

The Impact of Work-Life Balance and Stress on Millennial Turnover: The Mediation of Job Satisfaction

Hendi Anggoro¹,
Tri Harsini Wahyuningsih^{2✉},
Alga Aprila Dwi Purwito³
Sekolah Tinggi Ilmu Manajemen
YKPN Yogyakarta, Indonesia^{1,2,3}

Correspondence

triharsiniw@stimykpn.ac.id

Received Oct 29, 2025
Revised Aug 5, 2026
Accepted Aug 6, 2026
Published Aug 7, 2026

DOI [10.35917/tb.v27i1.645](https://doi.org/10.35917/tb.v27i1.645)



Copyright © 2026 Authors.
This is an open-access
article distributed under the terms of the
Creative Commons Attribution License.

Abstract

In this study, the researchers analyse whether work-life balance and work stress affect the intention of millennial workers in the Karawang Industrial Area to quit their jobs, with job satisfaction as the factor bridging that relationship. This study conducted this research using non-probability and purposive sampling methods on all millennial workers in the Karawang Industrial Area. There were 143 participants. We collected data by distributing questionnaires. We conducted instrumental tests, normal distribution tests, and classical hypothesis tests, all of which met the criteria. This study uses regression analysis and Process 4.2, a macro analysis program for SPSS 26 developed by Andrew F. Hayes, to verify the hypothesis. This study found that both work-life balance and stress significantly and positively affect employees' intention to quit. These two factors also have a significant positive impact on employee job satisfaction, thereby reducing the intention to quit. It was also revealed that job satisfaction acts as a mediator between work-life balance and stress on the intention to quit. Overall, 70.4% of the variation in the intention to quit can be explained by work-life balance, stress, and job satisfaction, while 29.6% is influenced by other variables outside the scope of the study.

Keywords: work stress, turnover intention, job satisfaction, work-life balance, millennial generation, Karawang industrial area

Introduction

The millennial generation individuals born between 1981 and 1996 and currently aged 28 to 43 represents the second-largest population group in Indonesia, comprising 69.38 million people or 25.87 percent of the total population (BPS, 2020). As they are currently in their most productive years, millennials are projected to become a key driver of economic growth, while at the same time posing a distinct management challenge for companies (BPS Karawang, 2021). Having grown up in the digital era, millennials tend to favor experiences that are instant, fast, and unconstrained (Sondakh et al., 2021). When organizations fail to create a work environment that supports creativity and innovation, employees are more likely to feel dissatisfied, which in turn increases turnover intention (Putro et al., 2020).

Turnover intention has become a serious challenge for companies. The Indonesia Millennial Report (2019) found that 30 percent of millennials intend to stay with a company for only 2-3 years, while Delo and Te (2021) reported that turnover rates rose from 31 percent in 2020 to 36 percent in 2021 far exceeding the normal range of 5-10 percent per year (Amri & Riyanto, 2017). BPS Karawang (2022) further show that Indonesia's workforce is dominated by the 25-44 age group, which overlaps directly with the millennial age range, underscoring the importance of studying turnover within this generation.

To reduce turnover intention, employees need to attain job satisfaction, defined as a positive attitude toward one's work (Sunarta, 2019). The higher an employee's job satisfaction, the lower their intention to leave. This negative relationship is supported by Lubis and Onsardi (2021), Fitriani and Yusiana (2020), and Novel and Marchyta (2021), yet contradicted by Mawadati and Saputra (2020), Gayatri and Muttaqiyathun (2020), Tampubolon and Sagala (2020), and Antari (2019), who found no significant effect indicating a research gap.

Work-life balance (WLB), defined as an individual's ability to balance work, personal, and family roles (Koto & Arif, 2019), is conceptually hypothesized to have a negative effect on turnover intention: the better an employee's WLB, the lower their intention to leave (Prayogi et al., 2019). This negative direction is supported by Laksono and Wardoyo (2019), whereas Prayogi et al. (2019) instead found a positive relationship, and Zamzamy et al. (2021) and Novitasari and Dessyarti (2022) found no effect at all reinforcing the need for further testing.

In addition, job stress defined as the emotional strain resulting from excessive job demands and pressure (Fitriani & Yusiana, 2020) is conceptually hypothesized to have a positive effect on turnover intention: the higher the job stress, the greater the employee's intention to leave. However, Omar (2020), and Ibrahim and Suhariadi (2021) found no such effect. Furthermore, WLB and job stress are also hypothesized to influence turnover intention indirectly through job satisfaction as a mediating variable. Dewi and Sriathi (2019), Putra and Mujiati (2019), and Noeary et al. (2020) confirmed this mediating role for job stress, while Sismawati and Lataruva (2020) confirmed it for WLB. Conversely, Wahyuningrum and Khan (2023), Sutagana et al. (2023), Prayogi et al. (2019), and Astuti et al. (2023) found no such mediating effect, indicating that the mediating role of job satisfaction still requires further empirical testing.

This study is conducted within the Karawang Industrial Estate, one of the largest industrial estates in Indonesia, where approximately 40 percent of the workforce is composed of millennials out of a total working-age population (15 years and above) of 1,077,939 people (BPS Karawang, 2022). Unlike previous studies, which have generally been limited to a single company (Putra & Mujiati, 2019; Dewi & Sriathi, 2019; Dessyarti, 2022) and have used the general workforce as their population (Lubis & Onsardi, 2021 and Gayatri & Muttaqiyathun, 2020), this study covers the entire Karawang Industrial Estate and specifically focuses on the millennial generation as its sample.

Literature Review and Hypotheses

Work-Life Balance on Turnover Intention

Work-life balance refers to an individual's capacity to sustain harmony between professional responsibilities and personal life (Koto & Arif, 2019). When employees achieve a healthy work-life balance, they experience lower burnout and higher organizational commitment, which directly reduces their inclination to leave the organization (Syara & Syah, 2022). Empirical studies consistently demonstrate that a higher level of work-life balance is associated with a reduced propensity to quit. For instance, Adriano and Callaghan (2020), Astuti and Putri (2023), and Laksono and Wardoyo (2019) all confirmed that work-life balance plays a critical role in mitigating turnover intention among employees. Therefore, when millennial workers in the Karawang industrial region can balance their work and personal demands, their intention to quit their jobs is expected to decrease..

