Volume 4 Number 2 (2026)
July-December 2026
Page: 1157-1171

Journal of Creative Power and Ambition (JCPA)
https://edujavare.com/index.php/jcpa
E-ISSN: 3031-4054
DOI: 10.70610/jcpa.1738

The Effect of Work Stress, Emotional Intelligence and Work Life Balance on Job Satisfaction (Case Study on Cooperative Employees in Ponorogo Regency)

Septian Wahyu Adit Pratama, Sri Hartono, Yusup arip
[1] University of Muhammadiyah Ponorogo; Indonesia
* Correspondence e-mail; septianxmipa320192020@gmail.com, mahar.anugerah@gmail.com, yusufarif85fe@umpo.ac.id

Article history Submitted: 2026/04/01; Revised: 2026/05/11; Accepted: 2026/07/25

Abstract

Job satisfaction is a crucial factor influencing employee performance, organizational commitment, and the long-term sustainability of savings and loan cooperatives, particularly those facing challenges related to non-performing loans. High workloads and financial pressures may increase employees' work stress, making emotional intelligence and work-life balance important factors in maintaining job satisfaction. This study aimed to examine the effects of work stress, emotional intelligence, and work-life balance on the job satisfaction of cooperative employees in Ponorogo Regency. A quantitative survey approach was employed involving 100 employees selected through purposive sampling from savings and loan cooperatives and cooperatives with credit financing units. Data were collected using a five-point Likert scale questionnaire and analyzed with multiple linear regression using IBM SPSS Statistics Version 27. The results revealed that work stress negatively and significantly affects job satisfaction, whereas emotional intelligence and work-life balance have positive and significant effects. Simultaneously, all three variables significantly influence job satisfaction. These findings highlight the importance of reducing work stress while strengthening employees' emotional intelligence and promoting a healthy work-life balance to improve job satisfaction and support sustainable organizational performance.

Keywords Work Stress, Emotional Intelligence, Work-Life Balance, Job Satisfaction.

INTRODUCTION

Human resources are strategic assets that determine the success of the organization in achieving its goals, including cooperative institutions engaged in financial services. An organization's excellence is not only determined by the adequacy of capital, technology, and operational systems, but also by the organization's ability to manage its human resources effectively. The human *capital management* perspective views employees as assets that must be maintained, developed, and maintained because their contribution greatly determines the sustainability of the organization (Adi & Fithriana, 2018; Morin et al., 2023). In this context, human resource management has an important role in creating working conditions that are able to increase productivity and employee welfare through the management of various aspects that affect their behavior and performance (Noe et al., 2020).

One of the important indicators of successful human resource management is job satisfaction. Job satisfaction reflects an individual's positive evaluation of his or her work formed from work experience, organizational environment, relationships with colleagues, career development opportunities, and the reward system received (Katebi et al., 2022; Robbins & Judge, 2022). Employees who have high levels of job satisfaction tend to show better motivation, loyalty, commitment, and productivity compared to employees who feel dissatisfied with their work (Soriano-Vázquez et al., 2023). On the other hand, low job satisfaction can increase the tendency to work conflicts, absenteeism, psychological fatigue, and a decrease in the quality of organizational services.

The problem of job satisfaction is an increasingly important issue in the cooperative sector, especially savings and loan cooperatives that have the main activity in managing financing and credit collection. Unlike organizations in other sectors, cooperative employees are not only responsible for financial administration, but also have to interact directly with members who experience late payments or problematic credits. This condition puts employees in a stressful work situation because they are required to achieve billing targets while maintaining good relationships with cooperative members. Continuous work pressure has the potential to affect the psychological state of employees and ultimately impact their job satisfaction levels.

One of the factors that is suspected to affect job satisfaction is work stress. According to Robbins and Judge (2022), work stress is an individual's response to job demands that are perceived to exceed their abilities or resources. High work pressure, task completion targets, interpersonal conflicts, and excessive workload can cause physical and emotional fatigue that reduces individual comfort at work. Kelly et al. (2020) explain that high levels of work stress are related to decreased job satisfaction because individuals experience psychological fatigue due to prolonged work stress. This condition becomes increasingly complex in cooperatives that face bad credit problems because employees have to deal with various member characteristics, demands for settlement of arrears, and pressure to achieve organizational targets.

