

WORK-LIFE BALANCE AND CAREER DEVELOPMENT: HOW JOB SATISFACTION MEDIATES THEIR IMPACT ON TURNOVER INTENTION AMONG INDONESIAN GENERATION Z?

Idrus Jamalulel

Chaoyang University of Technology

Chwen-Li Chang*

Chaoyang University of Technology

ABSTRACT

This study examines how balancing workplace responsibilities and personal life, along with opportunities for career development, influences the decision to leave a job, with job satisfaction acting as a mediating variable among Generation Z employees in Indonesia. A total of 393 Gen Z employees aged 18–26 from West Java, Indonesia, participated in a survey selected through convenience sampling. Data were analyzed using SPSS 23 software with regression analysis techniques. The findings reveal that: (1) Work-Life Balance significantly influences Job Satisfaction; (2) Career Development significantly influences Job Satisfaction; (3) Work-Life Balance affects Turnover Intention; (4) Career Development affects Turnover Intention; (5) Job Satisfaction significantly influences Turnover Intention; (6) Work-Life Balance indirectly reduces Turnover Intention through Job Satisfaction; and (7) Career Development indirectly reduces Turnover Intention through Job Satisfaction. These results provide practical insights into creating supportive work environments, such as offering flexible work arrangements and alternative scheduling, to meet the unique needs and preferences of Generation Z. Overall, the study enhances our understanding of the interrelationships among Work-Life Balance, Career Development, Job Satisfaction, and Turnover Intention in the context of Gen Z employees in Indonesia.

Keywords: *work-life balance, career development, job satisfaction, turnover intention*

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1. INTRODUCTION

Employees play a crucial role in driving business growth through effective human resource management practices. In 2022, Lever performed a study that revealed that over 24% of millennial employees and 40% of Generation Z intend to leave their current jobs in the next two years (Lever, 2022). Additionally, as expectations of their companies, younger employees from both generations emphasize the importance of work-life balance components, including increased paid time off, remote work options, and a greater focus on social and environmental responsibility (Schroth,

*Chwen-Li Chang: Department of Business Administration, College of Management, Chaoyang University of Technology, 168, Jifeng E.Rd, Taichung 41349, R.O.C., Taiwan. Tel: +886962035545; e-mail: clchang@cyut.edu.tw

2019). A good career path is a top priority for Generation Z employees. One way to conceptualize career development is as the capacity for progress that extends well beyond the demands of a particular employment. The Organization benefits much from career development since it increases its capacity to compete in a market that is becoming more and more competitive. The people of this generation will go deeper in their career planning and be more aware of their unique expectations, leading to a desire for less work but more flexible schedules (Mitchell, 2008).

This research aims to examine the rising employee turnover among Generation Z in West Java, Indonesia. Recent graduates, mostly aged 18–26, form the largest group of job seekers and employees. However, many are dissatisfied with their jobs. According to Deloitte, 46% of Gen Z and 45% of millennials feel burned out due to high workplace demands, posing a major challenge for employee retention. Additionally, 44% of Gen Z and 43% of millennials observed that numerous colleagues have recently left their jobs due to overwhelming workloads (Deloitte, 2022). Another factor is Resenteeism, which describes employees who remain in their jobs despite feeling unmotivated, disengaged, or unhappy, often due to a lack of better employment opportunities or fear of change, leading to productivity loss and a negative work environment (Lalljee, 2023). This study aspires to extensively investigate the interplay among the concept of human resources practices in the new workplace in Indonesia for Generation Z, with an emphasis on figuring out what influences their level of job satisfaction and its implications for this generation. This study also enhances comprehension of Generation Z's career approach, factors influencing job satisfaction and retention, and strategies for employers and policymakers.

2. LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

2.1. *Work-Life Balance*

The concept of work-life balance (WLB) refers to an individual who is equally involved and satisfied in both their personal and professional lives at work (Greenhaus et al., 2003). Work-life balance is a balanced relationship between employment, family responsibilities, and personal life (Hämmig, 2013). The development of sustainable human and social relationships, organizational performance, lower stress levels, quality of life, health, and well-being are all significantly impacted by work-life balance (WLB) (Su & Zabalski, 2022). A person's perception of work and non-work activities as equal may foster progress through their existing personal priorities, which is known as work-life balance (Kalliath & Brough, 2008). Work-life balance is the belief that achieving perfection in one's life requires an ideal balance between personal and professional life (Ahmad, 2021).

