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**WORK LIFE BALANCE AND WORK STRESS ON TURNOVER  
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**Abstract**

This study aims to analyze work-life balance and job stress on turnover intention of Generation Z employees, with job satisfaction serving as a mediating variable. This study uses a quantitative methodology with a survey method." Generation Z employees in the service sector in Purworejo Regency were surveyed using a questionnaire, and the data were evaluated using statistical methods. In contrast to work stress, which has a positive effect on turnover intention but a negative effect on job satisfaction, work-life balance has a positive effect on both turnover intention and job satisfaction, according to the study's results. The association between work-life balance and job stress on turnover intention is mediated by job satisfaction, which has been found to have a negative effect on turnover intention. The study's conclusions indicate that improving work-life balance and managing stress are crucial for increasing job satisfaction and reducing Generation Z employees' desire to change jobs.

**Keywords:** Work-Life Balance, Job Stress, Job Satisfaction, Turnover Intention, Generation Z



## INTRODUCTION

An organization's human resources are its most valuable asset when it comes to long-term viability and success. The ability to attract and keep talented workers is becoming more important for businesses in today's cutthroat employment market. The high turnover rate, particularly among members of Generation Z, is a major problem for human resource managers today. The intention to leave work is often considered an early sign of employee turnover which actually impacts organizational stability, increases recruitment costs, and decreases company performance and productivity (Hajizadeh et al., 2025).

Gen Z, born between 1997 and 2012, grew up in an environment influenced by advances in digital technology and is now beginning to dominate the Indonesian workforce. This situation requires organizations to understand the characteristics and work expectations of this generation more deeply. Generation Z places a premium on work-life balance (WLB), mental health support at work, and flexible work schedules, according to multiple research (Dolot, 2022; Singh et al., 2023).

Important factors that affect workers' decisions to remain or depart from an organization include WLB and workplace stress. Having a good WLB is associated with greater job satisfaction and less employee turnover, according to multiple research (Haar et al., 2022; Chen et al., 2024; Wahyuningrum & Basith, 2023). But there is a psychological component to job happiness that can affect whether or not employees choose to leave their current position. (Soleha & Wulandaru, 2025; Sidiq & Poerwita, 2025) how WLB and stress affect plans to turnover intentions.

There is a dearth of studies that focus on Generation Z workers in service industries within a regional setting, like Purworejo Regency, despite the abundance of literature on the topic. In light of the fact that this study is anticipated to make theoretical and practical contributions to the field of human resource management by investigating “the relationship between work-life balance, work stress, and the intention to turnover among Generation Z employees in Purworejo Regency, with job satisfaction serving as an intermediary variable.”

## LITERATURE REVIEW

### Human Resource Management

A system of rules and procedures for managing human resources aimed at managing individuals within an organization so they can make maximum



contributions to achieving organizational goals. The focus of HRM is not only on increasing productivity but also on the well-being, satisfaction, and sustainability of the workforce. In the context of modern organizations, the role of HRM is becoming increasingly important as the characteristics of the workforce change, particularly with the increasing dominance of Generation Z, who have different work needs and expectations than previous generations (Armstrong & Taylor, 2023).

### **Generation Z in the World of Work**

People who were born between 1997 and 2012 are known as Generation Z, and they have grown up at a period of tremendous technological advancement in digital media. This generation is known for being adaptable to technology, prioritizing efficiency, and placing a high emphasis on WLB. In the field of in terms of work, Generation Z expects flexibility, a supportive work environment, and attention to mental health. A mismatch between expectations and work realities can increase the likelihood of turnover intention in this generation (Dolot, 2022; Singh et al., 2023).

### **Work-Life Balance (WLB)**

When a person achieves WLB, they are able to tend to their personal and professional responsibilities equally. The authors Greenhaus et al. (2003) state that a person has attained WLB when they are happy and actively participate in both their work and non-work activities. This equilibrium of roles in one's life is reflected in this balance, according to Hudson (2005). From research by Haar et al. (2022), WLB is considered by human resource managers as an important factor that affects job satisfaction, psychological well-being, and employee loyalty. This is particularly true for members of Generation Z, who place a high value on work flexibility.

