

Indikator: Jurnal Ilmiah Manajemen dan Bisnis

Vol. 10 No. 1, January 2026: 1-12
E-ISSN : 2598-4888, P-ISSN : 2598-6783
https://publikasi.mercubuana.ac.id/index.php/indikator

The Effect of Work-Life Balance and Organizational Commitment on Turnover Intention: The Mediating Role of Job Stress among Working Graduate Students in Management

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Article Info:

Keywords:
Job Stress;
Organizational Commitment;
Work-Life Balance;
Turnover Intention;
Working Graduate Students;

Article History:
Received : 23-11-2025
Revised : 05-01-2026
Accepted : 15-01-2026

Article DOI :
http://doi.org/10.22441/indikator.v10i1.40517

Abstract

This study aims to examine the effect of Work-Life Balance and Organizational Commitment on Turnover Intention with Job Stress as a mediating variable among working Master of Management students. This study applies the Job Demands-Resources Model and Social Exchange Theory to explain the relationships among variables. A quantitative approach with a causal research design was employed. The population consisted of 95 working Master of Management students enrolled in 2025, and 50 respondents were selected using purposive sampling. Data were collected through an online questionnaire using a five-point Likert scale and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that Work-Life Balance and Organizational Commitment have significant negative effects on Job Stress, while Job Stress has a significant positive effect on Turnover Intention. However, Work-Life Balance and Organizational Commitment do not directly affect Turnover Intention. Furthermore, Job Stress significantly mediates the effects of Work-Life Balance and Organizational Commitment on Turnover Intention. These findings indicate that reducing job stress is an important mechanism for lowering Turnover Intention among working students. The study contributes to the application of the Job Demands-Resources Model and Social Exchange Theory in the context of working graduate students.

How to cite : Prameswary, R. S. A. (2026). The Effect of Work-Life Balance and Organizational Commitment on Turnover Intention: The Mediating Role of Job Stress among Working Graduate Students in Management . *Indikator: Jurnal Ilmiah Manajemen Dan Bisnis*, *10*(1), 1–12. https://doi.org/10.22441/indikator.v10i1.40517

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INTRODUCTION

Human resources are a strategic asset that determines an organization's success in achieving its objectives and sustaining competitive advantage. One of the major challenges in human resource management is the high level of turnover intention, which refers to an individual's tendency to consider leaving an organization before actual employee turnover

e-ISSN: 2598-4888
p-ISSN: 2598-6783

occurs. High turnover intention can generate various negative consequences, including increased recruitment and training costs, loss of organizational knowledge, and reduced work productivity.

In the human resource management literature, work-life balance and organizational commitment are widely recognized as important factors associated with turnover intention. Individuals who are able to balance work demands and personal life tend to experience lower levels of stress and exhibit greater loyalty toward their organizations (Sahabuddin et al., 2025). Furthermore, high organizational commitment reflects an individual's attachment to the organization, thereby reducing the likelihood of leaving the job (Larasati & Saputro, 2025). However, the relationship between work-life balance, organizational commitment, and turnover intention does not always occur directly.

From the perspective of the Job Demands–Resources (JD-R) Model, individuals who experience an imbalance between job demands and available job resources are more likely to suffer from work-related stress. Job stress is a psychological condition arising from work pressures that exceed an individual's capacity to manage them. Elevated levels of job stress can reduce workplace comfort, weaken organizational attachment, and ultimately increase employees' intentions to leave their jobs (Karlina & Suratman, 2026). Therefore, job stress is considered a potential mechanism that explains the relationship between work-life balance, organizational commitment, and turnover intention.

Previous studies have shown that work-life balance negatively affects both job stress and turnover intention (Sahabuddin et al., 2025). These findings are consistent with the study of Putri and Satrya (2026), which revealed that job stress mediates the relationship between work-life balance and turnover intention. Similarly, Larasati and Saputro (2025) as well as Permatasari and Sugiarto (2024) found that organizational commitment has a negative effect on turnover intention. However, Permatasari and Sugiarto (2024) reported that work-life balance does not significantly influence turnover intention, indicating inconsistencies in previous research findings.

In addition to these inconsistencies, prior studies have predominantly focused on employees in private and public sector organizations (Jeninu et al., 2025; Karlina & Suratman, 2026; Setiyo & Saputra, 2025). To date, research examining turnover intention among working Master of Management students remains limited. This group faces dual responsibilities as employees and graduate students, which may significantly influence their work-life balance, organizational commitment, job stress, and turnover intention. Furthermore, studies investigating the mediating role of job stress in the relationship between organizational commitment and turnover intention are still scarce.

