

The Linkage Between Burnout, Quality of Work Life, and Job Performance Among Fintech Company Employee Management: The Role of Job Satisfaction

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Abstract: The intense competition among Fintech companies requires management to maintain job performance. Job performance can be achieved through employee job satisfaction. Quality of work life can support the achievement of performance and employee performance, but burnout can reduce the performance of company employees. This study examines the effects of burnout, quality of work life, job satisfaction, indirect effects of burnout, and quality of work life on job performance through job satisfaction. This research was conducted at Fintech companies in Indonesia using a quantitative research design. Data were collected through questionnaires employing the Likert scale, which was further analyzed using SEM-PLS. The results showed that burnout has a negative and significant effect on job performance, while quality work of life has a positive and significant effect on job performance. In addition, job satisfaction has a significant effect on job performance. The indirect effects of burnout on job performance through job satisfaction are significant, as well as quality work of life and job performance.

Keywords: Burnout, Quality of work life, Job satisfaction, Job performance

INTRODUCTION

The fourth industrial era has transformed the world's business patterns in which technological advancements play a dominant role (Yaqub & Alsabban, 2023). The rapid flow of technology has triggered a major revolution in all aspects of human life, including the economic sector, leading to the emergence of the digital economy (Sudirman & Disemadi, 2022). Financial services are an example of the successful integration of technology-based services that facilitate transactions without time and distance constraints; this success has made financial services increasingly popular (Xu, 2022). In Indonesia, this popularity has been coupled with the total support from the government (Tannady et al., 2022).

On the other hand, the increasing intensity of business competition has put more pressure on both companies and employees. The high demands companies put on their employees can create non-conducive conditions and potentially lead to imbalances between employees' work life and personal life (Thakur & Sharma, 2019). This situation can cause stress and increase the risk of burnout for employees. The increasingly strong challenges in the business world increase the intensity of work for employees, causing psychological reactions such as fatigue and boredom. Furthermore, the company's workload and demands can have an impact on employee performance and cause emotional distress known as burnout.

Burnout is a work-related condition that can cause employees to suffer from exhaustion. Often, the inability to meet job demands can result in a decline in work

quality (Bakker & de Vries, 2021). When employees are faced with targets, pressure, and long or repeated deadlines, they will likely experience stress, physical fatigue, and emotional exhaustion, which will backfire on the company; the Fintech industry has seen such condition happens often, as reflected by the high turnover rate of new employees leaving the company within a span of 6 months, approximately 33% (Marrung & Budiani, 2023). The condition of employees who often face pressure on work and work targets affects employee psychology. This also impacts the emotional feelings of employees, known as burnout.

Burnout syndrome is a human response to progressively developing work-related stress that causes changes in human health (Montero-Marín, 2016). From a psychological perspective, burnout syndrome causes damage at cognitive, emotional, and attitudinal levels, resulting in negative behaviors toward work, colleagues, and professional roles (Maslach & Leiter, 2016). Freudenberger (1975) indicated that burnout is characterized by physical symptoms such as fatigue, exhaustion, frequent headaches and digestive disorders, sleeping disorders, and shortness of breath (Freudenberger, 1975; Yanova et al., 2020). Behavioral signs include frustration, anger, suspicion, feelings of omnipotence or excessive self-confidence, excessive use of tranquilizers and barbiturates, cynicism, and signs of depression (Heinemann & Heinemann, 2017).

Burnout syndrome resulting from exhaustion is characterized by emotional exhaustion, depersonalization, and reduced professional efficacy (Edú-valsania et al., 2022; Maslach & Leiter, 2016). Three dimensions of burnout syndrome are exhaustion, cynicism, and inefficiency, which are entirely independent (Bresó et al., 2007; Edú-valsania et al., 2022). Additionally, previous research findings suggest that high levels of emotional exhaustion lead to increased levels of cynicism or depersonalization (Taris et al., 2005). Similarly, empirical studies indicate that exhaustion and depersonalization are the core or key dimensions of workplace burnout syndrome (Schaufeli & Buunk, 2004). This is consistent with previous studies' findings that employees who have burnout syndrome in the workplace can affect the quality of work life (Ashrafi et al., 2018).

Quality of work life (QWL) is identified as a factor influencing job satisfaction (Shabrina & Ratnaningsih, 2019). However, contrasting findings were discovered that work-life balance negatively affects job performance (Son & Jung, 2019). QWL is closely related to emotional exhaustion because when employees experience work imbalance, individuals can feel stressed and have difficulty managing time, indirectly leading to emotional exhaustion. Furthermore, previous studies found that quality of work life has a close relationship with employee performance because workers who are satisfied with working conditions have good productivity and job satisfaction.

Employee performance and job satisfaction are crucial in the workplace (Memon et al., 2023; Zhenjing et al., 2022). Job satisfaction is an unseen organization's success factor impacting various aspects of the company (Arshad et al., 2023). The reasons why someone enjoys and finds satisfaction in their job are due to physiological factors and the work environment (Genc, 2016). Additionally, previous research findings suggest that job satisfaction is the level of satisfaction workers have regarding the rewards or wages they receive for their work (Lim &

Ling, 2012). This aligns with findings that an employee's satisfaction can be demonstrated by their job performance and work conditions (Mahalawat & Sharma, 2019).

