

Analysis of The Influence of Work-Life Balance and Job Stress on Turnover Intention Among Private Sector Employees of Generation Y in Jakarta

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ABSTRAK

This study was conducted to determine the importance of work-life balance and job stress in retaining Generation Y employees. The study had the objective of conducting an investigation on the relationship between work-life balance, job stress, and turnover intention among this demographic. A quantitative approach was used, utilizing Smart PLS version 4 for data analysis. The study involved 100 Generation Y employees as respondents. The findings revealed unexpected results. Contrary to the initial hypothesis, work-life balance had a positive and significant influence on turnover intention, leading to the rejection of H1. Job stress, as expected, showed a positive and significant impact on turnover intention, confirming H2. Surprisingly, work-life balance showed a positive and significant influence on job stress, resulting in the rejection of H3. The results of this study highlighted the complex dynamics between work-life balance, job stress, and turnover intention among Generation Y employees. The study concluded that work-life balance and job stress were important factors that influenced employee retention. The research suggested that management should focus on key aspects such as time allocation, compensation policies, and targeted efforts to effectively address these issues. The findings provided valuable insights for organizations looking to retain the Generation Y workforce in an increasingly competitive labor market.

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1. INTRODUCTION

In recent years, the importance of work-life balance and stress management in retaining employees, particularly those from Generation Y, has become increasingly apparent. As organizations face growing challenges in maintaining a skilled workforce, understanding the factors influencing employee turnover intention has become crucial. This study aims to investigate the relationships between work-life balance, job stress, and turnover intention among Generation Y employees in the private sector in Jakarta, Indonesia.

Ardi & Anggraini (2023) stated that the employee turnover rate among millennial employees in Indonesia is quite high. Their study revealed that although millennial employees feel happy in their jobs, 41% of them have plans to look for a new job within two years, and 49% are actively looking for a new job. Research by Husniati et al. (2024) shows that out of 1,339 respondents, 91% of millennial employees stay at one workplace for no more than three years, with 34% staying for one year or less, and 53% staying for one to two years.

According to Schermerhorn Jr & Bachrach (2020), work-life balance is a person's ability to balance work and family needs. Brough et al. (2020) define work-life balance as an individual's ability to balance work and family responsibilities. Poulouse & Dhal (2020) define work-life balance as how well employees can balance tasks based on the demands placed on them, their families, and the resources available, while having sufficient time for recovery during work life and personal life. Work-life balance also encompasses the opportunity for individuals to have the time and energy to spend with family, friends, or engage in other activities necessary for daily life to function well.

Work-life balance and employees' job stress levels are factors considered to influence employees' intention to leave or change jobs. A good work-life balance can help employees achieve harmony between their work responsibilities and personal life. Employees who can allocate sufficient time for family, hobbies, and other personal activities tend to be more satisfied with their overall lives, including their jobs. As a result, they have a lower tendency to develop turnover intentions.

Various factors influence employees' intention to leave an organization. [Salama et al. \(2022\)](#) found that job stress affects employee intention to leave. Their study showed a relationship between employee intention to leave and dispositional factors and work engagement variables, although not all dispositional factors contributed to the intention.

Job stress can be described as an individual's negative response to excessive pressure or demands in the work environment ([Lazarus, 2020](#)). It refers to workplace characteristics that threaten individuals. The main cause of job stress is the demands arising from work and employees' limited ability to complete tasks, which can trigger job stress. The primary factors instrumental in job stress involve job demands and time pressure, especially when employees face many responsibilities that must be completed in a short period. In this context, increased work pressure can significantly and negatively impact employee performance ([Lin et al., 2020](#)). The results of a study by [Brennan et al. \(2022\)](#) showed that the combination of time constraints and excessive workload could increase stress levels. A respondent from the study explained that work stress often arose when tasks were assigned simultaneously, and coping efforts could increase stress levels.

[Baughn \(2023\)](#) suggests that the desire to change jobs can be used as an early indicator of employee turnover in a company. According to [Manolopoulos et al. \(2022\)](#), turnover intention is the tendency or desire of employees to voluntarily end their work or switch from one workplace to another according to their preferences. It involves the level of individual behavioral tendency to end their current work engagement and seek new job opportunities outside their organizational environment.