Establishing a work-life balance is a critical issue that should be taken into consideration by all organizations and employees (Atheya & Arora, 2014). This is because managing many responsibilities that compete for an employee's attention can be highly demanding and also stressful, and it can lower productivity. Work-life balance is the degree to which an individual's performance and satisfaction in their responsibilities as a family member and employee are compatible with their decision to prioritize those duties at a given moment in time (Allen et al.,

2010). The concept of work-life balance involves striving for an ideal harmony between personal and professional duties.

2.2. Career Development

Career development is an employee's growth through training offered in the workplace and the levels of education, as well as the job positions that are occupied during their employment (Syahputra & Tanjung, 2020). A person's pay is determined by their career development, which is a career advancement that includes their position, rank, education, and work duties (Busro, 2018). Career development is the process of enhancing a person's job talents to accomplish their career goals (Olivia et al., 2020).

Five essential dimensions are crucial for career development (Hasibuan, 2019). Firstly, Education serves as a cornerstone, ensuring employees remain abreast of advancements in science, technology, and evolving work methodologies. Secondly, Training plays a pivotal role in enhancing employees' skills and competencies. Thirdly, Mutation involves transferring employees to different units without altering their existing rank. Fourthly, the Period of Service denotes the tenure of an individual's employment. The fifth, Position promotion, signifies advancement to higher career levels. By addressing these dimensions, organizations can cultivate a conducive environment for employees to pursue and achieve their career aspirations effectively. Career development encompasses various processes and activities aimed at enhancing an individual's skills, knowledge, and experiences to advance their professional growth and achieve their career goals.

2.3. Job Satisfaction

Job satisfaction is personal, and each person has a different level of satisfaction (Kawiana, 2020). Job satisfaction is a general attitude toward one's job (Setyaningrum & Ekhsan, 2021). Meanwhile, job satisfaction is an employee's attitude toward their results of work and is influenced by their working environment, coworkers' cooperation, and the benefits they receive there (Lubis et al., 2021). In addition, job satisfaction is influenced by psychological and physical factors. A positive attitude toward one's work that develops from an assessment of its attributes is known as job satisfaction. Some critical elements contribute to job satisfaction, such as demanding work, fair compensation, supportive work environments, and motivating coworkers (Robbins et al., 2013). The indicators used for job satisfaction variables are work itself, salary, promotional opportunities, supervisor, and work relations (Manurung & Ratnawati, 2012). Job satisfaction is related to psychological and physical conditions of feeling or a happy (positive) attitude reflecting the outcomes achieved, which is evidenced through elevated morale, adherence to work discipline, and enhanced employee performance in the workplace.

2.4. Turnover Intention

The term turnover intention describes the possibility that an employee will quit their job or leave the company soon. Turnover intention is the possibility of someone leaving their job in the future. The concept behind turnover intention was to intentionally and consciously decide to quit the company (Tett & Meyer, 1993). Turnover intention is an attitude; when turnover occurs, the goal of turnover becomes a behavior. Additionally, employee turnover is voluntarily canceled employment in employing organizations at the initiative of the employee (Lee et al., 2017).

Turnover intention is measured by four actions, namely the intention to leave, looking for job vacancies, evaluating the possibility of finding another job, and having a strong desire to change companies (Hidayati & Trisnawati, 2016). The company's or department's leave-taking is used to gauge the intention of turnover. Higher levels of stress are linked to an unbalanced work-family life brought on by rising work expectations (Rabenu et al., 2017) indicates that Policies that facilitate work-life balance have been demonstrated to elevate employee turnover intentions and reduce absenteeism. Turnover intention essentially indicates the probability of someone leaving their current job in search of better career prospects and opportunities elsewhere.

2.5. Generation Z (Gen-Z)

The youngest and final generation of individuals working in business environments is known as Generation Z. The group of individuals born after 1995, commonly referred to as Generation Z, is a productive workforce currently in the early stages of their careers. Members of Generation Z were born between 1995 and 2015 (Turner, 2015). By 2020, there will be 2.56 billion individuals belonging to Generation Z globally, and 20% of the workforce is predicted to be made up of them (Dwidienawati and Gandasari, 2018). Three distinct generations will experience this phenomenon in one company, each with its own set of norms, values, and attitudes. For businesses, managing the dynamics of multiple generations is a significant problem. Every generation possesses distinct skills and competencies. Generation Z has unique characteristics. This generation often prefers a seamless blend of work and personal life. Generation Z, who are familiar with using technology, consider work-life balance and work flexibility. Incorporating AI Technology into their decision-making processes and HR Practices can help gain data-driven insights, optimize workforce management, and enhance operational efficiency (Jamalulel et al., 2024). Another aspect is focusing on personal development in their career. Generation Z tends to prioritize continuous learning and personal development, seeking workplaces that make a positive impact. Also, feedback and communication are crucial for this generation, impacting their job satisfaction and understanding of their career trajectory.

