Indonesian Journal of Digital Business

Journal homepage: https://ejournal.upi.edu/index.php/IJDB

Work-Life Balance Mediates AI Self-Efficacy, Digital Organizational Support, and Sustainable Employability in Indonesian Women

ABSTRACT

Female workers in Indonesia's formal sector face mounting digital adaptation pressures, yet research on their long-term career sustainability remains scarce. This study examines Work-Life Balance (WLB) as a mediating mechanism linking AI Self-Efficacy (AISE) and Digital Perceived Organizational Support (Digital POS) to Sustainable Employability (SE). Cross-sectional data from 176 purposively sampled, predominantly young formal-sector female workers were analyzed via SEM-PLS (SmartPLS 4.0) with 5,000-resample bootstrapping. Results confirm AISE significantly predicts SE ($\beta = 0.171$, $p = 0.022$) and WLB ($\beta = 0.244$, $p = 0.001$); Digital POS strongly predicts WLB ($\beta = 0.397$, $p < 0.001$) but not SE directly; and WLB significantly predicts SE ($\beta = 0.338$, $p < 0.001$). WLB partially mediates AISE→SE (VAF = 32.7%) while an indirect-only pattern was observed for Digital POS→SE (indirect $\beta = 0.134$, $p < 0.001$), differing from the hypothesized partial mediation. These findings suggest organizations may consider embedding work-life balance support within digital transformation policies, for example by pairing AI-skills training with flexible-hour policies; the effectiveness of such measures was not tested. To our knowledge, few studies have examined WLB as a pathway linking Digital POS to sustainable employability among Indonesian female formal-sector workers.

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ARTICLE INFO

Article History:
Submitted/Received 15 August 2026
First Revised 28 September 2026
Accepted 9 October 2026
First Available online 21 October 2026
Publication Date 21 October 2026

Keyword:
AI Self-Efficacy;
Digital Perceived Organizational Support;
Female Workers;
Sustainable Employability;
Work-Life Balance

1. INTRODUCTION

The rapid advancement of artificial intelligence (AI) has fundamentally reshaped the global employment landscape. World Economic Forum (2025) projects that, by 2030, 170 million new jobs will be created while 92 million existing jobs will be displaced, with technological change, including generative AI, among the key drivers. In the Indonesian context, McKinsey Global Institute (2019) estimates that about 16% of total hours worked in Indonesia could be automated by 2030 under its midpoint adoption scenario. A systematic review of 107 empirical articles confirms that workplace AI is inherently dual-edged: it simultaneously enhances creativity and work engagement while exacerbating job insecurity and emotional exhaustion, leaving the psychological mechanisms linking AI adoption with career sustainability insufficiently mapped (Jia et al., 2025). This reality raises a fundamental question regarding individuals' capacity to sustain productive labor market participation, a capacity conceptualized in contemporary literature as sustainable employability (Le Blanc et al., 2017; Shah & Mola, 2026). This exposure is not gender-neutral: ILO (2026), through its refined ILO–NASK global index, finds that 4.7% of women's jobs fall in the highest generative-AI exposure category worldwide, compared with 2.4% of men's, and that the gap widens in high-income countries (9.6% vs. 3.5%).

For female workers, these pressures are compounded by longstanding structural barriers. World Bank (2024) reports ILO modeled estimates in its World Development Indicators that put Indonesia's female labor force participation at 53.7%, behind Vietnam (69.6%), Cambodia (74.0%), and Laos (74.8%). The digital competency gap has been identified as a primary structural obstacle for women (ILO, 2025). This combination of a comparatively low baseline of female labor force participation, a persistently strong cultural expectation of women's dual domestic-professional roles (Anastasopoulou et al., 2023; Haerani et al., 2023), and rapid AI adoption in service work makes Indonesia a distinctive setting in which the psychological costs of digital adaptation for women are likely to be more acute than in higher-participation ASEAN economies. The pervasive digitalization of work threatens to blur the boundary between professional and personal domains through always-on digital accessibility expectations, thereby amplifying work-life conflict and jeopardizing long-term sustainable employability (Gualano et al., 2023). Women who bear dual roles (domestic and professional) experience disproportionately greater work-life conflict, which undermines work-life balance (WLB) (Anastasopoulou et al., 2023; Haerani et al., 2023). A bibliometric review of 92 articles from Scopus and Web of Science (2015–2024) further confirms that research on AI and employee well-being remains heavily dominated by Western contexts, rendering female workers in developing countries such as Indonesia severely underrepresented (Soulami et al., 2024).

Within the framework of Conservation of Resources (COR) Theory (Hobfoll et al., 2018), the sustainability of individuals' work participation is contingent upon their ability to accumulate and protect valued resources. Two critical resources are identified in this context: AI Self-Efficacy as a personal resource, defined as an individual's belief in their capability to effectively utilize AI-based systems for work tasks (Wang & Chuang, 2023) and Digital Perceived Organizational Support (Digital POS) as a social resource, defined as an individual's perception of the extent to which their organization provides adequate AI-related training, flexible work policies, and digital infrastructure (Eisenberger et al., 2020). Empirical evidence demonstrates that AI Self-Efficacy mitigates AI adoption-induced stress and burnout (Kim & Lee, 2024), fosters career adaptability (Ahmad & Bilal, 2025; Leong et al., 2025), and enhances digital competencies relevant to sustainable careers (Fidan, 2025; Portocarrero Ramos et al., 2025). Meanwhile, perceived organizational support has been shown to promote employee

well-being and performance through the norm of reciprocity in Social Exchange Theory (SET) (Eisenberger et al., 2020; Şanliöz et al., 2023)and to function as a psychological buffer against the adverse effects of AI on mental health (Xu et al., 2023; Zhang et al., 2025).

Three gaps persist in the literature. First, empirical studies that integrate AI Self-Efficacy and Digital POS as dual predictors of sustainable employability remain scarce. This gap matters because the effects of digital transformation on sustainable employability are still described as unclear (Shah & Mola, 2026), and because employability development is increasingly understood as shaped by organizational context (Akkermans et al., 2024). Second, AI's spillover effects on work-life balance remain insufficiently explored (Gualano et al., 2023; Jia et al., 2025). Third, although Yani and Saputra (2024) reported that WLB is positively related to sustainable career outcomes among married women in Bali, to our knowledge few studies have tested WLB as a mediator of the joint effects of AI Self-Efficacy and Digital POS on sustainable employability among Indonesian female formal-sector workers. This study addresses that gap by situating the mediation model within an AI-driven digital work context and a broader, multi-sector sample of Indonesian female formal-sector workers.

