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OPTIMIZING GENERATION Z EMPLOYEE PERFORMANCE THROUGH SOFT SKILLS, HARD SKILLS, AND WORK–LIFE BALANCE: THE MEDIATING ROLE OF JOB SATISFACTION AT PT BANK RIAU KEPRI SYARIAH, RIAU PROVINCE

Volume: 7
Number: 4
Page: 1111 - 1121

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Article History:
Received: 2026-06-04
Revised: 2026-06-28
Accepted: 2026-07-18

Abstract:
This study aims to analyze the effects of soft skills, hard skills, and work–life balance on the performance of Generation Z employees, with job satisfaction serving as an intervening variable, at PT Bank Riau Kepri Syariah, Riau Province. This research employed a quantitative approach, with data collected through a questionnaire. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The results indicate that hard skills and work–life balance have a positive and significant effect on job satisfaction, whereas soft skills do not have a significant effect. Furthermore, soft skills and job satisfaction have a positive and significant effect on employee performance, while hard skills and work–life balance do not have a direct significant effect on employee performance. The mediation analysis reveals that job satisfaction mediates the effects of hard skills and work–life balance on employee performance but does not mediate the effect of soft skills. These findings suggest that improving hard skills and implementing an effective work–life balance should be supported by enhanced job satisfaction to improve the performance of Generation Z employees. Therefore, organizations are encouraged to strengthen employees' soft skills through training programs, teamwork development, and emotional intelligence enhancement

Keywords: Soft Skills, Hard Skills, Work-Life Balance, Job Satisfaction, Employee Performance, Generation Z.

INTRODUCTION

Human resources are a strategic asset that determines an organization's success in achieving its goals and maintaining competitiveness amidst an increasingly dynamic business environment (Dessler, 2020). The development of digital technology, organizational transformation, and increasing global competition requires companies to have human resources who master not only technical skills (hard skills) but also interpersonal skills (soft skills) that can support work effectiveness (Spencer & Spencer, 1993). In the era of digital transformation, organizations no longer rely solely on technological sophistication but also on the quality of human resources capable of adapting to change, innovating, and producing optimal performance (Robbins & Judge, 2022). Therefore, improving employee performance has become a primary focus for organizations in facing increasingly competitive business challenges.

Changes in the work environment are increasingly complex with the presence of Generation Z as a workforce group that is starting to dominate the world of work. Based on the 2020 Population Census published by the Central Statistics Agency (2021), Generation Z is the second largest population group in Indonesia with a proportion of around 27.94% of the total population and in

2025 the workforce will reach 149 million people, with 22.76% (33.92 million) being Generation Z. This condition shows that human resource management from this generation group is a strategic issue for organizations.

Generation Z is known as digital natives, characterized by high adaptability to technological developments, flexible work environments, clear competency development opportunities, and a work-life balance (Priporas et al., 2020; Deloitte, 2024). These characteristics encourage organizations to adapt their human resource management strategies to improve employee performance and job satisfaction.

Generation Z still faces various challenges in the competency aspect, which states that 69% of companies place analytical thinking as the most needed skill in the future, while 80% of soft skills are needed in the industry 4.0 era (World Economic Forum., 2025). Various studies show that there is still a competency gap (skill gap) in Generation Z, 75% of Islamic Banking students still have hard skills in the adequate category, so they do not fully meet the needs of the world of work (Rokhmah A., 2024).

Various surveys indicate that 89% of HR practitioners consider soft skills to be the main cause of failure of recruitment, and 46% of Generation Z are considered to have a suboptimal level of professionalism. Approximately 9.9 million people aged 18–29 are still unemployed, with an open unemployment rate of approximately 16.89% (Central Statistics Agency, 2025). This phenomenon shows that mastery of hard skills alone is not enough and must be balanced with soft skills to improve employee competitiveness and performance (World Economic Forum, 2025).

Over 90% of Indonesian Generation Z considers work-life balance to be an important aspect of their work life. It is one of the primary considerations for Generation Z when choosing a workplace, surpassing compensation and career path. Research shows that work-life balance positively impacts employee performance (50.4%-63.2%). Conversely, an imbalance between work and personal life can potentially increase stress, burnout, and decrease job performance and satisfaction (JakPat, 2024; Deloitte, 2024).