H1: *Work-life balance has a significant negative effect on turnover intention among millennial workers in the Karawang Industrial Area*

Job Stress on Turnover Intention

Job stress is a phenomena in which one or more workplace elements interact with people, affecting their physiological and behavioral states (Hasibuan, 2016). Job stress originates from

environmental factors that induce psychological and physical disorders in employees. Unmanaged stress in workers might result in a failure to engage positively with their surroundings. Consequently, insufficient management of occupational stress may result in heightened turnover intentions among workers (Pranata & Ketut Netra, 2019). Rijasawitri & Suana (2020) performed a research that demonstrated an association between occupational stress and turnover intention. Marcella & Ie (2022) reported same results, indicating that work-related stress significantly increases turnover intention. Informed by the results of prior research, the second hypothesis was formulated as follows:

H2: *Job stress has a positive and significant effect on the turnover intention of millennial workers in companies in the Karawang industrial area.*

Work Life Balance on Job Satisfaction

Makhmut (2020) defines work-life balance as a harmonious existence that integrates leisure, family, spirituality, and professional pursuits, including career aspirations, which should be equitably balanced among persons. Luthans et al. (2021) posited that job satisfaction derives from workers' evaluations of how well their work satisfies essential requirements and is affected by the amount to which results meet or exceed expectations. Research by Sismawati & Lataruva (2020) demonstrates a significant association between work-life balance and job satisfaction. Studies by Nurdin & Rohaeni (2020), Herlambang & Murniningsih (2019), and Aristiyani et al. (2023) demonstrate a substantial positive relationship between work-life balance and job satisfaction. This indicates that when workers recognize an improved equilibrium between their professional and home life, their job happiness generally rises. Consequently, the third hypothesis is articulated as follows:

H3: *The equilibrium between work and personal life positively and significantly influences the job satisfaction of millennial employees at enterprises located in the Karawang industrial zone.*

Job Stress on Job Satisfaction

Research conducted by Dewi & Sriathi (2019) reveals a substantial inverse correlation between occupational stress and job satisfaction; elevated stress levels often result in diminished contentment. This dissatisfaction, in turn, can increase an employee's turnover intention. In contrast, satisfied personnel are more inclined to favorably impact organizational outcomes (Fitriantini et al., 2019; Noeary et al. (2020). Based on these demonstrated links, the fourth hypothesis is articulated as follows:

H4: *Work stress has a negative and significant effect on the job satisfaction of millennial workers in companies in the Karawang industrial area.*

Job Satisfaction on Turnover Intention

A critical element in reducing turnover intention is work satisfaction. Increased employee satisfaction correlates with a decreased chance of turnover, as shown Fitriani & Yusiana (2020). Increased work satisfaction improves employee retention in the company. Ramlah et al. (2021) posited that work satisfaction affects turnover intention, wherein heightened contentment diminishes the inclination to depart. Based on these previous study findings, the fifth hypothesis is formulated as follows:

H5: *Job satisfaction has a negative and substantial influence on the turnover intention of millennial employees in enterprises located in the Karawang industrial zone.*

Job Satisfaction as an Intervening Variable in the Relationship Between Work-Life Balance and Turnover Intention

Research conducted by Nita (2022) demonstrates that job satisfaction mediates the relationship between work-life balance, work stress, and turnover intention. The findings of Nurdin & Rohaeni (2020) further substantiate the mediating role of job satisfaction in the relationship between work-life balance and turnover intention. Based on these previous study findings, the sixth hypothesis is stated as follows:

H6: *Job satisfaction mediates the relationship between work-life balance and turnover intention among millennial employees in enterprises located in the Karawang industrial region.*

Job Satisfaction as an Intervening Variable in the Relationship Between Job Stress and Turnover Intention

Job stress refers to the psychological and physiological strain experienced by employees due to excessive work demands and pressure in their environment (Astuti & Putri, 2023). High levels of job stress undermine employees' psychological well-being and fulfillment, leading to a decline in job satisfaction (Wahyuningrum & Khan, 2023). In turn, when employees experience low job satisfaction, their commitment to the organization diminishes, significantly increasing their intention to quit. In this context, job satisfaction serves as a critical underlying mechanism: excessive work stress reduces employees' overall job satisfaction, which subsequently drives higher turnover intention. Previous empirical studies support this mediating role, demonstrating that job satisfaction mediates the relationship between job stress and employees' intention to leave (Dewi & Sriathi, 2019; Putra & Mujiati, 2019). Therefore, job stress indirectly increases turnover intention by reducing job satisfaction among millennial workers, the seventh hypothesis is as follows:

H7: *Job satisfaction significantly mediates the positive effect of job stress on turnover intention among millennial employees in enterprises located in the Karawang Industrial Area.*

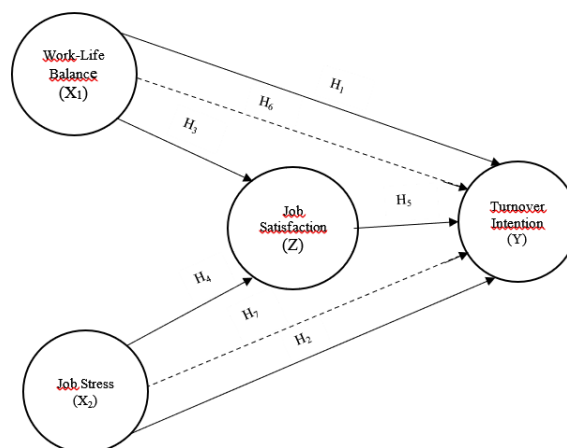


Figure 1: Research Model

Research Method

This study employed a quantitative approach using a questionnaire-based survey design. Primary data were collected from millennial employees working in the Karawang Industrial Estate through an online questionnaire administered via Google Forms. Turnover intention served as the dependent variable, measured using three indicators adapted from Mobley et al. (1978): quitting consideration, job change activities, and intention to quit. Work-life balance, one of the independent variables, was measured using four indicators developed by Fisher et

al. (2009): work interference with personal life (WIPL), personal life interference with work (PLIW), work enhancement of personal life (WEPL), and personal life enhancement of work (PLEW). Job stress, the second independent variable, was measured using indicators developed by Hasibuan (2016), namely leadership behavior, workload, working hours, and conflict with supervisors and coworkers. Job satisfaction, the mediating variable, was measured using indicators developed by Luthans et al. (2021), namely the nature of work, compensation, promotion opportunities, supervision, and coworkers.