Job satisfaction reflects overall quality of life involving social relationships, family relationships, and health status (Penn et al., 1988). Job satisfaction is influenced by various workplace factors, wages, and career development (Memon et al., 2023). Previous research findings suggest that dissatisfied employees will feel disappointed, affecting both themselves and their colleagues (Squires et al., 2015). This differs from the research findings suggesting that satisfied employees will carry out their responsibilities willingly and with dedication (Ullah, 2021; van den Bos et al., 2012).

Research that has been conducted so far examines the effect of burnout and quality of work life on job satisfaction. However, this study examines the effect of burnout and quality of work on job performance, both direct and indirect effect mediated by job satisfaction. Furthermore, most of the research that has been conducted uses research subjects in traditional industries or the public service sector. Fintech companies have dynamics and work pressure that are interesting research subjects to study.

Through this research, it is expected to contribute to expanding the study of the concept of burnout, quality of work life, work performance, and job satisfaction in a comprehensive theoretical framework. This helps in understanding the dynamics of interactions between these variables, especially in the context of the fintech industry which has not been widely studied. In addition, the role of job satisfaction as a mediator can provide new knowledge. Given the complexity of the above issues, companies must be able to control burnout and maximize the quality of work to achieve employee job satisfaction and job performance stability. Therefore, we aim to analyze the influence of burnout and quality of work life on employee job performance through job satisfaction in Fintech companies.

The structure of this research paper is as follows. The first section informs the background of the research. The second section shows the research method to determine the population and sample, data collection, data analysis and operational definition. The third section presents the main findings of the research which are discussed thoroughly. The last section presents the conclusions, implications for the research and limitations.

METHODS

The study is structured using a quantitative research design involving 2 independent variables (Burnout and Quality of Work Life), 1 mediating variable (Job Satisfaction), and 1 dependent variable (Job Performance). The variables in this study are important because burnout, quality of work life, and job performance have a relationship. In addition to being the most important part of human resource management, in this case, job satisfaction also plays an important role. This study proposes the following hypotheses:

H1. Burnout affects employee job performance

H2. Quality of work life affects employee job performance

- H3. Job satisfaction mediates the relationship between burnout and employee job performance
- H4. Job satisfaction mediates the relationship between quality of work life and employee job performance
- H5. Job satisfaction affects employee job performance

Population and Samples

The population of this study was employees of Fintech Companies with a population of 625 people. Meanwhile, the sample is a part of the population selected for the study (Swarjana, 2022). The sampling technique used in this research was purposive sampling. Purposive sampling is based on considerations adjusted to the researcher's intent, purpose, and capability. We first ensured which respondent criteria were suitable to be used as samples, thus expecting to address the research problems (Lenaini, 2021). Determination of the number of samples using the Slovin's formula. The tolerance limit determines the implementation of the Slovin's formula. In this study, a tolerance limit of 10% was used. The results of the implementation of the Slovin's formula in this study, the research sample selected was 200 people.

Data Collection Technique

Data were collected using a questionnaire or survey form embedded in Google Forms. A questionnaire is one of the tools that can be used to support quantitative research through a survey method (Sugiyono, 2015). The type of questionnaire distributed used the Likert scale as a measurement scale of respondents' perceptions of statements in the questionnaire (Cooper & Schindler, 2011). The Likert scale is used as a measurement method with the following details: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). Data distribution in the study used a questionnaire given to 200 employees of a fintech company. The type of questionnaire list is in the form of choices by giving a mark on the answer to the statement provided by the researcher.

Data Analysis

Data analysis was conducted using the partial least squares structural equation modeling (SEM-PLS) method. SEM is a combination of factor analysis with regression analysis aimed at testing relationships between variables in a model, whether between indicators and constructs or between constructs (Ginting, 2009; Raykov & George, 2006). SEM-PLS can serve as an empirical analysis tool to test constructions and variables, providing a foundation for investigation, practice, innovation, and future field development (Manley et al., 2022).

Validity testing was performed on each question within the variable. The validity results become higher when the congruence between conceptual and operational definitions is higher (Neuman, 2013). Furthermore, reliability testing is used to measure the consistency of respondents in answering questionnaire items. Reliability is measured using Cronbach's Alpha; if the value of Cronbach's Alpha > 0.60, then the questionnaire is considered consistent or reliable (Sujarweni, 2014). The statistical program used in this study was SPSS 26.

Researchers focusing on social sciences, including management, often use SEM due to its flexibility in combining theory and data (Memon et al., 2023). Meanwhile, PLS is a fairly strong analysis method because it does not rely on many assumptions. The data used in this method does not have to be multivariate normal distributed. Furthermore, Ghazali (2012) stated that the sample size does not need to be large (below 100). The measurement model is carried out to obtain an assessment of validity and discriminant validity. While the structural model is a modeling that describes hypothesized relationships. The Smart Partial Least Square (Smart PLS) statistical software can manage SEM data (Hair et al., 2019).

Operational Definition and Instrument Development

The operation definition of each variable involved in this study. In addition, the instruments were adopted from preliminary relevant papers. The operationalization and instrument development for burnout is provided in Table 1, quality of work life (Table 2), job satisfaction (Table 3), and job performance (Table 4).