This phenomenon is becoming increasingly important in Indonesia's growing Islamic banking industry. The Financial Services Authority (OJK) stated that total Islamic banking assets reached approximately IDR 960.82 trillion, with a 7.42% market share of the national banking industry (Snapshot of Indonesian Islamic Banking, 2025). This growth demonstrates increasing competition among banks in providing fast, accurate, innovative, and digitally driven services, making human resource quality a strategic factor in maintaining company competitiveness.

On the other hand, the company has demonstrated its commitment to improving employee competency, including 2,657 employees (82.61%) who have participated in competency development programs covering technical skills, soft skills, and certification in order to support the conversion to a Sharia Commercial Bank (Annual Report of PT Bank Riau Kepri Syariah., 2021).

Efforts to improve the quality of human resources are accompanied by regular performance evaluations, including holding Performance Evaluation Meetings to evaluate target achievement, improve performance, strengthen synergy between work units, and encourage continuous performance improvement (by 2026). This condition indicates that improving employee performance remains a primary concern for the company, so it needs to be supported by improvements in soft skills, hard skills, work-life balance, and job satisfaction.

The relationship between soft skills, hard skills, work-life balance, and employee performance is not only direct but also occurs through job satisfaction as an intervening variable. Job satisfaction is the positive feelings employees have about their jobs as a result of evaluating various aspects of the job, such as the work environment, career development opportunities, compensation, relationships with coworkers, and organizational support (Spector, 1997). Job satisfaction increases employee motivation, organizational commitment, loyalty, and willingness to contribute their best to the company, thus impacting improved performance (Spector, 1997; Mangkunegara, 2021). Thus, job satisfaction is seen as a variable capable of bridging the influence of soft skills, hard skills, and work-life balance on employee performance.

Previous research on the influence of soft skills, hard skills, and work-life balance on employee performance has shown inconsistent results. Some studies found a positive and significant influence, while others showed different results. Furthermore, most studies only tested the direct influence between variables without including job satisfaction as an intervening variable, particularly for Generation Z employees in the Islamic banking sector. Therefore, this study was conducted to address this gap by presenting job satisfaction as an intervening variable between the influence of soft skills, hard skills, and work-life balance on employee performance. Generation Z in the Islamic banking sector.

Soft skills are factors that influence employee performance. Soft skills are non-technical abilities related to an individual's character, behavior, and ability to interact with others, such as communication skills, teamwork, leadership, critical thinking, creativity, emotional intelligence, and problem-solving skills (Goleman, 1998; Laker & Powell, 2011; Succi & Canovi, 2020). According to Lyle M. Spencer and Signe M. Spencer (1993), soft skills are behavioral competencies that reflect an individual's characteristics in interacting and working effectively to achieve superior performance. Indicators of soft skills include communication skills, teamwork, service orientation, relationship building, integrity, and initiative.

Hard skills provide the technical competencies needed to complete work according to standards, in line with Human Capital Theory, which states that increasing knowledge and skills will improve performance (Becker, 1964; Ginting & Sihombing, 2020; Herlambang & Saputra, 2021), which are obtained through education, training, and work experience so that they can be measured and evaluated objectively. Hard skills are technical competencies possessed by individuals to carry out work effectively based on the knowledge and skills acquired through education, training, and work experience. Indicators of hard skills include job knowledge, technical skills, the ability to use technology and work systems, analytical skills, and the ability to complete tasks according to operational standards (Lyle M. Spencer and Signe M. Spencer, 1993).

Work-life balance is an individual's ability to manage and balance the demands of work and personal life so that both roles can be carried out effectively without causing excessive conflict. Work-life balance includes time balance, engagement balance, and satisfaction balance between work and personal life (Ellen Ernst Kossek and Brenda A. Lautsch, 2012). Work-life balance is becoming an increasingly important issue in human resource management, especially for Generation Z. This performance balance contributes to improved psychological well-being, reduced stress and burnout levels, and increased employee motivation and performance (Greenhaus, Collins, & Shaw, 2003). Conversely, an imbalance between work and personal life can lead to decreased job satisfaction, increased turnover intention, and negatively impact employee performance (Kossek, Lewis, & Hammer, 2010). Therefore, companies need to create a work environment that supports work-life balance, especially for Generation Z employees who prioritize work-life balance.