Based on these research gaps, this study aims to examine the effects of work-life balance and organizational commitment on turnover intention, with job stress serving as a mediating variable among working Master of Management students. This study is expected to provide empirical contributions by extending the application of the Job Demands–Resources Model to working graduate students while enriching the literature on factors influencing turnover intention.

LITERATURE REVIEW

Job Demands–Resources (JD-R) Model

The Job Demands–Resources (JD-R) Model, developed by Bakker and Demerouti, explains that working conditions are influenced by two primary components: job demands and job resources. Job demands refer to the physical, psychological, social, and organizational

e-ISSN: 2598-4888
p-ISSN: 2598-6783

aspects of work that require sustained effort from individuals, whereas job resources refer to factors that help individuals achieve work goals, reduce job-related strain, and support personal growth and development (Bakker & Demerouti, 2007). In this study, work-life balance and organizational commitment are conceptualized as job resources that assist individuals in coping with both work and academic demands. In contrast, job stress is viewed as a consequence that arises when demands exceed the resources available to individuals. High levels of job stress may subsequently increase an individual's intention to leave the organization (turnover intention) (Bakker & Demerouti, 2007; Sahabuddin et al., 2025; Jeninu et al., 2025; Putri & Satrya, 2026).

Social Exchange Theory (SET)

Social Exchange Theory (SET), proposed by Blau, explains that relationships between individuals and organizations are based on the principle of reciprocity, whereby each party seeks to repay the benefits received through mutually beneficial behaviors (Blau, 1964). This theory suggests that when organizations provide support and positive treatment to individuals, employees tend to reciprocate through positive attitudes and behaviors, such as loyalty, organizational attachment, and a willingness to remain with the organization (Cropanzano & Mitchell, 2005). In this study, organizational support reflected in work-life balance and high organizational commitment is considered a form of social resource that encourages individuals to maintain their relationship with the organization. Conversely, when individuals perceive that the organization fails to meet their needs and expectations, their intention to leave the organization is likely to increase (Blau, 1964; Larasati & Saputro, 2025; Permatasari & Sugiarto, 2024).

Turnover Intention

Turnover intention refers to an individual's tendency to consider, plan, and desire to leave an organization before actual turnover occurs. This concept is an important concern in human resource management because high turnover intention often serves as an early indicator of employee turnover, which may result in organizational losses in terms of recruitment costs, training expenses, and the loss of competent employees. From the perspective of the JD-R Model, turnover intention may arise when individuals experience high job-related pressures without receiving adequate resources to cope with them. Therefore, understanding the factors that influence turnover intention is essential for effective human resource management (Karlina & Suratman, 2026; Larasati & Saputro, 2025).

Work-Life Balance and Hypothesis Development

Work-life balance refers to an individual's ability to balance work demands and personal life responsibilities so that both domains can function harmoniously. According to the JD-R Model, work-life balance is considered a job resource that helps individuals reduce the pressure associated with job demands, thereby lowering job stress. Furthermore, Social Exchange Theory suggests that organizations supporting employees' work-life balance are likely to receive positive reciprocal responses in the form of loyalty and a stronger intention to remain within the organization.

Empirical evidence from Sahabuddin et al. (2025), Setiyo and Saputra (2025), and Putri and Satrya (2026) indicates that work-life balance negatively affects job stress. In addition, Sahabuddin et al. (2025), Larasati and Saputro (2025), and Putri and Satrya (2026) found that work-life balance has a negative effect on turnover intention. Based on these theoretical arguments and empirical findings, the following hypotheses are proposed:

H1: Work-life balance has a negative effect on job stress.

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H2: Work-life balance has a negative effect on turnover intention.

Organizational Commitment and Hypothesis Development

Organizational commitment refers to the degree of an individual's psychological attachment to the organization, reflected in loyalty, identification with organizational values, and the desire to remain a member of the organization. From the JD-R perspective, organizational commitment can be viewed as a psychological resource that helps individuals cope with work demands, thereby reducing job stress. Meanwhile, Social Exchange Theory suggests that highly committed individuals are more likely to reciprocate through loyalty and a willingness to remain with the organization.

