



# ***Analyzing the Impact of Work-Life Balance, Creativity, and Job Stress on Employee Performance: The Mediating Role of Problem-Solving***

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## **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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## **Abstract**

This study aims to analyze the influence of work-life balance, creativity, and job stress on employee performance, with problem-solving as a mediating variable. The research was conducted on employees of PT. Bank Mandiri (Persero), Tbk, Unit CRC West Region I Sumatera 1, using a quantitative approach with the Structural Equation Modeling (SEM) method. Data were collected through questionnaires distributed to 160 respondents and analyzed using SmartPLS software. The results show that work-life balance and creativity have a positive and significant effect on employee performance, both directly and through problem-solving. Conversely, job stress has a significant adverse effect on employee performance, also mediated by problem-solving. The problem-solving variable plays an important role in bridging the relationship between work-life balance, creativity, and

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job stress with employee performance. This research provides practical implications for organizations to improve work-life balance, creativity, and employees' problem-solving abilities through flexible work policies, innovation training, and stress management programs. By focusing on the development of problem-solving skills, organizations can mitigate the effects of job stress and support employees in achieving optimal performance.

**Keywords:** *Work-Life Balance, Creativity, Job Stress, Problem-Solving, Employee Performance, SEM*

## 1. Introduction

In the current era of digital transformation, organizations face increasing challenges in aligning work processes with rapid technological advancements. The VUCA (Volatility, Uncertainty, Complexity, Ambiguity) era compels companies to adopt flexible work systems that, while enhancing efficiency, may also disrupt employees' work-life balance and contribute to job stress (Zebua et al., 2021; Irawanto, 2024). This situation is particularly relevant at PT. Bank Mandiri (Persero), Tbk, Unit Collection & Recovery Center (CRC) West Region I Sumatera 1, which operates under high-pressure conditions in managing non-performing loans.

Internal reports from PT. Bank Mandiri indicate a decline in employee performance within the CRC Unit over the past two years, as reflected in the distribution of employee performance grades. A preliminary survey involving 20 employees revealed that only 56% feel confident in their problem-solving abilities, while the remaining participants struggle to generate innovative solutions. This imbalance is largely attributed to demanding workloads, which contribute to job stress and inhibit creativity in addressing problems (Kurniawati & Siahaan, 2021).

Employee performance is a fundamental indicator of organizational success. According to Mangkunegara (2014), performance is influenced by various factors, including work-life balance, creativity, and job stress. Work-life balance, as defined by Moorhead and Griffin (2013), refers to the ability to effectively manage work demands alongside personal life commitments. A lack of balance can lead to physical and mental exhaustion, ultimately reducing productivity.

Creativity is another critical factor in enhancing employee performance, particularly in routine tasks. Munandar (2014) defines creativity as the ability to generate novel ideas for problem-solving. However, job stress remains a significant challenge for organizations such as PT. Bank Mandiri, where Priansa (2018) found that high levels of stress can impair employee efficiency and effectiveness.

Previous research has yielded mixed results regarding the interplay between these variables. For instance, Mahesti and Wijaksana (2020) identified a positive and significant relationship between work-life balance and employee performance, while Herlambang (2019) reported contrasting findings. Similarly, creativity was found to have a positive effect on performance in Khalida's (2020) study, but Prakoso (2018) observed no significant impact. These inconsistencies underscore the need for further investigation.

An initial survey conducted in the CRC Unit revealed that 70% of employees experience considerable job stress, primarily due to tight deadlines and quarterly evaluations. While 60% of employees expressed confidence in generating new ideas, only 40% demonstrated the ability to innovate in problem-solving. Additionally, 36% of employees reported experiencing work-life imbalances that adversely affect their work quality.

Studies by Ali et al. (2014) and Mahesti and Wijaksana (2020) identified job stress as having a less favorable impact on employee performance. However, Sinaga and Sunardi (2013) suggested that, under specific circumstances, job stress may enhance performance. Regarding work-life balance, Muizu et al. (2019) found a positive relationship with performance, whereas Foanto et al. (2020) observed no significant association. These findings highlight the need for deeper exploration into the relationships among these variables.

This research aims to provide fresh insights into managing work-life balance, creativity, and job stress by enhancing problem-solving skills. By focusing on this approach,

the study seeks to identify effective strategies to improve employee performance at PT. Bank Mandiri (Persero), Tbk CRC Unit.