Job satisfaction is the positive feelings an individual has about their job as a result of evaluating the characteristics of the job they perform. Indicators of job satisfaction include job satisfaction, satisfaction with their supervisor, satisfaction with coworkers, satisfaction with promotions, and satisfaction with pay. (Stephen P. Robbins and Timothy A. Judge, 2022).

Job satisfaction has a positive effect on employee performance, as explained in Social Exchange Theory (Blau, 1964), which states that satisfied employees will contribute better to the organization. Job satisfaction is an important predictor of performance improvement. Job satisfaction is thought to act as an intervening variable that bridges the influence of soft skills, hard skills, and work-life balance on employee performance (Locke, 1976; Afriyuni, 2025). The better the interpersonal and technical skills possessed by employees and the more balanced their work and personal lives, the higher the perceived job satisfaction, which ultimately will improve employee performance.

Employee performance is influenced by the balance between job demands and job resources. The more adequate the resources provided by the organization, the higher the employee motivation, engagement, and performance (Demerouti et al., 2001; John P. Campbell, 1990). Employee performance encompasses work quality, work quantity, task execution, and responsibility.

A study of 1,511 banking sector employees in Spain showed that the relationship between work-family balance, employee well-being, and job performance did not have a significant direct impact on employee performance. However, work-family balance was shown to have a positive effect on employee well-being, and employee well-being, in turn, had a positive effect on job performance. Thus, employee well-being acts as a mediating variable that bridges the relationship between work-family balance and job performance. This finding indicates that work-life balance does not necessarily directly improve performance, and that improving employee well-being first leads to improved performance (Medina-Garrido et al., 2024).

Research findings suggest that communication, teamwork, problem-solving, adaptability, and leadership are the competencies most needed by organizations and contribute to improving employee performance. While technical skills (hard skills) remain essential, individual success in the workplace is strongly influenced by mastery of soft skills, which support work effectiveness, collaboration, and adaptability to change. Therefore, developing soft skills is a crucial factor in improving employee performance and workforce competitiveness (Succi, Canovi., 2020).

The research findings show that hard skills play a significant role in helping employee's complete technical tasks relevant to their field of work, while soft skills have a greater impact on long-term success, such as the ability to communicate, collaborate, lead, adapt, and solve problems. This research also explains that mastery of both types of skills complements each other in increasing work effectiveness and organizational performance. Therefore, organizations need to not only develop their employees' technical abilities but also strengthen their soft skills to be able to cope with changes in the work environment and increase productivity (Laker; Powell 2011).

Research examining the influence of skills gap, work-life balance, and job satisfaction on employee performance at PT Bank Perkreditan Rakyat Delta Artha Kencana shows that skills gap, work-life balance, and job satisfaction have a positive and significant effect on employee performance. However, this study did not consider job satisfaction as an intervening variable (Wibowo; Almanshur, 2025). Other research examines employee competency, work-life balance, job satisfaction, and performance in the banking sector.

The novelty of this research lies in the integration of soft skills, hard skills, and work-life balance as determinants of employee performance with job satisfaction as an intervening variable in the context of Generation Z employees in the regional Islamic banking industry. Unlike previous studies that generally only tested the direct influence between variables or were conducted in different sectors and respondent characteristics, this study specifically focuses on Generation Z employees at PT Bank Riau Kepri Syariah, Riau Province, who are facing the demands of digital transformation, improving service quality, and changing workforce characteristics. Thus, this research is expected to enrich the Human Resource Management literature regarding Generation Z

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performance management and provide strategic recommendations for organizations in developing competencies, increasing job satisfaction, and optimizing employee performance in the Islamic banking industry.

METHODS

This study employed a quantitative approach with an explanatory research approach. This approach was used to examine the causal relationship between soft skills, hard skills, and work-life balance variables on employee performance, with job satisfaction as an intervening variable. Explanatory research aims to explain the relationship between variables through hypothesis testing based on empirical data obtained from respondents (Sugiyono, 2023).

The research was conducted at PT Bank Riau Kepri Syariah, Riau Province. The research location was selected based on the consideration that the company is a sharia-based regional development bank undergoing digital transformation and has a productive-age workforce dominated by Generation Z. The research was conducted in 2026, covering the stages of preparing research instruments, collecting data, processing data, analyzing data, and compiling the research report.