2.6. Hypothesis Development

A study found that the concept of work-life balance plays a significant role in Job Satisfaction among employees in Jakarta's banking sector (Kasbuntoro et al., 2020). There is a positive correlation between Work-Life Balance and Job Satisfaction among PT PLN Persero Ambon Area employees (Wenno, 2018). Perception of work-life balance is found to be positively related to job satisfaction. It means that 54% commitment among the respondents is influenced by their perception of work-life balance, and 30% by their job satisfaction (Azeem & Akhtar, 2014). Work-life balance can be a predictor of job satisfaction. The correlation between work-life balance and job satisfaction is a positive effect (Nurendra & Saraswati, 2016). In another research, there is a positive relationship between work-life balance and job satisfaction (Ekanayake et al., 2023). Consequently, the following hypothesis is proposed:

H₁: Work-life balance significantly influences job satisfaction.

A survey to determine how well career development programs can address the needs of individuals at various career stages and how they affect employees in research and development in terms of job satisfaction, career development, and productivity. A significant discovery indicated that career

development initiatives have beneficial effects on productivity, career development, and job satisfaction (Chen et al., 2004). There is research that indicates a correlation between career development, compensation, and turnover intention. Also, job satisfaction acts as an intervening variable in this relationship. The results of the study indicated that career development variables have a significant impact on job satisfaction. This implies that career development exerts an influence on job satisfaction (Olivia et al., 2020). The findings of the study, career development has a positive and significant effect on job satisfaction (Jayasri & Annisa, 2023). A significant proportion of employees concur with this assertion, indicating that they are more content in their roles when allowed to advance their careers, as this can facilitate enhanced performance. The following hypothesis is proposed:

H₂: Career development significantly influences job satisfaction.

The objective of the study was to determine the relationship between work-life balance and stress, and employee attrition. The findings of the study indicated a correlation between work-life balance, employee turnover, and stress. Some of the results of this study are also consistent, indicating that work-life balance is crucial for businesses to reduce turnover intention (Jaharuddin & Zainol, 2019; Oosthuizen et al., 2016). According to the findings of another study, work-life balance significantly influences the intention of turnover (Prayogi et al., 2019). According to the study's findings, a company's turnover rate is expected to be low if its employees have a high degree of work-life balance. The work-life balance concept is one way that a business can help its employees feel less stressed and less like they want to leave. A study on Iranian industries using a sample of 265 workers demonstrated a substantial negative relation between work-life balance and intention to leave (Fayyazi & Aslani, 2015). Consequently, the following hypothesis is proposed:

H₃: Work-life balance significantly influences turnover intention.

Some studies have identified the impact of career development and its various concepts on employee turnover intentions. Career development influences turnover intention in a partially significant manner (Dyastuti & Sarsono, 2020). Another study revealed that while workers' perceptions of their managers' encouragement of their professional growth directly decreased their intention to quit, workers' perceptions of their managers' career flexibility indirectly increased their intentions (Ito & Brotheridge, 2005). Some studies have identified the impact of Career Development and turnover intentions. Participation in developmental activities by employees is associated with a reduction in the risk of employee turnover (Allen et al., 2003). Career Development negatively impacts Turnover Intention, with Job Satisfaction and Organizational Commitment serving as mediators (Dewi & Nurhayati, 2021). Research on the relationship between career development on employee turnover intention also demonstrates the mediating role of organizational commitment. Their findings indicate that career development negatively affects turnover intention (Pratiwi & Lo, 2020). Therefore, the following hypothesis is proposed:

H₄: Career development significantly influences turnover intention.

A different viewpoint on the relationship between job satisfaction and turnover intention. According to this perspective, an employee would leave in discontent if they believed there were better opportunities in the employment market. To mitigate turnover, addressing the factors

contributing to turnover intention is crucial (Afnisya'id & Aulia, 2021). This aligns with the findings of research, which underscores the significant impact of Job Satisfaction (Wonowijoyo, 2018). Both researchers agreed that disgruntled employees are more likely to leave than contented employees. The former is defined as joining and remaining in a company, while the latter is working extremely hard to achieve success. And, the findings on the relationship between job satisfaction and turnover intention and there is a substantial negative association between the two (Alam & Asim, 2019). Therefore, the following hypothesis is proposed:

H₅: Job satisfaction significantly influences turnover intention.

