

# The influence of work life balance and work environment on turnover intention mediated by job stress in gen z employees in Pontianak City

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## Abstract

Competitive work environments often trigger work stress, which negatively impacts employee performance and increases turnover intention. This condition requires effective stress management strategies to maintain productivity and reduce turnover rates. This study aims to analyze the impact of work stress management strategies on employee performance and turnover intention in a competitive work environment. The method used is a quantitative approach with a survey of 200 employees from various industries who face high work pressure. Data were analyzed using multiple regression models to measure the effect of stress management strategy variables on performance and turnover intention. The results showed that the implementation of effective stress management strategies, such as employee welfare programs, time management, and communication skills training, significantly improved employee performance and decreased turnover intention. The implication of this study is the importance of companies to design and implement sustainable stress management programs as part of organizational policies to create a healthy and productive work environment.

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## 1. Introduction

Work-life balance is becoming increasingly important, especially for Generation Z. With anticipation of mortality and a good balance, this generation views work differently (Prayogi et al., 2019). As a result of diverse work demands, work stress is a relevant and potentially significant issue influencing employees' decisions to stay or move in their careers (Hikmah & Lukito, 2021). Another study highlighted that work-life balance is very important in reducing work stress, especially in the accounting and education professions (Febriana et al., 2022; Göktaş, 2023). The implications of these findings indicate that improvements in work-life balance policies can reduce employee stress levels, resulting in reduced turnover. Both work-life balance and employee stress can affect turnover, which is a major problem (Purwati, 2021). Previous research has shown that the work environment can increase worker satisfaction and reduce turnover. The work environment can increase both

productivity and job security by reducing stress and engaging people (Supriadi et al., 2021). Inappropriate work environment reduces work experience, stress, and turnover intention (Pantouw et al., 2022). This research will evaluate how work-life balance, work environment, and work stress affect turnover intention among Generation Z Pontianak workers.

Turnover is the permanent departure from an organization, whether or not it is voluntary. High turnover rates can disrupt operations as experienced personnel leave, leading to increased recruitment and training costs (P. S. and T. A. J. Robbins, 2009; S. P. Robbins et al., 2015; S. P. Robbins & Judge, 2018). Various aspects that can affect turnover intention such as. (1) Job satisfaction factors can be caused by the work environment, opportunities for career advancement, and work-life balance. (2) The factor of dissatisfaction with wage salaries, inadequate wage salaries or unsupportive facilities can be a reason for someone to leave the company. (3) The factor of commitment to the organization, the level of loyalty of employees to the values, goals, and culture of the company can affect their desire to stay employees who feel emotionally attached to the company tend to have lower intention to leave. (4) High workload and stress lead to physical and mental fatigue, which can lead to a desire for a more enjoyable or balanced career. (5) Ineffective leadership and management factors in an organization can increase the intention to change jobs this is because ineffective leadership is often unable to provide clear direction, support, and motivation to employees (Wibowo et al., 2024). Turnover intention can be measured by (1) Thinking about leaving (2) Searching for job substitution (3) Desire to leave (Mobley et al., 1978). So it can be defined Turnover intention Turnover intention is the intention within an employee to leave his job in the near future and reflects the level of interest of the individual in finding and getting a new job outside the company, this can be triggered by various factors.