The population in this study were all Generation Z employees at PT Bank Riau Kepri Syariah, Riau Province. The sampling technique used purposive sampling, which is a sampling technique based on certain considerations or criteria that are in accordance with the research objectives (Sugiyono, 2023). The respondent criteria in this study were: (1) employees included in the Generation Z category; (2) active employee status at PT Bank Riau Kepri Syariah, Riau Province; and (3) willing to be research respondents. Based on the sample, it was determined based on the characteristics of the Structural Equation Modeling–Partial Least Squares (SEM-PLS) analysis with reference to the 10-times rule, namely the minimum sample size is ten times the largest number of indicators that form a construct (Hair et al., 2022). The types of data used consist of primary data and secondary data. Measurement of each indicator (Likert Scale), namely a score of 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree (Sugiyono, 2023). Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares/ SEM-PLS method (SmartPLS version 4). The data analysis stages include descriptive statistical analysis to describe the characteristics of respondents, evaluation of the measurement model (outer model), evaluation of the structural model (inner model), and hypothesis testing.

RESULT AND DISCUSSION

Validity Test. The results of data processing using SmartPLS showed that all indicators had loading factor values > 0.60, indicating that all indicators in this study were valid (Ghozali, 2021; Wynne W. Chin, 1998).

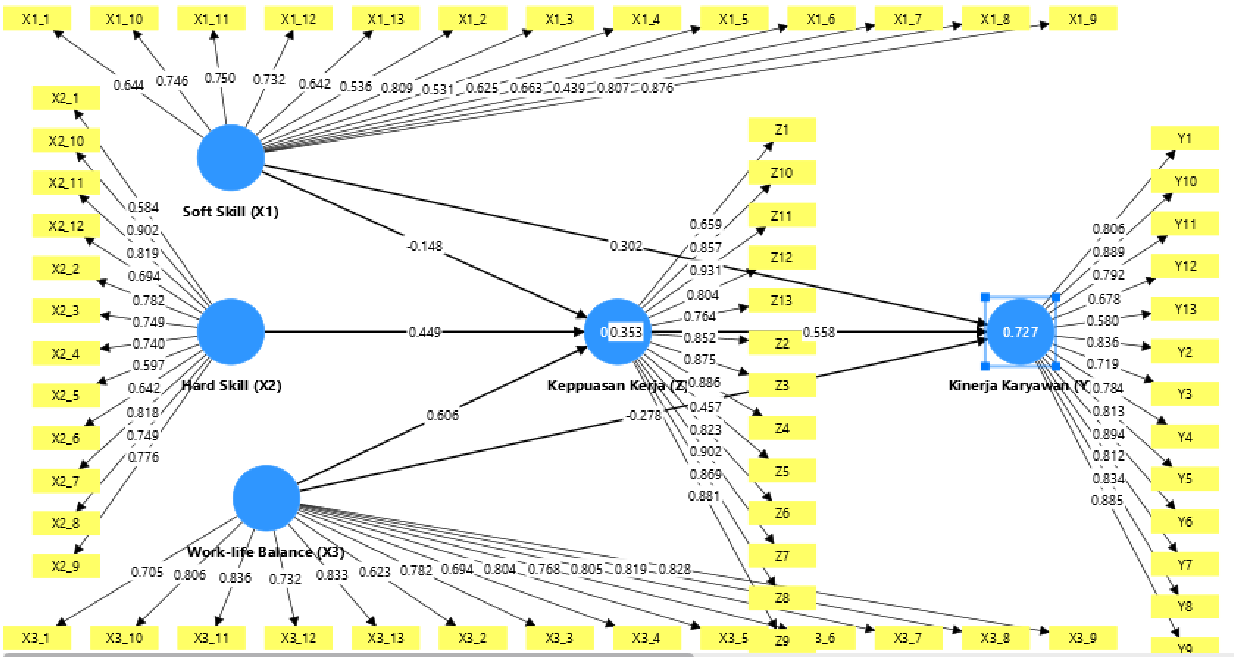

Figure 1. Covergent validity

Discriminant validity. The data processing results show that all variables have an Average Variance Extracted (AVE) value above 0.50, namely Hard Skills (0.625), Job Satisfaction (0.742), Employee Performance (0.686), Soft Skills (0.598), and Work-Life Balance (0.636). All research constructs have met the convergent validity criteria based on the AVE value (Hair et al., 2021).

