

The Effects of After-Work Experiences and Coping Strategies on Employees' Quality of Life: The Mediating Role of Work-Life Balance at PT Bank Nagari Head Office

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ABSTRACT

This study examines the effects of after-work experiences and coping strategies on employees' quality of life, with work-life balance as a mediating variable, contributing to the limited evidence in the Indonesian banking sector. A quantitative causal approach was applied using survey data from 168 employees of PT Bank Nagari Head Office, selected through proportionate stratified random sampling. Data were analyzed using PLS-SEM. The findings reveal that after-work experiences and coping strategies positively and significantly influence employees' quality of life, both directly and indirectly through work-life balance, which serves as a significant mediator. These results underscore the role of recovery experiences and adaptive coping in improving employee well-being and informing organizational policies.

INTRODUCTION

The Indonesian banking sector plays a strategic role in supporting national economic growth through financial intermediation, payment services, and financing of the real sector. In a knowledge- and service-based industry, organizational success largely depends on human resources as the main driver of operational performance and innovation (Zafar, 2026). Increasing competition, driven by digital transformation, strict regulatory compliance, and high-performance demands, places significant pressure on employees, making quality of life (QoL) a critical issue linked to physical and psychological well-being, social relations, and long-term productivity.

As a regional development bank, PT Bank Nagari carries dual responsibilities in achieving business performance while supporting regional economic development, creating complex work demands for employees, particularly at the head office as the center of strategic decision-making. Such conditions may lead to increased work pressure, highlighting the importance of after-work experiences and coping strategies in maintaining work-life balance and improving QoL (Anastasopoulou et al., 2023; Ruzevicius & Valiukaite, 2017).

World Health Organization (1996) defines quality of life (QoL) as individuals' perceptions of their position in life within the context of the culture and value systems in which they live, and in relation to their goals, expectations, standards, and concerns. QoL is a multidimensional concept encompassing physical and mental health, level of independence, social relationships, and interaction with the environment (Anastasopoulou et al., 2023; Ruzevicius & Valiukaite, 2017). It is determined not only by objective conditions but also by individuals' subjective evaluations of life satisfaction, emotional well-being, and sense of security (Çakın et al., 2025; Reig-Mullor et al., 2024).

In an organizational context, QoL is a critical factor associated with employees' physical and psychological well-being and contributes to reducing stress and burnout (Ruzevicius & Valiukaite, 2017). A higher level of QoL enhances psychological resilience, social participation, and employee performance and motivation (Baernholdt et al., 2012; Bhende et al., 2020). Therefore, organizations play an important role in fostering working conditions that support QoL as part of achieving sustainable performance (González-De-la-Rosa et al., 2023).

In this context, several factors have been identified as determinants of QoL, one of which is after-work experiences (AWE) play a crucial role in influencing QoL. AWE refers to activities and experiences individuals engage in after working hours, which affect the balance between work and personal life as well as overall well-being (Anastasopoulou et al., 2023). Positive AWE, such as engaging in relaxing or meaningful activities, helps reduce stress and fatigue while enhancing overall well-being (Sonnetag & Fritz, 2015). These recovery experiences enable individuals to detach from work demands and restore their energy. Furthermore, AWE functions as a resilience mechanism that helps employees cope with workplace challenges and pressures (Anastasopoulou et al., 2023). Meaningful after-work activities are associated with lower stress levels, better mental health, and improved social relationships.

Another important factor influencing quality of life (QoL) is coping strategies. Adaptive coping strategies are positively associated with QoL, as they help individuals manage stress and life challenges effectively (Fairfax et al., 2019). Coping strategies refer to the cognitive and behavioral efforts used to deal with stress, difficulties, and demanding situations (Chabowski et al., 2018). They play a crucial role in maintaining QoL, particularly in handling depression, anxiety, and stress (Elshaer, 2023). Effective coping enhances individuals' ability to adapt to change and adversity, thereby improving overall well-being. These strategies include acceptance, planning, controlled responses, and adaptive coping focused on long-term recovery (Figueiredo & Petravičiūtė, 2025).