Table 1. Operationalization of the Burnout Section

Variable	Dimensions	Items	Codes
Burnout (Maslach & Leiter, 2016)	Physical exhaustion	I feel physically exhausted as I have to make an extra effort to reach and go back from the office daily.	B01
		I frequently get headaches and stomach aches while working.	B02
		I was absent because I was exhausted from working.	B03
	Emotional exhaustion	I feel emotional at work, particularly as a mediator between employees and management.	B04
		I feel sad when I do not receive enough support at work.	B05
		I feel tired and lazy when I get up in the morning because I have a long day at work.	B06
	Mental exhaustion	I am motivated to finish my work quickly so that I can come home early.	B07
		I have been bored with office work lately.	B08
		I am uninterested or uncomfortable with my colleagues/team.	B09
		I am frustrated with the overwhelming and repetitive workload.	B010
	Low personal accomplishment	I have not made a meaningful contribution to the company's growth.	B011
		I felt stuck in my life and career.	B012

As previously stated, Table 2 informs the operationalization of the quality of work-life, which consists of several dimensions. To measure Quality of Work-Life, this study adopted the instruments from Bhende et al. (2020).

Table 2. Operationalization of the Quality of Work-Life

Variable	Dimensions	Items	Codes
Quality of work life section. (Bhende et al., 2020)	Reasonable and fair compensation	I believe that the salary system in my company is acceptable for the position (both in terms of amount and frequency.	QWL1
		The company offers good benefits for employees.	QWL2
		The company provides an acceptable number of working hours.	QWL3
		I receive enough facilities, health insurance, and job stability.	QWL4
	A healthy and secure workplace	My working environment helps me feel comfortable and healthy both physically and emotionally. The culture is very great.	QWL5
		I feel proud to be part of a growing company and encourage others to join too.	QWL6
	Opportunities to apply and develop skills for employees	The company offers a clear career path and opportunity for me to develop my career based on my skills and interests.	QWL7
		The company offers training, workshops, and sharing sessions to enrich my knowledge and skills.	QWL8
		Hybrid working can help and even improve my work productivity.	QWL9
	Social interactions in the workplace	I can communicate effectively and reach out to my peers, leaders, and even founders easily.	QWL10
		Opinions are openly expressed.	QWL11
		By joining this company, my networks getting much wider. We have the same vision and energy.	QWL12
	Employee rights in the office	Every employee has the right to take leave	QWL13
		Female employees have special advantages at this company.	QWL14
		Employees have the right to join a labor union.	QWL15

Table 3. Operationalization of Job Satisfaction

Variable	Dimensions	Items	Codes
Job satisfaction (Memon et al., 2023)	Payroll and Salary system	The salary is commensurate with the challenges and workload given.	KK1
		Employees receive bonuses based on their performance.	KK2
		There is a good increase in salary.	KK3
	Workloads	Employees get jobs that match their abilities and capacities.	KK4
		Employees receive tasks or workloads that constantly change due to the fast-paced industry conditions.	KK5
		The technology and tools in the workplace	KK6

Variable	Dimensions	Items	Codes
		greatly support the implementation of ideas and strategies planned by the team.	
Work environment		The working environment is adequate.	KK7
		Cleanliness and completeness of supporting facilities are adequate.	KK8
		The environment stimulates innovation and creativity to flourish.	KK9
Benefits		Superiors appreciate the work/performance achievements of employees.	KK10
		Appropriate bonus/compensation is given for employee performance achievements.	KK11
		There are job promotions for high-performing employees.	KK12
Supervision		Superiors have a good approach to giving feedback.	KK13
		Superiors uphold good work discipline.	KK14
		Superiors provide structured guidance in completing tasks.	KK15

Table 4. Operationalization of the Job Performance

Variable	Dimensions	Items	Codes
Job performance (Swanson, Kim et al., 2020)	The objective has been achieved.	I achieved my objective as an employee of this company.	JP1
		The competencies I have enable me to achieve my objectives.	JP2
		A strong work commitment enables me to achieve my objectives as an employee.	JP3
	Ability, commitment, and motivation are achievable.	My abilities fit with the company's expectations.	JP4
		I am committed to growing the company.	JP5
		I am highly motivated to make this company grow.	JP6
	Direction, dedication, resilience, and strategy have been implemented.	I can work effectively because the company provides clear instructions.	JP7
		I can obtain good results due to my maximum effort and strong commitment.	JP8
		I am able to achieve good results because I implement the right strategy.	JP9

RESULTS AND DISCUSSION

Demographic of Respondents

Table 5 shows the demographic data of respondents based on gender; it can be seen that male respondents dominated this study, accounting for 66% or a total of 132 people. Meanwhile, female respondents were 68 people, or 34%. Most respondents were between 26-30 years old, as many as 112 people (56%). Respondents aged > 40 years old were the least, with only six people (3%). In addition, data on respondents' marital status shows 146 people (73%) unmarried

and 54 people married (27%). From the educational side, the latest education of respondents, in which 172 respondents (86%) held an undergraduate degree, two respondents (1%) held a Diploma, two respondents (1%) graduated from senior high schools, and the held a master’s degree. The table also shows the work with the highest number of respondents (71 people or 35.5%) was the IT & Product department, followed by the marketing department (38 people or 19%), and the third highest was the business development department (26 people or 13%). Respondents with a 2–5-year tenure dominated the study with 108 people (54%), while the lowest percentage was for respondents with a tenure of <2 years.

