


# The Effect Of Work Life Balance And Organizational Commitment On Turnover Intention With Job Satisfaction As Mediation Variable

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Article Info	ABSTRACT
<p><b>Keywords:</b> Work-life balance, Organizational commitment, Turnover Intention, Job Satisfaction.</p>	<p>This study aims to determine the effect of work-life balance and organizational commitment on turnover intention with job satisfaction as a mediator in the study of PT BPR BKK Boyolali. The sample technique in this study uses cluster sampling, which is a method based on area or cluster. This study used a sample of 125 respondents. The data collection technique in this study used a questionnaire distributed via Google Form. This study uses data analysis techniques carried out by the Partial Least Square (PLS) method using SmartPLS version 3.0 software. This study shows different results from previous studies with the addition of a new variable, namely job satisfaction as a mediating variable. The results showed that work-life balance has no effect on turnover intention, organizational commitment has a negative effect on turnover intention, work-life balance has a positive effect on job satisfaction, organizational commitment has a positive effect on job satisfaction, job satisfaction has no effect on turnover intention, job satisfaction does not mediate the effect of work-life balance on turnover intention, job satisfaction does not mediate the effect of organizational commitment on turnover intention. Then the limitations in this study are the characteristics of employees in terms of age and certain length of service. Therefore, it is hoped that future researchers can add other variables and expand the research object to different fields and agencies.</p>
<p>This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license</p> 	<p><b>Corresponding Author:</b> Agus Sugiarto Department of Management, Faculty of Economics and Business, Satya Wacana Christian University Jl. Diponegoro No. 52-60, Salatiga, Jawa Tengah, Indonesia <a href="mailto:agus.sugiarto@uksw.edu">agus.sugiarto@uksw.edu</a></p>

## INTRODUCTION

In the current era of globalization, competition in the business world is getting tougher, so companies must be able to have an advantage and high competitiveness in order to survive and compete with other companies. One of the components that is the main key for companies to be able to have excellence and high competitiveness is good human resources. According to Adiba (2018) human resource management is very important in an organization to balance employee needs with company capabilities. Employees are one of the most important assets for the company, so efforts need to be made to retain high-quality and potential employees in terms of advancing the company (Mayasari, Senen and Tarmed, 2018). One of the events that often becomes a problem in the field of human resources in

companies is the phenomenon of employee turnover. Employee turnover is the cessation of an employee from the place where they work and this is done voluntarily (Pawesti and Wikansari, 2017).

Based on the survey results, employees at PT BPR BKK Boyolali are required to be able to provide optimal service in order to meet customer satisfaction. In addition, employees are also expected to meet revenue targets in order to increase profits earned by the company. Some employees feel that the pressure and workload given are too much so that they sometimes find it difficult to divide their time between work and other personal matters. Employees have a heavy workload but the wages and incentives earned are not comparable to the contributions made by employees. The disproportionate wages resulted in some employees having a feeling of dissatisfaction with the salary given because it was not comparable to what they had done. However, other employees said that they were satisfied with the wages given because they were proportional to their contributions. A high level of organizational commitment can lead to employee loyalty to the company, but in PT BPR BKK Boyolali employees there are still some employees who want to find another job. Although there is a phenomenon of turnover intention, there are also some employees who still want to work at PT BPR BKK Boyolali because they feel comfortable in the work environment.

In addition to this phenomenon, there are also previous research results that still show different or inconsistent results. Previous research by Otache and Inekwe (2022); Prayogi, Koto and Arif (2019) shows that job satisfaction affects turnover intention, while in the research of Mawadati and Saputra (2020) job satisfaction has no effect on turnover intention. Job satisfaction in employees is influenced by work-life balance. In the research of Aruldoss, Kowalski and Parayitam (2021); Fransiska & Maksum (2023) prove that work-life balance has an influence on job satisfaction. However, Endeka, Rumawan and Tumber (2020) prove that work-life balance does not affect job satisfaction. Apart from work-life balance, organizational commitment also has an influence on job satisfaction (Mwesigwa, Tusiime and Ssekiziyivu, 2020; Çınar, Çapar and Mermerkaya, 2022). However, research by Ponumbol, Lengkong and Walangitan (2022) provides results if organizational commitment has no effect on employee job satisfaction.