Table 1. AVE (Average Variance Extracted)

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Hard Skill (X2)	0.924	0.932	0.937	0.625
Job Satisfaction (Z)	0.965	0.966	0.969	0.742
Employee Performance (Y)	0.954	0.956	0.960	0.686
Soft Skill (X1)	0.902	0.917	0.922	0.598
Work-life Balance (X3)	0.943	0.951	0.950	0.636

Table 2. AVE Root Value (Fornell-Lacker Criterion)

Construct	Hard Skill (X2)	Job Satisfaction (Z)	Employee Performance (Y)	Soft Skill (X1)	Work-life Balance (X3)
Hard Skill (X2)	0.743				
Job Satisfaction (Z)	0.782	0.821			
Employee Performance (Y)	0.788	0.768	0.799		
Soft Skill (X1)	0.649	0.545	0.650	0.688	
Work-life Balance (X3)	0.707	0.826	0.632	0.663	0.774

The test results show that the square root of AVE for Hard Skill (0.743), Job Satisfaction (0.821), Employee Performance (0.799), and Work-life Balance (0.774) is greater than its correlation value with other constructs. Thus, all research constructs have met the criteria of discriminant validity (Fornell & Larcker, 1981).

Table 3. Reliability Test

Construct	Cronbach's Alpha	Composite Reliability (ρA)	Composite Reliability (ρC)	Average Variance Extracted (AVE)
Hard Skill (X2)	0.924	0.932	0.937	0.625
Job Satisfaction (Z)	0.965	0.966	0.969	0.742
Employee Performance (Y)	0.954	0.956	0.960	0.686
Soft Skill (X1)	0.902	0.917	0.922	0.598
Work-life Balance (X3)	0.943	0.951	0.950	0.636

The test results show that all variables have Cronbach's Alpha values ranging from 0.902 to 0.965, and Composite Reliability (rho_c) values ranging from 0.922 to 0.969. Based on the reliability criteria according to Hair et al. (2021), a construct is declared reliable if it has Cronbach's Alpha and Composite Reliability values above 0.70. Thus, all research constructs, namely Soft Skills, Hard Skills, Work-life Balance, Job Satisfaction, and Employee Performance have met the reliability criteria with a Cronbach's Alpha value> 0.70 (Hair et al., 2021) meaning that the research instrument is declared reliable and suitable for use for further analysis.

Table 4. R-Square Test (R2)

Endogenous Construct	R^2	Adjusted R^2
Job Satisfaction (Z)	0.771	0.752
Employee Performance (Y)	0.727	0.697

Based on the test results, the R-Square value for the Job Satisfaction (Z) variable is 0.752, which shows that 75.2% of the variation in job satisfaction can be explained by the Soft Skills, Hard Skills and Work-life Balance variables, while the remaining 24.8% is explained by other variables

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outside the research. This value is included in the strong (substantial) category based on the R^2 value interpretation criteria (Chin, 1998; Hair et al., 2021). The Employee Performance Variable (Y) has an R-Square value of 0.697, which means that 69.7% of the variation in employee performance can be explained by the variables Soft Skills, Hard Skills, Work-life Balance and Job Satisfaction, while 30.3% is influenced by other factors outside the research. Based on the R^2 interpretation criteria, this value is included in the moderate category because it is in the range $0.50 \leq R^2 < 0.75$ (Hair et al., 2021).

Table 5. F-Square (F2)

Predictor Construct	Job Satisfaction (Z)	Employee Performance (Y)
Hard Skill (X2)	0.390	0.145
Job Satisfaction (Z)	–	0.261
Soft Skill (X1)	0.047	0.158
Work-life Balance (X3)	0.687	0.072

Based on the test results, Hard Skill (X2) has a large influence on Job Satisfaction (Z) with an f^2 value of 0.390, while Work-life Balance (X3) has a large influence on Job Satisfaction (Z) with an f^2 value of 0.687. Job Satisfaction (Z) has a moderate influence on Employee Performance (Y) with an f^2 value of 0.261, and Soft Skill (X1) has a moderate influence on Employee Performance (Y) with an f^2 value of 0.158. The effect of Hard Skill (X2) on Employee Performance (Y) is 0.145, Soft Skill (X1) on Job Satisfaction (Z) is 0.047, and Work-life Balance (X3) on Employee Performance (Y) is 0.072 included in the small influence category. Based on the effect size criteria (f^2), the Work-life Balance variable on Job Satisfaction is the variable that has the greatest influence in this study (Hair et al., 2021).