Work-life Balance Significantly Affects Turnover Intention among Millennial Employees in Bandung, with job satisfaction acting as an intermediary variable (Nurdin & Rohaeni, 2020). Job Satisfaction is identified as a key factor influential in determining Turnover Intention in significant findings on the subject. A negative correlation between Work-Life Balance and Turnover Intention, and a positive relationship between Work-Life Balance and Job Satisfaction, indicate that Job Satisfaction plays a mediating role in the relationship between Work-Life Balance and Turnover Intention (Sismawati & Lataruva, 2020). This indicates that workers who are experiencing a conflict between their work and personal lives are highly likely to consider leaving their jobs because they are dissatisfied with their current positions. The hypothesis is proposed:

H₆: Job satisfaction has a mediating effect on the relationship between work-life balance on turnover intention.

The study found a notable correlation between career development, compensation, and intention to leave, with job satisfaction acting as a mediating factor (Olivia et al., 2020). Another research revealed that job satisfaction plays as a mediator between job stress, career development, and turnover intention (Pratiwi & Lo, 2020). Furthermore, a study demonstrates a substantial association between Turnover Intention and Career Development, with Job Satisfaction serving as a mediating variable (Yasar & Nugraheni, 2017). The following hypothesis is proposed:

H₇: Job satisfaction has a mediating effect on the relationship between career development on turnover intention.

3. METHODOLOGY

Figure 1 shows the research framework and all hypotheses between the research variables. The study employs the quantitative methodology, gathering and analyzing scientific data through statistical methods. Inferential statistics are used in this study to assess if the observations reflect the theory and hypothesized pattern (Singh & Masuku, 2012). To understand a phenomenon, quantitative research typically consists of collecting numerical data and utilizing statistical and mathematical techniques for data analysis (Ghanad, 2023). This type of method of study is also called descriptive research, which characterizes particular populations or fields and describes facts methodically (Sugiyono, 2017). The minimum sample size was calculated using the Slovin formula. This research gathers data from Generation Z employees in one of the provinces in Indonesia, West Java. The authors use a convenience sampling method. Convenience sampling involves the researcher choosing more easily accessible respondents (Etikan et al., 2016).

Figure 1: Proposed Research Framework and Hypothesis



Source: Authors.

The online questionnaire has five sections: demographic information (age, gender, occupation, education, work experience, and salary). The questionnaire items are adopted from prior studies with modifications as needed. First, this study uses five items to measure the effect of work-life balance variables (Wijaya, 2020). Second, this study uses ten items to measure the effect of career development variables (Muhlis et al., 2018). Third, this study uses eight items to measure the effect of job satisfaction variables (Nurjanah & Indawati, 2021). Fourth, this study uses four items to measure the effect of turnover intention variables (Javed et al, 2014). However, the author changed the wording to fit the purpose of this study and employed a Likert scale from 1 [strongly disagree] to 5 [strongly agree].

The questionnaire was loaded in a Google form, which was translated into Indonesian and distributed online to job search groups, workplaces, organizations, job communities, school alumni forums, and academic forums through social media platforms. This research ensures participants' data and answers to enhance was safety and their willingness to complete the online survey. The study employs a quantitative analytical approach to address the proposed hypothesis through a regression analysis. The data were analyzed using statistical tools by SPSS 23, which involved employing various statistical methods, including descriptive data analysis, principal factor analysis, reliability testing, hypothesis testing, regression analysis, and Sobel analysis.

4. RESULTS AND DISCUSSION

4.1. Respondent Demographic Information

Table 1: Sample Characteristics

Characteristics	Factor	Frequency	Percentage (%)
Age	18-20 Years Old	78	19.8%
	21-23 Years Old	88	22.4%
	24-26 Years Old	227	57.8%
Gender	Male	195	49.6%
	Female	198	50.4%
Occupation	Managers	53	13.5%
	Administration/Service staff	35	8.9%
	Specialists	6	1.5%
	Engineers	-	-
	Technicians	32	8.1%
	Public/Government Staff	53	13.5%
	Education Related (Teacher/Lecture)	38	9.7%
	Entrepreneurs	58	14.8%
	Sales Workers	35	8.9%
	Artistic Workers	5	1.3%
	Others	78	19.8%
Education	Senior/Vocational High School	180	45.8%
	Bachelor Degree	205	52.2%
	Master Degree	8	2%
	Doctor Degree	-	-
Work Experience (Year)	Less than a Year	111	28.2%
	1-2 Year	242	61.6%
	3-5 Years	37	9.4%
	More than 5 Years	3	0.8%
Salary (Month)	IDR 1,000,000 - 2,000,000	15	3.8%
	IDR 2,000,001 - 4,000,000	226	57.5%
	IDR 4,000,001 - 6,000,000	118	30%
	More than IDR 6,000,001	34	8.7%

