

Unpacking Turnover Intention: How Work-Life Balance, Job Satisfaction and Job Embeddedness Matter

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Abstract

Employee performance factors such as work-life balance, job satisfaction, and job embeddedness have an impact on turnover intention. This research aims to see whether the phenomena of PT Telkom's achievements are directly proportional to turnover intention or vice versa. Using quantitative methods by collecting data through questionnaires, the research results show that work-life balance, job satisfaction, and job embeddedness influence turnover intention partially or simultaneously. This study has limitations in the scope of the sample which is limited to PT Telkom employees and does not cover other external variables that can affect turnover intention. For further research, it is recommended that the scope of the sample be expanded by creating clusters for top, middle, and lower management.

Keywords: *Work-Life Balance, Job Satisfaction, Job Embeddedness, Turnover Intention.*

A. INTRODUCTION

Turnover intention is an employee's voluntary action by resigning due to several influencing factors (Ridho, 2022). Too frequent employee turnover affects organizational instability from the perspective of company management. High turnover can have an impact on aspects of the company both in terms of finance, employee morale, and even the business as a whole. The problem of wanting to quit or change jobs is one of them in public accountants.

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Based on data from the Center for Financial Profession Development (PPPK), as of January 21, 2019, Indonesia experienced a decline in the growth of the public accounting profession. In 2017 there were 212 permits, while in 2018 the increase in the number of public accounting professions was only 86 permits. It is also known that the number of active public accountants under the age of 40 is only 19% and is the lowest composition so that regeneration is difficult. Several factors support the desire to leave or change workplaces, such as in a survey conducted by the Deloitte Global Millennial Survey Report 2024. Some of these factors are salary and financial compensation obtained, a positive work environment and culture, opportunities to

learn and develop, flexible work models or methods, boredom, work-life balance and other factors.

Telkom's efforts in implementing Good Governance (GCG) resulted in the label "Very Good" for three consecutive years. In the implementation of GCG, there are also management principles according to the Financial Services Authority. Telkom has succeeded in implementing GCG based on these principles. Telkom is included in the category of Top 50 Issuers with the Largest Market Capitalization as The Best State-Owned Enterprise. And received a MURI Record Award certificate as an Issuer on 2 Stock Exchanges, namely the Indonesia Stock Exchange (BEI) and the New York Stock Exchange (NYSE) for the longest continuous period.

Telkom accommodates the well-being and psychological safety needs of its employees, such as by providing WithU counseling services. Telkomers are also accommodated with various career development programs for each career level, career exploration opportunities through the Talent Marketplace, and even provide further study scholarships for Telkomers called the Great People Scholarship Program (GPSP). The form of Telkom's efforts in improving the quality of human resource management can also be seen from the achievement of the Great Place to Work (GPTW) certification from the Great Place to Work Institute. Telkom is a pioneer as the first state-owned company to receive GPTW certification. The GPTW Institute conducted a survey of 5,000 Telkom employees from February to March 2022. This certification is valid from April 2022 for achieving satisfactory results and scores above the industry average. Telkom employees stated that Telkom is a great place to work, a comfortable and ideal place to work for job seekers.

Stressful work activities can affect personal life outside of work, making it unbalanced. This imbalance can cause the desire to change jobs or quit the job being done, and can be detrimental to the employee's family. Work-life balance needs to be fought for by employees. In accordance with previous research conducted by (Jaharuddin & Zainol, 2019) and (Syara & Syah, 2022) resulting in the conclusion there is a negative influence of work-life balance on turnover intention. While (Novitasari & Dessyarti, 2022) having different results, there is no significant influence on turnover intention.

Another reason for employees who have the desire to change jobs is job satisfaction. Employees who are very satisfied or have positive experiences with their work are likely to stay in their jobs and not want to leave their company. However, on the contrary, employees will have the intention to quit their jobs if they are not satisfied with their jobs. There are several factors that affect job satisfaction, including salary and compensation, satisfaction with supervision, promotion prospects, leadership style, and satisfaction with the work done (Ritonga & Zein, 2013). In accordance with previous research conducted by (Dwidienawati, Suwarno, Devin, Junaidi, & Fernando, 2022), and (Sianipar & Haryanti, 2014). However, it is inversely proportional to the results of the study (Segoro, 2021) and (Pamungkas, 2016) produces the conclusion that turnover intention is positively influenced by job satisfaction.

