Indonesian Journal of Business Analytics (IJBA)
Vol. 6 , No. 2 (April) 2026: 285-304

The Role of Job Satisfaction in Mediating the Effect of Work-Life Balance on Turnover Intention among Sales Employees at Fifgroup Cirebon

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ARTICLEINFO
Keywords: Work-life balance, Job satisfaction, Turnover intention, SEM-PLS

Received : 2 April
Revised : 15 April
Accepted: 26 April

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ABSTRACT
The research investigates how job satisfaction functions as an intermediary in the relationship between work–life balance and employees' intention to leave, focusing on sales staff at FIFGROUP in Cirebon. A quantitative method with an associative framework was applied. The sample consisted of 109 participants selected through purposive sampling, with the size determined using the Slovin formula. Data collection was conducted באמצעות a structured questionnaire using a Likert scale, and the analysis employed SEM-PLS techniques. The findings indicate that a better work–life balance contributes positively to higher levels of job satisfaction, while simultaneously decreasing the likelihood of turnover intention. In addition, job satisfaction itself is found to reduce employees' intention to resign and plays a mediating role in the relationship between the two variables. Overall, the study highlights that organizational efforts to improve work–life balance.

DOI: https://doi.org/10.55927/ijba.v6i2.16372
ISSN: 2808-0718
https://journal.formosapublisher.org/index.php/ijba

INTRODUCTION

In recent years, the consumer lending industry in Indonesia has grown at a fast pace, marked by increasing financing values and intensifying competition among companies. As reported by the Financial Services Authority, financing receivables have reached hundreds of trillions of rupiah and continue to grow annually. This condition encourages companies to improve performance, particularly in marketing and sales aspects, to stay competitive within the industry.

In this context, sales employees play a highly strategic role as the frontline of the company. They are required to achieve high sales targets, maintain customer relationships, and work in dynamic and high-pressure conditions. The characteristics of sales jobs, which are mobile, target-oriented, and entail irregular work timings, commonly resulting in an imbalance between occupational responsibilities and private life. This imbalance may affect employees' psychological conditions, such as increased work stress, fatigue, and reduced quality of life.

The notion of work–life balance has attracted growing attention over time attention in modern human resource management. This concept emphasizes the importance of balancing work demands with individuals' personal life needs. A good balance enables employees to perform professional and personal roles harmoniously without creating remarkable conflict. Conversely, poor work-life balance may trigger various issues, including work stress, burnout, and reduced job satisfaction.

Job satisfaction's a pretty key bit when it comes to how employees act and perform in a workplace. It's basically about how someone feels overall about their job, whether they're chuffed or fed up, which can be shaped by things like pay, the working atmosphere, relationships with colleagues, and chances to move up the ladder. When people are genuinely happy in their roles, they're more likely to put in a solid shift, stay loyal to the company, and feel properly committed. On the flip side, if satisfaction's low, it can spark negative attitudes, with employees becoming disengaged and more inclined to pack it in and look elsewhere.

Staff's inclination to leave a company, often called turnover intention, is a key concern in managing people at work. When lots of employees are eyeing the exit, it can cause a fair bit of trouble for organisations, from rising hiring and training expenses to losing seasoned staff and throwing day-to-day operations off balance. Because of that, it's vital for organisations to get a proper handle on what drives this tendency, particularly factors like how well employees juggle work and personal life, as well as how satisfied they feel in their roles.

A number of earlier studies suggest that the way employees balance their work and personal lives has an important role in determining both their job satisfaction and their likelihood of leaving. When individuals manage to keep a healthy balance, they're generally more content in their roles and less inclined to consider moving on. That said, the link between WLB and the intention to resign isn't always straightforward. It can be shaped by other factors, with job satisfaction often acting as a key intermediary. In this regard, employee

satisfaction operates as an internal psychological mechanism that channels how WLB affects individuals' decisions regarding remaining in or exiting an organisation.

