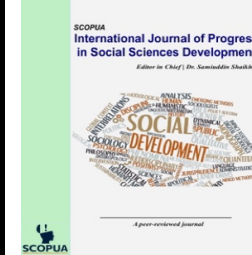


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## Balancing Work and Life to Retain Talent: The Mediating Role of Job Satisfaction in the Relationship between Work-Life Balance and Turnover Intention

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### ABSTRACT

Staff turnover is one of the most persistent and costly problems facing HR managers, especially in the fast-paced, competitive service industry. High turnover rates lead to high hiring and training expenses, impact organizational performance, lower service quality, and affect customer satisfaction. Given these challenges, the influence on an employee's intention to stay or leave an organization has become a critical area of study. The purpose of this study is to explore the mediating role of job satisfaction between work-life balance and employees' turnover intention. Based on the theoretical framework of the Job Demands–Resources (JD-R) model and social exchange theory, work-life balance is viewed as an essential job resource for the successful management of work and personal responsibilities. Providing supportive work-life balance practices fosters positive work attitudes, including increased job satisfaction among employees. This will lead to higher satisfaction, reducing the chance they will look for a job elsewhere. A quantitative cross-sectional research design was used to explore these relationships, and data were gathered from 330 employees in the service sector by means of a structured questionnaire based on existing and validated measurement scales. The hypotheses were tested using regression-based mediation analysis with bootstrapping procedures in PROCESS Model 4. The results show that work-life balance has a direct and indirect effect on turnover intention through job satisfaction, suggesting partial mediation.

**Keywords:** Work-life balance; Job satisfaction; turnover intention; Mediation, Job Demands–Resources model; Talent retention

### 1. Introduction

In the wake of the pandemic and the global transition to hybrid and remote working, voluntary employee turnover has become a strategic priority for organizations. Maharani and Tamara (2024) found that the increased prevalence of work-from-home arrangements created new opportunities on the outside for workers, and that turnover intention has surged in knowledge- and service-intensive jobs because workers are rethinking the boundaries between work and home life. The changes indicate that the compensation retention strategy is no longer effective. Work-life balance (WLB) has been gaining attention in the academic literature as a factor influencing whether to stay or leave a job Sitzmann, T., Schwartz, S., Dwivedi, P., & Johnson, S. (2026). The authors of the study, Aman-Ullah et al. (2022), claimed that WLB is now one of the most important factors influencing employee retention and satisfaction, particularly in banking and similar service industries where the demands of work and family life are often conflicting. Hasan, Nikmah, and Sudarmiatin (2022) showed that a lack of balance between work and family life, which is common in banking and other service industries, is a major source of strain that can drive employees to leave the organization.

The post-pandemic workforce, particularly younger workers, is increasingly focused on balance over indicators of job security (Kerksieck et al., 2022). Although there is a clear relationship between WLB and turnover, the mechanism between them remains poorly understood. Kamara, Yeşiltaş, Jalloh, and Nwosu (2023) pointed out that most studies focus on the direct effect of WLB on turnover intention and neglect the attitudinal pathways through which this effect occurs, while Handayani, Faslah, and Adha (2024) also stressed that job satisfaction might be the missing link between balance and



retention. Theoretically, this gap is significant in that it will decide if the HR intervention should focus on balance or satisfaction, which is created by balance.

### **Research Question**

1. Does work-life balance significantly reduce turnover intention?
2. Does work-life balance enhance job satisfaction?
3. Does job satisfaction mediate the relationship between work-life balance and turnover intention?

The study makes three contributions. It theoretically builds on the WLB–turnover literature by empirically modeling the intervening role of job satisfaction, which is in response to the call for deeper mechanism-based explanations (Kamara et al., 2023; Maharani & Tamara, 2024). In the context, it puts the model in a service sector where working hours are longer, and job demands are higher, so balance is more important (Hasan et al., 2022; Aman-Ullah et al., 2022). In practice, it provides HR managers with data-driven insights into which policies and practices to invest in more resources to reduce costly turnover (Handayani et al., 2024; Kerksieck et al., 2022).

