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The Influence of Work Stress and Work-Life Balance on Turnover Intention Among Gen Z In Bandung City

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ABSTRACT

The high rate of job turnover among Generation Z has become a concern for organizations, as it is linked to work-related stress and work-life balance. This study aims to examine the state of work-related stress, work-life balance, and turnover intention, as well as to analyze the impact of work-related stress and work-life balance on the turnover intention of Generation Z in the city of Bandung. A quantitative causal approach was employed. Primary data were collected via questionnaires from 100 respondents and analyzed using multiple linear regression with IBM SPSS 27. The results indicate that work-related stress is in the high category (74.9%), work-life balance is in the low category (46.1%), and turnover intention is in the high category (79.4%). Work-related stress has a positive and significant effect on turnover intention (regression coefficient: 0.783; t-statistic: 6.684), whereas work-life balance does not have a significant effect (coefficient: −0.041; t-statistic: −0.478; significance: 0.633). Simultaneously, both variables have a significant effect (F-statistic: 79.741; significance: 0.000), with an R-squared value of 0.622, meaning that 62.2% of the variation in turnover intention can be explained by these two variables. These findings underscore that managing work-related stress is a key factor in reducing the inclination of Generation Z to leave their jobs.

1. Introduction

The industrial landscape is undergoing rapid transformation driven by technological advancements, economic globalization, and changes in employment patterns and organizational systems (Nabila, 2025). These developments require companies to adapt to increasingly competitive business environments, particularly through effective human resource management (Huda & Winarsih, 2026). Human resources represent a strategic organizational asset because their capabilities and performance directly contribute to achieving organizational objectives (Amirra & Perkasa, 2026). One generation increasingly entering and shaping the labor market is Generation Z, generally defined as individuals born between 1997 and 2012 (Amirra & Perkasa, 2026). This generation is characterized by high technological literacy, digital adaptability, and familiarity with internet-based services, which influence their expectations and preferences regarding modern working environments (Nabila, 2025).

According to Statistics Indonesia (BPS), based on the 2020 Population Census, Generation Z accounts for 27.94% of Indonesia's population, making it the largest generational group and indicating its substantial potential contribution to the national workforce through 2030 (Wibowo et al., 2024). Its growing participation in employment highlights the importance of understanding the factors that influence Generation Z's workplace experiences and employment decisions. One particularly important organizational challenge is turnover intention, which refers to an employee's voluntary intention or desire to leave an organization (Mobley, 1982). This intention may be reflected in behavioral changes, including increased absenteeism, declining motivation, violations of organizational rules, dissatisfaction with superiors, and reduced commitment to professional responsibilities (Cinta et al., 2025). High turnover intention can negatively affect organizational productivity, employee

DOI: 10.65246

motivation, discipline, and morale, while potentially increasing workplace risks (Armina & Etikariena, 2022). Previous research identifies several factors associated with turnover intention, including leadership style, work environment, work-life balance, work-related stress, and compensation (Suhita & Larasati, 2025). Among these factors, work-related stress and work-life balance are particularly relevant to understanding the employment expectations and retention challenges associated with Generation Z.

Work-related stress refers to a condition in which individuals experience pressure arising from job demands, organizational circumstances, and personal characteristics (Robbins & Judge, 2019). It can create physical and psychological imbalances that influence employees' emotions, thought processes, and ability to perform their responsibilities effectively (Firmansyah & Hadjirillah, 2025). Excessive workloads, unclear job responsibilities, and ineffective workplace communication are among the factors that may contribute to work-related stress. Furthermore, Generation Z employees may experience dissatisfaction when they perceive insufficient opportunities to contribute or a lack of recognition for their performance, potentially reducing motivation and encouraging them to seek alternative employment (Adha et al., 2025). Supporting this concern, Deloitte (2023) reported that 46% of Generation Z respondents frequently or almost constantly experienced stress or anxiety at work, with heavy workloads, inadequate work-life balance, and unhealthy organizational cultures identified as contributing factors. These circumstances demonstrate the importance of examining work-related stress as a potential determinant of employees' intentions to leave their organizations.

In addition to work-related stress, work-life balance represents another important factor in employee retention. It refers to an individual's ability to manage the competing demands of professional responsibilities and personal life (McDonald et al., 2005). An imbalance between working time and personal or family commitments may generate dissatisfaction and encourage employees to seek organizations that provide more supportive working arrangements (Pantouw et al., 2022). This issue is particularly relevant to Generation Z, which tends to value workplace flexibility, employee well-being programs, and organizational support for maintaining a balance between professional and personal responsibilities (Wanasiri & Aryanto, 2025). Consequently, insufficient support for work-life balance may contribute to employees' decisions to consider leaving their current organizations.