In addition, work-life balance (WLB) is a key determinant of QoL. A higher level of WLB is significantly associated with better QoL, as it reduces stress and enhances overall well-being (Askari et al., 2021; Bhende et al., 2020). WLB goes beyond managing work and personal life conflicts, encompassing broader aspects of employee well-being and life satisfaction (Anastasopoulou et al., 2023). A healthy balance between work and personal life supports psychological well-being, increases life satisfaction, and fosters harmony between professional and family roles, ultimately contributing to improved QoL (Dhingra & Dhingra, 2021; Panda & Sahoo, 2021).

Research by Anastasopoulou et al. (2023) reveals that work-life balance (WLB) plays a significant mediating role in the relationship between after-work experiences (AWE), coping strategies, and quality of life (QoL). Individuals with a higher level of WLB tend to experience better QoL. AWE enhances WLB, which in turn improves QoL. Similarly, positive coping strategies strengthen WLB and subsequently contribute to higher QoL. These findings are consistent with Aye et al. (2024), who highlight WLB as a key mechanism linking psychological factors to QoL, where the balance between work and personal life enhances overall well-being.

The relationships among AWE, coping strategies, WLB, and QoL can be explained through the Conservation of Resources (COR) Theory (Hobfoll, 1989). This theory posits that individuals strive to acquire, maintain, and protect valuable resources such as time, energy, and social support, where resource loss leads to stress, while resource gain enhances well-being (Hobfoll, 2001). In this context, positive AWE and adaptive coping strategies function as recovery mechanisms that restore depleted resources, thereby supporting better WLB and ultimately improving overall QoL.

Empirical evidence suggests that resource recovery is not always easily achieved, particularly in the banking sector, which is characterized by high work pressure, heavy responsibilities, and strict performance and compliance demands. These conditions may continuously deplete employees' physical and psychological resources, leading to quality of life (QoL) issues (Muis et al., 2021). Similar conditions are observed at PT Bank Nagari Head Office, where employees face complex tasks, strategic responsibilities, and regulatory pressures. Prior studies indicate that banking employees experience higher stress levels and lower mental QoL compared to other sectors (Cameron Montgomery et al., 1996; Torre et al., 2025).

A preliminary survey of 30 employees further reveals that QoL remains suboptimal, particularly in psychological well-being and work-life balance, despite relatively strong social support. Interviews with the Human Capital division also highlight increasing workloads, stagnant compensation, and limited opportunities for leave, which contribute to stress, mental fatigue, and work-life imbalance. These findings emphasize the critical role of after-work experiences, coping strategies, and work-life balance in improving employees' QoL.

Previous studies have identified after-work experiences (AWE), coping strategies, and work-life balance (WLB) as important determinants of quality of life (QoL). However, empirical findings remain inconsistent. Anastasopoulou et al. (2023) found that WLB significantly mediates the relationship between AWE and coping strategies on QoL. In contrast, studies by Askari et al. (2021) and Farber et al. (2023) reported that the relationship between WLB and QoL is not always significant, indicating inconsistent results.

Furthermore, while several studies have shown that coping strategies positively influence QoL (Chabowski et al., 2018; Fairfax et al., 2019; Rodríguez-Pérez et al., 2017), other findings suggest that the effect depends on the type of coping strategy used, where maladaptive coping may reduce QoL. In addition, research on AWE remains limited and is predominantly conducted in non-banking sectors. These inconsistencies highlight both empirical and contextual research gaps, particularly in the Indonesian banking sector, which is characterized by high work pressure.

THEORETICAL REVIEW

Conservation of Resources (COR) Theory

The hypotheses in this study are grounded in Conservation of Resources (COR) Theory developed by Hobfoll (1989, 2001), which explains that individuals are motivated to obtain, maintain, and protect valuable resources, while stress occurs when these resources are threatened or lost (Hobfoll, 2001). In the organizational context, this theory explains how employees manage their resources to achieve work-life balance (WLB) and improve quality of life (QoL). After-work experiences (AWE) function as recovery mechanisms that restore depleted resources Sonnentag & Fritz (2015), while coping strategies reflect efforts to protect and regain resources under stress (Hobfoll et al., 2018). Furthermore, WLB represents the effective allocation of resources between work and personal life, which supports better QoL, whereas imbalance may lead to resource depletion and reduced well-being. Thus, COR Theory provides a relevant framework for understanding the relationship between AWE, coping strategies, WLB, and QoL.