This study departs from prior WLB-mediation research in both scope and mechanism. Sutanto et al. (2024) examined WLB as an antecedent, rather than a mediator, of employee engagement, satisfaction, and performance among Indonesian employees, without reference to AI-related resources. Yani and Saputra (2024) examined the links among career adaptability, WLB, and sustainable career outcomes among married women in Bali, but confined their sample to a single region and did not incorporate any AI-specific predictor. In contrast, the present study is, to our knowledge, among the first to simultaneously test AI Self-Efficacy and Digital POS as dual antecedents operating through WLB toward sustainable employability, within a multi-sector sample of Indonesian female formal-sector workers navigating an AI-driven digital work context.

This study examines the mediating role of Work-Life Balance between AI Self-Efficacy, Digital POS, and sustainable employability among female workers in Indonesia's digital era, contributing: (1) theoretical integration of COR, Social Cognitive Theory (SCT), and SET; (2) methodological SEM-PLS with 5,000-resample bootstrapping; and (3) practical evidence-based recommendations for sustaining female workers' employability in the AI era.

2. LITERATURE REVIEW

2.1 AI Self-Efficacy

AI Self-Efficacy (AISE) reflects an individual's confidence in working effectively with generative and adaptive AI tools in professional settings (Wang & Chuang, 2023). Within Social Cognitive Theory, workers with stronger AISE build digital competencies more actively, recover faster from disruption, and translate AI acceptance into constructive career attitudes (Fidan, 2025; Leong et al., 2025; Shen et al., 2026), while also weakening the link between AI adoption and job stress (Kim & Lee, 2024). In Indonesia, digital self-efficacy positively predicts subjective career success among startup employees (Rahma & Siregar, 2025). Drawing on SCT (Bandura, 2018; Brown & Lent, 2019), individuals who are confident in using AI are expected to build competencies and career adaptability, which should sustain their ability, willingness, and opportunity to work (H1). Under COR (Hobfoll et al., 2018), such confidence is a personal resource that reduces the effort lost to AI-related demands, leaving more energy for non-work roles and thus supporting WLB (H3).

H1: AI Self-Efficacy has a positive and significant effect on the Sustainable Employability of female workers in the digital era.
H3: AI Self-Efficacy has a positive and significant effect on the Work-Life Balance of female workers in the digital era.

2.2 Perceived Organizational Support (Digital POS)

Digital Perceived Organizational Support (Digital POS) reflects employees' perception that their organization genuinely supports the digital transition via AI training, flexible work arrangements, and digital infrastructure (adapted from Eisenberger et al., 2020). Organizational support broadly enhances employee well-being and performance via Social Exchange Theory's reciprocity norm, more pronounced in Asian cultural contexts (Eisenberger et al., 2020). Digital POS facilitates AI adoption under transformational leadership, strengthens career resilience (Wang et al., 2025), and buffers the mental health toll of AI awareness (Xu et al., 2023). In Indonesia, perceived organizational support and work-life balance are significantly associated with work engagement among female employees of PTPN I Regional 4 Surabaya (Widya Pramudita & Irbayuni, 2025). From a SET perspective (Cropanzano & Mitchell, 2005), organizational support invites reciprocity and may foster sustained work participation (H2). Under COR (Hobfoll et al., 2018), AI training, flexible arrangements, and digital infrastructure act as social resources that lower the strain of digital adaptation and thereby support WLB (H4).

H2: Digital POS has a positive and significant effect on the Sustainable Employability of female workers in the digital era.
H4: Digital POS has a positive and significant effect on the Work-Life Balance of female workers in the digital era.

2.3 Work-Life Balance

Work-Life Balance (WLB) refers to active engagement in both work and non-work roles combined with minimal conflict between them (Sirgy & Lee, 2018). Organizational support is consistently identified as WLB's primary driver (Thilagavathy & Geetha, 2023). As a Conservation of Resources psychological resource, WLB protects long-term capacity, energy, and motivation (Jerónimo, 2024; Prasad et al., 2024). WLB is linked to improved well-being among digital workers (Prasad et al., 2024), higher job satisfaction among Indonesian employees (Jamalulel & Chang, 2025; Sutanto et al., 2024), and better quality of life for female workers (Anastasopoulou et al., 2023). Institutional support is identified as the strongest predictor of women's WLB (Siem et al., 2025), and WLB predicts sustainable career outcomes among Indonesian female workers (Yani & Saputra, 2024). A two-year cohort study further showed that WLB predicted later work ability, a component of sustainable employability (Berglund et al., 2021). Under COR, WLB is a resource-preserving condition: employees who can meet work and non-work demands without depletion retain the energy and motivation needed to maintain work ability, willingness, and opportunity to work (H5).

H5: Work-Life Balance has a positive and significant effect on the Sustainable Employability of female workers in the digital era.

2.4 Sustainable Employability

Sustainable Employability (SE) is an individual's ongoing capacity for productive, fulfilling work across the career span. Following the ability–motivation–opportunity approach, it

comprises work ability, willingness to work, and opportunity to work (Le Blanc et al., 2017), and its development is shaped by surrounding organizational context (Akkermans et al., 2024). SE significantly predicts task performance and job satisfaction via work engagement (Gürbüz et al., 2023). A recent systematic review of 86 studies distinguishes organizational, leadership, employee–employer, and employee self-view perspectives on how digital transformation shapes sustainable employability (Shah & Mola, 2026). In Indonesia, digital and AI-related skills strengthen graduates' employability positioning (Kholifah et al., 2025). To position the present study against earlier work, Table 1 compares eight closely related studies in terms of focus, findings, limitations, and the contribution offered here.