For individuals striving to achieve their goals and facing obstacles, stress can be a powerful motivator. However, it is important to ensure that stress is not excessive and sustained, as it has a negative effect on physical and mental health (Pantas et al., 2019; Wahyudi, 2017). If a person is given the opportunity to improve their position or receive an award, they will experience positive stress. However, if a person feels hindered by factors beyond their control in achieving their goals, then the stress felt will be negative (Asih et al., 2018; Ratriana et al., 2015). Several aspects can cause stress. (1) Environmental factors such as uncertain economics, uncertain politics, and frequently changing technology. (2) Organizational factors such as task demands, role demands, and interpersonal demands. (3) Personal factors such as family problems, economic problems, and personality. (4) Individual differences such as perception, work experience, social support, locus of control, self-efficacy, and hostility. Work-related stress can cause many symptoms. (1) Headaches, hypertension, and heart disease are physiological symptoms. (2) Depression, anxiety, and job dissatisfaction are psychological symptoms. (3) Productivity, absenteeism, and employee turnover are behavioral symptoms (S. P. Robbins & Judge, 2018). Job stress is measured through indicators such as (1) Psychological signs of job stress include anxiety, anxiety, and (2) Physical signs: fatigue, fatigue (3) Behavioral indicators: work avoidance, work delays (Erawati et al., 2019). So it can be defined that stress serves as a strong motivator for individuals who work hard to achieve their goals, although it needs to be kept from being excessive and prolonged so that it causes physical and psychological disorders. Positive stress can be experienced when individuals feel promoted or get awards, while negative stress arises when individuals face obstacles beyond their control.

Environmental conditions in the workplace include all interactions between employees in the work area, namely physical and non-physical aspects that affect employee productivity. The ability of an organization to survive depends on the ability to place itself with changes in the surrounding environment. Organizations that are not sensitive to changes or developments in the environment will experience destruction (Masram et al., 2023). The ideal workplace is a supportive one. A supportive workplace can improve performance. Effective communication between superiors

and coworkers creates a supportive workplace. To ensure workers feel comfortable and support each other, companies must create trust between subordinates and employees (Widyaningrum, 2019). There are two categories of environmental influences. (1) Physical workplace factors: lighting, air humidity, air temperature, air circulation, and noise limits. (2) Non-physical (psychological) work environment elements, such as coworker and supervisor connections. Comfortable and appropriate working conditions can optimize employee performance (Narasiang et al., 2023). Working conditions can be assessed in four dimensions. (1) The lighting dimension includes lights and office windows, while (2) The color dimension includes color schemes and decorations. (3) The sound dimension includes music, factory machinery, workshops (4) The air dimension includes temperature and humidity. The work environment is the overall relationship between physical and non-physical elements on site that affect employee performance. The environment cannot support the continuity of work can cause instructions for employee turnover in the company (Afandi, 2018). So it can be defined that the work environment is closely related to the physical and non-physical activities carried out in an organization, a work environment that can be managed properly can improve the performance of its employees and reduce the risk of turnover intention.

Employees are increasingly choosing work-life balance over job security. Companies that do not help employees achieve work-life balance will struggle to recruit and retain top talent (S. P. Robbins & Judge, 2018). Work life balance measures how much time is spent working and how much is left on other activities. It requires self-reflection to assess whether the workload is too high and find solutions to reduce working hours. A balanced life includes time for family and interests outside of work (Poelmans et al., 2008). Work life balance consists of various aspects. (1) Individual factors such as personality and well-being. (2) Organizational factors such as work arrangements, organizational support, and stress management. (3) Social factors such as family support, home environment, neighbors, colleagues (Brough et al., 2020; Khan & Fazili, 2016; Sirgy & Lee, 2018). Work life balance can be measured through three indicators such as (1) Time balance (2) Involvement balance (3) satisfaction balance. So it can be defined work life balance is something where a person is able to divide between the demands of personal life and work demands which in the end get a balance between his personal life and his work. So it can be defined work life balance is something where a person is able to divide between the demands of personal life and the demands of work which ultimately get a balance between his personal life and his work.

Research on turnover intention has extensively examined factors such as job satisfaction, work stress, work environment, and work-life balance. However, there remains a significant research gap in understanding how these factors uniquely influence Generation Z workers, particularly in a specific regional context like Pontianak. Most studies have focused on generalized populations or specific professions (e.g., accounting and education), leaving a lack of empirical evidence addressing how the interplay of work-life balance, work environment, and stress affects turnover intention among this younger, tech-savvy generation. Furthermore, while existing studies have highlighted the importance of supportive workplaces and balanced lifestyles, there is limited exploration of how these factors intersect with Generation Z's unique preferences and challenges, such as their prioritization of flexibility and purpose-driven work. Addressing this gap is critical to developing targeted strategies to reduce turnover intention and enhance organizational retention efforts.

