

Understanding The Importance of Job Satisfaction for Female Motorcycle Taxi Drivers

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ABSTRACT

Keyword:

Job Satisfaction, Loyalty, Work life-balance, Work Flexibility,

This study aims to find out more about the effects of the implementation of work flexibility on loyalty and job satisfaction, with work-life balance as mediation among female motorcycle taxi drivers especially in Surabaya, Indonesia. This study is a cross sectional quantitative study with the data collection technique using an instrument in the form of a questionnaire administered to 127 female XYZ's motorcycle taxi drivers. This study used the path analysis as the data analysis technique to test the research hypothesis. The results showed that work flexibility has significant direct effects on loyalty, job satisfaction and work-life balance among women as motorcycle taxi drivers. The work-life balance did not mediate the effect of work flexibility on the loyalty and job satisfaction among women as motorcycle taxi drivers.

Kata Kunci:

Fleksibilitas kerja, Loyalitas, Kepuasan Kerja, Keseimbangan Pekerjaan – Keluarga

SARI PATI

Penelitian ini bertujuan untuk mengetahui pengaruh fleksibilitas pada loyalitas dan kepuasan kerja melalui keseimbangan pekerjaan –keluarga pada pengemudi ojek wanita di 5 kota di Surabaya, Indonesia. Penelitian kuantitatif lintas seksional ini menggunakan teknik pengumpulan data berupa wawancara dan penyebaran kuesioner pada 127 orang pengemudi ojek wanita XYZ. Penelitian ini diolah dengan menggunakan teknis analisis Path analysis untuk menguji hipotesis. Hasil yang didapatkan adalah fleksibilitas dan keseimbangan pekerjaan-keluarga berpengaruh langsung pada loyalitas dan kepuasan kerja. Kepuasan kerja, keseimbangan pekerjaan-keluarga tidak dapat memediasi pengaruh fleksibilitas kerja terhadap loyalitas maupun kepuasan kerja pengemudi ojek wanita.

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INTRODUCTION

In the era of the Industrial Revolution 4.0, many companies applied work flexibility to create work-life balance for their employees, including startup companies. One startup that applies a work flexibility system is XYZ.

The existence of application-based motorcycle taxi business in Indonesia in 2015 has allowed women to take job opportunities. Rahayu, et al., study (2020) on female Gojek drivers in Jember - Indonesia discovered several motivations of female Go-jek drivers, namely fulfillment of physiological needs, the need for security, social needs, the need for self-esteem and) self-actualization as self-development for female Gojek drivers, and to use their abilities at work.

Previous studies conducted by Harahap (2018), Arofah & Alam (2019), Kurniawan & Soenaryo (2020) have concluded that the involvement of women as motorcycle taxi drivers in Indonesia certainly has impacts on their role in personal life, especially for those who are married and have children. In carrying out their role in personal life, especially those who are married, women are required to be able to take care of children and taking care of the household. Meanwhile, in fulfilling roles in the realm of work, female are required to work professionally and complete their responsibilities. Apart from

working and taking care of the household, some women are also involved in other activities, such as organizational and social activities. Thus, women have many roles to play. They have their own challenges in being able to allocate their time and energy so that they can fulfill all of their responsibilities. To be able to balance roles in personal and work life, female need more flexibility in their job.

Harahap (2018) was conducting qualitative study on 5 female Gojek drivers in Pekanbaru, Indonesia stated that being a Gojek driver made it easy to allocate time because the job could be done at any time according to the driver’s rhythm. In addition, the Gojek work system was considered casual but there were definitely passengers. The work system developed by Gojek encourages drivers to freely adjust when and where they want to start work activities.