Previous empirical studies have identified relationships between work-related stress, work-life balance, and turnover intention, although their findings remain inconsistent. Haq (2024) found that work-life balance negatively and significantly influenced turnover intention, whereas work-related stress had a positive and significant effect among Generation Z employees in Malang. Similarly, Huda and Winarsih (2026) reported that better work-life balance was associated with lower turnover intention, while higher work-related stress increased employees' intentions to leave at PT Solomon Indo Global. However, different findings have also been reported. Ramadhani et al. (2025) found that work-life balance did not directly influence turnover intention but operated indirectly through work-related stress. Meanwhile, Karmita et al. (2023) reported that work-related stress did not significantly affect turnover intention among employees at CV Sollu Citra Muslim. These differences suggest that the relationships among the variables may vary across organizational and employment contexts, requiring further empirical examination.

The inconsistent findings constitute an empirical research gap concerning the effects of work-related stress and work-life balance on turnover intention. In addition, previous studies have primarily examined particular organizations or employment settings in locations such as Malang and other Indonesian cities, whereas empirical evidence specifically focusing on Generation Z employees in Bandung City remains limited. Therefore, further investigation is necessary to determine whether work-related stress and work-life balance individually and simultaneously influence turnover intention within this particular population and geographical context.

Based on these considerations, this study aims to examine the levels of work-related stress, work-life balance, and turnover intention among Generation Z employees in Bandung City and to analyze the partial and simultaneous effects of work-related stress and work-life balance on turnover intention. Theoretically, this study contributes to the human

DOI: 10.65246

resource management literature by providing additional empirical evidence regarding the relationships between these variables and examining their consistency within a specific generational and geographical context. Practically, the findings are expected to assist organizations in developing employee retention strategies through appropriate stress management, supportive working environments, and policies that accommodate employees' professional and personal responsibilities. The novelty of this study lies in its examination of both individual and simultaneous effects of work-related stress and work-life balance on Generation Z's turnover intention in Bandung City, particularly in light of the inconsistent findings reported in previous research.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

2.1.1. Turnover Intention

Turnover intention refers to an employee's voluntary desire or intention to leave their current organization (Mobley, 1982). It may be reflected in behavioral tendencies such as increased absenteeism, declining work motivation, reduced organizational commitment, and dissatisfaction with workplace conditions (Cinta et al., 2025). From an organizational perspective, high turnover intention represents an important human resource management concern because it can negatively affect productivity, discipline, motivation, and employee morale (Armina & Etikariena, 2022). Therefore, understanding the factors associated with employees' intentions to leave is essential for developing effective retention strategies.

2.1.2. Work-Related Stress

Work-related stress is a dynamic condition arising when individuals encounter demands, opportunities, or constraints associated with their work environment, organizational circumstances, and personal characteristics (Robbins & Judge, 2019). It may create physical and psychological tension that affects employees' emotional conditions, thinking processes, and work performance (Firmansyah & Hadjirillah, 2025). Excessive workloads, unclear responsibilities, and ineffective communication may contribute to this condition. Among Generation Z employees, insufficient opportunities for participation and inadequate recognition of performance may further reduce motivation and encourage consideration of alternative employment (Adha et al., 2025).

2.1.3. Work-Life Balance

Work-life balance refers to an individual's ability to manage the simultaneous demands of professional responsibilities and personal life (McDonald et al., 2005). An imbalance between work and personal commitments may generate dissatisfaction and encourage employees to seek employment in organizations that provide more supportive working conditions (Pantouw et al., 2022). For Generation Z, workplace flexibility, employee wellness programs, and organizational support are important considerations when evaluating employment opportunities (Wanasiri & Aryanto, 2025).

2.1.4. Relationship Between the Research Variables

Work-related stress may increase turnover intention because excessive job demands and unfavorable working conditions can reduce employee motivation and satisfaction, encouraging individuals to consider leaving their organizations. Conversely, work-life balance is conceptually associated with employees' ability to maintain harmony between professional and personal responsibilities. When both factors are considered together, they provide a broader perspective for understanding the factors associated with Generation Z's turnover intention.

2.2. Review of Empirical Studies

Previous empirical research has examined the effects of work-related stress and work-life balance on turnover intention in different employment contexts. Haq (2024) found that work-related stress positively and significantly influenced turnover intention, while work-life balance had a significant negative effect among Generation Z employees in Malang. Similarly, Huda and Winarsih (2026) identified that higher work-related stress increased turnover intention, whereas better work-life balance was associated with a lower intention to leave among Generation Z employees at PT Solomon Indo Global.

