GIJEA
Greenation International Journal of Economics and Accounting
+62 81210467572 https://research.e-greenation.org/GIJEA greenation.info@gmail.com
GREENATION RESEARCH

DOI: https://doi.org/10.38035/gijea.v4i4.1064
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Received: 14 June 2026 | **Revised:** 20 July 2026 | **Accepted:** 26 October 2026

Associations of Work-Life Balance, Work Stress, and Workload with Turnover Intention among Generation Z Employees in Sleman Regency

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Abstract: Turnover intention among Generation Z employees is an important retention concern in Sleman Regency. This cross-sectional study examined associations of work-life balance, work stress, and workload with turnover intention. Using purposive sampling, 108 usable questionnaires were analyzed by multiple linear regression in IBM SPSS Statistics 22. The overall model was significant ($F = 14.592$, $p < 0.001$; $R^2 = 0.296$; adjusted $R^2 = 0.276$). Work-life balance showed a negative but non-significant association ($B = -0.009$, $p = 0.858$), whereas work stress ($B = 0.200$, $p = 0.003$) and workload ($B = 0.191$, $p = 0.001$) showed positive significant associations. Workload had the largest numerical standardized coefficient ($\beta = 0.326$), followed by work stress ($\beta = 0.298$), without a formal coefficient-comparison test. The findings support prioritizing manageable workloads and stress prevention while maintaining balance-supportive practices.

Keyword: Generation Z, Turnover Intention, Work Stress, Work-Life Balance, Workload.

INTRODUCTION

Generation Z is an increasingly visible segment of the workforce, but turnover intention should not be treated as a fixed generational characteristic. Indonesian research has documented turnover intention as a relevant issue among Generation Z employees and has linked it to workplace conditions, while descriptive work also shows that expectations about work and employers vary within this cohort (Siregar et al., 2023; Wibowo et al., 2024). Accordingly, the present study treats turnover intention as a context-dependent organizational outcome rather than as a stereotype about Generation Z. Turnover intention represents a conscious willingness to leave an organization and is commonly viewed as a proximal stage in the employee withdrawal process (Mobley, 1977). Understanding the workplace conditions associated with this intention is therefore important for organizations seeking to retain young employees and reduce recruitment, onboarding, and knowledge-loss costs.

Work-life balance is one factor frequently linked to employee retention. It reflects the degree to which individuals can manage work and non-work roles without persistent conflict

or excessive interference (Fisher et al., 2009; McDonald et al., 2005). Generation Z employees commonly expect flexibility, sufficient recovery time, and organizational practices that recognize life outside work. However, empirical findings remain inconsistent. Barage and Sudarusman (2022) reported that work-life balance did not significantly affect turnover intention, whereas Meilia et al. (2023) found a significant relationship. These differences indicate that the effect of work-life balance may depend on employee characteristics, organizational conditions, and the presence of more immediate job pressures.

Work stress is another central predictor of turnover intention. Stress emerges when employees perceive that work demands exceed their capacity or available resources. Employees who experience continuing pressure, role difficulty, and inadequate recovery may develop withdrawal cognitions as an attempt to escape the source of strain. Manggala and Siswanto (2024) found a positive and significant effect of work stress on turnover intention among Generation Z employees in the Special Region of Yogyakarta, while Wibowo and Andriani (2025) reported a non-significant effect in a different organizational context. The inconsistent results reinforce the need for context-specific testing.

Workload refers to the amount, pace, and complexity of work that employees must complete within available time and resources (Azizah et al., 2024). A workload that is persistently perceived as excessive can produce fatigue, reduce perceived control, and intensify the desire to seek alternative employment. Ismartaya et al. (2024) found that workload significantly increased turnover intention, whereas Bimaputra and Parwoto (2020) found no significant relationship. Such mixed evidence suggests that workload may operate differently across regions, industries, and workforce groups.

The Job Demands-Resources framework provides a theoretical basis for examining these variables together. Work stress and workload represent job demands that require sustained physical or psychological effort, whereas work-life balance functions as a personal and organizational resource that may support recovery and role management (Bakker & Demerouti, 2007; Demerouti et al., 2001). When job demands exceed available resources, employees are more likely to experience strain and to consider leaving the organization. Conservation of Resources theory similarly explains that individuals attempt to protect remaining resources and may withdraw from situations that continually threaten time, energy, and psychological well-being (Hobfoll, 1989).