In addition to work stress, emotional intelligence is also an important factor in supporting job satisfaction. Emotional intelligence is the ability of individuals to recognize, understand, manage, and control one's own emotions and others so that they are able to build good interpersonal relationships and make appropriate decisions (Goleman & Boyatzis, 2017). In a cooperative environment, this ability is very important because employees often face conflicts and emotional pressure when interacting with members who are in arrears. Individuals who have high emotional intelligence tend to be able to control their emotions, maintain professional communication, and deal with work pressure more adaptively (Deniz et al., 2024; Soriano-Vázquez et al., 2023). Therefore, emotional intelligence is thought to contribute to increasing job satisfaction through the ability of individuals to manage emotional stress during work.

Another factor that is no less important is work-life balance, which is the ability of individuals to maintain a balance between the demands of work and personal life. Changes in the characteristics of work that are increasingly dynamic make the boundaries between work and personal life increasingly difficult to separate. This condition also occurs in cooperative employees who often have to collect outside of operational hours so as to reduce time with family and rest time. This imbalance has the potential to cause physical and psychological fatigue which ultimately decreases job satisfaction (Qiu & Dauth, 2022; Rathi & Islam, 2024). In contrast, individuals who are able to maintain a work-life balance tend to have better psychological well-being and show higher job satisfaction (Aruldoss et al., 2021).

This phenomenon is also seen in cooperatives in Ponorogo Regency. Based on a pre-survey of 30 employees of savings and loan cooperatives and cooperatives that have credit financing units, it is known that as many as 44% of respondents stated that they were not satisfied with their work, while only 33% of respondents stated that they were satisfied. When asked to identify the factors that most affect job satisfaction, 36.7% of respondents cited work pressure due to bad credit handling as the main factor, followed by work-life balance (33.3%) and difficulty controlling emotions when dealing with members who are in arrears (30%). In addition, as many as 80% of respondents considered that the handling of bad loans had an effect or greatly affected job satisfaction. The findings show that the job satisfaction of cooperative employees is not only influenced by organizational aspects, but also by work pressure, the ability to manage emotions, and work-life balance.

This phenomenon is in line with research by Katarya and Kumar (2019) who explained that the increase in non-performing assets causes higher work pressure for employees because they have to meet credit settlement targets while facing complaints and conflicts with customers. This condition is strengthened by Purbowati and Hendrawan (2018) who stated that bad loans in cooperatives are often influenced by external factors, such as business failure, misuse of loan funds, and low goodwill of members in fulfilling their obligations. This situation causes the billing process to become more complex, increasing the psychological pressure of employees.

Various previous studies have examined the relationship between work stress, emotional intelligence, work-life balance, and job satisfaction. Ningrum et al. (2026) found that work-life balance has a significant effect on job satisfaction through the mediation of work stress. Amirudin et al. (2024) prove that emotional intelligence has a positive effect on employee job satisfaction. Research by Febrian et al. (2021) shows that work stress has a negative effect, while work-life balance has a positive effect on job satisfaction. Castillo-López and Domínguez (2024) also found that emotional intelligence increases job satisfaction both directly and through a decrease in work stress. Furthermore, Stefanny and Putri (2024) concluded that emotional intelligence and work-life balance are positive predictors of job satisfaction in Generation Z employees.

However, the results of previous studies still show inconsistencies. Nasikhudin et al. (2024) stated that work stress did not have a significant effect on the research model developed, while Pratama and Solihin (2024) also found that work stress had no effect on job satisfaction. These differences in results indicate that there is still a research gap regarding the relationship between work stress and job satisfaction, especially in organizations that have different job characteristics. In addition, most of the previous research was conducted in the manufacturing, education, hospital, and private sector sectors, while research on the cooperative sector, especially savings and loan cooperatives, is still relatively limited.

Based on these conditions, this study offers a novelty in the form of simultaneous testing of the influence of work stress, emotional intelligence, and work-life balance on job satisfaction in cooperative employees in Ponorogo Regency. This research is important because the work characteristics of cooperative employees are different from other sectors, especially related to the high intensity of interaction with members, the demands for resolving non-performing loans, and the pressure to achieve collection targets. By using the context of cooperatives as the object of research, the results of the research are expected to be able to expand the development of human resource management studies, especially regarding factors that affect job satisfaction in the cooperative sector.