Apriliana et al. (2021) found that job stress is closely associated with organizational commitment, where increased job stress tends to reduce organizational commitment. This relationship indicates that both variables are interconnected in shaping employee behavior. Furthermore, Larasati and Saputro (2025) and Permatasari and Sugiarto (2024) reported that organizational commitment negatively affects turnover intention. Theoretically, individuals with high organizational commitment are also expected to manage work pressures more effectively, resulting in lower levels of job stress. Therefore, the following hypotheses are proposed:

H3: Organizational commitment has a negative effect on job stress.
H4: Organizational commitment has a negative effect on turnover intention.

Job Stress and Hypothesis Development

Job stress is a condition of physical and psychological strain arising from a mismatch between job demands and an individual's ability to cope with them. According to the JD-R Model, job stress occurs when job demands exceed the job resources available to individuals. High levels of job stress can reduce workplace comfort, weaken organizational attachment, and increase employees' desire to seek alternative employment opportunities.

Empirical findings by Karlina and Suratman (2026), Sahabuddin et al. (2025), and Putri and Satrya (2026) demonstrate that job stress positively influences turnover intention. Accordingly, the higher the level of job stress experienced by individuals, the greater their intention to leave the organization. Based on this reasoning, the following hypothesis is proposed:

H5: Job stress has a positive effect on turnover intention.

The Mediating Role of Job Stress and Hypothesis Development

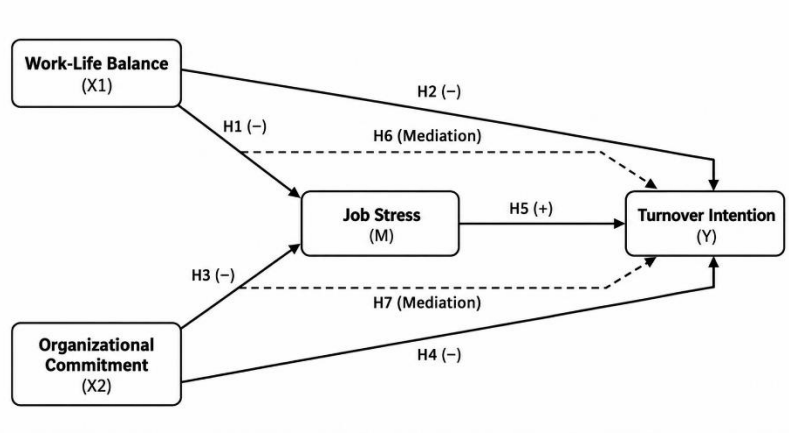
The JD-R Model explains that job resources such as work-life balance and organizational commitment can mitigate the negative effects of job demands, thereby reducing job stress. Lower levels of job stress are expected to enhance employees' work comfort and decrease their intention to leave the organization.

Previous studies by Sahabuddin et al. (2025), Jeninu et al. (2025), and Putri and Satrya (2026) demonstrated that job stress mediates the relationship between work-life balance and turnover intention. Building upon these theoretical and empirical arguments, the following hypotheses are proposed:

H6: Job stress mediates the relationship between work-life balance and turnover intention.
H7: Job stress mediates the relationship between organizational commitment and turnover intention

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Figure 1. Framework



METHOD

This study employs a causal research design to examine the effects of work-life balance and organizational commitment on turnover intention, with job stress serving as a mediating variable among working Master of Management students at Universitas Negeri Jakarta (UNJ). A causal research design was selected because it aims to investigate cause-and-effect relationships between independent and dependent variables and to explain the influence among variables within a research model (Sugiyono, 2022).

The population of this study consists of all working students enrolled in the 2025 cohort of the Master of Management Program at Universitas Negeri Jakarta (UNJ), totaling 95 individuals. The sample size was determined using Slovin's formula with a 10% margin of error, resulting in a minimum sample requirement of 50 respondents. The sampling technique employed was purposive sampling, a non-probability sampling method in which respondents are selected based on specific characteristics relevant to the research objectives (Sugiyono, 2022). The criteria for participation in this study were: (1) being an active student in the 2025 cohort of the Master of Management Program at UNJ, and (2) being employed at the time of data collection.

Data were collected through an online questionnaire administered via Google Forms. The questionnaire utilized a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The Likert scale was used to measure respondents' perceptions, attitudes, and opinions regarding statements related to the study variables (Sugiyono, 2022). The questionnaire was distributed directly by the researcher to ensure that respondents met the specified criteria and to maintain the confidentiality of respondent information.

