

# **Influence of Work-Life Balance, Motivation, and Leader-Member Exchange on Turnover Intention among Millennials Employees of PT Bank XYZ in Yogyakarta**

**Renita Astarina<sup>1</sup>, Istiana Rahatmawati<sup>2\*</sup>**

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## **Abstract**

*This research aims to analyze the influence of work-life balance, work motivation, and leader-member exchange on turnover intention among millennial generation employees of PT Bank XYZ (not the real name) Yogyakarta. This research uses a quantitative approach and questionnaires as a data collection technique with a population and sample of 45 millennial employees of PT Bank XYZ Yogyakarta. The analysis technique used is multiple linear regression with the help of SPSS 25. The research results show that: work-life balance, work motivation, and leader-member exchange simultaneously have a significant effect on turnover intention; work-life balance partially has a negative and significant effect on turnover intention; work motivation partially has a negative and significant effect on turnover intention; leader-member exchange partially has a negative and significant effect on turnover intention.*

**Keywords:** leader-member exchange; turnover intention; work-life balance; work motivation

## **Introduction**

Technological developments occur along with changing times, and so does the world of work. The world of work is dynamic, there is always change in it. Many changes have occurred which require companies and workers to make various adjustments. Quoted from AntaraNews (2023), according to the Head of the Labor Market Center of the Indonesian Ministry of Manpower, there are three factors that influence changes in the national labor market, one of them is demographics. Demographics changing, such as generational changes, encourage companies to make adjustments to existing work patterns and relationship patterns. The current worker demographic is dominated by the millennial generation. Howe & Strauss (2000) stated that the millennial generation is those born in 1982-2000. This generation is considered to have high turnover. Millennials have a shorter working period than previous generations, namely around 18 months and easily decide to resign if what is expected and what the company provides does not match (Sheahan, 2009).

Turnover intention is a person's desire to resign or leave their current job. Companies must be able to overcome various factors that cause turnover intention to be able to retain potential employees and reduce costs arising from employee turnover. The costs that must be incurred by a company as a result of employee turnover may be greater than the annual salary of an employee (Upadhayay & Vrat, 2016).

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<sup>1,2</sup> UPN "Veteran" Yogyakarta

\* Corresponding author, email: [istiana.rahatmawati@upnyk.ac.id](mailto:istiana.rahatmawati@upnyk.ac.id)

This turnover intention problem also occurs at PT Bank XYZ (not the real name) in Yogyakarta. PT Bank XYZ is a synergy of two BUMN, namely PT Bank XY (Persero) Tbk and PT YZ (Persero) which focuses on the UMKM and pensioner sectors. Nationally, based on statements by Elmambar Sinaga as main director of Bank XYZ, 70% of its employees are millennials. Bank XYZ has 40 branch offices (KC) and 247 sub-branch offices (KCP) spread throughout Indonesia. One of them is in Yogyakarta, there is one branch office and five sub-branch offices.

Table 1 shows employees turnover data for the last five years. From Table 1, it can be seen that over the last five years, there have always been employees leaving. In fact, in the last three years the turnover rate reached more than 10%. According to Gillies (Mutia et al., 2022), the normal turnover rate is between 5%-10%, if it is more than that then it can be said that the company has a high turnover rate.

One of the things that influences turnover intention is work-life balance. According to Abioro et al. (2018) work-life balance can be said to be a balance between the time a person spends at work compared to the time they have for their personal life. Work-life balance is a problem that is often experienced by employees, where they have difficulty balancing their work life and personal life. Work-life balance will contribute to improving employee quality of life and organizational effectiveness (Bataineh, 2019). The effectiveness of this organization includes a low employee turnover rate. The phenomenon related to work-life balance in this company is that employees often work overtime and are often contacted about work outside working hours.

Another factor that can influence turnover intention is work motivation. According to Robbins & Judge (2018), work motivation is a process that explains a person's strength, direction and persistence to achieve goals. Motivation is the basis for someone to do something in order to achieve the desired goal. Mensah et al. (2017) stated that motivation plays a crucial role in influencing employees' decisions to stay or leave a job. A phenomenon related to work motivation that occurs in this company is the low level of promotion. There have only been 2 promotions in the last five years.

Graen and Uhl-Bien (Sharafiah & Hendryadi, 2021) explain that leader-member exchange refers to the social exchange relationship between leaders and their members. This relationship greatly influences workers' actions or responses at work and their behavior in the organization. In short, employees' attitudes and behavior at work influence the relationship that exists between them and their superiors. This relationship can even influence employees' intentions to leave work. The phenomenon related to leader-member exchange that occurs in this company is that the relationship between superiors and subordinates is less harmonious, quite stiff and there appears to be a distance apart.

