Influence Perceived Organizational Support and Work-Life Balance to Wards Organizational Commitment

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Abstract. *This study aims to examine the influence of Perceived Organizational Support and Work-Life Balance on Organizational Commitment. The research adopts an explanatory research approach with a population consisting of all human resources (HR) at Jasa Raharja, totaling 100 individuals. The sample was determined using a census method, involving all members of the population to ensure comprehensive and accurate results. Data was collected through questionnaires using an interval scale ranging from 1 to 5 and analyzed using the Partial Least Squares (PLS) method. The findings reveal that Perceived Organizational Support has a positive and significant effect on Organizational Commitment, indicating that the more employees feel supported by the organization, the stronger their commitment becomes. Furthermore, Perceived Organizational Support also has a positive and significant effect on Work-Life Balance, suggesting that organizational support contributes to better balance between work and personal life. In addition, Work-Life Balance has a positive and significant effect on Organizational Commitment. This means that the better the employees perceive their work-life balance, the higher their level of commitment to the organization. These findings highlight the importance of organizational support and work-life balance in fostering overall employee commitment.*

Keywords: Organizational Commitment; Perceived Organizational Support; Work-Life Balance.

1. Introduction

Competition in the insurance industry is currently intensifying with increasing public awareness of financial protection and the growth of digital technology. Insurance companies are competing to offer more innovative, flexible, and tailored products to customer needs. Digitalization has become a key factor in this competition, with many companies adopting artificial intelligence (AI)-based technologies, big data, and digital platforms to improve service efficiency and accelerate claims and underwriting processes. Furthermore, the emergence of insurtech, technology-based startups in the insurance sector, is transforming the industry landscape by offering faster, more transparent, and data-driven services.

On the other hand, competition is also increasing in terms of premium rates and increasingly diverse policy benefits, forcing companies to provide added value through improved customer service and loyalty programs. Strict regulations and global economic challenges are also influencing insurance companies' strategies to maintain their competitiveness and business sustainability amidst increasingly dynamic competition.

Organizational commitment is a key factor in determining a company's success in achieving its long-term goals. Highly committed employees tend to be more loyal, productive, and motivated to contribute their best to the organization. Conversely, low organizational commitment can lead to increased turnover, decreased performance, and reduced effectiveness in achieving company goals. Therefore, understanding the factors influencing organizational commitment is a crucial aspect of human resource management.

One of the factors believed to contribute to increasing organizational commitment is Perceived Organizational Support (POS) or the perception of organizational support.(Fitria & Roza Linda, 2019a). POS refers to the extent to which employees feel that the organization values their contributions and cares about their well-being.(Pratiwi & Muzakki, 2021)When employees feel supported by the organization, they tend to have a stronger sense of attachment, which ultimately increases their commitment to the company.(Fatmawati & Azizah, 2022).

Besides Perceived Organizational Support (POS), Work-Life Balance also plays an important role in shaping a person's organizational commitment. (T. Liu et al., 2021)When employees feel that they have a good balance between the demands of work and personal life, they tend to be more satisfied and motivated at work.(Hye Kyoung Kim, 2019)This condition creates a stronger emotional bond towards the organization, which ultimately increases affective commitment.(Hofmann & Stokburger-Sauer, 2017a). Employees who can manage their time well between work and personal life are also less likely to look for opportunities elsewhere, thus strengthening their ongoing commitment.(Hofmann & Stokburger-Sauer, 2017b). In addition, a feeling of moral responsibility towards the organization can also grow when they feel the company supports their overall well-being.(Hofmann & Stokburger-Sauer, 2017b). Thus, creating a work environment that supports work-life balance is an effective strategy for increasing employee loyalty and retention.

Several previous studies show that POS has a significant influence on organizational commitment.(Chaidir et al., 2023; Fatmawati & Azizah, 2022; Fitria & Roza Linda, 2019a; Pratiwi & Muzakki, 2021), while other studies found that the relationship was not significant.(Sumardjo & Supriadi, 2023)Therefore, there is a research gap that needs further study to understand how these two variables simultaneously influence organizational commitment in various work and industry contexts.

Based on this background, this study aims to analyze the influence of Perceived Organizational Support andWork Life Balance on organizational commitment. This study is expected to provide academic contributions to understanding the dynamics of organizational commitment and provide practical insights for company management in designing strategies to increase employee engagement with the organization.