The implementation of work flexibility of a motorcycle taxi driver can be seen from how XYZ’s motorcycle taxi drivers adjusted their own working hours and locations. This made it easy for XYZ’s motorcycle taxi drivers to complete one responsibility after another. However, even though XYZ had implemented work flexibility, the employee turnover rate, especially female motorcycle taxi drivers, showed fluctuating numbers every month. This can be seen in Table 1 below:

Table 1
The Number of XYZ’s motorcycle taxi drivers in Surabaya in 2022

No	Month	Number of Drivers		Total
		Former	New	
1	January-March	203	10	213
2	April-June	186	15	201
3	July-September	176	17	193
4	October-December	180	8	188

Source: XYZ, 2022

Based on Table 1, it can be seen that in each trimester the, total number of XYZ's motorcycle taxi drivers had decreased. Although there were always new drivers recruited, the number was not balanced with the number of drivers who resigned and leave their job as XYZ's motorcycle taxi drivers. The turnover phenomenon that occurred in XYZ indicated the absence of job satisfaction factors for XYZ's motorcycle taxi drivers. According to Darma et al., (2019) who conducted qualitative research on 5 Gojek drivers in Denpasar Bali, job satisfaction was a strong variable that has a big influence on companies and drivers as Gojek partners. Job satisfaction will surely have an impact on the emergence of work engagement (Halias & Prahara, 2020) and it is expected that the drivers could provide excellent service to customers.

A similar previous study on the effect of work-life flexibility on job loyalty and satisfaction with work-life balance mediation was conducted by Capnary et al., (2018). The study was conducted on 121 millennial generations who worked at Start-Up companies in Indonesia. The results of this study indicate that flexibility of work has significant and positive influence to loyalty and employee satisfaction. However, flexibility of work has positive and significant impact on loyalty and employee satisfaction. This research prove that work life balance have partial mediating influence in relationship between flexibility of work and loyalty. In the other hands, work life balance have no mediating a relationship between flexibility of work and the satisfaction of employee with millennial background that is worked in startup companies. While the research of Capnary et al., (2018) was carried out on the millennial generation who work at start-ups that have unique characteristics. The previous research also did not differentiate between men and women, while this study

was conducted on women who were married and worked at start-ups. It is considered that the work-life balance of married women who decide to work for start-up companies is certainly no less interesting to study as is the millennial generation. Thus, the benefit of this study were expected to enrich the science that focuses on work flexibility, job loyalty, job satisfaction and work-life balance. The result is also expected to give suggestions in decision making for companies that hire women.

This study aims to further determine the effect of work flexibility on job loyalty either directly or indirectly on the satisfaction with work-life balance as a mediating variable in XYZ's motorcycle taxi drivers.

A related study was conducted by Azar et al., (2018) on 289 respondents from various industrial sectors in Pakistan, including healthcare, telecommunications, technology, banking and manufacturing. The study proved that job flexibility was one of the factors that influence employees' willingness to stay in their jobs. In conclusion, work flexibility has positive effects and significant effects on employee loyalty. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H1 : Work flexibility has a positive and significant effect on loyalty among female as motorcycle taxi drivers.

In his research, Wheatley (2017) found that flexible working arrangements (FWA) had positive and significance effects on job satisfaction for both male and female workers. Furthermore, this study found that the aspects of work flexibility that affect job satisfaction in men were in the form of part-time and homeworking. In contrast to female, the aspect of work flexibility that greatly affected job satisfaction was in the form of reduced working hours. A similar research was conducted by Darma et al., (2019) on 5

Gojek motorcycle taxi drivers in Denpasar Bali. The results of this study showed that job flexibility had positive and significant effects on job satisfaction. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H_2 : Work flexibility has positive and significant effects on job satisfaction among female as motorcycle taxi drivers.

A research conducted by Dizaho et al., (2017) which stated that flexi time, working from home, part time, job sharing and teleworking had positive effects on work-life balance. However, a shift work as a form of flexible work arrangement had negative and significant effects on work-life balance. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H_3 : Work flexibility has positive and significant effects on work-life balance among female motorcycle taxi drivers.

Hassan et al., (2017) conducted a study on 600 employees of the automotive industry in Malaysia to determine the effect of quality of work life on loyalty. The results of his study found that there were positive and significant effects of quality of work-life on loyalty. Another study conducted by Parkes & Langford (2008) on 16,000 employees in Australia found that work-life balance had positive and significant effects on loyalty even though it had the smallest effect among the 28 factors that affect loyalty in this study. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H_4 : Work-life balance has positive and significant effects on loyalty among female motorcycle taxi drivers.

