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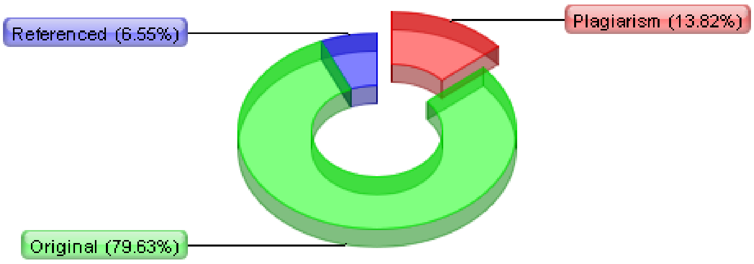


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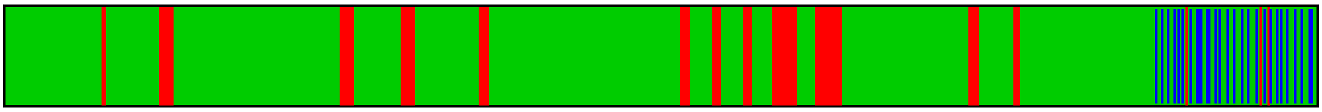

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The Effect of Work-Life Balance, Product Branding, and Use of Fintech Technology on Operational Efficiency of Start-ups in Yogyakarta Mei Rani Amalia1, Rika Desiyanti2 1 Fakultas Ekonomi dan Bisnis, Universitas Pancasakti Tegal 2 Universitas Bung Hatta Article Info ABSTRACT Article history: Received Sep, 2024 Revised Sep, 2024 Accepted Sep, 2024 This study examines the effects of work-life balance, product branding, and fintech technology on the operational efficiency of start-up companies in Yogyakarta. A quantitative approach was employed, with data collected from 80 respondents using a structured questionnaire and analyzed with SPSS version 26. The results indicate that all three variables have significant positive effects on operational efficiency. Product branding had the strongest impact, followed by fintech technology and work-life balance. The findings suggest that start-up managers can enhance operational performance by prioritizing employee well-being, investing in effective branding strategies, and adopting fintech solutions. These insights contribute to the understanding of key drivers of operational efficiency in the start-up ecosystem and offer practical implications for improving start-up sustainability. Keywords: Operational Efficiency Work-Life Balance Product Branding Fintech Technology Start-up Companies This is an open access article under the CC BY-SA license. Corresponding Author: Name: Mei Rani Amalia Institution: Fakultas Ekonomi dan Bisnis, Universitas Pancasakti Tegal Email: mei_rani@upstegal.ac.id INTRODUCTION Start-up companies are crucial to economic growth and innovation, particularly in Yogyakarta, Indonesia, but face challenges in maintaining operational efficiency. Key factors such as work-life balance, product branding, and fintech adoption play vital roles. Technology integration, especially through open innovation and digital transformation, enables startups to develop new business models and improve performance [1]. Additionally, advanced technologies like IoT and AI contribute to smart city development, further enhancing operational efficiency [2]. Effective performance management and strategic planning are essential for startups to navigate competition and financial constraints, ensuring long-term success [3], [4]. Moreover, strong product branding attracts customers and investors, bolstering operational efficiency [5]. While not explicitly discussed,

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work-life balance and positive organizational culture indirectly support workforce motivation and efficiency. The interplay between work-life balance,

product branding, and fintech adoption is crucial for startups aiming to improve operational efficiency and market presence. Work-life balance is increasingly recognized as a key driver of employee productivity and well-being, contributing to overall organizational success. Employees who maintain a balanced lifestyle are more motivated and productive, which directly enhances organizational performance [6]. In sectors like real estate, a balanced work-life approach has been shown to boost employee engagement and motivation, essential for organizational success [7]. Conversely, an imbalance can lead to stress and burnout, negatively impacting productivity [8]. Product branding is another critical factor, enabling startups to differentiate themselves in a competitive market by creating a unique identity, fostering customer loyalty, and driving sales [9]. In regions like Yogyakarta, where competition is fierce, strong branding provides a competitive edge and contributes to long-term growth [9]. Meanwhile, fintech adoption streamlines financial processes, reduces costs, and enhances operational performance by minimizing human error [8]. Fintech tools also offer flexible payment options that increase customer satisfaction and loyalty [8]. Interestingly, while