## 2. Methods

Data were collected quantitatively to test hypotheses. A total of 210 gen z workers of Pontianak city have completed the questionnaire which forms the population. The snowball sampling method was used to obtain data by starting from a fairly small sample size and increasing the sample size until the data was collected. Likert scale determines the value of the questionnaire,

which can be quantified are: 1) Strongly disagree. 2) Disagree. 3) Neutral. 4) Accept. 5) Strongly agree. The WarpPLS 8.0 data processing program is tested with PLS. PLS is a component-based SEM equation model that is able to measure data using statements from each latent variable indicator.

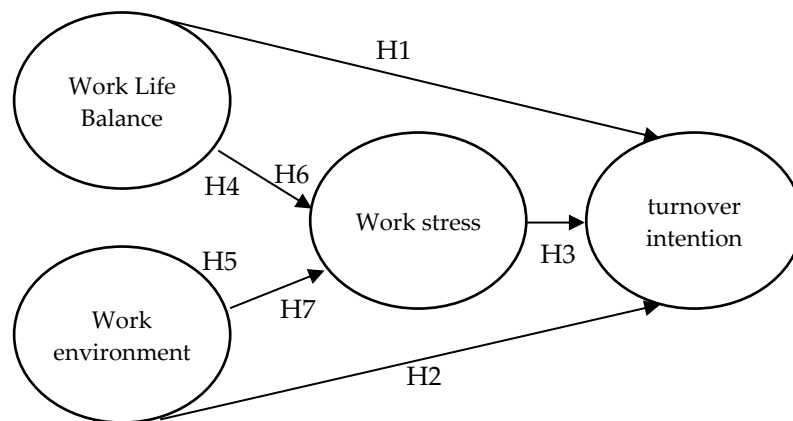


Fig 1. Model equation

Hypothesis : H1 Work life balance has a significant negative effect on turnover intention. H2 Work environment has a significant negative effect on turnover intention. H3 Job stress has a significant positive effect on turnover intention. H4 Work life balance has a significant negative effect on job stress. H5 Work environment has a significant negative effect on job stress. H6 The relationship between work life balance and turnover intention is significantly mediated by job stress. H7 The relationship between work environment and turnover intention is significantly mediated by job stress.

## 2. Results and discussion

### Result

#### A. Outer Model

##### 1. Outer Model or Loading

A single regression of each indicator variable on its construct yields the outer load. The evaluation of the reflective measurement approach is focused on the loadings. For indicative representation, the outer load value of each statement is used. An outer load value > 0.7 is sufficient. Outer load values < 0.4 are always excluded from the analysis. If eliminating outer load values of 0.4-0.7 improves Composite Reliability or Mean Variance Extraction, it can be considered. Work life balance has 3 indicators and 6 statement items, in table 1 the outer loading value of WLB for all statement items is > 0.7, which means that all statement items in representing the indicator are retained in the further analysis process. The work environment has 4 indicators and 10 statement items, in the table above the outer loading value of LK for all statement items > 0.7 which means that all statement items in representing indicators are retained in the further analysis process. Work stress has 3 indicators and 6 statement items but in the table, the remaining work stress statement items are 4 statement items which means that 2 statement items have been eliminated because the outer loading value < 0.7 and the remaining 4 statement items are indicators in the further analysis process. Turnover intention has 3 indicators and 6 statement items, in the table above the Turnover outer loading value for all statement items is > 0.7 which means that all statement items in representing indicators are retained in the further analysis process.