Nevertheless, other studies have reported different results. Ramadhani et al. (2025) found that work-life balance did not directly influence turnover

DOI: 10.65246

intention but had an indirect relationship through work-related stress. Karmita et al. (2023) also reported that work-related stress did not significantly affect employee turnover intention at CV Sollu Citra Muslim. These findings demonstrate that the relationships between the variables are not entirely consistent across different research settings. Accordingly, additional empirical investigation is required to examine these relationships among Generation Z employees in Bandung City.

2.3. Identification of the Research Gap

The research gap arises from two main considerations. First, previous empirical studies have produced inconsistent findings regarding the effects of work-related stress and work-life balance on turnover intention. While Haq (2024) and Huda and Winarsih (2026) identified significant relationships, Ramadhani et al. (2025) and Karmita et al. (2023) reported different results concerning the direct effects of these variables. Second, previous research has examined specific organizational and geographical settings, leaving limited empirical evidence concerning Generation Z employees in Bandung City.

To address these gaps, the present study examines work-related stress and work-life balance both partially and simultaneously in relation to turnover intention. This approach provides additional evidence concerning the relevance of these factors within the employment context of Generation Z in Bandung City.

2.4. Development of the Conceptual Framework

The conceptual framework explains the relationships between two independent variables, namely work-related stress (X1) and work-life balance (X2), and one dependent variable, namely turnover intention (Y).

Work-related stress is positioned as a factor that may increase employees' intention to leave their organizations due to excessive work demands and unfavorable working conditions. Meanwhile, work-life balance represents employees' ability to manage professional and personal responsibilities and is examined as another potential determinant of turnover intention. Both independent variables are analyzed individually and simultaneously to determine their influence on turnover intention among Generation Z employees in Bandung City.

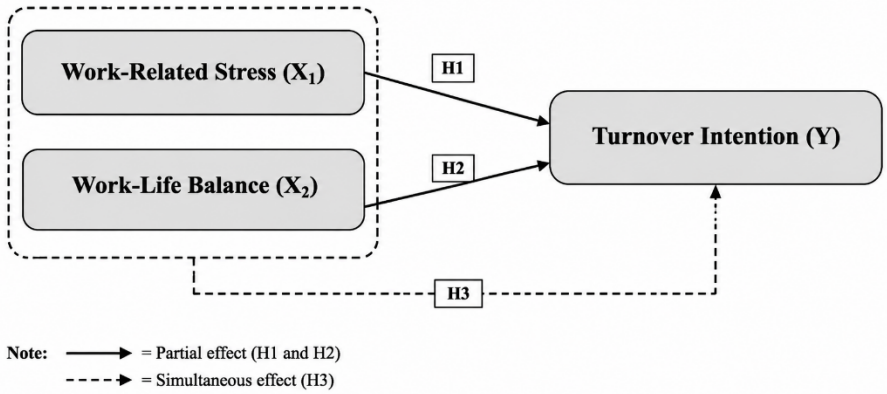


Fig. 1. Conceptual Framework of the Study

2.5. Hypotheses Development

2.5.1. The Effect of Work-Related Stress on Turnover Intention

Work-related stress may influence employees' intentions to leave their organizations because excessive job demands and unfavorable working conditions can reduce motivation and encourage employees to seek alternative employment. Haq (2024) and Huda and Winarsih (2026) found that work-related stress had a positive and significant effect on turnover intention. Therefore, the following hypothesis is proposed:

H1: Job stress has a partial effect on turnover intention among Generation Z in the city of Bandung.

2.5.2. The Effect of Work-Life Balance on Turnover Intention

Work-life balance concerns employees' ability to manage professional responsibilities alongside personal and family commitments. An imbalance between these responsibilities may encourage

DOI: 10.65246

employees to seek organizations offering more supportive working arrangements (Pantouw et al., 2022). Haq (2024) and Huda and Winarsih (2026) identified a significant relationship between work-life balance and turnover intention. However, Ramadhani et al. (2025) reported that its effect was indirect rather than direct. Based on these findings, the following hypothesis is formulated:

H2: Work-life balance has a partial effect on turnover intention among Generation Z in the city of Bandung.

2.5.3. The Simultaneous Effect of Work-Related Stress and Work-Life Balance on Turnover Intention

Work-related stress and work-life balance represent two aspects of employees' working experiences that may jointly influence their intention to leave an organization. Work-related stress reflects pressure arising from job demands and workplace conditions, whereas work-life balance concerns the management of professional and personal responsibilities. Examining these variables simultaneously provides a broader understanding of their relationship with turnover intention. Therefore, the following hypothesis is proposed:

H3: Job stress and work-life balance have a simultaneous effect on turnover intention among Generation Z in the city of Bandung.

