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OVERVIEW OF EMPLOYEE PERFORMANCE IN *FINANCIAL TECHNOLOGY* (FINTECH) COMPANIES

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Abstract
The financial technology (fintech) industry is growing rapidly and requires companies to have human resources that are able to provide optimal performance in the face of technological changes and business dynamics. Therefore, employee performance measurement is important as a basis for evaluating the effectiveness of work implementation and identifying aspects that still need improvement. This study aims to describe the level of employee performance in fintech companies based on employee perceptions of various aspects of performance. The research uses a descriptive quantitative approach with a survey method. Data was obtained through the distribution of questionnaires to 54 employees of fintech companies. The research instrument consists of six employee performance indicators that have been tested for validity and reliability. The results of the validity test showed that all items had a correlation coefficient value greater than the r of the table (0.268), while the reliability test results obtained a Cronbach's Alpha value of 0.733 which indicates that the instrument is reliable. The results of the descriptive analysis showed that all performance indicators were in the high category with average values ranging from 3.98 to 4.63. The Job Responsibility aspect obtained the highest average score of 4.63, followed by Performance Satisfaction of 4.61. On the other hand, the Performance Standards aspect obtained the lowest average score of 3.98 and the percentage of Top Box of 33.3%, so it is an aspect that still requires the company's attention. Overall, research shows that fintech company employees have a positive perception of their performance. These findings are expected to be an input for companies in maintaining good performance aspects and improving the achievement of performance standards through strengthening the evaluation system, providing feedback, and developing employee competencies.
Keywords*: Employee Performance, Fintech, Descriptive Analysis, Human Resources, Top Box Analysis.*

1. Introduction

Currently in the 5.0 Society era, in the world of work globally there is a phenomenon, namely digital transformation in all aspects of work. The development of information and communication technology has brought extraordinary convenience in various aspects of work, from communication, collaboration, to real-time data access. However, this convenience also brings new challenges for employees, namely the boundaries between work time and personal time are increasingly blurred. This is reinforced by the almost unlimited access to information and communication, so employees are often required to always be responsive by contributing, maximum performance, even outside of formal working hours (Sabila & Wartini, 2025)

In the era of work digitalization, the demands on employees have become increasingly complex. Rapid changes in technology and work methods require employees to be adaptive, learn quickly, and be able to master new digital tools that support productivity. Flexibility in location and working hours, such as those offered by remote working or hybrid systems, adds a new dimension to performance management. Employees are required not only to complete work on time, but also to maintain the quality of output, be able to collaborate effectively, and remain motivated even though they are not always under the direct supervision of their superiors (Firdaus & Kuswinarno, 2024).

Financial technology (fintech) companies were chosen as the object of this study because they are one of the industries that are experiencing the fastest digital transformation in Indonesia. The fintech industry relies on digital technology in all its operational processes, ranging from digital payment services, online loans, investments, to application-based financial management. These conditions require employees to work quickly, responsively, flexibly, and adaptively to changing technological developments. The high demands of digital work, the use of technology-based work systems, and dynamic work patterns cause fintech employees to face more complex work pressures

than conventional industries. Therefore, the issue of work-life balance and employee engagement is very important in maintaining employee performance in this industry (Candra, 2025).

In addition, fintech companies are synonymous with a modern work culture that prioritizes work flexibility, digital collaboration, and performance-based work targets and innovation. In practice, this flexibility often leads to blurring the boundaries between personal and work life as employees are required to stay connected to work through digital devices outside of formal working hours. On the other hand, fintech companies also need a high level of employee engagement so that employees remain motivated, creative, and loyal in the face of highly competitive industry competition (Hulu et al., 2025). With these characteristics, the fintech industry is a relevant research object to examine the influence of work-life balance and employee engagement on employee performance in the midst of the rapidly growing digital transformation phenomenon in Indonesia.