After-Work Experiences and Quality of Life

Previous studies indicate that after-work experiences (AWE) have a positive and significant effect on individuals' quality of life (QoL). Anastasopoulou et al. (2023) found that positive experiences, such as relaxation and enjoyable activities, enhance QoL, while negative experiences, including stress and fatigue, reduce it. In addition, Rus et al. (2022) showed that recovery experiences, such as psychological detachment, relaxation, mastery, and control,

help restore depleted resources and are associated with higher life satisfaction and lower stress. From the perspective of Conservation of Resources Theory, after-work activities function as mechanisms for recovering and replenishing resources, which in turn support well-being and improve QoL. Therefore, more positive after-work experiences are associated with higher levels of quality of life.

H1: After-Work Experiences have a positive and significant effect on Quality of Life.

Coping Strategies and Quality of Life

Previous studies indicate that coping strategies have a significant influence on individuals' quality of life (QoL). Rodríguez-Pérez et al. (2017) found that ineffective coping may worsen QoL, while active and socially supported coping can enhance it. Similarly, Chabowski et al. (2018) reported a significant relationship between coping strategies and QoL, where individuals using constructive coping tend to have higher QoL compared to those using destructive coping. In addition, Fairfax et al. (2019) showed that adaptive coping strategies are positively associated with psychological QoL, as they help individuals manage stress, reduce anxiety, and improve mental well-being. From the perspective of Conservation of Resources Theory, coping strategies play an important role in protecting and maintaining individual resources, where effective coping prevents resource loss and promotes resource gain, while maladaptive coping accelerates resource depletion and reduces QoL. Therefore, the more adaptive the coping strategies used by individuals, the higher their quality of life.

H2: Coping Strategies have a positive and significant effect on Quality of Life.

Work-Life Balance and Quality of Life

Previous studies indicate that work-life balance (WLB) plays an important role in influencing individuals' quality of life (QoL). Askari et al. (2021) found a significant positive relationship between WLB and various dimensions of QoL, suggesting that employees who are able to balance work and personal life tend to experience higher life satisfaction, including physical health, mental well-being, social relationships, and job satisfaction. Similarly, Ramos et al. (2015) reported that WLB has a significant positive impact on QoL. However, Farber et al. (2023) found no significant relationship, although prolonged imbalance may still negatively affect QoL. From the perspective of Conservation of Resources Theory, WLB reflects individuals' ability to manage and maintain key resources such as time, energy, and social support. A good balance helps prevent resource loss and promotes resource gain, thereby enhancing QoL, whereas imbalance may lead to stress, emotional exhaustion, and decreased well-being. Therefore, higher levels of work-life balance are associated with better quality of life.

H3: Work-Life Balance has a positive and significant effect on Quality of Life.

After-Work Experiences and Work-Life Balance

Previous studies indicate that after-work experiences (AWE) have a significant influence on employees' work-life balance (WLB), particularly for individuals who face challenges in managing work and personal demands. Anastasopoulou et al. (2023) found that positive AWE, such as social activities, skill development, and psychological detachment from work, can enhance WLB, whereas continued work outside working hours may have a negative effect. From the perspective of Conservation of Resources Theory Hobfoll (1989), AWE plays an important role in recovering resources depleted during work. Activities such as relaxation, personal development, and social interaction help restore energy, attention, and emotional well-being, enabling individuals to better balance their work and personal lives (Sonnetag & Fritz, 2015). In contrast, a lack of recovery may lead to resource depletion and imbalance. Therefore, more positive after-work experiences are associated with higher levels of work-life balance.

H4: After-Work Experiences have a positive and significant effect on Work-Life Balance.

Coping Strategies and Work-Life Balance

Previous studies suggest that coping strategies play an important role in achieving work-life balance (WLB). Zheng et al. (2016) found that individuals who adopt positive attitudes and effective coping strategies, particularly problem-solving approaches, are more likely to achieve overall well-being and higher levels of WLB. Similarly, Anastasopoulou et al. (2023) reported that problem-focused coping has a positive effect on WLB, while Kibriya et al. (2021) emphasized that individuals need to develop effective coping strategies to manage the challenges of balancing work and family demands. From the perspective of Conservation of Theory, coping strategies help individuals manage and protect their resources, where adaptive coping supports balance, while maladaptive coping may disrupt it. Therefore, more adaptive coping strategies are associated with higher levels of work-life balance.