Job embeddedness can be explained as the strength of an organization to make employees stay in the organization or company. There are two factors that influence job embeddedness, namely organizational relationships and community relationships. Such as the extent to which employees have relationships with people or activities around them, employees feel comfortable with the organization and their community, and what they sacrifice if they leave their jobs. The more secure an employee feels in their job, the less likely they are to quit or change jobs because they already have a relationship with the job. This statement is in accordance with research (Khan, et al., 2021), (Huang, Xia, Zhao, Pan, & Zhou, 2021), and (Nabella, 2021). However, it is inversely proportional to research that the (Setiadi & Ariefiara, 2022) job embeddedness variable positively affects auditor turnover intention.

There are several researchers who have conducted research on turnover intention. However, not many have studied BUMN which is a pioneer in obtaining the international certification of Great Place to Work (GPTW). This study aims to see whether the phenomena of PT Telkom's achievements that have been explained previously are directly proportional to turnover intention or vice versa. Previous researchers have provided suggestions in the form of adding moderating variables, adding other independent variables, and using various research subjects.

B. LITERATURE REVIEW

1. Theory of Reasoned Action

Theory of reasoned action (TAR) is a theory proposed by (Ajzen, 1991), the theory discusses the model of a person's behavior developed from Information Integration theory. What distinguishes it from the previous theory is the behavioral intention compared to the previous one which predicts behavior and there are two factors that cause individuals to behave, namely attitudes and norms. The theory of reasoned action explains that humans consider various available information and behave consciously. In this theory it is said that before doing something or behaving, individuals will first consider whether or not to do it. This behavior is supported by attitudes and norms that apply in society.

2. Theory of Planned Behavior

This theory is an assumption that a person will behave according to his conscious intention, which is based on his rational thinking about the effects that will likely occur, and how the surrounding environment views it. In short, this theory explains the behaviors that will emerge when a person is able to exercise control over himself. This theory is the result of the development of (Ajzen, 1991) with the addition of a form, namely perceived behavioral control. It is explained in this theory that attitudes towards a behavior are an important element in predicting a person's behavior, but it is still necessary to consider the character of the person to assess the norms and control of the behavior. Motivation from those closest to him and the existence of freedom are the reasons someone does something.

3. Work-Life Balance

Efforts to balance between pressure, time, energy, achievement, and the roles played by a person are called work-life balance (Fisher, Bulger, & Smith, 2009). The definition of work-life balance according to (Jaharuddin & Zainol, 2019) is the need for employees or workers to achieve balance between work and their personal lives. Work-life balance has a contribution to a happy life, improved health, and a successful life.

4. Job Satisfaction

This theory was put forward by (Lawler & Porter, 1967) who defined that "job satisfaction is the difference between how much of something there should be and how much there is now". A person is satisfied when there is no difference between the desired situation and the actual one received. The greater the deficiency or difference from the reduction, the greater the dissatisfaction. Conversely, if there are more acceptable job factors that cause excess or benefit, then the person concerned will be equally satisfied if there is a difference from the desired amount. Employee feelings related to their work experiences, both pleasant and unpleasant (Davis & Newstrom, 1994). A happy heart and positive aura resulting from work experiences are defined as job satisfaction. Some also interpret it as an emotional attitude in liking their work which can be reflected in work achievements, work morale, and discipline.

5. Job Embeddedness

Job embeddedness was first explained by (Mitchell, Holtom, Lee, Sablinski, & Erez, 2001). The collection of forces that can attract employees to have a commitment to an organization or company is called job embeddedness (Khan, et al., 2021). Then according to (Reitz & Anderson, 2011) job embeddedness is a discussion that focuses on the reasons why individuals stay in an organization. The explanation of job embeddedness stated by (Reitz & Anderson, 2011) is how good the bond between employees is to their work and their community and the interactions between employees related to work and outside of work. Based on several opinions, it can be stated that job embeddedness is a bond between employees and the company or organization.