3. Research Methods

3.1. Research Design

This study employed a quantitative approach with a causal research design. A quantitative approach was used to empirically examine relationships between variables through numerical data collected using research instruments and analyzed statistically. The causal design was selected to examine the effects of independent variables on a dependent variable and determine whether changes in the independent variables were associated with changes in the dependent variable (Sugiyono, 2023). Specifically, this study investigated the effects of work-related stress (X1) and work-life balance (X2) on turnover intention (Y) among Generation Z employees in Bandung City.

3.2. Research Context and Setting

The research was conducted in Bandung City, Indonesia, focusing on Generation Z individuals employed in various workplaces. This geographical setting was selected to examine the relationship between work-related stress, work-life balance, and turnover intention within the employment context of Generation Z. The study included permanent employees, contract employees, and interns who met the predetermined research criteria. The research population was defined as individuals born between 1997 and 2012 who were employed in Bandung City.

3.3. Population and Sample / Research Participants

The population refers to the entire group of individuals, objects, or events defined by researchers as the subject of a study (Anwar et al., 2024). The population in this study consisted of Generation Z individuals born between 1997 and 2012 who were employed in Bandung City. Respondents were restricted to individuals aged 18–28 years who worked as permanent employees, contract employees, or interns and had a minimum of six months of work experience. The exact population size was unknown.

A sample represents a subset of the population selected to participate in a study (Anwar et al., 2024). Because the total population size was unknown, the minimum sample size was determined using the Lemeshow formula. The calculation produced a minimum requirement of 96.04 respondents, which was rounded up to 100 respondents. Accordingly, the study involved 100 Generation Z employees who met the established inclusion criteria.

3.4. Data Sources and Data Collection

This study utilized primary data obtained directly from respondents without intermediaries (Nugraha et al., 2023). Data were collected through questionnaires distributed to Generation Z employees in Bandung City who met the research criteria.

The questionnaire consisted of an introductory statement, completion instructions, respondent identification, and questions designed to measure work-related stress, work-life balance, and turnover intention. Respondents completed the questionnaire by selecting their answers using a checkmark or an 'X' in the designated response options. The collected responses were subsequently

DOI: 10.65246

processed for statistical analysis.

3.5. Measurement of Variables and Research Instruments

The research instrument consisted of questionnaire items designed to measure three variables: work-related stress (X1), work-life balance (X2), and turnover intention (Y). Each variable was measured using indicators represented by questionnaire statements and assessed through a five-point Likert scale.

The response categories consisted of Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD), with scores ranging from 1 to 5. Higher scores represented more supportive responses, while lower scores represented less supportive responses. Unanswered items were assigned a score of zero or treated as invalid responses.

The three research variables were operationalized as follows:

a. **Work-Related Stress (X1):** Measured through questionnaire items assessing respondents' experiences of work-related pressure and stress.
b. **Work-Life Balance (X2):** Measured through questionnaire items assessing respondents' perceived balance between professional responsibilities and personal life.
c. **Turnover Intention (Y):** Measured through questionnaire items assessing respondents' intentions or tendencies to leave their current employment.

3.6. Data Analysis Techniques

The collected data were analyzed using IBM Statistical Package for the Social Sciences (SPSS). Multiple linear regression was employed to examine the magnitude and direction of the effects of two or more independent variables on a dependent variable (Sugiyono, 2023). In this study, the regression analysis examined the effects of work-related stress (X1) and work-life balance (X2) on turnover intention (Y).

The multiple linear regression model was formulated as follows:

$$\mathbf{Y = a + b_1X_1 + b_2X_2 + e}$$

Where:

Y = Turnover Intention

a = Constant

b_1 = Regression coefficient of Work-Related Stress

b_2 = Regression coefficient of Work-Life Balance

X_1 = Work-Related Stress

X_2 = Work-Life Balance

e = Error term

The following statistical procedures were employed:

3.6.1. Partial Significance Test (t-test)

The t-test was used to examine the individual effect of each independent variable on the dependent variable (Ghozali, 2018). A variable was considered to have a statistically significant effect when its significance value was below 0.05. Conversely, a significance value above 0.05 indicated that the effect was not statistically significant.

3.6.2. Simultaneous Significance Test (F-test)

The F-test was conducted to determine whether all independent variables simultaneously influenced the dependent variable. The test results were evaluated using the Analysis of Variance (ANOVA) table, which presented the calculated F-statistic and its corresponding significance value (Nihayah, 2019). A significance level of 0.05 was used as the decision criterion (Sugiyono, 2023).

3.6.3. Coefficient of Determination (R^2)

The coefficient of determination (R^2) was used to assess the extent to which the independent variables explained variations in the dependent variable. Its value ranges from 0 to 1, with higher values indicating greater explanatory power of the regression model (Ghozali, 2018).