The studies assembled for this manuscript have generally examined these variables in other regions, organizations, industries, or generational groups. The available cited literature does not establish whether the same pattern of associations applies to Generation Z employees working in Sleman Regency, particularly when work-life balance is modeled together with work stress and workload. The gap addressed here is therefore not geographic location alone: it concerns whether a resource-related condition (work-life balance) and two immediate job demands (work stress and workload) show different associations with turnover intention within the same local Generation Z sample. Because the literature review was targeted rather than systematic, the study does not claim that no prior Sleman-based evidence exists.

Contribution. This study makes a focused empirical and theoretical contribution rather than claiming absolute novelty. Empirically, it evaluates work-life balance, work stress, and workload within one model among purposively sampled Generation Z employees in Sleman Regency. Theoretically, the model contrasts a resource-related condition with two job demands within the Job Demands-Resources perspective, allowing the data to show whether demand-side indicators remain associated with turnover intention after work-life balance is considered simultaneously. This comparison adds more than testing three predictors independently because it evaluates the relative pattern of resource- and demand-related associations in the same regression model. The study therefore aims to examine the partial

associations of work-life balance, work stress, and workload with turnover intention and the explanatory significance of the overall model.

METHOD

Research Design and Population

This study used a quantitative, cross-sectional survey design. The target group consisted of employees in Sleman Regency classified as Generation Z under the original study-specific screening criterion of 15-30 years. This age range is treated as an operational criterion used in the source study, not as a universal demographic boundary for Generation Z. The official BPS publication for Sleman reports labor-force indicators for the population aged 15 years and older but does not directly substantiate a total of 177,407 employed Generation Z individuals aged 15-30; therefore, that previously reported population estimate has been removed (Badan Pusat Statistik Kabupaten Sleman, 2024). The archived analytical materials do not preserve individual-age frequencies, so it cannot be verified retrospectively whether respondents aged 15-17 were included. Documentation of assent or guardian consent for possible minor participants was also not available in the materials archived. This documentation gap is reported explicitly as a limitation rather than being reconstructed. Data were collected through a structured questionnaire measuring work-life balance, work stress, workload, and turnover intention.

Sampling Technique, Sample Profile, and Analytical Adequacy

Purposive sampling was selected because a complete sampling frame identifying Generation Z employees across organizations in Sleman Regency was not available. Respondents were screened using the study-specific criteria of being 15-30 years old and currently employed in Sleman Regency, and questionnaires sufficiently complete for analysis were retained. This approach enabled access to a specific and geographically dispersed workforce group; however, it is a non-probability technique and does not provide each population member with a known probability of selection. Consequently, the sample supports analysis of relationships within the respondents studied but not statistically representative estimates for all Generation Z employees in Sleman Regency.

Because purposive rather than probability sampling was used, sample adequacy was evaluated for the planned multiple regression analysis rather than as evidence of population representativeness. Green (1991) proposed the practical heuristics $N \geq 50 + 8m$ for evaluating the overall multiple correlation and $N \geq 104 + m$ for evaluating individual predictors, where m is the number of predictors. With three predictors, these benchmarks are 74 and 107 cases, respectively; the final sample of 108 usable responses exceeded both. These rules are heuristics, not substitutes for formal priori power analysis. As a supplementary sensitivity calculation for the omnibus regression F test, $N = 108$ with three predictors, $\alpha = 0.05$, and 80% power corresponds to an approximately detectable effect size of $f^2 = 0.105$. This does not establish adequate power for every individual coefficient and does not remove selection bias from purposive sampling.

Table 1. Sample Design and Analytical Coverage

Component	Description
Target group	Employees in Sleman Regency meeting the study-specific Generation Z screening criterion
Eligibility criteria	Aged 15-30 years under the original study screening rule; currently employed in Sleman Regency; questionnaire sufficiently complete for analysis
Sampling technique	Purposive, non-probability sampling
Usable responses	108
Number of predictors	3

Component	Description
Regression adequacy	Overall-model heuristic: 74 cases; individual-predictor heuristic: 107 cases; achieved sample: 108; sensitivity at $\alpha = 0.05$ and 80% power: approximately $f^2 = 0.105$
Scope of inference	Associations within the sampled respondents; not a statistically representative population estimate

Source: Research design and regression-adequacy assessment based on Green (1991).

The archived analytical file available for revision did not preserve complete respondent distributions by age, sex, employment sector, tenure, employment status, education, or other demographic characteristics. Consequently, these percentages cannot be reported retrospectively, and no values have been reconstructed or inferred. The absence of a respondent profile limits assessment of sample diversity and demographic representativeness. Findings are therefore interpreted as analytical evidence from the 108 eligible respondents rather than as statistically generalizable estimates for all Generation Z employees in Sleman Regency.