The objective of this study is to analyze the influence of work-life balance, creativity, and job stress on employee performance, with problem-solving as an intervening variable. The study offers practical implications for human resource management while contributing to the broader academic discourse in this field. Conducted with employees of PT. Bank Mandiri (Persero), Tbk CRC Unit using a quantitative associative method and structural equation modeling (SEM), the findings are expected to inform strategic decision-making aimed at holistically improving employee performance through the management of work-life balance, creativity, job stress, and problem-solving abilities.

## 2. Method

### Research Design

This study uses a quantitative associative approach to analyze the relationships between work-life balance, creativity, job stress, and employee performance, with problem-solving as a mediating variable. This design allows for the measurement of both direct and indirect effects between variables using statistical methods.

### Location and Time

The study was conducted at the Collection & Recovery Center (CRC) West Region I Sumatera 1, PT. Bank Mandiri (Persero), Tbk, which focuses on managing non-performing loans. The research was carried out from January to June 2024, covering data collection, analysis, and interpretation.

The Collection & Recovery Center (CRC) West Region I Sumatera 1 of PT. Bank Mandiri (Persero), Tbk was selected as the research location due to its strategic role in managing non-performing loans under high-pressure environments. This unit faces challenges such as tight deadlines, significant workloads, and the critical need for effective problem-solving, which directly impact employee performance. Additionally, internal reports indicate a decline in employee performance over the past two years, making it a relevant and urgent context for studying the influence of work-life balance, creativity, and job stress on performance. By focusing on this location, the study aims to provide actionable insights tailored to the unique demands of this operational environment.

### Population and Sample

The population of this study comprises all employees of CRC West Region I Sumatera 1, totaling 261 people. The sampling technique employed was simple random sampling, resulting in 160 respondents selected randomly. This sample size meets the minimum requirements for SEM analysis, which requires at least 5-10 times the number of variable indicators.

### Operational Definitions

- Work-Life Balance (X1): The ability of employees to balance work demands and personal life, measured using indicators such as interference of work with personal life and vice versa, as well as the positive impact of work on personal life (Moorhead & Griffin, 2013).
- Creativity (X2): The ability of employees to generate new and innovative ideas, measured by dimensions such as fluency, flexibility, elaboration, and originality (Munandar, 2014).
- Job Stress (X3): The psychological tension experienced by employees due to work demands, measured by indicators such as workload, deadlines, and pressure from superiors (Robbins, 2017).
- Problem-Solving (Z): The ability of employees to effectively solve problems, measured through indicators such as identifying solutions, generating alternative ideas, and providing innovative solutions (Dwi et al., 2016).
- Employee Performance (Y): The work outcomes of employees in meeting organizational targets, measured using indicators such as work quality, work quantity, and time efficiency (Mangkunegara, 2014).

### **Data Collection Instruments**

Data were collected using a structured questionnaire designed based on the indicators of each variable. The questionnaire employed a semantic differential scale ranging from 1 to 7, where a score of 1 indicates strong disagreement, and a score of 7 indicates strong agreement with the given statement.

### **Validity and Reliability Tests**

Before implementation, the questionnaire was tested for validity and reliability with a sample of 30 respondents from the same population.

- Validity Test: Pearson correlation analysis was used, with a correlation value of  $\geq 0.30$  considered valid.
- Reliability Test: Cronbach's Alpha was applied, with a reliability coefficient of  $\geq 0.70$  indicating acceptable reliability.

### **Data Collection Techniques**

Primary data were collected by distributing questionnaires directly to the respondents. The data collection process was supervised to ensure the accuracy of the respondents' answers.

### **Data Analysis Techniques**

Data analysis was carried out in two stages:

1. Descriptive Analysis: This step involved describing the characteristics of the respondents and the distribution of responses for each research variable.
2. Inferential Analysis: This stage utilized the structural equation modeling (SEM) method with the assistance of AMOS 24 software. SEM was chosen for its ability to analyze direct and indirect relationships between variables, including the mediating effect of problem-solving.

### **SEM Analysis Steps:**

- Measurement Model Evaluation (Outer Model): This step tested the validity and reliability of constructs, including convergent validity (loading factor values  $\geq 0.50$ ) and discriminant validity.
- Structural Model Evaluation (Inner Model): This step examined the relationships between variables by analyzing path coefficients and statistical significance ( $p$ -value  $\leq 0.05$ ).

