



# The Influence of Career Development, Digital Leadership Style, and Work-Life Balance on Employee Job Satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch

Erlina Sih Rahayu <sup>1\*</sup>, Yanita Hendarti <sup>2</sup>, Ambyah Atas Aji <sup>3</sup>, Muflik Malikun <sup>4</sup>

Universitas Surakarta, Indonesia <sup>1,2,3,4</sup>

Email: [erlinasrsolo@gmail.com](mailto:erlinasrsolo@gmail.com) <sup>1\*</sup>, [yanitahendarti1974@gmail.com](mailto:yanitahendarti1974@gmail.com) <sup>2</sup>,  
[ambyahatasaji22@gmail.com](mailto:ambyahatasaji22@gmail.com) <sup>3</sup>, [muflikh.malikun@gmail.com](mailto:muflikh.malikun@gmail.com) <sup>4</sup>

Address: Jl. Raya Palur Km. 5 Surakarta Ngringo Jaten Karanganyar Jawa Tengah Jurug, Ngringo,  
Kec. Jaten, Jawa Tengah 57731

Email correspondence: [erlinasrsolo@gmail.com](mailto:erlinasrsolo@gmail.com)

**ABSTRACT:** *The purpose of this study was to analyze the influence of career development, digital leadership style, and work-life balance on employee job satisfaction in the banking sector, both partially and simultaneously. The population in this study were all employees of PT. BPR BKK Jateng (Peseroda) Karanganyar Branch, totaling 119 people. Because the population is relatively small and reachable, the entire population was sampled in this study using the total sampling technique. Data analysis techniques used include: Instrument testing (validity test and reliability test), Classical Assumption Test (normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test). To test the hypothesis, multiple linear regression analysis, t-test (Partial), F-test (Simultaneous), and Coefficient of Determination were used. The results of the analysis showed that the three independent variables, namely Career Development, Digital Leadership Style, and Work-Life Balance, had a significant influence on Job Satisfaction of PT. BPR BKK JATENG (PESERODA) Karanganyar Branch.*

**Keywords:** *Career Development, Digital Leadership Style, Work-Life Balance, Employee Job Satisfaction*

## 1. INTRODUCTION

The development of the banking industry in the current digital era requires companies to face various challenges, including in managing human resources. One of the biggest challenges is maintaining employee job satisfaction, which is the key to the organization's success in achieving its strategic goals. Previous research states that job satisfaction is influenced by various factors, such as career development, leadership style, and work-life balance (Robbins & Judge, 2018). Career development provides opportunities for employees to improve their skills and positions in the company, which has a positive impact on job satisfaction (Dessler, 2020). In the digital era, leadership styles have also changed towards digital leadership, where leaders use technology to encourage innovation and collaboration (Alvesson & Blom, 2019). Meanwhile, work-life balance is becoming increasingly important because employees in the banking sector are faced with high work demands, so that the balance between work and personal life becomes a determining factor in job satisfaction (Greenhaus & Allen, 2015).

In recent years, the shift in leadership style towards digital has become a significant phenomenon in the banking sector. Digital leadership enables the use of technology to improve efficiency and productivity, but its impact on job satisfaction is still not fully

understood (Rahman, 2020). In addition, career development is a major concern for employees, especially in competitive industries such as banking, where opportunities for advancement are one of the biggest motivators in improving performance and satisfaction (Pratama, 2019). Work-life balance is also an increasingly relevant issue, with many employees finding it difficult to balance their personal and work lives, which has the potential to reduce job satisfaction (Kurniawan, 2021).

Research results show that factors such as career development, digital leadership, and work-life balance have a significant impact on employee job satisfaction. A survey conducted by PwC (2021) found that 78% of employees in the banking sector consider work-life balance as the main factor in determining their job satisfaction. A study by Pratama (2019) found that effective career development increases job satisfaction by up to 65% in the banking industry. In addition, Rahman (2020) showed that the digital leadership style applied in the banking sector contributes positively to job satisfaction, with an increase in employee productivity by 20%.