## **2. Literature Review**

This study is based on two complementary theories. Claes, Vandepitte, Clays, and Annemans (2023) have extended the Job Demands–Resources (JD-R) model, which posits that all work contexts include job demands that drain energy and job resources that energize and sustain employees, both of which contribute to attitudinal and behavioral outcomes. According to this logic, Hoare and Vandenberghe (2022) identified work-life balance as a buffer from role overload and role conflict that leads to less emotional exhaustion and turnover intention. Therefore, the JD-R lens makes WLB a resource that enhances positive attitudes, such as job satisfaction. The second pillar of the framework is provided by Social Exchange Theory (SET). Ahmad, Nawaz, Ishaq, Khan, and Ashraf (2023) in their systematic review explained that employment relationships are based on reciprocity norms, where positive attitudes and loyalty are the responses of the employees towards positive organizational treatment. Bezuidenhout, A., Johnston, K., Corbett, S., van Zyl, D., & Pasamar, S. (2026) furthered this argument by demonstrating that employees respond to an organization's investment in their well-being through increased motivation and job satisfaction when the organization implements balance-supportive practices.

Work-Life Balance is the perception of an individual's capacity to balance the requirements of work with personal, family, and social roles Kamboj, J., & A, E. (2026). Kerksieck et al. (2022) defined balance as an active "crafting" process in which employees bring together multiple life domains, and Isa and Indrayati (2023) interpreted it as the extent to which work does not intrude on the responsibilities of the other life domains, and vice versa. This conceptualization is based on the idea that balance is a perception and a manageable resource. Empirical studies have consistently found a relationship between WLB and positive work outcomes Zhengyi, G. (2026). Hasan et al. (2022) demonstrated that chronic work-family imbalance was associated with high levels of stress among bank employees, while Giauque et al. (2022) revealed that public employees with a worse balance during periods of increased demands had higher levels of exhaustion and lower levels of perceived performance. These results confirm that WLB is a valid predictor of employee attitudes and intentions.

Job satisfaction is an employee's positive emotional response to his or her assessment of the job and work experiences. Matrafi (2024) described it as the emotional result of a balanced social exchange where perceived organizational support is met by positive employee emotions, while Ladelsky and Lee (2022) viewed it as a holistic assessment of the intrinsic and extrinsic job characteristics that have a high predictive value for subsequent employee behavior. Satisfaction is a measure that indicates the overall perception of employment. There is a great deal of evidence that places job satisfaction as a major mediating attitude. Claes, Vandepitte, Clays, and Annemans (2023) showed that job satisfaction is a mediator between job resources and the other outcomes of well-being, while Li, Chen, and Gao (2022) revealed that job satisfaction is a mediator between job conflict and turnover intention among teachers. These studies highlight the explanatory, not just the outcome, significance of satisfaction.

The conscious, deliberate decision to leave an organization is called turnover intention, and it is generally considered the best proximal predictor of actual turnover. Kamara, Yeşiltaş, Jalloh, and Nwosu (2023) stated that studying intention is important because it comes before and predicts costly voluntary exit, and Kim, Scott, Poghosyan, and Martself (2024) pointed out that intention reflects the attitudinal phase where managerial intervention is still possible. Therefore, measuring intention provides HR practitioners with an early-warning indicator. A network of attitudinal and contextual antecedents of turnover intention is identified as a result of recent studies. Poor work-life balance and unmanaged stress combined increase the intention to quit (Maharani & Tamara, 2024), and the boundary-blurring nature of telework increased cognitive strain, which, in turn, increased withdrawal cognitions (Omoredede & Berglund, 2024). Importantly, Nurhidayati and Dini (2023) and Khalid and Sahibzada (2023) both found that the effect of such job conditions on turnover intention was significantly mediated by job satisfaction, which further supports the mediation model.