Table 1. Comparative Analysis of Previous Studies

Author (Year)	**Variables/Focus**	**Key Findings**	**Research Gap / Limitation**	**Contribution of the Present Study**
Eisenberger et al. (2020)	Perceived organizational support (POS) and organizational support theory (selective qualitative review)	Employees' POS is shaped mainly by fairness, leader support, and HR practices and work conditions; POS operates through reciprocity between employees and the organization.	General POS review; does not address AI-related (digital) organizational support, AI self-efficacy, or WLB as a mediator.	Extends POS to a digital, AI-driven work context (Digital POS) and positions WLB as the mechanism linking it to SE.
Sutanto et al. (2024)	WLB, employee engagement, job satisfaction, and performance (Indonesia)	WLB is examined as an antecedent of employee engagement, job satisfaction, and performance among Indonesian employees.	Examines WLB only as an antecedent, rather than as a mediator in digital and sustainable employability contexts.	Positions WLB as a linking AISE, Digital POS, and Sustainable Employability (SE).
Yani & Saputra (2024)	Career adaptability, WLB, and sustainable career among married women in Bali (Indonesia)	Career adaptability and WLB are each positively and significantly related to sustainable career, and career adaptability is positively related to WLB (n = 155).	Does not investigate AISE, Digital POS, or their combined effects within a comprehensive predictive model.	Adopts a broader model by examining AISE, Digital POS, and WLB simultaneously while emphasizing women as the primary population.
Kim & Lee (2024)	AI adoption, job stress, burnout, and self-efficacy in AI learning	AI adoption increases burnout indirectly through job stress; higher self-efficacy in AI learning weakens the effect of AI adoption on job stress.	Focuses on self-efficacy as a moderator of AI-related stress; does not examine organizational support, WLB, or sustainable employability.	Integrates AISE and Digital POS within a single conceptual model.
Xu et al. (2023)	AI awareness, emotional exhaustion, depression, and POS (moderator)	AI awareness is associated with employee depression through emotional	The outcome is depression; POS is examined as a moderator, and	Expands the research model by introducing Sustainable

Author (Year)	**Variables/Focus**	**Key Findings**	**Research Gap / Limitation**	**Contribution of the Present Study**
		exhaustion; POS plays a moderating role in this process.	neither WLB nor Sustainable Employability is measured.	Employability as the primary dependent variable.
Akkermans et al. (2024)	Employability development in context (special-issue editorial)	Argues that employability research should capture its dynamic nature and the role of organizational context.	Editorial on employability in general; does not examine sustainable employability, AI-related personal or organizational resources, or WLB.	Empirically tests how a personal resource (AISE) and an organizational resource (Digital POS) relate to SE through WLB in an AI-driven work context.
Shah & Mola (2026)	Digital transformation and sustainable employability (systematic review of 86 articles, 2019–2024)	Digital transformation affects SE in both beneficial and adverse ways; four perspectives are identified (organizational, leadership, employee–employer, employee self-view), and overall effects remain unclear.	Literature synthesis drawn from one database; does not empirically test relationships, and gender-specific outcomes are not among its analytical perspectives.	Provides an empirical test of how a personal resource (AISE) and an organizational resource (Digital POS) relate to SE through WLB among Indonesian female workers (SEM-PLS).
Widya Pramudita & Irbayuni (2025)	POS and WLB as predictors of work engagement (female employees, PTPN I Regional 4 Surabaya)	POS and WLB are significantly associated with work engagement.	The outcome variable is engagement rather than Sustainable Employability, and neither AISE nor AI-related (digital) organizational support is included.	Shifts the research outcome to Sustainable Employability while incorporating AISE as an additional predictor.

Taken together, the studies in Table 1 show that WLB matters for career-related outcomes, yet none examines how two distinct digital-era resources jointly relate to Sustainable Employability through WLB. This is the gap the present study addresses.

2.5 The Mediating Role of Work-Life Balance and Conceptual Framework

The case for partial mediation rests on two arguments: Social Cognitive Theory predicts a direct AISE→SE effect (H1; Brown & Lent, 2019), while Social Exchange Theory independently predicts a direct effect of Digital POS on SE (H2; Cropanzano & Mitchell, 2005), neither depending on WLB as an intermediary (Nitzl et al., 2016). Indonesian evidence links WLB to sustainable career outcomes among married female workers in Bali (Yani & Saputra, 2024), and shows that WLB and perceived organizational support are jointly associated with work engagement (Widya Pramudita & Irbayuni, 2025). The conceptual framework of this study is presented in Figure 1. Following COR (Hobfoll et al., 2018), both resources are expected to be partly converted into WLB, which in turn sustains employability (H6 and H7).

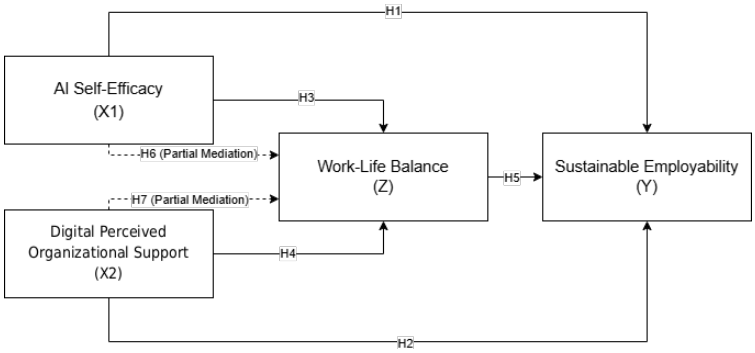


Figure 1. Conceptual Framework

H6: Work-Life Balance partially mediates the effect of AI Self-Efficacy on the sustainable employability of female workers in the digital age.
H7: Work-Life Balance partially mediates the effect of Digital POS on the sustainable employability of female workers in the digital age.

