

Analysis of Work-Life Balance of Millennial Generation in The Digital Era at PT PNM Mekaar Regional Kediri

Yoyok Erwan Setiono,^{1,*} Stefanus M. S. Sadana,²

^{1,2} Perbanas Institute

*Corresponding author: yoyok.setiono@gmail.com

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Abstract

This study aims to analyze the work-life balance of the millennial generation in the digital era at PT PNM Mekaar Regional Kediri in order to capture the conditions and implementation of WLB by AO employees that lead to the use of flexibility in terms of time in utilizing technology when working. A qualitative approach with a design thinking model was chosen as the approach and model in this study. The unit of analysis was employees of PT PNM Mekaar Regional Kediri who were included in the millennial generation group with a sample of five employees using purposive sampling. Data collection was carried out by observation, interviews, and think-aloud. The research procedure was carried out by applying a design thinking model consisting of stages in the form of empathize, define, ideate, and prototype. The data analysis technique used NVivo 15. The results of the study describe the results of the interview in the form of a word cloud and the work-life balance of millennial generation employees using the design thinking model. First, empathize, the results obtained that employees need adequate applications, work flexitime, and provide rewards for customers. Second, define, the results obtained that employees are able to distinguish the concept of work and personal life so that the two are not mixed up, but have positions and priorities according to their use. Third, ideate, the results obtained are in the form of four elements of employee needs, including application systems, application features, flexitime, and customer rewards. Fourth, prototype, the results obtained are a description of the application features along with their respective descriptions.

Keywords: work-life balance, AO employees, millennial generation, design thinking model

INTRODUCTION

Account Officer (AO) is needed by the company to manage transactions, payments, and expenses made by customers. In general, the AO's obligations are to manage customer credit. In addition to AO employees being required to have adequate, adaptive, and flexible abilities and skills, the company also needs to provide awards for employees. For this reason, the form of workforce maintenance also needs to be considered, for example by providing compensation and benefits (Abdullah, 2018).

Obstacles in working are often encountered by AOs who work at PT Permodalan Nasional Madani (PNM) Mekaar Regional Kediri, both from within (work discipline) and from outside (customer service), including transaction time service to customers and AO attendance level.

First, transaction service. Transactions carried out with high intensity are only found at certain hours. This shows that the position of AO in serving customers cannot be patented at the specified hours so that services need to be optimized according to the hours that dominate transaction time. The following is the transaction time of AO PT PNM Mekaar Regional Kediri November 2024 in Figure 1.

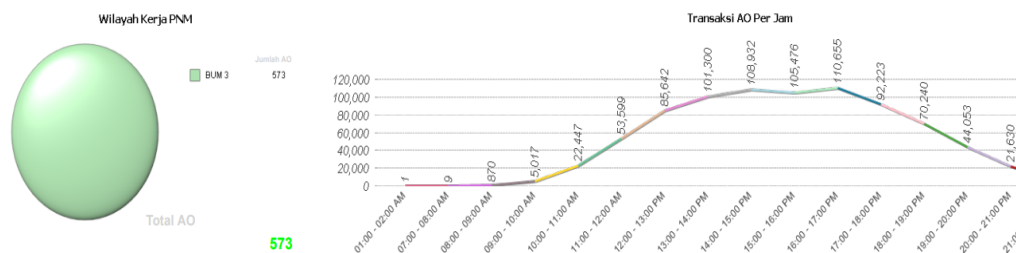


Figure 1. PT PNM Mekaar Regional Kediri AO Transactions November 2024

Based on Figure 1, it is shown that AO, totaling 573 people, made the highest transaction time at 16.00-17.00 with a total of 110,655 and the lowest transaction occurred at 01.00-02.00 as many as 1. Transactions began to increase during the day and reached their peak at 16.00. Furthermore, transactions continued to be high and began to decline at night, but with a fixed amount with a fairly high amount. In the following month, AO transaction times were also high at certain hours. The following is a presentation of AO transactions of PT PNM Mekaar Regional Kediri December 2024 in Figure 2.