Table 1. Employee Turnover Data

<b>Year</b>	<b>In</b>	<b>Out</b>	<b>Total Employee</b>	<b>Turnover Rate</b>
2019	5	4	51	7.92%
2020	4	1	53	1.94%
2021	6	6	53	11.32%
2022	1	6	48	11.88%
2023	3	6	45	12.90%

Source: PT Bank XYZ Yogyakarta

## **Literature Review**

### ***Turnover Intention***

Mobley (1978) states that turnover intention comes from a person's self-evaluation regarding the continuation of his relationship with the company where he works, but has not yet taken action. It means, employees are already thinking about leaving their jobs even though they haven't made a move yet. Robbins & Judge (2018) define turnover intention as the tendency of employees to leave their jobs voluntarily or involuntarily as a result of the current job being less attractive or the availability of alternative jobs. In other words, when employees find their current job not attractive anymore or they see better opportunities elsewhere, they start planning to quit. Mobley (1978) mentioned three indicators of turnover intention, namely thinking to get out, desire to find another job, and intention to get out. So, employees think about quit from the job, want to find another job, and have the intention to leave their current position.

### ***Work-Life Balance***

Fisher et al. (Nurhabiba, 2020) defines work-life balance as an effort to balance two roles that are being carried out, namely work and personal life. It means, people try to manage their job and personal life responsibilities simultaneously. Sirgy & Lee (2018) state that work-life balance does not only include good role involvement in work and non-work. work, but also includes minimal conflict between work-related roles and other social roles in non-work life. Therefore, gaining a good work-life balance means having minimal conflict between job responsibilities and social roles outside of work. According to Fisher et al. (Gunawan et al., 2019) the work-life balance indicator consists of the following four things: WIPL (work interface with personal life), PLIW (personal life interface with work), WEPL (work enhancement of personal life), and PLEW (personal life enhancement of work). These indicators help us to understand how work and personal life interact and enhance each other.

### ***Work Motivation***

Robbins & Judge (2018) explain the meaning of work motivation as a process that explains a person's strength, direction and persistence to achieve goals. It means, motivation determines how driven a person is to reach their objectives. In general, motivation concerns every effort to achieve a goal. Afandi (2018) expressed his opinion regarding motivation, according to him, motivation is a desire that originates from within a person or individual who is inspired and encouraged to carry out activities or activities with feelings of sincerity, joy and sincerity so that the results are good and of good quality. Thus, motivation is an inner drive that leads to sincere and jolly efforts to produce quality work. According to Maslow's motivation theory (Robbins & Judge, 2018) motivation measurement indicators consist of: psychological needs, security needs, social needs, recognition needs, and self-actualization needs. These indicators help us to understand different levels of motivation based on human needs.

### ***Leader-Member Exchange***

According to Leiden and Maslyn (Alshamasi & Aljojo, 2016), Leader-member exchange is a dynamic in the relationship between superiors and subordinates with

a multidimensional nature which is divided into four dimensions including affection, loyalty, contribution and professional respect. It means, the relationship between leaders and their subordinates is complex and includes different aspects like affection and professional respect. Leader Member Exchange focuses on the relationship between the leader and each subordinate, which is based on the formation of sustainable relationships (Liu et al., 2013). Therefore, it emphasizes building long-term and strong relationships between leaders and their team members. Leiden and Maslyn (Andika & Supartha, 2018)) put forward indicators of leader-member exchange which consist of affection, loyalty, contribution and professional respect. These indicators help us to evaluate the quality of the relationship between leaders and their subordinates.

### ***Relationship between Variables***

According to Suifan et al. (2016) the absence of support from management or the company for work-life balance can give rise to the desire to leave the company. This means that when employees do not receive support for balancing their work and personal life, they may start thinking about quitting. Sim Ai Hui et al. (2023) in their research, the results showed that work-life balance had a negative and significant relationship with turnover intention. This indicates that better work-life balance reduces the intention to leave the job. However, Sajuyigbe et al. (2022) found different results, in their research they found that there was no significant influence of work-life balance on turnover intention. Thus, different studies show varying results on the impact of work-life balance on the desire to leave a job.

Motivation is the basis for someone to do something in order to achieve the desired goal. This means that a person's drive to achieve their goals is rooted in their motivation. Mensah et al. (2017) stated that motivation plays a crucial role in influencing employees' decisions to stay or leave a job. Therefore, a high level of motivation can reduce turnover intention. Research conducted by Martha et al. (2022) found that motivation has a negative and significant effect on turnover intention. This implies that higher motivation leads to lower turnover intention. These results are different from research conducted by Paje et al. (2020) who found that motivation has no effect on turnover intention. Hence, the impact of motivation on turnover intention can vary according to different studies.