3. METHODS

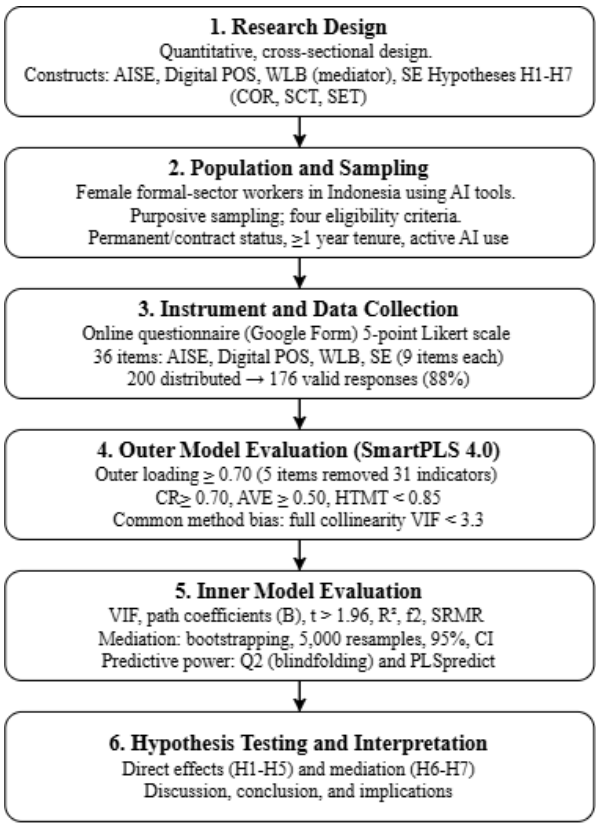


Figure 2. Research Flowchart

The research procedure, from design to hypothesis testing, is summarized in Figure 2. This study uses a quantitative cross-sectional design, with data collected via a self-administered online questionnaire (Google Form). SEM-PLS (SmartPLS 4.0) was selected to test the dual mediation paths, given its suitability for complex mediation structures with reflective constructs and robustness under non-normal data (Hair et al., 2019). The target population consisted of female workers actively employed in Indonesia's formal sector who incorporated at least one AI-based tool into their daily work routines. Participants were recruited through

purposive sampling, with four eligibility criteria applied: (1) female gender, (2) holding permanent or contract employment status with a minimum tenure of one year, (3) active use of AI tools in current work activities, and (4) residing and working within Indonesia. Purposive sampling was adopted because the study's constructs (particularly AI Self-Efficacy) required respondents actively engaged with AI-based systems in their formal-sector roles. A probability sampling frame drawn from the general female workforce would have included substantial numbers of respondents with no meaningful AI exposure, introducing construct-irrelevant variance and diluting the validity of AISE measurement.

Purposive, criterion-based selection therefore ensured that all respondents met the inclusion threshold necessary for the constructs under study to be meaningfully assessed. Regarding sample size, the ten-times rule is only a rough guideline and can yield imprecise estimates (Kock & Hadaya, 2018). Applied to the most complex part of the structural model (three structural paths pointing to Sustainable Employability), it implies a minimum of 30 respondents. Two more reliable estimates were therefore considered. First, the inverse square root method (Kock & Hadaya, 2018) indicates that detecting the smallest significant path coefficient reported here ($\beta = 0.171$) at the 5% significance level with 80% power requires approximately 212 respondents. Second, a power analysis for a regression with three predictors (medium effect, $f^2 = 0.15$, $\alpha = 0.05$, power = 0.80), computed with the noncentral F distribution as in G*Power, requires 77 respondents. A total of 200 questionnaires were distributed, of which 176 were returned as valid (an 88% valid-return rate). The final sample therefore exceeds the power-analysis minimum but is below the inverse-square-root estimate for small path coefficients, which is acknowledged as a limitation. Participation was entirely voluntary. Prior to completing the questionnaire, all respondents were informed of the study's purpose, the voluntary nature of participation, their right to withdraw at any point without penalty, and the measures taken to protect their anonymity and data confidentiality.

No personally identifying information was collected, and responses were analyzed only in aggregate form. No formal institutional ethics committee review was sought for this study, as it involved fully anonymous, minimal-risk survey data collected from voluntary adult participants, consistent with standard practice for non-clinical social science research; all data-collection procedures nonetheless adhered to the ethical principles of voluntary participation, informed consent, and confidentiality outlined above.

All items used a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). AISE (X1) used nine items adapted from Wang and Chuang (2023), organized by generality, magnitude, and strength. Digital POS (X2) used nine items developed by the authors for AI-driven contexts (training support, flexible policy, digital infrastructure) by rewording the POS conception in Eisenberger et al. (2020), a review rather than a scale; the supervisor reviewed the items for content relevance before data collection. WLB (Z) used nine items adapted from Fisher et al. (2009), covering work interference with personal life (WIPL), personal life interference with work (PLIW), and work enhancement of personal life (WEPL); the personal-life-enhancement-of-work dimension was omitted to keep the focus on how work-related resources shape personal-life balance, so this WLB measure is narrower than the full conceptualization of Fisher et al. (2009). All WLB items were worded in the direction of balance, so no reverse coding was required. SE (Y) used nine items adapted from Le Blanc et al. (2017), covering work ability, willingness, and opportunity to work.

Data analysis proceeded in two sequential stages following Hair et al. (2019). The first stage assessed the outer model, evaluating convergent validity through Average Variance Extracted (AVE ≥ 0.50), composite reliability (CR ≥ 0.70), and discriminant validity via the Heterotrait-Monotrait ratio (HTMT < 0.85). During this stage, five indicators (GE3, ST3, IF3,

WP3, and OP3) were removed from the model after their outer loadings fell below the 0.70 threshold, following the item deletion procedure recommended by Hair et al. (2019). The second stage turned to the inner model, examining path coefficients (β), t-statistics (threshold > 1.96), the coefficient of determination (R^2), and effect size (f^2). Mediation hypotheses H6 and H7 were tested using bootstrapping with 5,000 resamples at a 95% confidence interval, with significance established when the confidence interval excluded zero (Nitzl et al., 2016) . Given the cross-sectional, self-reported nature of the data, which makes common method bias (CMB) a recognized concern (Podsakoff et al., 2024), CMB was assessed using the full collinearity VIF test (Kock, 2015), whereby each construct was regressed against all other constructs. VIF values below 3.3 indicate that CMB is not a critical concern. Predictive validity was further evaluated through blindfolding-based predictive relevance (Q^2) and PLSpredict analysis (Shmueli et al., 2016), comparing the PLS model's out-of-sample prediction error against a naïve linear benchmark model; detailed results are reported in the Results section.

Table 2 presents the demographic profile of the 176 valid respondents, covering age, educational background, employment status, length of service, work sector, and the AI tools used in daily work.