The research of Oktaviani and Budiono (2018) explains that turnover intention is the desire of an employee who is carried out consciously or deliberately to leave a work organization and then move to another workplace. The negative impact of employee turnover on companies is that they will lose high-quality employees, which can disrupt the organization's processes (Laksono and Wardoyo, 2019). External factors and internal factors are two driving factors that cause employees to have thoughts of changing jobs. External factors are drivers that come from outside individual employees, such as support from family and opportunities offered by other companies (Widyadmono, 2015). Meanwhile, internal factors can come directly from within employees, such as job satisfaction felt by employees (Laksono and Wardoyo, 2019), work-life balance (Nurdin and Rohaeni, 2020), and employee commitment to the company (Ratnaningsih, 2021).

Job satisfaction in employees is something that needs to be considered in the company because by achieving job satisfaction, employees are expected to work optimally for the

company job satisfaction can be defined as a feeling of pleasure or both positive and negative emotions experienced by an employee towards their work (Shabrina and Prasetio, 2018). The result of job satisfaction that employees fulfill is that they will tend to have high motivation towards the company, reduce the level of absenteeism, turnover, and burnout, as well as other actions that can harm the company (Widyadmono, 2015; Setiawan and Harahap, 2016). Job satisfaction obtained by employees not only has a positive impact on the company, but can also reduce the level of turnover intention in employees which can cause employees to have thoughts of leaving their jobs (Pariascana and Trisnawati, 2022).

The emergence of turnover intention in employees is inseparable from the existence of work-life balance where they work. A condition where an employee can balance or align between work and personal or family life is called work-life balance (Lumunon, Sendow and Uhing, 2019). Employees assume that having a balance between work and family responsibilities is a necessity for workers (Asari, 2022). If the company ignores this, it will result in employees feeling that their personal needs are being disrupted. With the creation of a balance between work and personal life, employees can feel satisfied with their work. Work-life balance in a company is very important because with the balance between work and life, it will create job satisfaction for employees and will also impact the level of turnover intention (Nurdin and Rohaeni, 2020).

A factor that can lead to feelings of wanting to leave a company is low organizational commitment (Pariascana and Trisnawati, 2022). Organizational commitment is a person's psychological state related to strong beliefs, trust, and acceptance of the goals and values of the organization, a strong willingness to work for the organization, and remaining a member of the organization (Handoko and Rambe, 2018). One of the most important attitudes that every employee must have and maintain towards their organization is organizational commitment. Employees who are committed to the organization will have a sense of loyalty to the organization, marked by their participation in achieving organizational success (Diansyah, 2018). Having a high organizational commitment is an asset in achieving organizational goals and also allows each employee to strive in the face of existing challenges and pressures (Setiawan and Harahap, 2016). The positive impact of organizational commitment affects employee loyalty and engagement, while the negative impact of a lack of organizational commitment can lead to employee turnover (Guzeller and Celiker, 2020). Employees with high job satisfaction can increase organizational commitment so that it can reduce the level of turnover intention in the company (Widyadmono, 2015).

### **Hypothesis Development**

#### **1. The Effect of Work Life Balance on Turnover Intention**

Research by Prayogi, Koto and Arif (2019); Praditya and Irbayuni (2022); Prayogi, Koto and Arif (2019) shows that work-life balance has a direct effect on turnover intention. There is a negative influence between the work-life balance relationship and turnover intention (Laksono and Wardoyo, 2019). Subsequent research presented by Hardiani, Aryaningtyas and Widyanti (2022) has similar results, indicating that work-life balance has a negative effect on turnover intention, meaning that the higher the work-life balance, the lower the turnover intention.

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

2. The Effect of Organizational Commitment on Turnover Intention

Research by Nadhiroh and Budiono (2022) shows that organizational commitment has a negative influence on turnover intention. Organizational commitment has a negative effect on turnover intention, meaning that the higher the organizational commitment, the lower the turnover intention (Widyadmono, 2015). Similar results were found in the research of Sari, Mulyani and Jaya (2021); Gracita and Anindita (2023) that high organizational commitment can reduce turnover intention.

H2: Organizational commitment has a negative effect on turnover intention.