H5: Coping Strategies have a positive and significant effect on Work-Life Balance.

Work-Life Balance Mediates the Effect of After-Work Experiences on Quality of Life

Previous research by Anastasopoulou et al. (2023) indicates that Work-Life Balance (WLB) plays a significant mediating role in the relationship between After-Work Experiences (AWE) and Quality of Life (QoL), suggesting that AWE influences QoL through the achievement of balance between work and personal life. Positive AWE, such as relaxation and leisure activities, enable individuals to recover their physical and psychological resources after work, thereby enhancing their ability to maintain WLB and ultimately improving their QoL. In contrast, negative AWE, such as fatigue or excessive work involvement outside working hours, may hinder the recovery process, leading to resource depletion, disruption of WLB, and increased stress, which in turn negatively affects QoL. In line with the Conservation of Resources Theory, WLB functions as a key

mechanism that explains how AWE contributes to QoL, where effective resource recovery supports balance and well-being, while resource loss diminishes individuals' quality of life.

H6: Work-Life Balance significantly mediates the effect of After-Work Experiences on Quality of Life.

Work-Life Balance Mediates the Effect of Coping Strategies on Quality of Life

Previous research by Anastasopoulou et al. (2023) indicates that Work-Life Balance (WLB) plays a significant mediating role in the relationship between coping strategies and Quality of Life (QoL), suggesting that coping strategies influence QoL through the achievement of balance between work and personal life. When individuals apply adaptive and constructive coping strategies, such as seeking social support and engaging in relaxation techniques, they are more likely to achieve better WLB, which in turn contributes to improved QoL. In contrast, ineffective coping strategies may disrupt WLB, leading to stress and fatigue, which negatively affect QoL. In line with the Conservation of Resources Theory, effective coping strategies help individuals maintain and restore resources depleted by work demands, thereby strengthening their ability to balance work and personal life and enhancing their overall well-being. Conversely, maladaptive coping strategies, such as avoidance or denial, lead to resource loss, disrupt WLB, and increase stress, ultimately reducing individuals' QoL.

H7: Work-Life Balance significantly mediates the effect of Coping Strategies on Quality of Life

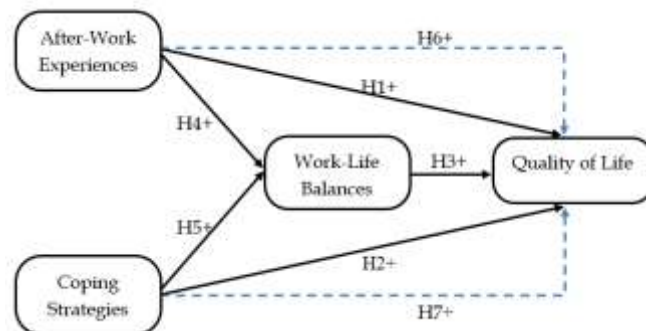


Figure 1. Conceptual Framework

METHODOLOGY

This study employs a quantitative approach with a descriptive causal research design to examine the cause-and-effect relationships between after-work experiences, coping strategies, work-life balance, and quality of life. The study was conducted at PT Bank Nagari Head Office, located in Padang, West Sumatra. Primary data were obtained through questionnaires distributed to employees using a five-point Likert scale, while secondary data were collected from company documents and reports.

The population of this study consists of 296 employees of PT Bank Nagari Head Office. The sample size was determined using the Krejcie and Morgan

table, resulting in 168 respondents. The sampling technique applied is proportionate stratified random sampling based on employee divisions, ensuring that each division is proportionally represented and each employee has an equal chance of being selected.

Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach through SmartPLS software. The analysis includes descriptive statistics and inferential statistical analysis. The measurement model (outer model) was evaluated using validity and reliability tests, including convergent validity, discriminant validity, Average Variance Extracted (AVE), Cronbach's alpha, and composite reliability. The structural model (inner model) was assessed using R-square values and path coefficients to examine the relationships between variables. Hypothesis testing was conducted based on t-statistics with a significance level of 5% ($t > 1.96$) (Hair et al., 2019). In addition, mediation effects were evaluated using total effects to assess both direct and indirect relationships among variables.