### **2.1 Hypotheses Development and Conceptual Framework**

The relationship between WLB and turnover intention is the starting point of this study. In the JD-R model, Hoare and Vandenberghe (2022) showed that work-life balance as a job resource significantly and negatively correlated with turnover intention, which could counteract the negative effects of role overload and role conflict. Similarly, Kamara et al. (2023)



found that the more positive the nurses' balance, the more negative their intentions to leave were, supporting the first hypothesis:

**H1:** Work-life balance has a significant negative effect on turnover intention.

**H2:** Work-life balance has a significant positive effect on job satisfaction.

**H3:** Job satisfaction has a significant negative effect on turnover intention.

**H4:** Job satisfaction mediates the relationship between work-life balance and turnover intention.

## 2.2 Conceptual Framework

The proposed model assumes that the work-life balance is the independent variable, job satisfaction is the mediating variable, and turnover intention is the dependent variable. Work-life balance is hypothesized to have a direct influence on turnover intention (H1) as well as an indirect influence on turnover intention through job satisfaction (H2, H3, and H4). This structure reflects the mediated relationships as shown by Handayani et al. (2024) and Kamara et al. (2023), and it is an operationalization of the integrated JD-R and Social Exchange reasoning developed above (Claes et al., 2023; Ahmad et al., 2023). The conceptual framework of the study is given in the following Figure 1.



**Figure 1:** Conceptual Framework of the Study

The study uses a quantitative and cross-sectional research design with a deductive (positivist) approach suitable for testing the hypotheses that have been preformulated in accordance with theories. Claes, Vandepitte, Clays, and Annemans (2023) used a similar cross-sectional, theory-driven strategy to model the relationship between job resources and attitudinal outcomes, and Hoare and Vandenberghe (2022) used quantitative survey data to explore JD-R relationships with turnover intention. A survey-based design allows the collection of standardized data from a large sample, which is useful for making statistical estimates of direct and indirect effects. The target population is employees in the service sector, such as banking, telecommunication, information technology, and the health care sector, in which working hours are relatively long, and job demands are relatively high, so that work-life balance is very important.

Since a complete sampling frame was not available, a non-probability purposive sampling method was employed, similar to Yeşiltaş et al. (2023), Jalloh and Nwosu (2023), who conducted similar studies on the workforce, where the sample consisted of respondents who met certain employment conditions. A final sample of 330 valid responses was achieved that met the criteria for structural mediation testing. Kamara et al. (2023) obtained stable estimates using a similar sample size, and showed that the sample size is large enough to detect indirect effects in WLB–turnover studies. The size is also consistent with the conventional rule of 10 observations per estimated parameter.

All constructs were assessed with multi-item scales adapted from validated scales used in the recent literature, and responses were recorded on a five-point Likert scale ranging from "strongly disagree" to "strongly agree." The work-life balance items were adapted from the operationalization of Isa and Indrayati (2023) that reflect the extent to which the work and non-work domains are perceived as integrated. Job satisfaction was assessed with items similar to Ladelsky and Lee (2022) that reflect the overall affective evaluation of the job. The items adapted from Kamara et al. (2023) and Khalid and Sahibzada (2023) were used to measure turnover intention, which refers to a conscious intention to leave the organization. Data were collected using a self-administered structured questionnaire sent both in hard copy and online to ensure the questionnaire was distributed widely, similar to the mixed-mode approach. The inclusion of respondents was voluntary and anonymous described the ethical protections used in this study.

A brief screening question confirmed that the respondents were working in the service sector at the time of the survey. Analyses of the hypothesized relationships were conducted using regression-based mediation analysis (Model 4, PROCESS macro) in SPSS, which is appropriate for testing simple mediation models. The measurement instrument was first tested for reliability, and then descriptive statistics, correlations, and structural paths were estimated. To assess the mediating role of job satisfaction (H4), a bootstrapping procedure with 5,000 resamples was used to estimate the significance of the indirect effects.

