



Balance dilemma: the effect of work-life balance and work stress on turnover intention at ud putra ts, majalengka

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ABSTRACT

In the modern world of work, *work-life balance* is an important factor in determining employee satisfaction and retention. Imbalances in this aspect often trigger work stress, which can ultimately increase employee turnover intention or intention to leave the organization. This study aims to analyze the influence of *work-life balance* and *work stress* on *turnover intention* at UD Putra TS, an SME in the retail sector in Majalengka. This study uses a quantitative approach with a survey method. Data was collected from 50 employees using a questionnaire with a Likert scale of 5 points. Data analysis was carried out using multiple linear regression with the help of SPSS. Descriptive statistical results show that 64% of employees experience a work-life imbalance, 58% feel high work stress, and 40% have the intention to leave in the next six months. The regression test results showed that *work-life balance* had a negative and significant influence on *turnover intention* ($\beta = -0.421$, $p < 0.05$), which means that the better the work-life balance, the lower the employee's intention to leave. On the other hand, *work stress* had a positive and significant effect on *turnover intention* ($\beta = 0.507$, $p < 0.05$), which indicated that the higher the level of work stress, the greater the employee's intention to leave the company. These findings are in line with the Job Demands-Resources (JD-R) Theory, which states that the imbalance between job demands and resources can trigger stress and increase turnover intention. These results also support recent research in the past five years, such as studies by Kim & Kac (2021), Wang et al. (2022), and Nugroho & Setiawan (2024), which found similar relationships in the context of SMEs and the retail industry.

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1. INTRODUCTION

In the dynamics of the modern world of work, the balance between personal life and work or known as work-life balance has become a central issue for employees and organizations (Fayyazi & Aslani, 2015; Fitria & Linda, 2019; Lebang & Ardiyanti, 2021). This balance is important to ensure employees can carry out their professional and

personal roles without experiencing excessive pressure. However, imbalances in this aspect often trigger work stress, which in turn can increase turnover intention or employees' intention to leave the organization (Chiew et al., 2018; Lee et al., 2022; Wardana et al., 2020).

Work stress is a physical and emotional response that arises when the demands of work exceed the individual's ability to cope with it (Lee et al., 2022; Suganda, 2022). Factors such as excessive workload, long working hours, and lack of support from management can exacerbate this condition. Accumulated stress that is not handled properly can reduce employees' job satisfaction and commitment to the organization, thus encouraging them to look for other job opportunities (Lestari & Margaretha, 2021; Nasya et al., 2024; Omar et al., 2020).

This phenomenon does not only occur in large companies, but also in Small and Medium Enterprises (SMEs). SMEs often face limited resources, both financial and human, which require employees to perform multiple roles at once. This situation can lead to a high workload and minimal downtime, disrupting the balance between work and personal life of employees (Oosthuizen et al., 2019; Suifan et al., 2016; Zaigham & Malik, 2024).

One real example is UD Putra TS, a large supermarket in Majalengka that is known as the largest clothing store in the area. As a rapidly growing SME, UD Putra TS has a number of employees who play an important role in daily operations. However, with the high volume of customers and demanding operational needs, employees are often faced with long working hours and diverse tasks. This condition has the potential to cause work stress and affect their life balance (Jaharuddin & Zainol, 2019). Initial observations show that there are indications of turnover intention among UD Putra TS employees. Some employees expressed a desire to find another job that offered a better work-life balance and lower stress levels. This phenomenon is a serious concern for management, given the high cost and time required to recruit and train new employees.

Based on observations of 50 employees, it was found that a significant number of them face various challenges in their work environment. A total of 64% reported experiencing a work-life imbalance, while 58% felt high levels of work-related stress. Furthermore, 40% of the employees expressed their intention to leave the organization within the next six months. In addition, 70% felt that their workload was too heavy, and 50% indicated a desire for a work flexibility policy. These findings highlight the urgent need for managerial interventions aimed at improving employee well-being, such as better workload management, stress reduction initiatives, and the implementation of flexible work policies to retain the existing workforce.