6. Turnover Intention

The desire to move from an organization but has not been realized can be called turnover intention (Syara & Syah, 2022). Another definition of turnover intention according to (Suwandi & Indriantoro, 1999) is the desire that comes from the employee to leave their job and look for another job. This desire is carried out voluntarily or based on their own will or involuntarily (Syara & Syah, 2022). According to (Cotton & Tuttle, 1986) the factors that influence the desire to leave or change jobs are divided into three categories, namely external factors in the form of unemployment rates, job opportunities, and so on. Then work factors in the form of

organizational commitment, job satisfaction, and others. Finally, personal factors in the form of education, gender, and others.

C. METHODS

This study uses quantitative methods. The type of data used is quantitative data. The data source in this study was in the form of questionnaire answers filled out by PT Telkom employees who were willing to be respondents and fill out the questionnaire. The questionnaire was distributed via the internet in the form of a google form, and contained questions such as educational background, length of service, and gender. Then it contains statements related to variables for testing using a value scale. This research has been conducted since December 23, 2024 and completed on December 28, 2024, by making Telkom's permanent employees totaling 6,960 as the population in the research. The number of research respondents was 60, and the sample used was 48. Based on the Cochran formula, the minimum sample required is 25 samples. The purposive sampling technique is the choice for researchers to select samples because it does not have a sampling frame. This technique allows researchers to select samples that are in accordance with the research objectives. This technique is suitable for use when the primary data sources in the study are limited. Some considerations when selecting a sample are employees who work at PT Telkom with permanent employee status with a minimum work period of three years. In this study, the scale used is the Likert scale. Respondents' attitudes or opinions for related variables are expressed on a scale of 1-5 instruments and can be in the form of a checklist or multiple choice.

D. RESULTS AND DISCUSSION

A loading factor is considered high when the component or indicator has a correlation of more than 0.70 with the construct being measured. However, in the context of early-stage research or development, a loading factor between 0.5 and 0.6 is deemed adequate. Below is an illustration of the standardized loading factors for the SEM PLS, which can be viewed in the image provided.

