implementation cannot be effective if it runs alone. This influence will become more effective if the

resources owned by individuals, the implementation of which is facilitated by organizational factors, such as policies, organizational structure and leadership. (Table 2).

The results of the analysis of the determination coefficient (R-square) show that this structural model is able to provide a fairly good explanation. Organizational Factors can be explained by 42.3% by the Individual Factors variable, with an adjusted R-square value of 0.419. This figure indicates that individual characteristics, such as motivation, mental resilience, or self-skills, have a very substantial contribution to building positive perceptions of organizational factors, such as employer support, flexibility policies, and work culture. For example, the support of superiors for individuals who have good motivation, high mental resilience, and good work skills will certainly be greater.

Table 2

Path Coefficients Matrix

	Individual Factors	Organizational Factors	Work-Life Balance
Individual Factors		0.65	0.233
Organizational Factors			0.518
Work-Life Balance			

Overall, this model is able to explain 48.0% of the variance of the Work-Life Balance (adjusted R-square = 0.473). This figure reinforces the previous finding that Work-Life Balance is not only directly influenced by Individual Factors, but is more predominantly formed through the role of Organizational Factors as mediators. In other words, nearly half of the variation in employees' work-life balance can be explained by a combination of direct individual influence and indirect influence mediated by organizational factors. Some other variances of (about 52%) can be assumed to be influenced by other variables outside the model, such as technological factors, non-organizational social support, or specific job characteristics (Table 3).

Table 3

R- Square

Variable	R-square	R-square Adjusted
Organizational Factors	0.423	0.419
Work-Life Balance	0.480	0.473

From the results of the convergent reliability and validity test, all constructs in this study have met the requirements for good and reliable measurements. Individual Factors has a Cronbach's Alpha value of 0.804 and a Composite Reliability (rho_c) of 0.872, which is above the threshold of 0.7. Then, for the AVE value of 0.633, it also exceeds the minimum limit of 0.5. From these results, it can be concluded that this construct has good convergent validity. Meanwhile, for Organizational Factors with (Alpha = 0.752; rho_c = 0.842; AVE = 0.573) and Work-Life Balance (Alpha = 0.811; rho_c = 0.876; AVE = 0.642), all of them can be declared to have a good level of convergent reliability and validity criteria.

All indicators in each construct have consistent properties and together can measure dimensions well. It can be concluded that this measuring instrument has

excellent reliability. From this, it can be concluded that all hypothesis test results can be considered valid and reliable (Table 4).

The results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) method provide a strong indication that the three constructs in this study, namely Individual Factors, Organizational Factors, and Work-Life Balance, have good discriminatory properties. So it can be concluded that each construct is able to measure different concepts and does not overlap with the others. In other words, if there is an overlap, not be excessive.

Table 4

Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Individual Factors	0.804	0.833	0.872	0.633
Organizational Factors	0.752	0.770	0.842	0.573
Work-Life Balance	0.811	0.843	0.876	0.642

When viewed from the HTMT value between Individual Factors and Organizational Factors of 0.807, it has a significant value. This indicates that there is a strong relationship between these two constructs. This value is still below 0.85. Thus, this relationship is still well accepted, although the relationship between individual factors and organizational factors is closely interrelated, the two remain conceptually different dimensions. Meanwhile, the relationship between Individual Factors and Work-Life Balance had an HTMT value of 0.677, indicating a good level of discrimination. The highest HTMT value was between Organizational Factors and Work-Life Balance, which was 0.826. This value is indeed close to the limit of 0.85, but it is still within an acceptable range, especially considering that the two constructs theoretically do have a very close relationship in forming a work-life balance.

Thus, the results of this HTMT test as a whole support the validity of the discriminant model. The constructs used have been proven to have their own uniqueness, so that the findings from the path analysis and previous hypothesis testing can be considered solid and unbiased by the problem of multicollinearity or conceptual ambiguity between latent variables (Table 5).