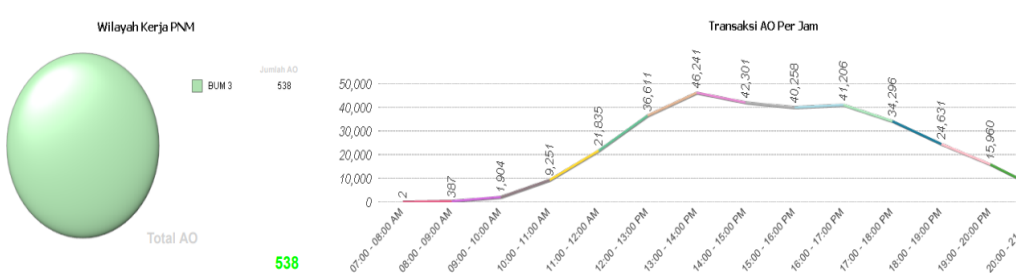


Figure 2. PT PNM Mekaar Regional Kediri AO Transaction December 2024

Based on Figure 2, it is shown that AO, totaling 573 people, made the highest transaction time at 13.00-14.00 with a total of 46,241 and the lowest transaction occurred at 07.00-08.00 as many as 2. Transactions began to increase during the day and were quite stagnant until the evening. Different transaction times can make services less than optimal, so flexibility of service is needed, both digital and non-digital with flexibility regarding time.

Second, the level of attendance. The level of attendance of AO employees also needs to be considered in order to monitor AO performance. The following is Table 1 of the level of attendance of AO PNM Mekaar Regional Kediri employees for the period January 2024 to June 2024.

Table 1. Attendance Level of AO PNM Mekaar Regional Kediri (January-June 2024)

Area	Jumlah AO	Jan'24		Feb'24		Mar'24		Apr'24		Mei'24		Jun'24	
		Terlambat < 100menit	Terlambat > 100menit	Terlambat < 100menit	Terlambat > 100menit	Terlambat < 100menit	Terlambat > 100menit	Terlambat < 100menit	Terlambat > 100menit	Terlambat < 100menit	Terlambat > 100menit	Terlambat < 100menit	Terlambat > 100menit
Area Kediri 1	51	34	17	39	12	44	7	37	14	41	10	45	6
Area Kediri 2	66	54	12	51	15	56	10	48	18	53	13	55	11
Area Kediri 3	58	48	10	52	6	47	11	52	6	50	8	52	6
Grand Total	124	102	22	103	21	103	21	100	24	103	21	107	17
Prosentasi		82%	18%	83%	17%	83%	17%	81%	19%	83%	17%	86%	14%

Source: HRIS PNM Kediri Branch

Based on the table, it is known that the level of AO delays per month is still dominated by delays of <100 minutes by 83% and delays of >100 minutes by 17%.

AO flexibility in serving customers is needed, especially AO with adequate technological skills. Automation is gradually becoming a crucial part so that adequate human resources are needed to facilitate customers for progress and ease in financial transactions. Based on research by Huda and Wahyuni (2013), the quality of internet banking services has a positive and significant effect on the level of customer satisfaction at PT BRI Jamsostek Jakarta Branch Office.

Employees of PT PNM Mekaar Regional Kediri are dominated by the millennial generation. The millennial generation likes to use technology and relies on technology from an early age compared to other generations so that they are considered technologically advanced and tend to incorporate technology into their lives (Smith & Nichols, 2015). The millennial generation is also a generation that pays attention to work, including working in finance and banking. According to Mulyati et al. (2019), the millennial generation considers that fighting for organizational goals is more important than just financial goals.

WLB or work-life balance is described as a strategy that allows employees to balance various aspects of their lives, including family, health, recreation, and professional commitments (Patil & Kumawat, 2024). According to Patil & Kumawat (2024), creating a pleasant harmony between work and life or aligning work and family life is fundamental to improving physical, emotional, and mental well-being, but at the same time it is also meaningful to our life's calling.

In general, work-life balance research focuses on the technology industry or multinational companies in big cities, so there is a gap in understanding the concept for smaller companies and cities. Kediri as a small city with a financial company in it, namely PT PNM Mekaar, needs to be studied in depth to get a picture of employee work-life balance and the implementation of policies that accompany it. In addition, related to the impact of digital technology on work-life balance, although many studies discuss the use of technology by millennials, there are still few that explore in depth how digital technology affects their work-life balance in the context of field work such as at PT PNM Mekaar.

There is a need to understand how the work-life balance expectations of the millennial generation in companies such as PT PNM Mekaar may differ from previous generations or from millennials in other industries. Moreover, the concept of understanding work-life balance is increasingly developing with richer indicators. Research on the analysis of the work-life balance of the millennial generation at PT PNM Mekaar can fill the existing gap by identifying unique and effective work-life balance strategies for millennial employees in the context of work that combines digital technology and direct interaction with customers.