Employee performance is one of the main indicators in assessing the success of an organization's strategy, Performance is not only measured from quantitative productivity, such as the number of outputs or targets achieved, but also includes the quality of work, the ability to innovate, and the contribution of employees to the achievement of the company's strategic goals. In other words, performance is a reflection of the extent to which an employee is able to maximize their potential, complete tasks effectively, and provide added value to the organization as a whole. Therefore, the management of factors that affect performance, has become very important for modern management (Khaeruman et al., 2023)

Organizations are not only required to ensure that employees are able to achieve work targets (perform well), but must also pay attention to their well-being to stay productive and motivated. Work-life balance (WLB) emerged as one of the important strategies in this regard. The WLB concept emphasizes the importance of a balanced distribution of time and energy between work and personal life, so that employees can feel satisfied, physically and mentally healthy, and able to contribute optimally. Organizations that successfully implement effective WLB policies tend to have employees who are more loyal, engaged, and committed to achieving common goals (Wijaya & Jufri, 2025).

Conversely, the imbalance between job demands and personal needs can have significant negative impacts. Stress, fatigue, and burnout are real risks that are often experienced by employees who do not have adequate WLB. This impact not only affects the health of individuals, but also decreases the quality and quantity of their performance. Declining productivity, increased work errors, and high absenteeism or turnover rates are a real consequence of a lack of attention to employee life balance. Therefore, WLB cannot be seen simply as an additional facility or allowance, but as an important strategy to maintain employee performance and organizational sustainability in the midst of digitalization pressure (Prameswara & Subur, 2026)

In addition, the digitalization of work also changes employees' expectations for organizational flexibility and support. Today's employees value the organization's ability to provide adaptive work systems, for example through flexible working hours, remote working, or the use of technology that makes it easier to collaborate without always having to be in the office. This requires organizations to design policies that not only emphasize productivity, but also pay attention to the quality of life of employees. Thus, the implementation of WLB is a strategic key for modern organizations to maintain employee motivation, mental health, and overall performance, thereby creating a sustainable work ecosystem in the digital era (Azizah & Athoilah, 2025)

In addition to the aspect of life balance, employee engagement also plays a crucial role in determining individual and organizational performance. Employee engagement reflects an employee's level of commitment, motivation, and enthusiasm for their work and the organization as a whole. Employees who have high engagement tend to show more initiative, strong loyalty, and the ability to make optimal contributions to the achievement of organizational goals. In the era of digitalization, engagement is not only influenced by traditional factors such as salaries and benefits,

but also by work flexibility, adaptive organizational culture, and the use of technology that facilitates communication and collaboration (Fadila et al., 2025)

In addition, employee engagement has a very crucial role in improving employee performance. Employees who are actively involved tend to have high intrinsic motivation, a sense of responsibility for their work, and a desire to contribute more to the organization. A high level of engagement encourages employees to innovate, take initiative, and show long-term loyalty (Wahyudi & Jarodi, 2025).

The combination of adequate WLB and high engagement creates ideal conditions for employees to perform optimally. In contrast, employees who feel burdened by the demands of work without organizational support, or who are less engaged, are more likely to exhibit decreased performance, decreased work quality, and a higher risk of stress. This makes the relationship between WLB, employee engagement, and employee performance even more complex, because the success of performance is influenced by the organization's ability to create a work environment that supports employee well-being and engagement (Lavena, 2024).

Based on previous empirical research, it is known that employee performance is influenced by work-life balance and employee engagement. Research conducted by Indirasari & Mardiana (2022) shows that work-life balance and employee engagement have a positive and significant effect on employee performance at PT Bank Mandiri (Persero) Tbk Outlet Prioritas Jakarta Pondok Indah. Another study by Irfan et al., (2024) also found that work-life balance and employee engagement simultaneously had a positive and significant effect on the performance of employees of PT Japfa Comfeed Tbk Makassar Unit.