### **Work Stress**

Stress at work is a mental condition that occurs when a task is Work is perceived as exceeding one's coping capacity. Robbins (2012) states that stress arises from pressure or demands perceived as important but uncertain. Afandi (2018) adds that work stress can stem from physical demands, the work environment, and social relationships in the workplace. Long-term work stress can negatively impact health, reduce job satisfaction, and make employees more likely to leave the company (Vasquez et al., 2021).

### **Job Satisfaction**

When an employee's behavior or emotional responses to his work reflect how well his job satisfies his wants and expectations, we say that he is satisfied



with his job. Employees' perceptions of what matters most on the job are the building blocks of job satisfaction (Luthans, 2008). Job satisfaction have task important because it is related to work results , organizational commitment, and employee intentions to stay. In Generation Z, job satisfaction is not only affected of compensation, however from the work environment, flexibility, and WLB (Sidiq & Poerwita, 2025).

### **Turnover Intention**

Intention to leave work is the possibility or desire of employees to leave the company on their own initiative . According to Mobley (1986), the first step before a person genuinely quits their work is to have the intention to do so. Factors including job satisfaction, stress levels related to work, and the ability to combine work and personal life affect whether or not an employee plans to quit their current position. High intention to leave a job can be detrimental to organizations by increasing costs, reducing productivity, and disrupting job stability (Hajizadeh et al., 2025).

### **Relationship between variables**

According to the study's theoretical framework, factors that affect workers' intentions to quit their professions include WLB and job stress. Workers should be happier in their jobs and less likely to consider leaving their current employers if they can strike a healthy WLB. But, it's common for people to feel less fulfilled by their jobs when they're under a lot of stress on the job. That may even make people more likely to want to quit their jobs. Work satisfaction mediates the relationship between Gen Z employees' decisions to remain or quit their jobs and the psychological mechanisms underlying WLB, stress, and job satisfaction.

## **RESEARCH METHOD**

The research takes a quantitative approach by surveying participants to determine the relationship between job satisfaction, work-life balance, work stress, and turnover intention." This method was chosen as a result of research. The goal is to use empirical data in an unbiased way to test theories. In order to solve the given problem formulation, data is collected by distributing questionnaires to eligible participants in the study. Statistical methods are then used to analyze the collected data (Sugiyono, 2023:16).

The study was conducted in Purworejo Regency, focusing on Generation Z employees working in various tertiary sectors. The study population included all Generation Z employees residing and working in the area. Participants had to have worked for at least six months and be between the ages of 18 and 28 to be



included in the purposive sample. Researcher used the Lemeshow technique to calculate the sample size, which came to 100 respondents, which researcher think is a good representation of the study population given the uncertainty in the population at large.

The study's independent variables are WLB and work stress, and the dependent variable is the intention to leave one's current position. subject, with contentment in one's work serving as a mediator. A questionnaire using five-point Likert scales was used to gather data, with the scales being constructed according to indicators for each variable. In order to proceed with additional analysis, the study instrument was validated for validity and reliability to verify it was a viable measurement tool.

The data was analyzed using SmartPLS 4.0 software and the Partial Least Squares method. As part of the analysis, the researcher tested the measurement and structural models to find out how the variables were related to one another, and the researcher also looked at how work satisfaction was used as a mediator. Hypotheses were tested, and research findings were drawn in a methodical and orderly fashion using the outcomes of this analysis as a reference.

## RESULTS AND DISCUSSION

### Data Description

Participants in this study were asked to fill out an online survey in order to gather their data. Gen Z employees in Purworejo Regency were surveyed using a Google Form that was disseminated through WhatsApp and other social media sites like Instagram. One hundred participants were surveyed and all of their responses were fully filled out using the online survey tool Google Forms (<https://forms.gle/UrzB5CUdNG7e7t4T6>). This data is enough for analysis.