Several previous studies have shown that employee life and work have diverse portraits. Based on research conducted by Rachmawati & Santoso (2021), work-life integration results in work fatigue while working from home. Based on research by Rea & Hadi (2012), the cause of work boredom in employees at Radio Sonora Surabaya is quantitative overload because there are quite a lot of company demands and qualitative overload because employees feel that their tasks and responsibilities are too many. Based on research by Herlina (2019), the classification of work stress conditions of female employees at PT SGS is 79% in the low category and 21% in the moderate category. Several studies have shown that one or more factors can affect employee performance and not all employees perceive their work as an excessive burden.

PT PNM Mekaar Regional Kediri was chosen as the object of research because it has interesting characteristics both in terms of economic development and the human resources it has. According to Basito, Riniati, and Viphindartin (2019), Kediri City emerged as a growth center in the Kediri Development Area Unit of East Java with regional advantages in terms of high regional base capabilities and per capita income in the form of the tobacco industry which dominates the East Java market share with a contribution percentage of 78-80%. In addition, the human development index (HDI) of Kediri City for the past five years has always been above the East Java and National average (Suwarno & Pramono, 2020). In one study, organizational culture,

physical work environment, and work-life balance partially had a positive and significant effect on the job satisfaction of employees of the Kediri City Service (PMPTSP) (Widyawan et al., 2023).

Based on the description that has been presented previously, this study aims to analyze the work-life balance of the millennial generation in the digital era at PT PNM Mekaar Regional Kediri in order to capture the conditions and implementation of WLB by AO employee

METHODS

This study uses a qualitative approach with a design thinking model. Brown (2010) defines design thinking as a discipline that applies designer sensitivity and methods that are in accordance with community needs with an applicable technological possibility approach to find relevant strategies. The following are elements in design thinking in Figure 3.

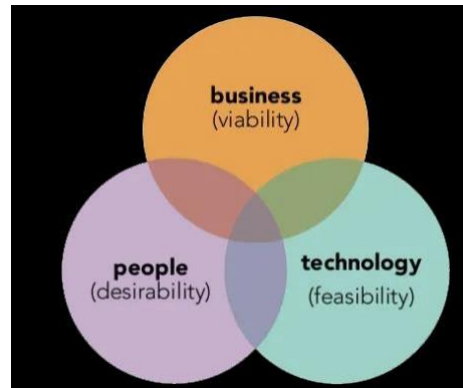


Figure 3. Elements in Design Thinking

Based on the image, it is found that the three elements of design thinking intersect where design thinking accommodates the desirability of people (user desires) and combines it with relevant technology so that it can maintain business continuity.

The unit of analysis in this study is employees of PT PNM Mekaar Regional Kediri who are included in the millennial generation group. The research was conducted at PT PNM Mekaar Regional Kediri which is located at Jalan Kawi Mojoroto Indah No. E1, Mojoroto, Kec. Mojoroto, Kediri City.

The sampling technique used is purposive sampling, which is a sampling technique in scientific research that is based on certain considerations. The subjects who are the focus of the study are AO employees with population members who tend to be monotonous so that sampling is carried out according to needs. The sample selected was 5 employees.

The data collection methods used in this study were observation, interviews, and think-aloud. The research procedure was carried out by applying a design thinking model consisting of five stages, namely (1) empathize, namely understanding the user's perspective, (2) define, namely defining the problem, (3), ideate, namely producing creative ideas, (4) prototype, namely making a prototype, model, or sketch, and (5) test, namely testing the prototype on users. The design thinking model has five components, but in this study it was adapted into four components in order to adjust to the objectives. The data analysis technique in this study used NVivo 15 software in analyzing qualitative data.

RESULT AND DISCUSSION

Based on the NVivo analysis of the interview results with AO PT PNM Mekaar Regional Kediri employees, a wordcloud was produced that illustrates the visualization of text data that shows the size of words by showing the frequency of their occurrence in the interview transcript. The work-life balance of AO PT PNM Mekaar Regional Kediri employees is depicted in the following wordcloud.