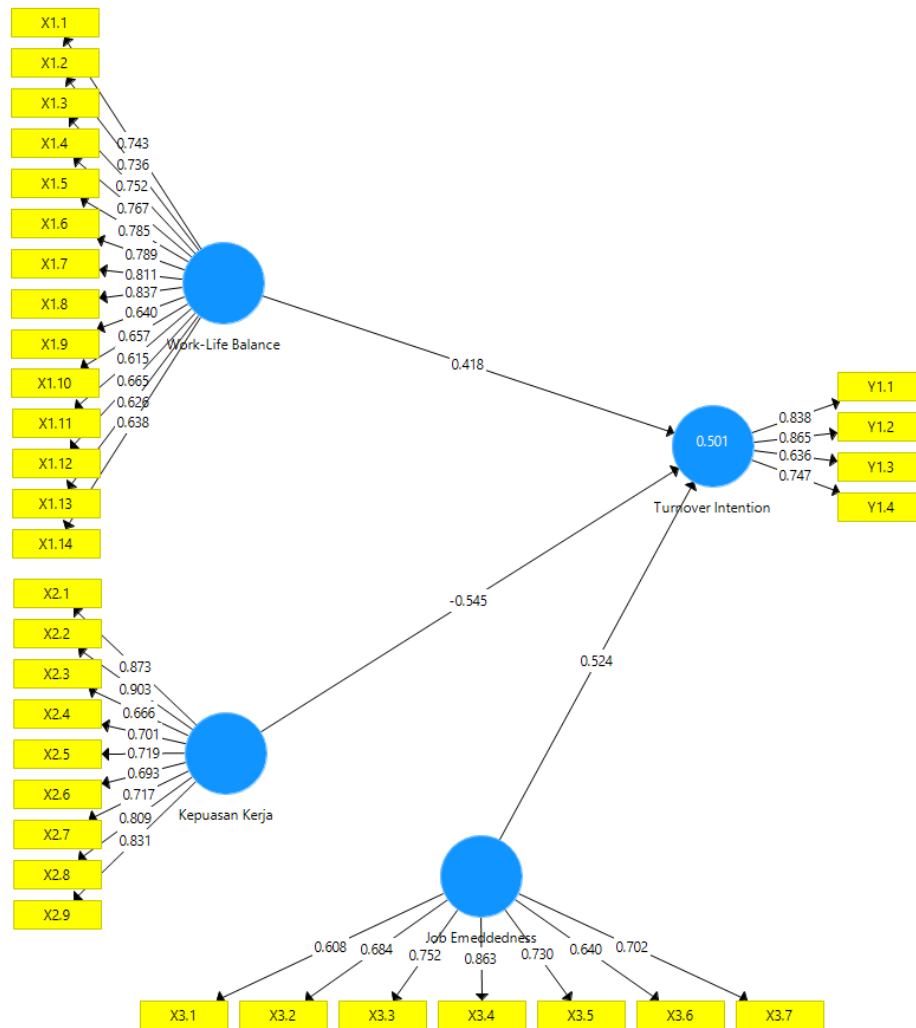


Figure 1. Standardized Loading Factor

From Figure 2, it is evident that all loading factor values exceed 0.5, indicating that no indicators need to be excluded. This confirms that each indicator is valid in representing its respective latent variable—Work-Life Balance, Job Satisfaction, Job Embeddedness, and Turnover Intention.

Composite reliability evaluates the consistency of the indicators within a variable. A variable is considered to meet composite reliability standards if it has a composite reliability value greater than 0.70, with values exceeding 0.8 or 0.9 indicating excellent reliability. The composite reliability results for each variable are provided in Table 1 below:

Table 1. Composite Reliability Results

Variables	Composite Reliability
Work Life Balance (X ₁)	0.938
Job Satisfaction (X ₂)	0.929
Job Embeddedness (X ₃)	0.879
Turnover Intention (Y)	0.857

Source: Data Processed

Based on table 1, it shows that the composite reliability value for work life balance of 0.938; job satisfaction of 0.929; job embeddedness of 0.879; turnover intention of 0.857. All of these latent variables have CR values above 0.7 so it can be

said that all latent variables have good reliability as a measuring tool.

Average Variance Extracted (AVE) reflects the proportion of variance that is accounted for by the items, relative to the variance attributed to measurement error. A commonly accepted threshold is that if the AVE exceeds 0.5, the variable is considered to exhibit strong convergent validity. In other words, the latent variable explains more than half of the variance of its indicators on average. The AVE values for each variable can be found in Table 2 below:

Table 2. Results of Average Variance Extracted

Variables	Average Variance Extracted (AVE)
Work Life Balance (X ₁)	0.522
Job Satisfaction (X ₂)	0.596
Job Empoweredness (X ₃)	0.512
Turnover Intention (Y)	0.603

Source: Data Processed

According to Table 2, the AVE values for Work-Life Balance, Job Satisfaction, Job Embeddedness, and Turnover Intention are 0.522, 0.596, 0.512, and 0.603, respectively. Since all of these latent variables have AVE values greater than 0.5, it can be concluded that they exhibit strong convergent validity, meaning that the latent variables account for more than half of the variance in their respective indicators on average.