Mediation Test: The mediation role of problem-solving was tested using the bootstrapping method.

## **3. Result And Discussion**

### **3.1 Result**

#### **3.1.1 General Overview of the Research**

This research was conducted at PT. Bank Mandiri (Persero), Tbk, specifically in the Collection & Recovery Center (CRC) Unit West Region I Sumatera 1, aiming to analyze the influence of work-life balance, creativity, and job stress on employee performance through problem-solving as a mediating variable. The CRC Unit was selected as the research site due to its strategic role in managing non-performing loans, requiring optimal employee performance to achieve operational targets. The population consisted of 261 employees, and 160 respondents were selected using the simple random sampling method. This study used a quantitative associative approach with structural equation modeling (SEM) analysis to identify the direct and indirect relationships between variables. The study aims to contribute theoretically to human resource management in the banking sector and provide practical recommendations for PT. Bank Mandiri to improve employee performance through integrated management of work-life balance, creativity, job stress, and problem-solving abilities.

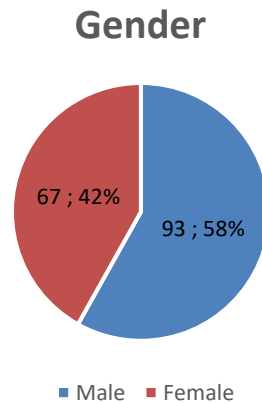
### 3.1.2 Descriptive Statistics of Respondents

This section describes the characteristics of respondents based on demographic categories such as gender, age, tenure, and marital status. These statistics provide a comprehensive profile of the respondents in this study.

#### 1. Respondent Characteristics by Gender

The distribution of respondents by gender is presented in Figure 1:

**Figure 1.** Respondent Characteristics by Gender

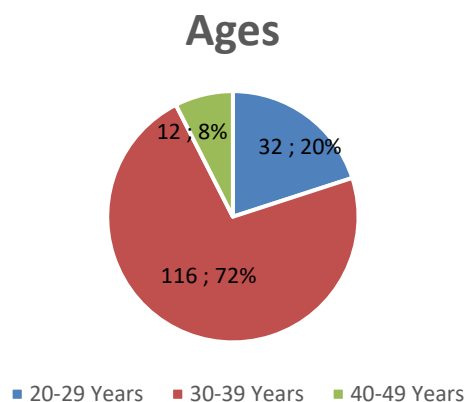


Out of 160 respondents from PT. Bank Mandiri (Persero), Tbk, CRC Unit West Region I Sumatera 1, 58% (93 people) are male, while 42% (67 people) are female. This demonstrates a relatively balanced gender composition. PT. Bank Mandiri's commitment to gender equality is reflected in its inclusive programs, encouraging female participation through mentoring and career development initiatives. Such equality supports corporate sustainability by optimizing employees' overall potential.

#### 2. Respondent Characteristics by Age

Respondent distribution by age is shown in Figure 2:

**Figure 2.** Respondent Characteristics by Age

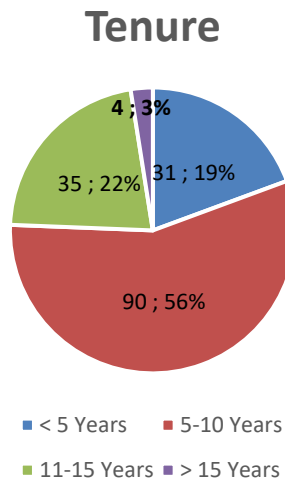


The majority of respondents, 116 people (72%), fall within the 30–39 age group, followed by 32 people (20%) in the 20–29 age group. Only 12 people (8%) are within the 40–49 age group. Most respondents are in their productive years, considered to have high work energy, creativity, and the ability to learn and respond to motivation. Employees in this age group are expected to optimally perform tasks, supporting corporate goals.

### 3. Respondent Characteristics by Tenure

Respondent tenure distribution is presented in Figure 3:

Figure 3. Respondent Characteristics by Tenure



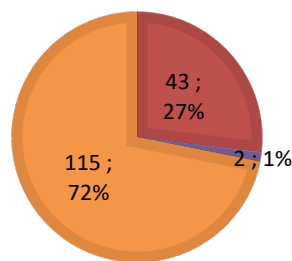
A total of 90 respondents (56%) have 5–10 years of work experience, while only 4 respondents (3%) have over 15 years of tenure. Most employees with 5–10 years of experience have sufficient work exposure but still require guidance and additional training to achieve optimal performance. Employees with varied tenures are valuable assets in handling debtor collection, where work experience enhances efficiency and productivity.