Many theories and definitions have evolved regarding work stress, as the topic is complex and levels of work stress can vary from one individual to another. The same person might give different reactions in the same situation, while different people might give similar reactions in different situations ([Ekingen et al., 2023](#)). Job stress reflects a psychological and physiological condition that arises in an environment. It occurs when a person experiences pressure, tension, or negative emotional responses such as anxiety or anger ([Shah et al., 2022](#)). An organization's success is highly dependent on its employees' performance. If there is a high risk of employee turnover, the organization will face significant long-term consequences.

According to [Serenko \(2024\)](#), turnover intention is the tendency or desire of employees to voluntarily end their work or switch from one workplace to another according to their preferences and seek new job opportunities outside their current organizational environment. Turnover intention also includes thoughts of leaving the organization within the next three months to two years. Some indications of turnover intention are usually characterized by increased employee absenteeism and declining employee responsibility. Employees who want to change workplaces also often display increasingly lazy attitudes toward work.

This phenomenon of turnover intention has a negative impact on organizations. Because employee turnover is an indication of employee stability, the more frequently employees leave, the more unstable an organization becomes. When an employee leaves the company, it incurs costs that were initially invested when the employee first joined the company ([Battisti et al., 2022](#)). Employee turnover requires companies to incur costs such as recruitment expenses, training new employees, and other adjustment costs. The occurrence of employee turnover in a company indicates a decrease in the workforce, which must be addressed immediately with new recruits, resulting in the company needing to arrange additional budgets to secure ready-made resources. The motivation and morale of remaining employees can be affected, encouraging those who previously might not have sought alternative employment to start looking for job vacancies, which can ultimately result in further employee turnover ([Pattnaik & Jena, 2020](#)). One of the steps to suppress or reduce the phenomenon of turnover intention is to improve employees' work-life balance within an organization.

Private companies are business entities owned and operated by private individuals or groups with the aim of making a profit. They operate in various sectors and have flexibility in decision-making and business strategy, enabling rapid adaptation to changing markets and consumer needs.

This research was conducted in Jakarta with a focus on Generation Y private employees for several reasons. First, Jakarta, as the capital and business hub of Indonesia, has a high concentration of private companies and workforce, especially Generation Y employees who currently dominate the workforce. Second, the private sector in Jakarta tends to be more dynamic and competitive, creating a work environment that could potentially affect employees' work-life balance and stress levels. Third, Generation Y individuals in Jakarta, who are exposed to urban lifestyles and high career demands, are interesting subjects to research concerning work-life balance, stress, and the tendency to change jobs. The phenomenon of high employee turnover, especially among Generation Y, is of particular concern in Jakarta's private sector, so this study is expected to provide valuable insights for companies in managing their human resources more effectively.

Due to the varying research results, there exists a research gap. This study will be conducted to address this gap by examining how work-life balance and job stress affect turnover intention among Generation Y private employees in Jakarta.

2. METHOD

This study employs a quantitative research method utilizing SmartPLS version 4 software for data analysis through PLS-SEM and bootstrapping procedures. The population comprises Generation Y private sector employees aged 30–47 years working in Jakarta, while the sample is determined using the Lemeshow formula with a 95% confidence level and 10% error rate, yielding a minimum requirement of 100 respondents. The study implements a purposive sampling technique, which is chosen for its ability to access target populations, facilitate in-depth exploration, and obtain information from specific target groups meeting the predetermined population criteria. Data collection is conducted over three weeks from June 1-15, 2024, using an online questionnaire with a 5-point Likert scale. To address potential non-response bias, several proactive measures are implemented, including online survey methods, incentives (lottery prizes) for participants, and clear communication regarding research benefits, objectives, and confidentiality to build respondent trust.