RESULTS

Respondent Demographics

Table 1. shows that the study involved 168 respondents, with the majority being male (55%), while female respondents accounted for 45%. Most respondents were aged above 40 years (34%), followed by those aged 36–40 years (30%), 31–35 years (15%), 26–30 years (13%), and ≤25 years (8%). In terms of marital status, the majority of respondents were married (84%), while 16% were single. Regarding education level, most respondents held a bachelor's degree (S1/D4) at 82%, followed by master's degree (S2) holders (9%), diploma (D1/D2/D3) graduates (7%), and high school graduates (2%), with no respondents holding a doctoral degree (S3).

Table 1. Respondent Demographics

Characteristics	Number	Percentage (%)
Gender		
Male	92	55%
Female	76	45%
Age		
≤ 25 years	13	8%
26 - 30 years	22	13%
31 - 35 years	26	15%
36 - 40 years	50	30%
>40 years	57	34%
Marital Status		
Single	27	16%
Married	141	84%
Education Level		
High School (SMA/SMK/MA)	4	2%
Diploma (D1/D2/D3)	11	7%
Bachelor's Degree (S1/D4)	138	82%
Master's Degree (S2)	15	9%
Doctoral Degree (S3)	-	-%
Work Experience		
1 - 5 years	25	15%
6 - 10 years	23	14%
11 - 15 years	54	32%
16 - 20 years	40	24%
>20 years	26	15%

Source: processed data

Outer Model Measurement

The outer model was evaluated through validity and reliability assessments to ensure the accuracy and consistency of the measurement model. Convergent validity was examined using factor loadings and average variance extracted (AVE), where indicators were considered valid if they had outer loadings greater than 0.70 and AVE values above 0.50 (Hair et al., 2019). Discriminant validity was assessed using the heterotrait-monotrait ratio (HTMT), with a threshold value of HTMT < 0.90. Reliability was evaluated using composite reliability (CR) and Cronbach's alpha, with values exceeding 0.70 indicating satisfactory internal consistency.

Table 2. Validity and Reliability Test Results

Construct	Items	Outer Loading	Cronbach's alpha	CR	AVE
After-Work Experiences	AWE1	0,720	0,956	0,959	0,574
	AWE2	0,769			
	AWE3	0,763			
	AWE4	0,829			
	AWE5	0,797			
	AWE6	0,732			
	AWE7	0,755			
	AWE8	0,705			
	AWE9	0,764			
	AWE10	0,773			
	AWE11	0,768			
	AWE12	0,713			
	AWE13	0,747			
	AWE14	0,799			
	AWE15	0,775			
	AWE16	0,759			
	AWE17	0,744			
	AWE18	0,709			
Coping Strategies	CS1	0,798	0,964	0,967	0,664
	CS2	0,831			
	CS3	0,800			
	CS4	0,833			
	CS5	0,838			
	CS6	0,808			
	CS7	0,819			
	CS8	0,806			
	CS9	0,818			
	CS10	0,823			
	CS11	0,838			
	CS12	0,809			
	CS13	0,797			
	CS14	0,812			

Construct	Items	Outer Loading	Cronbach's alpha	CR	AVE
Quality of Life	CS15	0,793	0,969	0,970	0,605
	QoL1	0,778			
	QoL2	0,798			
	QoL3	0,711			
	QoL4	0,790			
	QoL5	0,811			
	QoL6	0,729			
	QoL7	0,825			
	QoL8	0,764			
	QoL9	0,778			
	QoL10	0,757			
	QoL11	0,773			
	QoL12	0,747			
	QoL13	0,779			
	QoL14	0,771			
	QoL15	0,810			
	QoL16	0,760			
	QoL17	0,781			
	QoL18	0,829			
	QoL19	0,824			
	QoL20	0,811			
	QoL21	0,749			
QoL22	0,724				
Work-Life Balances	WLB1	0,782	0,949	0,951	0,601
	WLB2	0,733			
	WLB3	0,802			
	WLB4	0,761			
	WLB5	0,776			
	WLB6	0,819			
	WLB7	0,818			
	WLB8	0,767			
	WLB9	0,805			
	WLB10	0,805			
	WLB11	0,757			
	WLB12	0,753			
	WLB13	0,712			
	WLB14	0,755			

Source: processed data

This study assessed the validity and reliability of the measurement model, including item reliability, internal consistency, and convergent validity. The results in Table 2 show that all indicators have outer loadings above 0.70, indicating strong relationships between the indicators and their respective constructs. In addition, all constructs demonstrate good internal consistency, as

evidenced by Cronbach's alpha and composite reliability (CR) values exceeding 0.70.