## 4. Results and Discussion

### 4.1 Demographic Profile of Respondents

A total of 330 valid responses were received from employees in the service sector. Table 1 indicates that the sample was fairly balanced in terms of gender, with male respondents constituting a slightly higher proportion of 53.6% compared to females (43.0%). The highest age group was 25-34 years (39.4%), with the majority of respondents being married (60.0%). Education-wise, the highest percentage of people were those with a bachelor's degree (40.6%), and the next highest percentage was the people with master's level education (41.2% combined). The respondents were well balanced between banking/finance (24.8%), information technology (23.6%), and healthcare (23.0%). The majority of respondents held entry-level (37.0%) or officer/executive (34.2%) positions, had one to five years of experience (43.9%), and worked on a

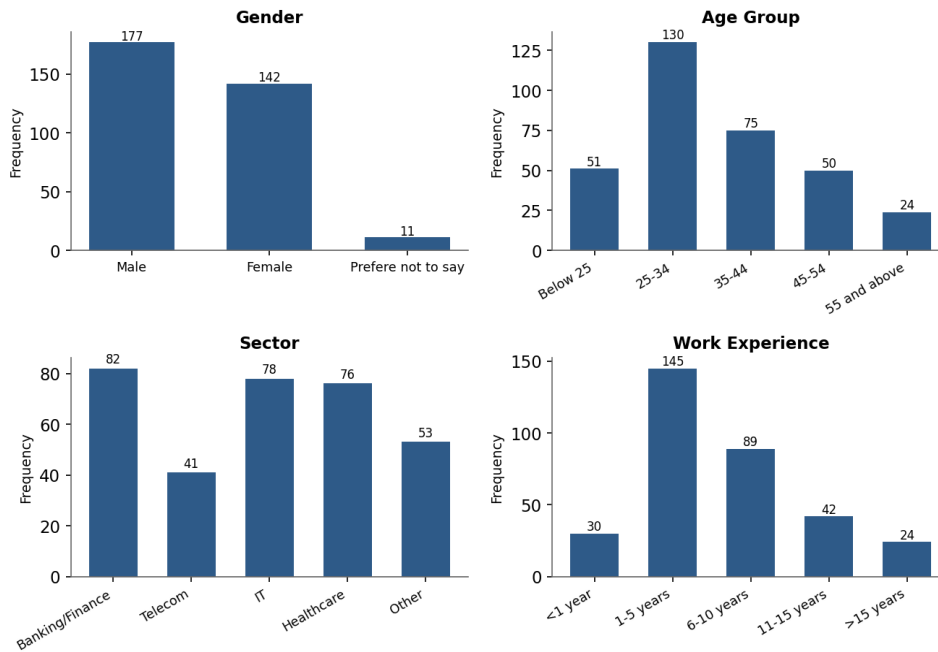


permanent/full-time basis (77.9%). Notably, 38.2% stated working more than 48 hours a week, highlighting the importance of work-life balance in this group. Table 1 and Figure 2 represent Demographic Characteristics, respectively.

**Table 1:** Demographic Characteristics (N = 330)

| Variable           | Category               | Frequency | Percent |
|--------------------|------------------------|-----------|---------|
| Gender             | Male                   | 177       | 53.6    |
|                    | Female                 | 142       | 43.0    |
|                    | Prefer not to say      | 11        | 3.3     |
| Age                | Below 25               | 51        | 15.5    |
|                    | 25–34                  | 130       | 39.4    |
|                    | 35–44                  | 75        | 22.7    |
|                    | 45–54                  | 50        | 15.2    |
|                    | 55 and above           | 24        | 7.3     |
| Marital status     | Single                 | 119       | 36.1    |
|                    | Married                | 198       | 60.0    |
|                    | Other                  | 13        | 3.9     |
| Education          | Intermediate/Diploma   | 46        | 13.9    |
|                    | Bachelor's             | 134       | 40.6    |
|                    | Master's / MS-MPhil    | 136       | 41.2    |
|                    | Other                  | 14        | 4.2     |
| Sector             | Banking/Finance        | 82        | 24.8    |
|                    | Telecommunications     | 41        | 12.4    |
|                    | Information Technology | 78        | 23.6    |
|                    | Healthcare             | 76        | 23.0    |
|                    | Other                  | 53        | 16.1    |
| Position           | Entry level            | 122       | 37.0    |
|                    | Officer/Executive      | 113       | 34.2    |
|                    | Middle management      | 61        | 18.5    |
|                    | Senior management      | 28        | 8.5     |
|                    | Other                  | 6         | 1.8     |
| Experience         | Less than 1 year       | 30        | 9.1     |
|                    | 1–5 years              | 145       | 43.9    |
|                    | 6–10 years             | 89        | 27.0    |
|                    | 11–15 years            | 42        | 12.7    |
|                    | More than 15 years     | 24        | 7.3     |
| Employment type    | Permanent/Full-time    | 257       | 77.9    |
|                    | Contractual            | 59        | 17.9    |
|                    | Part-time              | 14        | 4.2     |
| Working hours/week | Less than 40           | 53        | 16.1    |
|                    | 40–48                  | 151       | 45.8    |
|                    | 49–56                  | 66        | 20.0    |
|                    | More than 56           | 60        | 18.2    |