3. RESULT AND DISCUSSION

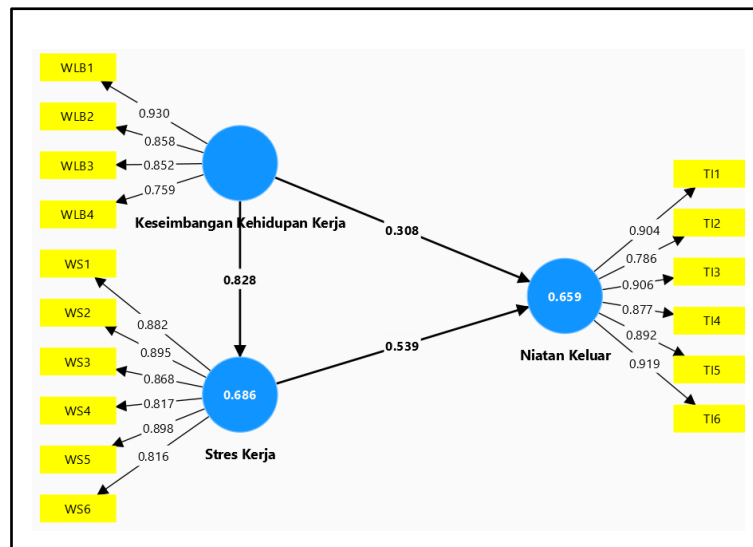


Figure 1. Graphic Output

Outer Model Test

a. Convergent Validity

Table 1. Convergent Validity

	Outer Loadings
WLB1	0.930
WLB2	0.858
WLB3	0.852
WLB4	0.759
WS1	0.882
WS2	0.895
WS3	0.868
WS4	0.817
WS5	0.898
WS6	0.816
TI1	0.904
TI2	0.786
TI3	0.906
TI4	0.877
TI5	0.892
TI6	0.919

Based on table 1, shows the value of outer loadings in the research model. Where the table shows that all indicators have a value > 0.7, which indicates that all indicators are valid (Hair et al., 2019). Because all variable indicators have a high level of validity, it can be stated that the value of each indicator fulfils convergent validity and can continue the next test.

Average Variance Extracted Test

Table 2. Convergent Validity

	Average variance extracted (AVE)
Work-Life Balance	0.726
Turnover Intention	0.778
Job Stress	0.746

The AVE value can help to see convergent validity, where based on table 2, the AVE value in each variable has a value above 0.5, which indicates that there is no problem with convergent validity in the tested model, so the constructs in this research model do not require modification.

b. Discriminant Validity

Table 3. Cross Loadings

	Work-Life Balance	Turnover Intention	Job Stress
TI1	0.650	0.904	0.710
TI2	0.629	0.786	0.640
TI3	0.701	0.906	0.698
TI4	0.730	0.877	0.688
TI5	0.614	0.892	0.707
TI6	0.661	0.919	0.752
WLB1	0.930	0.753	0.826
WLB2	0.858	0.709	0.721
WLB3	0.852	0.577	0.702
WLB4	0.759	0.488	0.532
WS1	0.689	0.690	0.882
WS2	0.743	0.748	0.895
WS3	0.747	0.669	0.868
WS4	0.691	0.647	0.817
WS5	0.792	0.751	0.898
WS6	0.609	0.589	0.816

Table 3 shows the estimation of cross loadings, which shows the loading value in each indicator item on its construct has a greater value when compared to the cross-loading value. This then shows that the latent variable has good discriminant validity, namely the indicators in the construct indicator block have a better value than the indicators in other blocks. From this analysis, there is no problem in discriminant validity, so the data is considered valid.

Reliability Test

Table 4. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Work-life Balance	0.873	0.897	0.913
Turnover Intention	0.942	0.944	0.954
Job Stress	0.931	0.936	0.946

In table 4, shows the composite reliability value which in all variables has a value > 0.7, which means composite reliability is accepted. Then, the value of Cronbach's Alpha on all variables shows > 0.6, so the data is declared reliable.