Furthermore, the average variance extracted (AVE) values for all constructs are above 0.50, namely 0.574 for after-work experiences, 0.664 for coping strategies, 0.605 for quality of life, and 0.601 for work-life balance, indicating adequate convergent validity.

Table 3. HTMT Ratio (Discriminant Validity)

	After-Work experiences	Coping Strategies	Quality of Life	Work-Life Balances
After-Work experiences				
Coping Strategies	0.117			
Quality of Life	0.516	0.283		
Work-Life Balances	0.434	0.272	0.601	

Source: processed data

The results of the Heterotrait-Monotrait Ratio (HTMT), which is used to evaluate discriminant validity, are shown in Table 3. The HTMT levels between work-life balance (0.434), quality of life (0.516), and coping techniques (0.117) are all below the suggested cutoff. Likewise, coping strategies and quality of life (0.283), coping strategies and work-life balance (0.272), and quality of life and work-life balance (0.601) also have HTMT values below 0.90. These results show that each construct is empirically different from the others. Thus, it may be said that the measurement model has successfully proven discriminant validity.

Inner Model Measurement

The structural model (inner model) evaluation was conducted to examine the relationships among latent variables, including the significance of the effects and the model's ability to explain the dependent variables. The assessment of the structural model involves analyzing the R-Square (R^2) values to determine the extent to which independent variables explain the dependent variables, as well as the t-statistics to test the significance of the relationships among latent variables. Higher R-Square values indicate greater predictive accuracy of the research model (Hair et al., 2019).

Table 4. R-Square and R-square adjusted

	R-square	R-square adjusted
Quality of Life	0.443	0.433
Work-Life Balances	0.232	0.223

Source: processed data

Table 4. presents the R-Square and Adjusted R-Square values of the endogenous variables. The R-Square value for quality of life is 0.443, with an Adjusted R-Square of 0.433, indicating that 44.3% of the variance in quality of life is explained by after-work experiences, coping strategies, and work-life balance, while the remaining 56.7% is influenced by other factors outside the model. The

small difference between R-Square and Adjusted R-Square suggests that the predictors contribute consistently to the model.

Furthermore, work-life balance has an R-Square value of 0.232 and an Adjusted R-Square of 0.223, meaning that 23.2% of its variance is explained by the independent variables, while 76.8% is explained by other factors outside the model. According to Hair et al. (2019), R-Square values of 0.75, 0.50, and 0.25 are categorized as substantial, moderate, and weak, respectively. Thus, the R-Square value for quality of life can be considered approaching moderate, while work-life balance falls into the weak category but remains acceptable in social science research. Overall, the model demonstrates an adequate level of predictive capability.

Hypothesis Test Results

The results of this study generally indicate significant relationships among most of the variables examined. Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4. The t-statistic and p-value in this study can be interpreted as follows: a t-statistic of less than 1.96 and a p-value greater than 0.05 indicate that there is no significant effect between variables, whereas a t-statistic greater than 1.96 and a p-value less than 0.05 (5%) indicate a significant relationship. The analysis includes both direct and indirect effects, with work-life balance acting as a mediating variable in the relationship between after-work experiences, coping strategies, and quality of life.

Table 5. Direct Effect and Indirect Effect

Hypothesis	Path	Original Sample	T Statistics	P Value	Results
H1	After-Work experiences → Quality of Life	0,321	5,541	0,000	Support
H2	Coping Strategies → Quality of Life	0,140	2,287	0,022	Support
H3	Work-Life Balance → Quality of Life	0,410	6,632	0,000	Support
H4	After-Work Experiences → Work-Life Balance	0,403	6,445	0,000	Support
H5	Coping Strategies → Work-Life Balances	0,228	3,139	0,002	Support
H6	After-Work Experiences → Work-Life Balance → Quality of Life	0,165	4,569	0,000	Support
H7	Coping Strategies → Work-Life Balances → Quality of Life	0,093	2,847	0,004	Support

Source: processed data

As presented in Table 5, all hypotheses in this study are supported, as they have t-statistics greater than 1.96 and p-values less than 0.05. These findings indicate that after-work experiences, coping strategies, and work-life balance each have a positive and significant effect on quality of life. In addition, after-work experiences and coping strategies are also found to have a positive and significant effect on work-life balance. This suggests that better after-work

experiences and more effective coping strategies contribute to a higher level of work-life balance, which in turn enhances employees' quality of life.