However, different results were found in a study conducted by Marge Beis & Ferinia (2023) which showed that work-life balance does not have a significant effect on employee performance, although employee engagement still has a significant effect on performance. The contradiction of the findings in the previous study shows that there is an empirical gap related to the influence of work-life balance and employee engagement on employee performance, so this study is important to obtain a more comprehensive understanding of the relationship between these variables, especially in industries that are undergoing digital transformation.

Therefore, research on the influence of WLB and employee engagement on employee performance has become very relevant in the digitalization era. Understanding these relationships allows organizations to design more targeted HR strategies, maximize employee potential, while creating an adaptive, productive, and sustainable work environment. Thus, this research not only contributes to the development of management theory and organizational psychology, but also provides practical implications for companies in facing the challenges of the ever-changing modern world of work. This research is important because understanding the influence of WLB and employee engagement on employee performance in the era of work digitalization can provide strategic input for company management in designing adaptive HR policies. Policies that are able to improve employee life balance and engagement will have a direct impact on productivity, job satisfaction, and employee retention. Thus, organizations are not only able to compete commercially, but also build a healthy and sustainable work environment amid the pressure of digital transformation.

Based on the phenomenon of digital transformation in the financial technology (fintech) industry, the high demands of digital work, and the differences in the results of previous research on the influence of work-life balance and employee engagement on employee performance, this study is directed to analyze how the effect of work-life balance on employee performance, how employee engagement affects employee performance, and how the effect of work-life balance and employees simultaneous engagement on employee performance at fintech companies in Indonesia.

This study aims to analyze the influence of work-life balance on employee performance in

fintech companies in Indonesia, analyze the influence of employee engagement on employee performance, and analyze the effect of work-life balance and employee engagement simultaneously on employee performance in fintech companies in Indonesia. In addition, this research also aims to provide an empirical contribution on the importance of human resource management in the era of digital transformation, especially in creating a work-life balance and employee involvement to improve organizational performance.

2. Literature Review

Employee performance is the result of work achieved by a person both in quality and quantity in accordance with the responsibilities given by the organization. According to human resource management theory, performance reflects an individual's ability to carry out tasks effectively, efficiently, and according to organizational targets. In the context of modern organizations, performance is not only seen from the achievement of work output, but also from adaptability, creativity, collaboration, and contribution to organizational innovation. In digital-based industries such as fintech, performance is an important factor because companies are required to move quickly in the face of technological changes and dynamic market competition (Setyawati et al., 2024).

Work-life balance is a condition when individuals are able to balance the demands of work with personal life in a proportional manner. This concept explains that work-life balance can improve individual well-being, reduce work stress, and create better job satisfaction. Border Theory explains that individuals will try to create a balanced boundary between work and personal life roles so that there are no conflicts between roles. In the era of digitalization, work-life balance is becoming increasingly important because the use of technology allows work to be done anytime and anywhere, so that the boundary between work and personal life becomes thinner (Ekowati, 2020). These conditions can affect the psychological condition and productivity of employees if not managed properly.

Employee engagement is the level of emotional attachment, commitment, and involvement of individuals to the job or organization where they work. Employees who have high engagement tend to have high work morale, loyalty, motivation, and dedication in getting the job done. Kahn's theory explains that employee engagement arises when individuals are physically, cognitively, and emotionally involved in their work. In the digital work environment, employee engagement is a strategic factor because organizations need employees who are not only able to work technically, but also have high involvement and commitment in the face of rapid organizational change (Tanamal et al., 2025).

The relationship between work-life balance and employee performance can be explained through the work-welfare approach which states that employees who have a work-life balance tend to be more productive, focused, and able to work optimally. Employees who are able to manage their personal and work lives in a balanced manner will have lower levels of stress so that it has a positive impact on the quality of work and the achievement of organizational targets. Meanwhile, employee engagement is closely related to performance improvement because engaged employees tend to have higher intrinsic motivation, be more innovative, and have a strong commitment to the organization (Syadiq et al., 2024).