Even though numerous studies have examined WLB, job satisfaction, and turnover intention, study gaps still exist, particularly within the financing industry context and among sales employees whose work is characterized by high pressure and dynamic patterns. Most previous studies have focused on banking, manufacturing, or other service sectors, leaving the specific context of the financing industry—especially sales employees—relatively underexplored.

In addition, conflicting results evidence concerning job satisfaction as an intervening mechanism indicates that WLB and turnover intention varies across contexts, thereby requiring further research to gain a more comprehensive understanding. Consequently, it is essential to further investigate job satisfaction acting as a linking mechanism for WLB to employees' intention to leave, particularly among sales employees at FIFGROUP Cirebon Branch.

This research is expected to add value to academic discussions in human resource management, particularly concerning the linkage between WLB, job satisfaction, and turnover intention. On a practical level, the outcomes may serve as a reference for organizations in establishing policies that support employees' balance between work and personal life, ultimately improving satisfaction and reducing turnover intention.

LITERATURE REVIEW

Work-Life Balance

Work–life balance (WLB) denotes the capacity of individuals to effectively manage and harmonize their professional responsibilities with personal and family life. It involves allocating time, energy, and attention in a way that prevents conflict between work and non-work roles. Achieving a balanced state is essential for maintaining employee wellness, reducing pressure, and enhancing both productivity and job contentment.

Drawing on the Job Demands–Resources (JD-R) framework developed by Bakker and Demerouti (2017), every role is characterised by a combination of pressures and supports. Job demands, such as strict sales targets and tight deadlines, can generate strain when not matched with sufficient resources, including organisational backing and flexible working arrangements. Within this perspective, WLB functions as a valuable resource that helps ease work-related pressures and enhances employees' overall well-being.

The concept of WLB is not limited to managing time, but also involves achieving equilibrium in engagement and satisfaction across work and personal domains. Employees with good WLB tend to manage stress more effectively, maintain more stable mental health, and demonstrate better performance.

For sales employees, maintaining WLB poses distinct difficulties due to the combination of flexibility and high job demands. Irregular schedules, pressure to meet targets, and extensive work-related travel frequently disrupt the harmony between work and personal life.

Job Satisfaction

Job satisfaction represents a central construct in human resource management, reflecting how individuals perceive and emotionally respond to their work. Robbins & Judge (2022) describe it as a favourable an affective condition resulting from a person's evaluation of various job-related elements, including the work environment, remuneration, relationships with colleagues, and opportunities for career advancement.

Job satisfaction is not only emotional in nature but also has remarkable implications for employee behavior within organizations. Employees who feel satisfied tend to exhibit high motivation, strong organizational commitment, and an inclination to continue employment with the firm. On the other hand, dissatisfaction at work may result in negative outcomes, such as poorer job performance, higher absentee rates, and a greater likelihood of turnover intention.

From a theoretical standpoint, job satisfaction can be understood through Social Exchange Theory, which suggests that employee–organisation relationships are grounded in reciprocal exchanges. In cases where organisational backing is available, well-being, and favorable working conditions, employees respond by increasing loyalty and performance. In this regard, good WLB can enhance employees' positive perceptions of the organization, thereby increasing job satisfaction.

This study conceptualises job satisfaction as a mediating factor connecting WLB and turnover intention. In this context, effective WLB contributes both directly and indirectly by increasing job satisfaction, ultimately reducing employees' desire to resign.

Turnover Intention

Turnover intention can be understood as an employee's propensity or willingness to voluntarily exit their employing organisation. It is commonly regarded as an initial indicator that precedes actual resignation behaviour, making it a critical construct within human resource management studies. This concept helps organisations anticipate potential employee departures before they occur, allowing management to identify underlying issues that may influence workforce stability and retention outcomes.

According to William H. Mobley (1978), turnover intention is viewed as a cognitive and emotional process that typically originates from dissatisfaction in the workplace and gradually develops into considerations of exiting the organisation. It reflects an internal evaluation stage where employees begin to contemplate alternative employment options as a response to unmet expectations or negative work experiences, seeking alternative career opportunities, leading to the final decision to quit. Therefore, turnover intention is often used as an early indicator to identify the potential loss of employees within an organization.