**Figure 2:** Graphical Representation of Demographic Characteristics

#### 4.2 Reliability Analysis

Cronbach's alpha was used to determine the internal consistency of each construct. As shown in Table 2, the three scales had satisfactory reliability, with all having correlation values above the accepted value of 0.70. The reliability of work-life balance was excellent ( $\alpha = .920$ ), the reliability of job satisfaction was good ( $\alpha = .879$ ), and the reliability of turnover intention was acceptable ( $\alpha = .731$ ). The values indicate that the items were consistent in measuring their intended constructs and suitable for further analysis. Reliability Analysis is given in the following Table 2 and Descriptive Statistics and Normality are given in Table 3.

**Table 2:** Reliability of Constructs

| Construct               | No. of items | Cronbach's $\alpha$ |
|-------------------------|--------------|---------------------|
| Work-Life Balance (WLB) | 8            | .920                |
| Job Satisfaction (JS)   | 7            | .879                |
| Turnover Intention (TI) | 5            | .731                |

#### 4.3 Descriptive Statistics and Normality

Means, standard deviations, and normality indices for the composite scores are provided in Table 3. The mean scores for work-life balance ( $M = 3.49$ ,  $SD = 0.80$ ) and job satisfaction ( $M = 3.48$ ,  $SD = 0.71$ ) were in the moderate range, whereas the mean score for turnover intention was low ( $M = 1.48$ ,  $SD = 0.48$ ), indicating that the respondents did not strongly intend to leave their organizations. The skewness and kurtosis values of work-life balance and job satisfaction were well within the acceptable range of  $\pm 1.96$ . The positive skewness of turnover intention (skewness = 1.71, kurtosis = 3.18) was expected because of the mean and floor effect, and this deviation further justified the use of a bootstrapping procedure for the mediation test, because bootstrapping does not require a normal sampling distribution of the indirect effect. Figure 3 represents the descriptive statistics and normality analysis graphically.

**Table 3:** Descriptive Statistics and Normality (N = 330)

| Construct | Mean | SD   | Skewness | Kurtosis | Min  | Max  |
|-----------|------|------|----------|----------|------|------|
| WLB       | 3.49 | 0.80 | -0.19    | -0.57    | 1.38 | 5.00 |
| JS        | 3.48 | 0.71 | -0.06    | -0.59    | 1.57 | 5.00 |
| TI        | 1.48 | 0.48 | 1.71     | 3.18     | 1.00 | 3.60 |