The population of this study comprised all employees working within the Karawang Industrial Estate. A non-probability sampling method was applied, specifically using a purposive sampling technique, in which respondents were selected based on predetermined criteria relevant to the research objectives (Sugiyono, 2019). The sampling criteria were as follows: (1) employed by a company located within the Karawang Industrial Estate, (2) belonging to the millennial generation, defined as individuals born between 1981 and 1996, and (3) having a minimum tenure of one year at their current company, ensuring sufficient work experience to meaningfully assess work-life balance, job stress, job satisfaction, and turnover intention. Following Roscoe's guideline as cited in Sugiyono (2019), the minimum sample size for multivariate analysis should be at least ten times the number of variables under study. As this research comprises four variables (work-life balance, job stress, job satisfaction, and turnover intention), the minimum required sample size was 40 respondents (10×4). To enhance the accuracy and generalizability of the findings, the number of respondents collected exceeded this minimum threshold. Each item was measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The collected data were subsequently analyzed using statistical methods to test the proposed hypotheses.

Prior to hypothesis testing, the research instrument was tested for both validity and reliability, as these represent two distinct properties of measurement. Validity was assessed by comparing the calculated *r*-value (*r*-count) with the critical *r*-value (*r*-table); an item was considered valid if its *r*-count exceeded the *r*-table value (Ghozali, 2021). Reliability, which reflects the internal consistency of respondents' answers, was assessed separately using Cronbach's alpha coefficient, with a value above 0.70 considered reliable (Ghozali, 2021). In addition, classical assumption tests were conducted prior to hypothesis testing, comprising a normality test using the one-sample Kolmogorov-Smirnov test, with data considered normally distributed if the significance value exceeded 0.05; a multicollinearity test using a tolerance value ≥ 0.100 and a variance inflation factor (VIF) ≤ 10.00 as the acceptable thresholds; and a heteroscedasticity test using Spearman's rank correlation coefficient, with the model considered free of heteroscedasticity if the significance value exceeded 0.05 (Ghozali, 2021).

Hypotheses concerning both the direct effects among variables and the mediating effect of job satisfaction were tested using regression analysis and bootstrapping via Process Macro version 4.2 for SPSS 26, developed by Hayes (2018). A hypothesis was considered supported if the regression coefficient showed the hypothesized direction and reached statistical significance at $p < 0.05$; for the mediation hypotheses specifically, support additionally required that the bootstrap confidence interval did not include zero (i.e., the lower and upper bounds shared the same sign). In addition, the adjusted R^2 (coefficient of determination) was used to indicate the proportion of variance in the dependent variable explained by the regression model (Ghozali, 2021).

Variables

This research has four variables: independent variables, dependent variables, and mediating factors, as follows:

Tabel 1. Variable Measurement

Variables	Indicator	Codes	Statements
Work Life Balance (Fisher)	Work Interference with Personal Life	WLB1	Post-work exhaustion renders me incapable of engaging in my desired leisure pursuits upon returning home.
		WLB2	The time I dedicate to my profession precludes me from undertaking significant personal engagements.
	Personal Life Interference with Work	WLB3	The exigencies of my personal life result in a depletion of the energy necessary for the execution of my professional tasks
		WLB4	I was too tired to be effective at my job due to the things happening in my personal life.
	Work Enhancement of Personal Work	WLB5	I derive considerable dynamism for my work from the resources of my personal life.
		WLB6	My participation in extracurricular activities has a beneficial effect on my affective state within the workplace.
	Personal Life Enhancement of Work	WLB7	My professional life has a positive impact on my domestic mood.
		WLB8	My occupational activities provide resources for addressing personal and familial problems.
Job Stress (Hasibuan)	Workload	SK1	I am free from work stress because the workload given to me is fair and reasonable.
		SK2	The workload given is too heavy for me
	Leader Attitude	SK3	I am free from work stress because of my leader's fair and reasonable attitude.
		SK4	I believe that the leader's attitude is unfair and appears to favor certain employees.
	Working Time	SK5	My avoidance of work stress is attributable to the perceived fairness and reasonableness of work deadlines.
		SK6	I believe the company's break time is limited.
	Conflict between co-workers and superiors	SK7	I am free from work stress because I have no conflicts with my boss or coworkers.
		SK8	There are often conflicts between me and my coworkers when we work together.
	Communication	SK9	The presence of a perfect and supportive work environment mitigates the experience of work stress.
		SK10	I have difficulty communicating with coworkers in the company.
	Work Authority	SK11	I am free from work stress because the compensation I receive feels fair and equitable.
		SK12	The authority given by my superior exceeds my work capacity.
Job Satisfaction (Luthans)	The Job Itself	KK1	Happy to be gaining new experiences at work.
		KK2	The work I do aligns with the skills I possess.
	Payment	KK3	I feel happy because the income is given on time.
		KK4	I feel that my salary is paid fairly according to what I have done.
	Supervision	KK5	The boss listens to my suggestions, criticisms, and opinions as his subordinate.
		KK6	My boss will assist me if I have any difficulty completing the tasks assigned.
	Work Colleague	KK7	I enjoy working with co-workers who help each other get the job done.
		KK8	My colleagues and I can work well together.

Turnover Intention (Mobley)	Promotion	KK9	If my performance is good, I will get a promotion.
		KK10	I feel that my current job has a promising career path.
	Thinking of	TOI1	I often think about leaving this job
	Quitting	TOI3	I am thinking of leaving this company soon.
	Intention to Search	TOI4	In my free time, I occasionally search for job opportunities in other locations.
		TOI5	I often ask friends about jobs at other companies.
	Intention to Quit	TOI2	I'm planning to leave this company in the short term.
		TOI6	Leaving the company brought me various benefits.
		TOI7	My intention is to seek alternative employment opportunities in the near term.