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work-life balance is key, some imbalance may foster entrepreneurial intentions, offering a different perspective on its role in innovation and entrepreneurship [10]. This study aims to examine the combined effects of work-life balance, product branding, and fintech technology adoption on the operational efficiency of start-up companies in Yogyakarta. By understanding the impact of these

variables, this research seeks to provide practical insights for start-up managers and policymakers in Yogyakarta, offering strategies to improve operational performance and enhance business sustainability in an increasingly competitive landscape. LITERATURE REVIEW Work-Life Balance and Operational Efficiency Work-life balance denotes the equilibrium between employees' professional and personal spheres, profoundly influencing well-being, productivity, and job satisfaction. [11], [12] discovered that a balance between work and life reduces stress, resulting in enhanced motivation and performance. This is particularly vital in start-ups, where extended hours and significant pressure are prevalent. [13], [14] shown that promoting work-life balance enhances operational efficiency by increasing engagement and decreasing turnover. For resource-limited start-ups, fostering equilibrium can enhance productivity without incurring additional expenses. [6], [10] emphasizes that disregarding work-life balance may result in absenteeism, fatigue, and diminished job quality, rendering it essential for start-ups pursuing operational efficiency. Product Branding and Operational Efficiency Product branding is an essential component of a company's marketing strategy, influencing the positioning and perception of a product in the marketplace. Effective branding distinguishes a company from its competitors, cultivates consumer loyalty, and establishes a durable competitive advantage [15], [16]. Branding is essential for the survival and growth of start-ups, as it affects consumer perceptions and market share. [17], [18] emphasizes that robust brands draw in new clients and maintain current ones, resulting in reliable income streams and enhanced operational efficiency. [19] substantiates this by indicating that companies with robust brands incur reduced marketing expenses and achieve enhanced customer retention, hence optimizing resource allocation and operational efficacy. Despite the difficulties faced by resource-constrained start-ups, initial investment in branding produces enduring advantages. [15]–[17] determined that branding strategies are essential for the success of small and medium enterprises (SMEs), improving product visibility, customer trust, and the effectiveness of sales and marketing—crucial elements of operational efficiency for start-ups. Fintech Technology and Operational Efficiency The emergence of financial technology (fintech) has revolutionized firm financial management by incorporating technology into services like payments, invoicing, and accounting, facilitating automation and efficiency [20], [21]. Fintech provides start-ups with benefits such as cost reduction, expedited transactions, and enhanced financial transparency, hence considerably improving operational efficiency by decreasing manual processes and avoiding errors. [22], [23] emphasize fintech's contribution to enhancing efficiency via automation and real-time financial transaction processing, enabling start-ups to reduce operating expenses and direct resources to essential sectors. Furthermore, fintech facilitates adaptable payment alternatives, enhancing client satisfaction and potentially augmenting sales. [24] assert that fintech enables start-ups to rapidly and efficiently scale operations, facilitating the management of financial difficulties and promoting a leaner operational model compared to conventional techniques. Mobile payments and digital wallets facilitate start-ups in broadening their customer base with minimal infrastructure expenditure, indicating that fintech adoption offers a strategic advantage for operational efficiency in the contemporary technology-driven landscape. Theoretical Framework The studied literature indicates that work-life balance, product branding, and fintech technology are essential aspects affecting the operational effectiveness of start-up enterprises. The Resource-Based View (RBV) posits that companies can achieve a competitive edge by effectively managing internal resources such as human capital (