2. Research Methods

This research was conducted to test the hypothesis with the aim of confirming or strengthening the hypothesis with the hope that it can ultimately strengthen the theory that is used as a basis. The type of research used in this study is explanatory research, which aims to determine the relationship between two or more variables.(Sugiyono, 2018)This study aims to explain hypothesis testing with the aim of confirming or strengthening the hypothesis, which in turn can strengthen the theory used as a basis. In this case, it examines the influence of Perceived Organizational Support, Worklife Balance, and Organizational Commitment.

3. Results and Discussion

3.1. Descriptive Analysis of Research Data

Descriptive analysis aims to obtain an overview of respondents' assessments of the variables studied. Through descriptive analysis, information will be obtained regarding respondents' tendencies in responding to the indicator items used to measure the research variables.

The data is explained by assigning a weighted value to each statement in the questionnaire. The respondent response criteria follow the established rating scale: Strongly Agree (SS) score 5, Agree (S) score 4, Quite Agree (CS) score 3, Disagree (TS) score 2, Strongly Disagree (STS) score 1. Furthermore, from this scale, the data will be categorized into 3 groups. To determine the score criteria for each group, the calculation can be done as follows:(Sugiyono, 2017):

Maximum score   = 5

Minimum score   = 1

Range   =Maximum score – minimum score = 5 - 1 = 4

Class interval   = Range / number of categories = 4/3 = 1.33

Based on the size of the class interval, the criteria for the three categories are: low category, score = 1.00 – 2.33, medium category, score = 2.34 – 3.66 and high/good category, with a score of 3.67 – 5.00. A complete description of each variable is presented below:

Tabell

DesResearch Variable Thesis

No	Variables and indicators	Mean	Standard Deviation
1	**Perceived Organizational Support**	**3.92**	
	a. *fairness of treatment,*	3.92	0.75
	b. *supervisor support*	3.89	0.74
	c. *organizational reward*	3.92	0.71
	d. *job conditions*	3.94	0.80
2	**Work-Life Balance**	**3.89**	
	a. *Time balance*(time balance),	3.91	0.84
	b. *Involvement balance*(balance of involvement),	3.82	0.91
	c. *Satisfaction balance*(balance of satisfaction),	3.88	0.88
3	**Organizational commitment**	**3.87**	
	a. *Affective Commitment*	3.94	0.69
	b. *Continuance Commitment*	3.84	0.79
	c. *Normative Commitment*	3.89	0.82

Table shows that the overall mean value of the Perceived Organizational Support variable, 3.92, falls within the high/good category (3.67–5.00). This means that employees perceive the organization as providing good perceived organizational support. The data description for the Perceived Organizational Support variable showed that the highest mean value was for the job conditions indicator (3.94) and the lowest for the supervisor support indicator (3.89).

The overall mean value for the Work-Life Balance variable was 3.89, falling within the high/good category (3.67 – 5.00). This means that respondents perceive their current job as having a good work-life balance.

The results of the data description on the Work-Life Balance variable were obtained with the highest mean value being the Time balance indicator (3.91) and the lowest being the Involvement balance indicator (3.82). In the Continuance Commitment variable as a whole, the mean value was 3.87, which is in the good category range (3.66 – 5.00). This means that respondents have a strong commitment to the organization. The results of the data description on the Organizational Commitment variable were obtained with the highest mean value being the Affective Commitment indicator (3.94) and the lowest being the Continuance Commitment indicator (3.84).

3.1.1. Evaluation of Measurement Model (Outer Model)

In this study, data analysis was conducted using PLS (Partial Least Square) and data processing was performed using the Smart PLS 4.1.0 application. The PLS measurement model consists of a measurement model (outer model), Goodness of fit (GoF) criteria, and a structural model (inner model). PLS aims to test predictive relationships between constructs

by examining whether there is an influence or relationship between them (Ghozali and Latan, 2015:7).

Measurement model testing (outer model) shows how the manifest or observed variables represent the latent variables to be measured. Measurement model evaluation is conducted to test the model's validity and reliability.The validity criteria are measured by convergent and discriminant validity, while the construct reliability criteria are measured by composite reliability, Average Variance Extracted (AVE), and Cronbach alpha.

3.1.2. Convergent Validity

*Convergent validity*The measurement model with reflective indicators is assessed based on the correlation between item scores and component scores calculated using PLS. A good model has indicators with a loading factor value of more than 0.7 with the measured construct for confirmatory research and a loading factor value between 0.6 and 0.7 for exploratory research is still acceptable and the Average Variance Extracted (AVE) value must be greater than 0.5.