The collected data were analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach with the assistance of SmartPLS software. SEM-PLS was selected because it enables the simultaneous analysis of relationships among latent variables, facilitates the assessment of both the measurement model (outer model) and the structural model (inner model), and allows for the examination of mediating effects within a research framework using relatively small to medium sample sizes (Hair et al., 2022). The analysis involved evaluating construct validity and reliability, assessing the structural model, and testing the proposed hypotheses through a bootstrapping procedure (Ghozali, 2021).

RESULTS AND DISCUSSION

Measurement Model Assessment (Outer Model)

Convergent Validity

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Convergent validity was assessed by examining the outer loading values and the Average Variance Extracted (AVE). According to Hair et al. (2022), an indicator is considered valid when its outer loading exceeds 0.70, while a construct demonstrates adequate convergent validity when its AVE value exceeds 0.50.

The results indicate that all indicators of Work-Life Balance, Organizational Commitment, Job Stress, and Turnover Intention have outer loading values above the recommended threshold of 0.70. Furthermore, all constructs achieved AVE values greater than 0.50. These findings demonstrate that the indicators adequately represent their respective latent constructs and possess satisfactory convergent validity. Therefore, all indicators were retained for further analysis.

Table 1. Convergent Validity (Outer Loading)

	Organizational Commitment	Job Stress	*Turnover Intention*	*Work-Life Balance*
KO1	0.866			
KO2	0.780			
KO3	0.851			
KO4	0.814			
KO5	0.828			
KO6	0.816			
SK1		0.824		
SK2		0.874		
SK3		0.852		
SK4		0.773		
SK5		0.864		
SK6		0.872		
TI1			0.903	
TI2			0.766	
TI3			0.896	
TI4			0.838	
TI5			0.840	
TI6			0.897	
WLB1				0.897
WLB2				0.878
WLB3				0.883
WLB4				0.867
WLB5				0.847
WLB6				0.841

Source: Processed Data from SmartPLS 4, 2026

Reliability and Construct Validity

The reliability assessment shows that all constructs met the recommended criteria. Cronbach's alpha values ranged from 0.907 to 0.935, indicating excellent internal consistency. Likewise, all composite reliability values exceeded the minimum threshold of 0.70, confirming that the measurement instruments are reliable and capable of consistently measuring the intended constructs.

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Table 2. Reliability and Validity

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Organizational Commitment	0,907	0,918	0,928	0,683
Job Stress	0,919	0,921	0,937	0,713
Turnover Intention	0,928	0,930	0,944	0,737
Work-Life Balance	0,935	0,936	0,949	0,755

***Source**: Processed data from SmartPLS 4, 2026*

Discriminant Validity

Discriminant validity was evaluated using the Fornell-Larcker criterion. The results reveal that the square root of the AVE for each construct is greater than its correlations with other constructs. Therefore, all variables satisfy the discriminant validity requirement, indicating that each construct is empirically distinct from the others.

Table 3. *Fornell-Larcker Analysis*

	Organizational Commitment	Job Stress	*Turnover Intention*	Work-Life Balance
Organizational Commitment	0,826			
Job Stress	-0,718	0,844		
Turnover Intention	-0,675	0,766	0,858	
Work-Life Balance	0,497	-0,684	-0,588	0,869

Structural Model Assessment (Inner Model)

Coefficient of Determination (R^2)

The structural model evaluation shows that Job Stress has an R^2 value of 0.658 and an adjusted R^2 value of 0.643. This indicates that Work-Life Balance and Organizational Commitment explain 65.8% of the variance in Job Stress, while the remaining 34.2% is explained by factors outside the model.

For Turnover Intention, the R^2 value is 0.627 and the adjusted R^2 value is 0.602, suggesting that the model explains 62.7% of the variance in Turnover Intention, while 37.3% is attributable to other variables not included in the model. These findings indicate that the structural model possesses substantial explanatory power.

Table 4. *R-Square*

Construct	R-square	Adjusted R-square
Job Stress	0.658	**0.643**
Turnover Intention	0.627	**0.602**

Source: SmartPLS Data Processing Results 4, 2026

Effect Size (f^2)

The effect size analysis reveals that the direct effects of Organizational Commitment on Turnover Intention ($f^2 = 0.085$) and Work-Life Balance on Turnover Intention ($f^2 = 0.020$) are weak. In contrast, the effects of Organizational Commitment on Job Stress ($f^2 = 0.555$) and

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Work-Life Balance on Job Stress ($f^2 = 0.416$) are strong. The effect of Job Stress on Turnover Intention is categorized as moderate ($f^2 = 0.232$).