Table 6. Path Coefficient

Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-value	p-value
Hard Skill (X2) → Job Satisfaction (Z)	0.449	0.410	0.172	2.616	0.009
Hard Skill (X2) → Employee Performance (Y)	0.353	0.387	0.203	1.742	0.082
Job Satisfaction (Z) → Employee Performance (Y)	0.558	0.543	0.183	3.043	0.002
Soft Skill (X1) → Job Satisfaction (Z)	-0.148	-0.100	0.122	1.213	0.225
Soft Skill (X1) → Employee Performance (Y)	0.302	0.293	0.149	2.028	0.043
Work-life Balance (X3) → Job Satisfaction (Z)	0.606	0.618	1.106	5.722	0.000
Work-life Balance (X3) → Employee Performance (Y)	-0.278	-0.287	0.199	1.397	0.162

Based on the results of the PLS-SEM test, there are four relationships that show a significant influence, namely Hard Skills on Job Satisfaction ($\beta = 0.449$; $p = 0.009$), Job Satisfaction on Employee Performance ($\beta = 0.558$; $p = 0.002$), Soft Skills on Employee Performance ($\beta = 0.302$; $p = 0.043$), and Work-life Balance on Job Satisfaction ($\beta = 0.606$; $p = 0.000$). The relationship between Hard Skills on Employee Performance ($p = 0.082$), Soft Skills on Job Satisfaction ($p = 0.225$), and Work-life Balance on Employee Performance (p = 0.162) does not show a significant influence because it has a p-value > 0.05. Based on the hypothesis testing criteria, the relationship between variables is declared significant if the p-value < 0.05 (Hair et al., 2021). This means that Job Satisfaction plays a role as a variable that is significantly influenced by Hard Skills and Work-life Balance, and has a significant influence on Employee Performance.

Table 7. Indirect Effect

Indirect Relationship	Original Sample (β)	Sample Mean (M)	Standard Deviation	t-value	p-value
Hard Skill (X2) → Job Satisfaction (Z) → Employee Performance (Y)	0.251	0.210	0.101	2.477	0.013
Soft Skill (X1) → Job Satisfaction (Z) → Employee Performance (Y)	-0.082	-0.047	0.068	1.211	0.226
Work-life Balance (X3) → Job Satisfaction (Z) → Employee Performance (Y)	0.338	0.343	0.148	2.287	0.022

The test results show that Hard Skill (X2) has an indirect and significant effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient value of 0.251 and a P-Value of 0.013. Work-life Balance (X3) also has a significant indirect effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient value of 0.338 and a P-Value of 0.022. Meanwhile, Soft Skill (X1) does not have a significant indirect effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient value of -0.082 and a P-Value of 0.226. The mediation relationship is declared significant if the P-Value is <0.05 (Hair et al., 2021). Thus, Job Satisfaction is proven to mediate the relationship between Hard Skill and Work-life Balance on Employee Performance but does not mediate the relationship between Soft Skill and Employee Performance.

CONCLUSION

This study aims to analyze the influence of Soft Skills, Hard Skills, and Work-life Balance on employee performance with job satisfaction as an intervening variable. The results show that Hard Skills and Work-life Balance have a positive and significant effect on job satisfaction, while Soft Skills do not have a significant effect on job satisfaction. Furthermore, Soft Skills and job satisfaction are proven to have a positive and significant effect on employee performance, while Hard Skills and Work-life Balance do not have a significant direct effect on employee performance.

The results of the mediation test indicate that job satisfaction is able to mediate the influence of Hard Skills and Work-life Balance on employee performance but is unable to mediate the influence of Soft Skills on Employee Performance. It is hoped that increasing Hard Skills and Work-life Balance will be more effective in improving employee performance if followed by increasing job satisfaction through improving soft skills such as making the role of socialization, teamwork and emotional intelligence more effective, which play a role in supporting job satisfaction.

The results of this study provide practical implications: organizations need to improve employees' technical competencies and create a work-life balance to enhance job satisfaction. Soft skills development deserves special attention, as it has been shown to have a direct impact on improving employee performance. These findings are expected to inform management's considerations in developing more effective employee competency management strategies.

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