3.7. Validity, Reliability, and Trustworthiness

To ensure the quality of the research instrument, validity and reliability tests were conducted before hypothesis testing.

3.7.1. Validity Test

Validity testing was conducted to determine whether the questionnaire items accurately measured the intended research variables. According to Machali (2021), validity refers to the accuracy of a measurement instrument in measuring the construct under investigation. An item was considered valid when its calculated correlation coefficient (r-count) exceeded the critical correlation value (r-table), or when its significance value was below 0.05. Items with an r-count less than or equal to the r-table value

DOI: 10.65246

or a significance value greater than or equal to 0.05 were considered invalid and excluded from the instrument.

3.7.2. Reliability Test

Reliability testing was performed to assess the consistency and stability of the measurement instrument. An instrument is considered reliable when it produces consistent measurements of the construct being examined (Machali, 2021). In this study, reliability was evaluated using Cronbach's Alpha through SPSS to determine the internal consistency of the questionnaire items.

3.8. Ethical Considerations

The study collected primary data directly from Generation Z employees through questionnaires. Respondent identification information was included in the questionnaire as part of the data collection instrument. However, the initial research documentation did not provide specific information regarding formal ethical approval, informed consent procedures, confidentiality safeguards, or personal data protection measures. These aspects should be clarified and documented by the researchers to demonstrate compliance with applicable research ethics standards.

3.9. Research Procedure

The research was conducted through several stages. First, the research variables and objectives were established based on the research problem. Second, the target population and respondent eligibility criteria were determined. Third, a questionnaire was prepared containing respondent identification information, instructions, and measurement items for work-related stress, work-life balance, and turnover intention. Fourth, the questionnaire was distributed to eligible Generation Z employees in Bandung City until 100 responses were obtained. Fifth, the collected data were assessed through validity and reliability testing. Finally, the data were analyzed using multiple linear regression, partial significance testing (t-test), simultaneous significance testing (F-test), and the coefficient of determination (R^2) using SPSS.

3.10. Methodological Limitations

This study has several methodological limitations. First, the research focused exclusively on Generation Z employees in Bandung City; therefore, the findings may not be directly generalizable to employees in other geographical settings or generational groups. Second, the exact population size was unknown, and the study involved 100 respondents based on the minimum sample size calculated using the Lemeshow formula. Third, the study examined only two independent variables, namely work-related stress and work-life balance, in explaining turnover intention. Other factors potentially associated with turnover intention were not included in the regression model. Future research may expand the geographical coverage, increase the sample size, and incorporate additional variables to obtain a more comprehensive understanding of employee turnover intention.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Statistics

The study involved 100 Generation Z employees working in Bandung City who met the established research criteria. Respondent characteristics were collected through questionnaires and included gender, age, educational background, and length of employment. The available respondent data are presented based on gender and length of service.

Table 1. Respondent Characteristics by Gender

Gender	Number of Respondents	Percentage (%)
Male	43	43%
Female	57	57%
Total	**100**	**100%**

Source: Processed primary data, 2026.

As presented in Table 1, female respondents accounted for 57 individuals (57%), while male respondents accounted for 43 individuals (43%). Thus, the majority of respondents were female.

able 2. Respondent Characteristics Based on Length of Service

DOI: 10.65246

Length of Service	Number of Respondents	Percentage (%)
Less than 1 year	45	45%
1–3 years	40	40%
More than 3 years	15	15%
Total	**100**	**100%**

Source: Processed primary data, 2026.

Table 2 shows that 45 respondents (45%) had worked for less than one year, 40 respondents (40%) had between one and three years of work experience, and 15 respondents (15%) had worked for more than three years. Therefore, the largest proportion of respondents had less than one year of employment experience.

4.1.2. Data Quality and Preliminary Analysis

Reliability testing was conducted to assess the internal consistency of the questionnaire items using Cronbach's Alpha. The results for the three research variables are presented in Table 3.

Table 3. Reliability Test Results for Variables X1, X2, and Y

Variable	Cronbach's Alpha	Number of Items	Description
X1 (Work-Related Stress)	0.938	5	Highly Reliable
X2 (Work-Life Balance)	0.952	7	Highly Reliable
Y (Turnover Intention)	0.930	6	Highly Reliable

Source: Processed primary data, 2026.

As shown in Table 3, work-related stress obtained a Cronbach's Alpha value of 0.938, work-life balance obtained 0.952, and turnover intention obtained 0.930. All three values exceeded the minimum reliability threshold of 0.70, indicating that the questionnaire items demonstrated high internal consistency and were reliable for further analysis.