The study was carried out by administering online surveys via the Google application in April. To ensure comprehension among participants, the questionnaire was translated into Bahasa Indonesia. Table 1 shows the details of the characteristics of the respondents. 393 respondents are valid and classified with the target sample in Generation Z, with the age range of 18-26 years from the data collected, as many as 406 responses, and the remaining 13 invalid data responses are not classified as Generation Z. The following table presents data on age, gender, occupation, education, work experience, and salary. The biggest percentage of respondents, 57.8%, in the age range of 24-26 years, generally in this age range, had completed their university or college education. Additionally, nearly 22.4% of the respondents were in the age range 21-23 years old, and about 19.8% of the respondents were in the age range 18-20 years old.

4.2. Validity and Reliability

Table 2: Confirmatory Factor Analysis Testing

Variable	Indicator	Anti-Image Correlation Value	Extraction	Rotated Component Matrix	KMO- MSA Value
Work-life balance	WLB1	0.744	.852	.892	0.40
	WLB2	0.582	.755	.828	
	WLB3	0.705	.709	.763	
	WLB4	0.877	.815	.889	
	WLB5	0.666	.974	.954	
Career Development	CD1	0.667	.967	.950	
	CD2	0.669	.862	.887	
	CD3	0.708	.881	.904	
	CD4	0.836	.860	.913	
	CD5	0.518	.544	.648	
	CD6	0.656	.760	.868	
	CD7	0.847	.623	.687	
	CD8	0.770	.812	.871	
	CD9	0.564	.792	.875	
	CD10	0.933	.731	.782	
Job Satisfaction	JS1	0.802	.927	.927	
	JS2	0.797	.883	.924	
	JS3	0.715	.880	.919	
	JS4	0.854	.796	.876	
	JS5	0.649	.482	.599	
	JS6	0.883	.682	.812	
	JS7	0.724	.882	.917	
	JS8	0.644	.852	.899	
Turnover	TI1	0.729	.772	.845	
Intention	TI2	0.946	.707	.835	
	TI3	0.746	.822	.681	
	TI4	0.746	.822	.683	

Data shown in Table 2, the result of KMO-MSA is above 0.40, so the confirmatory factor analysis was valid. To test the validity of the statement instrument in the study can be done confirmatory Factor Analysis (CFA). This type is almost always used in the instrument development process to examine the latent structure of a test, through confirmatory factor analysis, an understanding of the validity of personality and attitude constructs will be obtained (Brown, 2006). Table 2 showed the loading factor Anti-Image Correlation Value of questionnaire items between 0.518 and 0.946. All questionnaire items utilized in this study are considered valid and suitable for subsequent research examinations. A variable is considered reliable when Cronbach's alpha value is > 0.60 . The Cronbach's alpha value for each variable indicates its reliability. Table 3 demonstrates that the reliability test values for work-life balance, career development, job satisfaction, and turnover intention are all above 0.60. The instrument is declared reliable: if $\alpha > r_{table}$ (df: α , $n-2$) or $\alpha > 0,3$.

Table 3: Reliability Testing

Variables	Cronbach's Alpha	N of Items
Work-Life Balance	0.684	5
Career Development	0.607	10
Job Satisfaction	0.606	8
Turnover Intention	0.621	4
Total of Variables	0.820	27

4.3. Regression Analysis

Table 4: Hypotheses Testing

		Correlations			
		WLB	CD	JS	TI
WLB	Pearson Correlation	1	.400**	.177**	.415**
	Sig. (2-tailed)		.000	.000	.000
	N	393	393	393	393
CD	Pearson Correlation	.400**	1	.575**	.347**
	Sig. (2-tailed)	.000		.000	.000
	N	393	393	393	393
JS	Pearson Correlation	.177**	.575**	1	.608**
	Sig. (2-tailed)	.000	.000		.000
	N	393	393	393	393
TI	Pearson Correlation	.415**	.347**	.608**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	393	393	393	393

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4 shows the results from regression analysis. The correlation coefficient is a number that expresses the strength of the relationship between two or more variables, and also aims to determine the direction of the two variables. A significant value must be smaller than the tolerance level value used. In this study, the tolerance value used is 0.05. Based on the results of the correlation coefficient test via SPSS 23, all relationships that occur in the two variables have a significant relationship, with a significant value between the two variables < 0.05 . Therefore, H1, H2, H3, H4, H5 are significantly influenced. This study aimed to investigate the relationships among work-life balance, career development, job satisfaction, and turnover intention. The findings from the correlation analysis confirm the proposed hypotheses and provide meaningful insights into how these variables interact in organizational settings.