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work-life balance) and brand equity (product branding), whereas the Technology Acceptance Model (TAM) advocates that fintech adoption improves business processes and operational performance. Collectively, these elements establish a comprehensive framework for enhancing operations. This research expands upon current literature by experimentally examining the correlations of work-life balance,

product branding, finance technology, and operational efficiency among start-ups in Yogyakarta. METHODS Research Design This study used a quantitative research approach to examine the correlations among work-life balance, product branding, fintech technology uptake, and operational efficiency. The quantitative method yields numerical data for statistical examination, delivering objective insights into the magnitude and orientation of these interactions. A cross-sectional survey approach was employed to gather data from employees in start-up companies in Yogyakarta, evaluating the current status of work-life balance, branding practices, and fintech adoption, as well as their impact on operational efficiency. The research population comprises employees from start-ups in Yogyakarta, a region recognized for its vibrant start-up environment. A cohort of 80 employees was chosen by a non-probability purposive sampling method, guaranteeing that participants have pertinent knowledge and expertise in start-up environments. This sampling approach was appropriate for the exploratory nature of the research, concentrating on start-ups employing fintech, branding strategies, and

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work-life balance initiatives. Data Collection Data were gathered using a standardized questionnaire to assess work-life balance, product branding, fintech technology uptake, and operational efficiency. The questionnaire was disseminated both physically and digitally. All variables were assessed with validated instruments from prior studies. The evaluation of work-life balance

utilized the scale developed by Haar et al. (2014), product branding was measured using the scales from Aaker (1991) and Keller (2003), fintech adoption was assessed with the scale from Gomber et al. (2018), and operational efficiency was gauged using the scale from Srivastava et al. (1998). Various components were employed for each construct to guarantee reliability and comprehensiveness. Data Analysis The data obtained from the questionnaires were analyzed utilizing SPSS version 26, adhering to certain essential procedures. Initial descriptive statistics were conducted to encapsulate respondent demographics and to elucidate the data distribution for each variable, encompassing means, standard deviations, and frequency distributions. Reliability testing utilized Cronbach's alpha, with values of 0.70 or above deemed satisfactory for internal consistency. Pearson correlation analysis was employed to investigate the links among work-life balance, product branding, financial technology uptake, and operational efficiency. Multiple regression analysis was performed to evaluate the primary hypotheses, with the independent variables (work-life balance, product branding, and fintech technology) forecasting operational efficiency. Hypothesis testing was conducted at a significance level of 0.05 to evaluate the statistical significance of the correlations between variables. Research Hypotheses Based on the literature review and research objectives, the following hypotheses were tested: H1: Work-life balance has a

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significant positive effect on operational efficiency in start-up companies in Yogyakarta. H2: Product branding has a significant positive effect on operational efficiency in start-up companies in Yogyakarta. H3: The use of fintech technology has a significant positive effect on operational efficiency in