Furthermore, the results of the indirect effect testing show that after-work experiences and coping strategies have a positive and significant effect on quality of life through work-life balance as a mediating variable. This is evidenced by t-statistics exceeding 1.96 and p-values below 0.05 for both indirect paths. Therefore, work-life balance plays a significant mediating role in these relationships, indicating that improvements in after-work experiences and coping strategies not only directly enhance quality of life but also indirectly improve it through better work-life balance.

DISCUSSION

The Effect of After-Work Experiences on Quality of Life (H1)

A path coefficient of 0.321 with statistically significant results indicates that after-work experiences have a positive and significant impact on quality of life. This finding is in line with Hobfoll's (1989) Conservation of Resources (COR) Theory, which holds that people are motivated to safeguard, preserve, and restore their personal resources. After-work activities serve as recuperation mechanisms in organizational settings, assisting workers in replenishing the mental and physical energy used during work and maintaining general wellbeing. (Anastasopoulou et al., 2023; Rus et al., 2022; Sonnentag & Fritz, 2015) reinforce this conclusion by emphasizing the critical role that pleasant after-work experiences, like psychological detachment, relaxation, and meaningful activities, play in lowering stress and improving life satisfaction.

The Effect of Coping Strategies on Quality of Life (H2)

A path coefficient of 0.140 with statistically significant results indicates that coping strategies have a positive and significant impact on quality of life. This finding is in line with Hobfoll's (1989) Conservation of Resources (COR) Theory, which highlights people's capacity to manage and safeguard their resources. Coping mechanisms help employees manage stress and work demands in organizational settings, preserving their emotional stability and general wellbeing. (Chabowski et al., 2018; Elshaer, 2023; Fairfax et al., 2019; Rodríguez-Pérez et al., 2017) reinforce this conclusion by demonstrating the critical role that adaptive coping methods, like problem-solving and social support, play in lowering stress and enhancing life satisfaction.

The Effect of Work-Life Balance on Quality of Life (H3)

The Conservation of Resources (COR) Theory Hobfoll (1989), which highlights the significance of managing and maintaining personal resources like time, energy, and psychological well-being, is consistent with the finding that work-life balance positively and significantly influences quality of life, as indicated by a path coefficient of 0.410 with statistically significant results. Work-life balance in organizational settings is a reflection of employees' capacity to divide these resources between work and personal life in a way that minimizes role conflict and avoids resource exhaustion. This conclusion is corroborated by studies (Askari et

al., 2021; Ramos et al., 2015) that show improved work-life balance leads to increased life satisfaction and general well-being in terms of social, psychological, and physical aspects.

The Effect of After-Work Experiences on Work-Life Balance (H4)

A path coefficient of 0.403 with statistically significant results indicates that after-work experiences have a positive and significant impact on work-life balance. This finding is in line with Hobfoll's (1989) Conservation of Resources (COR) Theory, which highlights the significance of replenishing personal resources. After-work activities serve as recuperation strategies in organizational settings, assisting workers in regaining their physical and mental vitality and improving their ability to manage their personal and professional lives. Anastasopoulou et al. (2023), who demonstrate that positive after-work activities improve work-life balance by lowering stress and improving people's capacity to manage their tasks, corroborate this conclusion.

The Effect of Coping Strategies on Work-Life Balance (H5)

The finding that coping strategies positively and significantly influence work-life balance, as indicated by a path coefficient of 0.228 with statistically significant results, is consistent with the Conservation of Resources (COR) Theory Hobfoll (1989), which emphasizes individuals' ability to manage and protect their personal resources. In organizational contexts, coping strategies function as mechanisms that help employees deal with work demands, regulate emotions, and allocate time effectively, thereby reducing role conflict between work and personal life. Employees who apply adaptive coping strategies, such as problem-solving and time management, are better able to maintain balance and prevent resource depletion. This finding is supported by (Anastasopoulou et al., 2023; Kibriya et al., 2021; Zheng et al., 2016), who demonstrate that effective coping strategies play a crucial role in enhancing work-life balance by enabling individuals to manage stress and competing demands more effectively. Furthermore, this result highlights the practical importance of coping strategies in high-pressure environments such as the banking sector, indicating their role as a key factor in achieving a healthy work-life balance.