### 4. Respondent Characteristics by Marital Status

Respondent distribution by marital status is presented in Figure 4:

Figure 4. Respondent Characteristics by Marital Status

#### MARITAL STATUS



The majority of respondents, 115 people (72%), are married, followed by 43 people (27%) who are unmarried, and 2 people (1%) who are divorced or widowed. Married employees are identified to have greater work responsibilities, which is expected to increase their motivation to achieve good performance. This composition reflects the company's need to continue supporting a work environment that balances professional and personal responsibilities.

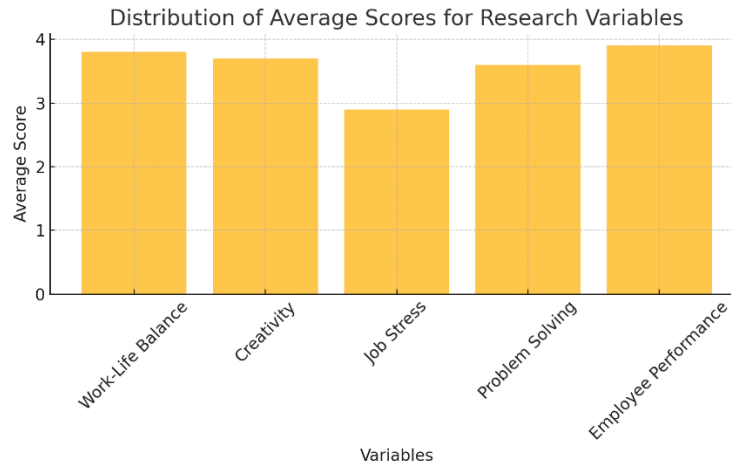
The average scores for the research variables are summarized in Table 1, showing levels of work-life balance, creativity, job stress, problem-solving, and employee performance based on a semantic differential scale of 1–7.

**Table 1.** Average Scores of Research Variables

Variable	Average Score	Interpretation
Work-Life Balance	3.8	Fairly Good
Creativity	3.7	Good
Job Stress	2.9	High
Problem-Solving	3.6	Adequate
Employee Performance	3.9	Very Good

The distribution of average variable scores is also visualized in Figure 5 for easier interpretation.

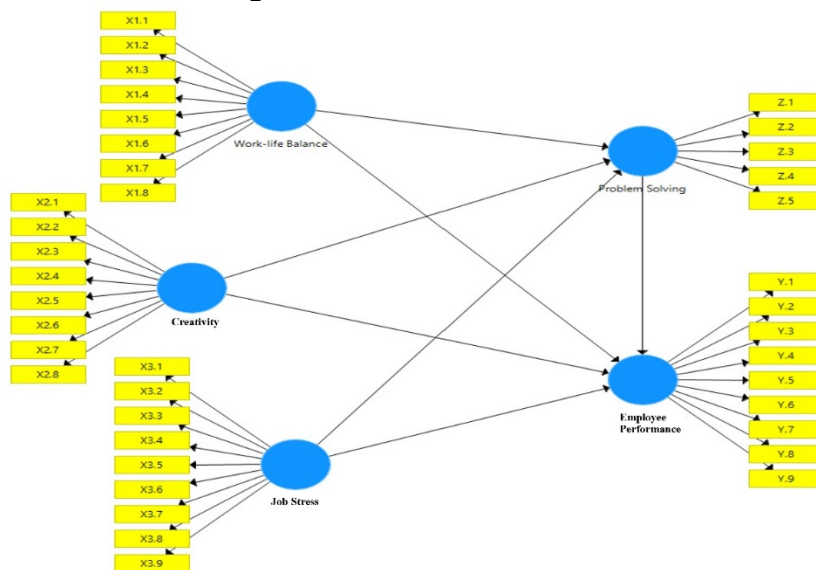
**Figure 5.** Distribution of Average Research Variable Scores (Bar Chart Visualization)



### 3.1.3 Conceptualization of Constructs

This research employs a reflective structural model consisting of five main constructs: Work-Life Balance (X1), Creativity (X2), Job Stress (X3), Problem-Solving (Z), and Employee Performance (Y). Each construct is measured using relevant indicators based on existing theories. The relationships between these variables are visualized in Figure 6 to illustrate the interactions and influences between exogenous and endogenous variables.