start-up companies in Yogyakarta. RESULTS AND DISCUSSION Descriptive Statistics The descriptive statistics for the key variables—work-life balance, product branding, fintech technology, and operational efficiency—were gathered from 80 respondents, who rated their perceptions on a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The demographic profile of respondents showed that 52% were male and 48% were female, with most (65%) aged between 25-34 years. Regarding experience, 70% had 1-3 years of experience in start-ups, while 30% had more than 3 years. Descriptive statistics, including mean and standard deviation (SD), were calculated for each variable to understand respondents' perceptions of how these factors influence operational efficiency in their start-up companies. Table 1. Statistics Descriptive Variable Mean Standard Deviation (SD) Minimum Maximum Work-Life Balance 3.85 0.65 2.50 5.00 Product Branding 4.12 0.71 2.75 5.00 Fintech Technology 4.03 0.68 2.80 5.00 Operational Efficiency 4.10 0.74 2.60 5.00 The mean scores for the key variables in this study indicate generally positive perceptions among respondents. Work-life balance received a mean score of 3.85 (SD = 0.65), suggesting that respondents felt their start-ups supported a reasonable balance between work and personal life. Product branding had the highest mean score of 4.12 (SD = 0.71), indicating that branding strategies were effectively enhancing market presence. The use of fintech technology scored 4.03 (SD = 0.68), highlighting its importance in improving operational processes. Lastly, operational efficiency had a mean score of 4.10 (SD = 0.74), reflecting that respondent generally viewed their companies as being efficient in operations. Reliability Testing Reliability testing was conducted to assess the internal consistency of the measurement scales used for the key variables: work-life balance, product branding, fintech technology, and operational efficiency. Cronbach's alpha was calculated for each variable to ensure the reliability of the survey items. A Cronbach's alpha value of 0.70 or higher is generally considered acceptable for indicating reliable internal consistency. Table 2. Reliability Analysis Variable Number of Items Cronbach's Alpha Work-Life Balance 5 0.78 Product Branding 6 0.82 Fintech Technology 5 0.80 Operational Efficiency 5 0.84 The reliability analysis for the key variables shows strong internal consistency across all constructs. Work-life balance, measured by five items, achieved a Cronbach's alpha of 0.78, indicating acceptable reliability. Product branding, with six items, had a Cronbach's alpha of 0.82, demonstrating high reliability in capturing respondents' perceptions of branding efforts. The fintech technology construct, measured by five items, yielded a Cronbach's alpha of 0.80, suggesting good consistency in assessing fintech adoption. Operational efficiency, also measured by five items, had the highest Cronbach's alpha at 0.84, indicating that the items are highly reliable for evaluating operational efficiency in the study. Correlation Analysis Correlation analysis was conducted to examine the relationships between the independent variables—work-life balance, product branding, and fintech technology—and the dependent variable, operational efficiency. Pearson's correlation coefficients were calculated to assess the strength and direction of these relationships. A sig of less than 0.01 was considered statistically significant. Table 3. Correlation Analysis Variable Operational Efficiency Work-Life Balance Product Branding Fintech Technology Operational Efficiency 1.00 Work-Life Balance 0.624** 1.00 Product Branding 0.687** 0.484** 1.00 Fintech Technology 0.653** 0.537** 0.553** 1.00 The correlation analysis revealed significant positive relationships between the variables. Work-life balance was positively correlated with operational efficiency (r = 0.624, sig 0.000), indicating that employees with better work-life balance perceive their companies as more efficient. Product branding showed a strong correlation with operational efficiency (r = 0.687, sig 0.000), suggesting that effective branding strategies contribute to more streamlined operations. Fintech technology was also positively correlated with operational efficiency (r = 0.653, sig 0.000), emphasizing the role of fintech in enhancing operational outcomes. Additionally, work-life balance was moderately correlated with product branding (r = 0.484, sig 0.000) and fintech technology (r = 0.537, sig 0.000), while product branding was significantly correlated with fintech technology (r = 0.553, sig 0.000), indicating that companies with strong

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work-life balance practices often have robust branding and fintech adoption strategies. Multiple Regression Analysis A multiple regression analysis was conducted to examine the combined effects of work-life balance, product branding, and fintech technology on operational efficiency. The purpose of this

analysis was to determine how much each independent variable contributed to the dependent variable (operational efficiency) while controlling for the effects of the other variables. Table 4. Multiple Regression Analysis Variable β SE t Sig Work-Life Balance 0.314 0.126 2.583 0.000 Product Branding 0.397 0.104 3.907 0.000 Fintech Technology 0.353 0.117 3.183 0.000 The interpretation of the coefficients reveals that all three predictors positively influence operational efficiency. The beta coefficient

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for work-life balance is 0.314 (sig = 0.000), indicating that a one-unit increase in work-life balance leads to a 0.314-unit increase in operational efficiency, supporting the hypothesis that work-life balance

positively affects efficiency. Product branding has the largest impact, with a beta coefficient of 0.397 (sig 0.000), showing that strong branding strategies significantly enhance operational efficiency. Fintech technology also contributes positively, with a beta coefficient of 0.353 (sig 0.000), confirming that fintech adoption plays a key role in improving operational performance. All results are statistically significant. Model Summary The model summary shows the R-squared and adjusted R-squared values, which indicate how much