Discriminant validity, on the other hand, assesses how well the indicators reflect their respective construct and latent variables. The higher the convergent validity, the stronger the indicators' ability to represent their latent variables. Table 3 below shows the discriminant validity values for each indicator:

Table 3. Discriminant Validity

	Work-Life Balance	Job Satisfaction	Job Embeddedness	Turnover Intention
X1.1	0.743	0.184	0.270	0.376
X1.2	0.736	0.048	0.177	0.355
X1.3	0.752	0.034	0.249	0.472
X1.4	0.767	-0.017	0.293	0.546
X1.5	0.785	0.084	0.201	0.398
X1.6	0.789	0.021	0.273	0.406
X1.7	0.811	0.019	0.270	0.510
X1.8	0.837	0.060	0.281	0.458
X1.9	0.640	0.176	0.197	0.320
X1.10	0.657	0.384	0.600	0.333
X1.11	0.615	0.248	0.488	0.293
X1.12	0.665	0.168	0.430	0.386
X1.13	0.626	0.393	0.565	0.326
X1.14	0.638	0.446	0.557	0.254
X2.1	0.093	0.873	0.575	-0.118
X2.2	0.118	0.903	0.594	-0.199
X2.3	0.230	0.666	0.287	-0.038

X2.4	0.182	0.701	0.325	-0.038
X2.5	0.157	0.719	0.296	-0.042
X2.6	0.242	0.693	0.314	-0.020
X2.7	0.205	0.717	0.463	-0.015
X2.8	0.284	0.809	0.628	-0.036
X2.9	0.183	0.831	0.582	-0.092
X3.1	0.130	0.686	0.608	-0.073
X3.2	0.167	0.592	0.684	0.119
X3.3	0.249	0.615	0.752	0.195
X3.4	0.282	0.657	0.863	0.331
X3.5	0.220	0.531	0.730	0.206
X3.6	0.539	0.174	0.640	0.335
X3.7	0.311	0.428	0.702	0.068
Y1.1	0.366	-0.212	0.238	0.838
Y1.2	0.535	-0.224	0.304	0.865
Y1.3	0.436	0.051	0.223	0.636
Y1.4	0.377	0.054	0.394	0.747

Source: Data Processed

According to Table 3, the discriminant validity or cross-loading value for X1.8 (difficulty in completing work due to personal life) is 0.837. This indicator's correlation is higher than those of other latent variables. A similar pattern is observed with the correlation for indicator X2.2 (a sense of joy in work responsibility), which has a value of 0.903, showing a stronger correlation with its respective reliability variable compared to other latent variables, and so on. All cross-loadings for each indicator exhibit a higher correlation with their own variables than with other variables, which confirms that the assignment of indicators to their respective variables is accurate.

The structural model can be evaluated by examining the R-Square value of the model. The R-Square value helps determine the impact of independent latent variables on the dependent latent variables, assessing whether this influence is significant. Table 4 below presents the results of the coefficient of determination:

Table 4. Results of Determinant Coefficient (R²)

Variables	R-Square
Turnover Intention	0.467

Source: Data Processed

Based on table 4, it is explained that the determination coefficient on the financial performance variable can be seen from the R-square value on the turnover intention variable which has a value of 0.467; meaning that the turnover intention variable explained by work life balance, job satisfaction, and job embeddedness has a value of 47% and the remaining 53% is explained by other variables outside this research.

The F test serves as a tool to assess whether the independent variables collectively contribute to explaining variations in the dependent variable. The

outcome of the F test is determined by comparing the computed F value with the F table value. The computed F value is derived from calculations based on the R² value. If the computed F value exceeds the F table value, the alternative hypothesis is accepted, and the null hypothesis is rejected. This indicates that the independent variables, in unison, exert a significant impact on the dependent variable. Below are the findings from the F test regarding how work-life balance, job satisfaction, and job embeddedness influence turnover intention:

H0: There is no influence between work life balance, job satisfaction, and job embeddedness and on turnover intention.

H4: There is an influence between work life balance, job satisfaction, and job embeddedness on turnover intention.

The significance level used is $\alpha = 5\%$ or 0.05.

The formula for calculating the F statistic is as follows:

$$F = \frac{R^2/k}{(1 - R^2)/(n - k - 1)}$$

Information:

R² = Coefficient of determinant; 0.467

n = Number of data samples; 48

k = Number of independent variables; 3

By using the formula above, the calculated F value is obtained:

$$F = \frac{0,467/3}{(1 - 0,476)/(48 - 3 - 1)} = 12,851$$

The calculated F value obtained was 12.851.