Career development is a process where employees get the opportunity to develop their skills, knowledge, and abilities through various trainings and mentoring, which will ultimately affect their job satisfaction positively. Herzberg's two-factor theory suggests that intrinsic factors such as career development are drivers of job satisfaction. When employees see clear career opportunities, they feel valued, which increases job satisfaction.

Career Development is believed to have a positive relationship with job satisfaction because employees who feel they have opportunities to develop will be more motivated and engaged in their work (Dessler, 2020). The results of research by Pradhan & Jena (2017); Poon (2019); and Dhanpat et al. (2020) stated that effective career development contributes significantly to employee job satisfaction in the financial services sector.

Digital leadership style emphasizes the use of technology in leading and interacting with employees, especially in the era of digitalization. This leadership involves more effective communication, remote collaboration, and data-based decision making. Based on transformational leadership theory, digital leaders are able to provide a positive influence by empowering and motivating employees, which ultimately increases job satisfaction.

Digital Leadership Style is also thought to have a significant effect on job satisfaction, because the use of technology in leadership improves communication and collaboration, which ultimately increases employee satisfaction (Alvesson & Blom, 2019). The results of research by Wang et al. (2021); Avolio et al. (2019); and Georgiadis &

Pitelis (2020) show that an adaptive digital leadership style encourages employees to innovate and feel more satisfied at work.

Work-life balance refers to an employee's ability to balance professional and personal responsibilities. According to role balance theory, when employees can maintain a balance between work and personal life, they tend to feel more satisfied with their jobs because stress is reduced and well-being is increased.

Work-Life Balance is believed to be one of the important factors in influencing job satisfaction, especially in high-demand sectors such as banking. Employees who can balance their work and personal lives tend to be more satisfied and productive (Greenhaus & Allen, 2015). The results of research by Nawaz et al. (2020); Kim & Ryu (2019); and Garg & Kumar (2021) emphasize the importance of work-life balance as a major factor contributing to job satisfaction, especially among banking sector employees who face high pressure in their jobs.

This study offers novelty by integrating three important variables of career development, digital leadership, and work-life balance to understand employee job satisfaction in the banking sector. Focusing on digital leadership style, which is a new phenomenon in management literature, also provides new contributions that are relevant to banking conditions in the digital era.

The formulation of the problem in this study is whether career development, digital leadership style, and work-life balance have an influence on employee job satisfaction in the banking sector, while the purpose of this study is to analyze the influence of career development, digital leadership style, and work-life balance on employee job satisfaction in the banking sector.

## **2. LITERATURE REVIEW**

### **Career Development**

Career development is a continuous process that focuses on improving employee skills, knowledge, and experience to achieve long-term professional goals. Career development not only improves individual competence, but also provides higher motivation and job satisfaction (Noe, 2020). Career Development Indicators include: Training and Development, Promotion Opportunities, and Mentoring and Coaching

### **Digital Leadership Style**

Digital leadership style is the use of digital technology by leaders to lead and manage teams. This leadership emphasizes efficient communication, innovation, and

collaboration supported by digital tools to drive productivity and responsiveness in a changing work environment (Parry & Santana, 2019). Indicators of Digital Leadership Style include: Use of Technology, Innovation, and Digital Communication