Table 5. *F-Square (Effect Size)*

Path	f-square
Organizational Commitment → Job Stress	0,555
Organizational Commitment → *Turnover Intention*	0,085
Job Stress → *Turnover Intention*	0,232
Work-Life Balance → Job Stress	0,416
Work-Life Balance → *Turnover Intention*	0,020

***Source**: Processed data from SmartPLS 4, 2026*

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS with a significance level of 5%. A relationship was considered significant when the t-statistic exceeded 1.96 and the p-value was below 0.05.

Table 6. Hypothesis Testing

Relationship Between Variables	Original Sample (O)	T-Statistic	P-Value	Remarks
Direct Effect ***(Direct Effect)***				
Work-Life Balance → Job Stress	-0,435	5,322	**0,000**	Significant
Work-Life Balance → *Turnover Intention*	-0,118	0,926	**0,355**	Not Significant
Organizational Commitment → Job Stress	-0,502	5,945	**0,000**	Significant
Organizational Commitment → *Turnover Intention*	-0,256	1,716	**0,086**	Not Significant
Job Stress → *Turnover Intention*	0,502	3,166	**0,002**	Significant
Indirect Effect ***(Indirect Effect)***				
Work-Life Balance → Job Stress → *Turnover Intention*	-0,218	2,76	**0,006**	Significant (Mediation)
Organizational Commitment → Job Stress → *Turnover Intention*	-0,252	2,68	**0,007**	Significant (Mediation)

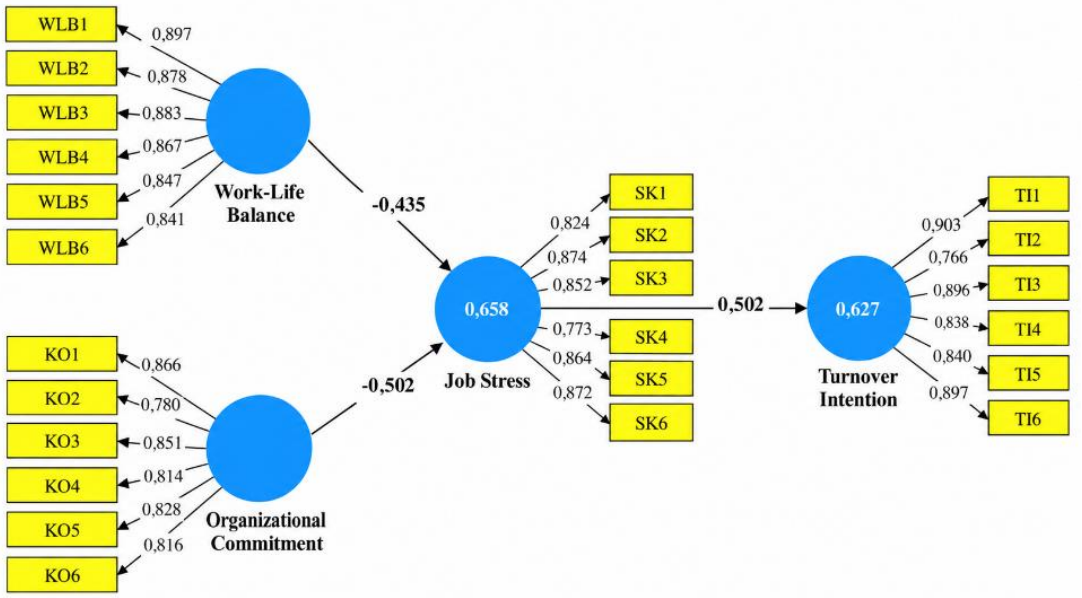
***Source:** Processed data from SmartPLS 4, 2026*

The results indicate that Work-Life Balance has a negative and significant effect on Job Stress ($\beta = -0.435$, $t = 5.322$, $p < 0.001$), supporting H1. However, Work-Life Balance does not significantly affect Turnover Intention ($\beta = -0.118$, $p = 0.355$), leading to the rejection of H2. Organizational Commitment has a negative and significant effect on Job Stress ($\beta = -0.502$, $p < 0.001$), supporting H3. Nevertheless, Organizational Commitment does not significantly affect Turnover Intention ($\beta = -0.256$, $p = 0.086$), resulting in the rejection of H4.