Data Analysis

Data analysis was conducted using IBM SPSS Statistics version 22. The archived analysis reports item-total correlation coefficients labeled "r-count" together with significance values; however, the retained documentation does not identify whether these were Pearson item-total correlations or corrected item-total correlations. They are therefore reported as item-analysis evidence rather than as definitive construct-validity evidence. Internal consistency was assessed using Cronbach's alpha. Residual normality was assessed using a Kolmogorov-Smirnov test, with the reported $p = 0.200$ treated as SPSS's displayed lower-bound value rather than an exact proof of normality. Multicollinearity was evaluated using tolerance and variance inflation factors (VIF). The archived heteroscedasticity table contains predictor significance values in a form consistent with a Glejser-type auxiliary regression, but the original SPSS output and exact test label were not retained; therefore, the revised manuscript reports only the absence of detected evidence under the archived diagnostic rather than claiming proof of homoscedasticity. Multiple linear regression was then used to estimate the associations between the three predictors and turnover intention. Individual coefficients were evaluated with t-tests, the overall model with the F-test, and explanatory power with R^2 and adjusted R^2 at $\alpha = 0.05$ (Ghozali, 2018).

RESULT AND DISCUSSION

Instrument Testing

Table 2. Summary of Archived Item-Total Correlation Results

Variable	Number of Items	Range of r-count	Significance	Decision
Work-life balance (X1)	8	0.556-0.684	$p < 0.001$	Retained
Work stress (X2)	10	0.600-0.721	$p < 0.001$	Retained
Workload (X3)	8	0.612-0.655	$p < 0.001$	Retained
Turnover intention (Y)	6	0.619-0.719	$p < 0.001$	Retained

Source: Primary data processed by the authors, 2025.

The archived item-analysis results reported positive item-total coefficients ranging from 0.556 to 0.721, with reported significance values below 0.001. These results supported retaining the items for the present regression analysis. They should not, however, be interpreted as sufficient evidence of construct validity by themselves. The archived study materials did not identify the original scale sources, adaptation procedure, translation

procedure, or pilot-testing protocol; those aspects therefore cannot be verified retrospectively and should be documented explicitly in any future replication.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Criterion	Decision
Work-life balance (X1)	0.768	> 0.70	Reliable
Work stress (X2)	0.861	> 0.70	Reliable
Workload (X3)	0.774	> 0.70	Reliable
Turnover intention (Y)	0.768	> 0.70	Reliable

Source: Primary data processed by the authors, 2025.

Cronbach's alpha values ranged from 0.768 to 0.861, exceeding the 0.70 criterion. The four constructs therefore demonstrated acceptable internal consistency.

Classical Assumption Tests

Table 4. Residual Normality Test

Statistic	Value	Decision
Asymp. Sig. (2-tailed)	0.200	No departure detected (K-S)

Source: Primary data processed by the authors, 2025.

The Kolmogorov-Smirnov test of regression residuals reported a significance value displayed as 0.200. This value is treated as the SPSS lower-bound display rather than as an exact p-value. The test did not detect a statistically significant departure from normality at $\alpha = 0.05$, but a non-significant result does not prove that residuals are perfectly normal. A Q-Q plot was not preserved in the archived analytical materials, so no additional graphical diagnostic can be reported retrospectively.

Table 5. Multicollinearity Test

Independent Variable	Tolerance	VIF	Decision
Work-life balance	0.971	1.030	No multicollinearity
Work stress	0.704	1.421	No multicollinearity
Workload	0.714	1.401	No multicollinearity

Source: Primary data processed by the authors, 2025.

All tolerance values were above 0.10, and all VIF values were below 10, indicating that multicollinearity was not a concern in the regression model.

Table 6. Archived Heteroscedasticity Diagnostic

Variable	Significance	Decision
Constant	0.114	No evidence detected
Work-life balance (X1)	0.857	No evidence detected
Work stress (X2)	0.692	No evidence detected
Workload (X3)	0.124	No evidence detected

Source: Primary data processed by the authors, 2025.

All archived predictor significance values in the heteroscedasticity diagnostic exceeded 0.05. Thus, no statistically detectable evidence of heteroscedasticity was identified under the archived test. Because the original SPSS output did not preserve the exact test label, this result is reported cautiously and is not treated as proof of homoscedasticity.

Multiple Linear Regression and Hypothesis Testing

Table 7. Multiple Linear Regression Coefficients

Predictor	B	Std. Error	Beta	t	p-value	Hypothesis
Constant	11.061	2.801	-	3.949	< 0.001	-
Work-life balance (X1)	-0.009	0.052	-0.015	-0.179	0.858	H1 not supported
Work stress (X2)	0.200	0.066	0.298	3.041	0.003	H2 supported
Workload (X3)	0.191	0.057	0.326	3.343	0.001	H3 supported

Source: Primary data processed by the authors, 2025.