3. The Effect of Work Life Balance on Job Satisfaction

Research by Nurdin and Rohaeni (2020); Fransiska and Maksum (2023) shows that work-life balance has an influence on job satisfaction. There is a positive influence on the effect of work-life balance and job satisfaction (Asepta and Maruno, 2018). Subsequent research presented by Suwandi and Suhakim (2023) shows that there is a positive influence of work-life balance on job satisfaction. The results of this study are in line with those conducted by Masrul (2023); Wulandari and Hadi (2021) which show a positive influence of work-life balance on job satisfaction, meaning that a high work-life balance will increase employee job satisfaction as well.

H3: Work-life balance has a positive effect on job satisfaction.

4. The Effect of Organizational Commitment on Job Satisfaction

Research by Andriawan and Games (2019); Zulfikar (2021) shows that organizational commitment has a positive effect on job satisfaction. The higher the organizational commitment, the higher the employee job satisfaction (Sutrisno *et al.*, 2022). Similar results are found in the research of Çınar, Çapar and Mermerkaya (2022) show that with a high level of organizational commitment will show good job satisfaction.

H4: Organizational commitment has a positive effect on job satisfaction.

5. The Effect of Job Satisfaction on Turnover Intention

Research conducted by Prayogi, Koto and Arif (2019); Nurdin and Rohaeni (2020) shows that job satisfaction has a negative effect on turnover intention. Increased job satisfaction will reduce employees' intention to leave the organization, and vice versa (Noerchoidah, 2020). Similar results are found in the results of research by Pawesti and Wikansari (2017) which show that job satisfaction has a negative relationship with turnover intention.

H5: Job satisfaction has a negative effect on turnover intention.

6. The Effect of Work Life Balance on Turnover Intention with Job Satisfaction as Mediation Variable

Work-life balance has a positive relationship with job satisfaction, meaning that the higher the work-life balance, the higher the level of job satisfaction (Fransiska and Maksum, 2023). According to Prayogi, Koto and Arif (2019) job satisfaction has a negative effect on turnover intention, meaning that if an employee has high job satisfaction, it will reduce the level of turnover intention. The results of Nurdin and Rohaeni (2020) show that job satisfaction is able to mediate the effect of work-life balance on turnover intention. This

shows that the higher the work-life balance, the satisfaction at work can be formed and will have an impact on turnover intention.

H6: Work-life balance has an effect on turnover intention with job satisfaction as mediation variable.

#### 7. The Effect of Organizational Commitment on Turnover Intention with Job Satisfaction as Mediation Variable

Organizational commitment has a positive relationship with job satisfaction, meaning that the higher the organizational commitment an employee has, the more job satisfaction will arise (Zulfikar, 2021). According to Nurdin and Rohaeni (2020), it shows that job satisfaction has a negative relationship with turnover intention, meaning that if employees feel more satisfied with their jobs, this will reduce the level of turnover intention. Research by Rasyid & Indarti (2017) shows that job satisfaction is able to mediate the effect of organizational commitment on turnover intention. This shows that the higher the organizational commitment, it can shape job satisfaction and will have an impact on turnover intention.

H7: Organizational commitment affects turnover intention with job satisfaction as mediation variable.

## METHODS

### Object and subject of study

The object of this research is PT BPR BKK Boyolali which is located on Jl. Raya Boyolali Solo KM.1, Tegal Wiri, Mojosongo, Boyolali Regency, Central Java, Indonesia. The research subjects who will be respondents are all employees at PT BPR BKK Boyolali.

### Data collection technique

The data collection technique in this study was carried out using a questionnaire or questionnaire.

### Population and sample

This research was conducted on all employees of PT BPR BKK Boyolali which has a population of 182 people. The sample to be used in this study was obtained using the Slovin formula and the calculation results obtained were 125 employees.

### Research and measurements variables

The total number of statement items for the variables in this study is 22, with work-life balance totaling 4 statement items, organizational commitment totaling 6 statement items, job satisfaction totaling 5 statement items, and turnover intention totaling 7 statements. The measurement scale used to measure respondents' responses using a Likert scale, namely: 1) Strongly disagree; 2) Disagree; 4) Neutral; 5) Strongly agree.