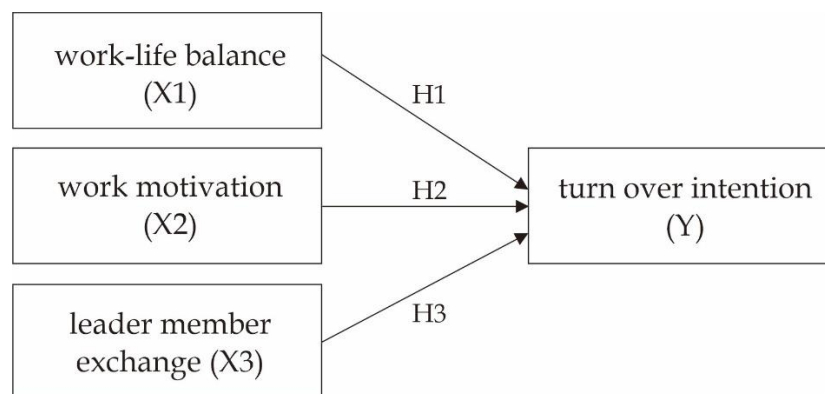


Figure 1. Research Model

Sari & Tiarapuspa (2017) stated that leaders or superiors have an important role in relation to employee turnover intentions. It means, the behavior and actions of leaders significantly affect whether employees want to stay or leave. A good relationship between superiors and subordinates can make employees feel at home and enthusiastic about working. Therefore, develop positive leader-member relationships is crucial. Andika & Supartha (2018) in their research found that leader-member exchange had a significant negative effect on turnover intention. It indicates that better leader-member exchanges reduce turnover intention. Different results were found by (Neway & Singh, 2023), that leader-member exchange did not have a significant effect on turnover intention. Thus, the relationship between leader-member exchange and turnover intention may vary based on different research findings.

**H1.** Work-life balance partially influences Turnover Intention

**H2.** Work Motivation partially influences Turnover Intention

**H3.** Leader-Member Exchange partially influences Turnover Intention

## **Methods**

### ***Sampling and Procedures***

This research uses a quantitative approach which aims to prove the influence of the independent variable on the dependent variable. The population of PT Bank XYZ Yogyakarta millennial employees is 45 employees. Sampling was carried out using a saturated sampling technique so that the sample consisted of 45 employees. The type of data used is primary data.

### ***Measures***

#### **Turnover Intention**

Mobley (1978) states that turnover intention comes from a person's self-evaluation regarding the continuation of his relationship with the company where he works, but has not yet taken action. Turnover intention was measured using an instrument developed by Mobley (in Susanti & Herminingsih, 2022), using 7 items in 5-point Likert scale, from strongly disagree (5) to strongly agree (1).

#### **Work-Life Balance**

Sirgy & Lee (2018) state that work-life balance does not only include good role involvement in both work and non-work, but also includes minimal conflict between work-related roles and other social roles in non-work life. Work-life balance was measured using an instrument developed by Fisher et al. (in Gunawan et al., 2019), using 17 items in 5-point Likert scale, from strongly disagree (5) to strongly agree (1).

#### **Work Motivation**

Robbins & Judge (2018) explain the meaning of work motivation as a process that explains a person's strength, direction and persistence to achieve goals. In general, motivation concerns every effort to achieve a goal. Work motivation was measured using an instrument developed by Maslow (in Robbins & Judge, 2018), using 15 items in 5-point Likert scale, from strongly disagree (5) to strongly agree (1).

## Leader-Member Exchange

Leader Member Exchange focuses on the relationship between the leader and each subordinate, which is based on the formation of sustainable relationships (Liu et al., 2013). Leader-member exchange was measured using an instrument developed by Leiden and Maslyn (Andika & Supartha, 2018), using 11 items in 5-point Likert scale, from strongly disagree (5) to strongly agree (1).

## Data Analysis

Data were analyzed using the SPSS 25 program. Descriptive analysis was used to determine the characteristics of respondents. The data analysis technique uses multiple linear regression tests with the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \dots\dots\dots 1)$$

Next, the data was analyzed to determine the influence of the independent variable on the dependent variable simultaneously based on the f test, the influence of the independent variable on the dependent variable partially based on the t test, and the magnitude of the influence of all independent variables on the dependent variable based on the coefficient of determination (R<sup>2</sup>).