4.1.3. Main Analytical Results

a. Descriptive Analysis

The descriptive analysis was conducted to identify the respondents' perceptions of work-related stress, work-life balance, and turnover intention. The results are presented as follows:

1) **Work-Related Stress (X1)**
   The work-related stress variable obtained an actual score of 1,872 out of an ideal score of 2,500, equivalent to 74.9%. Based on the continuum scale, this result falls into the high category, indicating that Generation Z employees in Bandung City experienced relatively high levels of work-related stress.
2) **Work-Life Balance (X2)**
   The work-life balance variable obtained a score of 46.1%, which falls into the low category. This result indicates that respondents perceived their balance between professional responsibilities and personal life as relatively inadequate.
3) **Turnover Intention (Y)**
   The turnover intention variable obtained a score of 79.4%, placing it in the high category. This finding indicates a relatively high tendency among respondents to consider leaving their current employment.

b. Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of work-related stress (X1) and work-life balance (X2) on turnover intention (Y). The regression results are presented in Table 4.

Table 4. Results of Multiple Linear Regression Analysis

Model	Variable	B	Std. Error	Beta	t	Sig.
1	Constant	9.814	3.434	–	2.858	0.005
	Work-Related Stress (X1)	0.783	0.117	0.744	6.684	0.000
	Work-Life Balance (X2)	-0.041	0.085	-0.053	-0.478	0.633

Source: Processed primary data, 2026.

DOI: 10.65246

Based on Table 4, the multiple linear regression equation is formulated as follows:

Y = 9.814 + 0.783X1 - 0.041X2

The regression equation indicates that the constant value of 9.814 represents the predicted turnover intention when work-related stress and work-life balance are assumed to be zero. The regression coefficient for work-related stress (X1) is 0.783, indicating that a one-unit increase in work-related stress is associated with a 0.783-unit increase in turnover intention, assuming work-life balance remains constant. Meanwhile, the coefficient for work-life balance (X2) is -0.041, indicating that a one-unit increase in work-life balance is associated with a 0.041-unit decrease in turnover intention, assuming work-related stress remains constant.

c. Partial Significance Test (t-test)

The partial significance test was conducted to determine the individual effects of work-related stress and work-life balance on turnover intention. The results are presented in Table 5.

Table 5. Partial Significance Test Results (t-test)

Model	Variable	B	Std. Error	Beta	t	Sig.
1	Constant	9.814	3.434	–	2.858	0.005
	Work-Related Stress (X1)	0.783	0.117	0.744	6.684	0.000
	Work-Life Balance (X2)	-0.041	0.085	-0.053	-0.478	0.633

Source: Processed primary data, 2026.

The t-test results indicate that work-related stress obtained a t-statistic of 6.684, exceeding the critical t-value of 1.66071, with a significance value of 0.000, which is below 0.05. Therefore, the first hypothesis (H1) is accepted.

In contrast, work-life balance obtained a t-statistic of -0.478, with a significance value of 0.633, exceeding the 0.05 significance threshold. The absolute t-statistic was also lower than the critical t-value. Therefore, the second hypothesis (H2) is rejected.

d. Simultaneous Significance Test (F-test)

The simultaneous significance test was conducted to determine whether work-related stress and work-life balance jointly influenced turnover intention. The results are presented in Table 6.

Table 6. Simultaneous Significance Test Results (F-test)

Model	Source	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1871.257	2	935.628	79.741	0.000
	Residual	1138.133	97	11.733	–	–
	Total	3009.390	99	–	–	–

a. Dependent Variable: Turnover Intention

b. Predictors: (Constant), Work-Life Balance, Work-Related Stress

Source: Processed primary data, 2026.

The F-test produced an F-statistic of 79.741, with a significance value of 0.000. With 100 respondents and two independent variables, the residual degrees of freedom were calculated as n - k - 1 = 97. At a significance level of 0.05, the critical F-value was approximately 3.09.

The calculated F-statistic exceeded the critical F-value (79.741 > 3.09), while the significance value was below 0.05 (0.000 < 0.05). Accordingly, the null hypothesis was rejected, and the third hypothesis (H3) was accepted, indicating that work-related stress and work-life balance simultaneously influenced turnover intention.

e. Coefficient of Determination (R^2)

The coefficient of determination was examined to determine the explanatory power of the regression model. The results are presented in Table 7.

Table 7. Coefficient of Determination Results (Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

DOI: 10.65246

1	0.789	0.622	0.614	3.42540

a. Predictors: (Constant), Work-Life Balance, Work-Related Stress

Source: Processed primary data, 2026.