Haar et al., (2014) conducted a study on 1,416 employees from seven countries, namely Malaysia, China, New Zealand Maori, New

Zealand European, Spain, France and Italy to determine the effect of work-life balance on job satisfaction, life satisfaction, and mental health. The results of their study found that work-life balance had positive and significant effects on job satisfaction and life satisfaction. The results of Capnary et al., (2018) found that that work-life balance had positive and significant effects on job satisfaction of millennial generation in start-up company. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H_5 : Work-life balance has positive and significant effects on job satisfaction among female motorcycle taxi drivers.

The results of Capnary et al. (2018) found that work-life balance partially mediates the effect of work flexibility and loyalty. Meanwhile, a study conducted by McNall et al., (2009) on 220 married employees found that work-to-family enrichment mediated the relationship between work flexibility and turnover intention. The implementation of a flexible working arrangement such as flexi time and compressed workweek greatly helped employees to spend more time with their families, be it with their parents, wives, husbands, or children. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H_6 : Work flexibility has significant effects on loyalty among female motorcycle taxi drivers through work-life balance as the mediating variable.

Ensari et al., (2018) conducted a study on 110 employees from a utility company in the United States. The study found that work-life balance positively mediated the relationship between Flexible Working Arrangement (FWA) and job satisfaction. A similar result was also found by Chan et al, (2016) who conducted a

study to determine the relationship between job flexibility towards job satisfaction and turnover intention through work-to-family enrichment mediation. The results of his research indicated that work-to-family enrichment as a form of work-life balance mediated the positive effects between work flexibility and job satisfaction. A different results was found in the study conducted by Capnary et al., (2018). The study found that work-life balance did not mediate the effect between work flexibility and job satisfaction of millennial generation in start-up company. Based on the relationship between variables from these studies, a hypothesis was formed in this study as follow:

H₁ : Work flexibility has significant effects on job satisfaction among female motorcycle taxi drivers through work-life balance as the mediating variable.

The research model shown at Figure 1 below and describes a summary of the variables and hypotheses used in the study:

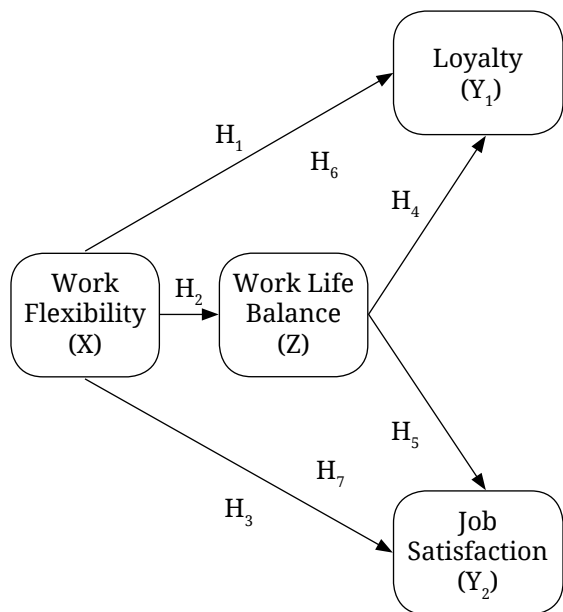


Figure 1. The Research Model of The Study

METHOD

Data collection by distributing online questionnaires using Google Form to XYZ female motorcycle taxi drivers in Surabaya. The operational definition of variables in this study consisted of a Flexible Working Arrangement (FWA) or work flexibility. FWA was defined as a XYZ policy about giving the workers freedom to manage their work, both from working location, time and schedule. Work flexibility in this study referred to the theory of Carlson et al., (2010) which classifies work flexibility into three categories, namely: time flexibility, timing flexibility and place flexibility.

Work-life balance was the intention of XYZ's motorcycle taxi drivers to balance and allocate their time in carrying out roles in their job and personal life. The work-life balance theory used in this study referred to Fisher et al., (2003) theory of the Psychometric Assessment of an Instrument Designed to Measured Work Life Balance. This theory was used to measure the three dimensions of work life-balance variables, namely: work interference with Personal life (WIPL), personal life interference with work (PLIW), work / personal life enhancement (WPLE).