Table 2. Respondent Demographic Profile (n = 176)

Characteristic	Category	n (%)
Age	< 25 Years	57 (32.4%)
	25–34 Years	97 (55.1%)
	≥ 35 Years	22 (12.5%)
Educational Background	Senior High School	42 (23.9%)
	Diploma (D1–D3)	29 (16.5%)
	Bachelor's Degree (S1/D4)	105 (59.7%)
Employment Status	Permanent Employee	113 (64.2%)
	Contract Employee	63 (35.8%)
Length of Service	1–3 Years	109 (61.9%)
	> 3 Years	67 (38.1%)
Work Sector (Top 4)	Technology & IT	30 (17.0%)
	Retail & E-commerce	28 (15.9%)
	Education & Training	21 (11.9%)
	Healthcare & Pharmaceuticals	20 (11.4%)
	Other Sectors	77 (43.8%)
AI Tools Used*	ChatGPT / GPT-based Tools	145 (82.4%)
	Gemini	94 (53.4%)
	Claude	86 (48.9%)
	Grok	50 (28.4%)

*Respondents may select more than one AI tool; percentages are based on total respondents (n = 176)

4. RESULTS AND DISCUSSION

4.1 Outer Model Evaluation

Outer model results (Tables 3–4) show all 31 indicators loading ≥0.70 (range 0.711–0.841), AVE above 0.50 (AISE=0.599; Digital POS=0.566; WLB=0.646; SE=0.594), composite reliability ≥0.90, and maximum HTMT of 0.552 (Digital POS↔WLB), confirming convergent and discriminant validity per Hair et al. (2019).

Table 3. Outer Loadings by Construct

Construct	Indicator	Outer Loading	Remarks
AI Self-Efficacy (AISE)	GE1	0.766	Valid
	GE2	0.815	Valid
	MA1	0.750	Valid
	MA2	0.781	Valid
	MA3	0.766	Valid
	ST1	0.759	Valid
	ST2	0.779	Valid
Digital POS (POS)	IF1	0.795	Valid
	IF2	0.712	Valid
	KF1	0.712	Valid
	KF2	0.800	Valid
	KF3	0.735	Valid
	PD1	0.782	Valid
	PD2	0.764	Valid
	PD3	0.711	Valid
Work-Life Balance (WLB)	PL1	0.841	Valid
	PL2	0.788	Valid
	PL3	0.788	Valid
	WI1	0.779	Valid
	WI2	0.785	Valid
	WI3	0.826	Valid
	WP1	0.789	Valid
	WP2	0.831	Valid
Sust. Employability (SE)	OP1	0.751	Valid
	OP2	0.788	Valid
	WA1	0.780	Valid
	WA2	0.755	Valid
	WA3	0.764	Valid
	WL1	0.799	Valid
	WL2	0.791	Valid

Construct	Indicator	Outer Loading	Remarks
	WL3	0.736	Valid

Source: SmartPLS 4.0 Output (2026)

All retained indicators exceeded the 0.70 threshold (0.711–0.841), although three (IF2, KF1, and PD3) were only marginally above it (0.711–0.712); item-level convergent validity is nevertheless supported by AVE values above 0.50 for all four constructs.

Table 4. Construct Reliability, AVE, and HTMT

Construct	CR	AVE	Max HTMT	Remarks
AI Self-Efficacy (AISE)	0.913	0.599	0.495	Reliable & Valid
Digital POS (POS)	0.912	0.566	0.552	Reliable & Valid
Work-Life Balance (WLB)	0.936	0.646	0.552	Reliable & Valid
Sust. Employability (SE)	0.921	0.594	0.515	Reliable & Valid

Source: SmartPLS 4.0 Output (2026)

Taken together, these composite reliability, AVE, and HTMT results confirm that all four constructs are both internally consistent and empirically distinct from one another, providing a solid measurement foundation for the subsequent structural model tests.

4.2 Inner Model Evaluation

Multicollinearity tests revealed that all VIF values were below 1.5 (range: 1.241–1.466), well below the recommended value of 3, indicating no multicollinearity concerns between AISE and Digital POS as predictors (Hair et al., 2019). A full collinearity test was conducted to assess common method bias, with each construct treated as the dependent variable against the remaining three (Kock, 2015). All resulting VIF values ranged from 1.300 to 1.687, well below the 3.3 threshold, indicating that common method bias is unlikely to have materially influenced the results. Model fit was confirmed by an SRMR of 0.053 for both the saturated and estimated models, substantially below the 0.08 cut-off. R^2 values of 0.302 for WLB and 0.275 for SE (Table 6) both exceed the 0.25 threshold for weak explanatory power but remain below the 0.50 moderate benchmark (Hair et al., 2019). Results of the direct path tests (H1–H5), effect size, mediation tests (H6–H7), and predictive relevance analyses are reported in Tables 5-10.

Table 5. Path Coefficients, VIF, and Hypothesis Decisions (H1–H5)

Path	β	t-value	p-value	VIF	Decision
AISE → SE (H1)	0.171	2.286	0.022	1.326	Supported
Digital POS → SE (H2)	0.132	1.619	0.106	1.466	Not Supported
AISE → WLB (H3)	0.244	3.412	0.001	1.241	Supported
Digital POS → WLB (H4)	0.397	6.443	< 0.001	1.241	Supported
WLB → SE (H5)	0.338	4.439	< 0.001	1.433	Supported

Source: SmartPLS 4.0 Bootstrapping Output (5,000 resamples, 2026)

As shown in Table 5, four of the five hypothesized direct paths (H1, H3, H4, H5) were statistically supported, while H2 (Digital POS → SE) was not, which is consistent, but does not demonstrate, an indirect influence of Digital POS on Sustainable Employability. Table 6 further shows that the model explains 30.2% of the variance in WLB and 27.5% in SE, reflecting weak explanatory power (Hair et al., 2019).

Table 6. R-Squared and Model Fit

Parameter	WLB	SE
R^2	0.302	0.275
R^2 Adjusted	0.294	0.261
SRMR (model-level)	0.053 (saturated and estimated model)	

Source: SmartPLS 4.0 Output (2026)

Beyond assessing the amount of variance explained (R^2), the practical magnitude of each structural path was evaluated using effect size (f^2) analysis, as presented in Table 7. Effect sizes were interpreted following the guidelines of 0.02 (small), 0.15 (medium), and 0.35 (large)(Hair et al., 2019).