### Respondent Characteristics

This analysis was conducted based on data related to the respondents' characteristics. Respondents in this study were Generation Z employees residing in Purworejo Regency, aged 18 to 28, and with at least six months of work experience in Purworejo Regency. Respondent criteria in the study were assessed based on gender, age, highest level of education, and field of work.

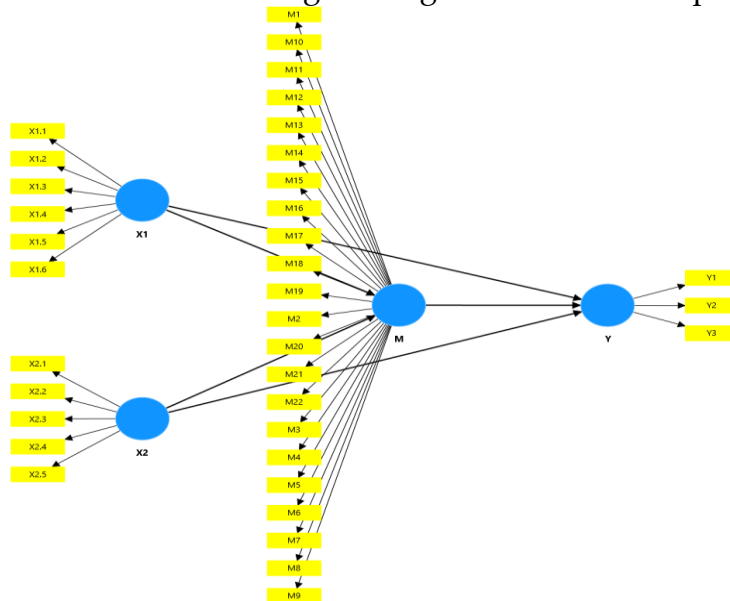
**Table 1.**  
**Respondent Characteristics**

Characteristics	Category	Amount	Percentage (%)
Gender	Woman	52	52%
	Man	48	48%
	Total	100	100%

Characteristics	Category	Amount	Percentage (%)
Age	18–21	11	11%
	22–24	48	48%
	25–28	41	41%
	Total	100	100%
Last education	High School/Vocational High School or Equivalent	65	65%
	D3/Diploma	6	6%
	Bachelor	29	29%
	Postgraduate	0	0%
	Total	100	100%
Job Sector	Trading	63	63%
	Transportation	25	25%
	Finance	5	5%
	Health	3	3%
	Education	4	4%
	Total	100	100%

**Data Analysis**

Two phases of analysis are employed in the PLS (*Partial Least Squares*) method: outer model analysis and inner model analysis. When assessing the outer model, researchers look for signs of validity and reliability. When testing the inner model, researchers look for signs of significance and R-Square.



**Figure 3**  
**Measurement Model (Outer Model)**

To validate the validity and reliability test results, an outer model test was conducted. In the measurement model, sometimes called the outer model, the connection between each indicator and its associated latent variable is demonstrated. The validity and reliability of the model were tested with 30 individuals using the outer model. Scientists can figure out if the test is valid by looking at its convergent and discriminant validity scores, and we can see how reliable it is by looking at its composite reliability scores.