Table 5. Respondents Based on Gender

	Information	Respondents	Percentage
Gender	Male	132	66
	Female	68	34
Age	21-25 years old	46	23
	26-30 years old	112	56
	30-35 years old	20	10
	35-40 years old	16	8
	>40 years old	6	3
Marital Status	Unmarried	146	73
	Married	54	27
Education	Senior High Schools	2	1
	Diploma	2	1
	S1 (undergraduate)	172	86
	S2 (master)	24	12
Job Specification	Finance	12	6
	IT & Product	71	35.5
	Marketing	38	19
	Campaign	23	11.5
	Compliance	7	3.5
	Business Development	26	13
	Funding	5	2.5
	Human Resource	18	9
Tenure	< 2 years	4	2
	2-5 years	108	54
	6-10 years	36	18
	10-15 years	36	18
	>15 years	16	8

Measurement Model

At this stage, each variable and dimension used in the study was tested for validity and reliability. Data analysis was carried out on 30 respondents using SPSS 24. Hair et al. (2019) stated that several indicators can be used to assess or test the validity of factor analysis which is used as an indicator of whether a research questionnaire is valid or not, namely the Kaiser-Meyer-Olkin (KMO). KMO values fall in a range of 0.5 to 1 indicating suitability in the analysis. factor. Apart from that, the Component Matrix (factor loading) value (> 0.5), means it has a good correlation (Hair et al., 2019). Meanwhile, a variable can be said to be reliable, consistent, and relevant if Cronbach’s Alpha value is ≥ 0.6 (Malhotra, 2010).

The validity results of the burnout variable for all dimensions show a KMO value of more than 0.5 as well as a factor loading value of more than 0.5; thus, all items can be said to be valid. For the reliability test results, Cronbach's alpha values for the dimensions of physical exhaustion, emotional exhaustion, mental exhaustion, and low personal accomplishment are reliable with Cronbach's alpha values greater than 0.6. The validity and reliability test of the QWL variable with the 5 dimensions. The validity results of the QWL variable for all dimensions show a KMO value of more than 0.5 as well as a factor loading value of more than 0.5; thus, all items can be said to be valid. For the reliability test results, Cronbach's alpha values for the dimensions of reasonable and fair compensation, safe and healthy work environment, opportunities to use and develop abilities, social interactions in the workplace, and employee rights in the office are reliable with Cronbach's Alpha values greater than 0.6.

The results of the validity and reliability test of the job satisfaction variable with the 5 dimensions in this research. The results of the validity of the job satisfaction variable for all dimensions show a KMO value of more than 0.5 as well as a factor loading value of more than 0.5. Thus, all items can be said to be valid. For the reliability test results, Cronbach's alpha value for the dimensions of salary payment, type of work, work environment, rewards, and supervision are reliable with Cronbach's alpha values greater than 0.6.

The validity and reliability test of the job performance variable with 3 dimensions in this research. The results of the validity of the job performance variable for all dimensions show a KMO value of more than 0.5 as well as a factor loading value of more than 0.5; thus, all items can be said to be valid. For the reliability test results, Cronbach's alpha value of the job performance variable dimensions is reliable with a value greater than 0.6.

SEM-PLS Results

The tests to measure the outer model with reflective indicators consist of convergent validity, discriminant validity, composite reliability, average variance extracted (AVE), and Cronbach's Alpha. The indicator items and dimensions of the variables are valid with an outer loading value greater than 0.700. The most dominant dimension in the X1 (burnout) variable is X1.2 (emotional exhaustion) with the highest estimated value of 0.904. The highest indicator in the X1.1 (physical exhaustion) dimension is BO1 with an outer loading of 0.848. The highest indicator in the X1.2 (emotional exhaustion) dimension is BO6 with an outer loading of 0.812. The highest indicator in the X1.3 (mental exhaustion) dimension is BO8 with an outer loading of 0.869. The highest indicator in the X1.4 (low personal accomplishment) is BO12 with an outer loading of 0.936 (see Figure 1).

The most dominant dimension in the X2 (QWL) variable is X2.2 (healthy and safe workplace) with the highest outer loading of 0.885. The highest indicator in the X2.1 (reasonable and fair compensation) dimension is QWL1 with an outer loading of 0.902. The highest indicator in the X2.2 (healthy and safe workplace) dimension is QWL5 with an outer loading of 0.933. The highest indicator in the X2.3 (opportunities to apply and develop skills for employees) dimension is QWL7 with an outer loading of 0.895. The highest indicator in the X2.4 dimension (social interaction in the workplace) is QWL11 with an outer loading of 0.908. The highest

indicator in the X2.5 (employee rights) dimension is QWL13 with an outer loading of 0.887 (see Figure 2).