Table 7. Effect Size (f^2)

Path	f^2	Effect Size Category
AISE → SE	0.030	Small
Digital POS → SE	0.017	Negligible
AISE → WLB	0.069	Small
Digital POS → WLB	0.182	Medium
WLB → SE	0.110	Small

Source: SmartPLS 4.0 Algorithm Output (2026)

Table 7 shows that Digital POS → WLB has the largest effect (f^2 = 0.182, medium), followed by WLB → SE (f^2 = 0.110) and AISE → WLB (f^2 = 0.069), both small. AISE → SE (f^2 = 0.030) is also small, whereas Digital POS → SE (f^2 = 0.017) falls below the 0.02 threshold and is negligible, which is consistent with its non-significant path coefficient in Table 5. These results indicate that the organizational resource contributes most strongly to WLB, while the direct contributions of the two predictors to SE are modest.

The specific indirect effects used to test the mediating role of WLB (H6 and H7) are reported in Table 8.

Table 8. Specific Indirect Effects, Mediation Tests (H6 & H7)

Hypothesis	β Indirect	t-value	p-value	VAF	Mediation Type
H6: AISE→WLB→SE	0.083	2.664	0.008	32.7%	Partial
H7: POS→WLB→SE	0.134	3.628	< 0.001	50.4%	Indirect-only (full)

Source: SmartPLS 4.0 Bootstrapping Output (5,000 resamples, 2026)

Table 8 shows that both indirect effects are statistically significant. For H6, WLB mediates the AISE → SE relationship (β = 0.083, t = 2.664, p = 0.008; VAF = 32.7%); because the direct AISE → SE path also remains significant (Table 5), this is classified as partial mediation. For H7, WLB mediates the Digital POS → SE relationship (β = 0.134, t = 3.628, p < 0.001), whereas the direct Digital POS → SE path is not significant (Table 5). Following the mediation typology of (Nitzl et al., 2016), this pattern is classified as indirect-only mediation. The VAF (50.4% of the total effect of 0.266) is reported only to indicate the share of the total effect transmitted through WLB; it is not the classification criterion, because conventional VAF cut-offs would label a share of this size as partial mediation. H7 was hypothesized as partial mediation, (a significant direct effect), so H7 is not supported as formulated; the indirect-only pattern is reported as a finding that departs from the hypothesis. Because the direct path is non-significant at N = 176, this result should be interpreted with caution, as limited statistical power may contribute to it; because the direct effect (β = 0.132) is similar in size to the indirect effect, complete mediation should not be inferred.

To further evaluate the structural model's predictive capability, blindfolding-based predictive relevance (Q^2) and out-of-sample prediction (PLSpredict) were assessed, as shown in Tables 9 and 10.

Table 9. Predictive Relevance (Blindfolding Q^2)

Endogenous Construct	Q^2	Predictive Relevance
WLB	0.188	Small
SE	0.157	Small

Source: SmartPLS 4.0 Blindfolding Output (2026)

Both Q^2 values exceed the zero-threshold required to claim predictive relevance, with WLB (0.188) showing marginally stronger out-of-sample prediction than SE (0.157), consistent with WLB's more proximal position within the mediation chain.

Table 10. PLSpredict Results (k = 10 folds, 10 repetitions)

Indicator	Construct	Q^2predict (PLS)	RMSE (PLS)	RMSE (LM)	PLS < LM
WA1	SE	0.096	1.356	1.445	Yes
WA2	SE	0.106	1.349	1.445	Yes
WA3	SE	0.104	1.349	1.372	Yes
WL1	SE	0.133	1.329	1.417	Yes
WL2	SE	0.101	1.353	1.399	Yes
WL3	SE	0.094	1.360	1.449	Yes
OP1	SE	0.099	1.355	1.420	Yes
OP2	SE	0.076	1.372	1.439	Yes
WI1	WLB	0.198	1.279	1.339	Yes
WI2	WLB	0.205	1.273	1.322	Yes
WI3	WLB	0.136	1.328	1.383	Yes
PL1	WLB	0.163	1.306	1.350	Yes
PL2	WLB	0.175	1.297	1.388	Yes

Indicator	Construct	Q^2predict (PLS)	RMSE (PLS)	RMSE (LM)	PLS < LM
PL3	WLB	0.164	1.303	1.360	Yes
WP1	WLB	0.197	1.279	1.366	Yes
WP2	WLB	0.200	1.277	1.324	Yes

Source: SmartPLS 4.0 PLSpredict Output (2026)

As shown in Table 10, the PLS model produced lower RMSE than the naïve linear benchmark (LM) for all sixteen indicators, meeting the benchmark criterion for predictive power, although the low Q^2predict values (0.076–0.205) indicate modest out-of-sample predictive power.

4.3 Discussion

H1 Supported: The present findings confirm that AI Self-Efficacy yields a positive and significant effect on Sustainable Employability ($\beta = 0.171$, $t = 2.286$, $p = 0.022$), albeit with a small effect size ($f^2 = 0.030$). This outcome lends empirical weight to a core proposition of Social Cognitive Theory (SCT): workers who hold strong beliefs in their capacity to operate AI-powered tools, including generative and adaptive systems (Wang & Chuang, 2023), are inclined to pursue digital skill development more deliberately (Fidan, 2025; Shen et al., 2026). Such workers likewise demonstrate a greater readiness to navigate the turbulence of rapid technological change (Zhang et al., 2025), and they are better positioned to translate technology acceptance into favorable career perceptions by drawing on positive orientations and career adaptability (Shen et al., 2026). Each of these pathways feeds directly into the work ability and willingness to work components that define sustainable employability (Le Blanc et al., 2017). Evidence from the Indonesian setting further corroborates this picture: digital self-efficacy has been found to predict subjective career success among startup employees in a positive and statistically meaningful way (Rahma & Siregar, 2025), consistent with the view that AISE may function as a personal resource for sustainable careers, although the cross-sectional design cannot establish long-run effects.