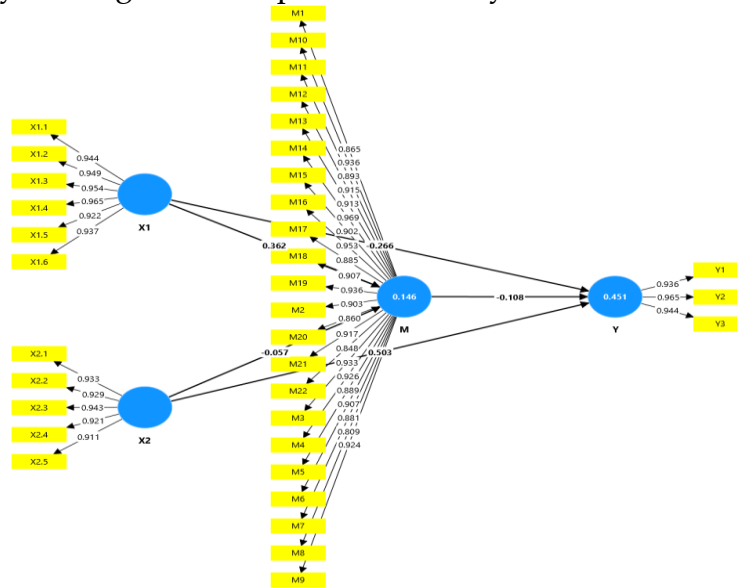


Figure 4  
Measurement Model (Outer Model)

### Measurement Model Analysis (Outer Model)

#### a. Validity Convergent

The idea that the instruments used to measure a construct (its manifest variables) should have a strong link is related to convergent validity. The factor loading value is used as a general guide to assess convergent validity; a value of  $> 0.70$  is considered valid, and the AVE value should be  $> 0.5$  (Ghozali and Aprilia, 2023:93).



Table 2  
Outer Loading Values (Convergent Validity)

Item	Work Life Balance (X1)	Job Stress (X2)	Turnover Intention (Y)	Job Satisfaction (M)
X1.1	0.944			
X1.2	0.949			
X1.3	0.954			
X1.4	0.965			
X1.5	0.922			
X1.6	0.937			
X2.1		0.933		
X2.2		0.929		
X2.3		0.943		
X2.4		0.921		
X2.5		0.911		
Y1			0.936	
Y2			0.965	
Y3			0.944	
M1				0.865
M2				0.903
M3				0.933
M4				0.926
M5				0.889
M6				0.907
M7				0.881
M8				0.809
M9				0.924
M10				0.936
M11				0.893
M12				0.915
M13				0.913
M14				0.969
M15				0.902
M16				0.953
M17				0.885
M18				0.907



M19				0.936
M20				0.860
M21				0.917
M22				0.848

Source: Processed primary data, 2026

Table 2 states that the outer loading values of all variables are > 0.7, so none are omitted.

Furthermore, convergent validity can be assessed using the AVE value. The rule of thumb used to check convergent validity is that the AVE value must be > 0.5 (Ghozali and Aprilia, 2023:93). The following are AVE values from 30 respondents:

**Table 3**  
Average Variance Extracted (AVE)

Variables	AVE
Work Life Balance (X1)	0.894
Job Stress (X2)	0.860
Turnover Intention (Y)	0.900
Job Satisfaction (M)	0.817

Source: Processed primary data, 2026

Table 3 states AVE of all variables in the convergent test > 0.5.

**b. Discriminant Validity**

The concept of discriminant validity is associated with the idea that there shouldn't be an excessive degree of connection between various construct measurements (expressed variables). To ensure discriminant validity with reflective indicators, researcher need to examine the cross-loading of each variable and ensure its value is > 0.70 (Ghozali and Aprilia, 2023:93). The following are the cross-loading values for 30 respondents.

**Table 4**  
Cross Loading Value (Discriminant Validity)

Item	X1	X2	Y	M
X1.1	0.944	-0.217	-0.347	0.221
X1.2	0.949	-0.300	-0.506	0.397
X1.3	0.954	-0.270	-0.399	0.455
X1.4	0.965	-0.290	-0.466	0.358
X1.5	0.922	-0.241	-0.389	0.312