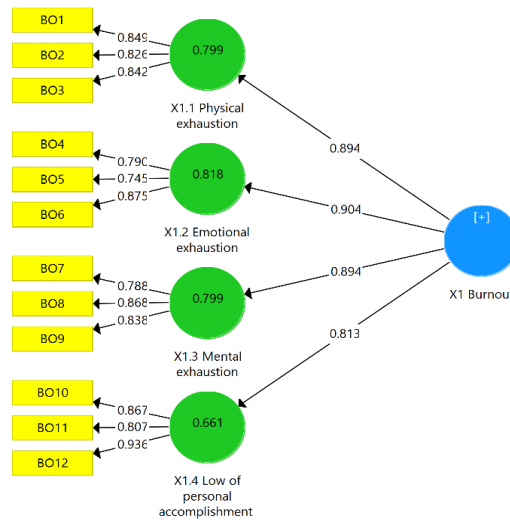


Figure 1. Measurement Results for the Outer Model of the X1 Variable

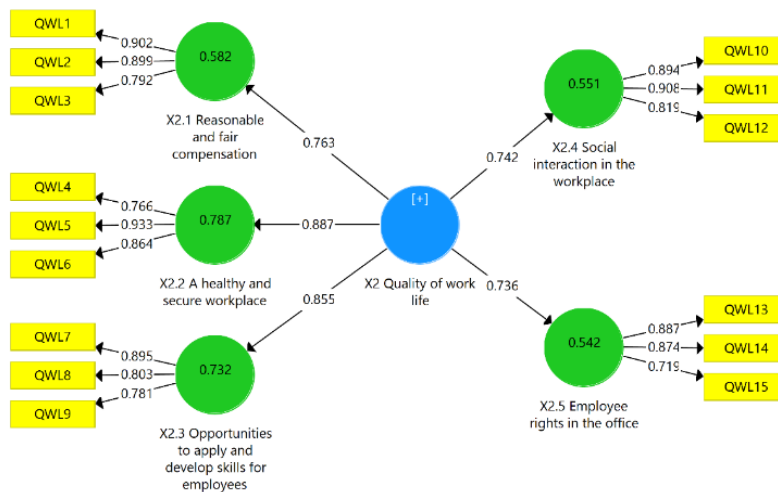


Figure 2. Measurement Results for the Outer Model of the X2 Variable

The most dominant dimension in the Y1 variable (job satisfaction) is Y1.4 (benefits) with the highest outer loading of 0.906. The highest indicator in the Y1.1 (payroll and salary system) dimension are KK3 with an outer loading of 0.866. The highest indicator in the Y1.2 (workloads) dimension is KK6 with an outer loading of 0.883. The highest indicator in the Y1.3 (work environment) dimension is KK9 with an outer loading of 0.848. The highest indicator in the Y1.4 (benefits) dimension is KK10 with an outer loading of 0.883. The highest indicator in the Y1.5 (supervision) dimension is KK15 with an outer loading of 0.921 (see Figure 3).

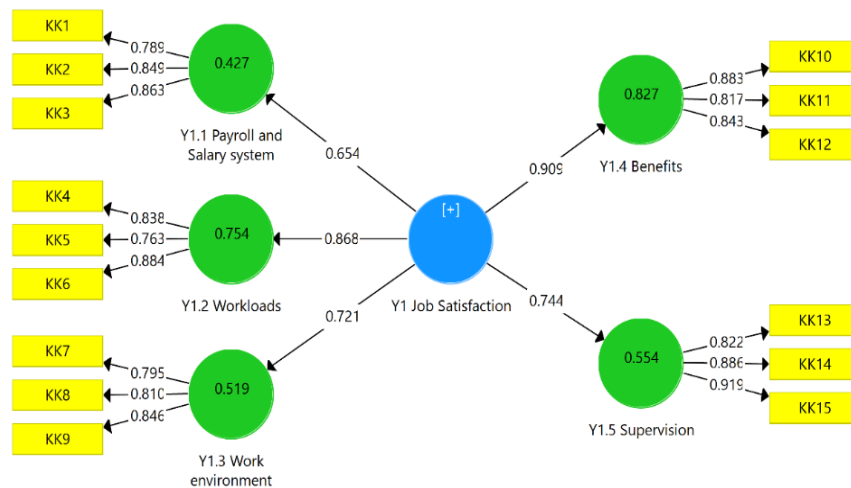


Figure 3. Measurement Results for the Outer Model of the Y1 Variable

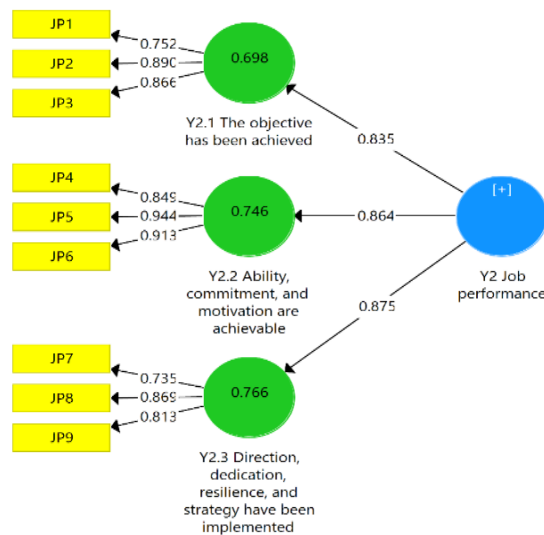


Figure 4. Measurement Results for the Outer Model of the Y2 Variable

Figure 4 shows the measurement results for the outer model of the y2 variable. The most dominant dimension in the Y2 (job performance) variable is Y2.3 (direction, dedication, resilience, and strategy have been implemented) with the highest outer loading of 0.874. The highest indicator in the Y2.1 dimension (the objective has been achieved) is JP2 with an outer loading of 0.891. The highest indicator in the Y2.2 (ability, commitment, and motivation are achievable) dimension is JP5 with an outer loading of 0.944. The highest indicator in the Y2.3 (direction, dedication, resilience, and strategy have been implemented) dimension is JP8 with an outer loading of 0.869.