Inner Model Test

a. R Square

Table 5. R Square

	R-square	R-square adjusted
Turnover Intention	0.659	0.652
Job Stress	0.686	0.683

According to table 5, it is known that the R Square value on the turnover intention variable is 0.659 and on the work stress variable is 0.686, which shows that the turnover intention and work stress are in the moderate category.

b. F Square

Table 6. F Square

	Work-life Balance	Turnover Intention	Job Stress
Work-life Balance		0.087	2.183
Turnover Intention			
Job Stress		0.268	

Based on table 6, it is known that the F Square value shows a weak category of 0.087, moderate of 0.268, and strong of 2.182.

c. Q Square

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_p^2)$$

$$Q^2 = 1 - (1 - WS^2)(1 - TI^2)$$

$$Q^2 = 1 - (1 - 0.659^2)(1 - 0.686^2)$$

$$Q^2 = 1 - (1 - 0.434)(1 - 0.470)$$

$$Q^2 = 1 - (0.566)(0.530)$$

$$Q^2 = 1 - 0.299$$

$$Q^2 = 0.701$$

The Q square value of 0.701 indicates that the research model has good predictive ability of the dependent variable. This value indicates that about 70.1% of the variation in the dependent variable can be explained by the independent variables in the model. The higher the Q square value, the better the model is in predicting and explaining the phenomenon under study. With these results, researchers can conclude that the model used is quite effective and relevant in describing the relationship between variables.

Path Coefficient Test

Table 7. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work-life Balance -> Turnover Intention	0.308	0.300	0.145	2.125	0.034
Work-life balance -> Job Stress	0.828	0.828	0.040	20.866	0.000
Job Stress -> Turnover Intention	0.539	0.546	0.134	4.035	0.000

According to table 7, it is known that:

1. The coefficient magnitude of the work-life balance parameter on intention to leave is 0.308, indicating a positive effect. The bootstrapping calculation yields a result of 0.300 with a standard deviation of 0.145. With a p-value of 0.034 (< 0.05), the result is statistically significant. Therefore, H1 is rejected.
2. The coefficient magnitude of the work stress parameter on intention to leave is 0.539, indicating a positive effect. The bootstrapping calculation yields a result of 0.546 with a standard deviation of 0.134. With a p-value of 0.000 (< 0.05), the result is statistically significant. Therefore, H2 is accepted.
3. The coefficient magnitude of the work-life balance parameter on work stress is 0.828, indicating a positive effect. The bootstrapping calculation yields a result of 0.828 with a standard deviation of 0.040. With a p-value of 0.000 (< 0.05), the result is statistically significant. Therefore, H3 is rejected.

Hypothesis Test

Table 8. Total Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work-life Balance -> Turnover Intention	0.754	0.752	0.065	11.654	0.000
Work-life Balance -> Job Stress	0.828	0.828	0.040	20.866	0.000
Job Stress -> Turnover Intention	0.539	0.546	0.134	4.035	0.000

According to Table 8, the original sample value (O) of work-life balance on turnover intention is 0.754, with a sample mean (M) of 0.752 and a standard deviation of 0.065. The analysis reveals a p-value of 0.000, indicating a positive and significant relationship. The original sample value (O) of work-life balance on work stress is 0.828, with a sample mean (M) of 0.828 and a standard deviation of 0.040. This relationship shows a p-value of 0.000, demonstrating a positive and significant effect. Additionally, the original sample value (O) of work stress on intention to leave is 0.539, with a sample mean (M) of 0.546 and a standard deviation of 0.134. This relationship also yields a p-value of 0.000, indicating a positive and significant relationship.

Table 9. Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work-life Balance -> Job Stress -> Turnover Intention	0.446	0.452	0.115	3.891	0.000

According to table 9, it is known that the specific indirect effects on work-life balance → work stress → turnover intention is that work stress is significant as a mediating variable with a P value of 0.000 <0.5, where the magnitude of the mediating effect of work stress is 0.446.

Mediation Effect Test with Variance Accounted For (VAF) Method

$$VAF = \frac{\text{Indirect effect}}{\text{Total effect}}$$

$$VAF = \frac{0.446}{0.754}$$

$$VAF = 0.591 = 59\%$$

Based on the above calculations, it is known that the value obtained from the calculation using the VAF formula is 59%. Where if the VAF value of a variable is between 20% and 80%, then the variable is classified as partial mediation. The results of these calculations state that the VAF obtained is 59%, so the mediating variable partially mediates (Hair et al., 2019).