**Figure 6.** Reflective Structural Model





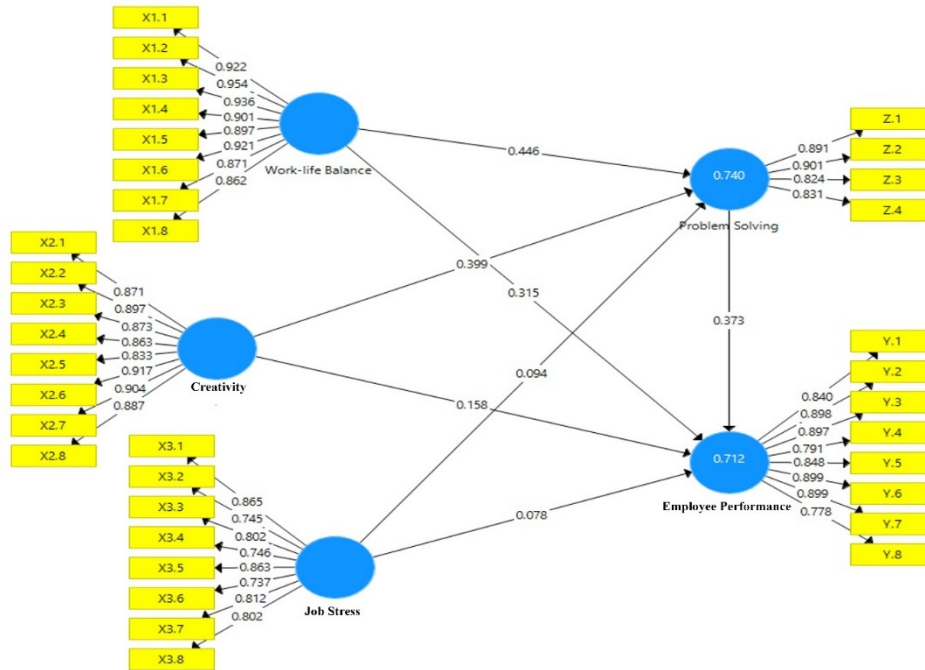
**Model Evaluation**

Outer Model Evaluation (Full Model)

1. Convergent Validity Test

- Loading Factor:  
As shown in Figure 7, the convergent validity test was conducted using the loading factor values of each indicator. The results indicate that all indicators have loading values greater than 0.7, meeting the requirements for convergent validity.

**Figure 7. First Full Model Loading Factor**



The complete test results are presented in Table 2:

**Table 2. Outer Loading**

Indicator	Work-Life Balance	Creativity	Problem-Solving	Job Stress	Employee Performance
X1.1	0.922				
X1.2	0.954				
X2.1		0.871			
X3.1				0.865	
Z.1			0.891		
Y.1					0.840

These loading factor values indicate that all indicators have strong relationships with their respective constructs, fulfilling the criteria for convergent validity.

2. Discriminant Validity Test

- Fornell-Larcker Criterion:  
As shown in Table 4, each construct has a square root of AVE higher than its correlation with other variables, indicating discriminant validity is met.



**Table 4.** Fornell-Larcker Criterion

Construct	Work-Life Balance	Creativity	Problem-Solving	Job Stress	Employee Performance
Work-Life Balance	0.909				
Creativity	0.762	0.881			
Problem-Solving	0.807	0.802	0.862		
Job Stress	0.600	0.669	0.629	0.798	
Employee Performance	0.783	0.749	0.803	0.608	0.858

Good discriminant validity ensures that constructs are distinct from one another, consistent with their theoretical definitions.

**Inner Model Evaluation**

1. Correlation Analysis of Variables in the Structural Model

According to Hair et al. (2018), multicollinearity analysis is used to identify the impact of high correlations between exogenous variables in a structural model. Hair et al. (2019) state that multicollinearity issues arise when the Variance Inflation Factor (VIF) value is  $\geq 3-5$ , while a VIF value  $< 3$  is considered acceptable, indicating no multicollinearity issues.