H2 Not Supported: Digital POS failed to produce a statistically significant direct effect on Sustainable Employability ($\beta = 0.132$, $t = 1.619$, $p = 0.106$; $f^2 = 0.017$), with the negligible effect size further reinforcing the absence of a meaningful direct relationship. This non-significant direct path should be read together with the H7 finding and interpreted cautiously, since the effect is small and N = 176 may limit power. Within the Conservation of Resources Theory (COR; Hobfoll et al., 2018) framework, organizational support (a social resource) may produce durable career outcomes mainly when it is first channeled through a psychological resource, here identified as Work-Life Balance. Looking through the lens of Social Exchange Theory (SET; Cropanzano & Mitchell, 2005), the reciprocity norm activated by Digital POS appears to operate more powerfully on work-life balance behaviors than on career sustainability perceptions taken in isolation. This pattern is consistent with the view that POS operates through reciprocity between employees and the organization (Eisenberger et al., 2020), a process that may first show up in more proximal outcomes such as WLB. It should not be read as evidence that POS never has direct effects, because other studies report such effects for other outcomes, as discussed next. This pattern departs, however, from studies reporting a significant direct effect of POS on career outcomes. Ingarianti et al. (2022), studying Indonesian teachers, found perceived organizational support to directly and significantly predict subjective career success, while Hamzah et al. (2022) examining Malaysian women managers, likewise reported a direct positive association between POS and subjective career

success. The divergence may stem from differences in the outcome construct: subjective career success reflects an individual's retrospective self-appraisal, which may respond more immediately to felt support than sustainable employability, a forward-looking, multidimensional construct encompassing work ability, willingness, and opportunity to work. It may also reflect occupational context: teachers and managers in the cited studies operate within more stable, less technologically disrupted roles, where organizational support translates more directly into perceived success, whereas in AI-integrated formal-sector work, support may first need to be converted into a manageable work-life balance before its benefits for long-term employability become apparent. Cultural expectations surrounding women's dual domestic-professional roles in Indonesia (Anastasopoulou et al., 2023; Haerani et al., 2023) may further explain (though they were not measured here) why felt organizational support alone is insufficient to shift sustainable-employability perceptions without first easing the work-life strain that such expectations generate.

H3 Supported: AI Self-Efficacy registers a positive and significant effect on Work-Life Balance ($\beta = 0.244$, $t = 3.412$, $p = 0.001$; $f^2 = 0.069$, a small effect). Consistent with the agentic perspective of Social Cognitive Theory (Bandura, 2018), individuals operating at higher levels of AISE approach AI-assisted tasks with greater efficiency and a lighter cognitive footprint (Wang & Chuang, 2023), which in turn may reduce AI-related job stress, a potential threat to WLB in technology-saturated work settings (Kim & Lee, 2024). Beyond task performance, AISE has also been shown to buffer workers against the burnout that frequently accompanies AI adoption pressures, meaning that those with stronger efficacy beliefs retain sufficient psychological energy to meet personal-life demands, a condition that lies at the heart of favorable WLB (Fisher et al., 2009). Viewed through COR's resource perspective, this chain of effects is consistent with the view that AISE, acting as a personal resource, shields WLB as a psychological resource by suppressing the conditions under which resource loss would otherwise occur (Hobfoll et al., 2018).

H4 Supported: Digital POS demonstrates a positive and significant effect on Work-Life Balance ($\beta = 0.397$, $t = 6.443$, $p < 0.001$), accompanied by a moderate effect size ($f^2 = 0.182$). This pathway ranks as the single strongest relationship uncovered in the model, a pattern that echoes the conclusions of a synthesis drawing on over 85 empirical studies in which organizational support was identified as the foremost antecedent of WLB (Thilagavathy & Geetha, 2023). When organizations furnish AI-related training, embrace flexible working arrangements, and maintain adequate digital infrastructure, the adaptation burden placed on individual employees is substantially reduced. From a COR standpoint, Digital POS functions as a social resource that replenishes psychological energy depleted by the demands of digital adaptation, the resource caravan mechanism theorized by Hobfoll et al. (2018), thereby improving employees' WLB outcomes. Managerial and peer forms of support, as expressions of Digital POS, have separately been shown to enhance WLB among workers in digital environments (Buonomo et al., 2024). Research conducted in Indonesia has likewise linked perceived organizational support to work engagement among female employees (Widya Pramudita & Irbayuni, 2025) which is consistent with the present finding for the population under investigation. This effect may also be amplified, speculatively by Indonesia's collectivist, gender-differentiated cultural context, in which women balancing domestic and professional responsibilities may interpret organizational support gestures, such as flexible scheduling and AI-related training, as particularly meaningful buffers against role conflict, consistent with evidence that POS effects tend to be more pronounced in Asian cultural settings (Eisenberger et al., 2020) and with the persistent cultural expectation of women's dual domestic-professional roles in Indonesia (Anastasopoulou et al., 2023;Haerani et al., 2023).

H5 Supported: Work-Life Balance yields a positive and significant effect on Sustainable Employability (β = 0.338, t = 4.439, p < 0.001; f^2 = 0.110, a small effect). As a psychological resource, WLB acts as an ongoing sustainer of energy, mental health, and work motivation (Jerónimo, 2024), qualities that undergird all three dimensions of sustainable employability: work ability (physical and mental capacity), willingness to work (motivation and well-being), and opportunity to work (sustained engagement and professional standing) (Le Blanc et al., 2017). Empirically, WLB has been linked to improved job satisfaction and performance outcomes among Indonesian workers (Jamalulel & Chang, 2025; Sutanto et al., 2024), enhanced quality of life for female employees (Anastasopoulou et al., 2023), and has emerged as a significant predictor of sustainable career outcomes specifically among women in Indonesia (Yani & Saputra, 2024). Taken together, these findings support the COR argument that resource gains are inherently cumulative: when WLB is preserved, individuals retain the resource base needed to maintain productive and meaningful work participation over time (Akkermans et al., 2024).

H6 Supported Partial Mediation: WLB partially mediates AISE→SE (β indirect = 0.083, t = 2.664, p = 0.008; VAF = 32.7%). Because AISE's direct effect on SE (H1) remained significant, the two constructs are linked through dual pathways: (1) a direct route via adaptive competencies and career adaptability (SCT; Ahmad & Bilal, 2025; Leong et al., 2025), and (2) an indirect route through WLB as a psychological resource (COR; Hobfoll et al., 2018). This is compatible with Indonesian evidence linking WLB to sustainable career outcomes among married female workers in Bali (Yani & Saputra, 2024). VAF of 32.7% means roughly one-third of AISE's total effect on SE runs through WLB.