The Effect of Work-Life Balance on Turnover Intention

The results of testing H1 show that work-life balance has a positive and significant effect on turnover intention. This is evidenced by the original sample value (O) of work-life balance on turnover intention at 0.754, with a sample mean (M) of 0.752 and a standard deviation of 0.065. The analysis yields a p-value of 0.000 (< 0.05), indicating a positive and significant relationship, leading to the rejection of H1. Therefore, it is concluded that work-life balance demonstrates positive and significant effects on turnover intention among Generation Y private employees in Jakarta.

This study aligns with previous research conducted by [Kerdipitak & Jermisittiparsert \(2020\)](#), who found that work-life balance positively affects turnover intention. Similar findings were reported by [Omar et al. \(2020\)](#). Theoretically, when employees have good work-life balance, it should reduce their intention to leave; the higher

the work-life balance, the lower the intention to leave. However, due to the positive and significant results obtained, it is necessary to review the company's work-life balance programs. Additionally, a supportive work environment is needed to balance work and personal life to reduce employee turnover intentions.

Time is the most influential indicator of work-life balance variables. Effective time management enables individuals to balance work demands and personal life. When individuals manage time effectively, they can better fulfill work responsibilities without sacrificing family and personal activities, thus improving overall work-life balance. The identification of time as the most influential indicator suggests that employees who perceive an imbalance between work and personal time are more likely to consider changing jobs. This correlation indicates that poor time management in work life can significantly increase an employee's desire to seek employment elsewhere.

Effect of Job Stress on Turnover Intention

The results of testing H2 demonstrate that job stress has a positive and significant effect on turnover intention. The original sample value (O) of job stress on turnover intention is 0.539, with a sample mean (M) of 0.546 and a standard deviation of 0.134. The analysis yields a p-value of 0.000 (< 0.05), indicating a positive and significant relationship. Therefore, job stress has a positive and significant effect on turnover intention among Generation Y private employees in Jakarta.

These findings align with previous research by [Omar et al. \(2020\)](#) and [Salama et al. \(2022\)](#), who found that job stress positively affects turnover intention. When employees experience work-related stress, it increases their likelihood of developing turnover intentions; theoretically, higher job stress correlates with higher intention to leave.

Insufficient remuneration is the most influential indicator of job stress, suggesting that employees feel pressured when rewards do not match their efforts. Additionally, the intention to change jobs is the most influential indicator of turnover intention, reflecting employees' desire to seek better opportunities. The identification of underpayment as the primary indicator of job stress directly increases the intention to change jobs, which is also the most significant indicator of employee intention to leave. This indicates that employees' dissatisfaction with remuneration encourages them to actively seek employment elsewhere, strengthening the relationship between job stress and turnover intention.

The Effect of Work-Life Balance on Job Stress

The results of testing H3 indicate that work-life balance has a positive and significant effect on work stress. The original sample value (O) of work-life balance on work stress is 0.828, with a sample mean (M) of 0.828 and a standard deviation of 0.040. The analysis yields a p-value of 0.000 (< 0.05), demonstrating a positive and significant relationship, leading to the rejection of H3. Therefore, work-life balance shows positive and significant results on job stress among Generation Y private employees in Jakarta.

These findings align with research conducted by [Jessica et al. \(2023\)](#) and [Surya & Rihayana \(2024\)](#), who found that work-life balance positively affects job stress. Theoretically, when employees maintain good work-life balance, they should experience less work stress, suggesting a negative relationship. The positive relationship between these factors necessitates better management of the work environment to foster a healthy work culture and reduce employee stress.

Time remains the most influential indicator of work-life balance, highlighting the importance of time management in achieving work-personal life balance. Conversely, job stress is most influenced by insufficient remuneration, causing employees to feel pressured when rewards do not match their contributions. This understanding is crucial for companies seeking to improve employee well-being. Poor time management can exacerbate employees' dissatisfaction with inadequate rewards, a major factor in work stress. This correlation demonstrates that imbalanced allocation of work and personal time, combined with perceived inadequate compensation, can significantly increase employees' stress levels.