**Table 5.** Collinearity Statistic (Inner VIF Values)

Variable	Employee Performance	Creativity	Problem Solving	Job Stress	Work-Life Balance
Work-Life Balance			2.468		2.233
Creativity			2.862		2.475
Job Stress			1.876		1.910
Problem Solving	2.840				

**Interpretation:**

- All VIF values are  $< 3$ , indicating no multicollinearity issues among the exogenous variables.
- This ensures that the relationships between exogenous variables can be analyzed without bias due to high collinearity.

**3.1.4 Model Quality Test**

**a. R-Square ( $R^2$ )**

The  $R^2$  value measures how much the exogenous variables explain the variance in the endogenous variables. The results are presented in Table 6.

**Table 6.** R-Square

Endogenous Variable	R-Square
Problem Solving	0.740
Employee Performance	0.712

**Interpretation:**

- $R^2$  for Problem Solving = 0.740: Work-life balance, creativity, and job stress collectively explain 74% of the variability in problem-solving, categorized as strong. The remaining 26% is explained by other factors outside the model.
- $R^2$  for Employee Performance = 0.712: Work-life balance, creativity, job stress, and problem-solving explain 71.2% of the variability in employee performance, also

categorized as strong. The remaining 28.8% is explained by other factors outside the model.

**b. f-Square (Effect Size)**

The  $f^2$  value measures the magnitude of the influence of exogenous variables on endogenous variables. The results are shown in Table 7.

**Table 7. f-Square**

Variable	Employee Performance	Creativity Problem Solving	Job Stress	Work-Life Balance
Work-Life Balance	0.107	0.310		
Creativity	0.025	0.214		
Job Stress	0.011	0.018		
Problem Solving	0.126			

**Interpretation:**

- Work-Life Balance has a large effect ( $f^2 = 0.310$ ) on problem-solving and a moderate effect ( $f^2 = 0.107$ ) on employee performance.
- Creativity has a moderate effect ( $f^2 = 0.214$ ) on problem-solving and a small effect ( $f^2 = 0.025$ ) on employee performance.
- Job Stress has a small effect ( $f^2 = 0.011$ ) on both employee performance and problem-solving.
- Problem Solving has a moderate effect ( $f^2 = 0.126$ ) on employee performance.

**3. Significance Testing**

**a. Direct Effect**

Direct effect analysis tests the direct relationships between variables. The results are shown in Table 8.

**Table 8. Path Coefficients (Direct Effects)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Work Life Balance -> Employee Performance	0.315	0.289	0.133	2.360	0.018
Work Life Balance -> Problem Solving	0.446	0.460	0.112	3.984	0.000
Creativity -> Employee Performance	0.158	0.166	0.092	2.712	0.007
Creativity-> Problem Solving	0.399	0.375	0.103	3.878	0.000
Employee	-0.078	0.087	0.064	2.227	0.022
Work Stress-> Problem Solving	-0.094	0.104	0.068	2.373	0.017
Problem Solving -> Employee Performance	0.373	0.384	0.093	4.004	0.000

The analysis of direct effects highlights significant relationships between the variables. Work-life balance shows a positive and meaningful influence on both employee performance ( $\beta = 0.315$ ,  $p = 0.018$ ) and problem-solving ( $\beta = 0.446$ ,  $p < 0.001$ ). This indicates that employees who effectively balance their work and personal responsibilities are not only more productive but also better equipped to tackle challenges innovatively.

Similarly, creativity demonstrates a strong positive effect on employee performance ( $\beta = 0.158, p = 0.007$ ) and problem-solving ( $\beta = 0.399, p < 0.001$ ), reinforcing the importance of fostering an environment that encourages creative thinking to enhance individual and organizational outcomes.

Conversely, job stress negatively impacts employee performance ( $\beta = -0.078, p = 0.022$ ) and problem-solving ( $\beta = -0.094, p = 0.017$ ). This highlights the challenges employees face in maintaining productivity and cognitive clarity under pressure. Lastly, problem-solving directly contributes to employee performance ( $\beta = 0.373, p < 0.001$ ), underscoring its pivotal role as a skill that bridges the gap between organizational demands and individual capabilities. These results emphasize the necessity of fostering work-life balance and creativity while mitigating stress to ensure optimal performance

**b. Indirect Effect**

Indirect effect analysis tests the mediation effect of problem-solving. The results are shown in Table 9.