In response to the increasing complexity of work demands, particularly in retail SMEs like UD Putra TS, the implementation of a rotating work system and multitasking workload, combined with the absence of a flexible work policy, have significantly contributed to heightened stress levels and work-life imbalance among employees. Rotational shifts, while intended to ensure continuous operational coverage, often lead to inconsistent rest schedules and reduced predictability in employees' personal lives. Meanwhile, multitasking requirements—where a single employee is responsible for multiple roles simultaneously—exacerbate cognitive and physical fatigue, ultimately triggering emotional exhaustion and reduced job satisfaction. The lack of organizational policies that support flexibility further compounds this issue, depriving employees of the autonomy needed to manage their work and personal responsibilities effectively. These structural issues are particularly detrimental in labor-intensive retail settings where customer demands fluctuate daily, amplifying the risk of burnout and increasing turnover intention.

From a broader perspective, the urgency of addressing workforce retention in semi-urban retail sectors such as Majalengka is not merely a micro-level organizational concern but a pressing macroeconomic imperative. SMEs like UD Putra TS are vital

contributors to local employment and economic activity in semi-urban regions. High employee turnover disrupts business continuity, inflates operational costs due to recruitment and retraining, and diminishes customer service quality—factors that can hinder the long-term sustainability of the enterprise. At the macroeconomic level, unstable employment in the SME sector can weaken regional economic resilience, exacerbate labor market instability, and reduce household income security. Therefore, retaining skilled and satisfied workers in SMEs is essential to promoting sustainable development, ensuring business competitiveness, and strengthening socio-economic structures in areas beyond major metropolitan centers. The purpose of this study is to analyze the influence of work-life balance and work stress on turnover intention among UD Putra TS employees. By understanding the relationship between these three variables, it is hoped that management can formulate effective strategies to increase employee retention and create a healthier work environment.

Although there have been many studies that have discussed the relationship between work-life balance, work stress, and turnover intention, most of the studies have focused on large companies or the formal sector. Research on this topic in the context of SMEs, especially in Indonesia, is still limited. This creates a research gap that needs to be filled to understand the dynamics that occur in SMEs such as UD Putra TS.

The novelty of this study lies in its focus on SMEs in semi-urban areas such as Majalengka. By examining UD Putra TS, this study will provide insight into how factors such as work-life balance and work stress affect turnover intention in the context of small businesses that have different characteristics than large companies. The urgency of this research is further strengthened by the vital role of SMEs in the Indonesian economy. SMEs contribute significantly to labor absorption and local economic growth. Therefore, understanding the factors that affect employee retention in SMEs is crucial to ensure the sustainability and competitiveness of the business.

In addition, the results of this study are expected to be the basis for the management of UD Putra TS and other SMEs in designing policies that support employee welfare. By creating a balanced and stress-free work environment, SMEs can increase employee job satisfaction, reduce turnover intention, and ultimately increase employee productivity and loyalty. Overall, this study aims to fill in the gaps in the literature regarding the relationship between work-life balance, work stress, and turnover intention in the SME sector. With a focus on UD Putra TS in Majalengka, this study will make a valuable empirical contribution to the development of human resource management strategies in Indonesian SMEs.

2. RESEARCH METHOD

This study uses a quantitative approach with a survey design that aims to test the relationship between work-life balance, work stress, and turnover intention. The quantitative method was chosen because it is able to provide objective and generalizable results. The selection of this method is also based on previous research in the last five years that has shown the effectiveness of a quantitative approach in analyzing causal relationships between related variables.

The population in this study is all UD Putra TS employees. The sampling technique uses purposive sampling with the criteria of employees who have worked for at least six months, so that a sample of 50 people was obtained. The research instrument is in the form of a questionnaire with a 5-point Likert scale that has been tested for validity and reliability based on previous research.

Variable measurements in this study are based on contemporary, validated instruments used in recent research. Work-life balance is measured using items adapted from Putri and Nugroho (2021), who emphasized the role of flexible work arrangements in enhancing life balance. Work stress is assessed based on the dimensions used by

Hidayat et al. (2022), which include workload pressure and emotional fatigue in the workplace. Meanwhile, turnover intention is measured using indicators developed by Rizki, Sari, and Ramadhani (2021), focusing on employees' cognitive, emotional, and behavioral intentions to leave the organization.

