

Impact of Hybrid Working, Work-Life Balance, and Motivation on Job Satisfaction of Flip Employees

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Submitted 17th November 2025; Revised 21st December 2025; Accepted 26th December 2025;
Published 31st December 2025

Abstract

Post-pandemic business slowdowns in the fintech sector, as experienced by PT Fliptech Lentera Inspirasi Pertiwi (Flip), have created an urgent need to maintain employee stability amidst changing work models. This study aims to analyze the determinants of job satisfaction by examining the influence of Hybrid Working, Work-Life Balance, and Motivation. The research employed a quantitative, causal design. Data were collected through questionnaires from 80 employees, determined using probability sampling with Slovin's formula. The data were analyzed using multiple linear regression to test the partial and simultaneous effects of the variables. The findings demonstrate that Hybrid Working and Work-Life Balance have a positive and significant impact on Job Satisfaction, establishing flexibility as a primary driver of employee morale. Conversely, Motivation was found to have no significant impact on Job Satisfaction in this specific context. Simultaneously, the three variables significantly influence Job Satisfaction, explaining 26.1% of the variance. The study concludes that in a high-pressure fintech environment, employees prioritize autonomy and balance over generic motivational drivers. These findings offer practical implications for Flip's management to prioritize and optimize hybrid work policies and "hygiene factors" to enhance employee satisfaction and reverse the trend of declining organizational growth.

Keywords: Job Satisfaction; Hybrid Working; Motivation; Work-Life Balance.

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DOI: [10.30812/target.v7i2.5906](https://doi.org/10.30812/target.v7i2.5906)

How to cite:

Novyansyah, I. F., & Rosalina, S. S. (2025). Impact of Hybrid Working, Work-Life Balance, and Motivation on Job Satisfaction of Flip Employees. *Target: Jurnal Manajemen Bisnis*, 7(2), 141-148.

I. Introduction

Human resource management (HRM) plays a crucial role in achieving organizational goals, particularly in the face of stiff competition (Zulkifli, 2022). The capacity of human resources to generate innovation is a key differentiator for a company's long-term success (Armansyah, 2022; Syardiansah et al., 2021). A critical indicator in HRM is job satisfaction (C. L. Sembiring, 2017). Satisfied individuals tend to exhibit high motivation and optimal performance; therefore, understanding the factors that influence it becomes crucial for the organization (H. Sembiring & Ferine, 2018; Septyanto & Pertiwi, 2020).

During the COVID-19 pandemic, accelerated digital transformation drove significant growth in the financial technology (fintech) industry, including PT Fliptech Lentera Inspirasi Pertiwi (Flip). However, post-pandemic, many technology companies experienced a slowdown. Data from Crunchbase (2025) in Putri et al. (2025) shows that Flip's growth score decreased to 18 out of 100 by the end of 2023, indicating weakening company activity (Figure 1). This decline underscores the urgency for the company to evaluate its internal work environment, as a decline in growth often correlates with diminished employee morale and satisfaction.

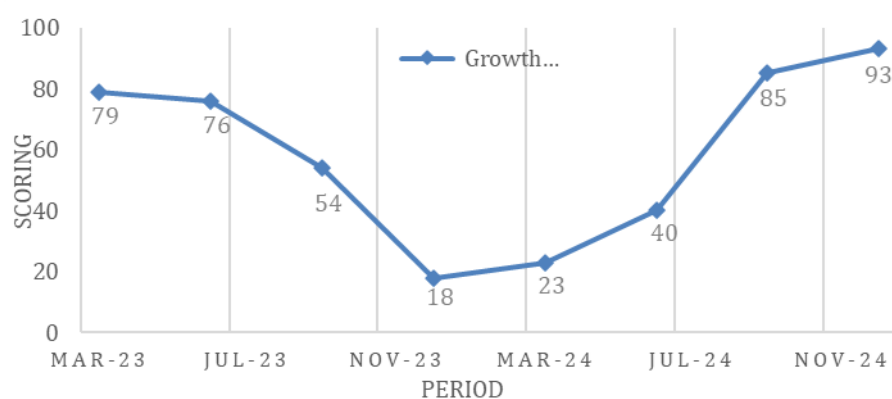


Figure 1. Growth Index of PT Fliptech Lentera Inspirasi Pertiwi

In response, Flip implemented a hybrid working system starting in February 2024, combining remote work (work from home) and working from the office (work from office). This model was adopted as an adaptive solution to maintain productivity and collaboration. Previous studies have highlighted the relevance of this variable; for instance, Rajaram and Jha (2024) found that flexible work arrangements significantly boost job satisfaction by offering employees greater autonomy over their schedules. However, preferences for this system are increasing, with research by Za'ra et al. (2023) noted that 78% of employees prefer a hybrid system due to its flexibility.