Table 7 shows an R value of 0.789, an R Square value of 0.622, and an Adjusted R Square value of 0.614. The R Square value indicates that work-related stress and work-life balance collectively explained 62.2% of the variation in turnover intention. The remaining 37.8% was attributable to other factors outside the research model. Meanwhile, the Adjusted R Square value of 0.614 indicates an adjusted explanatory proportion of 61.4%.

4.1.4. Hypothesis Testing Results and Key Findings

The hypothesis testing results are summarized in Table 8 to provide an overview of the proposed relationships and their statistical outcomes.

Table 8. Summary of Hypothesis Testing Results

Hypothesis	Relationship	Statistical Result	Decision
H1	Work-Related Stress → Turnover Intention	t = 6.684; Sig. = 0.000	Accepted
H2	Work-Life Balance → Turnover Intention	t = -0.478; Sig. = 0.633	Rejected
H3	Work-Related Stress and Work-Life Balance → Turnover Intention (Simultaneous)	F = 79.741; Sig. = 0.000	Accepted

Source: Processed primary data, 2026.

The hypothesis testing results demonstrate that work-related stress had a positive and statistically significant effect on turnover intention, whereas work-life balance did not have a statistically significant partial effect. However, both independent variables simultaneously had a significant effect on turnover intention.

4.1.5. Visual Presentation of Results

The empirical findings are presented through Tables 1–8, covering respondent characteristics, instrument reliability, regression coefficients, partial and simultaneous significance tests, and the coefficient of determination. These tables provide a structured presentation of the statistical evidence supporting the evaluation of the three research hypotheses.

4.2. Research Discussion

4.2.1. Interpretation of Key Findings

a. The Effect of Work-Related Stress on Turnover Intention

The results demonstrate that work-related stress has a positive and statistically significant effect on turnover intention among Generation Z employees in Bandung City. This is evidenced by a regression coefficient of 0.783, a t-statistic of 6.684, and a significance value of 0.000. Therefore, H1 is accepted.

The positive regression coefficient indicates that increasing levels of work-related stress are associated with higher turnover intention. The descriptive analysis also shows that work-related stress falls into the high category, with a percentage of 74.9%. These findings indicate that work-related stress represents an important factor associated with Generation Z employees' intentions to leave their organizations.

b. The Effect of Work-Life Balance on Turnover Intention

The analysis indicates that work-life balance does not have a statistically significant partial effect on turnover intention. This is reflected in the regression coefficient of -0.041, a t-statistic of -0.478, and a significance value of 0.633, which exceeds the 0.05 threshold. Consequently, H2 is rejected.

Although the regression coefficient indicates a negative direction, the relationship is not statistically significant. The descriptive analysis also shows that work-life balance falls into the low category, with a percentage of 46.1%. However, the results suggest that work-life balance alone was not a statistically significant predictor of turnover intention within the regression model examined in this study.

DOI: 10.65246

c. The Simultaneous Effect of Work-Related Stress and Work-Life Balance on Turnover Intention

The simultaneous test indicates that work-related stress and work-life balance jointly have a statistically significant effect on turnover intention. The F-statistic of 79.741 and significance value of 0.000 demonstrate that the overall regression model is statistically significant. Therefore, H3 is accepted.

Furthermore, the R Square value of 0.622 indicates that both independent variables explain 62.2% of the variation in turnover intention, while the remaining 37.8% is explained by factors outside the research model. These findings demonstrate the importance of examining work-related stress and work-life balance together when analyzing turnover intention among Generation Z employees.

4.2.2. Comparison with Previous Studies

The finding that work-related stress has a positive and significant effect on turnover intention is consistent with previous research. Novitasari, Dewi, and Sari similarly identified a significant relationship between work-related stress and turnover intention. These findings reinforce the empirical evidence that work-related stress is an important factor associated with employees' decisions to consider leaving their organizations. In contrast, the finding concerning work-life balance differs from several previous studies. The absence of a significant partial effect in this study is consistent with Anjarwati and Larasati, Korompot, Emilisa, and Sofuah, and Edunomika, who also found that work-life balance did not significantly influence turnover intention. However, the finding differs from Haq (2024) and Huda and Winarsih (2026), who reported a significant relationship between work-life balance and turnover intention. This difference indicates that the relationship may vary depending on the characteristics of respondents and their employment contexts. Overall, the findings provide additional empirical evidence regarding the inconsistent relationships identified in previous studies, particularly concerning the partial effect of work-life balance on turnover intention.