The result for **H1** indicates that work-life balance (WLB) is positively associated with job satisfaction (JS) ($r = .177$, $p < .01$), though the correlation is modest. This suggests that while work-life balance contributes to job satisfaction, it may not be the sole or dominant factor. Nonetheless, organizations/companies that implement flexible working arrangements and promote personal well-being are likely to experience a more satisfied workforce. This finding is consistent with Haar et al. (2014), who found that work-life balance leads to improved employee satisfaction and mental well-being across multiple cultural contexts. It also aligns with Greenhaus and Powell's (2006) work-family enrichment theory, which posits that resources gained in one domain (e.g., family)

can enhance performance and satisfaction in another (e.g., work). Similarly, Clark's (2000) Work/Family Border Theory emphasized that individuals experience greater satisfaction when their work and personal life boundaries are well-managed. The negative result in this study, therefore, may point to a cultural or generational divergence, where work-life balance is not inherently fulfilling unless coupled with meaningful and dynamic work experiences.

For **H2**, the results reveal a strong and significant positive correlation between career development (CD) and job satisfaction ($r = .575, p < .01$). This indicates that opportunities for skill development, promotions, mentoring, and clear career paths substantially enhance how employees perceive their jobs. This supports the findings of Meyer and Allen (1997), who emphasized the motivational power of career-related support in cultivating employee satisfaction and affective commitment. For younger employees, such as those in Generation Z, professional growth is often a top priority, and when organizations invest in their development, it increases motivation and commitment to their current roles. This result aligns with findings by Tansky and Cohen (2001), who demonstrated that career development programs positively influence employee satisfaction and retention. Similarly, Saks (1996) emphasized that perceived availability of career development opportunities contributes to job satisfaction, particularly when employees feel empowered to advance their careers within the organization. Therefore, Hypothesis 2 is well-supported and consistent with the broader literature, reinforcing the importance of developmental support as a driver of employee well-being and workplace satisfaction.

Concerning **H3**, work-life balance also shows a significant negative correlation with turnover intention (TI) ($r = .415, p < .01$). This suggests that employees who perceive a healthy balance between their work and personal life are less likely to consider leaving the organization. This aligns with Karatepe and Tekinkus (2006), who found that work-family conflict is a predictor of turnover intention, especially in demanding service jobs. The implication for management is that fostering work-life balance through remote work policies, manageable workloads, and wellness programs can reduce attrition and improve retention. This finding contrasts with previous studies, such as those by Greenhaus and Beutell (1985), who concluded that poor work-life balance is a significant contributor to work stress and turnover.

The correlation between career development and turnover intention ($r = .347, p < .01$) supports **H4**, indicating that when employees perceive limited growth opportunities, they are more inclined to leave. This finding aligns with the research of Tett and Meyer (1993), who noted that a lack of career development is a key driver of withdrawal cognition and turnover behaviors. It reinforces the need for transparent promotion systems, regular feedback, and succession planning to retain talent. This finding is related to research by Sturges et al. (2005), which found that access to career development opportunities enhances organizational commitment and reduces turnover. Likewise, De Vos et al. (2011) emphasized that perceived internal career opportunities play a key role in employee retention. However, when development is not followed by internal promotion or career advancement within the same organization, employees may feel compelled to leave despite the initial support, turning career development into a driver of turnover intention rather than a buffer against it.

The strongest correlation was found in **H5**, between job satisfaction and turnover intention ($r = .608$, $p < .01$), highlighting the central role of job satisfaction in employee retention. This finding corroborates the work of Mobley et al. (1978), who argued that dissatisfied employees are more likely to engage in a job search and ultimately quit. High job satisfaction not only reduces turnover intention but also enhances organizational loyalty, performance, and morale. This result reinforces the importance of creating a positive work environment. In most cases, job satisfaction is regarded as a key factor in reducing turnover intention. This finding is inconsistent with classic turnover theories such as the Mobley Model (Mobley, 1977), which views job satisfaction as a major predictor of low turnover intention. Similarly, Griffeth et al. (2000) concluded in their meta-analysis that job satisfaction is typically negatively correlated with the desire to leave a job. The current result suggests that in some contexts, particularly among highly capable, growth-oriented employees. Job satisfaction may coexist with a strong drive for external career progression, which increases the likelihood of voluntary turnover.