Based on the unstandardized coefficients, the estimated regression equation was:

$$Y = 11.061 - 0.009X_1 + 0.200X_2 + 0.191X_3 + e$$

Work-life balance showed a negative but non-significant association with turnover intention (B = -0.009, β = -0.015, t = -0.179, p = 0.858), so H1 was not supported. Work stress showed a positive significant association (B = 0.200, β = 0.298, t = 3.041, p = 0.003), supporting H2, and workload showed a positive significant association (B = 0.191, β = 0.326, t = 3.343, p = 0.001), supporting H3. Using the reported B and standard errors with df = 104, the approximate 95% confidence intervals for the unstandardized coefficients were -0.112 to 0.094 for work-life balance, 0.069 to 0.331 for work stress, and 0.078 to 0.304 for workload. Workload had the largest numerical standardized coefficient in this model, followed by work stress, but the difference between these coefficients was not formally tested; therefore, the study does not claim that workload was statistically stronger than work stress.

Table 8. Simultaneous F-Test (ANOVA)

Model	Sum of Squares	df	Mean Square	F	p-value
Regression	128.244	3	42.748	14.592	< 0.001
Residual	304.673	104	2.930	-	-
Total	432.917	107	-	-	-

Source: Primary data processed by the authors, 2025.

The overall regression model was statistically significant (F = 14.592, p < 0.001). Thus, work-life balance, work stress, and workload jointly explained a statistically significant amount of variation in turnover intention among the sample respondents, supporting H4 at the model level. This result is associational and does not establish that the predictors causally changed turnover intention.

Table 9. Coefficient of Determination

Model	R	R Square	Adjusted R Square
1	0.544	0.296	0.276

Source: Primary data processed by the authors, 2025.

The unadjusted R^2 was 0.296, indicating that the three-predictor model accounted for 29.6% of the observed variance in turnover intention in this sample. After adjustment for the number of predictors and sample size, adjusted R^2 was 0.276, or 27.6%. The adjusted value is used consistently in the abstract and conclusion when describing the model's explanatory performance. The remaining variance reflects influences not represented in the model as well as random variation; it should not be attributed to any single omitted factor without additional analysis.

Association of Work-Life Balance with Turnover Intention

Work-life balance showed a negative but non-significant association with turnover intention. The negative coefficient is directionally consistent with the expectation that greater

balance may coincide with lower withdrawal intentions, but the confidence interval included zero and the association was not statistically distinguishable from zero in this sample. This result is consistent with Barage and Sudarusman (2022) but differs from Meilia et al. (2023). The finding should not be interpreted as evidence that work-life balance is unimportant; rather, work-life balance did not explain additional variation in turnover intention after work stress and workload were considered simultaneously in this cross-sectional model.

From the Job Demands-Resources perspective, work-life balance can operate as a resource that helps employees recover and coordinate work and personal roles. However, resources may have weaker direct effects when acute job demands are more salient (Bakker & Demerouti, 2007). In this study, Generation Z employees may have evaluated immediate pressures such as task volume and psychological strain more strongly than general perceptions of balance. It is also plausible that work-life balance affects turnover intention indirectly through job satisfaction, engagement, or stress. Because mediation was not tested, this explanation remains a theoretically grounded interpretation that should be examined in future research. Organizations should therefore maintain flexibility and balance-supportive policies but should not rely on those policies alone to address turnover intentions.

Association of Work Stress with Turnover Intention

Work stress showed a positive and statistically significant association with turnover intention. This pattern is consistent with Putri and Pujianto (2023) and with findings among Generation Z employees in D.I. Yogyakarta reported by Manggala and Siswanto (2024), although it differs from Wibowo and Andriani (2025). Within the present sample, respondents reporting higher work stress also tended to report stronger turnover intention; the cross-sectional design does not establish the direction of causality.

Theoretically, sustained work stress can be interpreted within the Job Demands-Resources framework as a strain-related condition that may emerge when demand exceeds available coping resources (Demerouti et al., 2001). Mobley's (1977) withdrawal model likewise provides a conceptual basis for linking negative work experiences with thoughts of quitting. One possible interpretation is that persistent stress may conflict with workplace expectations described in prior Generation Z literature (Siregar et al., 2023; Wibowo et al., 2024). However, those expectations, coping resources, and withdrawal mechanisms were not measured directly in this study. They are therefore offered only as theoretically grounded explanations to be tested in future research, not as mechanisms demonstrated by the present data.