This study aims to analyze the influence of work stress, emotional intelligence, and work-life balance on job satisfaction in cooperative employees in Ponorogo Regency. The findings of the research are expected to make a theoretical contribution in enriching the literature on organizational behavior and human resource management, as well as providing practical recommendations for cooperative managers in designing policies that can reduce work stress, increase emotional intelligence, improve work-life balance, and ultimately increase employee job satisfaction.

METHOD

This study uses a quantitative approach with an explanatory research design to test the influence of work stress, emotional intelligence, and work-life balance on job satisfaction in cooperative employees in Ponorogo Regency. The quantitative approach was chosen because it allows for objective testing of relationships between variables through statistical analysis (Bougie & Sekaran, 2026). The research population includes all employees of savings and loan cooperatives and cooperatives that have financing business units in Ponorogo Regency. The sampling technique uses non-probability sampling with the purposive sampling method, where respondents are selected based on certain criteria, including: (1) working in savings and loan cooperatives or cooperatives that have credit financing units in Ponorogo Regency; (2) have a working period of less than two years; (3) married; (4) directly dealing with members or financing customers; and (5) handling at least five customers with bad credit status during the current work period. The number of samples was determined based on the recommendations of Hair et al. (2021), which is at least five times the number of research indicators. With a total of 20 indicators, this study used 100 respondents as a sample.

The research data consists of primary data and secondary data. Primary data was obtained through the distribution of questionnaires online using Google Form to respondents who met the research criteria, while secondary data was obtained from books, scientific articles, and supporting documents relevant to the research topic. The research instruments were compiled based on indicators from each variable, namely work stress refers to Robbins and Judge (2017), emotional intelligence refers to Goleman and Boyatzis (2017), work-life balance refers to Marseno and Muafi (2021) and Maimunah et al. (2024), while job satisfaction refers to Robbins and Judge (2022). All indicators were measured using a five-point Likert scale, ranging from 1 (*strongly disagree*) to 5 (*strongly agree*), which was considered effective in measuring respondents' perceptions quantitatively (Yas et al., 2023).

Data analysis was conducted using IBM SPSS Statistics version 27. The initial stage of analysis includes a validity test using Pearson Product Moment and a reliability test using Cronbach's Alpha. Furthermore, a classical assumption test was carried out consisting of a normality test with a Kolmogorov–Smirnov One-Sample, a multicollinearity test based on the Tolerance and Variance Inflation Factor (VIF) values, and a heteroscedasticity test using the Glejser test. Hypothesis testing was carried out through multiple linear regression analysis to determine the partial and simultaneous influence of independent variables on job satisfaction. The significance of the influence of each variable was tested using the t-test, while the simultaneous influence was tested through the F-test with a significance level of 5%. In addition, the determination coefficient (R^2) is used to measure the ability of work stress variables, emotional intelligence, and work-life balance to explain variations in employee job satisfaction.

FINDINGS AND DISCUSSION

Validity Test

Validity Test of Work Stress Variables (X1)

Table 1 Results of the Validity Test of Work Stress Variables (X1)

No	Statement	r count	R table	Say.	Remarks
X1.1	I feel that the demands of the task in handling bad	0,913	0,197	0,000	Valid

	credit customers are too heavy to be completed on time.				
X1.2	I feel that my role and responsibility in handling bad loans is quite burdensome.	0,935	0,197	0,000	Valid
X1.3	I often have difficulty communicating with colleagues when dealing with problematic clients.	0,896	0,197	0,000	Valid
X1.4	The work structure in handling bad loans in cooperatives is not clear, making it confusing in the implementation of duties.	0,911	0,197	0,000	Valid
X1.5	The leadership style of the boss in handling bad loans creates pressure at work.	0,929	0,197	0,000	Valid

Source: SPSS Data Processing Results, 2026

Validity Test of Emotional Intelligence Variables (X2)

Table 2 Variable Validity Test Results *Emotional Intelligence* (X2)