To ensure the construct validity of the adapted measurement tools (Putri & Nugroho, 2021; Hidayat et al., 2022; Rizki et al., 2021) in the local context of UD Putra TS, a confirmatory factor analysis (CFA) was conducted using SPSS AMOS. The results indicated that all factor loadings for each item exceeded the minimum threshold of 0.60, and model fit indices such as CFI (> 0.90), TLI (> 0.90), and RMSEA (< 0.08) confirmed a good fit. Furthermore, the composite reliability (CR) and average variance extracted (AVE) for each construct met acceptable criteria (CR > 0.70 ; AVE > 0.50), supporting both convergent and discriminant validity in the sample population. These statistical confirmations indicate that the instruments are suitable and reliable for capturing the constructs of work-life balance, work stress, and turnover intention among employees of UD Putra TS.

Regarding the sampling strategy, the purposive sample of 50 respondents was selected not only based on the duration of employment (minimum of six months) but also by ensuring proportional representation across departments and job levels. The researcher coordinated with the HR division of UD Putra TS to access employee lists categorized by roles—such as cashier, sales, logistics, and administration—and ensured that the sample reflected the actual job structure and hierarchical composition within the organization. This stratified purposive approach strengthens the representativeness of the sample and allows the findings to capture the diversity of work experiences within the organization, thereby enhancing the generalizability of the results within the specific institutional context.

Data analysis was carried out using multiple linear regression to test the effect of work-life balance and work stress on turnover intention. Classical assumption tests such as normality, heteroscedasticity, and multicollinearity are performed to ensure the feasibility of the regression model. All data processing is carried out using SPSS.

3. RESULTS AND DISCUSSIONS

3.1 Descriptive Statistics

This study involved 50 UD Putra TS employees as respondents. Based on the demographic distribution, the majority of respondents are between 25-35 years old (60%), while 30% are in the age range of 18-24 years, and the remaining 10% are over 35 years old. In terms of gender, as many as 56% of respondents are men and 44% are women. Education level is also an observed factor, where 70% of respondents have a high school education/equivalent, while 30% have a Diploma or Bachelor educational background.

In terms of service period, 40% of employees have worked at UD Putra TS for 1-3 years, 35% have worked for more than 3 years, and another 25% have worked for less than 1 year. This data shows that the majority of respondents already have enough work experience to evaluate work-life balance, work stress, and turnover intention factors in their workplace.

To understand the tendency of the data obtained, descriptive statistical analysis was carried out on three main variables of the study: work-life balance, work stress, and turnover intention.

Table 1. The mean and standard deviation of each variable are presented in the following table

| Variable | Average | Standard Deviation | Minimum Score | Maximum Score |
|-------------------|---------|--------------------|---------------|---------------|
| Work-Life Balance | 2.95 | 0.67 | 1.80 | 4.20 |

| | | | | |
|--------------------|------|------|------|------|
| Work Stress | 3.75 | 0.72 | 2.40 | 4.90 |
| Turnover Intention | 3.50 | 0.80 | 2.10 | 5.00 |

Based on these results, the average work-life balance is 2.95 (scale 1-5), which indicates that most employees feel that their work-life balance is less than optimal. Meanwhile, the average work stress of 3.75 shows that the majority of employees experience a fairly high level of stress. For turnover intention, an average score of 3.50 indicates that the employee's intention to change jobs is quite high.

To test the relationship between work-life balance, work stress, and turnover intention, multiple linear regression analysis was carried out with the following model equations:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

- Y = Turnover Intention
- X₁ = Work-Life Balance
- X₂ = Work Stress
- e = Error term

Tble 2. The results of the regression analysis are shown in the following table

| Independent Variables | Regression Coefficient (β) | t-count | Sig. (p-value) |
|-------------------------------------|------------------------------------|---------|---------------------|
| Work-Life Balance (X ₁) | -0.450 | -3.890 | 0.001 (significant) |
| Work Stress (x ₂) | 0.520 | 4.120 | 0.000 (significant) |
| Constant | 1.850 | 2.950 | 0.004 (significant) |
| R ² | 0.642 | | |
| F-stats | 22.830 | | 0.000 (significant) |

From the results of this regression, an R² value of 0.642 was obtained, which means that 64.2% of the variation in turnover intention could be explained by work-life balance and work stress, while the rest was influenced by other variables outside the model.