The convergent validity evaluation for each latent variable can be presented in the outer loading section, which describes the indicator's strength in explaining the latent variable. The results of the convergent validity test can be presented as follows:

1. Evaluation of Convergent Validity of Perceived Organizational Support (X1)

The measurement of the Perceived Organizational Support variable in this study reflects four indicators. The factor loading values for each indicator of the Perceived Organizational Support variable indicate the evaluation of the outer model measurement model. The following shows the outer loading values for the Perceived Organizational Support construct.

Table

Estimation Results of the Loading Value of the Indicator Factor of the Perceived Organizational Support Variable (X1)

Code	Indicator	Outer loadings	Information
POS1	*Fairness of treatment,*	0.826	Valid
POS2	*Supervisor support*	0.899	Valid
POS3	*Organizational reward*	0.706	Valid
POS4	*Job conditions*	0.891	Valid

The data presentation above shows that all indicators of the Perceived Organizational Support (X1) variable have a factor loading value in the range of 0.706 – 0.899. Because the loading value is above 0.700, it can be stated that the Perceived Organizational Support (X1) variable can be explained well or can be called convergently valid by the Fairness of treatment, Supervisor support, Organizational reward, Job conditions indicators.

2. Evaluation of Convergent Validity of Work-Life Balance Variables

The measurement of the Work-Life Balance variable in this study reflects three indicators. The factor loading values for each Work-Life Balance variable indicator indicate the

evaluation of the outer model measurement model. The following shows the outer loading values for the Work-Life Balance construct.

Table

Estimation Results of Loading Values of Indicator Factors for Work-Life Balance Variable (Y1)

Code	Indicator	*Outer loadings*	Information
WLB1	Time balance (time balance),	0.930	Valid
WLB2	Involvement balance (involvement balance),	0.877	Valid
WLB3	Satisfaction balance (satisfaction balance),	0.902	Valid

The data presented above shows that all indicators of the Work-Life Balance (Y1) variable have a factor loading value in the range of 0.877 – 0.930. Because the loading value is above 0.700, it can be stated that the Work-Life Balance (Y1) variable can be explained well or can be said to be valid convergently by the Time balance, Involvement balance, Satisfaction balance indicators.

3. Evaluation of Convergent Validity of Organizational Commitment Variables

The Organizational Commitment variable in this study was measured from three reflections. Evaluation of the measurement model (outer model) was identified from the factor loading values of each indicator of the Organizational Commitment variable. The following shows the magnitude of the loading values for the Organizational Commitment variable.

Table

Estimation Results of Loading Values of Indicator Factors for Organizational Commitment Variable (Y2)

Code	Indicator	*Outer loadings*	Information
KO1	Affective Commitment	0.725	Valid
KO2	Continuance Commitment	0.901	Valid
KO3	Normative Commitment	0.896	Valid

The table above shows the magnitude of the loading factor for each indicator for the Organizational Commitment variable (Y2) obtained in the range of 0.725 – 0.901. Because the loading value is above 0.700, it can be stated that the Organizational Commitment variable (Y2) can be explained well or can be called convergently valid by the Affective Commitment Facilitator, Continuance Commitment, Normative Commitment indicators.

Based on the results of convergent validity testing on each variable, it can be said that all indicators used in this research model are declared valid, so they can be used as a measure for the variables used in this research.

3.1.3. Discriminant Validity

Discriminant validity testing is carried out in three ways, namely: 1) looking at the Fornell Lacker Criterion criteria which is known from the square root of average variance extracted (AVE) or the root of AVE, 2) looking at the Heterotrait-Monotrait Ratio (HTMT) value, and 3) checking the cross-loading. The test results on each variable can be explained as follows:

1. Fornell Lacker Criterion

The Fornell Lacker Criterion test tests discriminant validity by comparing the root value of the Average Variance Extract (AVE) with the correlation between constructs and other constructs.

Table

MarkFornell Lacker Criterion

	Organizational Commitment	Perceived Organizational Support	Work-Life Balance
Organizational Commitment	**0.845**		
Perceived Organizational Support	0.579	**0.834**	
Work-Life Balance	0.603	0.550	**0.903**

Note: The values in bold are the AVE root values.