X1.6	0.937	-0.274	-0.411	0.352
X2.1	-0.210	0.933	0.649	-0.031
X2.2	-0.209	0.929	0.485	-0.055
X2.3	-0.263	0.943	0.503	-0.213
X2.4	-0.444	0.921	0.470	-0.240
X2.5	-0.214	0.911	0.614	-0.207
Y1	-0.500	0.591	0.936	-0.190
Y2	-0.361	0.501	0.965	-0.268
Y3	-0.407	0.592	0.944	-0.364
M1	0.350	-0.135	-0.030	0.865
M2	0.265	-0.215	-0.243	0.903
M3	0.326	-0.096	-0.174	0.933
M4	0.321	-0.051	-0.315	0.926
M5	0.302	-0.202	-0.274	0.889
M6	0.255	-0.064	-0.190	0.907
M7	0.311	-0.139	-0.244	0.881
M8	0.373	-0.238	-0.555	0.809
M9	0.468	-0.159	-0.200	0.924
M10	0.279	-0.082	-0.236	0.936
M11	0.369	-0.081	-0.291	0.893
M12	0.478	-0.289	-0.243	0.915
M13	0.392	-0.207	-0.220	0.913
M14	0.303	-0.103	-0.280	0.969
M15	0.412	-0.188	-0.177	0.902
M16	0.264	-0.037	-0.299	0.953
M17	0.234	-0.243	-0.288	0.885
M18	0.279	-0.010	-0.163	0.907
M19	0.409	-0.215	-0.332	0.936
M20	0.255	-0.110	-0.388	0.860
M21	0.377	-0.109	-0.101	0.917
M22	0.311	0.005	-0.168	0.848

Source: Processed primary data, 2026

Table 4 states that the cross-loading value for each construct is > 0.70. This indicates that “the manifest variables in this study are able to explain unseen variables and prove that all items are valid because they meet discriminant validity.”



c. Reliability

Reliability testing is conducted to determine whether the instrument is accurate and consistent in measuring the intended construct. To determine the reliability of a construct, there are several methods, namely Cronbach's Alpha and Composite Reliability. The rule of thumb commonly used to assess the reliability of a construct is Cronbach's Alpha, and Composite Reliability must be > 0.7 (Ghozali and Aprilia, 2023:93). The results of the Cronbach's Alpha and Composite Reliability values from 30 respondents:

Table 5
Reliability Test

Table with 3 columns: Variables, Cronbach's Alpha, Composite Reliability. Rows include Work Life Balance (X1), Job Stress (X2), Turnover Intention (Y), and Job Satisfaction (M).

Source: Processed primary data, 2026

All of the Crohn's Alpha and Composite Reliability construct reliability values > 0.7, as shown in Table 5. Therefore, the tested variables can be considered dependable.

2. Inner Model Analysis (Structural Model)

a. R-Square

For every endogenous latent variable, the structural model's predictive potential is measured using R-Square. If the endogenous variable has a significant impact, we can see it in the changes to the R-Square value. If the R-Square value is 0.75, it means "the model is strong"; if it's 0.50, it means "the model is moderate"; and if it's 0.25, it means "the model is weak" (Ghozali & Laten, 2015, in Solling Hamid & M Anwar, 2019:42).

By examining the R-Square of the endogenous latent construct, researchers may judge the structural model based on the proportion of the variables that it explains. The outcomes of the R-Square test:

Table 6
R-Square Test Results

Table with 3 columns: Item, R-square, R-square adjusted. Rows include Turnover Intention (Y) and Job Satisfaction (M).