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of the variance in operational efficiency can be explained by the independent variables (work-life balance, product branding, and fintech technology). The $R^2$ value of 0.542 indicates that 54.2% of the variance in operational efficiency can be explained by

the three independent variables, while the adjusted $R^2$ of 0.52.2 accounts for the number of predictors, showing that 52.2% of the variance is explained when considering the number of variables. The model is statistically significant, with an F-value of 29.656 and a sig 0.000, indicating that the regression model provides a good fit for the data. Based on the multiple regression analysis results, the following conclusions can be drawn regarding the study's hypotheses: H1: Work-life balance

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has a significant positive effect on operational efficiency. The results support this hypothesis, with a significant beta value of 0.314 (sig = 0.000), indicating that better work-life balance is associated with higher operational efficiency. H2: Product branding has a significant positive effect on operational efficiency. This hypothesis is strongly supported, with a significant beta value of 0.397 (sig = 0.000), suggesting that effective branding strategies play a crucial role in improving operational efficiency in start-ups. H3: The use of fintech technology has a significant positive effect on operational efficiency. The

results support this hypothesis as well, with a beta value of 0.353 (sig = 0.000), confirming that fintech technology contributes to greater operational efficiency by streamlining financial processes and reducing costs. Discussion The findings of this study provide important insights into the factors that contribute to operational efficiency in start-up companies in Yogyakarta. Specifically, the study examined the effects

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of work-life balance, product branding, and fintech technology on operational efficiency. The results confirmed that all three variables significantly influence operational efficiency, with product branding having the strongest effect, followed by fintech technology and work-life balance. Work-Life Balance and Operational Efficiency The favorable correlation between work-life balance and operational efficiency indicates that when start-ups foster a good equilibrium between employees' professional duties and personal lives, they are likely to achieve enhanced operational performance. This discovery corroborates earlier research by [11]–[13], which emphasizes the significance of work-life balance in

enhancing employee engagement and mitigating burnout, hence resulting in increased productivity. In start-up cultures characterized by rapid work speed and high demands, it is essential to cultivate a work culture that prioritizes employees' well-being. This study indicates that start-up executives in Yogyakarta ought to prioritize work-life balance efforts, including flexible working hours, remote work choices, and mental health support programs, to improve operational efficiency. Establishing a supportive work environment enables start-ups to enhance employee satisfaction [10], [14], therefore resulting in improved performance and more efficient resource utilization. Product Branding and Operational Efficiency The results demonstrate that product branding exerts the greatest influence on operational efficiency. This outcome corroborates the substantial literature highlighting branding's significance in distinguishing organizations from their competitors and fostering client loyalty [15]–[17]. Robust branding enables start-ups to define a distinct character in the marketplace, draw in new clientele, and maintain current consumers, hence enhancing operational efficiency. In Yogyakarta, where market competition is intense, start-ups must prioritize investment in product branding for sustained success. Effective branding tactics diminish the necessity for continual promotional endeavors by cultivating consumer loyalty, hence lowering marketing expenses and enhancing operational efficiency. This study indicates that start-up organizations ought to spend resources to establish and sustain a robust brand presence, encompassing the development of consistent brand messaging, engagement in digital marketing, and an emphasis on customer experience to foster brand loyalty and encourage positive word-of-mouth [18], [19]. Fintech Technology and Operational Efficiency The substantial and beneficial correlation between fintech technology and operational efficiency underscores the significance of technology adoption in contemporary start-up operations. That fintech technology is essential for automating financial procedures, minimizing transaction costs, and enhancing overall operational performance. The results align with earlier studies by [20]–[22], which emphasize the revolutionary impact of fintech on operational efficiency. In the realm of start-ups, especially in Yogyakarta, where financial resources are frequently constrained, the implementation of fintech technology can provide a competitive edge by minimizing manual labor and enhancing the precision of financial transactions. Start-ups utilizing fintech solutions for payments, accounting, and financial administration can enhance operational efficiency, enabling them to concentrate on other fundamental business functions [23], [24]. This study indicates that start-ups ought to persist in investigating and adopting fintech technologies that optimize operations and improve financial transparency. Theoretical Implications This study theoretically enhances the existing literature on start-up performance by affirming the significance