No	Statement	r count	R table	Say.	Remarks
X2.1	I am able to realize my emotions when dealing with difficult bad credit customers.	0,905	0,197	0,000	Valid
X2.2	I can control my emotions when dealing with customers who are in arrears.	0,924	0,197	0,000	Valid
X2.3	I stayed motivated to complete credit collection despite the difficulties.	0,891	0,197	0,000	Valid
X2.4	I am able to understand the condition of customers who have difficulty paying credit.	0,905	0,197	0,000	Valid
X2.5	I am able to establish good communication with customers and colleagues in handling bad loans.	0,939	0,197	0,000	Valid

Source: SPSS Data Processing Results, 2026

Validity Test of *Work-Life Balance* Variable (X3)

Table 3 Variable Validity Test Results *Work-Life Balance* (X3)

No	Statement	r count	R table	Say.	Remarks
X3.1	I was able to divide my time between bad credit handling work and personal life well.	0,850	0,197	0,000	Valid
X3.2	I feel satisfied with the balance between my work and personal life.	0,864	0,197	0,000	Valid
X3.3	Bad credit handling work often interferes with my personal time.	0,888	0,197	0,000	Valid
X3.4	My personal problems often interfere with my work in handling bad credit.	0,865	0,197	0,000	Valid

X3.5	My personal life has had a positive impact on bad credit handling work.	0,869	0,197	0,000	Valid

Source: SPSS Data Processing Results, 2026

Validity Test of Variable Job Satisfaction (Y)

Table 4 Results of the Validity Test of the Job Satisfaction Variable (Y)

No	Statement	r count	R table	Say.	Remarks
Y1	I am satisfied with the way my boss guided me in handling bad loans.	0,894	0,197	0,000	Valid
Y2	I am satisfied with my working relationship with colleagues in dealing with bad loans.	0,914	0,197	0,000	Valid
Y3	I am satisfied with the salary and benefits I received from this job.	0,925	0,197	0,000	Valid
Y4	I am satisfied with the promotion opportunities at the cooperative where I work.	0,901	0,197	0,000	Valid
Y5	I feel satisfied with my work in handling bad loans in cooperatives.	0,925	0,197	0,000	Valid

Source: SPSS Data Processing Results, 2026

Reliability Test

Table 5 Reliability Test Results

Variabel	Cronbach's Alpha	Standard	Remarks
Work Stress (X1)	0,951	0,60	Reliabel
Emotional Intelligence (X2)	0,950	0,60	Reliabel
Work-Life Balance (X3)	0,917	0,60	Reliabel
Job Satisfaction (Y)	0,949	0,60	Reliabel

Source: SPSS Data Processing Results, 2026

Classic Assumption Test

a. Normality Test

Table 6 Normality Test Results

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
N	100
Test Statistic	0,082
Asymp. Sig. (2-tailed)	0,095

Source: SPSS Data Processing Results, 2026

b. Multicollinearity Test

Table 7 Multicollinearity Test Results

Variabel	Tolerance	LIVE	Remarks
Work Stress (X1)	0,722	1,386	Multicollinearity does not occur
Emotional Intelligence (X2)	0,198	5,045	Multicollinearity does not occur

Work-Life Balance (X3)	0,220	4,536	Multicollinearity does not occur

Source: SPSS Data Processing Results, 2026

c. Heteroscedasticity Test

Table 8 Heteroscedasticity Test Results

Variabel	Say.	Remarks
Work Stress (X1)	0,759	Heteroscedasticity does not occur
Emotional Intelligence (X2)	0,581	Heteroscedasticity does not occur
Work-Life Balance (X3)	0,251	Heteroscedasticity does not occur

Source: SPSS Data Processing Results, 2026

Multiple Linear Regression Analysis

Table 9 Multiple Linear Regression Analysis Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	2,905	1,131		2,569	,012
	Work Stress	-,082	,035	-,088	- 2,347	,021
	Emotional Intelligence	,682	,073	,676	9,403	,000
	Work Life Balance	,249	,069	,246	3,613	,000
a. Dependent Variable: Job Satisfaction						

Source: Results of Data Processing using SPSS, 2026

Based on the results of multiple linear regression analysis, the following regression equations were obtained:

Y = 2.905 - 0.082X_1 + 0.682X_2 + 0.249X_3 + e

Description:

Y = Job SatisfactionX_1 = Work StressX_2 = *Emotional IntelligenceX_3 = Work-Life Balance2.905* = Constant-0.082 = Work Stress regression coefficient0.682 = Emotional Intelligence regression coefficient

0.249 = *Work-Life Balance regression coefficient* = *Error* (disruptive variable)

The regression analysis shows that Work Stress, Emotional Intelligence, and Work-Life Balance significantly influence Job Satisfaction. The constant value of 2.905 indicates the baseline level of job satisfaction when all independent variables are held constant. Work Stress has a negative regression coefficient (-0.082), indicating that higher levels of work stress reduce employees' job satisfaction. In contrast, Emotional Intelligence has the largest positive coefficient (0.682), making it the most dominant factor in improving job satisfaction. This finding suggests that employees who can effectively recognize, regulate, and manage their emotions are more likely to experience higher job satisfaction. Work-Life Balance also has a positive effect (0.249), indicating that a better balance between work and personal life contributes to greater job satisfaction. Overall, these findings emphasize that improving job satisfaction requires reducing work stress while strengthening employees' emotional intelligence and promoting a healthy work-life balance through effective human resource management practices.

Hypothesis Test Results

a. Correlation Coefficient (R) and Coefficient of Determination (R^2) Test

Table 10 Correlation Coefficient and Coefficient Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,950a	,902	,899	1,942
a. Predictors: (Constant), Work Life Balance, Stress Kerja, Emotional Intelligence				

Source: SPSS Data Processing Results, 2026

Based on the model summary, the regression analysis demonstrates a strong explanatory power. The correlation coefficient (R = 0.950) indicates a very strong relationship between Work Stress, Emotional Intelligence, Work-Life Balance, and Job Satisfaction among cooperative employees in Ponorogo Regency. The coefficient of determination (R Square = 0.902) shows that 90.2% of the variation in job satisfaction can be explained collectively by the three independent variables. Since the model includes multiple predictors, the Adjusted R Square value of 0.899 provides a more accurate measure, indicating that 89.9% of the variance in job satisfaction is explained after adjusting for the number of predictors. The remaining 10.1% is attributed to other factors not included in the model, such as leadership style, compensation, work environment, organizational culture, and work motivation. Furthermore, the Standard Error of the Estimate (1.942) suggests a relatively low prediction error, indicating that the regression model has good predictive accuracy and is appropriate for explaining the relationships among the variables.

b. Statistical Test t

Table 11 Statistical Test Results t

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	2,905	1,131		2,569	,012
	Work Stress	-,082	,035	-,088	-2,347	,021
	Emotional Intelligence	,682	,073	,676	9,403	,000
	Work Life Balance	,249	,069	,246	3,613	,000
a. Dependent Variable: Job Satisfaction						

Source: SPSS Data Processing Results, 2026

c. Statistical Test F

Table 12 Statistical Test Results F

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	3317,549	3	1105,850	293,255	,000b
	Residual	362,011	96	3,771		
	Total	3679,560	99			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Work Life Balance, Stress Kerja, Emotional Intelligence						

Source: SPSS Data Processing Results, 2026

Discussion

The Effect of Work Stress on Job Satisfaction of Cooperative Employees in Ponorogo Regency

Based on the results of the t-test, the Work Stress variable has a calculated t-value of -2.347 with a significance value of 0.021. The significance value is smaller than 0.05 (0.021 < 0.05), so the first hypothesis (H1) is accepted. These results show that Work Stress has a negative and significant effect on the Job Satisfaction of cooperative employees in Ponorogo Regency. This means that the higher the level of work stress experienced by employees, the job satisfaction felt tends to decrease. The findings show that the work pressure experienced by cooperative employees, especially in dealing with members with bad credit, billing targets, completion of financing administration, and pressure from superiors, can reduce work comfort. Employees who face a high workload will be more likely to experience physical and emotional fatigue, so that work motivation decreases and ultimately has an impact on low job satisfaction. This condition is in line with the phenomenon that occurs in cooperatives, where the process of handling bad loans often takes a long time, intensive communication with members, and faces various risks of rejection and conflict when making collections.