Previous research has shown that work-life balance and employee engagement have an influence on employee performance, although some studies have found different results (Wijayanto et al., 2022). This shows that the relationship between these variables still needs further study, especially in the fintech industry which has digital, flexible, and dynamic work characteristics. Therefore, this study was conducted to strengthen empirical evidence regarding the influence of work-life balance and employee engagement on employee performance in fintech companies in Indonesia.

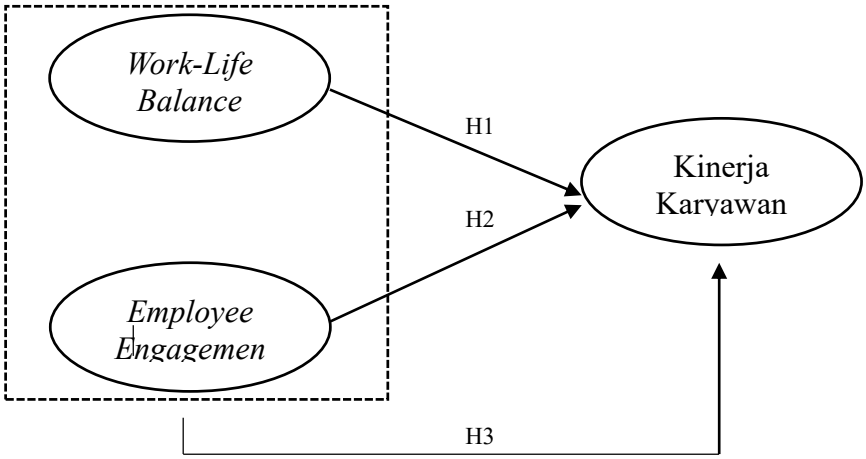


Figure 1. Research Model

H1: *Work-Life Balance* affects employee performance. H2: *Employee Engagement* affects employee performance. H3: *Work-Life Balance* and *Employee Engagement* simultaneously affect employee performance.

3. Research Methods

This study uses a quantitative approach with a survey method. The quantitative approach was chosen because the study aims to examine the relationship and influence between work-life balance variables and employee engagement on employee performance empirically. The object of the research is an employee of a financial technology (fintech) company in Indonesia who works in a digital service-based company.

The population in this study is all employees of fintech companies in Indonesia. The sampling technique uses purposive sampling with the criteria of respondents, namely employees who have worked for at least one year and are directly involved in digital-based company operational activities. Data collection was carried out through the distribution of online questionnaires using a five-point Likert scale.

Variabel independen dalam penelitian ini terdiri atas work-life balance dan employee engagement, while the dependent variable is employee performance. Work-life balance indicators include time balance, engagement balance, and satisfaction balance. Employee engagement is measured through vigor, dedication, and absorption indicators. Meanwhile, employee performance is measured through work quality, quantity of work, punctuality, effectiveness, and the ability to work together. The work performance variables in this study were measured by the indicators *of Job Responsibility, Performance Standards, Performance Satisfaction, Work Effectiveness, Comparative Performance and Quality of Work* adapted from the study (Jain et al., 2026).

The data analysis technique used was multiple linear regression analysis with the help of statistical software, namely SPSS. The analysis was carried out through validity tests, reliability tests and descriptive analysis. This method is used to determine how much the influence of work-life balance and employee engagement on employee performance in fintech companies in Indonesia

4. Research Findings and Discussion

This study succeeded in obtaining 54 research respondents with the following respondent profiles:

Table 1. Profile Respondents

Category	Criteria	Quantity	Percentage
Gender	Men	31	57.41%
	Women	23	42.59%
Age	17 - 29 years old	40	74.07%
	30 - 45 years old	12	22.22%
	More than 45 years	2	3.70%
Status	Married	47	87.04%
	Duda/Janda	2	3.70%
	Unmarried	5	9.26%
Education	Diploma D3/D4	7	12.96%
	Bachelor S1	45	83.33%
	Magister S2	2	3.70%
Long Career in Fintech	Less than 1 year	3	5.56%
	1 - 3 years	43	79.63%
	3 - 5 years	7	12.96%
	More than 5 years	1	1.85%