4.4. Sobel Test

In addition to providing a direct effect that has been tested in the hypothesis, this study also provides an indirect effect, which is calculated by the Sobel Test, as proposed by Sobel, a fundamental statistical tool aimed at determining the significance of a mediator variable's influence on the relationship between variables (Setyaningsih, 2020). Its purpose is to investigate whether there are significant indirect effects between variables. In other words, it examines whether the relationship between the independent (X) and dependent (Y) variables is mediated by a third variable (M). Alternatively, the Sobel test assesses whether introducing a mediator (M) into regression analysis significantly reduces the impact of the independent variable (X) on the dependent variable (Y) (Preacher & Hayes, 2004). The subsequent formula is:

$$Z = \frac{a * b}{\sqrt{(b^2 * SE_a^2 + a^2 * SE_b^2)}}$$

a = regression coefficient of the independent variable on the mediating variable

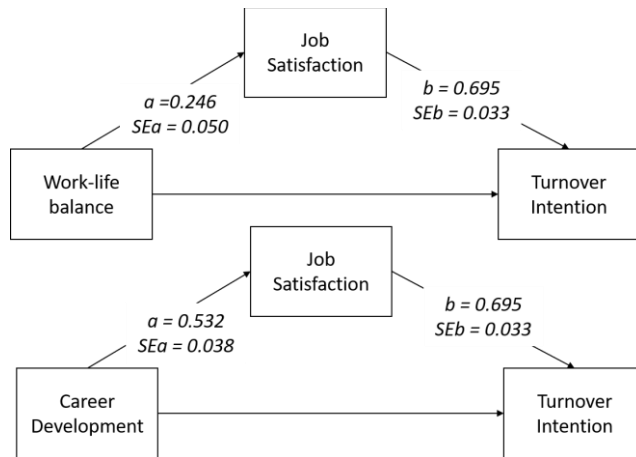
b = regression coefficient of the dependent variable on the mediating variable

SEa/SEb = Standard error of estimation of the effect of the mediating variable on the dependent.

The calculation in this study uses the Sobel online calculator program on the danielsoper.com website. If the probability value < 0.05 , then the variable can be used as a mediator. Figure 2 shows the calculation of the Sobel test. As depicted in Figure 3, the computed result for the influence of Job Satisfaction on Turnover Intention, originating from Work-life balance, is 0.00000166, which is < 0.05 . This suggests that job satisfaction acts as a mediator in the association of work-life balance and turnover intention. Similarly, the calculated result for the effect of Job Satisfaction on Turnover Intention, stemming from Career Development, is 0.0, also < 0.05 . So, job satisfaction has mediated the association between career development and turnover intention. Therefore, Job satisfaction has a mediating effect on the relationship between work-life balance on turnover intention (**H6**), which is hypothesis is supported. This suggests that employees who experience better work-life balance are more likely to be satisfied with their jobs, and in turn, this satisfaction reduces their intention to leave. This finding aligns with the work-family enrichment theory (Greenhaus & Powell, 2006), which posits that resources gained in one domain (e.g., work-life

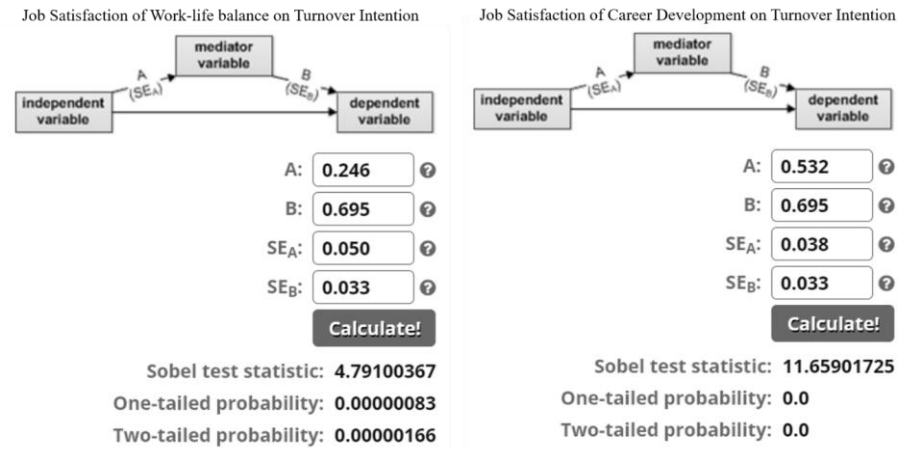
balance) can improve outcomes in another (e.g., job satisfaction), ultimately influencing behaviors like turnover intention. The mediation effect also supports previous research by Maertz and Boyar (2011), who found that job satisfaction acts as a psychological buffer between work-life practices and employees' desire to quit.