Loyalty was defined as devotion and trust in which there was a sense of love and responsibility that motorcycle taxi drivers have towards XYZ as the company they take shelter in. The loyalty was shown by trying to provide the best behavior and performance in completing their job responsibilities. The theory used refers to the theory of loyalty from Al-Maani (2013) which classifies loyalty into three dimensions, namely emotional Loyalty, moral loyalty, and continuing loyalty.

Job satisfaction is a positive feeling of XYZ's motorcycle taxi drivers about work that results from an evaluation of its characteristics. It was related to the work environment, type of

work, relationships with colleagues, and social relationships at work. The job satisfaction theory used in this study referred to the Job Satisfaction Survey (JSS) theory which consists of 9 indicators from Spector (1997).

The population in this study was all female motorcycle taxi drivers in Surabaya consisting 150 people in the period of July to September 2022. The sampling technique was a census technique because it used the entire population of 150 people as the sample. After distributing the questionnaires, only 127 people returned to the questionnaire because there were respondents who were not willing to participate due to time constraints (10 people), having no experience in filling out questionnaires online via Google Form (7 people), were out of town for a long time and did not want to be disturbed (3 people), and did not complete the questionnaire thus theirs were considered as invalid (3 people).

The data source of this study included primary data, because authors also conducted online interviews via WhatsApp to 5 female XYZ's motorcycle taxi drivers in Surabaya.

The gathered responses were categorized into 5 Likert scales ranging from Strongly Disagree (point 1) to Strongly Agree (Point 5). The scores were then added and divided by the number of items to obtain a mean. The data analysis technique used was the path analysis technique to test research hypotheses accompanied by classical assumption tests.

To assess questionnaire validity and reliability, the authors conducted the validity and reliability tests. The number of respondents involved in the validity and reliability test was 127 female who worked as a motorcycle taxi drivers in Surabaya using the Product Moment Pearson Test and the Cronbach's Alpha Test. All of the validity and reliability tests in this study have met the requirements.

RESULT AND DISCUSSION

In this section, it presents respondents characteristics, such as age, education background, marital status, number of children, job tenure, and income are as follows: based on education background: high school graduates or equivalent were as many as 54 respondents or 42.5%, bachelor graduates were as many as 42 respondents or 33.1%, diploma graduates were 27 respondents or 21.3%, and junior high school graduates were 4 respondents or 3.1%. The percentage of respondents based on marital status: married workers were as many as 74 respondents or 58.26%, and the remaining 53 respondents or 41.73% as a single parent. The percentage of respondents based on child dependents: 72 respondents or 56.7% had children and the remaining 55 respondents or 43.3% did not have children. Workers with the job tenure of more than two years were as many as 45 respondents or 35.4%, meanwhile those whose job tenure was 1-2 years were 32 respondents or 25.2%, and those whose job tenure was 6-12 months and 0-6 months respectively were 25 respondents or 19.7%. Based on the income earned as a motorcycle taxi drivers in Surabaya: those whose income below Rp 1,000,000 were 50 respondents or 39.4%, those whose income of Rp 1,000,000 - Rp 2,000,000 were as many as 48 respondents or 37.8%, and those whose income of Rp 2,000,000 - Rp 3,000,000 were as many as 29 respondents or 22.8%.

Results also showed the mean scores of work flexibility (4.21), loyalty (3.73), job satisfaction (3.58) and work life balance (3.82) The measurement of all variables is categorized into 4 ranges; 1) Mean score $1 - \leq 1.75$ (very low); 2) Mean score $\geq 1.76 - \leq 2.50$ (low); 3) Mean score $\geq 2.51 - \leq 3.75$ (high); and 4) Mean score $\geq 3.76 - 4$ (very high). The result is explained in Table 2 as follow:

Table 2
The Mean Distribution of Respondents' Answer

No	Variables	Mean	Category
1	Work Flexibility	4.21	High
2	Loyalty	3.73	High
3	Job Satisfaction	3.58	High
4	Work-Life Balance	3.82	High

Source: data processed by researcher

The statistical results to test hypotheses are as follow:

Table 3
Individual Test Output Path Coefficient II on Y_1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.931	2.840		4.553	.000
Work Flexibility	.299	.150	.178	1.997	.048
Work-Life Balance	.123	.048	.227	2.554	.012

a. Dependent Variable: Loyalty

The results of the direct effect test between the work flexibility variable (X) on loyalty (Y1). In Table 3, the p-value of work flexibility was $0.048 < \alpha = 5\%$. In conclusion, H_1 was accepted and the work flexibility variable had positive and significant on loyalty of female motorcycle taxi driver. These results provided an explanation that the implementation of work flexibility in the form of time flexibility, timing flexibility and place flexibility applied by XYZ were in accordance with the expectations of female motorcycle taxi drivers, thus affecting their level of loyalty.