The results of this study are in line with Hapsari (2020) who found that work stress has a negative and significant effect on job satisfaction. The study explains that increased work stress leads to a decrease in employees' positive perception of their work. The findings of this study also support the research of Supriyanto and Masdjojo (2025) who concluded that the higher the level of work stress, the lower the employee job satisfaction. In addition, research by Cheng and Kao (2022) shows that high work pressure can reduce comfort at work, resulting in a decrease in job satisfaction. Similar results were also found by Amrullah *et al*. (2024), Yasa and Dewi (2019), and Bhastary (2020) who stated that work stress has a negative and significant influence on job satisfaction because excessive work pressure causes employees to feel tired, uncomfortable, and lack of enjoyment of their work.

The results of this study also support *the Person-Environment Fit Theory* which explains that job satisfaction will be achieved if there is a match between job demands and abilities and resources owned by individuals. When job demands, such as handling bad loans, collection targets, and organizational pressure exceed employees' ability to adapt, psychological tension will arise which leads to increased work stress and decreased job satisfaction. Therefore, cooperatives need to manage workloads more disproportionately, provide support to employees in the process of handling non-performing loans, and create a conducive work environment so that work stress levels can be suppressed and employee job satisfaction increases.

The Influence of Emotional Intelligence on Job Satisfaction of Cooperative Employees in Ponorogo Regency

Based on the results of the t-test, the *Emotional Intelligence* variable has a calculated t-value of 9.403 with a significance value of 0.000. The significance value is less than 0.05 (0.000 < 0.05), so the second hypothesis (H2) is accepted. These results show that *Emotional Intelligence* has a positive and significant effect on the Job Satisfaction of cooperative employees in Ponorogo Regency. This means that the better the employee's ability to recognize, control, and manage their emotions, the higher the level of job satisfaction felt. These findings show that emotional intelligence is a very important skill for cooperative employees, especially those who handle financing and bad loans. In carrying out their duties, employees often face members who experience payment delays, submit complaints, and even show rejection when billing. This condition has the potential to cause emotional distress and interpersonal conflict. However, employees who have good emotional intelligence tend to be able to control their emotions, understand the condition of members more wisely, maintain positive communication, and solve problems professionally. This ability makes employees more comfortable at work, reduces prolonged conflicts, and increases job satisfaction.

The results of this study are in line with the research of Argon and Liana (2020) which concluded that emotional intelligence has a positive and significant effect on job satisfaction. The study explains that employees who are able to manage their emotions well tend to be more likely to overcome work conflicts, maintain interpersonal relationships, and feel more satisfied with their work. The findings of this study also support the research of Mérida-López *et al*. (2022) which states that emotional intelligence has a positive relationship with job satisfaction and is able to increase employee comfort at work.

In addition, research by Rumengan and Idawati (2024) shows that emotional intelligence has a positive influence on job satisfaction, while the research of Stefanny and Putri (2024) also concludes that the better an individual's ability to manage emotions, the higher the level of job satisfaction felt. Similar results were also found by Mandala and Dihan (2018), De la Cruz-Portilla (2020), Soriano-Vázquez *et al*. (2023), Ulutaş Deniz *et al*. (2024), Tirado-Vides *et al*. (2020), as well as Schutte *et al*. (2024) which states that emotional intelligence is one of the important factors that can increase job satisfaction because it helps individuals manage emotional stress, build good interpersonal relationships, and create a more positive work atmosphere.

The results of this study also strengthen the Emotional Intelligence Theory put forward by Goleman (2017), which explains that individuals with high emotional intelligence have the ability to recognize their own emotions, control emotions, motivate themselves, understand other people's emotions, and build good social relationships. This ability makes individuals more able to deal with work pressure without losing motivation or comfort at work. In the context of cooperatives in Ponorogo Regency, this ability is increasingly important because employees every day interact with members who have various characters and problems, especially in handling bad loans. Therefore, improving emotional intelligence through communication training, emotion management, conflict resolution, and interpersonal skill development needs to be a concern for cooperatives so that employee job satisfaction can continue to be improved.