4. CONCLUSION

Based on the research results, several significant findings emerged regarding the influence of work-life balance, job stress, and employee turnover intention. Firstly, hypothesis 1, which proposed a negative effect of work-life balance on turnover intention, was rejected, as a positive relationship was found instead. This suggests that employees who feel they lack sufficient personal time are more likely to consider leaving. The time factor in work-life balance appears to be crucial in prompting employees to contemplate finding new jobs. However, the study has limitations, such as the absence of employee salary data, which may impact job satisfaction and thus make the analysis of compensation effects less comprehensive.

Secondly, hypothesis 2, which links job stress with turnover intention, was accepted, showing a positive correlation between the two. Job stress driven by dissatisfaction with compensation emerged as the dominant factor motivating employees to leave. Psychological stress due to perceived unfair compensation significantly increases

turnover intention. However, this study did not identify the specific departments where employees work, as most respondents preferred not to disclose this information. This limits the study's generalizability, given that each department has unique cultural dynamics.

Finally, hypothesis 3, connecting work-life balance with job stress, was also rejected, though a correlation was found between the time factor in work-life balance and stress caused by inadequate remuneration. These findings underscore the importance of management's focus on balancing time allocation and compensation policies, which significantly impact employee well-being and retention efforts. The absence of information on the companies where employees work further diminishes the contextual clarity of the results. Overall, this study concludes that work-life balance and job stress are critical factors influencing turnover intention, and management must pay close attention to these aspects to enhance employee satisfaction and retention.

A unique finding in this study reveals that work-life balance, which theoretically should reduce turnover intention, instead positively impacts Generation Y employees' desire to leave. This suggests that while work-life balance is important, unmet expectations related to personal or family time may drive turnover intention. In practice, company management should design more targeted work-life balance programs, such as flexible schedules and policies supporting personal time, and conduct regular evaluations to ensure employee satisfaction. In this way, companies can effectively reduce turnover rates and improve retention among Generation Y employees.

The findings emphasize the importance of work-life balance and stress management in retaining Generation Y employees. Thus, companies should adopt strategic measures. First, they should develop work-life balance programs, such as flexible work policies and reducing excessive work hours. Given that job stress often stems from compensation dissatisfaction, companies should also review and adjust compensation and reward systems accordingly.

Providing support services, such as counseling, can also help employees manage work-related stress. To further enhance retention, companies should design programs focusing on career development, recognizing achievements, and fostering a positive and inclusive work culture. In other words, companies should create a work environment that not only prioritizes productivity but also emphasizes employee well-being and satisfaction. These efforts can reduce turnover and improve organizational performance.

This study has several limitations to consider. First, the lack of salary information may hinder a full understanding of job satisfaction and turnover intention. Without salary data, the analysis of rewards lacks depth, making it difficult to assess the role of dissatisfaction in employee stress and turnover intention.

Second, the study did not identify the departments where employees work. Each department has distinct characteristics and cultures that may influence employees' experiences of work-life balance and stress, limiting the generalizability of the results across the organization.

Third, the lack of information about the companies where employees work complicates the broader application of the findings. Different policies and practices in each company may affect employee well-being. These limitations suggest a need for further research with more comprehensive and contextualized data to achieve a more accurate picture.

In conclusion, based on the study's findings, companies are encouraged to implement several strategic steps to improve employee well-being and reduce turnover intention. First, companies should not only implement flexible work policies but also ensure their effectiveness across all levels of the organization. Programs such as remote work, flexible schedules, or condensed workweeks should be regularly evaluated and adapted to employee needs.

Secondly, companies should thoroughly review their compensation systems and compare them to industry standards to ensure fairness and competitiveness. They may also consider additional incentive schemes to improve employee welfare.

To clarify the practical impact of the research findings on managerial practices, companies are advised to prioritize flexible and equitable work-life balance programs. Options such as remote work, adjustable schedules, or hybrid work models can give employees greater control over their time. Furthermore, evaluating and enhancing compensation systems is essential to alleviating job stress related to remuneration dissatisfaction. Management could also offer support services like counseling to help employees manage work-related stress. Through these strategies, companies can foster a work environment that promotes employee well-being and satisfaction, ultimately reducing turnover intentions and increasing loyalty.

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