Job Stress positively and significantly affects Turnover Intention ($\beta = 0.502$, $p = 0.002$), supporting H5. Regarding indirect effects, Job Stress significantly mediates the relationship between Work-Life Balance and Turnover Intention ($\beta = -0.218$, $t = 2.760$, $p = 0.006$), supporting H6. Similarly, Job Stress significantly mediates the relationship between Organizational Commitment and Turnover Intention ($\beta = -0.252$, $t = 2.680$, $p = 0.007$), supporting H7.

e-ISSN: 2598-4888
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Figure 2. Boostrapping



Discussion

The Effect of Work-Life Balance on Job Stress

The findings demonstrate that Work-Life Balance negatively and significantly affects Job Stress. This result suggests that individuals who are better able to balance work and personal responsibilities experience lower levels of job stress. Consistent with the JD-R Model, Work-Life Balance serves as a job resource that helps individuals cope with work demands and reduce psychological strain. This finding supports previous studies by Sahabuddin et al. (2025), Setiyo and Saputra (2025), and Putri and Satrya (2026).

The Effect of Work-Life Balance on Turnover Intention

The results indicate that Work-Life Balance does not significantly influence Turnover Intention. This suggests that work-life balance is not necessarily the primary factor determining employees' intention to leave their organization. For working Master of Management students, turnover decisions may be more strongly influenced by financial considerations, career opportunities, and academic commitments than by perceived work-life balance.

The Effect of Organizational Commitment on Job Stress

Organizational Commitment was found to have a negative and significant effect on Job Stress. Individuals who are strongly attached to their organization tend to experience lower levels of stress. From the JD-R perspective, organizational commitment functions as a psychological resource that enables employees to cope more effectively with work demands. This finding is consistent with Apriliana et al. (2021).

The Effect of Organizational Commitment on Turnover Intention

The findings reveal that Organizational Commitment does not significantly affect Turnover Intention. This suggests that employees' attachment to their organization does not necessarily translate into a direct reduction in their intention to leave. Among working graduate students, employment decisions may also be shaped by academic responsibilities, career development opportunities, and economic considerations.

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The Effect of Job Stress on Turnover Intention

The results show that Job Stress has a positive and significant effect on Turnover Intention. This finding indicates that employees experiencing higher levels of stress are more likely to consider leaving their organization. Consistent with the JD-R Model, excessive job demands that exceed available resources may create psychological strain and increase withdrawal intentions. This result supports previous findings reported by Karlina and Suratman (2026), Sahabuddin et al. (2025), and Putri and Satrya (2026).

The Mediating Role of Job Stress in the Relationship between Work-Life Balance and Turnover Intention

Job Stress was found to significantly mediate the relationship between Work-Life Balance and Turnover Intention. Since the direct effect of Work-Life Balance on Turnover Intention was not significant while the indirect effect was significant, the mediation can be classified as full mediation. This finding suggests that Work-Life Balance reduces Turnover Intention primarily by lowering Job Stress.

The Mediating Role of Job Stress in the Relationship between Organizational Commitment and Turnover Intention

Job Stress also significantly mediates the relationship between Organizational Commitment and Turnover Intention. This finding suggests that Organizational Commitment influences Turnover Intention indirectly through its ability to reduce Job Stress. This result represents an important contribution to the literature, as empirical evidence regarding the mediating role of Job Stress in this relationship remains limited.

CONCLUSION

This study examined the effects of Work-Life Balance and Organizational Commitment on Turnover Intention, with Job Stress serving as a mediating variable among working Master of Management students at Universitas Negeri Jakarta. The findings reveal that Work-Life Balance and Organizational Commitment significantly and negatively affect Job Stress, while Job Stress significantly and positively affects Turnover Intention. However, Work-Life Balance and Organizational Commitment do not directly influence Turnover Intention. Furthermore, Job Stress significantly mediates the effects of both Work-Life Balance and Organizational Commitment on Turnover Intention.

These findings support the Job Demands–Resources (JD-R) Model, which posits that job resources such as Work-Life Balance and Organizational Commitment reduce Job Stress and consequently decrease employees' intentions to leave their organizations. The results also align with Social Exchange Theory, emphasizing the importance of reciprocal relationships between individuals and organizations in fostering positive work attitudes and retention. From a practical perspective, organizations should foster a work environment that supports work-life balance and strengthens organizational commitment in order to reduce employee stress and minimize turnover intention.

This study is limited to working students from the 2025 cohort of the Master of Management Program at Universitas Negeri Jakarta; therefore, the findings may not be generalizable to broader populations. Future research is encouraged to include a wider range of respondents and incorporate additional variables, such as job satisfaction, perceived organizational support, workload, and career development, to develop a more comprehensive understanding of the factors influencing turnover intention.

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p-ISSN: 2598-6783

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