In addition, the labor market conditions in Indonesia still restrict Muslim women from getting their right to work. Many muslim women who apply for jobs experience discrimination during job selection related to the appearance of the applicants, education level and age. The

presence of as a provider of taxi motorcycle services actually opens the widest possible opportunity for muslim women to work with regulations that require applicants to wear a hijab and muslim clothing, do not require education and age levels encourages them to give loyalty, dedication, pride and trust, so they tried to provide the best service and behavior for the company sake. The expression of organizational concern by was believed to be able to encourage their employees to work their best to not disappoint the organization. According to Downes and Koekemoer (2011), the effort was also valued to return the favor for the attention that the organization gave to them.

The findings in this study were in line with a study conducted by Altindag & Siller (2014) also. They stated that the work flexibility

provided to organizational members had a positive effect on loyalty and job satisfaction of organizational members. These results were also supported by a study conducted by Azar et al., (2018) who found that work flexibility was one of the factors that affect employees' willingness to stay in their jobs.

Another aspect that built job satisfaction is related to the existence of fellow female coworkers who went through the same thing, thus they help each other like a family. It also carried a role to improve loyalty of motorcycle taxi drivers. Based on the interviews conducted, the motorcycle taxi drivers felt

Table 4
Individual Test Output Path Coefficient II on Y_2
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	16.871	2.956		2.956	.004
Work Flexibility	.977	.301	.281	3.246	.002
Work-Life Balance	.230	.096	.207	2.388	.018

a. Dependent Variable: Job Satisfaction

In Table 4, the significance value (p-value) of work flexibility = 0.002 < α = 5%. In conclusion, the work flexibility variable has positive and significant on job satisfaction, thus H_2 was accepted. The higher the level of work flexibility provided, the higher the level of job satisfaction for the female motorcycle taxi drivers.

These results provide an explanation that the work flexibility in the form of freedom in adjusting time flexibility, timing flexibility and place flexibility implemented by XYZ was in accordance with what was expected by the drivers so that it affected the level of job satisfaction. This was supported by the high mean value of job satisfaction (see on Table 2) thus it can be interpreted that their income, relationships with superiors, the job characteristics and the smooth communication within the company did satisfy them.

like they were all a family. When someone was unable to serve customers, other colleagues did not hesitate to help taking the order so that the customer can still be served. This was also a reason why they stay in XYZ.

The results of the study were in line with a study conducted by Wheatley (2017) which stated that the Flexible Working Arrangements (FWA) had positive effects on job satisfaction for both male and female workers. Mayanda et al., (2018) in his study regarding the job satisfaction level of partner loyalty in online taxi motor company in Bekasi city also found that work flexibility had positive and significant effects on job satisfaction.

In Table 5 the significance value of work flexibility (p-value) = 0.001 < α = 5%. In conclusion, that H_3 was accepted thus the work flexibility variable had positive and significant effects on work-life balance

of female motorcycle taxi drivers. These results provided an explanation that the implementation of work flexibility applied by XYZ were in accordance with the expectations of XYZ's motorcycle taxi drivers, thus affecting their level of work-life balance.

around 56.7% of them already had children, so they had a dual role in the family.

The results of the description of the respondents' data showed that many XYZ's motorcycle taxi drivers had toddlers and elementary school age children who obviously

Table 5.
Individual Test Output Path Coefficient I
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	30.670	4.525		6.777	.000
Work Flexibility	.937	.266	.300	3.522	.001

a. Dependent Variable: Work-Life Balance

Therefore they must be able to anticipate the time, most women who worked as online motorcycle taxi drivers shared their time by starting work in the morning after they finish their domestic work. Their rational choices vary, some took advantage of the moment when their children went to school and some took advantage of the time while buying personal necessities.