Table 1. Outer Loading

	WLB	LK	SK	TI	Type (as defined)	SE	P value
WLB1.1	(0.737)	-0.216	-0.170	0.176	Reflective	0.060	<0.001

WLB1.2	(0.723)	0.068	-0.054	0.096	Reflective	0.060	<0.001
WLB1.3	(0.831)	-0.015	-0.080	0.005	Reflective	0.059	<0.001
WLB1.4	(0.763)	-0.058	0.111	-0.114	Reflective	0.060	<0.001
WLB1.5	(0.794)	0.059	0.133	-0.083	Reflective	0.059	<0.001
WLB1.6	(0.768)	0.157	0.052	-0.065	Reflective	0.060	<0.001
LK1.1	0.069	(0.704)	0.215	-0.162	Reflective	0.060	<0.001
LK1.2	-0.139	(0.726)	0.166	-0.172	Reflective	0.060	<0.001
LK1.3	0.033	(0.795)	0.056	-0.068	Reflective	0.059	<0.001
LK1.4	-0.079	(0.802)	0.023	0.002	Reflective	0.059	<0.001
LK1.5	0.036	(0.769)	-0.148	0.203	Reflective	0.060	<0.001
LK1.6	-0.043	(0.771)	-0.082	0.130	Reflective	0.060	<0.001
LK1.7	0.050	(0.814)	-0.101	0.011	Reflective	0.059	<0.001
LK1.8	0.066	(0.827)	-0.091	0.031	Reflective	0.059	<0.001
SK1.1	0.003	-0.017	(0.830)	0.220	Reflective	0.059	<0.001
SK1.2	-0.013	-0.026	(0.807)	0.141	Reflective	0.059	<0.001
SK1.3	-0.005	0.017	(0.854)	-0.098	Reflective	0.059	<0.001
SK1.4	0.017	0.028	(0.740)	-0.287	Reflective	0.060	<0.001
TI1.1	0.038	-0.069	0.145	(0.801)	Reflective	0.059	<0.001
TI1.2	0.111	-0.103	0.009	(0.749)	Reflective	0.060	<0.001
TI1.3	-0.085	0.082	-0.099	(0.819)	Reflective	0.059	<0.001
TI1.4	-0.109	0.167	-0.112	(0.807)	Reflective	0.059	<0.001
TI1.5	0.011	-0.018	0.051	(0.704)	Reflective	0.060	<0.001
TI1.6	0.050	-0.079	0.020	(0.721)	Reflective	0.060	<0.001

Source: Results of data processing warpPLS 8.0

## 2. Average Variance Extracted (AVE)

Table 2. Average Variance Extracted

WLB	LK	SK	TI
0.593	0.604	0.654	0.590

Source: Results of data processing warpPLS 8.0

An AVE score  $\geq 0.50$  shows that the concept explains more than half of the variation in its indicators. An AVE result  $< 0.50$  implies that the item has an error compared to the existing variation. In table 2, the AVE value of each variable is  $> 0.50$ , showing that each variable can explain the variation in each indicator and that the latent variable has absorbed  $> 50\%$  of the variance in each indicator.

## 3. Composite Reliability

Table 3. Composite Reliability

WLB	LK	SK	TI
0.897	0.924	0.883	0.896

Source: Results of data processing warpPLS 8.0

An internal consistency reliability measure of 0.60 to 0.70 is considered acceptable. From the table above, it can be seen that the composite reliability value of each variable  $> 0.7$  indicates that all indicators are said to be reliable with respect to the underlying latent variable.

## 4. Discriminant Validation

### a). Cross-Loading

Table 4. Cross-Loading

	WLB	LK	SK	TI
WLB1.1	(0.737)	0.313	-0.098	0.082

WLB1.2	(0.723)	0.459	-0.023	0.092
WLB1.3	(0.831)	0.472	-0.115	0.001
WLB1.4	(0.763)	0.411	-0.022	0.003
WLB1.5	(0.794)	0.498	0.025	0.048
WLB1.6	(0.768)	0.530	-0.041	0.031
LK1.1	0.439	(0.704)	0.104	0.051
LK1.2	0.337	(0.726)	0.072	0.025
LK1.3	0.486	(0.795)	0.023	0.061
LK1.4	0.423	(0.802)	0.049	0.101
LK1.5	0.473	(0.769)	0.015	0.165
LK1.6	0.421	(0.771)	0.039	0.137
LK1.7	0.506	(0.814)	-0.045	0.027
LK1.8	0.521	(0.827)	-0.028	0.052
SK1.1	-0.039	0.034	(0.830)	0.570
SK1.2	-0.061	0.007	(0.807)	0.499
SK1.3	-0.053	0.033	(0.854)	0.420
SK1.4	-0.040	0.037	(0.740)	0.266
TI1.1	0.024	0.035	0.522	(0.801)
TI1.2	0.080	0.040	0.381	(0.749)
TI1.3	0.023	0.107	0.394	(0.819)
TI1.4	0.051	0.175	0.398	(0.807)
TI1.5	0.033	0.063	0.417	(0.704)
TI1.6	0.040	0.029	0.409	(0.721)