Table 5

Discriminant Validity – Heterotrait- Monotrait Ratio (HTMT)

	Individual Factors	Organizational Factors	Work-Life Balance
Individual Factors			
Organizational Factors	0.807		
Work-Life Balance	0.677	0.826	

The model of this study is free from multicollinearity. This is by initiating the VIF value for each item to be well below the commonly used critical threshold, which is VIF < **5** (even more conservative below 3,3 or 3). The highest VIF values were found

in WLB3 (2,542) and F13 (2,277), while the lowest values were in F02 (1,289) and F01 (1,325) (Table 6)

The range of VIF values is from 1.289 to 2.542. It can be concluded that no indicator has an excessive correlation with other indicators in the same measurement model. Another indication explains that each item is capable of contributing unique information to the constructed being measured. This condition is advantageous because it ensures that the estimation of parameters in structural analysis (such as *path coefficients*) is not biased or unstable due to multicollinearity problems. The results of hypothesis testing that have been carried out previously can be considered more reliable and valid.

Table 6

VIF

Item	VIF
F11	1.932
F12	1.476
F13	2.277
F14	1.658
F01	1.325
F02	1.289
F03	1.875
F04	1.790
WLB1	1.585
WLB2	2.187
WLB3	2.542
WLB4	1.349

From the results of the goodness-of-fit model test, this study shows a sufficient level of suitability, with some indicators not yet fully meeting the ideal cut-off criteria. A SRMR (Standardized Root Mean Square Residue) value of 0.089 is below the maximum recommended limit (0.08 or 0.10), so it is acceptable even if it is at the threshold. However, the NFI (Normed Fit Index) value of 0.776 is still below the expected standard (>0.90), which indicates that the model does not fully represent the data covariance structure very well.

The NFI of 0.77 – 0.80 in the context of social research is still acceptable, as long as it is supported by other criteria. A large sample of 165 respondents led to a significant Chi-square value (209,688). This is quite common. The results *of this fit* test show that the proposed structural model already has adequate suitability for the interpretation of the relationship between variables. It's just that there needs to be an improvement in measurement on certain indicators. (Table 7).

Table 7

Model Fit

Fit Indicator	Saturated Model	Estimated Model
SRMR	0.089	0.089
d_ULS	0.624	0.624
d_G	0.223	0.223
Chi-square	209.688	209.688

NFI	0.776	0.776

With *the bootstrapping method.* The results of the path analysis of all hypotheses tested in this study were proven to be statistically significant with a confidence level of 99% (p-value = 0.000). The influence of Individual Factors on Organizational Factors has a path coefficient of 0.650 with a T-statistic of 14.447. This value far exceeds the critical limit of 1.96. This value confirms that individual characteristics, mental resilience, discipline, self-motivation, adaptability, creativity, and innovation significantly shape employees' perceptions of organizational factors.

The direct influence of Individual Factors on Work-Life Balance was also significant, with a coefficient of 0.570 (T-statistic = 10.443). This shows that individuals with supportive characteristics can indeed directly improve their work-life balance. However, when viewed from the influence of Organizational Factors on Work-Life Balance with a coefficient of 0.518 (T-statistic = 7.020), it indicates that organizational support, such as more flexible policies, accommodative leadership, and a positive work culture, plays a very crucial role (Table 8).

From the explanation mentioned above, both individual and organizational factors have a positive and significant influence on *work-life balance*. However, it turns out that the indirect path through organizational factors is actually stronger than the direct influence of individuals. These findings reinforce the importance of organizational factor intervention as an effective mediator in transforming individual potential into a sustainable life balance (Table 9).

Table 8

Total Effect

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Individual Factors → Organizational Factors	0.650	0.653	0.045	14.447	0.000
Individual Factors → Work-Life Balance	0.570	0.575	0.055	10.443	0.000
Organizational Factors → Work-Life Balance	0.518	0.522	0.074	7.020	0.000

Organizational Factors have a war that serves as a partial mediator in the relationship between Individual Factors and Work-Life Balance. The value of the indirect effect of 0.337 with a T-statistic of 6.390 (p = 0.000) indicates that the influence of Individual Factors on Work-Life Balance will be greater if it is through the mechanism of Organizational Factors (Table 9).

The findings in this study are quite interesting. Individual factors such as motivation, skills, discipline, and mental resilience do not necessarily affect work-life balance optimally. So, if this influence is to be made more optimal, it is necessary to have support from organizational factors such as a conducive environment, good policies, adaptive management, and a constructive work culture.