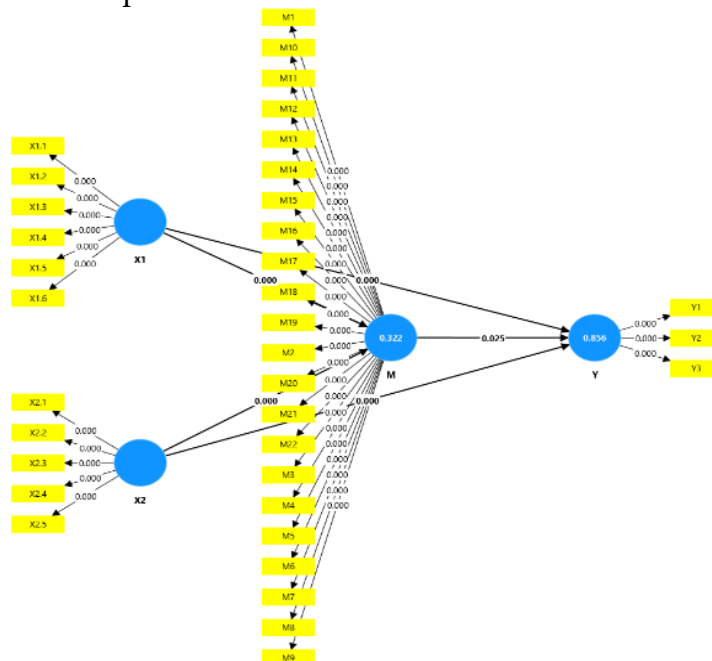
Source: Processed primary data, 2026

The R-Square test revealed that the Turnover Intention had an R-Square value of 0.856. This indicates that WLB and work stress accounted for 85.6% of the variation in turnover intention, while other variables accounted for 14.4%. Meanwhile, other factors accounted for the remaining 32.2% of the variance in job satisfaction, according to the R-Square value of 0.322 for the Job Satisfaction variable. WLB and job stress were the only other factors to explain 32.2% of the variance. According to the R-Square value, the structural model provided a very accurate description.

### b. Significance Test

A bootstrapping approach was employed to do a two-tailed test with a significance level of 5%. A t-statistic > 1.96 and a p-value < 0.05 are required for hypothesis testing to be considered significant (Ghozali & Laten, 2015 in Solling Hamid & M. Anwar, 2019). In order to identify the direct and indirect impacts of variables on one another, this study employs Structural Equation Modeling analysis with mediation effects. The findings of the tests conducted using SmartPLS 4.0 are used in an indirect impact analysis to determine the mediating variable's position in the connection between variables.

The following are the outcomes of a bootstrapping hypothesis test conducted with the help of the SmartPLS 4.0 tool:



**Figure 5**

### Bootstrapping Test Results Framework

Source: Processed primary data, 2026



**Table 7**  
**Hypothesis Test Results (Significance of Direct Effect)**

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics ( O/STDEV )</i>	<i>P values</i>	<i>Conclusion</i>
X1 -> M	0.378	0.381	0.048	7,800	0.000	Accepted
X2 -> M	-0.409	-0.411	0.051	8,038	0.000	Accepted
X1 -> Y	-0.636	-0.639	0.048	13,384	0.000	Accepted
X2 -> Y	0.593	0.594	0.055	10,886	0.000	Accepted
M -> Y	-0.066	-0.064	0.029	2,239	0.025	Accepted

Source: Processed primary data, 2026

**Table 8**  
**Hypothesis Test Results (Significance of Indirect Effect)**

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics ( O/STDEV )</i>	<i>P values</i>	<i>Conclusion</i>
X1 -> M -> Y	-0.025	-0.024	0.011	2,321	0.020	Accepted
X2 -> M -> Y	0.027	0.027	0.013	2,005	0.045	Accepted

Source: Processed primary data, 2026

Tables 7 and 8 show the findings of the direct and indirect effect tests, which led to the declaration of acceptance of all hypotheses in this study. Results stated “job satisfaction was positively and significantly impacted by work-life balance, whereas job satisfaction was negatively and significantly impacted by



stress.” Additionally, “job stress positively affects turnover intention, whereas work-life balance negatively affects it.” Research also shows that “job satisfaction significantly and negatively affects the propensity to leave an organization.”

In addition to its direct effect, the data demonstrate that “job satisfaction mediates the association between work-life balance and desire to leave”, and a substantial relationship between the two variables when controlling for work stress. The pattern of direct and indirect influences that are equally significant with opposite coefficient directions indicates that the form of mediation that occurs is competitive mediation.