Discriminant Validity, Cronbach’s Alpha, Composite Reliability, and AVE

Table 6 on discriminant validity (cross-loading) shows that all items have construct-forming cross-loading values that are still greater for each variable than the loading values for the other variables. The factor loading value on the items for each variable is still greater for the respective variables or indicators.

Table 6. Measurement Results for the Outer Model of Reflective Indicators

Variable Dimension	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
X1 (Burnout)			
X1.1 physical exhaustion	0.791	0.877	0.704
X1.2 emotional exhaustion	0.729	0.846	0.648
X1.3 mental exhaustion	0.777	0.871	0.692
X1.4 Low personal accomplishment	0.843	0.904	0.760
X2 (QWL)			
X2.1 Reasonable and fair compensation	0.833	0.899	0.749
X2.2 A healthy and secure workplace	0.816	0.892	0.735
X2.3 Opportunities to apply and develop skills for employees	0.769	0.867	0.685
X2.4 Social interaction in the workplace	0.846	0.907	0.765
X2.5 Employee rights in the office	0.781	0.868	0.689
Y1 (Job Satisfaction)			
Y1.1 Payroll and salary system	0.797	0.872	0.695
Y1.2 Workloads	0.772	0.869	0.689
Y1.3 Work environment	0.752	0.858	0.668
Y1.4 Benefits	0.805	0.885	0.719
Y1.5 Supervision	0.849	0.909	0.769
Y2 (Job Performance)			
Y2.1 The objective has been achieved	0.792	0.876	0.703
Y2.2 Ability, commitment, and motivation are achievable	0.886	0.930	0.815
Y2.3 Direction, dedication, resilience, and strategy have been implemented	0.731	0.848	0.652

The Cronbach's Alpha value for each dimension is greater than 0.7, so it can be stated that the variables used, namely X1 (Burnout), X2 (Quality of Work-Life), Y1 (Job Satisfaction), and Y2 (Job Performance) are reliable based on their dimensions. If the composite reliability figure for each variable used is greater than 0.7, then these variables are included in the high-reliability category. Discriminant validity using the Average Variance Extracted (AVE) shows that each variable has an AVE figure greater than 0.5.

The Structural (Inner) Model

PLS structural model was carried out using SmartPLS software. The structural diagram formed is provided in Figure 5. Based on Figure 5, the following structural equation is formed:

1. $Y1 = -0.371 X1 + 0.548 X2 + e_{i1}; R^2 = 0.453;$
2. $Y2 = -0.330 X1 + 0.390 X2 + 0.223 Y1 + e_{i1}; R^2 = 0.475.$

In which

- X1: Burnout
- X2: Quality Work of Life

Y1: Job Satisfaction
 Y2: Job performance
 ei: residual

The inner model was tested using the coefficient of determination (R square), predictive relevance (Q square), and the Goodness of Fit Index (GoF).

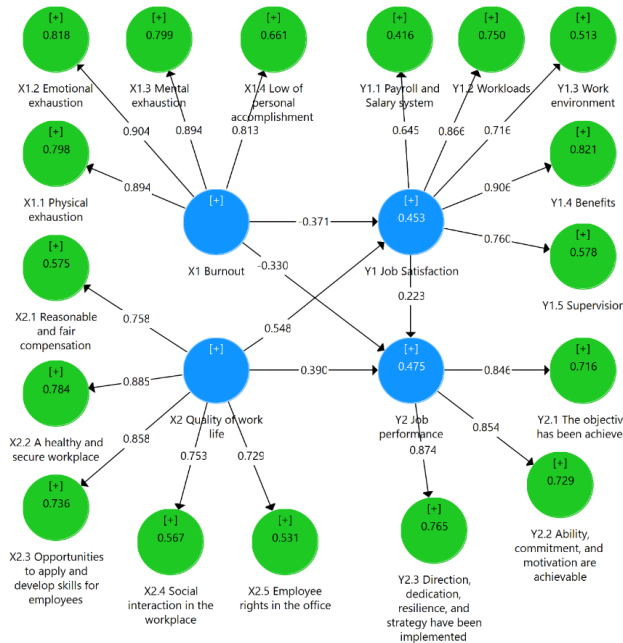


Figure 5. The Structural Model After Data Analysis

In addition, the results of coefficient of determination (R²) are provided in Table 7, while the output of effect size (F²) is presented in Table 8.

Table 7. Coefficient of Determination

The Influence	R-Square
X1, X2 → Y1	0.453
X1, X2, Y1 → Y2	0.475

Table 8. Effect Size

Exogenous	Model 1 (Y1)		Model 2 (Y2)	
	F-square	Effect	F-square	Effect
X1 (Burnout)	0.252	Moderate	0.165	Moderate
X2 (Quality of Work-Life)	0.547	High	0.187	Moderate
Y1 (Job Satisfaction)			0.052	Small

Hypothesis Testing

This section is an evaluation of the coefficients or parameters that show the influence of one latent variable on other latent variables. An effect is declared significant if the p-value is smaller than 0.05, and is declared not significant if the p-value is greater than 0.05. The results of calculations with Smart-PLS are elaborated as follows.