Source: Results of data processing warpPLS 8.0

Discriminant validity determines how far a construct is truly different from other constructs by comparing the outer loading value of an indicator against other latent variables. The outer loading value can be said to be valid if the outer loading correlation to the latent variable is higher than the outer loading correlation value to other latent variables. For each latent variable in the table above, the indicator loading value is higher than the loading value of other latent variables. This shows that the indicator effectively measures the latent variable in question.

#### b). Fornel-Larcker

Table 5. Fornel-Larcker

	WLB	LK	SK	TI
WLB	(0.770)	0.582	-0.060	0.054
LK	0.582	(0.777)	0.034	0.099
SK	-0.060	0.034	(0.809)	0.547
TI	0.054	0.099	0.547	(0.768)

Source: Results of data processing warpPLS 8.0

This technique, the Fornell-Larckere approach, compares the square root of the Average Variance Extraction (AVE) of a variable on its correlation with others. in the table above Each latent variable has an AVE square root value that is greater than the coefficient relating it to other latent variables. This evidence supports the assertion that the statement items have good discriminant validity.

#### B. Iner Model

##### 1. Direct Effect

Table 6. Direct Effect

No	Predictor Variable	Response Variable	Path Coefficient	P-value	Description
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1.	WLB	TI	0.015	0.414	Insignificant
2.	LK	TI	0.106	0.059	Insignificant
3.	SK	TI	0.535	<0.001	Significant
4.	WLB	SK	-0.176	0.004	Significant
5.	LK	SK	0.160	0.009	Significant

Source: Results of data processing warpPLS 8.0

WLB positively but insignificantly shapes the IT relationship as indicated by the value (path coefficient 0.015). P-value 0.414 ( $> 0.05$ ). (hypothesis rejected). LK is a positive but insignificant IT relationship shaper as indicated by the value (path coefficient of 0.106). P-value 0.059 ( $> 0.05$ ). (hypothesis rejected). SK positively forms IT relationships significantly As shown by the value (path coefficient of 0.536). P-value 0.001 ( $< 0.05$ ). (hypothesis accepted). WLB is a significant negative shaper of the SK relationship as shown by the value (path coefficient -0.176). P-value 0.004 ( $< 0.05$ ). (hypothesis accepted). LK is a significant positive shaper of the SK relationship as shown by the value (path coefficient 0.160). P-value 0.009 ( $< 0.05$ ). (hypothesis rejected).

## 2. Indirect Effect

Table 7. Indirect Effect

No	Predictor Variable	Mediation	Response Variable	Path Coefficient	P-value	Description
1.	WLB	SK	TI	-0.094	0.025	Significant
2.	LK	SK	TI	0.086	0.038	Significant

Source: Results of data processing warpPLS 8.0

The mediation test shows (path coefficient -0.094). And as the P-value of 0.025 ( $< 0.05$ ) has been obtained, it shows that SK can significantly mediate the WLB relationship. The mediation test shows (path coefficient 0.086). And as the P-value of 0.038 ( $< 0.05$ ) has been obtained, it shows that SK can mediate the IT work environment relationship significantly.