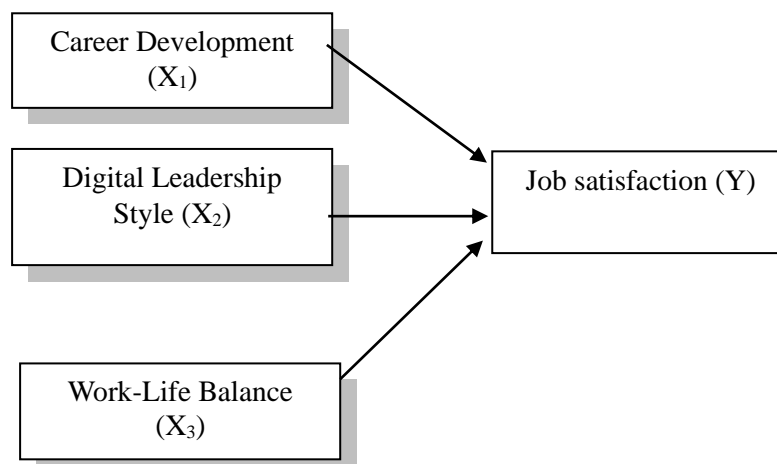
### **Work-Life Balance**

Work-life balance is the balance between work responsibilities and employees' personal lives. This balance is important to ensure that employees can meet professional needs without sacrificing personal well-being, which can affect productivity and job satisfaction (Haar, 2019). Work-Life Balance indicators include: Work Time Flexibility, Time Balance, and Work Stress

### **Job satisfaction**

Job satisfaction is a positive feeling experienced by employees towards their jobs, reflecting satisfaction with various aspects of the job, including the work environment, pay, and relationships with coworkers. High job satisfaction is often associated with greater commitment to the organization and higher productivity (Locke, 2020). Indicators of Job Satisfaction include: Satisfaction with the Job Itself, Satisfaction with Compensation, and Work Environment

## **3. FRAMEWORK**



**Figure 1.** Framework of Thought

## **4. HYPOTHESIS**

H<sub>1</sub>: Career development has a significant effect on Employee Job Satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch "

H<sub>2</sub>: Digital leadership style has a significant effect on Employee Job Satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch "

H<sub>3</sub>: Work-Life Balance has a significant effect on Employee Job Satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch "

## **5. RESEARCH METHODS**

### **Research Design**

This study uses a quantitative method with a survey approach to measure the influence of Career Development, Digital Leadership Style, and Work-Life Balance on Employee Job Satisfaction at PT. BPR BKK Jateng (Peseroda) Karanganyar Branch. The design of this study is causal, aiming to explain the relationship between these variables.

### **Population and Research Sample**

The population in this study were all employees of PT. BPR BKK Jateng (Peseroda) Karanganyar Branch, totaling 119 people. Because the population is relatively small and reachable, the entire population was used as a sample in this study using the total sampling technique. Total sampling is a sampling technique that takes all members of the population as samples (Sugiyono, 2017). Thus, the number of samples in this study was 119 respondents.

### **Data collection technique**

Primary data were collected through distributing questionnaires to respondents. The questionnaire consisted of a number of statements that measure the influence of independent variables, namely career development, digital leadership style, and work-life balance, on employee job satisfaction. Respondents were asked to answer the statements in the questionnaire using a Likert scale of 1-5, where 1 means "strongly disagree" and 5 means "strongly agree".

### **Data Analysis Techniques**

Data analysis techniques used include: Instrument testing (validity testing and reliability testing), Classical Assumption Test (normality testing, multicollinearity testing, heteroscedasticity testing, and autocorrelation testing). To test the hypothesis, multiple linear regression analysis, t-test (Partial), F-test (Simultaneous), and Coefficient of Determination are used.

## **6. RESULTS AND DISCUSSION**

### **Data Analysis Results**

#### **a. Instrument Test**

The results of the validity test show that all questionnaire items have a correlation value greater than 0.178, so it can be concluded that all items are valid and suitable for further analysis.

The results of the reliability test show that all variables have a Cronbach's Alpha value above 0.60, so the research instrument is considered reliable.

#### **b. Classical Assumption Test**

The normality test is performed to ensure that the residual distribution is normal. This test uses Kolmogorov-Smirnov with the criteria that the data is normally distributed if the Sig value is  $> 0.05$ . The test results show a Sig value of 0.200, which means the data is normally distributed.