4.2.3. Theoretical Contributions

This study contributes to the human resource management literature by providing empirical evidence concerning the relationships between work-related stress, work-life balance, and turnover intention among Generation Z employees. The findings support the conceptual perspective that work-related stress is an important factor associated with employees' intention to leave their organizations. The positive and significant regression coefficient confirms the relevance of examining workplace pressure when understanding turnover intention. Meanwhile, the insignificant partial effect of work-life balance indicates that its relationship with turnover intention is not necessarily direct or statistically significant in every employment context. This finding adds nuance to the existing empirical literature and demonstrates the importance of examining these relationships within specific generational and geographical settings. The simultaneous significance of both independent variables further demonstrates that work-related stress and work-life balance provide relevant explanatory information when examined together in a turnover intention model.

4.2.4. Practical and Policy Implications

The findings provide several practical implications for organizations employing Generation Z employees in Bandung City. First, organizations should prioritize work-related stress management because the study identifies work-related stress as a positive and significant predictor of turnover intention. Practical measures may include evaluating employee workloads, clarifying job responsibilities, improving workplace communication, and providing appropriate organizational support. Second, although work-life balance does not have a statistically significant partial effect, organizations should continue to consider policies that support employees' personal and professional responsibilities. Flexible working arrangements and employee well-being initiatives may contribute to a more supportive working environment. Third, human resource managers should consider work-related stress and work-life balance together when developing employee retention strategies. An integrated approach can help organizations identify workplace conditions associated with employees' intentions to leave.

4.2.5. Integration with the Research Gap

This study addresses the research gap concerning inconsistent empirical findings regarding

DOI: 10.65246

the effects of work-related stress and work-life balance on turnover intention. Previous studies have reported different results, particularly regarding the direct effect of work-life balance. The findings confirm that work-related stress has a positive and significant partial effect on turnover intention, while work-life balance does not demonstrate a significant partial effect. Nevertheless, both variables have a significant simultaneous effect. These results provide additional empirical evidence from Generation Z employees in Bandung City and contribute to understanding how the two variables relate to turnover intention within a specific geographical and generational context. Therefore, this study extends the existing empirical discussion by demonstrating that the effects of individual variables may differ from their collective influence within a regression model.

4.2.6. Acknowledgement of Study Limitations

Despite its contributions, this study has several limitations that should be considered when interpreting the findings. First, the respondents were limited to 100 Generation Z employees in Bandung City, which restricts the generalizability of the results to other regions and generational groups. Second, the study examined only work-related stress and work-life balance as independent variables, while the remaining 37.8% of the variation in turnover intention was associated with factors outside the research model. Third, the findings were based on questionnaire responses and therefore reflect the perceptions reported by the respondents. Future studies may involve larger samples, broader geographical coverage, and additional variables to provide a more comprehensive understanding of turnover intention among Generation Z employees.

5. Conclusion

5.1. Summary of Key Findings

This study concludes that work-related stress has a positive and significant effect on turnover intention among Generation Z employees in Bandung City. In contrast, work-life balance does not have a significant partial effect on turnover intention. However, both variables simultaneously have a significant effect, explaining 62.2% of the variation in turnover intention, while the remaining 37.8% is explained by other factors outside the research model. These findings indicate that work-related stress represents an important factor in understanding Generation Z employees' intentions to leave their organizations.

5.2. Theoretical Contributions

This study contributes to the human resource management literature by providing empirical evidence regarding the relationships between work-related stress, work-life balance, and turnover intention among Generation Z employees in Bandung City. The findings reinforce the significance of work-related stress as a factor influencing turnover intention while demonstrating that the partial effect of work-life balance is not statistically significant in this research context. These results contribute to the existing empirical discussion by providing evidence that the relationships between these variables may differ across employment contexts.

5.3. Practical and Policy Implications

Organizations should prioritize work-related stress management as part of their employee retention strategies. Practical efforts may include managing workloads, clarifying job responsibilities, improving workplace communication, and providing adequate organizational support. Although work-life balance does not have a significant partial effect, organizations should continue to promote flexible working arrangements and supportive workplace policies to accommodate employees' professional and personal responsibilities. These efforts may help create a healthier working environment for Generation Z employees.

5.4. Limitations of the Study

This study is limited to 100 Generation Z employees in Bandung City, which may restrict the generalizability of the findings to other geographical areas and employee groups. Furthermore, the research examines only work-related stress and work-life balance as independent variables, leaving other potential determinants of turnover intention unexplored. Therefore, the findings should be interpreted within the specific population and research context examined.

5.5. Directions for Future Research

Future research is encouraged to involve larger samples and broader geographical coverage to

DOI: 10.65246

improve the generalizability of the findings. Additional variables, such as job satisfaction, organizational commitment, compensation, leadership style, and work environment, may also be incorporated to explain other factors influencing turnover intention. Furthermore, qualitative or mixed-method approaches may provide deeper insights into the reasons Generation Z employees consider leaving their organizations.

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