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of work-life balance, product branding, and fintech technology in promoting operational efficiency. The findings correspond with the Resource-Based View (RBV), which asserts that companies can get a competitive edge by utilizing internal resources, including human capital (work-life balance) and

brand equity (product branding). The results further corroborate the Technology Acceptance Model (TAM), which posits that the integration of new technologies, including fintech, enhances business processes and operational results. This study provides empirical data supporting the theoretical frameworks by illustrating that work-life balance, branding, and technology adoption significantly enhance the operational efficiency of start-ups. The study emphasizes the interrelation of these aspects, indicating that organizations investing in employee well-being, branding, and technology are more likely to attain sustainable operational efficiency. Practical Implications for Start-Ups The practical ramifications of this study are especially pertinent for start-up managers and entrepreneurs in Yogyakarta and analogous areas. The substantial impact

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of work-life balance on operational efficiency indicates that start-ups have to adopt policies that enhance employee well-being, including flexible work arrangements, cultivating a work-life balance

culture, and offering mental health support resources. Secondly, start-ups must consider branding as a fundamental approach for enhancing operational efficiency. Investing in brand development allows organizations to distinguish themselves from competitors, cultivate client loyalty, and lower acquisition costs, hence fostering stable income streams that facilitate operational efficiency. The implementation of fintech technology is crucial for start-ups seeking to improve operational efficiency. Fintech solutions provide advantages such as expedited transaction processing and enhanced financial administration, hence liberating resources for other essential business domains. Start-ups ought to contemplate the incorporation of fintech solutions into their financial operations to realize cost efficiencies and enhance overall performance. Limitations and Future Research This study offers significant insights into the determinants of operational efficiency in start-ups, although many limitations must be recognized. The sample size was limited, with only 80 respondents, perhaps constraining the generalizability of the findings to other locations or industries. Subsequent research may augment the sample size and investigate various industries to yield a more thorough comprehension of the determinants affecting operational efficiency in start-ups. This study concentrated on three particular variables: work-life balance, product branding, and financial technology. Although these criteria were identified as relevant, additional variables, including leadership style, innovation capability, and organizational culture, may also influence operational efficiency. Subsequent study may investigate these supplementary aspects to offer a more comprehensive understanding of the determinants of efficiency in start-up enterprises. The study was cross-sectional, indicating that data was gathered at one specific moment. Future study may employ longitudinal designs to monitor the influence of these factors on operational efficiency over time, yielding profound insights into how start-ups might maintain efficiency in the long term. CONCLUSION The findings of this study reveal that work-life balance, product branding, and fintech technology are significant drivers of operational efficiency in start-up companies. Product branding was found to have the most substantial impact, emphasizing the importance of a strong brand presence in improving marketing efforts and customer retention. Fintech technology also plays a crucial role in streamlining financial processes, reducing costs, and enhancing overall operational efficiency. Work-life balance contributes to better employee productivity, which positively affects operational performance. For start-ups in Yogyakarta, adopting strategies that promote employee well-being, building effective branding, and integrating fintech solutions can lead to more efficient operations and long-term sustainability. Start-up managers should focus on these factors to improve their operational efficiency and competitive advantage. Future research could explore additional variables and longitudinal studies to further understand the dynamics of operational efficiency in start-ups. REFERENCES [1]H. Khuan, E. Andriani, and A. Y. Rukmana,

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