Multicollinearity test is conducted to see if there is a strong correlation between independent variables. The results of the multicollinearity test show that all variables have VIF values below 10 and Tolerance values above 0.1, so there is no multicollinearity problem.

The heteroscedasticity test is carried out using the Glejser test. If the Sig value is  $> 0.05$ , then there is no heteroscedasticity. The results show that the Sig value for each independent variable is greater than 0.05, which means there is no heteroscedasticity problem in the model.

The autocorrelation test was conducted using the Durbin-Watson (DW) test. If the DW value is between 1.5 and 2.5, then there is no autocorrelation. The test results show a DW value of 1.967, which means there is no autocorrelation.

#### **c. Multiple Linear Regression Analysis**

Multiple linear regression analysis was conducted to test the effect of independent variables on the dependent variable. The regression equation obtained is as follows:

$$Y=1.215+0.356X_1+0.312X_2+0.267X_3$$

These results indicate that the three independent variables have a positive effect on job satisfaction. The regression coefficient of each variable shows that:

- 1) Each one unit increase in Career Development will increase Job Satisfaction by 0.356 units.

- 2) Each one unit increase in Digital Leadership Style will increase Job Satisfaction by 0.312 units.
- 3) Each one unit increase in Work-Life Balance will increase Job Satisfaction by 0.267 units.

**d. Hypothesis Testing**

**1) t-test (Partial)**

The t-test is used to test the effect of each independent variable partially on the dependent variable. The results of the t-test show:

- a) Career Development:  $t\text{-count} = 4.231$ ,  $\text{Sig} = 0.000 (< 0.05) \rightarrow$  significant
- b) Digital Leadership Style:  $t\text{-count} = 3.876$ ,  $\text{Sig} = 0.001 (< 0.05) \rightarrow$  significant
- c) Work-Life Balance:  $t\text{-count} = 3.452$ ,  $\text{Sig} = 0.002 (< 0.05) \rightarrow$  significant

From these results, it can be concluded that the three independent variables partially have a significant effect on employee job satisfaction.

**b. F Test (Simultaneous)**

The F test is used to test the influence of independent variables simultaneously on the dependent variable. The results of the F test show an F-count value of 32.567 with a Sig value of 0.000, which means significant. Thus, the variables of career development, digital leadership style, and work-life balance together have a significant effect on employee job satisfaction.

**c. Coefficient of Determination ( $R^2$ )**

The coefficient of determination is used to measure how much the independent variable is able to explain the variation of the dependent variable. The  $R^2$  value obtained is 0.684, which means that 68.4% of the variation in employee job satisfaction can be explained by the variables of career development, digital leadership style, and work-life balance. The remaining 31.6% is influenced by other variables not included in the model.

**7. DISCUSSION**

The results of the analysis show that the three independent variables, namely Career Development, Digital Leadership Style, and Work-Life Balance, have a positive and significant influence on Job Satisfaction, which is explained as follows:

**a. The Influence of Career Development on Job Satisfaction**

Career development has a significant effect on employee job satisfaction, which means that the first hypothesis in this study is proven true. These results indicate that

increasing career development opportunities including training, promotion, and mentoring directly affect the level of employee job satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch. Employees who see a clear career path and opportunities for development are more likely to be satisfied with their jobs.

Career Development provides employees with opportunities to improve their skills and achieve their professional goals, which ultimately increases job satisfaction (Guan et al., 2019). This study supports the findings of Pratama (2019), which shows that good career development increases job satisfaction in the banking sector. Employees feel valued and motivated when they have the opportunity to develop their skills and achieve their career goals (Noe, 2020).

b. The Influence of Digital Leadership Style on Job Satisfaction

Digital leadership style has a significant influence on employee job satisfaction, which means the second hypothesis in this study is proven true. These results indicate that leaders who are effective in utilizing digital technology for communication, innovation, and decision-making can increase employee job satisfaction. Digital technology facilitates faster communication and better collaboration between employees, which contributes to job satisfaction.