**Figure 3:** Mean scores of study variables

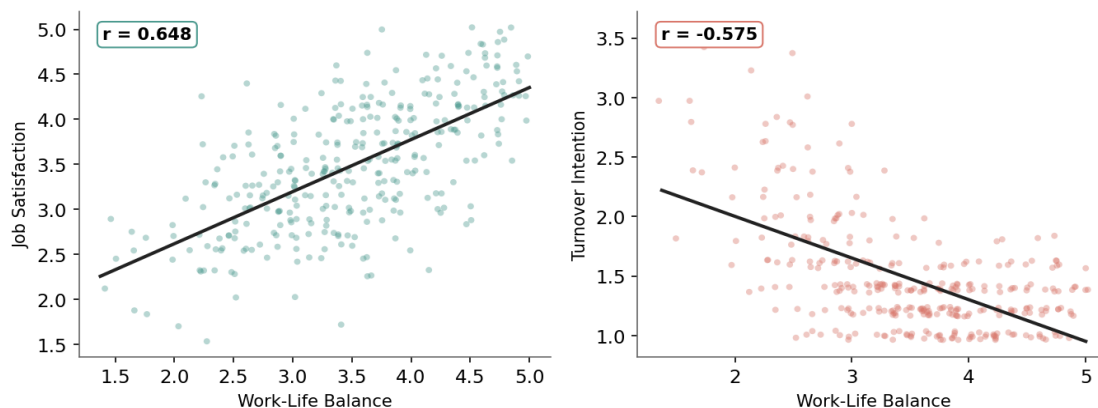
#### 4.4 Correlation Analysis

Pearson correlation analysis was used to explore bivariate relationships between variables (Table 4). Job satisfaction ( $r = .648$ ,  $p < .001$ ) and turnover intention ( $r = -.575$ ,  $p < .001$ ) were both found to be significantly and negatively correlated with work-life balance. Turnover intention was also negatively associated with job satisfaction ( $r = -.460$ ,  $p < .001$ ). All correlations were in the direction predicted by theory, and none was close to the 0.85 level that would indicate a problem with multicollinearity. The description of the correlation analysis is given in Table 4 and Figure 4, respectively.

**Table 4:** Pearson Correlations

|     | WLB     | JS      | TI |
|-----|---------|---------|----|
| WLB | 1       |         |    |
| JS  | .648**  | 1       |    |
| TI  | -.575** | -.460** | 1  |

Note. \*\* $p < .001$ .



**Figure 4:** Relationship among study variables

#### 4.5 Hypothesis Testing and Mediation Analysis

The hypotheses were tested by regression-based mediation analysis (PROCESS Model 4) with 5,000 bootstrap resamples. Table 5 summarizes the results. The overall relationship between work-life balance and turnover intention was negative and statistically significant ( $B = -0.350$ ,  $p < .001$ ), which validates H1. H2 was supported by the significant and positive relationship between work-life balance and job satisfaction (path a:  $B = 0.579$ ,  $p < .001$ ), while H3 was supported by the significant and negative relationship between job satisfaction and turnover intention (path b:  $B = -0.102$ ,  $p = .011$ ) after controlling for work-life balance.

The indirect effect of work-life balance on turnover intention through job satisfaction was negative and significant ( $a \times b = -0.059$ ), with a 95% bias-corrected bootstrap confidence interval of  $[-0.106, -0.015]$ , which did not contain zero, thus supporting H4. The effect of work-life balance on turnover intention did not fully go away after adding the mediator (path c':  $B = -0.291$ ,  $p < .001$ ), suggesting partial mediation. The overall impact of work-life balance on turnover intention was around 16.9%, attributable to job satisfaction. The model was found to account for 42.0% of the variance in job satisfaction and 34.4% of the variance in turnover intention (Table 5 & 6).



**Table 5:** Mediation Analysis Results (Bootstrap = 5,000)

| Path        | Effect        | B      | SE    | t      | p     | 95% CI           |
|-------------|---------------|--------|-------|--------|-------|------------------|
| a           | WLB → JS      | 0.579  | 0.038 | 15.40  | <.001 | —                |
| b           | JS → TI       | −0.102 | 0.040 | −2.56  | .011  | —                |
| c (total)   | WLB → TI      | −0.350 | 0.028 | −12.73 | <.001 | —                |
| c' (direct) | WLB → TI      | −0.291 | 0.036 | −8.13  | <.001 | —                |
| a × b       | WLB → JS → TI | −0.059 | 0.023 | —      | —     | [−0.106, −0.015] |

**Table 6:** Summary of Hypothesis Testing

| Hypothesis | Statement                                          | Result              |
|------------|----------------------------------------------------|---------------------|
| H1         | WLB → Turnover Intention (negative)                | Supported           |
| H2         | WLB → Job Satisfaction (positive)                  | Supported           |
| H3         | Job Satisfaction → Turnover Intention (negative)   | Supported           |
| H4         | Job Satisfaction mediates WLB → Turnover Intention | Supported (partial) |