Figure 4. Employee Work-Life Balance Concept Wordcloud

The wordcloud in Figure 4 is a collection of words that are most frequently mentioned by employees. Words that have a larger font size are the words that are most often conveyed by employees in the concept of work-life balance. In the wordcloud, the word “kantor/office”, “nasabah/customer”, “waktu/time”, “pekerjaan/work”, “kehidupan/life”, “pulang/go home”, “malam/night”, “aplikasi/application”, “mekaar”, and “pribadi/personal” is a word with the largest letter size to relatively large compared to other words. This is relevant to the concept of work-life balance that is formed such as completing work in the mekaar office, work related to customers and application utilization, employee home time until evening, and personal life.

Work-Life Balance with Design Thinking Model

Empathize

Empathize is the initial stage of design thinking that aims to understand the needs, desires, and problems of PT PNM Mekaar Regional Kediri employees. This process is carried out by observing, interviewing or interacting directly to gain accurate insight into employees and the context of their problems. The following is a table that describes the needs, desires, and expectations of employees along with the reality that occurs.

Table 3. Needs, Expectations, and Reality

No.	Needs/Wants	Expectations	Reality
1.	Need for Applications	1. Application system improvements 2. Application access speed 3. Database settings for storing documents from several years ago 4. Creating a link menu for sending files	1. The face detection (FD) system is slow 2. The application system is often slow, error-prone, and has trouble
2.	Working Flexitime	1. Flexitime work anywhere by utilizing photo evidence 2. Balance of targets and time in the field	1. Attendance must be at the office 2. Internal factors (customers are difficult to work with) and unpredictable external factors (rainy season causes delays)
3.	Rewards for Customers	Rewarding customers	The chairmen asked for rewards to make customers more enthusiastic

Based on Table 1, it is obtained a picture that employees need and want the need for supporting and adequate applications in working, working flexibly or what is called flexitime, and giving rewards. In reality, employees face obstacles in implementing their needs and desires so that solutions or improvements are expected. The following is a presentation of each interview excerpt from employees of PT PNM Mekaar Regional Kediri.

Need for Applications

"The problem is that it's easy to slow down. If it's UK, the system sometimes errors. If you want to PKM, you can't get an error. Yesterday you wanted to disburse it and you couldn't enter the application." (DW)

Based on the interview excerpt, there is a need for improvement to the application system because it is often slow and error. Employees provide the following expectations for the application.

FJ and AF employees' expectations regarding the addition of application features,

"Need notification/message, sir. So that customers can hear it too, sir." (FJ)

AF employees suggest,

"In my opinion, the notification only appears on working days and hours." (AF)

Meanwhile, DW employees' expectations regarding the addition of features,

"*Kayak ada jadwal yang ada, jam segini begini*". (DW)

"It's like there's a schedule, at this time like this." (DW)

RS employees hopes,

"*In my opinion, it would be better to create links like that, Sir, for example, at night like this, they still ask for recaps, etc. In my opinion, it would be better to create links for every JT visit or directly to UK, so automatically the AO will immediately link when they arrive at the office and immediately recap. So there is no need for a 10-15 minute briefing, Sir.*" (RS)

DW employees added their responses regarding online attendance,

"If attendance is mandatory to come to the office, sir, because later there will be a briefing too. If there are old people coming, it can be explained directly. I'm not sure about the system." (DW)

Based on the interview excerpt, some employees need significant application improvements and some do not depend on the application. FJ and AF employees consider the application to help with work so that additional menus such as notifications/messages are needed to complete customer needs according to their functions. DW employees also added the need for a schedule menu so that the existing schedule can be seen clearly by employees. However, regarding the use of online attendance, DW employees disagree. DW employees tend to prefer manual methods such as attendance and briefings in the office so that information can be received by employees clearly and accurately compared to using the system. RS employees added additional features in the form of creating links to summarize work.

Working Flexitime

"maybe the system can be changed as long as there is proof that we are working, it can be done by taking photos using Google GPS (AF). That is also quite good, sir, it can be time efficient. Maybe if that can be implemented, it can be monitored more." (AF)

ST employees said,

"It should be possible because there is more free time to reduce the next time." (ST)

The interview excerpt shows that the implementation of flexitime is needed by employees to activate and streamline employee work. Employees can work anywhere by utilizing photo evidence. With appropriate and targeted implementation, flexitime becomes a strategy and solution for companies to increase employee job satisfaction.