Direct Effects

The results of the direct effect hypothesis test on all constructs have significant results (see Table 9). Hypothesis 1 on variable X1 has a significant effect with a negative coefficient value, which is known from the path coefficient value (-0.371). This negative significant effect is relevant to the results of our study that the higher the value of variable X1 (burnout) affects the decrease in the value of variable Y1 (job satisfaction). The same condition also occurs for hypothesis 3 that X1 (burnout) significantly has a negative effect on Y2 (job performance). While for the positive effect can be seen in hypothesis 2, hypothesis 4, and hypothesis 5. This can be seen from the path coefficients values of all three positive (0.548, 0.390, and 0.223).

Table 9. Direct Effects with T-statistics

The Effect	Path Coefficients	T-statistics	p-values	Note
X1 → Y1	-0.371	7.839	0.000	Significant
X2 → Y1	0.548	10.968	0.000	Significant
X1 → Y2	-0.330	5.331	0.000	Significant
X2 → Y2	0.390	5.917	0.000	Significant
Y1 → Y2	0.223	2.740	0.006	Significant

Indirect Effects

Overall, the model in this study is divided into five direct effects and two indirect effects, as presented in Table 10. Hypothesis 1 on the indirect effect of X1 (burnout) on Y2 (job performance) is quite significant and has a negative effect. This is influenced by how much the value of Y1 (job satisfaction) will decrease if the value of X1 (burnout) increases. Hypothesis 2 the indirect effect of X2 (quality work of life) on Y2 (job performance) has a significant value and has a positive effect, supported by Y1 acting as a moderator between the two variables. Lastly, the information of the most and least dominant indicators in influence of fintech employees is provided in Table 11.

Table 10. The Results of Testing the Indirect Effects

The Effect	Path Coefficients	T-statistics	p-values	Note
X1 → Y1 → Y2	-0.083	2.418	0.016	Significant
X2 → Y1 → Y2	0.122	2.534	0.012	Significant

Table 11. Indicators with the Most and Least Dominant Influence of Fintech Employees

Variable	Fintech Employees	
	Indicators with the most dominant influence	Indicators with the least dominant influence
Burnout	Emotional exhaustion	Low personal accomplishment
Quality of Work-Life	A healthy and secure workplace	Employee rights in the office
Job Satisfaction	Benefits	Supervision
Job Performance	Direction, dedication, resilience, and strategy have been implemented	The objective has been achieved

Discussion

In Fintech Companies, the dimension with the most dominant effect in X1 (Burnout) is emotional exhaustion. Thus, it can be concluded that emotional problems are very influential in employee work. This needs to be a concern for management. The research findings above are in line with previous research findings that burnout syndrome, which shows symptoms of fatigue during work, can be taken as a preventive measure (De Hert, 2020). Fatigue is closely related to the work environment and work activities in a particular division (Caldwell et al., 2019). Empirical findings show that fatigue can be anticipated with shorter working hours, regular job rotation, and frequent supervision and staff training (Freudenberger, 1974; Heinemann & Heinemann, 2017).

Liu et al. (2020) reveal that job burnout has a significant negative impact on employee job satisfaction and job performance. Increased burnout, anxiety, stress, depression, and overload lead to a decline in work quality; these conditions affect employee job performance (Alyami et al., 2021; Halawani, 2021). To sum up, the three highest influences on job satisfaction come from adequate supporting facilities, salary earned commensurate with the challenges and workload given, and an environment that spurs innovation and creativity to develop. On the other hand, the three things that have the highest influence on work performance are high motivation to support the company to advance, high commitment to advance the company, and achieving goals as an employee because of high work commitment. Therefore, to optimize the achievement of company goals, these matters must be given serious attention by company leadership since employees' satisfaction can be shown by the results of their work and working conditions (Mahalawat & Sharma, 2019; Sharma et al., 2019).

Job satisfaction is a positive attitude based on the results of an evaluation of what is expected to be obtained through the efforts made in carrying out a job with the results or rewards received (Suparyadi, 2015). Job satisfaction also refers to a condition felt by employees as a result of their work, shown by employees liking their duties. Job satisfaction is a positive relationship between employees and the company itself (Bakotić, 2016). In essence, if employees feel satisfied and comfortable with the climate or conditions of their work, they will put more work effort into their work which ultimately brings opportunities for the company's success; thus, employee productivity and work results will increase optimally so that there is an opportunity for company success. Job satisfaction indicators can be divided into two: intrinsic and extrinsic factors (Yang & Hwang, 2014). Intrinsic factors reflect the tasks and work itself and how people feel about the work they do by looking at indicators of work as a challenge, capability, and the existence of good potential felt by employees in their work. Meanwhile, extrinsic factors refer to work aspects that are not directly related or have little to do with carrying out work tasks. A promising career path, the advantages of the company where the employee works, and a working environment that continues to be improved are several indicators when looking at extrinsic factors.

Ogunola (2022) recommended that organizations improve the quality of working conditions and the work environment physically and in organizational psychology to increase employee job satisfaction. Research conducted in the health sector also shows the same thing. A study conducted on 193 nurses in Jordan

showed that there was a positive correlation between quality of nursing work life (QNWL) and job satisfaction (Salahat & Al-Hamdan, 2022). Usha and Rohini (2018) stated that QWL has the greatest influence on job satisfaction compared to other factors (Chanana & Gupta, 2016).