**Table 9.** Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
<b>Work Life Balance - &gt; Problem Solving - &gt; Employee Performance</b>	0.166	0.180	0.075	2.227	0.026
<b>Creativity -&gt; Problem Solving -&gt; Employee Performance</b>	0.148	0.140	0.043	3.424	0.001
<b>Work Stress-&gt; Problem Solving -&gt; Employee Performance</b>	-0.035	0.040	0.028	2.256	0.022

The mediation analysis reveals the critical role of problem-solving in influencing the relationships between work-life balance, creativity, job stress, and employee performance. Work-life balance and creativity positively impact employee performance indirectly through problem-solving, with path coefficients of  $\beta = 0.166 (p = 0.026)$  and  $\beta = 0.148 (p = 0.001)$ , respectively. These findings suggest that fostering a balanced work-life dynamic and encouraging creativity can strengthen employees' problem-solving abilities, which in turn enhances their overall performance.

On the other hand, job stress exhibits a less favorable indirect effect on employee performance through problem-solving ( $\beta = -0.035, p = 0.022$ ). Elevated stress levels impair employees' ability to approach problems effectively, which subsequently diminishes their performance outcomes. These insights underscore the importance of implementing stress management strategies and problem-solving training to mitigate the negative effects of stress. By addressing these factors, organizations can create a resilient workforce capable of maintaining high performance even in challenging situations.

**Practical Implications**

**1. Work-Life Balance Enhancement:**

Organizations are encouraged to adopt flexible work arrangements and supportive systems to help employees maintain a healthy balance between personal and professional responsibilities. These efforts can lead to improved problem-solving abilities and enhanced performance.

**2. Creativity Development:**

Structured initiatives such as innovation training and brainstorming sessions should be implemented to foster employee creativity. Enhancing creativity can

positively influence employees' problem-solving capabilities and overall performance.

**3. Stress Management Programs:**

Stress management initiatives, including psychological counseling, time management workshops, and wellness programs, are essential for addressing the challenges posed by job stress. These efforts can support employees in maintaining their performance and problem-solving skills.

**4. Problem-Solving Training:**

Tailored case-based learning and simulation exercises designed to address the organization's specific challenges can significantly improve employees' problem-solving abilities, leading to better performance and organizational outcomes.

### 3.2 Discussion

#### **The Influence of Work-Life Balance on Employee Performance**

The findings reveal that work-life balance significantly and positively influences employee performance. Employees who effectively balance their personal and professional responsibilities are more focused, motivated, and productive. This result aligns with the study by Rushna and Rishna (2021), which emphasized the role of work-life balance in enhancing performance. However, the high-pressure environment of PT. Bank Mandiri (Persero), Tbk CRC Unit West Region I Sumatera 1, characterized by long working hours and demanding workloads, poses challenges to achieving this balance. To address these issues, the implementation of flexible work arrangements and support systems is recommended to enhance employee well-being and, consequently, performance.

#### **The Influence of Work-Life Balance on Problem-Solving**

Work-life balance also has a significant positive impact on problem-solving abilities. Employees who maintain a balanced life are better equipped to approach challenges with logical reasoning and creativity. This finding supports Hudson's (2015) theory that work-life balance enhances cognitive processing and solution-finding abilities. In the dynamic environment of the CRC Unit, where employees face frequent operational challenges, fostering a balanced work-life dynamic can significantly improve problem-solving skills. Flexible work policies and supportive management practices can further bolster these capabilities.

#### **The Influence of Creativity on Employee Performance**

Creativity plays a crucial role in enhancing employee performance by fostering innovation and task efficiency. The results confirm that creativity has a significant positive effect on performance, in line with Ratnasari, Alamin, and Susanti (2021), who highlighted its importance in improving work outcomes. However, the repetitive and structured nature of tasks at the CRC Unit may hinder creative expression. To counteract this, organizations should encourage brainstorming sessions, innovation-focused training, and an organizational culture that values creative input, enabling employees to contribute more effectively to their roles.

#### **The Influence of Creativity on Problem-Solving**

Creativity also has a significant and positive influence on problem-solving. Employees with a creative mindset can develop innovative and efficient solutions to challenges. This finding aligns with Munandar's (2014) assertion that creativity is foundational to effective problem-solving. Given the complex challenges faced by the CRC Unit, such as debt negotiations and credit recovery, fostering creativity through tailored training programs and experiential learning can significantly enhance employees' problem-solving capabilities.