Accept H4 if the calculated F value > F table (df1, df2) where df1 = k-1 and df2 = n-k, so that the F table value (2.45) is obtained, which is 3.20. With a significance level of 5%, it is concluded that H4 is accepted because the calculated F (12.851) > F table (3.20). This means that there is a simultaneous influence between work life balance, job satisfaction, and job embeddedness on turnover intention.

The GoF value is derived by multiplying the average communalities index with the R² value of the model. Below is Table 5, which presents the results of the goodness of fit calculation for the model:

Table 5. GoF Results

Variables	Average Variance Extracted (AVE)	R Square
Job Embeddedness	0.521	
Job satisfaction	0.540	
Turnover Intention	0.606	0.467
Work-Life Balance	0.522	
Average	0.547	0.467
GoF	0.506	

Source: Data Processed

According to Table 5, the average communalities index yields a result of 0.547. This value is then multiplied by the average R² (0.467) and square-rooted. The

GoF values of 0.67, 0.33, and 0.19 are considered strong, moderate, and weak, respectively. The calculation results indicate a GoF value of 0.506, which is greater than 0.33, categorizing it as a moderate GoF. This suggests that the proposed model aligns reasonably well with the empirical data.

The T-test is used to assess the individual impact of each independent variable on the dependent variable. In SEM-PLS, the T-test values are obtained through bootstrap calculations. The T-test results are determined by comparing the calculated T-value with the T-table or by evaluating the p-value against the significance level. The bootstrapping results for the T-test are presented in Table 6 below:

Table 6. t-Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Work-Life Balance -> Turnover Intention	0.524	0.339	0.237	2.209	0.029
Job Satisfaction -> Turnover Intention	-0.545	-0.316	0.227	2.400	0.018
Job Embeddedness* Employer Branding -> Turnover Intention	0.418	0.470	0.168	2.485	0.015

Source: Data Processed

Work-Life Balance on Turnover Intention

The t-statistic for the relationship between Work-Life Balance and Turnover Intention is 2.209, accompanied by a p-value of 0.029. When this is compared to the significance level, the p-value (0.029) is smaller than the significance threshold of 5%, leading to the acceptance of H1. Therefore, it can be concluded that Work-Life Balance has a significant impact on Turnover Intention. The effect size of Work-Life Balance on Turnover Intention is 0.524. The positive path coefficient suggests that as Work-Life Balance improves, Turnover Intention tends to increase as well.

Thus, it can be concluded that there is a significant influence of work-life balance on turnover intention. A positive path coefficient indicates that the higher the work-life balance, the higher the turnover intention. This condition can occur because employees have not felt the ideal work-life balance. There is an imbalance felt by employees where they prioritize work over personal life. They are more committed to the organization by always prioritizing the completion of work. Employees who feel excessive workload and lack of rest can also cause their work-life balance to be low. They tend to want to find another job that is more balanced because of the heavy workload.

The definition of work-life balance according to (Jaharuddin & Zainol, 2019) is the need for employees or workers to achieve a balance between work and their personal life. The lack of balance between personal life and work has an impact on a person's psychology and physical health such as stress and emotional exhaustion. In

addition, someone who feels this can reduce productivity and employees tend to choose the decision to leave their profession (Dwidienawati, Suwarno, Devin, Junaidi, & Fernando, 2022). Based on this theory, it can be concluded that employees' work-life balance has not been met. The underlying factors can vary greatly, from high workloads, lack of rest that impacts employees' physical and emotional health, to neglected family life. The results of this study are in contrast to previous studies where the higher the work-life balance felt by employees, such as a study by (Jaharuddin & Zainol, 2019) who conducted research on employees in the Klang Valley. (Syara & Syah, 2022) conducted research on customer service who have become permanent employees in Indonesian companies. (Dwidienawati, Suwarno, Devin, Junaidi, & Fernando, 2022) who studied the millennial and gen Z generations in Indonesia.