Nevertheless, a significant research gap exists regarding the implementation of hybrid work. While the flexibility of hybrid working is often considered supportive of work-life balance (Nurudin, 2020), empirical findings remain inconsistent. Some scholars, such as Mohite and Agrawal (2025) argue that hybrid work can blur the boundaries between professional and personal life, leading to an "always-on" culture that may actually reduce job satisfaction. Furthermore, specific research in the high-pressure fintech sector remains limited. Most existing studies focus on the pandemic era, whereas the post-pandemic context, where hybrid work is a permanent policy rather than an emergency measure, presents different psychological demands.

Additionally, Flip's internal data (2024–2025) reveals fluctuating employee absenteeism rates (Figure 2), which serves as a proxy for unstable work motivation. According Yulianti and Sary (2025) work motivation is a strong predictor of job satisfaction, acting as the internal drive that aligns employee goals with organizational objectives. Although the negative correlation between satisfaction and absenteeism is well-established (Hamali, 2023; Widodo & Yandi, 2022) a knowledge gap remains regarding how the specific interaction of a newly implemented hybrid system and work-life balance collectively influences motivation and subsequent satisfaction within the Flip environment (Cook et al., 2020).

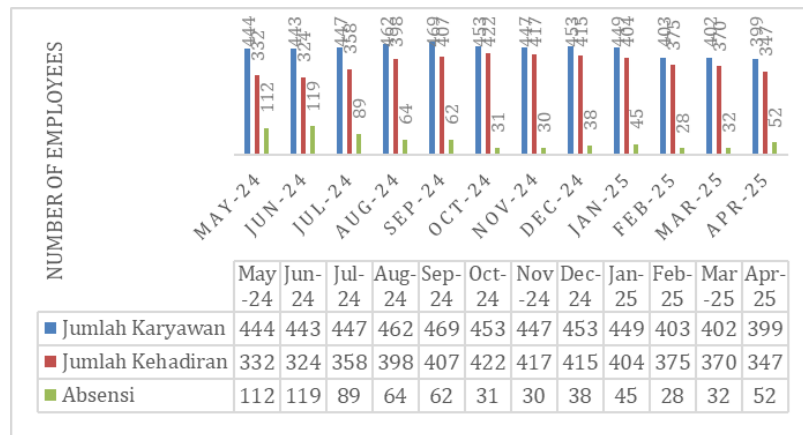


Figure 2. 2024-2025 Employee Absence Percentage Report for PT Fliptech Lentera Inspirasi Pertiwi

Therefore, this study is urgent and necessary to fill these gaps by analyzing the specific impact of hybrid working, work-life balance, and motivation on job satisfaction. This research contributes to the literature by clarifying the inconsistencies of hybrid work impacts in the post-pandemic fintech sector. It serves as a strategic reference for Flip in designing effective work policies to reverse the trend of declining growth.

II. Method

This study employs a quantitative, regression-based research design to analyze the influence of independent variables on the dependent variable. The research object comprises the active employees of PT Fliptech Lentera Inspirasi Pertiwi (Flip), totaling 399 individuals. Data collection was conducted from June to July 2025. Using Slovin's formula ([Widarjono, 2020](#)) (with a 10% margin of error), A minimum required sample size of 80 respondents was calculated from the population. The final sample of 80 respondents was selected using simple random sampling.

The research instrument was a questionnaire utilizing a 5-point Likert Scale to measure respondents' attitudes and perceptions ([Sugiyono, 2019](#)). To ensure content validity and novelty, the measurement indicators for each variable were adapted from recent empirical studies as follows:

- Hybrid Working (X1). Measured using indicators adapted from [Babapour Chafi et al. \(2021\)](#), covering dimensions of work flexibility, remote work suitability, and digital connectivity effectiveness.
- Work-Life Balance (X2). Adapted from [Fithri et al. \(2025\)](#) which assesses dimensions such as Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement.
- Motivation (X3). Measured using indicators from [Yulianti and Sary \(2025\)](#), focusing on intrinsic drive, need for achievement, and recognition.
- Job Satisfaction (Y). The indicators were adapted from [Sukidi and Wajdi \(2017\)](#) encompassing satisfaction with salary, promotion opportunities, supervision, coworkers, and the work itself."