## Result and Discussion

### Result

As shown in the Table 2, the characteristics of the respondents in this study were based on gender, the majority were male, 24 respondents with a percentage of 53.3%. Based on age, the majority are 34-38 years old at 46.7%. Based on length of work, the majority have worked for more than 4 years as much as 37.8%. Based on marital status, the majority were married, namely 66.7%.

Table 2. Responden's Characteristic Data

Classification		Frekuensi	Persentase
Gender	Male	24	53.3%
	Female	21	46.7%
Age	24-28	10	22.2%
	29-33	21	46.7%
	34-38	13	28.9%
	39-42	1	2.2%
	<1 tahun	1	2.2%
length of work	1-2 tahun	7	15.6%
	>2-3 tahun	7	15.6%
	>3-4 tahun	13	28.9%
	>4 tahun	17	37.8%
Marital Status	Married	30	66.7%
	Single	15	33.3%

Tabel 3. The Effect of Work-Life Balance, Work Motivation, Leader-Member Exchange on Turnover Intention, n=45

Independent Variables	unstandardized Coefficients (Beta)	t	Sig.
(Constanta)	65.572	9.582	0.000
Work-Life Balance (X1)	-0.300	-3.308	0.002
Work Motivation (X2)	-0.322	-2.888	0.006
Leader-Member Exchange (X3)	-0.311	-2.096	0.042
R	0.697		
Adjusted R2	0.449		
F	12.993		0.000

Dependent Variable: Turnover Intention

Based on table 3, the results of the multiple linear regression test on the variables work-life balance (X1), work motivation (X2), and leader-member exchange (X3) on turnover intention (Y), the following regression equation is obtained:

$$Y = 65.572 + (-0.300X1) + (-0.322X2) + (-0.311X3) + e \dots 1)$$

In the equation 1, a constant value of 65,572 units is obtained, meaning that if there were no independent variables, namely work-life balance, work motivation, and leader member exchange, then the turnover intention value would be 65,572 units. This indicates that the baseline level of turnover intention, without considering any influencing factors, reach a very large number. Work-life balance has a coefficient of -0.300 units, which means that when work-life balance increases by one unit and other variables are assumed to be constant, it will cause a decrease in the turnover intention variable by 0.300 units. Basically, for each unit increase in work-life balance, we can expect a significant reduction in turnover intention by this specified amount. The work motivation variable has a coefficient of -0.322 units, meaning that when motivation increases by one unit and other variables are assumed to be constant, the turnover intention variable will decrease by 0.322 units. This demonstrates that increasing work motivation by a single unit can lead to a marked decline in the likelihood of employees intending to leave the company. The leader-member exchange variable has a coefficient of -0.311 units, meaning that when the leader-member exchange increases by one unit and other variables are assumed to be constant, the turnover intention variable will decrease by 0.311 units. Thus, increasing the relationship between leaders and subordinates by one unit has a substantial negative impact on turnover intentions. All coefficients are negative, meaning that the higher the independent variable, the lower the dependent variable. Epsilon (e) in this equation represents the influence of other variables not included in the regression model or this research. The amount is  $e = 1 - R^2$  ( $1 - 0.499$ ) so  $e = 0.551$  or 55,1%, indicating that a significant portion of the variability is due to factors that is not examined in this study.

The coefficient of determination value in the adjusted R square column is 0.449. This means that the ability of the work-life balance, work motivation, and leader member exchange variables to influence the turnover intention variable is 44.9%. In other

words, these three factors together account for almost half of the variation in turnover intentions among the employees. Meanwhile, the remaining 55.1% is influenced by other variables that are not in this study. This shows that while the studied factors are important, there are also other elements that have not been studied that also play a crucial role. The F test results show the calculated F value is 12.933 with a significance value of 0.000. It can be concluded that there is a significant influence of work-life balance, work motivation, and leader-member exchange simultaneously on turnover intention among PT Bank XYZ millennial generation employees, therefore the model is fit. This shows that our regression model is appropriate and reliable for understanding turnover intentions in this context. We can continue testing our hypotheses based on these strong fundamental results.

The results of the t test based on Table 2 shows that the work-life balance variable has t value of 3.308 with significant level of 0.002. This means that work-life balance has a negative and significant effect on turnover intention among employees of the millennial generation at PT Bank XYZ Yogyakarta, so the first hypothesis (H1) is supported. Clearly, a well-maintained balance between professional and personal life is crucial to reduce turnover intentions. The work motivation variable has t value of 2.888 with significant level of 0.006. This means that work motivation has a negative and significant effect on turnover intention among millennial generation employees of PT Bank XYZ Yogyakarta, therefore the second hypothesis (H2) is supported. High levels of motivation significantly decrease the desire to leave the organization. The leader-member exchange variable has t value of 2.096 with significant level of 0.042. This means that leader-member exchange partially has a negative and significant effect on turnover intention among millennial generation employees of PT Bank XYZ Yogyakarta, therefore the third hypothesis (H3) is supported. Strong and positive interactions between leaders and their team members play a significant role in lowering the turnover intentions, underlining the importance of leadership dynamics in employee retention.