### Data analysis technique

The data analysis technique used in this research is descriptive analysis. Descriptive analysis is carried out to get an in-depth and objective picture of the research object. This analysis uses a mean measuring tool which aims to calculate the average frequency / mean of answers from respondents to each statement relating to all variables as a whole and in each dimension.

### Partial Least Square Structural Equation Modeling (PLS-SEM)

a. Validity Test

The validity test is used to measure the data obtained after research, which is valid or accurate data with a questionnaire as the measuring instrument used (Nasution, 2017). The validity test has two measures that will be used, namely convergent validity (convergent validity) and discriminant validity (discriminant validity). In convergent validity, if the loading factor value is  $> 0.60$  and Average Variance Extracted (AVE)  $> 0.50$ , it means that the data is valid. Meanwhile, in discriminant validity, if the cross loading value is greater than the construct, it can be said that the data is valid (Ghozali and Latan, 2015).

b. Uji Reliabilitas

According to Novitasari and Dessyarti (2022) the reliability test is used in measuring the consistency of a measuring instrument through concept testing or the consistency of respondents in responding to each statement on the questionnaire. To find out whether the data used in the study is reliable or not, it can be seen from the composite reliability value and Cronbach's alpha. Data is said to be reliable if the composite reliability (CR) value is  $> 0.70$  and Cronbach's alpha  $> 0.60$  (Ghozali, 2018).

c. T Test

According to Ghozali (2021), the T statistical test is intended to find out how far the influence of independent variables (independent) individually in explaining the variation in the dependent variable. In this study, the T test in PLS-SEM was carried out using the bootstrap method. The bootstrapping results can detect the relationship between the independent variable and the dependent variable by using the p-value contained in the Path Coefficients. One independent variable can be said to partially affect the dependent variable if the p-value  $< 0.05$ .

d. Mediation Test with SEM Analysis

Mediation testing in this study uses SEM analysis and has the aim of knowing whether the mediating variable can mediate the relationship between the independent variable and the dependent variable. The bootstrapping results can detect whether the mediating variable can mediate the relationship between the independent variable and the dependent variable by looking at the p-value contained in Specific Indirect Effects. The mediating variable can be said to be able to mediate the relationship between the independent variable and the dependent variable if the p-value  $> 0.05$  (Ghozali, 2021).

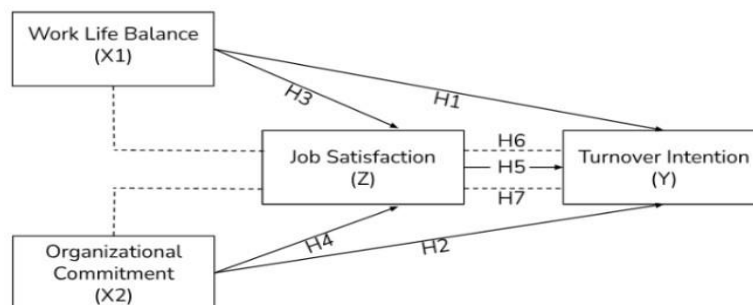


Figure 1. Research Model



## RESULTS AND DISCUSSION

### Respondent Characteristics

**Table 1.** Respondent Characteristics Test Results

Karakteristik	Responden	Frekuensi	Presentase (%)
Gender	Man	71	56,8%
	Woman	54	43,2%
Age	21 – 30 year	55	44,0%
	31 – 40 year	34	27,2%
	> 40 year	36	28,8%
Last Education	SMA/SMK	20	16,5%
	Diploma	4	3,2%
	S1	89	71,2%
	S2/S3	12	9,6%
Length of Work	< 2 year	20	16,0%
	2 – 4 year	32	25,6%
	4 – 5 year	18	14,4%
	> 5 year	55	44,0%
Office Location	Kantor Pusat Operasional	39	31,2%
	Cabang Andong	6	4,8%
	Cabang Cepogo	5	4,0%
	Cabang Mojosongo Cabang Selo	4	3,2%
	Cabang Wonosegoro Cabang	5	4,0%
	Simo	7	5,6%
	Cabang Ampel	4	3,2%
	Cabang Karanggede Cabang	6	4,8%
	Banyudono Cabang Kemusu	6	4,8%
	Cabang Sambu	7	5,6%
	Cabang Klego	5	4,0%
	Cabang Juwangi	5	4,0%
	Cabang Teras	4	3,2%
	Cabang Musuk	6	4,8%
	Cabang Ngemplak	4	3,2%
	Cabang Sawit	6	4,8%
	4	3,2%	
	2	1,6%	