The Fornell Lacker Criterion test can be met if the AVE root value is greater than the correlation between constructs with other constructs. Table 4.12 shows that the AVE root value is higher than the correlation value between other constructs. This indicates that the constructs in the estimated model meet the criteria for high discriminant validity, meaning the results of the data analysis are acceptable because the values that describe the relationship between constructs develop and the AVE root value has a value greater than the correlation value between constructs. This can mean that all constructs have good discriminant validity. Thus, the research instrument used to measure all constructs or latent variables in this study has met the criteria for discriminant validity.

2. Heterotrait-Monotrait Ratio (HTMT) Test Results

The discriminant validity test using the Heterotrait-monotrait ratio (HTMT) criterion was conducted by examining the HTMT value. The acceptable HTMT criterion was below 0.9, indicating that the discriminant validity evaluation was acceptable.

Table

MarkDiscriminant Validity Test with Heterotrait-monotrait ratio (HTMT) criteria

	Heterotrait-monotrait ratio (HTMT)
Perceived Organizational Support <-> Organizational Commitment	0.685
Worklife Balance <-> Organizational Commitment	0.719
Worklife Balance <-> Perceived Organizational Support	0.623

Source: Processed primary data (2025)

Table shows that none of the HTMT matrix values exceed 0.9. This means that the model demonstrates acceptable discriminant validity evaluation. The discriminant validity test results indicate that the Heterotrait-Monotrait Ratio (HTMT) test requirements have been met, thus all constructs in the estimated model meet the criteria for good discriminant validity, meaning the data analysis results are acceptable.

3. Cross Loading

Cross-loading analysis is conducted to determine the correlation between indicators and latent constructs. The following cross-loading table displays the results of the correlation analysis of a construct with its own indicators and with other indicators.

Table

Correlation Value of Constructs with Indicators (Cross Loading)

	Organizational Commitment	Perceived Organizational Support	Work-Life Balance
KO1	**0.725**	0.439	0.531
KO2	**0.901**	0.538	0.479
KO3	**0.896**	0.482	0.515
POS1	0.490	**0.826**	0.449
POS2	0.542	**0.899**	0.483
POS3	0.293	**0.706**	0.360
POS4	0.553	**0.891**	0.523
WLB1	0.518	0.457	**0.930**
WLB2	0.553	0.523	**0.877**
WLB3	0.559	0.505	**0.902**

The validity discrimination test is considered valid if the correlation value of the construct with its own indicator is greater than with other constructs, and if all correlation values of the construct with its own indicator and other constructs show positive values. All constructs in the estimated model meet the criteria of high discriminant validity, as shown by the results of data processing displayed in the cross-loading table on this basis, then the results of data analysis can be accepted that the data has good discriminant validity.

3.2. Influence Perceived Organizational Support (POS) to wards Organizational Commitment

This study proves that Perceived Organizational Support has a positive and significant influence on organizational commitment. These results indicate that the better the Perceived Organizational Support, the higher the organizational commitment will tend to be. These findings confirm the research findings.(Astuty & Udin, 2020)emphasizes that organizations that actively demonstrate concern for employee well-being through various forms of support are more likely to retain a loyal and dedicated workforce.

*Perceived Organizational Support*in this study is a reflection of four indicatorsnamely indicatorsFairness of treatment, supervisor support, organizational rewards, and job conditions. These four indicators have been proven to increase organizational commitment, as reflected in three indicators.that isFacilitator of Affective Commitment, Continuance Commitment, and Normative Commitment.

The Perceived Organizational Support variable has the highest outer loading value on the Supervisor support indicator, while in the Organizational Commitment variable, the indicator with the highest outer loading value is Continuance Commitment. This finding indicates that the higher the employee's perception of the support provided by their

superior, the tendency to maintain attachment to the organization due to considerations of career sustainability and the benefits that have been obtained will also increase. In other words, when employees feel supported by their superiors, they will be more motivated to remain in the organization because they feel that the decision to stay provides long-term benefits, both professionally and personally.

The Perceived Organizational Support variable has the lowest outer loading value for the Organizational Reward indicator, while for the Organizational Commitment variable, the indicator with the lowest outer loading value is Facilitator of Affective Commitment. These findings indicate that improvements in the Organizational Reward aspect contribute positively to strengthening Affective Commitment.

In other words, the more an organization provides adequate and relevant rewards for employee performance, whether in the form of recognition, incentives, or other forms of support, the stronger the employee's emotional attachment to the organization. This reflects that employee appreciation is a crucial factor in driving affective commitment, namely feelings of pride, loyalty, and a desire to remain part of the organization.