If this happens, the influence of individual factors on work-life balance will be felt more optimally. This result is also in line with the determination coefficient (R-square) of Work-Life Balance of 48.0%. These figures suggest that this mediation's

contribution may explain why organizational factors are key determinants in creating a sustainable work-life balance for employees.

Table 9

Specific Indirect Effect

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Individual Factors → Organizational Factors → Work-Life Balance	0.337	0.341	0.053	6.390	0.000

The first hypothesis states that *Individual Factors* have a positive and significant effect on *Work-Life Balance*. This hypothesis is acceptable. Individual characteristics such as self-motivation, mental endurance, discipline, and responsibility have an influence on the individual in regulating the balance of his life.

The higher the value of the individual's characteristics, the greater the individual will be in maintaining their work-life balance. However, this is not enough if it is not supported by positive organizational factors.

Organizational policy factors, organizational structure, management, and a conducive work environment will optimize the influence of individual factors on work-life balance. The conclusion is, if the work-life balance is good, the support of environmental factors for individuals plays an important role. If the work-life balance is good, it will increase individual productivity and reduce employee turnover rates.

The second hypothesis states that *Organizational Factors* have a positive and significant influence on *Work-Life Balance.* This hypothesis is accepted. This confirms how important the role of the organization is in creating a conditional work environment. A good and conducive work environment will make employees feel comfortable doing their jobs.

Good leadership, adaptive organizational policies, and a comfortable work environment will affect individual comfort. Individuals who feel comfortable and happy at work will increase their productivity. Another thing that will have an impact on individuals is that it will reduce their stress burden and decrease the turnover rate. These conditions will all result in individuals feeling a good work-life balance.

The third and fourth hypotheses examine the relationship between *Individual Factors and Organizational Factors,* as well as the mediation *of Organizational Factors* between *Individual Factors* and *Work-Life Balance.* Both hypotheses have positive and significant results.

Meanwhile, it is proven that the influence *of Individual Factors* on *Organizational Factors* is very strong (0.650). This shows that good individual characteristics will affect a good work environment as well. If an organization consists of individuals who have good characteristics, then the organization, including the organizational culture, will also develop well.

Then a significant mediation effect (0.337) indicates that *Organizational Factors* act as an effective partial mediator between individual factors and work-life balance. Consequently, organizations need to provide training and development for their employees so that their self-motivation, responsibility for work, discipline, and mental resilience can increase and grow. This is the role of the management to facilitate these activities.

Individuals who have a good basic structure will contribute positively to work-life balance if the organizational factors are supportive. Likewise, if the basic nature of a good individual is present, but there is no support from management, supportive policies, and an organizational culture that is built, will have an impact on the work-life balance.

Novelty

Organizational Factors not only affect work-life balance but also act as mediators, strengthening the influence of individual factors on it. There is a need to integrate the role of individual factors and organizational factors in increasing their influence on work-life balance. This role cannot be paired but must be integrated. This is also what distinguishes it from previous studies.

Theoretical and Practical Implications

The results of this study support previous theories of *resource-based views* and social exchange theories. This research shows that individual resources can be managed through an organizational context, one of which is by holding training and development programs. Meanwhile, practically, organizations are recommended to develop flexible and adaptive policies, leadership that can accept aspirations well, and an organizational culture that is in line with the organization's vision and mission. If this is done, it is hoped that a good and positive work-life balance will be created, especially for the individuals in it.

Limitations and Suggestions

This study was limited to 165 samples in the Jakarta area. This study also only uses a quantitative method approach. It is hoped that in the next study, the number of samples will be larger and not only in Jakarta, but in other big cities such as Surabaya, Medan and Makassar. The method used is also added with a qualitative approach, so that it can get a deeper picture.

5. CONCLUSION

Individual Factors and Organizational Factors have a positive and significant influence on work-life balance. Organizational factors play a role in mediating the relationship between individual factors and work-life balance. An integrative approach needs to be carried out between individual factors and organizational factors in order to obtain optimal work-life balance conditions.

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