The Primary data were acquired using a questionnaire, with 143 out of 164 respondents meeting the sampling criteria. Participants who did not meet the criteria were excluded because they either did not work in the Karawang Industrial Area or were not millennials.

Tabel 2. Respondent Characteristic

Demographic		Frequency	Percentage
Gender	Male	59	41.3%
	Female	84	58.7%
Age	1981-1983	7	5%
	1984-1986	13	9%
	1987-1989	22	15%
	1990-1992	37	26%
	1993-1996	64	45%
Education Level	Junior High School	1	1%
	Vocational High School	1	1%
	Senior High School	36	25%
	Diploma	20	14%
	Bachelor	75	52%
	Master	10	7%

Results and Discussion

Validity and reliability. According to Ghozali (2021), validity testing determines if a questionnaire is valid. If the questionnaire's questions show anything it measures, it is deemed legitimate. The criteria is that if the computed r value exceeds the tabulated r value, the questionnaire or questions are strongly connected to the overall score and therefore deemed legitimate. Following the validity tests, all items relating to the variables of work-life balance, workplace stress, job satisfaction, and turnover intention were deemed valid since the computed r value surpassed the tabulated r value (0.1642).

Ghozali (2021) defines reliability testing as a technique for assessing questionnaires and an indication of a variable. If the data responses remain constant over time, the questionnaire is deemed credible. In other words, reliability testing seeks to verify whether the questionnaire utilized can give consistent findings. The Cronbach alpha coefficient (α) is used in this test. If the Cronbach's alpha value is more than 0.7, the instrument is regarded dependable. The reliability test results show that Cronbach's alpha for all variables is more than 0.7, suggesting that the questionnaire is trustworthy.

Table 3. Result of Validity and Reliability

Variable	Indicator	r-stat (r-stat,> 0.1642)	Coefficient CA >0,70	Note
Work-Life Balance	WLB1	0.765	0.774	Valid & Reliable
	WLB2	0.786		
	WLB3	0.767		
	WLB4	0.801		
	WLB5	0.478		
	WLB6	0.208		
	WLB7	0.396		
	WLB8	0.586		
Job Stress	SK1	0.470	0.851	Valid & Reliable
	SK2	0.740		
	SK3	0.478		
	SK4	0.802		
	SK5	0.524		
	SK6	0.661		
	SK7	0.456		
	SK8	0.732		
	SK9	0.480		
	SK10	0.789		
	SK11	0.406		
	SK12	0.683		
Job Satisfaction	KK1	0.508	0.852	Valid & Reliable
	KK2	0.420		
	KK3	0.501		
	KK4	0.617		
	KK5	0.739		
	KK6	0.758		
	KK7	0.668		
	KK8	0.725		
	KK9	0.767		
	KK10	0.767		
Business Sustainability	TOI1	0.870	0.962	Valid & Reliable
	TOI2	0.889		
	TOI3	0.911		
	TOI4	0.824		
	TOI5	0.862		
	TOI6	0.903		
	TOI7	0.909		

Normality Test

Ghozali (2021) explains that a **normal distribution test** is vital in regression models to confirm if each variable's data follows a normal pattern, a key assumption for many statistical analyses like linear regression. A one-sample Kolmogorov-Smirnov test is often used for this purpose. If the Monte Carlo significance value from this test is larger than 0.05 (as it was in this example, with $p > 0.05$), then the data is regularly distributed. This outcome confirms that the fundamental requirements for statistical research, such as linear regression, have been met, allowing researchers to proceed confidently without concerns about the normal distribution assumption.

Table 4. Result of Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		143
Normal Parameters	Mean	0
	Std. Deviation	4.581
	Absolute	0.097
Most Extreme Differences	Positive	0.090
	Negative	-0.097
Test Statistic		0.097
Asymp. Sig. (2-tailed)		0.129

Multicollinearity Test

The correlation between the regression model's independent variables is assessed by this test (Ghozali, 2021). A successful regression model demonstrates that there is no connection between the independent variables. We need to look at the variance inflation factor (VIF) as well as the tolerance coefficient for each independent variable in order to determine whether or not multicollinearity is present. If the tolerance exceeds 0.100 and the VIF result is less than 10.00, then multicollinearity does not exist or the multicollinearity test is passed. Multicollinearity is determined by if the tolerance value exceeds 0.100 and the VIF value is less than 10.00, indicating the absence of multicollinearity among the independent variables.

Table 5. Result of Multicollinearity Test

Variables	Tolerance	VIF	Note
Work-Life Balance	0.476	2.101	There is no multicollinearity
Job Stress	0.467	2.140	There is no multicollinearity
Job Satisfaction	0.773	1.294	There is no multicollinearity

Heteroscedasticity Test

Ghozali (2021) says, this test is used to check for deviations from the classical assumption of heteroscedasticity. In other words, the residual variances of all observations are unequal. To evaluate this model, the Spearman correlation coefficient test is used. According to this test, a two-sided sigma value higher than 0.05 means there is no heteroscedasticity. The Spearman correlation test for heteroscedasticity showed that the regression model is not heteroscedastic ($p > 0.05$).

Table 6. Result of Heteroscedasticity Test

Variable	Sig	Note
(Constant)	0.000	There is no heteroscedasticity
Work life balance	0.056	There is no heteroscedasticity
Job Stress	0.246	There is no heteroscedasticity
Job Satisfaction	0.241	There is no heteroscedasticity

Hypothesis Testing

This study utilized Process Macro version 4.2 for SPSS 26, developed by Andrew F. Hayes, to perform regression analysis and bootstrap-based hypothesis testing.