Rewards for Customers

"The leaders asked for rewards to be more enthusiastic, their customers to be more enthusiastic" (FJ)

Based on the interview excerpt, employees need rewards to encourage or increase customer enthusiasm. This is shown that the reality in the field, the leaders ask for rewards so that customers are more enthusiastic.

Define

The define stage contains the definition of the problem based on the results of interviews conducted with AO PT PTM Mekaar Regional Kediri employees. In defining the concept of work and personal life, each

employee has a different perception. The following is a table of definitions/concepts of work and definitions/concepts of personal life for employees.

Table 4. Definition of Work and Personal Life for Employees

Work Concept for Employees	Life Concept for Employees
1. Work as an obligation	1. Personal life needs rewards such as seeking entertainment
2. Focus when working	2. When at home, do not open office work
3. Work is not mixed with personal life	3. Personal life is not mixed with work
4. More time in the office because employees stay overnight during work days (female and unmarried employees)	4. Quality time is utilized optimally with family

The following presents excerpts from an interview on the work-life concept for employees.

"For work, that is an obligation, but for personal life, we can only give rewards like playing, going outside, like playing PS, billiards, hanging out." (FJ)

while AO with the initials (DW) stated that,

"Work is work at my job, if at home it's personal. So it's not mixed together". (DW).

Based on the presentation of the two AOs, both of them can distinguish between work in the office and work at home. Work is considered an obligation and cannot be mixed with personal life. Not much different from AO, FAO employees also provide their understanding of WLB.

FAO employee with the initials AF said,

"For the arrangement after work, I work without going straight to sleep or anything like that, eating, sometimes I like to watch Korean dramas" (AF)

Meanwhile, FAO employee with the initials ST said,

"So I always sleep in the office. I come home every Saturday, or Friday night. When I'm at home, I'm usually with my mother, chatting as usual. Then on Saturdays, if I have a day off, I go out with my family, like that." (ST)

Based on the presentation of the two FAOs, FAO with the initials AF uses his time after work to do light activities such as eating and watching dramas. These activities can be understood as refreshing activities after work by doing activities that are enjoyed.

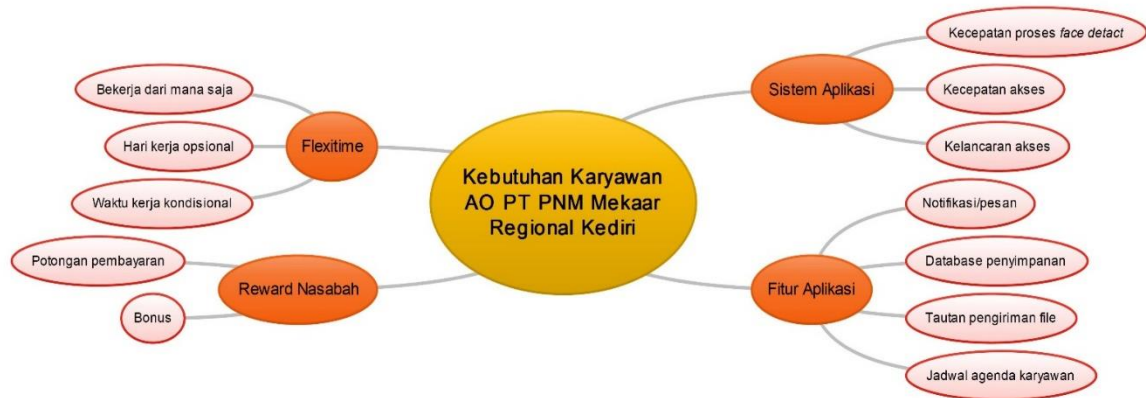
Meanwhile, FAO employee with the initials ST uses his time for five days at work because he stays overnight at the office and uses his personal time at home for two days with his parents. In addition to AO and FAO employees, there are also employees who hold the position of KUM or Head of Mekaar Unit. KUM employee with the initials RS explains his understanding of WLB more clearly as follows.

"For me, just a simple example, sir. For example, during working hours, I don't think about what's going on with my family. What I mean is, while I'm working, I always respond quickly to the group. Later, when I'm really home, I really don't open the work group. So when it's time to go home, I focus on home, when I'm working, I focus on work." (RS)

Based on the presentation of KUM Employee with the initials RS, WLB is understood as a different state that needs to be given focus when in each activity, both work and personal life because both are equally important. This is in line with Rahmayati's opinion (2021), work-life balance is defined as an individual's ability to fulfill their work and family commitments, as well as other non-work responsibilities and activities

Ideate

Ideate is a stage in the form of producing various ideas/solutions without limitations through brainstorming. The ideas are then selected and developed to find the best realistic and innovative solution in overcoming the problems that have been defined. The results of the brainstorming are depicted in the form of a mind map. The following is a mind map of the idea of work-life balance for employee needs in Figure 5.