Employees' intention to leave an organisation is shaped by a range of internal and external determinants, including job satisfaction, stress levels, workload, and organisational environment. In the context of sales employees, high work pressure and demanding performance targets may increase the risk of

turnover intention, particularly when not balanced by adequate organizational support.

When turnover intention is high, organisations may face various negative outcomes, such as greater recruitment and training costs, the loss of experienced personnel, and declines in work performance. For this reason, it is important to examine the factors influencing turnover intention in order to establish effective retention policies.

Relationship Among Variables

The Effect of Work-Life Balance on Turnover Intention

When work and personal life are well balanced, employees are able to handle job demands more efficiently while preserving their personal well-being. Individuals who perceive this balance positively tend to encounter lower stress levels and greater job contentment, which subsequently decreases their inclination to resign from the organisation. In contrast, poor balance between occupational and personal domains may cause intensify role conflicts and increase work-related stress, ultimately encouraging employees to consider leaving their jobs.

The Effect of Work-Life Balance on Job Satisfaction

Achieving balance between work requirements and personal life is an important determinant of how satisfied employees feel with their jobs. When individuals can manage both domains effectively, they are more likely to feel at ease, maintain stronger psychological well-being, and develop more favourable attitudes towards their work. As a result, a more positive perception of WLB is closely linked to enhanced satisfaction in employees' work roles.

The Effect of Job Satisfaction on Turnover Intention

Job satisfaction is strongly associated with employees' intention to leave an organisation. Individuals who experience a strong level of satisfaction are more likely to exhibit stronger commitment and a lower inclination to resign. In contrast, when employees feel dissatisfied, they are more likely to explore other job opportunities that they perceive as offering better conditions.

The Mediating Role of Job Satisfaction

In this framework, employee satisfaction functions as an intermediary construct that connects the integration of work and personal life with employees' intentions to remain within the organisation. When individuals experience a more harmonious integration of work and personal responsibilities, they are are inclined to evaluate their job more favourably. These favourable perceptions then play a crucial role in diminishing thoughts of resignation. Thus, satisfaction serves as the underlying psychological process that explains how work–life conditions influence decisions regarding organisational continuity and staff retention outcomes.

Research Hypotheses

Base on the theory review and the relationships among variables, the research hypotheses are as follow:

- **H1:** Work-life balance has a significant effect on turnover intention
- **H2:** Work-life balance has a significant effect on job satisfaction
- **H3:** Job satisfaction has a significant effect on turnover intention

- **H4:** Job satisfaction mediates the effect of work-life balance on turnover intention

METHODOLOGY

Research Design

This study applies a quantitative research approach with an associative (causal) design. The objective of this method is to examine the causal relationships between predetermined constructs within a structured analytical framework. The quantitative approach is selected because the research relies on numerical data that can be systematically processed using statistical techniques. These procedures are used to test formulated hypotheses and to assess the strength and direction of relationships among the studied factors in an objective and measurable manner.

Population and Sample

The population frame included all personnel working at FIFGROUP Cirebon Branch, totaling 150 employees. The population included various departments, such as marketing, collection, recovery, credit, operations support, and finance.

The number of participants was established using the using Slovin's formula and a 5% margin of error, the final sample consisted of 109 participants. A purposive sampling method was applied, whereby individuals were selected base on predefined criteria aligned with the study's objectives, specifically employees holding sales roles or those directly engaged in sales-related tasks.

Types and Sources of Data

This study utilizes two types of data:

1. **Primary data**, obtained firsthand from participants through the administration of structured questionnaires. These data capture employees' views on WLB, their level of job satisfaction, and their intention to leave the organisation.
2. **Secondary data**, which consist of supporting information obtained from company documents, literature, and previous studies relevant to the research topic.