This study investigated how **job satisfaction mediates** the relationship between **work-life balance**, **job stress**, and **turnover intention** among 143 millennial workers in the Karawang Industrial Area, assuming a linear relationship among these variables. The regression analysis for variables X1, Z, and Y can be summarized as follows:

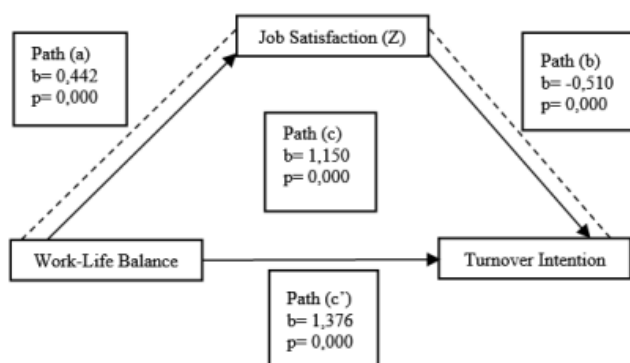


Figure 2. Direct Effect

Based on the analysis results, **Work-Life Balance** showed a positive and significant effect on **Job Satisfaction (Path A)**, with a coefficient of 0.442 ($p < 0.05$). These findings support Hypothesis 3, which asserts that an improvement in work-life balance will lead to higher job satisfaction. Furthermore, the analysis revealed a significant negative relationship between **Job Satisfaction** and **Turnover Intention (Path B)**, indicated by a coefficient of -0.510 ($p < 0.05$). This means that the higher the level of job satisfaction, the lower the employees' intention to quit, thereby supporting Hypothesis 5. Interestingly, the direct effect of **Work-Life Balance** on **Turnover Intention (Path c')** was found to be positive and significant, as indicated by a coefficient of 1.376 ($p < 0.05$). This finding contradicts the initial hypothesis that predicted a negative relationship, indicating that work-life balance directly increases turnover intention. Consequently, the initial hypothesis regarding the negative relationship between work-life balance and turnover intention is rejected.

These findings are part of a broader path analysis examining the total process involving variables X2, Z, and Y.

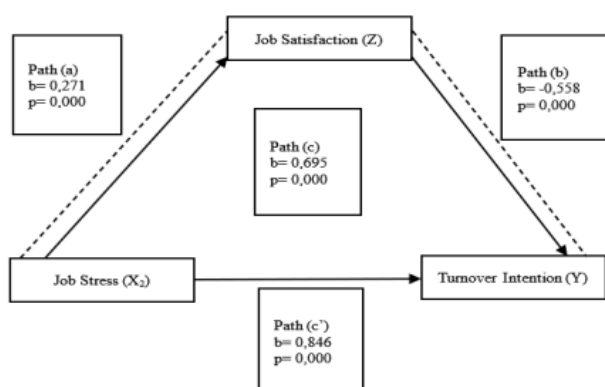


Figure 3. Direct Effect

Regarding the first path, the analysis reveals a statistically significant positive impact of **Work Stress** on **Job Satisfaction (Path A)**, as indicated by a coefficient of 0.271 ($p < 0.05$). This outcome contradicts the initial fourth hypothesis, which predicted a negative and significant relationship between work stress and job satisfaction, leading to its rejection. Furthermore, examining the direct influence of **Work Stress** on **Turnover Intention (Path c')** reveals a statistically significant positive relationship, as indicated by a coefficient of 0.846 ($p < 0.05$). This indicates that higher levels of work stress directly lead to an increased intention to quit. Consequently, this finding supports and confirms the second hypothesis, which proposed a positive and significant effect of work stress on turnover intention.

Mediation Test X1

The results of the work-life balance mediation test on turnover intention can be seen in the following figure:

Table 7. Result of Mediation Test X1

Model / Effect Path	Effect	SE / BootSE	t	p	LLCI / BootLLCI	ULCI / BootULCI
Direct Effect of X on Y	1.3760	0,0.1021	13.4710	0.000	1.1741	1.5780
Indirect Effect (KK)	-0.2256	0.815	-	-	-0.4041	-0.0866

The indirect effect of X1 on Y with job satisfaction (Z) is represented by an indirect coefficient of -0.2256. The bootstrap results show a BootLLCI of -0.4041 and a BootULCI of -0.0866 for the confidence interval. The results show that the 95% confidence interval (CI) and the range of BootLLCI and BootULCI are between -0.4041 and -0.0866. The range excludes the zero value, indicating significance and the presence of a mediation effect. These findings support the acceptance of the sixth hypothesis, This hypothesis posits work-life balance influences turnover intention with job satisfaction as a mediating variable. The figure illustrates the results of the mediation analysis for work stress on turnover intention.

Table 8. Result of Mediation Test X2

Effect Path	Effect	SE / BootSE	t	p	LLCI / BootLLCI	ULCI / BootULCI
Direct Effect of X on Y	0.8466	0.0582	14.5425	0.000	0.7315	0.9617
Indirect Effect via KK	-0.1515	0.523	-	-	-0.2619	-0.0577

The indirect impact of X2 on Y through work satisfaction (Z) is an indirect coefficient of -0.1515. The retest findings indicate that the confidence interval is BootLLCI = -0.2619 and BootULCI = -0.0577. The research findings reveal that the 95% confidence interval and the range of BootLLCI and BootULCI extend from -0.2619 to -0.0577. This range excludes the zero value, indicating statistical significance and the existence of a mediating effect. The research findings corroborate the seventh hypothesis, confirming job satisfaction mediates the influence of work stress on turnover intention.

Determination Coefficient Test (*Adjusted R²*)

Ghozali (2021) explains that the coefficient of determination is used to evaluate how well a regression model explains the data. This test specifically examines the extent to which variation in the dependent variable can be associated with changes in the independent variable, while also considering the influence of other factors not included in the regression model.

Table 9. Results of the Determination Coefficient Test Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834 ^a	0.711	0.704	4.6306

Our analysis, indicated by the coefficient of determination, reveals that work-life balance (X1), work stress (Xs), and job satisfaction (Z) collectively account for 70.4% of the variability in employees' desire to leave their jobs (Y). This signifies a strong explanatory power from

these specific factors. The remaining 29.6% of the reasons for turnover intention are attributable to unmeasured influences or variables not incorporated within the scope of this research.

Discussion

This study analyzed the effect of work life balance and job stress on turnover intention, with job satisfaction as an intervening variable, among millennial workers in the Karawang Industrial Estate. Data were obtained from 143 respondents who met the sampling criteria.