### **Discussion of Research Results**

#### **H1: “Work-Life Balance on Job Satisfaction”**

The test results stated “Work -life balance has a positive and significant effect on job satisfaction” ( $\beta = 0.378$ ;  $t = 7.800$ ;  $p < 0.05$ ). This suggests that Gen Z workers are more satisfied with their jobs when they are able to strike a good WLB. Employees from Generation Z are more likely to be content and productive if their employers can accommodate their needs for WLB and flexibility. This result is consistent with previous studies that found “a work-life balance to be a significant factor in job satisfaction” (Nurhidayati and Fajar Dini, 2023; Prayogi et al., 2019).

#### **H2: “Job Stress on Job Satisfaction”**

“Job stress has been shown to have a negative and significant influence on job satisfaction” ( $\beta = -0.409$ ;  $t = 8.038$ ;  $p < 0.05$ ). This proves that If the level of work stress increases , the satisfaction of Generation Z employees will decrease. Excessive work pressure, high workload, and role conflict can cause feelings of mental discomfort and reduced job satisfaction. These results support research by Wahyuningrum and Basith (2023), which found that “work stress negatively impacts job satisfaction.”

#### **H3: “Work-Life Balance on Turnover Intention”**

“Work-life balance has a negative and significant effect on turnover” intention ( $\beta = -0.636$ ;  $t = 13.384$ ;  $p < 0.05$ ). This indicates that staff retention rates are positively correlated with WLB. Loyalty and comfort brought about by a healthy WLB make employees less likely to hunt for alternative employment opportunities. These findings lend credence to the study of Berlianingsih Kusuma and Maryama (2024) that examines “the relationship between work-life balance and employee retention.”

#### **H4: “Job Stress on Turnover Intention”**

“Job stress positively and significantly influences the desire to change jobs” ( $\beta = 0.593$ ;  $t = 10.886$ ;  $p < 0.05$ ). This indicates that if the employee feels high



levels of job stress , the higher their turnover intention will be. Decided to quit their job with the company. Feeling emotionally drained and less committed to the organization, as a result of prolonged stress, can increase intentions to leave. The results are in agreement with what Barage and Sudarusman (2022) found.

**H5: “Job Satisfaction on Turnover Intention”**

“Job satisfaction has a negative and significant impact on turnover intentions” ( $\beta = -0.066$ ;  $t = 2.239$ ;  $p < 0.05$ ). Therefore, an employee's likelihood of leaving the company decreases as their level of job satisfaction rises. Although the coefficient value is relatively small compared to other variables, this influence is still statistically significant and indicates that job satisfaction is element main For retaining Generation Z employees.

**H6: “Work-Life Balance on Turnover Intention through Job Satisfaction”**

“The results of the mediation test show that work-life balance does not directly influence the intention to change jobs, but does influence it through the level of job satisfaction” ( $\beta = -0.025$ ;  $t = 2.321$ ;  $p < 0.05$ ). Job satisfaction rises and intention to leave falls when work and life are well-balanced. Because direct and indirect influences both have a large impact , the type of mediation that occurs is competitive mediation.

**H7: “Job Stress on Turnover Intention through Job Satisfaction”**

“Job stress was also shown to have an indirect impact on turnover intention through job satisfaction levels” ( $\beta = 0.027$ ;  $t = 2.005$ ;  $p < 0.05$ ). Indicates that high job stress reduces job satisfaction, resulting in increased turnover intention. Similar to the previous hypothesis, this pattern indicates competitive mediation, as both direct and indirect effects are quite significant.

**CONCLUSION**

Conclusions drawn from the study indicate that “work-life balance positively affects job satisfaction and negatively affects turnover intention among Generation Z employees in Purworejo Regency.” Conversely, work-related stress increases the likelihood of leaving one's current position while decreasing job satisfaction. Furthermore, research has demonstrated that “job satisfaction both positively and negatively affects the intention to turn over.” It serves as a moderating factor between WLB and stress at work and the desire to quit one's job. The findings demonstrate that “enhancing job satisfaction can help with both work-life balance and stress management.” Employment can prevent members of Generation Z from expressing their desire to quit the company.

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