Based on the level of education, the majority of respondents have the last Bachelor's education (S1) as many as 45 people (83.33%). Respondents with Diploma education (D3/D4) amounted to 7 people (12.96%), while Master's (S2) graduates were 2 people (3.70%). This data shows that most of the fintech employees in the study have a high level of education, which reflects the industry's need for human resources with adequate academic and professional competencies. Based on the length of time they worked in fintech companies, the majority of respondents had worked for 1-3 years, namely 43 people (79.63%). Furthermore, respondents who have worked for 3-5 years are 7 people (12.96%), respondents with less than 1 year of service are 3 people (5.56%), and respondents who have worked for more than 5 years are only 1 person (1.85%). This shows that most of the respondents are employees with relatively enough work experience to understand the organizational culture, work system, and job demands at fintech companies, but are still in the early to intermediate stages of their career journey. In general, the characteristics of the respondents showed that the research sample was dominated by young employees (17–29 years old), male, married, educated with a bachelor's degree (S1), and had a working period of 1–3 years in a fintech company. Next is the validity and reliability analysis with the following results:

Table 2. Validity and Reliability Tests

Indicator	r count	R table	Ket
P1	.492	0.268	Valid
P2	.635	0.268	Valid
P3	.439	0.268	Valid
P4	.442	0.268	Valid
P5	.342	0.268	Valid
P6	.521	0.268	Valid

Based on the results of the validity test on the six items of employee performance variable statements, all items had a correlation coefficient value (r calculated) that was greater than the table r value of 0.268 at a significance level of 5%. The r-value of the calculation ranges from 0.342 to 0.635, so that all items are declared valid and able to measure the construct of employee performance in accordance with the research objectives. The results of the reliability test showed that the employee performance variable had a Cronbach's Alpha value of 0.733. This value is above the minimum limit of 0.70, so the instrument is declared to have a good level of reliability. This shows that all six items have adequate internal consistency in measuring employee performance variables. Next is a descriptive analysis of employee performance variables in fintech companies.

Table 3. Analisa Deskriptif

Pertanyaan	Aspek	Avg	Min	Max	Std
Saya mampu melaksanakan tanggung jawab pekerjaan dengan baik.	Job Responsibility	4.63	4	5	0.49
Saya mampu memenuhi standar kerja yang ditetapkan perusahaan.	Performance Standards	3.98	2	5	0.88
Saya merasa hasil kinerja saya sudah memuaskan.	Performance Satisfaction	4.61	3	5	0.53
Saya dapat menyelesaikan pekerjaan secara efektif.	Work Effectiveness	4.28	3	5	0.56
Saya memiliki kinerja yang lebih baik dibandingkan sebagian besar rekan kerja yang memiliki pekerjaan serupa.	Comparative Performance	4.50	3	5	0.61
Saya menghasilkan pekerjaan dengan kualitas yang baik.	Quality of Work	4.31	3	5	0.61

Based on the results of the descriptive analysis, the employee performance variables showed relatively high average values in all indicators. This indicates that in general, respondents give a positive assessment of their performance in fintech companies. The indicator with the highest average score was "I am able to carry out my work responsibilities well" with an average score of 4.63 and a standard deviation of 0.49. These results show that most respondents feel that they are able to carry out their job responsibilities well and have a relatively uniform perception of these abilities.

The indicator with the next highest average score is "I feel that my performance results have been satisfactory" with an average of 4.61 and a standard deviation of 0.53. This shows that respondents are generally satisfied with the work they have achieved. Furthermore, the indicator "I have better performance than most colleagues who have similar jobs" obtained an average of 4.50 with a standard deviation of 0.61. This value shows that most respondents have high confidence in their abilities and work performance compared to colleagues who perform similar tasks.