The hypothesis stating that work life balance has a negative effect on turnover intention was rejected, as the PROCESS Macro v4.2 test results showed a positive and significant effect ($p = 0.000 < 0.05$; coefficient = 1.376), consistent with (Prayogi et al., 2019). This indicates that although work life balance is important, other factors—such as job satisfaction, salary, career opportunities, coworker relationships, company culture, and more attractive job offers—also play a role in determining turnover intention, meaning companies need to adopt a holistic approach. This is supported by the questionnaire data: item WLB5 ("personal life gives me energy to do my job") obtained the highest average score, yet items TOI4 and TOI7 (seeking information about/searching for other jobs) also scored highly—indicating that even when personal life and work are balanced, employees remain open to seeking opportunities elsewhere. Conversely, the hypothesis that job stress has a positive effect on turnover intention was accepted ($p = 0.000 < 0.05$; coefficient = 0.846), consistent with (Putra and Mujiati, 2019). High job stress leaves employees physically and emotionally exhausted, which lowers job satisfaction and increases their desire to seek a better work environment; companies therefore need to proactively create a more supportive work environment to curb turnover intention.

The hypothesis that work life balance has a positive effect on job satisfaction was accepted ($p = 0.000 < 0.05$; coefficient = 0.442), consistent with Shabrina and Ratnaningsih (2019); the higher the work life balance, the higher the job satisfaction, since a balanced allocation of time between personal life and work makes employees more satisfied with their jobs. Meanwhile, the hypothesis that job stress has a negative effect on job satisfaction was rejected, as the results showed a significant positive effect instead ($p = 0.000 < 0.05$; coefficient = 0.271), consistent with (Astuti et al., 2022). Although job stress is generally considered to lower satisfaction, in this study it instead increased it—a phenomenon explained through the concept of *eustress*, or positive stress (Nabilah, 2019), whereby job challenges motivate employees, particularly when supported by conducive coworkers and supervisors. This is supported by the questionnaire data: item SK7 ("free from job stress because I have no conflict with my supervisor or coworkers") and item SK11 ("free from job stress because the compensation I receive feels fair") obtained the highest average scores, indicating that a supportive work environment and fair compensation make job challenges feel worthwhile rather than burdensome.

The hypothesis that job satisfaction has a negative effect on turnover intention was accepted ($p = 0.000 < 0.05$; coefficient = -0.510), consistent with (Dewi and Sriathi, 2019). The higher the job satisfaction, the lower the employees' intention to leave, confirming that job satisfaction is a critical factor in employee retention; companies therefore need to adopt strategies and policies that support employee well-being and job satisfaction.

In the mediation analysis, job satisfaction was found to significantly mediate the effect of work life balance on turnover intention, as indicated by BootLLCI and BootULCI values that did not include zero. This means that better work life balance increases job satisfaction, which in turn reduces turnover intention, so that work life balance affects turnover intention both directly and through job satisfaction (Astuti & Putri, 2023). Likewise, job satisfaction was found to significantly mediate the effect of job stress on turnover intention, as indicated by BootLLCI and BootULCI values that did not include zero. This means that higher job stress

reduces job satisfaction, and this reduced job satisfaction in turn increases employees' intention to leave, so that the effect of job stress on turnover intention is largely channeled through job satisfaction (Wahyuningrum & Khan, 2023).

Conclusion

This study's most notable finding—one that contradicts the original hypothesis is that work-life balance has a significant positive effect on turnover intention, and that millennial employees in the Karawang industrial region were more likely to intend to quit under higher job stress. The study also confirms that work-life balance significantly increases job satisfaction, and, somewhat unexpectedly, job stress shows the same positive association, while job satisfaction itself significantly reduces turnover intention. Mediation analysis further shows that job satisfaction mediates the effect of both work-life balance and job stress on turnover intention together confirming that job satisfaction functions as a valuable retention lever for managers.

Accordingly, companies in the Karawang industrial area are advised to strengthen career development programs, foster a supportive work environment, and optimize leadership practices, since work-life balance alone is not sufficient to retain employees. Because job stress also raises turnover intention, companies must prioritize employees' mental and emotional well-being through structured mental health programs and by mitigating specific stress triggers, while still keeping job demands proportionate to employees' capacities to avoid the negative effects of excessive stress. Finally, since job satisfaction significantly reduces turnover intention, companies should focus on improving internal communication and providing clear, visible career pathways.

This study nonetheless has several limitations. In terms of variable scope, work-life balance and job stress, mediated by job satisfaction, explain 70.4% (Adjusted $R^2 = 0.704$) of the variance in turnover intention, leaving 29.6% attributable to unexamined factors such as the work environment, career development, compensation, and organizational culture variables future research should incorporate for a more comprehensive model. In terms of demographic and methodological scope, the sample was restricted to millennial employees in a single industrial region using a cross-sectional, self-reported questionnaire; future studies are therefore encouraged to include other generational cohorts (e.g., Generation Z), extend the analysis across multiple regions or industries, and adopt longitudinal or mixed-method designs to validate these findings against actual turnover behavior.

References

- Adriano, J., & Callaghan, C. W. (2020). Work-life balance, job satisfaction and retention: Turnover intentions of professionals in part-time study. *South African Journal of Economic and Management Sciences*, 23(1), 1–10. <https://doi.org/10.4102/sajems.v23i1.3028>
- Amri, U. , M. A., & Riyanto, S. (2017). Pengaruh Kepuasan Kerja, Stres Kerja, Dan Komitmen Organisasi Terhadap Turnover Intention Pada Head Office Pt. Thamrin Brothers Palembang. *Jurnal Kompetitif Universitas Tridianti Palembang*, 6(1), 109–128.
- Antari, N. L. S. (2019). Pengaruh Kepuasan Kerja Terhadap Komitmen Organisasi dan Turnover Intention (Studi Pada Losari Hotel Sunset Bali). *Prospek: Jurnal Manajemen Dan Bisnis*, 1(1), 31–37.
- Aristiyani, A., Nurdin, M. C. I., Megita, M., Assa, V., Sugiarti, L. R., & Suhariadi, F. (2023). Pengaruh work life balance, perceived organizational support terhadap keterlekatan kerja melalui kepuasan kerja sebagai variabel intervening pada anggota instansi X. *Jurnal Cahaya Mandalika*, 4(3), 1188–1198. <https://ojs.cahayamandalika.com/index.php/jcm/article/view/2046>