Job Satisfaction on Turnover Intention

The t-statistic for the relationship between Job Satisfaction and Turnover Intention is 2.400, with a p-value of 0.018. When compared to the significance level, the p-value (0.018) is less than the 5% threshold, leading to the acceptance of H2. Consequently, it can be concluded that Job Satisfaction significantly affects Turnover Intention. The strength of this effect is -0.545. The negative path coefficient suggests that as Job Satisfaction increases, Turnover Intention decreases.

Job satisfaction can be interpreted as an employee's perspective on their work, both positively and negatively (Siagian, 1995). Meanwhile, according to (Mobley, 1977), employees who are satisfied with their work will be happy when doing their work, while employees who feel unhappy with their work will have a desire to leave the company. The results of this study are in accordance with previous studies where the higher the job satisfaction felt by employees, the lower the desire to leave or move companies. A study conducted by (Sweeney & Quirin, 2009) indicated a relationship between job satisfaction and turnover intention.

Likewise, research conducted by (Antecol & Cobb-Clark, 2006), where job satisfaction had a significant effect on turnover intention in women who were actively serving in the United States military. Based on this theory, it can be concluded that employee Job Satisfaction has been fulfilled. Job satisfaction can occur because employees feel happy with their work, are satisfied with career advancement, have the opportunity for salary and position increases, a comfortable and clean office atmosphere, a company environment and facilities that support work, and other factors.

Job Embeddedness on Turnover Intention

The t-statistic for the impact of Job Embeddedness on Turnover Intention is 2.485, with a p-value of 0.015. When this is compared to the significance level, the p-value (0.015) is lower than the 5% threshold, resulting in the acceptance of H3. Therefore, it can be concluded that Job Embeddedness has a significant effect on Turnover Intention. The strength of this effect is 0.418. The positive path coefficient

suggests that as Job Embeddedness increases, Turnover Intention also rises.

The reason employees stay, are engaged, and loyal to the company is because employees feel unsure whether they can get the same or better job from Telkom. It can be interpreted that there are many benefits provided by the company to employees, but these benefits are still not at the maximum stage to bind employees. The results of the study show that the higher the job embeddedness, the higher the turnover intention.

Job embeddedness is a symbol of the relationship between employees and the company and its community related to the reasons employees stay in a company. Job embeddedness is one of the factors that has an effect on employees to be attached to the company so that employees are loyal and continue to work in the company. Organizations that strengthen the relationship between workers and the organization both financially and psychologically can increase the sense of obligation in employees to stay in the company (Ferreira & Coetzee, 2013). The more benefits the company provides to employees, the more difficult it is for employees to leave the company (Mitchell, Holtom, Lee, Sablinski, & Erez, 2001).

Based on this theory, it can be concluded that employee job embeddedness has not been fulfilled. The results of this study are in contrast to previous studies where the higher the job embeddedness felt by employees, the lower the desire to leave or move companies. Research (Nabella, 2021) conducted at Mega Elektronik Nganjuk, a study (Khan, et al., 2021) on hotel employees in Pakistan, and research by (Huang, Xia, Zhao, Pan, & Zhou, 2021) which studied in China.

E. CONCLUSION

The findings of this study reveal that Work-Life Balance significantly and positively impacts Turnover Intention, while Job Satisfaction exerts a significant negative effect on Turnover Intention. Additionally, Job Embeddedness shows a significant positive influence on Turnover Intention. Collectively, Work-Life Balance, Job Satisfaction, and Job Embeddedness have a significant impact on Turnover Intention. In light of these findings, the researcher offers several recommendations for future studies in similar areas. These include creating management clusters for top, middle, and lower levels, exploring alternative moderating variables beyond employer branding, and considering qualitative research methods for deeper insights.

Suggestions for companies are to provide sufficient leave to ensure employees do not feel guilty about taking the time off they need. Improve communication and workload management in order to identify and reduce unnecessary tasks or provide extra support if needed. Opportunities for employees to develop in career and skills, so that employees become loyal to the company. Company culture and emotional support make employees who feel appreciated, understood, and empowered in a positive work environment more loyal. Employees who feel that the company pays attention to work-life balance will increase job embeddedness.

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