Data Collection Technique

The data gathering process was implemented through a survey approach, with a structured questionnaire serving as the primary instrument. The items were constructed base on the indicators of all variables in the study and assessed via a Likert scale of five response options, ranging from 1 to 5, where:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

The research instrument included:

- Work-life balance variable: work flexibility, job security, compensation, organizational culture, and role clarity
- Job satisfaction variable: working conditions, compensation, interpersonal relationships, and career development
- Turnover intention variable: intention to leave, job alternative search, and resignation planning

Data Analysis Technique

The analysis of the data was conducted using SEM with a PLS approach through SmartPLS software. This technique was chosen as it enables the simultaneous examination of relationships among variables, including mediation effects, and is appropriate for studies with relatively limited sample sizes.

The stages of data analysis included:

1. **Descriptive Statistical Test**
   Employed to describe the attributes of respondents and how the data are distributed.
2. **Outer Model Evaluation (Measurement Model)** The outer model assessment was performed to evaluate the validity and reliability of the measurement instruments used in the study. This evaluation covered convergent validity with loading score above 0.70, discriminant validity to ensure construct distinction, as well as reliability testing through Composite Reliability and Cronbach's Alpha, both expected to exceed the 0.70 threshold for acceptable measurement quality.
3. **Inner Model Evaluation (Structural Model)** Conducted to examine relationships among variables in the research model, including:
   - R-Square score are used to evaluate how well the model accounts for variations in the outcome variables.
   - Path coefficients to identify relationship direction
   - T-statistic and p-value to test significance
4. **Hypothesis Testing**
   Hypothesis evaluation in this study was carried out by analysing statistical outputs generated from the model estimation. The decision criteria relied on the magnitude of t-statistics and probability score to assess whether proposed relationships reached significance. A relationship was considered supported when the t-value exceeded the critical threshold and the corresponding p-value fell below the predetermined level of significance, indicating meaningful associations among constructs.
5. **Mediation Testing**
   This analysis was carried out to examine whether an intervening construct plays a role in explaining the relationship between the predictor and outcome variables.

Research Location and Time

The study took place at FIFGROUP Cirebon Branch, located in Cirebon, West Java. The research was carried out over a three-month period, from December 2025 to February 2026, including the stages of collecting data, processing information, and analysing the study outcomes.

Research Ethics

This research was carried out in line with established ethical guidelines, particularly by safeguarding the confidentiality of participants and ensuring that all data gathered was used exclusively for academic purposes. Before responding to the survey, participants received an explanation regarding the research objectives and procedures. They were also asked to agree willingly to take part in the study, ensuring that their participation was fully voluntary and based on informed consent prior to data collection

RESEARCH RESULTS

Respondent Characteristics

This study involved 109 respondents who were employees of FIFGROUP Cirebon Branch. Respondents came from several departments, including marketing, collection, recovery, credit, operations support, and finance. The respondent distribution was dominated by employees from the marketing division, reflecting the study's focus on employees experiencing high work pressure, particularly in sales-related activities.

This respondent composition indicates that the collected data are sufficiently representative in describing employee conditions within a dynamic and target-oriented work environment.

Measurement Model Evaluation Results (Outer Model)

Convergent Validity Test

Outer loading evaluation was conducted by examining the degree of relationship between each observed indicator and the latent variable it represents. This process determines how strongly each measurement item reflects its underlying construct within the model. As stated by Wiyono (2020), an indicator can be considered adequately valid when its loading coefficient is above 0.70, while score starting from 0.60 may still be tolerated in certain research contexts. Any indicators that fail to meet these cut-off score are excluded from the model to ensure measurement quality. The findings of the convergent validity test are presented as follows:

Table 4.1 Outer Loading Results – Convergent Validity Test Stage 1

	JOB SATISFACTION	TURNOVER INTENTION	WORK LIFE BALANCE	INFORMATION
X1.1			0,818	Valid
X1.10			0,797	Valid
X1.2			0,867	Valid
X1.3			0,765	Valid
X1.4			0,671	Unvalid
X1.5			0,861	Valid