The Effect of Work-Life Balance on Job Satisfaction of Cooperative Employees in Ponorogo Regency

Based on the results of the t-test, *the Work-Life Balance* variable has a calculated t-value of 3.613 with a significance value of 0.000. The significance value is less than 0.05 (0.000 < 0.05), so the third hypothesis (H3) is accepted. These results show that *Work-Life Balance* has a positive and significant effect on the Job Satisfaction of cooperative employees in Ponorogo Regency. This means that the better the balance between work and personal life that employees have, the higher the level of job satisfaction felt.

These findings show that work-life balance is one of the important factors in creating job satisfaction in cooperative employees. While employees have to deal with a variety of job demands, such as meeting billing targets, completing financing administration, and handling members who are experiencing bad credit, the ability to still make time for family, rest, and carry out personal activities helps them reduce physical and emotional fatigue. Employees who are able to maintain this balance tend to have better psychological conditions, work more comfortably, and are able to maintain enthusiasm and motivation in carrying out their work.

The results of this study are in line with the research of Febriani *et al*. (2022) which concludes that *work-life balance* has a positive and significant effect on job satisfaction. The study explains that work-life balance can improve employee comfort and well-being at work. The findings of this study also support the research of Dias *et al*. (2022) which states that *work-life balance* has a positive effect on job satisfaction because it helps individuals maintain the quality of their personal lives without reducing work responsibilities. In addition, Khoury's research (2021) shows that a good work-life balance is able to increase employee job satisfaction. Similar results were also found by Sharma (2024), Rani *et al*. (2022), Mas-Machuca *et al*. (2019), Rondonuwu *et al*. (2018), Pratama and Setiadi (2021), Irawanto *et al*. (2021), as well as Aruldoss *et al*. (2022) which states that the better the work-life balance that employees have, the higher the job satisfaction felt.

The results of this study also support *Social Exchange Theory*, which explains that when organizations are able to create a work environment that supports work-life balance, employees will respond positively in the form of increased job satisfaction. In the context of cooperatives in Ponorogo Regency, organizational support in maintaining work-life balance is important because employees face considerable responsibilities in managing financing and handling bad loans. Policies that support work-life balance, such as proportionate workload sharing, effective working hours, and providing opportunities for employees to meet personal and family needs, can help reduce burnout and increase job comfort and satisfaction. Thus, work-life balance is one of the factors that contribute to creating a healthy and productive work environment for cooperative employees.

The Effect of Work Stress, Emotional Intelligence, and Work-Life Balance on Job Satisfaction of Cooperative Employees in Ponorogo Regency

Based on the results of the F test, an F value of 293.255 was obtained with a significance value of 0.000. The value indicates that the F count is greater than the F of the table (293.255 > 2.70) and the significance value is smaller than 0.05 (0.000 < 0.05). Thus, the fourth hypothesis (H4) is accepted, which means that Work Stress, *Emotional Intelligence*, and *Work-Life Balance* simultaneously have a significant effect on the Job Satisfaction of cooperative employees in Ponorogo Regency. In addition, the Adjusted R Square value of 0.899 showed that 89.9% of the variation in job satisfaction could be explained by the three variables together, while the remaining 10.1% was influenced by other factors outside the research model.

The results of this study show that the job satisfaction of cooperative employees is not only influenced by one factor, but is the result of the interaction between psychological conditions, individual abilities, and work-life balance. High work stress due to the demands of handling bad loans, billing targets, and interactions with members who experience late payments can reduce their comfort at work. However, this impact can be minimized if employees have good *emotional intelligence* so that they are able to control emotions, manage conflicts, and remain professional when dealing with cooperative members. On the other hand, a good *work-life balance* helps employees maintain a work-life balance so as to reduce physical and emotional fatigue which ultimately increases job satisfaction.

The findings of this study are in line with the research of Singh and Chaturvedi (2023) who stated that *emotional intelligence* is positively related to job satisfaction and negatively related to work stress. The results of this study also support the research of Castillo-López and Pérez Domínguez (2024) who explain that emotional intelligence is able to increase job satisfaction while reducing the level of work stress felt by employees. In addition, the research of Febriani *et al*. (2022) shows that work stress has a negative effect on job satisfaction, while work-life balance has a positive effect on job satisfaction.