Things that need to be considered from this results are: even though the average work-life balance for the XYZ's motorcycle taxi drivers was high, there were still low values on indicators of the work-life balance variable. From the results of the data analysis, XYZ's motorcycle taxi drivers still experienced difficulties to do work and non-work activities simultaneously, with the lowest mean value of 3.34. This was also in line with the next question item which also had a low mean value, which stated that the motorcycle taxi drivers felt that their personal life made it difficult for them to do work. This was because most of the motorcycle taxi drivers were married and

still need full attention and care from their parents. The motorcycle taxi drivers, who had young children, admitted that it was difficult to take orders, because the time was sometimes not right. Sometimes they cannot do their job as motorcycle taxi drivers because children cannot be left behind or cannot be left temporarily.

The results of this study were in line with the results of Dizaho et al., (2017), which found that flexi time, working from home, part time, job sharing and teleworking had a positive effect on work-life balance. The results of this study also supported Chen et al., (2017) state that the implementation of working hours was effective to reduce the occurrence of work-family conflicts of UBER driver in the United States.

The effect of work-life balance on loyalty

The results of testing the direct effect of the work-life balance (Z) variable on loyalty (Y₁). In Table 3, the significance value (p-value) of work-life balance = 0.012 < α = 5%. In

conclusion, the work-life balance variable had positive and significant on loyalty of female motorcycle taxi driver thus H_4 was accepted. These results provided an explanation that the higher work-life balances the higher a sense of love and responsibility that motorcycle taxi drivers have towards XYZ as the company they take shelter in.

Even though XYZ drivers serve application-based orders like Gojek and , which have a Real-Time system, meaning customers order now, it doesn't take long before the driver came to pick them up. XYZ applies 3 services to passengers in its operations, namely: an order system at least 30 minutes before departure (order now), at least H-1 before leaving (order booking), and subscription orders for 20 days of travel (subscription order). This order system made its unique value proposition from XYZ. For drivers, this is very beneficial because they can prepare and deal with family matters before picking up passengers.

In addition, the organization loyalty is based on XYZ's commitment to only serve women and children passengers and the operational working hour regulations from 6 AM to 7 PM. This of course played a big role in suppressing conflicts with husbands, because husbands felt secured and safe to allow their wives to work. Of course, such an organizational commitment was not found in other online motorcycle taxi companies, which raised loyalty.

The results of this study were in line with the findings of Hassan et al., (2017) study, which stated that there was a positive and very significant relationship between quality of work-life and loyalty. It was similar to the results of research from Haar (2017) which stated that work-family conflict had a negative effect on loyalty. This showed that the higher the work-family conflict one has, the lower the loyalty, and vice versa.

The effect of work-life balance on job satisfaction

The results of the direct effect test of the work-life balance (Z) variable on job satisfaction (Y_2) are as follow. In Table 4, the significance value (p-value) of work-life balance = 0.018 $< \alpha = 5\%$, thus H_5 was accepted. In conclusion, the work-life balance variable had a significant direct effect on job satisfaction. These results provided an explanation that the implementation of the work-life balance concept applied by XYZ were in accordance with the expectations of XYZ's motorcycle taxi drivers, thus affecting their level of job satisfaction (in terms of the amount of income, the relationship with the superiors, the benefits provided by the company, the job characteristics and the good communication within the company).

As explained in the previous section, XYZ has 3 services that differentiate it from its competitors. Each service has a higher tariff than its competitors. In addition, the system is based on orders (subscription orders) for 20 trips with a tariff of Rp. 3,000 per kilometer, and the payment method for this service is to pay in advance with a minimum order of 20 times. The amount of income received and the system is felt to satisfy XYZ's motorcycle taxi drivers because it avoids booking cancellations. It can also assure a definite income at the beginning, thus helping them greatly in meeting their personal and family needs. The results of this study were in line with the results of a study by Haar et al., (2014), who found that work-life balance had positive and significant effects on job satisfaction and life satisfaction. Similar to the results of a research by Mas-Machuca et al., (2016) which stated that work-life balance had positive and significant effects on job satisfaction.