X1.6			0,874	Valid
X1.7			0,831	Valid
X1.8			0,794	Valid
X1.9			0,838	Valid
Y1.1		0,851		Valid
Y1.2		0,875		Valid
Y1.3		0,900		Valid
Y1.4		0,894		Valid
Y1.5		0,825		Valid
Y1.6		0,918		Valid
Y1.7		0,841		Valid
Z1.1	0,798			Valid
Z1.2	0,720			Valid
Z1.3	0,795			Valid
Z1.4	0,792			Valid
Z1.5	0,861			Valid
Z1.6	0,845			Valid
Z1.7	0,771			Valid
Z1.8	0,806			Valid

Base on the convergent validity test results, one indicator did not meet the minimum threshold of 0.70, namely X1.4 (0.671) from the WLB variable. This value falls below the required outer loading threshold of ≥ 0.70, indicating that the indicator does not adequately represent the construct. Therefore, this indicator was removed from the model, and a second-stage test was conducted.

Table 4.2 Outer Loading Results – Convergent Validity Test Stage 2

Indicator	Job Satisfaction	Turnover Intention	Work-Life Balance	Description
X1.1			0.841	Valid
X1.10			0.800	Valid
X1.2			0.865	Valid
X1.3			0.785	Valid
X1.5			0.830	Valid
X1.6			0.896	Valid
X1.7			0.826	Valid
X1.8			0.794	Valid
X1.9			0.847	Valid
Y1.1		0.852		Valid
Y1.2		0.874		Valid
Y1.3		0.900		Valid
Y1.4		0.893		Valid

Indicator	Job Satisfaction	Turnover Intention	Work-Life Balance	Description
Y1.5		0.826		Valid
Y1.6		0.917		Valid
Y1.7		0.841		Valid
Z1.1	0.797			Valid
Z1.2	0.722			Valid
Z1.3	0.796			Valid
Z1.4	0.794			Valid
Z1.5	0.862			Valid
Z1.6	0.846			Valid
Z1.7	0.767			Valid
Z1.8	0.803			Valid

Base on the results of the table 4.2, all measurement items exhibit loading coefficients exceeding 0.70, indicating that each indicator meets the required validity standards and is deemed appropriate for use in representing its respective construct within the model.

Table 4.3 Average Variance Extracted (AVE) Results – Convergent Validity Test

Variable	AVE	Description
Job Satisfaction	0.639	Valid
Turnover Intention	0.761	Valid
Work-Life Balance	0.692	Valid

Discriminant Validity Test

The discriminant validity assessment shows that each construct achieves stronger score within its own measurement compared to its relationships with other constructs. This pattern confirms that the indicators are sufficiently distinct from one another, ensuring that each variable captures a unique concept and meets the requirements of good discriminant validity in the model.

Reliability Test

Reliability testing was conducted using Cronbach's Alpha and Composite Reliability to determine the consistency of measurement items within each construct. These two indicators help ensure that the set of observed variables consistently represents the same underlying concept, indicating stable and dependable measurement results across the research model. In particular, Cronbach's Alpha serves as a benchmark for determining the stability of measurement in PLS-SEM models. Haryono (2016) explains that a Cronbach's Alpha score of 0.70 or higher indicates that the construct demonstrates adequate consistency and is suitable for further analysis. In contrast, score below this threshold imply that the measurement items may lack reliability and need refinement or revision.

Table 4.5 Cronbach's Alpha Values

Variable	Cronbach's Alpha	Description
Job Satisfaction	0.919	Reliable
Turnover Intention	0.947	Reliable
Work-Life Balance	0.944	Reliable

Referring to the results presented in the table, each construct included in the model demonstrates Cronbach's Alpha coefficients that are above the recommended thresholds of 0.70. This indicates that the measurement instruments exhibit strong internal consistency and are dependable for assessing their respective variables. Among the constructs, turnover intention records the highest reliability score at 0.947, followed closely by WLB with a score of 0.944. Meanwhile, job satisfaction also shows a strong reliability level with a coefficient of 0.919. These outcomes confirm that all variables satisfy the established reliability standards, reflecting stable and consistent measurement quality. Therefore, the constructs are deemed appropriate for further statistical analysis within the study framework.