Figure 2: Sobel Diagram



Source: Authors.

Figure 3: Sobel Testing Result



Source: Authors.

And also, Job satisfaction has a mediating effect on the relationship between career development on turnover intention (**H7**), supported. This implies that when employees perceive meaningful opportunities for career advancement, they become more satisfied with their roles, thereby

decreasing their likelihood of leaving the organization. This finding is consistent with the Social Exchange Theory by Blau, where employees reciprocate organizational investment, such as developmental support, by exhibiting higher satisfaction and reduced turnover intentions. Previous studies by Kuvaas and Dysvik (2009) also confirm that career development practices indirectly influence turnover by enhancing intrinsic motivation and job satisfaction. These mediating effects emphasize the central role of job satisfaction as a psychological mechanism that links organizational support through work-life initiatives and developmental programs to employee retention. These findings advocate for a strategic HR focus on improving satisfaction not just as an end goal, but as a lever to reduce turnover and foster long-term employee engagement.

Overall, the results suggest that while all variables are interconnected, job satisfaction acts as a pivotal mediator between both work-life balance and career development and turnover intention. These findings also support the social exchange theory (Blau, 1964), which posits that employees reciprocate positive organizational treatment (e.g., support for work-life balance and career growth) with greater loyalty and a lower intention to leave.

5. CONCLUSION & IMPLICATION

The primary objective of this study was to examine the relationships among work-life balance, career development, job satisfaction, and turnover intention. Specifically, the research aimed to (1) determine the effect of work-life balance and career development on job satisfaction, and (2) explore how these factors, along with job satisfaction, influence employees' turnover intention. The findings revealed that both work-life balance and career development are positively and significantly associated with job satisfaction, while also negatively related to turnover intention. Among all relationships, job satisfaction demonstrated the strongest negative correlation with turnover intention, underscoring its critical role in employee retention. These results confirm that employees who feel supported in managing their personal lives and see opportunities for career growth are more likely to be satisfied in their jobs and less likely to consider leaving.

The impact of this research lies in its ability to provide a holistic understanding of how personal well-being and organizational development opportunities jointly influence employees' workplace attitudes and retention behavior. It contributes empirical evidence to support social exchange theory and work-family enrichment theory, offering both scholars and practitioners deeper insights into the psychological and organizational drivers of employee satisfaction and turnover. The empirical results, focusing on Generation Z employees in West Java, Indonesia, highlight the importance of work-life balance in today's workplaces. It reveals a noteworthy link between work-life balance, career development, job satisfaction, and turnover intention. By shedding light on these connections, the study offers fresh perspectives on how these factors influence turnover intention, underscoring the main role played by job satisfaction as a mediator. The study also highlights the importance of considering context-specific factors and the potential variables that may influence turnover intention. By identifying the key factors that reduce turnover intention, this study offers actionable knowledge that organizations can use to design targeted strategies that enhance both the employee experience and organizational performance.

5.1. Theoretical Implications

This research contributes to the growing body of literature on organizational behavior by empirically validating the interplay between individual and organizational factors in influencing turnover intention. The findings support the Social Exchange Theory, where employees reciprocate favorable treatment (e.g., work-life support, career development) with higher job satisfaction and lower intent to leave. Additionally, the results reinforce work-family enrichment theory and job embeddedness theory, which posit that personal and professional resources contribute to retention. By integrating multiple constructs, the study offers a more comprehensive understanding of the psychological mechanisms underlying turnover decisions.

5.2. Managerial Implications

For practitioners, these findings underscore the importance of prioritizing both employee well-being and career growth in talent management strategies. HR leaders should implement flexible work arrangements and wellness programs to support work-life balance. Additionally, HR offers clear career development paths through training, mentoring, and promotion planning. HR regularly assesses employee satisfaction to identify issues before they escalate into turnover. HR Practices recognize that improving job satisfaction is not only a motivational factor but a strategic retention tool. Organizations/Companies that proactively address these areas are more likely to reduce turnover intention and sustain a committed, high-performing workforce.

5.3. Limitations/Future Research Directions

Despite its contributions, the study has several limitations. Cross-sectional design limits causal inference; while correlations are significant, the direction of influence cannot be definitively established. The sample is restricted to a specific context (e.g., industry, region), which may limit generalizability to other sectors or countries. The analysis did not explore potential mediating or moderating variables such as organizational commitment, leadership style, or work environment factors. To address these limitations and enrich the understanding of the studied relationships, future studies could employ longitudinal designs to examine causal effects over time. Use multi-source data (e.g., supervisor ratings, HR records) to reduce common method bias.

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