Even though the average job satisfaction of motorcycle taxi drivers was high, the

company still has to pay more attention to the communication between the company and the motorcycle taxi drivers. From the results of data analysis, it was known that the communication indicator had the lowest mean value of 3.11 when compared to other indicators in the job satisfaction variable. Motorcycle taxi drivers admitted that they often did not get the information regarding changes in policies implemented by the company. For example, when the service fee changed, many motorcycle taxi drivers did not know about this. Furthermore, the company did not explain whether the change in service fee also affected the percentage of profit sharing.

The motorcycle taxi drivers admitted that the flow of information was not smooth due to the absence of regular meetings between the company and motorcycle taxi drivers to disseminate system changes or new regulations. So far, questions or complaints from motorcycle taxi drivers had only been conveyed via WhatsApp to the XYZ coordinator. The responses they received were often not as what they expected, and even sometimes the complaints and responses were not responded to by the company at all. The explanation indicates that XYZ struggled with the communication and the process of supervision. Dettmers et al., (2013) stated that problem from FWA implementation was to adjust allocations according to customers' needs or production. Therefore, to adapt in a unique work environment like XYZ (where management, workers, and consumers are not in the same location), communication factors and supervision system are absolutely necessary.

The mediation of work-life balance on relationship between work flexibility and loyalty

The test results of the effect of the work flexibility variable (X) on loyalty (Y₁) through work-life balance (Z) were the multiplication of beta between X against Z and Z on Y₁, as follows:

$$\begin{aligned} \text{Beta (X} \rightarrow \text{Z} \rightarrow \text{Y}_1) &= \text{Beta (X} \rightarrow \text{Z)} \times \text{Beta (Z} \rightarrow \text{Y}_1) \\ &= \text{Beta (0.300)} \times \text{(0.227)} = 0.068 \end{aligned}$$

Based on the calculation, it was known that the beta value of the direct effect between X and Y₁ was 0.178 and the indirect effect was 0.068. It indicated that the value of the direct effect was greater than the value of the effect through work-life balance (0.178 > 0.068). These results indicated that work flexibility had no significant effect on loyalty through work-life balance thus H₆ was rejected. These results indicated that there were other factors that affected the loyalty of the XYZ's motorcycle taxi drivers aside from the work-life balance in providing work flexibility by the company.

Related to the purpose of this study which to confirm the study of Capnary, et al., (2018), apparently the results of this study contradicted their study. They found that work-life balance partially mediated the relationship between work flexibility and loyalty of millennial generation in start-up companies. This difference in results was due to different research objects, where previous study used millennials who work at start-ups while this study was conducted on married women in start-up companies. In addition, the millennial generation referred in the previous study worked formally. Even though the organization applied flexible time in their work, they received a fixed salary and they were bound by a contract not to carry out other jobs as long as they were still hired as start-up employees. This is of course different from online motorcycle taxi drivers whose status is as a partner, and the income

they receive also depends on the intensity they serve passengers. XYZ also has no right to prohibit their drivers from working for competitors, as long as their obligation to deliver XYZ passengers has been fulfilled.

This study also did not support a research by Mcnall et al., (2009) However, Saleh et al., (2019) stated a different argument namely the implementation of flexibility work arrangement must be seriously considered, otherwise it would not create a work-life balance.

Work flexibility that allowed motorcycle taxi drivers the freedom to adjust when they wanted to work gave them the opportunity to do other activities, such as taking care of their family, attending school, or working elsewhere. Based on interviews with respondents, there were many of the motorcycle taxi drivers who had other side jobs. The flexibility of work really helped them to be able to work for two application-based motorcycle taxi service companies (namely Gojek).

On the other hand, their involvement in two different service companies certainly affected the balance of life, because they would spend more time working than taking care of personal lives and interrupting family time. They started working earlier than other workers, and spent the weekend working as XYZ drivers. Meanwhile, XYZ management cannot impose sanctions because the organization could not treat the drivers like permanent employees because they were referred as partners. In addition, the decision to work for Gojek or was a personal decision and did not reflect disloyalty to XYZ. It was based more on earning income to meet personal and family needs.

The results of this study supported opinion about flexibility of work time and workplace could be out of control (Ayyagari et al., 2011) if work life interfered with personal life, and eventually affected work-life balance.

The mediation of work-life balance on relationship between work flexibility and job satisfaction.