The Mediating Role of Work-Life Balance in the Relationship Between After-Work Experiences and Quality of Life (H6)

The finding that after-work experiences positively and significantly influence quality of life through work-life balance, as indicated by an indirect path coefficient of 0.165 with statistically significant results, suggests that work-life balance plays a mediating role in this relationship. This implies that positive after-work experiences enhance employees' ability to maintain balance between work and personal life, which in turn improves their overall quality of life. In line with the Conservation of Resources (COR) Theory Hobfoll (1989), after-work experiences function as recovery processes that help restore and build personal resources, thereby supporting the achievement of work-life balance and well-being. This finding is supported by (Anastasopoulou et al., 2023; Sonnentag &

Fritz, 2007), who demonstrate that recovery experiences such as relaxation, psychological detachment, and meaningful activities contribute to better balance and higher life satisfaction. Furthermore, this result highlights that after-work experiences not only have a direct effect but also an indirect effect through work-life balance, emphasizing their important role in enhancing employees' quality of life, particularly in demanding work environments such as the banking sector.

The Mediating Role of Work-Life Balance in the Relationship Between Coping Strategies and Quality of Life (H7)

The finding that coping strategies positively and significantly influence quality of life through work-life balance, as indicated by an indirect path coefficient of 0.093 with statistically significant results, suggests that work-life balance plays a mediating role in this relationship. This implies that effective coping strategies enhance employees' ability to manage stress and balance work and personal demands, which in turn improves their overall quality of life. In line with the Conservation of Resources (COR) Theory Hobfoll (1989), coping strategies represent personal resources that help individuals manage pressure and prevent resource loss, thereby supporting the achievement of work-life balance and well-being. This finding is supported by (Anastasopoulou et al., 2023; Zheng et al., 2016), who demonstrate that adaptive coping strategies contribute to better balance and higher life satisfaction. Furthermore, this result highlights that coping strategies not only have a direct effect but also an indirect effect through work-life balance, emphasizing their important role in enhancing employees' quality of life, particularly in demanding work environments such as the banking sector.

CONCLUSIONS AND RECOMMENDATIONS

The findings of this study contribute to the literature in several important ways. First, they confirm that employees' quality of life in a high-demand work environment such as the banking sector is influenced by both recovery experiences after work and individuals' ability to manage stress effectively. After-work experiences and coping strategies are shown to function as key personal resources that support employees' well-being. Second, this study establishes work-life balance as a significant mediating mechanism that explains how after-work experiences and coping strategies translate into improved quality of life. This highlights that the ability to balance work and personal life is a critical pathway through which individual and contextual factors enhance employee well-being. Third, these findings emphasize the practical importance of integrating recovery opportunities and stress management strategies within organizational practices, particularly in environments characterized by high workload and performance pressure, such as banking institutions.

From a practical standpoint, organizations are encouraged to create supportive policies that promote positive after-work experiences, strengthen employees' coping strategies, and enhance work-life balance. This can be achieved through reasonable workload management, flexible working arrangements, stress management training, and the provision of a supportive work environment. Such efforts are essential to ensure that employees can maintain their physical,

psychological, and social well-being, which in turn contributes to improved individual performance and organizational effectiveness. Future research is recommended to expand the scope of study across different sectors and organizations, apply more diverse research approaches, and incorporate additional variables to provide a more comprehensive understanding of factors influencing employees' quality of life.

FURTHER STUDY

This study has several limitations that provide opportunities for future research. First, the use of self-report questionnaire data may introduce common method bias, potentially affecting the strength of relationships among variables; therefore, future studies are encouraged to incorporate multiple data sources, such as supervisor evaluations or objective measures, to enhance validity. Second, the focus on employees of PT. Bank Nagari Head Office limits the generalizability of the findings, suggesting that future research should expand the scope to different branches, organizations, or sectors. In addition, future studies are recommended to adopt more diverse research approaches, such as qualitative or mixed methods, to gain deeper insights into the phenomena, as well as to include additional variables such as job satisfaction, perceived organizational support, work engagement, burnout, or social support to provide a more comprehensive understanding of the factors influencing employees' quality of life.

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