The data analysis technique used was multiple linear regression, performed in SPSS. Before the regression analysis, prerequisite tests were conducted, including validity, reliability, multicollinearity, and heteroscedasticity tests. Hypothesis testing was performed using the F-test (simultaneous) and the t-test (partial) to examine the influence of the independent variables, along with the Coefficient of Determination (Adjusted R^2) test to measure the magnitude of their contribution.

III. Results and Discussion

1. Respondent Descriptive Analysis

This study involved 80 Flip employees as respondents ($N=80$). Based on the data in [Table 1](#), the respondent profile was predominantly male (54%, $n=43$), under 30 years of age (57%, $n=46$), with a

work tenure of 3-6 years (68%, n=54), and the majority held a Bachelor's degree (S1) (90%, n=72).

Table 1. Descriptive Analysis

Characteristics	Frequency	Total	Percentage	Total
Gender				
Male	37	80	46	100
Female	43		54	
Age				
<30 years	46	80	57	100
30 - 34 years	29		36	
35 - 40 years	3		4	
>40 years	2		3	
Years of Service				
<1 year	12	80	15	100
1 - 2 years	13		16	
3 – 6 years	54		68	
>7 years	1		1	
Last Education				
Bachelor’s Degree	72	80	90	100
Master’s Degree	4		5	
Diploma 3	2		2.5	
Vocational High School	2		2.5	

2. Variable Descriptive Analysis

Descriptive statistics for each research variable are presented in Table 2. In general, respondent perceptions of all four variables fell into the "Good" category. Hybrid Working (M=3.96) had the highest mean, indicating the highest level of acceptance of the new work system. Work-Life Balance (M=3.70) recorded the lowest mean, although it remained in the "Good" category.

Table 2. Variable Descriptive Analysis

Variable	No. of Items	Mean	Criteria
Hybrid Working (X1)	13	3.96	Good
Work-Life Balance (X2)	15	3.70	Good
Motivation (X3)	7	3.80	Good
Job Satisfaction (Y)	15	3.85	Good

3. Prerequisite Tests and Hypothesis Testing

Before hypothesis testing, classical assumption tests were conducted. The results indicated that the model met the requirements. The data were normally distributed (Asymp. Sig. Kolmogorov-Smirnov = 0.072 > 0.05). No symptoms of multicollinearity were found (all VIF values < 10 and Tolerance > 0.10). The Glejser test also showed no heteroscedasticity (all Sig. values > 0.05). The results of the hypothesis testing (multiple linear regression analysis) are summarized in Table 3.

Table 3. Variable Descriptive Analysis

Model	B	Std. Error	Beta	t	Sig.
(Constant)	14.973	7.699		1.945	.055
Hybrid Working (X1)	.459	.127	.361	3.598	.001
Work-Life Balance (X2)	.237	.113	.223	2.096	.039
Motivation (X3)	.251	.179	.149	1.402	.165
F-Test	10.322				Sig. F
R Square	.290				Adj. R Square
a. Dependent Variable: Job Satisfaction (Y)					

The regression analysis results (Table 3) provide findings to answer the research hypotheses.

The Influence of Hybrid Working on Job Satisfaction

The regression analysis confirms that hybrid working has a positive and significant effect on job satisfaction ($\beta = 0.459$; $p = 0.001$). This suggests that the hybrid model is the most dominant predictor of satisfaction among Flip employees. Theoretically, this finding aligns with Self-Determination Theory (SDT), which posits that autonomy is a basic psychological need essential for well-being. By allowing employees to choose their work location, Flip fulfills this need for autonomy, leading to higher intrinsic satisfaction. Furthermore, this result corroborates the study by Babapour Chafi et al. (2021), which highlights that in the post-pandemic era, "remote work suitability" reduces commutation stress and enhances concentration. For fintech employees who rely heavily on digital connectivity, the hybrid system eliminates physical barriers without sacrificing collaboration, thereby creating a supportive work ecosystem that directly boosts satisfaction.