The test results of the effect of the job flexibility variable (X) on job satisfaction (Y₂) through work-life balance (Z) were the multiplication of beta between X against Z, and Z on Y₂ as follows:

$$\begin{aligned} \text{Beta (X} \rightarrow \text{Z} \rightarrow \text{Y}_2) &= \text{Beta (X} \rightarrow \text{Z)} \times \text{Beta (Z} \rightarrow \text{Y}_2) \\ &= \text{Beta (0.300)} \times \text{(0.207)} = 0.062 \end{aligned}$$

Based on the calculation, it was known that the beta value of the direct effect between X and Y₂ was 0.281, and the indirect effect is 0.062. It indicated that the value of the direct effect was greater than the value of the effect through work-life balance (0.281 > 0.062). These results indicated that work flexibility did not have significant effects on job satisfaction through work-life balance thus H₇ was rejected.

The results of this study contradicted a research by Ensari et al., (2018), which stated that work-life balance positively mediated the relationship between Flexible Working Arrangement (FWA) and job satisfaction. A study conducted by Baral & Bhargava (2010) also stated that work-to-family enrichment as a form of work-life balance mediated the positive influence between work flexibility and job satisfaction

The results of interviews with XYZ's motorcycle taxi drivers revealed that the reason for work flexibility unbalanced their life was because they were expected to always be on standby every time an order came, whenever and wherever, even on weekends. Thus, sometimes the work took their family time. In fact, there was no written obligation to always be ready every time an order came, but negligence in taking orders that still relied on the 'early bird catches the worm' would also affected the amount of income they

received. This was of course contradicted with the high-categorized mean value of the Job satisfaction. It indicates that the job satisfaction factors could be considered as appropriate and suitable for the work they did as XYZ's motorcycle taxi drivers. In addition, the feeling of unbalance they experienced did not reflect their dissatisfaction toward job satisfaction factors.

The results of this study were in line with the research of Capnary, et al., (2018) which stated that work-life balance was not proven to mediate the effect of work flexibility and job satisfaction. It was suspected that increased working hours due to the work flexibility to the point of sacrificing work-life balance was a factor that affected millennial workers' job satisfaction.

Chung (2009) stated that work flexibility offers convenience in planning not reducing the working time. Thus, flexibility in work might be summarized as the ability of employee to control his/her working time duration as well as location of work (remotely from office), this ability in scheduling work suppose to be offered by employer (Atkinson & Hall, 2011). Referring to the statement from Shagvaliyeva & Yazdanifard (2014) about trust between employer and employee is an important issue when it comes to flexible working hours. If not monitor by manager, flexible working hours might create some difficulties in work place.

CONCLUSION

The study concluded that work flexibility and work-life balance have positive impacts on loyalty and job satisfaction. Therefore, when the organization wants to increase loyalty and job satisfaction of female motorcycle taxi drivers, they should prioritize the work flexibility and work-life balance.

Work flexibility was also concluded to have positive impacts on work-life balance, loyalty, and job satisfaction. However, in order to make sure that work flexibility will not deviate to the point of resulting in work family conflict, turn-over, and dissatisfaction, there has to be cooperation between employees and employers. XYZ's motorcycle taxi drivers have to control work flexibility plans and also the ability to control themselves. Likewise, employers also need to build better communication and create trust with their employees as a way to supervise and avoid work problems.

Regarding to loyalty, because XYZ has a vision of protecting women and opening job opportunity for Muslim women, where this vision was felt in accordance with the personal values believed by female motorcycle taxi drivers, XYZ must commit to their vision even though they will face tough business competition in the field of application-based online transportation services. This commitment can be realized by expanding the line of business to provide a variety of jobs to their work so that they can develop themselves not only as a driver but also in other jobs that suit their skills and experience. This strategy is also aimed at reducing the occurrence of work family conflicts, because employees do not need to leave their families to earn income by doing the same job as motorcycle taxi drivers at competing companies.

This study also produced interesting findings that differentiate it from previous studies, namely: work-life balance was not able to mediate the effects of work flexibility on loyalty and job satisfaction, thus there are other factors that are expected to be able to mediate the effect of work flexibility on loyalty and job satisfaction, such as employee internal locus control and trust.

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