Source: data processed

Based on the data on the characteristics of the respondents above, it can be seen that the majority of respondents in this study were male as many as 71 (56.8%) respondents. The age range of respondents is dominated by 21-30 years old as many as 55 (44.0%) respondents. Based on the last education, the results obtained were 89 (71.2%) respondents who took their last education, namely undergraduate (S1) and when shown based on the

length of service, the highest result was 55 (44.0%) respondents with more than 5 years of service. In addition, the majority of respondents came from the operational headquarters, totaling 39 (31.2%) respondents. In conclusion, the majority of respondents from this study are male employees who work at the operational headquarters with an age range of 21-30 years and have worked for more than 5 years with the last education undergraduate (S1). The next stage is to conduct descriptive statistical tests.

### Descriptive Statistical Test

**Table 2.** Result of Descriptive Statistics of Work Life Balance Variables (X1)

No	Indicator	Mean	Category
1	Balance between work and other aspects of personal life	4,088	High
2	Responsibility for family and company	4,336	Very High
3	Having a social life outside of work	4,208	High
4	Balance of satisfaction levels at work and outside of work	4,208	High
Mean		4,21	Very High

Source: data processed

Based on the results listed in table 2, it can be seen that the work-life balance variable obtained an overall average result with a mean value of 4.21 with a very high category. Based on these results, it shows that employees of PT BPR BKK Boyolali feel that they are able to achieve a good balance between work and other aspects of their personal lives. With a very high work life balance, it can reduce stress levels and the risk of burnout, increase job satisfaction and employee loyalty, and can minimize the possibility of employees wanting to find work elsewhere.

**Table 3.** Result of Descriptive Statistics of Organizational Commitment Variables (X2)

No	Indikator	Mean	Category
1	Employee engagement in the organization	4,224	Very high
2	Feelings of loyalty and commitment to the organization	4,256	Very high
3	Personal values are in line with the values and goals of the organization	4,056	High
4	Consideration of the disadvantages of leaving the organization	4.264	Very high
5	Assuming that it is unethical to change jobs	4,320	Very high
6	Availability to give extra effort to the organization	4,288	Very high
Mean		4,234	Very high

Source: data processed

The next data shows the results of descriptive statistics on the organizational commitment variable listed in table 3. In the organizational commitment variable, the overall average obtained is 4.234 and is included in the very high category. Based on these results, it can be said that the employees of PT BPR BKK Boyolali have a strong commitment to the organization. Employees with high organizational commitment tend to be more loyal and less likely to leave the company and have a strong desire to achieve company goals.



**Table 4.** Result of Descriptive Statistics of Job Satisfaction Variables (Z)

No	Indikator	Mean	Category
1	Satisfaction with commensurate rewards	4,064	High
2	Satisfaction with the job itself	4,168	High
3	Satisfaction with the relationship with superiors	4,21	Very high
4	Satisfaction with the relationship with coworkers	4,368	Very high
5	Satisfaction with promotion	4,160	High
Mean		4,194	High

Source: data processed

Based on the results of descriptive statistics in table 4, it is known that the job satisfaction variable has an average value of 4.194 and is in the very high category. This shows that the employees of PT BPR BKK Boyolali are very satisfied with their work. The impact of high job satisfaction is that employees tend to be more productive, have a low turnover intention rate, and better work quality.

**Table 5.** Result of Descriptive Statistics of Turnover Intention Variables (Y)

No	Indicator	Mean	Category
1	Intention to leave the organization	1,688	Very low
2	Boredom and lack of job satisfaction	1,696	Very low
3	Desire to look for another job	1,688	Very low
4	Desire to seek other job information	2,024	Low
5	Considering other job offers	1,680	Very low
6	Action to apply for another job	1,736	Very low
7	Increased absenteeism, disobedience and laziness at work	1,608	Very low
Mean		1,731	Very low

Source: data processed

The results in the table above obtained an overall average value of 1.731 where the turnover intention variable has descriptive statistical results with a very low category. Based on these results, it can be said that the desire of PT BPR BKK Boyolali employees to leave the company is very low. The low intention to leave the company indicates that employees feel satisfied and attached to the company.