However, other studies mention that burnout syndrome from fatigue is characterized by emotional exhaustion, depersonalization, and a reduced sense of professionalism (Edú-valsania et al., 2022; Maslach & Leiter, 2016). Burnout syndrome has three dimensions: fatigue, cynicism, and inefficiency, which are completely independent (Bresó et al., 2007; Edú-valsania et al., 2022). In addition, previous research findings confirm that high levels of emotional exhaustion will cause high levels of cynicism or depersonalization (Taris et al., 2005). Likewise, empirical studies show that burnout and depersonalization are core or key dimensions of workplace burnout syndrome (Schaufeli & Buunk, 2004).

Improved QWL may happen due to rewards, compensation, benefits, career development, safety, and security (Nanjundeswaraswamy & Swamy, 2013). Apart from that, there are four main components in QWL, namely work environment, health services, working time, and appropriate salary (Lusthuas et al., 2002). However, there are research findings that state that a bad work environment, such as poor work safety and resulting stress at work, can negatively affect QWL (Kiriago & Bwisa, 2013). Previous research mentions that the work environment is consistently a factor that influences QWL (Waghmare, 2017). This is in line with findings in previous research that factors with good effects on workers must be integrated into the work environment and will positively influence QWL (Leitão et al., 2019).

Previous research also mentions that dissatisfied employees will feel disappointment, which will have an impact on themselves and their co-workers (Squires et al., 2015). This is different from the finding showing that employees who are satisfied with the results of their work will carry out their responsibilities sincerely and with full dedication (Bos et al., 2011; Ullah, 2021). Employee performance and job satisfaction are crucial in the workplace (Memon et al., 2023; Zhenjing et al., 2022). Job satisfaction is an unseen organization's success factor impacting various aspects of the company (Arshad et al., 2023). The reasons why someone enjoys and finds satisfaction in their job are due to physiological factors and the work environment (Genc, 2016). Additionally, previous research findings suggest that job satisfaction is the level of satisfaction workers have regarding the rewards or wages they receive for their work (Lim & Ling, 2012). This aligns with findings that an employee's satisfaction can be demonstrated by their job performance and work conditions (Mahalawat & Sharma, 2019).

Furthermore, job satisfaction also has a direct influence on employee job performance (Roberts & David, 2020). A similar statement is supported by the research results of Misra et al. (2022), that job satisfaction at PT. Jambi Regional Development Bank influences employee performance. Strengthening this, Putra et al. (2021) reveal that job satisfaction among hotel employees in Lombok also influences job performance. Job satisfaction also influences the performance of teachers in Elazığ Province, Turkey (Zincirli, 2021). The results of this research are in line with Arda (2017), showing the decline in production and order levels in the wood molding section of PT. Adi Karya Graha Mulya is due to employee job

dissatisfaction, caused by below-the-standard salary and an uncomfortable work atmosphere due to poor relations between employees. The results of this research are also supported by Widiyanti (2021) that job satisfaction has a positive and significant effect on employee performance.

An organization needs workers to be able to operate and improve the quality of products and services. Considering that employees are an important asset for an organization, many things must be considered to improve job performance. In essence, job performance is the success of an employee in carrying out a job over a certain period based on predetermined conditions. Edwards-Dandridge et al. (2020) stated that job performance is visible when individual employees achieve organizational goals. Good job performance is one of the organization's goals in achieving high work productivity. Achieving good job performance cannot be separated from the good quality of human resources. This statement was confirmed by Hellriegel et al. (2017) that good job performance can be achieved when (1) the desired goals have been achieved, (2) ability, commitment, and motivation are achievable, and (3) direction, dedication, resilience, and strategy have been implemented.

Job performance is the expected work result for the organization from the work that has been carried out by employees over a certain period (Motowidlo & Kell, 2012). This is in line with findings in previous research that job performance refers to employee behavior and as a value of the performance results expected by the organization (Bieńkowska & Tworek, 2020; Sonnentag & Frese, 2002). Job performance is very important for companies because it is the closest way to assess organizational efficiency through scales and surveys of workers (Viswesvaran & Ones, 2000). Job performance is conceptualized as an individual's ability to carry out activities inherent in their function, using available resources (Korotkov et al., 2011).

CONCLUSION

From the findings and discussion, the following conclusions are presented. First, burnout has a negative and significant influence on job performance; a negative coefficient indicates that increasing burnout can reduce job performance significantly. Second, quality of work life (QWL) has a positive and significant influence on job performance; a positive coefficient indicates that increasing QWL can improve job performance significantly. Third, job satisfaction has a positive and significant influence on job performance; a positive coefficient indicates that increasing job satisfaction can increase job performance significantly. Fourth, the indirect effect of burnout on job performance through job satisfaction is significant. Fifth, job satisfaction partially mediates the effect of burnout on job performance because of the direct effect it has on job performance.

The results of this study also provide practical implications for companies in handling burnout, improving QWL and job performance through the role of job satisfaction. Companies need to pay attention to employee working conditions in terms of work pressure and work targets, so as not to cause burnout syndrome in employees. It is important to control the burnout syndrome, so that employee job

satisfaction and job performance are fulfilled. Then, companies need to create a harmonious and pleasant social environment for employees. This study has limitations in terms of research subjects, because the research subjects are employees of fintech companies. Therefore, further research is needed on different subjects with a scope that can be combined with different variables.

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