Based on Figure 5, there are 4 employee needs that are used as a reference for designing applications in this study. These needs consist of application systems, application features, flexitime, and customer rewards.

1. Application system

From the application feature side, elements are needed that are divided into three needs, namely face detect process speed, access speed, and smooth access.

2. Application features

From the application feature side, elements are needed that are divided into four needs, namely notifications/messages, storage databases, file delivery links, and employee agenda schedules.

3. Flexitime

From the flexitime side, elements are needed that are divided into three needs, namely working from anywhere, optional working days, and conditional working hours.

4. Customer rewards

From the customer reward side, elements are needed that are divided into two needs, namely payment deductions and bonuses.

Prototyping

The follow-up to the ideation stage is to decide on a prototype application improvement strategy for AO employees. The previous application was improved by improving the system and adding features or menus as well as providing notifications. These improvements are expected to maximize the flexibility of AO employees' work, thereby helping them to improve their work-life balance. The following is a description of the application features along with their descriptions in Table 5.

Table 5. Application Features and Descriptions

No.	Element	Description
1.	Notifications/messages	○ Push notification feature that sends automatic messages to employees when there is a change in schedule or other important information. ○ Notifications appear on the top screen of the mobile device and can be opened by swiping down to see the message details. ○ The system can send real-time notifications to ensure employees always get the latest updates regarding work schedules and agendas.
2.	Storage Database	○ Centralized database that stores employee data, work schedules, absences, and uploaded files. ○ Data is stored securely and structured using a database management system that supports fast queries and data searches. ○ Admin can manage employee data (add, change, delete) and schedules through an easy-to-use interface.

			○ Integrated data storage so that data is not lost and is easily accessible at any time.
3.	File Submission Link		○ Features for uploading and sending files between users (e.g. work documents, reports, or assignment letters). ○ Users can send file links via in-app messages or email. ○ Files sent are stored on a server with controlled access for data security.
4.	Employee Schedule	Agenda	○ Work schedule management page that displays schedules based on shifts, weeks, and months. ○ Admin can flexibly set employee entry days, holidays, and leave requests through dropdowns and input forms. ○ Employees can view their work schedules in real-time through the application. ○ Interactive calendar feature to display employee work agendas and activities visually. ○ The system can send automatic reminders regarding upcoming schedules.

CONCLUSION

Work-life balance of AO employees of PT PNM Mekaar Regional Kediri, findings were obtained based on the five stages of design thinking. First, empathize, the results obtained that employees need adequate applications, work flexitime, and provide rewards for customers. Second, define, the results obtained that employees are able to distinguish the concept of work and personal life so that both are not mixed up, but have positions and priorities according to their use. Third, ideate, the results obtained are four elements of employee needs, including application systems, application features, flexitime, and customer rewards. Fourth, prototype, the results obtained are a description of application features along with their respective descriptions.

Strategies that can be applied to improve the work-life balance of AO employees at PT PNM Mekaar Regional Kediri are as follows. First, improving the system in the application for speed and smooth access. Second, adding application features including notifications/messages, storage databases, file delivery links, and employee agenda schedules. Third, the application of flexitime includes working from anywhere, optional work days, and conditional work hours. Fourth, providing rewards for customers in the form of payment deductions and bonuses.

For AO employees, it is better to utilize technology, especially applications to facilitate work. The neatness of archiving or storing documents digitally should be considered so that data is well documented. The initiative of AO employees to fill in free time while working should also be maximized so that work can be completed faster, thereby making performance more efficient. With the concept of flexible working hours, it is hoped that it can increase employee productivity and make employee work easier so that employee job satisfaction increases.

For companies, improvements to the PNM application should always be made to meet the needs of employees and customers. Innovation needs to be continuously carried out in order to obtain maximum support for employee performance and customer service. In addition, employee quality also needs to be improved by providing training and skills that are needed dynamically in serving customers with adequate provisions such as skills in using technology and applications so that employees are expected to also contribute brilliant ideas for the sustainability of the company.

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