- Astuti, D., & Putri, C. A. T. (2023). Peran Mediasi Kepuasan Kerja pada Pengaruh Work Life Balance terhadap Turnover Intention. *SEIKO : Journal of Management & Business*, 6(2), 482–490.
- Badan Pusat Statistik, K. (2020). *Hasil Survey Penduduk 2020*. <https://karawangkab.bps.go.id/subject/6/tenaga-kerja.html>
- Badan Pusat Statistik Karawang. (2022). *Hasil Survey Penduduk*. <https://www.bps.go.id/publication/2023/10/27/83d4aaefa732e79efa75107b/analisis-mobilitas-tenaga-kerja-hasil-sakernas-2022.html>
- Delo, T. H. E. , & Te, I. T. (2010). A call for comity. In *Renewing Rhetoric's Relation to Composition* (pp. 219–247). Routledge. <https://doi.org/10.4324/9780203869222-23>
- Dewi, P. S. A., & Sriathi, A. A. A. (2019). Pengaruh stres kerja terhadap turnover intention yang dimediasi oleh kepuasan kerja . *E-Jurnal Manajemen Universitas Udayana*, 8(6), 3646–3673. <https://doi.org/10.24843/EJMUNUD.2019.v08.i06.p13>
- Fisher, G. G., Bulger, C. A., & Smith, C. S. (2009). Beyond work and family: A measure of work/nonwork interference and enhancement. *Journal of Occupational Health Psychology*, 14(4), 441–456. <https://doi.org/10.1037/a0016737>
- Fitriani, L. K., & Yusiana, N. (2020). Analisis pengaruh kompensasi dan beban kerja terhadap kepuasan kerja dan turnover intention pada karyawan Inti Pangan, Kuningan. *Indonesian Journal of Strategic Management*, 3(2), 79–88. <https://doi.org/10.25134/ijsm.v3i2.3632>
- Fitriantini, R., Agusdin, A., & Nurmayanti, S. (2019). Pengaruh beban kerja, kepuasan kerja dan stres kerja terhadap turnover intention tenaga kesehatan berstatus kontrak di RSUD Kota Mataram. *Distribusi: Journal of Management and Business*, 8(1), 23–38. <https://doi.org/10.29303/distribusi.v8i1.100>
- Gayatri, E., & Muttaqiyathun, A. (2020). Pengaruh job insecurity, beban kerja, kepuasan kerja dan komitmen organisasi terhadap turnover intention karyawan milenial. *Prosiding University Research Colloquium*, 11, 77–85.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariat* (10th ed.). Badan Penerbit Universitas Diponegoro.
- Hasibuan, M. S. P. (2016). *Manajemen sumber daya manusia*. Bumi Aksara.
- Ibrahim, R. N., & Suhariadi, F. (2021). Pengaruh Kepuasan dan Stres Kerja terhadap Turnover Intention pada Pengurangan Gaji Karyawan Saat Pandemi. *Buletin Riset Psikologi dan Kesehatan Mental (BRPKM)*, 1(2), 1388–1396. <https://doi.org/10.20473/brpkm.v1i2.28619>
- Koto, M. A., & Arif, M. (2019). Kepuasan Kerja sebagai Variabel Intervening Pada Pengaruh Work-Life Balance dan Stres Kerja Terhadap Turnover Intention. *Jurnal Ilmiah Manajemen dan Bisnis*, 20(1), 39–51. <https://doi.org/10.30596/jimb.v20i1.2987>
- Laksono, B. F. W., & Wardoyo, P. (2019). Pengaruh Work Life Balance, Kepuasan Kerja Dan Work Engagement Terhadap Turnover Intentions Dengan Mentoring Sebagai Variabel Moderating Pada Karyawan Hotel Dafam Semarang. *Jurnal Riset Ekonomi dan Bisnis*, 12(1), 17–36. <https://doi.org/10.26623/jreb.v12i1.1525>
- Lubis, N., & Onsardi, O. (2021). Pengaruh Kompensasi, Komitmen Organisasi dan Kepuasan Kerja Terhadap Turnover Intention Pada Pt. Bukit Angkasa Makmur Bengkulu (Studi Kasus Karyawan Produksi PT.BAM Bengkulu). *JEMS: Jurnal Entrepreneur dan Manajemen Sains*, 2(2), 196–208. <https://doi.org/10.36085/jems.v2i2.1549>
- Luthans, F., Luthans, B. C., & Luthans, K. W. (2021). *Organizational Behavior: An Evidence-Based Approach* (14th ed.). IAP–Information Age Publishing. Inc.
- Makhmud, K. D. I. (2020). Pengaruh Beban Kerja Dan Konflik Peran Terhadap Kinerja Pegawai Kantor Pelayan Pajak Pratama Jember Dengan Work Life Balance Sebagai Variabel Intervening. Universitas Jember. <https://repository.unej.ac.id/handle/123456789/101384>