## 3. R-squared Contributions

Table 8. R-squared Contributions

R-squared	WLB	LK	SK	TI
WLB				
LK				
SK	0.037	0.031		
TI	0.002	0.019	0.294	

Source: Results of data processing warpPLS 8.0

Effect size R-squared variable influence contribution at the structural level (0.02 low category), (0.15 medium category), (0.35 high category). It is known that the R-Squared value of work life balance on job stress is  $0.037 = 3.7\%$ , which means that the effect of work life balance on job stress is in the low category. It is known that the R-Squared value of work life balance on turnover is  $0.002 = 0.2\%$ , which means that the effect of work life balance on turnover is in the low category. It is known that the R-Squared value of the work environment on work stress is  $0.031 = 3.1\%$ , which means that the influence of the work environment on work stress is in the low category. It is known that the R-Squared value of the work environment on turnover is  $0.019 = 1.9\%$ , which means that the effect of the work environment on turnover is in the low category. It is known that the R-Squared value on work stress is  $0.294 = 29.4\%$ , which means that the effect of work stress in mediating is in the medium category.

## C. Overall Test Of Model Fit

Table 9. Overall Test Of Model Fit

Model Fit and quality indices	Fit Criteria	Value
Average path coefficient (APC)	P-value<0.05	0.199, P<0.001
Average R-squared (ARS)	P-value<0.05	0.191, P<0.001
Average adjusted R-squared (AARS)	P-value<0.05	0.182, P<0.002
Average block VIF (AVIF)	Acceptable if $\leq 5$ , ideally $\leq 3.3$	1.225
Average full collinearity VIF (AFVIF)	Acceptable if $\leq 5$ , ideally $\leq 3.3$	1.487
Tenenhaus GoF (GoF)	Small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$	0.342
Simpson's paradox ratio (SPR)	Acceptable if $\geq 0.7$ , ideally = 1	1.000
R-squared contribution ratio (RSCR)	Acceptable if $\geq 0.9$ , ideally = 1	1.000
Statistical suppression ratio (SSR)	Acceptable if $\geq 0.7$	1.000
Nonlinear bivariate causality direction ratio (NLBCDR)	Acceptable if $\geq 0.7$	0.700

From the table above, we can conclude as follows: APC value of 0.199, P-value < 0.001, indicating that the model fit criteria are met. The ARS value is 0.191, P-value < 0.001, which means that the model fit criteria are met. The AARS value of 0.182, P-value < 0.001, shows that the model fit criteria have also been met. The AVIF value is 1.225 ( $\leq 5$ ), which means the model fit criteria are met. The AFVIF value is 1.487 ( $\leq 5$ ), which means the model fit criteria are met. The GoF value is 0.342 ( $\geq 0.36$ ), showing that the model fit is relatively large (strong). Simpson's paradox ratio value is 1.000 ( $> 0.7$ ), the model fit criteria are met. The R-squared contribution value is 1.000 ( $> 0.9$ ), the model fit criteria are met. Statistical suppression value is 1.000 ( $> 0.7$ ), the model fit criteria are met. The nonlinear bivariate causality direction ratio value is 700 ( $> 0.7$ ), which means the model fit criteria are met.

## Discussion

### Effect of Work life balance on Turnover intention (H1)

Work life balance has a positive influence on turnover (path coefficient 0.015). as the result of the P-value (0.414 > 0.05), which means it is not significant. Amelia, Nur, and Sidiq Permono Nugroho (2024) in his research found the same thing work life balance has a positive influence on turnover intention, but these results contradict research Ramadanu and Muhammad Faisal (2023) which states that work life balance has a significant negative effect on turnover intention, this can explain the increasing work life balance can reduce turnover intention. This statement is in line with research conducted by Jaharuddin, Nor Siah (2019) that work life balance has a significant negative impact on turnover intention.

### Effect of Work Environment on Turnover intention (H2)

The work environment has a positive influence on turnover (path coefficient 0.1060). As the result of the P-value (0.059 > 0.05), which means that it is not significant to turnover intention. Syarif, Diah Syartika (2024), found the same thing that the work environment has a positive effect on employee turnover intention. However, this contradicts research (Kurniawaty et al, 2019) which found that the work environment has a negative impact on employee turnover at Bank Mandiri. This means that a healthy work environment, including supportive assistance and physical space, can help people maximize their talents and inventiveness. If the workplace is unpleasant, workers will not be loyal, resulting in attrition.