## 5. Discussion

The results give empirical evidence for the proposed model and are consistent with the recent literature. The significant negative relationship between work-life balance and turnover intention (H1) supports the hypothesis that a harmonious work-life balance is significantly associated with reduced intention to leave the organization. This finding aligns with Hoare and Vandenberghe (2022), who showed that work-life balance, as a job resource, negatively correlates with turnover intention, which is explained by the role overload. It also corroborates Kamara et al. (2023), who found a similar negative correlation among hospital workers. This relationship is especially significant given the high number of respondents working long hours in the current service-oriented environment. The positive correlation of work-life balance and job satisfaction (H2) supports the reciprocity logic of Social Exchange Theory. The high path coefficient reported here is similar to the findings of Kim, Kim, and Oh (2021), which showed that job satisfaction was significantly increased when work-life balance was high, and Matrafi (2024), who suggested that supportive work-life balance was seen as an investment in the organization and was rewarded with positive attitudes.

The finding is directly in line with Handayani, Faslah, and Adha (2024), who found that job satisfaction is a key mediator in the same linkage, and Nurhidayati and Dini (2023), who reported that satisfaction plays a meaningful channel between work conditions and intention to quit. The partial mediation presented here suggests that work-life balance also has a direct effect on turnover intention beyond the satisfaction pathway. Theoretically, the result confirms the integrated Job Demands–Resources and Social Exchange framework (Ahmad et al., 2023): work-life balance is a resource, which enhances job attitudes and has an independent effect on the desire to withdraw. In practice, the dual pathway implies that organizations cannot solely focus on satisfaction-enhancing programs as a retention tool but must also consider work-life balance as a retention tool.

### 5.1 Theoretical and Practical Implications

In theory, this study makes a significant contribution to the human resource literature by providing empirical evidence on the role of job satisfaction as a mediating variable between work-life balance and turnover intention, which aligns with the need for mechanism-based research (Handayani, Faslah, & Adha, 2024). In practice, the results provide solid recommendations for HR managers looking to keep talent. Therefore, the organization should institutionalize practices that support a good work-life balance, including flexible scheduling, rationalized workloads, and well-designed leave policies, as these factors can have a direct impact on turnover intention, as well as contribute to satisfaction. Additionally, managers need to be trained to identify and alleviate work-family stress, as the satisfaction they bring from such support will lead to better retention. These interventions are cost-effective in high-demand service settings where employees are often replaced when they leave, as it would be a recurring cost.

### 5.2 Limitations and Future Research

There are some restrictions to be noted. Firstly, the cross-sectional design does not allow for definitive causal conclusions, as all the variables were measured at one point in time, and future studies could use longitudinal or experimental designs for causal ordering to be more confident. Second, the use of self-reported data may introduce common-method bias, and future research could include supervisor ratings and/or objective turnover data to corroborate the results. Third, the study was conducted in the service sector, which means the results cannot be generalized to other sectors such as manufacturing or the public sector. Lastly, there was only partial mediation of job satisfaction, which means that future studies should



investigate other mediators, including organizational commitment or work engagement, as well as potential moderators such as perceived job alternatives, to create a more comprehensive model of the balance–turnover process.

## 6. Conclusion

The purpose of this study was to investigate the mediating role of job satisfaction between work-life balance and employees' intentions to leave their organizations. The study, which tested the model with 330 employees in the service sector, supported all four hypotheses and was based on the Job Demands–Resources model and the Social Exchange Theory. The work-life balance significantly and negatively influenced turnover intention through its direct effect and indirectly through job satisfaction, which was a partial mediator. These findings validate the role of work-life balance as a beneficial job resource that influences employees' job satisfaction and a standalone factor in reducing withdrawal intention. The main finding of this study is that the mechanism linking balance with retention is not solely satisfaction but also involves other factors. Work-life balance is not just about satisfaction, so it should be a direct strategic priority for organizations looking to retain talent, as mediation was partial. Given the increasing pressures on the job market, coupled with the growing expectations of employees, incorporating the practice of balance into HR policy is an effective and theoretically sound approach to minimizing the costs of voluntary turnover.

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## Declarations

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