Digital Leadership Style creates an adaptive and supportive work environment for technological change, which increases employee engagement and satisfaction (Avolio et al., 2019). This study is consistent with the findings of Rahman (2020), which shows that leaders who adopt digital technology in organizational management can improve employee performance and job satisfaction. Technology enables a more responsive and inclusive leadership style, which increases employee engagement (Parry & Santana, 2019).

c. The Effect of Work-Life Balance on Job Satisfaction

Work-life balance has a significant effect on employee job satisfaction, which means that the third hypothesis in this study is proven true. These results indicate that the balance between work and personal life plays an important role in increasing the level of employee job satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch. Employees who have flexible time and do not feel stressed by work demands show a higher level of job satisfaction.

Work-Life Balance provides employees with a balance between work and personal life, which promotes job satisfaction and reduces stress (Peters et al., 2020). The results of this study are in accordance with Haar's (2019) research, which found



that good work-life balance has a significant impact on job satisfaction in various industries, including banking. Adequate work-life balance allows employees to maintain mental and physical health, which in turn increases productivity and commitment to the organization (Greenhaus & Allen, 2019).

d. **The Simultaneous Influence of Career Development, Digital Leadership Style, and Work-Life Balance on Job Satisfaction**

Simultaneously, the three independent variables (career development, digital leadership style, and work-life balance) have a significant effect on employee job satisfaction at PT. BPR BKK JATENG (PESERODA) Karanganyar Branch. This shows that the combination of career development opportunities, leaders who are adaptive to technology, and work-life balance are key factors in creating optimal job satisfaction among banking employees.

This study supports the findings of previous studies showing that managerial and employee well-being aspects, such as career development, digital leadership, and work-life balance, are key predictors of job satisfaction. Employees who feel well-treated by the organization in terms of career opportunities, have effective leaders, and feel balanced between work and personal life will be more satisfied with their jobs (Locke, 2020; Kurniawan, 2021).

## **8. CONCLUSION AND SUGGESTIONS**

### **Conclusion**

The results of the analysis in this study indicate that the three independent variables, namely Career Development, Digital Leadership Style, and Work-Life Balance, have a significant influence on Employee Job Satisfaction at PT. BPR BKK Jateng (Peseroda) Karanganyar Branch

### **Suggestion**

- a. For Company Management, to improve employee job satisfaction, companies are advised to focus more on structured career development programs, ensuring that every employee has the opportunity to develop skills and achieve their desired career level. In addition, it is important for companies to adopt a digital leadership style that supports digital transformation and allows employees to work more flexibly.
- b. For Employees, employees are advised to actively participate in career development programs provided by the company and improve their digital skills in order to more

easily adapt to technological changes in work. In addition, employees need to maintain a balance between work and personal life to avoid excessive work fatigue.

- c. For Further Researchers, this study contributes to the literature on the influence of Career Development, Digital Leadership Style, and Work-Life Balance on Job Satisfaction. For further researchers, it is recommended to expand this study by adding other variables such as organizational culture or compensation, and conducting research in other sectors or industries to enrich the understanding of the factors that influence job satisfaction. Further research can also use longitudinal methods to see changes in job satisfaction in the long term.