### Effect of Job Stress on Turnover intention (H3)

Job stress has a positive influence on turnover intention (path coefficient 0.536). As the result of the P-value (0.001 < 0.05), which means significant to turnover intention. These results are supported by research by Wahyono, Idham, and Setyo Riyanto (2020) found similar findings. The

research shows that work stress significantly adds to turnover intention. In addition, several studies corroborate these findings (Ramdani, 2023). This study found a correlation between job stress and employee turnover intention. High job stress makes people anxious and unable to function comfortably and safely. Thus, corporate stress management is important.

#### Effect of Work life balance on Job Stress (H4)

Work life balance has a negative influence on job stress (path coefficient -0.176). As the result of the P-value ( $0.004 < 0.05$ ), which means significant to work stress. These results are supported by research (Dwitanti et al. 2023) work life balance reduces work stress with a negative and significant coefficient (Jessica et al., 2023). This research also supports that the more balanced work life is, the less stress employees experience.

#### The Effect of Work Environment on Job Stress (H5)

The work environment has a positive influence on job stress (path coefficient 0.160). As the result of the P-value ( $0.009 < 0.05$ ), which means significant. Puspitasari, et al (2021) in their research found the same thing that the partial work environment has a significant positive effect on job stress. In contrast to (Triana, 2022). who found that the work environment has a negative influence between the work environment and stress, this study also concluded that work stress can decrease as the work environment improves.

#### Effect of Work life balance on Turnover Intention through Job Stress (H6)

Work life balance reduces turnover intention through job stress (path coefficient -0.094) according to the mediation test that has been carried out the P-value is ( $0.025 < 0.05$ ) which shows the significance level of job stress can significantly mediate the relationship between work life balance and turnover intention.

#### Effect of Work Environment on Turnover intention through Job Stress (H7)

The work environment reduces turnover intention through work stress (path coefficient 0.086) according to the mediation test that has been carried out, the P-value is ( $0.038 < 0.05$ ) which shows the level of significance of work stress can significantly mediate the relationship between work environment and turnover intention.

## 4. Conclusion

The research shows that work life balance has a positive or insignificant effect on turnover intention. The positive path coefficient is 0.015 and the P-value is not significant at ( $0.414 > 0.05$ ) thus rejecting H1. The work environment has a positive or insignificant effect on turnover intention. positive path coefficient of 0.106 and an insignificant P-value of ( $0.059 > 0.05$ ) thus rejecting H2. Turnover intention is significantly enhanced by job stress with a positive path coefficient of 0.536 and a P-value of ( $0.004 < 0.05$ ) thus accepting H3. Work life balance significantly affects the reduction of job stress, as shown in the negative path coefficient of -0.176 and a significant P-value of ( $0.004, 0.05$ ) thus accepting H4. Work environment has a significant positive effect on work stress positive path coefficient of 0.160 and P-value of ( $0.009 < 0.05$ ) thus rejecting H5. Work stress significantly mediates the effect of work life balance on turnover intention as indicated by a P-value of ( $0.025 < 0.05$ ) thus accepting H6. Job stress significantly mediates the effect of work environment on turnover intention as indicated by a P-value of ( $0.038 < 0.05$ ) thus accepting H7. For future research development, it is recommended to expand the scope of the population and sample to improve the generalizability of the findings, especially by considering demographic variations such as age, gender, employment sector, and education level. Research can also deepen the analysis of other

factors that may influence turnover intention, such as leadership style, organizational culture, and compensation, which can provide more holistic insights. In addition, a longitudinal approach can be used to understand the dynamics of the relationship between variables in more depth over time. Future research could also utilize mixed methods to explore qualitative perspectives from respondents, thus providing a richer understanding of their experiences with work-life balance, work environment and stress. Finally, technology integration, such as big data analysis or the use of app-based survey tools, can help improve the accuracy and efficiency of data collection.

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