The results of this study are also consistent with the research Salsabila & Yasmin (2024), which found that *work-life balance* and work stress simultaneously has a significant effect on job satisfaction. Furthermore, Hakiki research *et al*. (2022) proves that *emotional intelligence* and *work-life balance* Together they are able to increase employee job satisfaction. Thus, the results of this study further strengthen the empirical evidence that Work Stress, *Emotional Intelligence*, and *Work-Life Balance* are complementary factors in shaping the job satisfaction of cooperative employees, especially in savings and loan cooperatives in Ponorogo Regency that face challenges in handling bad loans.

CONCLUSION

This study proves that work stress has a negative and significant effect on job satisfaction, while emotional intelligence and work-life balance have a positive and significant effect on the job satisfaction of cooperative employees in Ponorogo Regency. Simultaneously, these three variables also had a significant effect on job satisfaction, with the ability to explain the variation in job satisfaction of 89.9%. Among the three independent variables, emotional intelligence is the most dominant factor, showing that employees' ability to recognize, manage, and control emotions has an important role in increasing job satisfaction, especially when facing job demands and handling problematic credit. The findings of this study indicate that cooperative managers need to implement a human resource management strategy that not only focuses on reducing work stress through realistic workload and target management, but also on developing emotional intelligence and creating a work environment that supports work-life balance. These efforts are expected to be able to increase job satisfaction as well as employee performance. Further research is suggested to expand the scope of the research object, add other variables that have the potential to affect job satisfaction, and use more comprehensive analysis methods, such as *Structural Equation Modeling* (SEM), in order to gain a deeper understanding of the factors that affect employee job satisfaction.

REFERENCES

Alegre, I., Mas-Machuca, M., & Berbegal-Mirabent, J. (2016). *Work-Life Balance and Its Relationship With Organizational Pride and Job Satisfaction*. *Journal of Managerial Psychology*, 31(2), 586–602.

Aziri, B. (2011). *Job Satisfaction: A Literature Review*. *Management Research and Practice*, 3(4), 77–86.

Castillo-López, Á. G. del, & Domínguez, M. P. (2024). *Employees' Emotional Intelligence and Job Satisfaction: The Mediating Role of Work Climate and Job Stress*. *Administrative Sciences*, 14(9).

Demerouti, E., & Bakker, A. B. (2023). *Job Demands-Resources Theory in Times of Crises: New Propositions*. *Organizational Psychology Review*, 13(3), 209–236.

Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26* (10th ed.). Badan Penerbit Universitas Diponegoro.

Goleman, D., & Boyatzis, R. (2017). *Emotional Intelligence Has 12 Elements. Which Do You Need to Work On? Harvard Business Review*.

Hair, J. F., Babin, B. J., Anderson, R. E., & Black, W. C. (2022). *Multivariate Data Analysis*. Cengage Learning.

Hakiki, A., Purwanto, A., & Mulyono. (2022). *Pengaruh Emotional Intelligence dan Work-Life Balance terhadap Kepuasan Kerja dan Kinerja*. *Jurnal Ekonomi Efektif*, 8(1).

Hapsari, I. N. (2020). *Meta Analisis Hubungan Antara Stres Kerja dan Kepuasan Kerja*. *Psikostudia*, 9(2).

Kelly, M., Soles, R., Garcia, E., & Kundu, I. (2020). *Job Stress, Burnout, Work-Life Balance, Well-Being, and Job Satisfaction*. *American Journal of Clinical Pathology*, 153(4), 449–469.

Lange, T. (2021). *Job Satisfaction and Implications for Organizational Sustainability*. *Sustainability*, 13(7).

Noe, R. A., Hollenbeck, J. R., & Gerhart, B. A. (2020). *Human Resource Management: Gaining a Competitive Advantage*. McGraw-Hill Education.

Robbins, S. P., & Judge, T. (2022). *Organizational Behavior* (18th ed.). Pearson.

Sirgy, M. J., & Lee, D. J. (2018). *Work-Life Balance: An Integrative Review*. *Applied Research in Quality of Life*, 13(1), 229–254.

Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.