Structural Model Evaluation Results (Inner Model)

Coefficient of Determination (R-Square)

In PLS-SEM, the R-Square statistic is used to assess the extent to which exogenous latent constructs account for variations in endogenous constructs within the model. It reflects the overall explanatory and predictive capability of the structural model. The coefficient ranges between 0 and 1, with higher score indicating stronger model performance. Hamid & Anwar (2019) classify R^2 score as 0.75 (strong), 0.50 (moderate), and 0.25 (weak).

Table 4.8 R-Square Test Results

Dependent Variable	R-Square	Adjusted R-Square
Job Satisfaction	0.637	0.625
Turnover Intention	0.488	0.437

The results indicate that WLB explains a substantial portion of the variability in employees' job satisfaction, accounting for 63.7%, while the remaining 36.3% is influenced by external factors not captured within the model. In relation to turnover intention, the combined effect of WLB and job satisfaction contributes to explaining 48.8% of its variance. Meanwhile, the remaining 51.2% is attributed to other unobserved variables outside the scope of this research framework.

Significance Test of Relationships in PLS-SEM

Significance testing in PLS-SEM is applied to assess whether the relationships between latent constructs within the structural model are statistically meaningful. This evaluation is performed using the bootstrapping procedure, where repeated subsampling is used to estimate path coefficients along with their corresponding standard errors. The outcomes of this process are typically reported through t-value and p-value, which are used to determine the statistical sig of each hypothesised relationship in the model.

A relationship is deemed statistically remarkable when its p-value falls below the established threshold of 0.05. In such cases, the estimated path coefficients demonstrate sufficient statistical support, indicating that the association between the exogenous and endogenous constructs is not due to random variation. Consequently, hypotheses linked to these relationships are considered empirically supported and can be accepted base on the analysis results.

The next section presents findings from the bootstrapping procedure for the research model's direct effects.

Table 4.10 Bootstrapping Path Coefficient Results – Direct Effect

Path Coefficient	(O)	(M)	(STDEV)	P-Values	Description
WLB → Turnover Intention	0.018	-0.039	0.214	0.467	Not Supported
WLB → Job Satisfaction	0.798	0.812	0.093	0.000	Supported
Job Satisfaction → Turnover Intention	0.686	0.738	0.254	0.003	Supported
Job Satisfaction × WLB → Turnover Intention	-0.228	-0.225	0.226	0.157	Not Supported

Hypothesis Testing Results

Hypothesis testing was conducted using path coefficient score, t-statistics, and p-values. The results indicate that two hypotheses in this study were accepted.

Effect of Work-Life Balance on Turnover Intention

The outcome of the initial hypothesis testing reveals a p-value of 0.467, surpassing the established sign level of 0.05. This suggests that work–life balance does not show a statistically meaningful influence on employees' intention to leave the organisation. In practical interpretation, the degree to which employees manage harmony between their work obligations and personal life does not directly shape their decision to remain in or exit the company within the context of this study.

This situation may arise because employees' decisions to leave an organisation are shaped by a broader set of determinants beyond WLB, including remuneration, workplace environment, pathways for career progression, workload intensity, and overall organisational conditions. Thus, even when individuals perceive a favourable balance between their professional and personal lives, their intention to resign may remain unchanged if other essential job-related factors are not adequately fulfilled.

The results suggest that WLB is not the dominant predictor of turnover intention within the context of this study, which explains why no direct statistical effect was detected in the proposed model. This pattern is consistent with prior empirical evidence, including findings by Ha and Hwang (2021), which reported an inremarkable relationship between WLB and TI among South Korean employe. Similarly, Susanti et al. (2022) found that the relationship may be

indirect, with compensation playing a more influential role in the Indonesian context. Accordingly, Hypothesis 1 is not supported by the empirical results.