## **BIBLIOGRAPHY**

- Alvesson, M., & Blom, M. (2019). Leadership and Digital Transformation: Impacts on Employees. *Journal of Organizational Change Management*, 32(3), 345-360.
- Avolio, BJ, Sosik, JJ, Kahai, SS, & Baker, B. (2019). E-leadership: Re-examining transformations in leadership source and transmission. *The Leadership Quarterly*, 30(2), 117-131. <https://doi.org/10.1016/j.leaqua.2019.03.001>
- Dessler, G. (2020). *Human Resource Management* (16th ed.). Pearson Education.
- Dhanpat, N., Modau, M.F., Lugisani, P., Mabojane, R., & Phiri, M. (2020). The impact of career development support on employee performance: A case study of a banking sector. *SA Journal of Human Resource Management*, 18(1), 1-11. <https://doi.org/10.4102/sajhrm.v18i0.1331>
- Garg, P., & Kumar, N. (2021). Impact of work-life balance on job satisfaction: A study on banking sector employees. *Management Review Quarterly*, 71(2), 1-18. <https://doi.org/10.1007/s11301-020-00202-w>
- Georgiadis, A., & Pitelis, C.N. (2020). Leadership in the digital era: How e-leadership impacts employee outcomes. *Journal of Business Research*, 122, 101-113. <https://doi.org/10.1016/j.jbusres.2020.04.016>
- Ghozali, I. (2018). *Multivariate Analysis Application with IBM SPSS 25 Program*. Diponegoro University Publishing Agency.
- Greenhaus, J. H., & Allen, T. D. (2019). Work-Family Balance: A Review and Extension of the Literature. *Journal of Vocational Behavior*, 88, 98-108.
- Haar, J. M. (2019). Work-Life Balance Practices and Employee Outcomes. *Journal of Organizational Behavior*, 40(3), 491-506.
- Kim, H., & Ryu, S. (2019). Work-life balance, job satisfaction, and organizational commitment among workers in the banking industry. *The Journal of Business Research*, 99, 286-292. <https://doi.org/10.1016/j.jbusres.2019.02.009>

- Kurniawan, A. (2021). The Importance of Work-Life Balance in Banking Industry: Employee Perspectives. *Journal of Human Resource Management*, 10(4), 150-164.
- Kurniawan, A. (2021). Work-Life Balance and Job Satisfaction: Insights from the Banking Industry. *Journal of Human Resource Management*, 10(4), 150-164.
- Locke, E. A. (2020). The Nature and Causes of Job Satisfaction. *Journal of Applied Psychology*, 105(7), 395-412.
- Nawaz, S., Khalid, M.U., & Ali, M. (2020). Work-life balance and job satisfaction among employees in the financial sector. *International Journal of Human Resource Studies*, 10(4), 23-35.<https://doi.org/10.5296/ijhrs.v10i4.17429>
- Noe, R. A. (2020). *Employee Training and Development* (8th ed.). McGraw-Hill.
- Parry, E., & Santana, M. (2019). Digital Leadership: Managing in the Digital Age. *Human Resource Management Review*, 29(2), 235-245.
- Poon, J. M. L. (2019). Career commitment and satisfaction: The impact of career development programs. *International Journal of Business and Society*, 20(2), 239-251.<https://doi.org/10.33736/ijbs.1712.2019>
- Pradhan, R. K., & Jena, L. K. (2017). Employee performance at workplace: Conceptual model and empirical validation. *Business Perspectives and Research*, 5(1), 69-85.<https://doi.org/10.1177/2278533716671630>
- Pratama, D. (2019). The Impact of Career Development on Job Satisfaction in the Indonesian Banking Sector. *International Journal of Human Resource Studies*, 9(3), 45-60.
- PwC. (2021). *Global Employee Engagement and Satisfaction Report*. PwC Publications.
- Rahman, M. (2020). Digital Leadership in Banking: A Study on Employee Performance and Satisfaction. *Journal of Business and Management*, 15(1), 89-101.
- Sekaran, U., & Bougie, R. (2019). *Research Methods for Business: A Skill Building Approach* (8th ed.). Wiley.
- Sugiyono. (2017). *Quantitative, Qualitative and R&D Research Methods*. Alfabeta.
- Wang, Y., Han, X., & Ding, X. (2021). Digital leadership and job satisfaction: Empirical evidence from a financial services firm. *Journal of Organizational Behavior*, 42(4), 578-592.<https://doi.org/10.1002/job.2537>