#### **The Influence of Job Stress on Employee Performance**

Job stress has a discernible impact on employee performance, often impeding concentration and productivity. The results show that increased stress levels reduce

performance, corroborating Wijaya's (2017) findings on the adverse effects of stress. In the CRC Unit, the combination of tight deadlines and high workloads are key stressors. To mitigate these issues, introducing stress management initiatives, such as psychological counseling, mindfulness training, and realistic workload allocation, is essential. These measures can help employees manage stress more effectively, enabling them to perform at optimal levels.

### **The Influence of Job Stress on Problem-Solving**

The findings also reveal that job stress negatively affects problem-solving abilities. Employees experiencing high stress often find it challenging to think clearly and develop effective solutions, as supported by Hamali (2016). In a high-pressure environment like the CRC Unit, reducing work-related stress through supportive management practices and workload adjustments can enhance employees' problem-solving capacities. Structured stress management programs focusing on cognitive strategies can further strengthen decision-making skills under pressure.

### **The Influence of Problem-Solving on Employee Performance**

Problem-solving is a key determinant of employee performance, as the results indicate a significant positive relationship between the two. Employees with strong problem-solving skills demonstrate greater productivity and efficiency, in line with Wahyunata's (2021) findings. At the CRC Unit, employees equipped with robust problem-solving abilities are better positioned to address issues such as non-performing loans, contributing positively to organizational outcomes. Fostering these skills through targeted training and mentorship programs can yield substantial improvements in performance.

### **Mediation Effects**

#### **Problem-Solving Mediates the Relationship Between Work-Life Balance and Employee Performance**

The study confirms that problem-solving mediates the positive relationship between work-life balance and employee performance. Employees who maintain work-life balance develop enhanced problem-solving skills, which in turn bolster their performance. This finding aligns with Maulida (2023), emphasizing the synergistic effect of balanced living and problem-solving skills. Organizations should simultaneously focus on promoting work-life balance and equipping employees with advanced problem-solving techniques to maximize their potential.

#### **Problem-Solving Mediates the Relationship Between Creativity and Employee Performance**

The mediating role of problem-solving is also evident in the relationship between creativity and employee performance. Creative employees can devise innovative solutions to challenges, thereby enhancing their overall performance. This finding corroborates Oei's (2018) assertion on the interplay between creativity and problem-solving in performance outcomes. Tailored training programs that integrate creative thinking and problem-solving exercises can further strengthen this dynamic.

#### **Problem-Solving Mediates the Relationship Between Job Stress and Employee Performance**

The results indicate that problem-solving mediates the relationship between job stress and employee performance. Elevated stress levels reduce problem-solving abilities, which in turn can hinder performance. This underscores the importance of stress management and the development of problem-solving skills to address the challenges posed by stress. Case-based training and simulations tailored for high-pressure scenarios can help employees strengthen their resilience and decision-making capabilities.

It supports the theory that work-life balance and creativity enhance performance through problem-solving, while job stress poses challenges to performance. These findings provide a foundation for further research into strategies for improving employee performance through integrated management approaches.

#### 4. Conclusion and Recommendation

The research findings highlight that work-life balance, creativity, and job stress significantly influence employee performance, both directly and indirectly, with problem-solving serving as a mediating variable. Work-life balance and creativity positively contribute to enhanced performance, while job stress poses challenges to both performance and problem-solving capabilities. Problem-solving emerges as a key competency that strengthens the relationships between these variables, enabling employees to manage work pressures and complex tasks effectively.

Employees who maintain a strong sense of work-life balance are more focused and productive, while creativity drives innovation and efficiency in task execution. Conversely, elevated levels of job stress can disrupt employees' effectiveness and problem-solving abilities, adversely affecting their performance. These insights underscore the importance of targeted interventions to promote work-life balance, foster creativity, and mitigate job stress to support employee success.

Organizations should introduce flexible work policies and time management training programs to help employees effectively balance their professional and personal responsibilities. Development programs, such as innovation workshops and brainstorming sessions, should be implemented to encourage employees to think creatively and generate innovative solutions.

To manage job stress, companies should offer stress management initiatives, including psychological counseling, mindfulness training, and realistic workload targets, to alleviate workplace pressures. Moreover, organizations should focus on enhancing problem-solving skills through training programs based on real-world scenarios and simulations, equipping employees to handle complex challenges confidently and efficiently.

By adopting these measures, organizations can cultivate a supportive and productive work environment that fosters sustainable improvements in employee performance and overall organizational success.

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