## **Discussion**

Work-life balance, work motivation, and leader-member exchange simultaneously have a significant effect on turnover intention, hence the first hypothesis (H1) is supported. The results of this analysis prove that the higher the level of work-life balance, motivation, and combined with good leader-member exchange, the turnover intention for PT Bank XYZ millennial employees will decrease. These results are in line with several studies which state that work-life balance (Sim Ai Hui et al., 2023), motivation (Susanti & Herminingsih, 2021), and leader member exchange (Andika & Supartha, 2018) have a negative and significant effect on turnover. It means, when employees feel balanced between their work and personal lives, feel motivated, and have strong relationships with their leaders, they are less likely to leave the company. The importance of managing these aspects effectively can not be understated, as they collectively contribute to reduce turnover rates.

Work-life balance has a negative and significant effect on turnover intention, hence the fourth hypothesis (H2) is supported. This proves that the higher the work-life balance, the lower the turnover rate will be. If work-life balance is not managed well, it will have a negative impact which can trigger an increase in turnover rates. Work-life balance will contribute to improving employee quality of life and organizational effectiveness, where organizational effectiveness includes low turnover (Bataneh, 2019). Suifan et al. (2016) also explained that the absence of human support for work-life balance can lead to a desire to leave the company. The results of this



research are also supported by research by Sim Ai Hui et al. (2023) in their research stated that work-life balance has a negative and significant effect on turnover intention. Therefore, organizations must prioritize creating environments where employees can balance their work responsibilities and personal life.

Work motivation has a negative and significant effect on turnover intention, hence the fourth hypothesis (H3) is supported. This proves that an increase in work motivation will lead to a decrease in the turnover rate among millennial employees of PT Bank XYZ Yogyakarta. Priyana et al. (2022) revealed that low levels of employee work motivation can lead to a desire to leave the company and vice versa. High work motivation can make beta employees work in the company. The results of this analysis and opinion are also supported by Susanti & Herminingsih (2021) who found that motivation has a significant negative effect on turnover intention. This shows that when employees are highly motivated, they are more likely to remain with their current employer, thus reducing the turnover rates.

Leader-member exchange has a negative and significant effect on turnover intention. So the fourth hypothesis (H4) is supported. The results of this analysis prove that the higher the level of leader-member exchange, the turnover intention level of PT Bank XYZ millennial employees will decrease. Hopkins et al. (2010) explained that when an employee has a good relationship with their superior, the employee's turnover intention level can be reduced. Also supported by support and good relationships from superiors can reduce the potential for employee turnover (Kim & Barak, 2014). The results of this research are in line with research conducted by Andika & Supartha (2018) and Sharafiah & Hendryadi (2021) which revealed that leader-member exchange has a significant negative effect on turnover intention. This shows that building strong and positive relationships between leaders and subordinates is crucial in retaining employees and reducing turnover rates.

## **Conclusion**

Based on the results of the analysis that has been carried out, the following conclusions are obtained: work-life balance, work motivation, and leader-member exchange simultaneously influence turnover intention among employees of the millennial generation of PT Bank XYZ Yogyakarta; work-life balance partially has a negative and significant effect on turnover intention among millennial generation employees of PT Bank XYZ Yogyakarta; work motivation partially has a negative and significant effect on turnover intention among millennial generation employees of PT Bank XYZ Yogyakarta; Leader-member exchange partially has a negative and significant effect on turnover intention among millennial generation employees of PT Bank XYZ Yogyakarta.

## **Management Implication**

Based on the research results and conclusions, the researcher then proposed several suggestions in the hope that they would be useful for PT Bank XYZ Yogyakarta. Overall, the level of work-life balance, motivation and leader-member exchange are sufficient but it would be better if it was optimized further. In an effort to reduce the level of turnover intention among millennial employees, PT Bank XYZ Yogyakarta can pay attention to the three variables in this research considering that their influence is almost equal. In particular, work-life balance in the WIPL aspect measures how far work can interfere with personal life because employees feel that their work interferes

with their personal life. This can be done by reviewing employee workload so that it is not overloaded which causes employees to frequently work overtime or by adding several new staff. Activities such as outbound activities or other activities that can strengthen relationships can be held so that relationships between employees and superiors and subordinates can be better, more intimate and harmonious.

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