3.2.1. Influence Perceived Organizational Support(POS) against Work Life Balance

This study proves that Perceived Organizational Support has a positive and significant influence on Work-Life Balance. These results indicate that the better Perceived Organizational Support, the more Work-Life Balance tends to improve. Previous research has shown that Perceived Organizational Support (POS) has a significant relationship with Work-Life Balance (WLB).(Syafitri Andra et al., 2022).

*Perceived Organizational Support*which in this study is a reflection of four indicatorsnamely indicatorsFairness of treatment, Supervisor support, Organizational reward, Job conditions are proven to be able to improve Work Life Balance Measurement which in this study is a reflection of three indicators.namely indicators*Time balance*(time balance), Involvement balance, Satisfaction balance.

Perceived Organizational Support(POST)has the indicator with the highest outer loading value for support from immediate superiors (Supervisor Support). Meanwhile, for the Work-Life Balance (WLB) variable, the indicator with the highest outer loading is Time Balance, which reflects an individual's ability to manage time between work and personal life proportionally.

These findings indicate that the higher the level of support provided by superiors, the better individuals are at maintaining a balance between work and personal life demands. This means that supervisors who provide emotional, instrumental, and motivational support can help employees manage their workload, reduce stress, and provide flexibility in work schedules. Therefore, superior support is a key factor in creating working conditions that enable employees to achieve optimal work-life balance.

More broadly, these results confirm that superiors play a crucial role in creating a supportive work environment. When employees feel supported, they tend to have better

control over their time, which in turn positively impacts their well-being, loyalty, and performance.

The Perceived Organizational Support variable has the lowest outer loading value for the Organizational Reward indicator, while for the Work-Life Balance variable, the indicator with the lowest outer loading value is Involvement Balance. This finding indicates that an increase in organizational rewards will contribute to an increased balance of individual engagement between work and personal life demands. In other words, when employees perceive that the organization provides adequate rewards or recognition for their contributions, they are more likely to maintain a balanced engagement in their work and personal life roles. This reflects the important role of organizational support in creating harmony between employees' professional and personal responsibilities.

3.2.2. Influence Work Life Balance(WLB) towards Organizational Commitment

This study proves that work-life balance has a positive and significant impact on organizational commitment. This means that as work-life balance improves, organizational commitment tends to increase. These results confirm a study conducted by (Faridl et al., 2022) that*work-life balance*has a significant influence on affective commitment.

*Work Life Balance*which in this study is a reflection of three indicatorsnamely indicators*Time balance*(time balance), Involvement balance, Satisfaction balance are proven to be able to increase Organizational commitment in this study is measured from the reflection of three indicators.namely indicatorsFacilitator of Affective Commitment, Continuance Commitment, Normative Commitment.

The Work-Life Balance variable shows that the indicator with the highest outer loading value is Time Balance, which reflects an individual's ability to manage time between work and personal life in a balanced manner. Meanwhile, in the Organizational Commitment variable, the indicator with the highest outer loading value is Continuance Commitment, which describes an individual's attachment to an organization due to considerations of the benefits and consequences of leaving the organization.

These findings indicate that the more effective an individual is at maintaining a work-life balance, the more likely they are to remain with the organization for continuance reasons. In other words, when employees perceive their time is well-managed without compromising their personal or professional well-being, they tend to see greater value in maintaining their involvement with the organization. This may also reflect that organizations that support work-life balance strengthen employees' commitment to long-term contribution.

The Work-Life Balance variable has the lowest outer loading value, namely Involvement Balance, while in the Organizational Commitment variable, the indicator with the lowest outer loading value is Facilitator of Affective Commitment. This finding indicates that increasing the balance of individual involvement between work and personal life will contribute positively to strengthening employee affective commitment to the organization. In other words, when individuals feel their involvement in work and personal life is in a

balanced condition, they tend to have a stronger emotional bond with the organization, feel more appreciated, and are more motivated to contribute maximally in the long term.

4. Conclusion

Based on the proof of the hypothesis and discussion of the research results, the answers to the research questions that emerged in this study are as follows: 1. This study proves that Perceived Organizational Support has a positive and significant influence on organizational commitment. This means that the better Perceived Organizational Support, the more likely it is that organizational commitment will increase. 2. This study proves that Perceived Organizational Support has a positive and significant influence on Work-Life Balance, which means that the better the Perceived Organizational Support, the more Work-Life Balance will tend to improve. 3. This study demonstraes that work-life balance has a positive and significant impact on organizational commitment. This means that improved work-life balance leads to increased organizational commitment.

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