### Validity Test

#### a. Convergent Validity

**Table 6.** Outer Loading Results

Variable	Indicator	Loading Factor	Description
Work Life Balance (X1)	X1.1	0,785	Valid
	X1.2	0,783	Valid
	X1.3	0,739	Valid
	X1.4	0,774	Valid
Organizational Commitment (X2)	X2.1	0,773	Valid
	X2.2	0,815	Valid
	X2.3	0,744	Valid

	X2.4	0,694	Valid
	X2.5	0,701	Valid
	X2.6	0,748	Valid
Job Satisfaction (Z)	Z1	0,757	Valid
	Z2	0,808	Valid
	Z3	0,873	Valid
	Z4	0,750	Valid
	Z5	0,809	Valid
Turnover Intention (Y)	Y1	0,719	Valid
	Y2	0,763	Valid
	Y3	0,873	Valid
	Y4	0,864	Valid
	Y5	0,834	Valid
	Y6	0,875	Valid
	7Y	0,772	Valid

Source: data processed

**Table 7.** Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
Work Life Balance (X1)	0,594
Organizational Commitment (X2)	0,558
Job Satisfaction (Z)	0,641
Turnover Intention (Y)	0,666

Source: data processed

Based on tables 6 and 7, it can be seen that all items in the variable have an outer loading value > 0.6 and have an Average Variance Extracted (AVE) value > 0.5. This shows that all indicators have met the criteria for convergent validity. This indicates that each variable has been able to be explained by its indicators and can meet the requirements of convergent validity.

b. Discriminant Validity

**Table 8.** Discriminant Validity Results

Variabel	Item	Work Life Balance (X1)	Organizational Commitment (X2)	Job Satisfaction (Z)	Turnover Intention (Y)
Work Life Balance (X1)	X1.1	0,785			
	X1.2	0,783			
	X1.3	0,739			
	X1.4	0,774			
Komitmen Organisasi (X2)	X2.1		0,773		
	X2.2		0,815		
	X2.3		0,744		

	X2.4	0,694	
	X2.5	0,701	
	X2.6	0,748	
Kepuasan Kerja (Z)	Z1		0,757
	Z2		0,808
	Z3		0,873
	Z4		0,750
	Z5		0,809
Turnover Intention (Y)	Y1		0,719
	Y2		0,763
	Y3		0,873
	Y4		0,864
	Y5		0,834
	Y6		0,875
	Y7		0,772

Source: data processed

Items in a data can be declared to meet the discriminant validity requirements if they have a cross landing value greater than the construct. Based on table 8, the research results in this study show that all items have a cross landing value greater than the construct, so it can be said that the items to measure each variable meet the discriminant validity requirements.

### Reliability Test

**Table 9.** Composite Reliability and Cronbach's Alpha

	Composite Reliability	Cronbach's Alpha	Description
Work Life Balance (X1)	0,854	0,773	Reliability
Organizational Commitment (X2)	0,883	0,842	Reliability
Job Satisfaction (Z)	0,899	0,859	Reliability
Turnover Intention (Y)	0,933	0,915	Reliability

Source: data processed

Based on the test results above, all variables have a Composite Reliability (CR) value > 0.70 and Cronbach's Alpha > 0.60 so that it can be said that the variables used in this study have proven reliable. Therefore, all variables used in this study are suitable for use as measuring instruments in this test.