3.2 Hypothesis Testing

Based on the results of the regression test, the hypothesis tested in this study is as follows: H₁: Work-life balance has a negative effect on turnover intention → Accepted ($\beta = -0.450$, $p = 0.001$), H₂: Work stress has a positive effect on turnover intention → Received ($\beta = 0.520$, $p = 0.000$), Thus, the higher the work-life balance, the lower the turnover intention. Conversely, the higher the work stress, the higher the turnover intention.

3.3 Discussion

Interpretation of Results and Relevance to Theory and Previous Research

a. Work-Life Balance and Turnover Intention

Relevance to the Theory: The results of this study are consistent with the theory of Work-Family Conflict (Ahmad, 2022; Raniasari Bimanti Esthi & Saur Panjaitan, 2023), which explains that the imbalance between work and personal life can lead to conflict and dissatisfaction that leads to turnover intention. This theory confirms that employees who feel they don't have enough time for their personal lives tend to experience higher stress and are more likely to find other jobs.

This finding is also in line with the concept of Job Embeddedness (Javed et al., 2020; Kerdpitak & Jermittiparsert, 2020) which states that the better the work-life balance, the stronger the employee's attachment to the organization, thus reducing the desire to leave.

Previous studies offer important insights into the relationship between work-life balance and employees' turnover intention. (Akpa et al., 2021; Campbell & Wiernik, 2015; ERNAWATI et al., 2023) demonstrated that a lack of balance between work and personal life significantly increases the risk of employees intending to leave their jobs, particularly in the retail sector. This finding is highly relevant to the current situation at UD Putra TS, which is facing challenges in retaining its workforce.

Similarly (Orel et al., 2024), in their research on small and medium enterprises (SMEs) in Indonesia, emphasized that flexible work policies can effectively reduce turnover intention among employees. Supporting this, (Junça Silva & Dias, 2023) found that employees who have greater control over their work-life balance tend to show higher levels of loyalty toward their organizations.

Building on these findings, the present study reinforces the empirical evidence that work-life balance plays a crucial role in mitigating turnover intention. Therefore, implementing supportive measures—such as flexible scheduling or more adaptive leave policies—could serve as a strategic approach for UD Putra TS to enhance employee retention and foster a more stable and engaged workforce.

The findings of this study are consistent with established theoretical frameworks that explain the relationship between work stress and employees' intention to leave their jobs. According to Lazarus and Folkman's (1984) Theory of Work Stress, stress arises when the demands of a job exceed the resources or coping capacities of the individual. In such conditions, prolonged or excessive stress may ultimately lead employees to consider resignation as a way to restore personal balance. This notion is further supported by (Nyathi & Kekwaletswe, 2024) Job Demand-Control Theory, which emphasizes that high job demands combined with low decision-making autonomy can significantly increase psychological strain, thereby raising the likelihood of turnover.

Empirical studies reinforce these theoretical perspectives. (Purwanto et al., 2023), for example, found that elevated stress levels in small and medium enterprises (SMEs) often lead to higher turnover intention, largely due to limited resources and the absence of supportive workplace structures. Similarly, research by (Kerdpitak & Jermsittiparsert, 2020) in Indonesia's retail sector revealed that employees who are exposed to high stress are more inclined to seek alternative employment that offers greater stability. (Purwanto et al., 2023) also highlighted how stress triggered by heavy workloads and insufficient employee welfare directly contributes to increased turnover intention in SMEs.

Taken together, these findings underline the critical need for organizations such as UD Putra TS to actively manage work-related stress. Providing better workload distribution, enhancing employee support systems, and promoting a healthier work environment may serve as key strategies to reduce turnover and maintain workforce stability.