The indicator "I produce work of good quality" obtained an average of 4.31 with a standard deviation of 0.61, while the indicator "I can get the job done effectively" obtained an average of 4.28 with a standard deviation of 0.56. Both results show that respondents consider themselves able to produce quality work while completing work effectively. Meanwhile, the indicator with the lowest average value is "I am able to meet the work standards set by the company" with an average value of 3.98 and a standard deviation of 0.88. Although it is still in the high category (because it is close to a score of 4 on the Likert scale of 1–5), this indicator has the largest standard deviation compared to other indicators. This shows that there is a greater variation in perception among respondents regarding their ability to meet the company's work standards. Overall, the average score of all indicators was in the range of 3.98–4.63, which indicates that respondents tend to agree to strongly agree with statements describing employee performance. In addition, the standard deviation value in the range of 0.49–0.88 shows that the spread of respondents' answers is relatively low to moderate, so the respondents' perception of their performance can be said to be quite consistent.

Table 4. Top Box Analysis

Indicator	STS	TS	N	S	SS	%
Job Responsibility	0	0	0	20	34	63.0%
Performance Standards	0	2	15	19	18	33.3%
Performance Satisfaction	0	0	1	19	34	63.0%
Work Effectiveness	0	0	3	33	18	33.3%
Comparative Performance	0	0	3	21	30	55.6%
Quality of Work	0	0	4	29	21	38.9%

Based on the results of the Top Box Analysis, *the Job Responsibility* and *Performance Satisfaction aspects* obtained the highest percentage of Top Box, which was 63.0%. This means that more than half of the respondents strongly agree that they are able to carry out their job responsibilities well and feel that the results of their performance are satisfactory. These findings show that the sense of responsibility and satisfaction with the results of work is the strongest aspect of performance felt by respondents.

Furthermore, the *Comparative Performance* aspect obtained a ToP Box score of 55.6%, indicating that more than half of the respondents felt that they had better performance than most colleagues with similar jobs. Meanwhile, *the Quality of Work* aspect obtained a Top Box percentage of 38.9%, while the Performance Standards and *Work Effectiveness* aspects obtained a percentage of 33.3% respectively. This shows that although the majority of respondents gave a positive rating on both aspects, the level of confidence of respondents to give a rating in the "strongly agree" category was still lower than the other aspect.

5. Conclusion

This study aims to describe employee performance in fintech companies based on respondents' perception of six performance indicators, namely job responsibility, performance standards, performance satisfaction, work effectiveness, comparative performance, and quality of work. The results of the analysis show that in general, employee performance is in the high category, which is reflected in the average value of all indicators in the range of 3.98-4.63.

The Job Responsibility aspect obtained the highest average score (4.63), followed by Performance Satisfaction (4.61). These findings show that the majority of respondents feel able to carry out their job responsibilities well and feel satisfied with the work that has been achieved. On the other hand, the Performance Standards aspect obtained the lowest average score (3.98) and the lowest Top Box percentage, which indicates that meeting the company's work standards is still a relatively more challenging aspect than other performance indicators. Overall, the results indicate that employees have a positive perception of their performance. However, the organization still has room to improve the ability of employees to meet the work standards that have been set so that all aspects of performance can develop more optimally.

For fintech companies, the results of this study show that employees' ability to carry out job responsibilities and produce satisfactory performance has been at a good level. Therefore, companies need to maintain these conditions through appreciation, competency development, and the creation of a work environment that supports employee involvement. On the other hand, the aspect of Performance Standards that obtains a relatively lower rating needs to be a concern for management. Companies can evaluate the clarity of work targets, provide regular feedback, and implement training programs that help employees understand and meet expected performance standards.

For the next researcher, this study is still descriptive and only focuses on one variable, so it has not been able to explain the factors that affect employee performance. The next research is suggested to develop a research model by including variables such as employee engagement, work-life balance, job satisfaction, leadership, or organizational culture. In addition, the use of a larger sample size and involving fintech companies with more diverse characteristics will improve the generalization of research results and provide a more comprehensive understanding of employee performance in the fintech industry.

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