Association of Workload with Turnover Intention

Workload showed a positive and statistically significant association with turnover intention and had the largest numerical standardized coefficient in the model ($\beta = 0.326$). This pattern is consistent with Latansa et al. (2024) and Ismartaya et al. (2024) but differs from Angelisa et al. (2023) and Bimaputra and Parwoto (2020). The finding indicates that respondents reporting higher perceived workload also tended to report stronger intentions to leave. Because the standardized coefficients were not formally compared, the numerical difference between workload and work stress should not be interpreted as proof that workload is definitively the stronger predictor.

Conservation of Resources theory offers one possible explanation for the workload pattern: demanding work may consume time, attention, and physical or emotional energy, and continued resource depletion may encourage withdrawal as a resource-protection response (Hobfoll, 1989). However, the present study did not directly measure resource loss, deadline pressure, staffing adequacy, recovery opportunities, or related mechanisms.

References to these conditions should therefore be understood as theoretical possibilities rather than empirical findings from the sampled respondents.

Joint Model and Explanatory Power

The three predictors jointly explained a statistically significant amount of variation in turnover intention, consistent with Pratiwi et al. (2022). This pattern is compatible with the view that turnover intention is associated with multiple workplace conditions rather than a single factor. Nevertheless, adjusted R^2 was 27.6%, showing that most observed variation was not captured by work-life balance, work stress, and workload. Other plausible correlates include job satisfaction, organizational commitment, compensation, career development, supervisor support, organizational culture, job insecurity, perceived alternative employment, and individual differences. These factors were not tested here and are proposed as directions for subsequent research rather than explanations established by the current model.

Practical Implications

The findings suggest that organizations employing Generation Z workers in Sleman should pay particular attention to workload and work stress because both were positively associated with turnover intention in this sample. Practical responses may include reviewing staffing levels and task distribution, clarifying priorities, setting realistic deadlines, monitoring recurring overtime, and strengthening supportive supervision and confidential feedback channels. Work-life balance policies, such as flexible scheduling and predictable time off, can remain part of a broader retention approach. Because the design is observational and cross-sectional, these recommendations should be treated as risk-management implications rather than as interventions proven by this study to reduce turnover intention.

Limitations and Future Research

This study has several limitations. First, purposive sampling was necessary because no comprehensive sampling frame was available. Although the achieved sample met regression-based heuristics and the supplementary sensitivity calculation, the non-probability design limits statistical representativeness and creates the possibility of self-selection and coverage bias. Second, the archived analytical file did not preserve complete respondent characteristics, preventing evaluation of demographic and sectoral diversity. Third, the original screening criterion was 15-30 years, but individual-age frequencies and consent documentation were not retained; consequently, this revision cannot verify whether respondents aged 15-17 were included or whether guardian-consent procedures were applied if minors participated. Future studies should either restrict recruitment to adults or document age-appropriate assent and guardian consent where required. Fourth, all variables were collected by self-report questionnaire at one point, creating potential common-method bias and shared-method variance. Fifth, the cross-sectional design identifies associations at one point in time and cannot establish temporal or causal direction. Sixth, the study measured turnover intention rather than actual turnover behavior. Seventh, adjusted R^2 of 27.6% indicates substantial omitted variation. Future research should use probability or stratified sampling where feasible, preserve complete respondent profiles, conduct prospective power planning, combine self-report with additional data sources where possible, and use longitudinal or multi-wave designs together with theoretically justified additional predictors such as job satisfaction, organizational commitment, compensation, leadership, career opportunities, job insecurity, perceived alternative employment, and perceived organizational support. Mediation and moderation models may also test whether work-life balance operates indirectly or conditionally; longitudinal design alone does not eliminate omitted-variable bias.

CONCLUSIONS AND RECOMMENDATIONS

This study examined associations of work-life balance, work stress, and workload with turnover intention among 108 purposively sampled employees in Sleman Regency who met the study-specific Generation Z screening criterion. Work-life balance showed a negative but non-significant association, whereas work stress and workload showed positive significant associations. The overall regression model was statistically significant; R^2 was 0.296 and adjusted R^2 was 0.276, indicating that the adjusted model accounted for 27.6% of the observed variance in turnover intention. Workload had the largest numerical standardized coefficient, but its coefficient was not formally compared with work stress. The findings therefore indicate that, within this sample, turnover intention was more consistently associated with the two measured job-demand indicators than with work-life balance. Organizations may prioritize workload management and stress prevention while maintaining balance-supportive practices, but causal effectiveness cannot be inferred from this cross-sectional design. Because of purposive sampling, incomplete demographic documentation, and other stated limitations, the findings should not be generalized statistically to all Generation Z employees in Sleman Regency.

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