### T Test

**Table 10.** Relationship Value between Variables

Hipotesis	O	T	P Values	Description
Work Life Balance (X1) → Turnover Intention (Y)	-0,038	1,458	0,730	No effect

Hipotesis	O	T	P Values	Description
Organizational Commitment (X2) → Turnover Intention (Y)	-0,511	7,108	0,000	Effectuated (-)
Work Life Balance (X1) → Job Satisfaction	0,319	2,826	0,005	Effectuated (+)
Komitmen Organisasi (X2) → Job Satisfaction (Z)	0,389	3,877	0,000	Effectuated (+)
Job Satisfaction (Z) → Turnover Intention (Y)	-0,197	1,458	0,146	No effect

Source: data processed

Based on Table 10, it is known that the first hypothesis is rejected because work-life balance has no effect on turnover intention due to the p-value > 0.05, which is 0.730. The second hypothesis is accepted, organizational commitment is proven to have a negative effect on turnover intention with a p-value of 0.000. The third hypothesis is also accepted, work-life balance has a positive effect on job satisfaction with a p-value of 0.005. The fourth hypothesis is also accepted, namely organizational commitment has a positive effect on job satisfaction with a p-value of 0.000. While the fifth hypothesis is rejected, job satisfaction is proven to have no effect on turnover intention because it has a p-value of 0.146.

### Mediation Test

**Table 11.** Mediation Test Results

Hipotesis	P Value	Description
Work Life Balance (X1) → Job Satisfaction (Z) → Turnover Intention (Y)	0,232	Does not mediate
Komitmen Organisasi (X2) → Job Satisfaction (Z) → Turnover Intention (Y)	0,188	Does not mediate

Source: data processed

Based on the mediation test results contained in the table above, it can be stated that the two hypotheses have no effect or the hypothesis is rejected because they have a p-value > 0.05. The sixth hypothesis is rejected because job satisfaction does not mediate the relationship between work-life balance and turnover intention with a p-value of 0.232. The seventh hypothesis is also rejected, job satisfaction is unable to mediate the relationship between organizational commitment to turnover intention and has a p-value of 0.188.

### Discussion

This study provides results that work-life balance has no effect on turnover intention, these results are not in line with the research of Hardiani, Aryaningtyas and Widyanti (2022); Praditya and Irbayuni (2022) which revealed that work-life balance has a negative effect on turnover intention. The results in this study support previous research where organizational commitment has a negative effect on turnover intention which has been carried out by Nasution (2017); Sari, Mulyani and Jaya (2021); Nadhiroh and Budiono (2022); Gracita and Anindita (2023) because organizational commitment is one of the important factors in

reducing employee turnover intention because the more there is a strong emotional bond between employees and the company, the higher the loyalty to the company. This study also supports research conducted by Nurdin and Rohaeni (2020); Wulandari and Hadi (2021); Fransiska and Maksum (2023); Masrul (2023) which states that work-life balance has a positive effect on job satisfaction, where the better the work-life balance implemented in the company, it will increase satisfaction in an employee with his job. Furthermore, it can be stated that the results of this study support research conducted by Rivaldo *et al.* (2021); Zulfikar (2021); Sutrisno *et al.* (2022) which states that organizational commitment has a positive effect on job satisfaction. Different results were found in the job satisfaction variable which had no effect on turnover intention, these results do not support the results of previous research conducted by Noerchoidah (2020); Sari, Mulyani and Jaya (2021) where the study revealed that job satisfaction has a negative effect on turnover intention. This research is also not in line with previous research conducted by Prayogi, Koto and Arif (2019); Fransiska and Maksum (2023) that work-life balance affects turnover intention with job satisfaction as a mediating variable. Furthermore, it can also be seen that this study states that organizational commitment has no effect on turnover intention with job satisfaction as a mediating variable, this does not support previous research conducted by Andriawan and Games (2019); Zulfikar (2021)

## CONCLUSION

The results showed that the work-life balance variable had no effect on turnover intention at PT BPR BKK Boyolali, while the organizational commitment variable had a negative effect on turnover intention. In addition, work-life balance has a positive effect on job satisfaction, as well as organizational commitment. However, job satisfaction does not mediate the effect between work-life balance and turnover intention, nor does it mediate the effect between organizational commitment and turnover intention at PT BPR BKK Boyolali. This indicates that these factors directly affect employees' desire to change jobs without going through the mediating effect of job satisfaction. The researcher recommends that future researchers conduct research on the effect of work-life balance and organizational commitment on turnover intention and job satisfaction by taking into account various employee characteristics, including age and length of service. It is hoped that future researchers can consider providing additional variables that affect the relationship between work-life balance, organizational commitment, turnover intention, and job satisfaction and expand the object of research to different fields and agencies to support broader theoretical evidence.

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