This study provides strong support for the Person-Environment Fit Theory proposed by Kristof (1996), which emphasizes that the alignment between an individual's capabilities and the demands of their job plays a crucial role in determining job satisfaction and the desire to remain within an organization. When this compatibility is lacking particularly in environments where job expectations consistently exceed personal resources employees are more likely to experience dissatisfaction and consider leaving. Furthermore, the findings align with Hobfoll's (1989) Resource Conservation Theory, which suggests that individuals are motivated to preserve their personal resources such as time, energy, and emotional well-being. When these resources are depleted due to excessive work demands and lack of balance, employees may seek alternative environments that better support their overall well-being.

Empirical evidence also supports the interplay between work-life balance, stress, and turnover intention. For instance, (Syed Majid Khalil et al., 2021) found that the combination of poor work-life balance and elevated stress levels significantly increases the likelihood of turnover in the retail industry. Similarly, research by (Orel et al., 2024)

on SMEs in Indonesia revealed that employees who perceive their work as interfering with their personal lives are more prone to experience stress that ultimately leads to turnover. (Nyathi & Kekwaletswe, 2024) further emphasized that organizations actively addressing work-life balance concerns can buffer the negative effects of work stress and reduce employees' intentions to resign.

Altogether, these findings highlight the importance of fostering a supportive work environment where employees' professional responsibilities do not overwhelm their personal well-being. For companies like UD Putra TS, investing in policies that simultaneously promote work-life balance and mitigate work stress can be a key strategy in minimizing turnover and maintaining a committed, resilient workforce.

4. CONCLUSION

This study confirms that work-life balance and work stress are interrelated factors in determining turnover intention. Improved life balance will lower work stress and, ultimately, reduce employees' desire to leave the organization. Therefore, UD Putra TS needs to implement better policies in supporting the welfare of employees to maintain their workforce. Based on the findings of this study and a comprehensive review of relevant theoretical frameworks, several strategic recommendations are proposed for the management of UD Putra TS to mitigate turnover intention among its employees. First, enhancing work-life balance policies is imperative, particularly by offering more flexible working hours, implementing a fairer shift system, and providing employees with adequate leave and rest periods.

These measures aim to help employees better manage their personal and professional responsibilities, which in turn can reduce stress and increase job satisfaction. Second, managing and reducing work-related stress should be a managerial priority. This can be achieved by adjusting workload allocations to prevent excessive pressure, encouraging open and supportive communication between staff and management, and providing access to mental health resources or counseling services. Addressing work stress not only improves employee well-being but also minimizes the risk of burnout. Third, fostering employee loyalty is essential for long-term organizational sustainability. Management can strengthen employee commitment by creating a supportive and comfortable work environment, offering performance-based incentives, and conducting regular evaluations to identify and address workplace challenges proactively. These integrative efforts are especially critical in the context of small and medium-sized enterprises (SMEs), where limited resources must be balanced with the need to maintain a stable and motivated workforce. Therefore, the implementation of these recommendations is expected to enhance employee retention and contribute to the overall productivity and resilience of UD Putra TS.

Future research should consider adopting an experimental or quasi-experimental design to evaluate the effectiveness of specific policy interventions—such as the implementation of flexible shift systems or structured stress management training programs—in reducing turnover intention among employees. Longitudinal studies or pre-post intervention models involving control and treatment groups within similar SMEs in the retail sector could provide robust evidence of causal impact. Moreover, qualitative approaches such as focus group discussions and in-depth interviews can further uncover employees' lived experiences and preferences regarding work-life policies, thus informing more targeted and culturally appropriate interventions in the Indonesian SME context.

Given the limited financial and managerial capacity typical of MSMEs like UD Putra TS, the most realistic and contextually appropriate strategy for improving employee retention lies in low-cost, high-impact initiatives. These may include optimizing current shift scheduling practices to reduce consecutive long working hours, promoting peer support groups to mitigate stress collectively, and providing regular feedback sessions

that give employees a voice in operational decisions. Additionally, leveraging existing informal structures—such as mentoring by senior staff or community-based employee engagement—can enhance job satisfaction without requiring significant monetary investment. By focusing on strategic, human-centered improvements that align with local organizational culture and resource constraints, UD Putra TS can gradually build a more resilient and loyal workforce despite its SME limitations.

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