The Influence of Work-Life Balance on Job Satisfaction

Work-life balance is proven to significantly influence job satisfaction ($\beta = 0.237$; $p = 0.039$). This finding supports the Conservation of Resources (COR) Theory, which argues that individuals strive to obtain and protect valuable resources (time and energy). When Flip’s policies allow employees to balance professional demands with personal life, they "conserve" psychological energy, preventing burnout and increasing satisfaction. This is consistent with recent findings by Fithri et al. (2025) who emphasized that minimizing Work Interference with Personal Life (WIPL) is crucial for organizational commitment. In the high-pressure context of the fintech industry, the ability to attend to personal matters without neglecting work responsibilities acts as a critical psychological buffer, fostering a sense of well-being that manifests as job satisfaction.

The Influence of Motivation on Job Satisfaction

An interesting anomaly was found: work motivation did not significantly affect job satisfaction ($\beta = 0.251$; $p = 0.165$). This contradicts general motivational theories but can be explained through Herzberg’s Two-Factor Theory. In this context, motivation acts as a "satisfier" that is currently overshadowed by "hygiene factors" (such as the work environment and policy changes). The insignificance of motivation might be attributed to the company’s current condition; as noted in the introduction, Flip is experiencing a "growth slowdown" (Crunchbase, 2025). In times of uncertainty, internal drive (motivation) may be suppressed by external anxieties, or employees may prioritize flexibility (Hybrid/WLB) over achievement-oriented motivation. This aligns with the "crowding-out effect," in which external situational factors (such as the comfort of hybrid work) become stronger predictors of satisfaction than the employee’s internal drive. This supports the argument by Yulianti and Sary (2025) that without a supportive psychological climate, motivation alone is insufficient to guarantee satisfaction. This result aligns with the research by Pranitasari et al. (2025) which stated that motivation did not have a significant effect because variations in individual motivation were not strong enough to influence overall satisfaction

Simultaneous Influence and Model Contribution

Simultaneously, the variables significantly influence job satisfaction ($F = 10.322$; $p < 0.001$). The Adjusted R Square of 0.261 indicates that the model explains 26.1% of satisfaction, while other factors influence 73.9%. This relatively low contribution suggests that while Hybrid Work and WLB are critical, they are not the sole answers. Other unobserved factors, such as leadership style, job security (given the declining growth score), or compensation competitiveness, might play a larger role in the remaining variance. This highlights that Flip's HR strategy must go beyond flexibility and address these broader structural factors.

IV. Conclusion

This study concludes that hybrid work and work-life balance are key determinants of job satisfaction at PT Fliptech Lentera Inspirasi Pertiwi in the post-pandemic era. Specifically, the flexibility offered by the hybrid work model emerged as the most dominant predictor, indicating that autonomy to choose work arrangements is not merely a preference but a crucial requirement for employee satisfaction in the fintech sector. Similarly, the ability to maintain a work-life balance was found to increase satisfaction directly, demonstrating the effectiveness of policies that support the separation of professional and personal spheres. Conversely, work motivation did not prove to be a significant predictor in this context, suggesting that internal drives are currently being overshadowed by external factors such as flexibility and the work environment. Collectively, these three independent variables significantly influence job satisfaction.

From a managerial perspective, PT Fliptech Lentera Inspirasi Pertiwi needs to prioritize the sustainability of its hybrid work policy, as it plays a crucial role in maintaining employee morale and satisfaction. Furthermore, management is advised to emphasize strengthening hygiene factors such as job security, competitive compensation, and supportive leadership over general motivation programs, given that internal motivation has not been sufficient to drive satisfaction amidst the company's fluctuating growth. Future research should address these limitations by using a longitudinal design and expanding the scope to multiple fintech companies.

Acknowledgment

The author would like to express sincere gratitude to the management and Human Resources Department of PT Fliptech Lentera Inspirasi Pertiwi (Flip) for granting permission, opportunity, and access to conduct this research. Special thanks are also extended to the 80 employees of Flip who willingly dedicated their time to participate as respondents in this study. The author also wishes to thank Institut Bisnis dan Informatika Kwik Kian Gie for the facilities and guidance provided.

Declaration

All authors were responsible for the conceptualization, study design, methodology, data acquisition, analysis, and writing of this manuscript. The authors declare that they have no known competing financial interests or personal relationships that could have influenced the work reported in this article.

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