H7 Not Supported as Hypothesized (Indirect-Only Pattern Observed): WLB mediates Digital POS→SE in an indirect-only pattern (β indirect = 0.134, t = 3.628, p < 0.001; VAF = 50.4%), diverging from the partial mediation initially hypothesized under SET's assumption of an independent direct effect (Cropanzano & Mitchell, 2005; Widya Pramudita & Irbayuni, 2025). Because the direct Digital POS→SE path (H2) was non-significant, organizational support appears to be related to sustainable employability only through Work-Life Balance, which is consistent with the COR notion that resources operate together rather than in isolation (Hobfoll et al., 2018): Digital POS, a social resource, appears to be converted into WLB, a psychological resource, before it relates to career sustainability outcomes. Xu et al. (2023), by contrast, found that POS acted as a moderating (buffering) resource in the link between AI awareness and employee depression. With a VAF of 50.4%, about half of the total effect of Digital POS on SE is transmitted through WLB. The shift from the hypothesized partial mediation to an observed indirect-only pattern is a finding that warrants replication, given the cross-sectional design and the sample size.

Beyond hypothesis testing, additional checks indicate modest predictive relevance of the proposed model. Blindfolding-based predictive relevance analysis yielded Q^2 values above zero for both WLB (Q^2 = 0.188) and SE (Q^2 = 0.157), reflecting small predictive relevance for the structural model (Hair et al., 2019). Furthermore, PLSpredict analysis demonstrated that the model outperformed a naïve linear benchmark (LM) across all sixteen indicators of WLB and SE, although low Q^2predict values (0.076–0.205) indicate modest predictive power (Shmueli et al., 2016). Taken together, these results indicate that the model has modest out-of-sample predictive power within this sample, although generalization to other populations remains to be tested.

5. CONCLUSION

This study provides preliminary evidence consistent with Work-Life Balance as an explanatory pathway linking AI Self-Efficacy and Digital Perceived Organizational Support to the Sustainable Employability of female workers. Five of the seven hypotheses were supported as stated (H1, H3, H4, H5, and H6); H2 was not supported, and H7 not supported as hypothesized, since an indirect-only rather than partial pattern was observed. Three findings stand out.

First, AISE shapes SE both directly and indirectly via WLB (partial mediation), consistent with mechanisms proposed by SCT and COR. Second, Digital POS was related to SE only through WLB in this sample (indirect-only pattern), suggesting that organizational support may need a psychological intermediary to translate into career outcomes. Third, Digital POS was the model's strongest predictor of WLB ($\beta = 0.397$, $f^2 = 0.182$) and was related to SE only through WLB in this sample (indirect-only pattern), which has practical implications for organizations sustaining their female workforce in AI-integrated environments.

Theoretically, this study is consistent with COR Theory in that both personal (AISE) and social (Digital POS) resources are associated with sustainable employability through the psychological resource WLB, in a manner consistent with the resource caravan passageways proposition (Hobfoll et al., 2018) in an AI-driven context, while integrating SCT and SET under COR clarifies how individual capability beliefs and organizational support structures jointly shape career sustainability.

On the practical side, findings translate into recommendations at both the individual and organizational level. At the individual level, female workers are encouraged to consistently build their AI-related competencies and confidence through structured training and self-directed learning, given that AISE was associated with sustainable employability both directly and indirectly in this study. At the organizational level, the following suggestions, which this study did not test, are structured by time horizon:

Short-term:

- Pair AI skills training with flexible working-hour policies, rather than delivering technical training in isolation.
- Launch internal awareness campaigns on work-life balance to signal organizational commitment beyond formal policy.

Long-term:

- Embed work-life balance indicators into organizational KPIs for digital transformation initiatives, ensuring WLB is tracked alongside adoption and productivity metrics.
- Establish digitally enabled career-mentoring programs for female employees to sustain the conversion of organizational support into perceived work-life balance and, in turn, long-term employability.

This study has several limitations. First, the cross-sectional design precludes causal inference and cannot establish the temporal ordering implied by the mediation model. Second, reliance on self-reported data leaves some common method bias possible despite the full collinearity test (Podsakoff et al., 2024). Third, purposive, non-probability sampling of AI-using respondents restricts generalizability, and the sample is young and early-career (87.5% under 35 years old; 61.9% with 1–3 years of service). Fourth, N = 176 is below the roughly 212 respondents suggested by the inverse square root method for detecting small path coefficients (Kock & Hadaya, 2018), so the non-significant direct effect of Digital POS on SE ($p = 0.106$) may partly reflect limited power. Fifth, no control variables (e.g., age, tenure, marital status, caregiving responsibilities) were included and there was no male comparison group, so the findings cannot be attributed specifically to women's dual roles. Sixth, the Digital POS items were developed for this study without prior validation, the WLB measure

omits one of the four dimensions of Fisher et al. (2009), and multidimensional constructs were modeled as first-order constructs after five items were removed.

Directions for future research follow from these limitations. Future research should adopt longitudinal designs, broader multi-industry and cross-national samples, and test moderating variables such as occupational category, organizational scale, and cultural orientation, and should collect data on marital status, caregiving responsibilities, and AI-usage frequency, ideally including a male comparison group.

6. IMPLICATIONS

Collectively, these results carry direct implications for HR policy in the AI era. Because Digital POS appears to be related to sustainable employability only indirectly through WLB (H7), AI-training rollouts and flexible-work policies may not, on their own, be sufficient to sustain employability; their effectiveness appears to depend on whether they measurably ease employees' work-life balance, reframing WLB from a peripheral wellness perk into a core mediating mechanism that HR policy must actively manage and monitor when digitalizing service-sector roles. At the same time, because AISE retains a direct effect on SE alongside its indirect route through WLB (H1, H6), HR policy may consider AI-capability building and work-life support together, although their interaction was not tested here. Practically, this suggests that HR departments overseeing AI-driven digital transformation may consider (a) bundling AI-skills training with flexible-work arrangements rather than deploying them as separate initiatives, (b) adopt work-life balance as a tracked KPI alongside AI-adoption and productivity metrics, and (c) design onboarding and mentoring pathways for female employees that explicitly support the resource-conversion process, from organizational support, to work-life balance, to career sustainability, identified in this study.

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