- Marcella, J., & Ie, M. (2022). Pengaruh stres kerja, kepuasan kerja dan pengembangan karir terhadap turnover intention karyawan. *Jurnal Muara Ilmu Ekonomi dan Bisnis*, 6(1), 180–191. <https://doi.org/10.24843/jmie.v6i1.18321>
- Mawadati, D., & Saputra, A. R. P. (2020). Pengaruh kepuasan kerja dan stres kerja terhadap turnover intention karyawan. *Forum Ekonomi*, 22(1), 18–26.
- Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An evaluation of precursors of hospital employee turnover. *Journal of Applied Psychology*, 63(4), 408–414. <https://doi.org/10.1037/0021-9010.63.4.408>
- Nita, P. D. (2022). *The Effect Of Work Stress And Work Family Conflict On Turnover Intention With Job Satisfaction As An Intervening Variable*. *Indonesian Journal of Multidisciplinary Sciences (IJoMS)*, 1(1), 1–18. <https://doi.org/10.59066/ijoms.v1i1.31>
- Noeary, S. A., Purnomo, A. K., & Waruwu, F. (2020). Kepuasan kerja sebagai variabel mediasi pada pengaruh stres kerja terhadap niat keluar. *Jurnal Manajemen Maranatha*, 20(1), 31–40. <https://doi.org/10.28932/jmm.v20i1.2752>
- Novel, C., & Marchyta, N. K. (2021). *Pengaruh Beban Kerja Melalui Kepuasan Kerja Terhadap Turnover Intention Karyawan Swalayan Valentine Di Kairatu*. 9(2), 1–11.
- Novitasari, I. A., & Dessyarti, R. S. (2022). Pengaruh Work-Life Balance Terhadap Turnover Intention Dengan Employee Engagement Sebagai Variabel Intervening (Studi Pada Karyawan Po Jaya Ponorogo). *Jurnal Ilmiah Edunomika*, 6(1), 405. <https://doi.org/10.29040/jie.v6i1.4350>
- Nurdin, S., & Rohaeni, H. (2020). Work-Life Balance and its Impact on Turnover Intention in the Millennium: the Mediation Role of Job Satisfaction. *JKBM (Jurnal Konsep Bisnis Dan Manajemen)*, 121–132.
- Omar, M. K. (2020). *Work stress, workload, work-life balance, and intention to leave among employees of an insurance company in malaysia*. 21(2), 70–78.
- Pranata, G. D., & Ketut Netra, I. G. S. (2019). Pengaruh stres kerja terhadap turnover intention melalui mediasi komitmen organisasional pada restoran queen's tandoor seminyak. *E-Jurnal Manajemen Universitas Udayana*, 8(6), 3531–3559. <https://doi.org/10.24843/ejmunud.2019.v08.i06.p09>
- Prayogi, M. A., Koto, M., & Arif, M. (2019). Kepuasan Kerja sebagai Variabel Intervening Pada Pengaruh Work-Life Balance dan Stres Kerja Terhadap Turnover Intention. *Jurnal Ilmiah Manajemen Dan Bisnis*, 20(1), 39–51. <https://doi.org/10.30596/jimb.v20i1.2987>
- Putra, D. M. B. A., & Mujiati, N. W. (2019). Peran Kepuasan Kerja Dalam Memediasi Pengaruh Stres Kerja Dan Motivasi Kerja Terhadap Turnover Intention. *E-Jurnal Manajemen Universitas Udayana*, 8(7), 4045. <https://doi.org/10.24843/ejmunud.2019.v08.i07.p02>
- Putro, T. A. D., Ajeng, N., & Qomariyah, O. (2020). Stres Kerja, Keterlibatan Kerja, dan Intensi Turnover Pada Generasi Milenial. *Psikostudia : Jurnal Psikologi*, 9(2), 154. <https://doi.org/10.30872/psikostudia.v9i2.3837>
- Ramlah, S., Sudiro, A., & Juwita, H. A. J. (2021). The influence of compensation and job stress on turnover intention through mediation of job satisfaction. *International Journal of Research in Business and Social Science* (2147- 4478), 10(4), 117–127. <https://doi.org/10.20525/ijrbs.v10i4.1206>
- Rijasawitri, D. P., & Suana, I. W. (2020). Pengaruh kepuasan kerja, stres kerja, dan lingkungan kerja non fisik terhadap turnover intention. *E-Jurnal Manajemen Universitas Udayana*, 9(2), 466–486. <https://doi.org/10.24843/ejmunud.2020.v09.i02.p04>
- Septia Ningsih, N. K. W., & Putra, M. S. (2019). Pengaruh stres kerja, kepuasan kerja dan komitmen organisasional terhadap turnover intention pada karyawan. *E-Jurnal Manajemen Universitas Udayana*, 8(10), 5907–5936. <https://doi.org/10.24843/ejmunud.2019.v08.i10.p02>

- Sismawati, W., & Lataruva, E. (2020). Pengaruh work-life balance dan stres kerja terhadap turnover intention karyawan Generasi Y dengan kepuasan kerja sebagai variabel intervening (Studi pada PT Bank Tabungan Negara Syariah Semarang). *Diponegoro Journal of Management*, 9(3), 1–11.
- Sondakh, J., Rembang, J. H. W., & Syahyuti, N. (2021). Karakteristik, potensi generasi milenial dan perspektif pengembangan pertanian presisi di Indonesia. *Forum Penelitian Agro Ekonomi*, 38(2), 155–166. <https://doi.org/10.21082/fae.v38n2.2020.155-166>
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D [Quantitative, qualitative, and R&D research methods]* (D. Sutopo & Ir. MT, Eds.). Alfabeta.
- Sutagana, I. N. T., Ernayani, R., Liow, F. E. R. I., Octiva, C. S., & Setyawasih, R. (2023). Analisis Pengaruh Paket Remunerasi dan Stres Kerja terhadap Turnover Intention dengan Kepuasan Kerja sebagai Variabel Mediasi pada Karyawan. *Journal of Business, Management and Accounting*, 4(1), 183–203. <https://doi.org/10.31539/budgeting.v4i1.4687>
- Syara, & Syah, T. Y. R. (2022). The Effect of Proactive Personality, Work-Life Balance and Work Engagement on Turnover Intention. *Asia Pacific Management and Business Application*, 10(3), 331–344. <https://doi.org/10.21776/ub.apmba.2022.010.03.7>
- Tampubolon, V. S., & Sagala, E. J. (2020). Pengaruh kepuasan kerja dan komitmen organisasi terhadap turnover intention pada karyawan PT. BUM divisi PMKS. *Business Management Journal*, 16(2), 65–78. <https://doi.org/10.30813/bmj.v16i2.2359>
- Wahyuningrum, E., & Khan, R. B. F. (2023). Pengaruh Stres Kerja Terhadap Turnover Intention Dengan Kepuasan Kerja Sebagai Mediasi Pada Generasi Z Di DKI Jakarta. *Jurnal E-Bis*, 7(2), 486–499. <https://doi.org/10.37339/e-bis.v7i2.1236>
- Zamzamy, A. S., Setiadi, I. K., & Nawir, J. (2021). Pengaruh Employee Engagement, Budaya Organisasi dan Work Life Balance Terhadap Turnover Intention. *Business Management, Economic, and Accounting National Seminar*, 2, 205–2220.