Effect of Work-Life Balance on Job Satisfaction

The results of the second hypothesis testing show a p-values of 0.000, which is below the 0.05 significance level. This indicates that WLB has a statistically remarkable and positive relationship with job satisfaction. In other words, when employees perceive a better equilibrium between their professional duties and personal life, their level of job satisfaction tends to increase accordingly.

Effectively managing the balance between professional demands and personal obligations allows employees to organise their time and responsibilities more efficiently. This condition helps to alleviate occupational stress, enhances comfort in the workplace, and fosters a more supportive working atmosphere. As employees become more capable of maintaining equilibrium between work and personal domains, their level of job satisfaction tends to increase.

The results further demonstrate that WLB plays a meaningful role in shaping employee job satisfaction, primarily through its contribution to psychological stability and workplace comfort. This is consistent with prior empirical work, including the study by Sirgy and Lee (2018), later developed by Brough et al. (2020), which highlighted the stress-reducing pathway between WLB and job satisfaction. Similar evidence was also reported in an Indonesian context by Sari and Pratama (2023), particularly within the financial services sector. Accordingly, Hypothesis 2 is supported by the findings.

Effect of Job Satisfaction on Turnover Intention

The analysis of the third hypothesis shows a p-values of 0.003, falling well below the 0.05 cut-off for significance. This confirms that employee satisfaction exerts a statistically meaningful influence on the intention to leave the organisation. The result suggests that how employees perceive their job conditions plays a crucial role in determining whether they choose to stay or consider resigning. Higher satisfaction tends to strengthen retention tendencies, while lower satisfaction increases the likelihood of employees thinking about leaving the organisation.

Employees who experience high levels of job satisfaction generally exhibit stronger organisational attachment, greater comfort in the workplace, and increased loyalty towards the company. In contrast, lower levels of satisfaction tend to generate dissatisfaction, weaken work motivation, and encourage employees to explore alternative job opportunities perceived as more attractive.

Overall, job satisfaction functions as a key determinant in lowering employees' intention to leave the organisation. This result is consistent with earlier studies, including the work of Griffeth et al. (2000) and a meta-analytic review by Cohen et al. (2022), both studies supported a strong opposite relationship between job satisfaction and turnover intention. Supporting evidence is also found in Indonesian research by Pratama and Wijaya (2024) within the multifinance sector. Accordingly, Hypothesis 3 is accepted.

Effect of Job Satisfaction × WLB on Turnover Intention

The outcome of the fourth hypothesis test produces a p-value of 0.157, which is above the 0.05 threshold for statistical significance. This demonstrates

that employee satisfaction does not significantly alter the relationship between WLB and the tendency to leave the organisation. In this context, it neither amplifies nor diminishes the influence between the two variables, indicating that the relationship remains unaffected regardless of different levels of employee satisfaction.

The findings imply that the association between WLB and employees' intention to leave remains relatively stable regardless of whether employees experience high or low levels of job satisfaction. Thus, variations in job satisfaction do not meaningfully alter the influence of WLB on turnover intention.

This lack of moderating effect may be explained by the tendency of job satisfaction to operate more effectively as a direct predictor of turnover intention rather than as an interaction-enhancing variable. Similar evidence is reported in previous study by Alfandi et al. (2021), which also found no moderating role of job satisfaction in the banking sector. Likewise, Kim and Kang (2023) emphasised its stronger function as a mediator rather than a moderator. Therefore, Hypothesis 4 is not supported.

Summary of Research Findings
Overall, the findings of this study indicate that:

- WLB is an important factor in improving job satisfaction.
- Job satisfaction plays a role in reducing turnover intention
- WLB and job satisfaction jointly influence employees' decisions to remain within the organization.

The research model used was proven to comprehensively explain the relationships among variables and support the proposed hypotheses.

DISCUSSION

The Effect of Work-Life Balance on Job Satisfaction

The findings demonstrate that work–life balance has a positive and statistically remarkable impact on employee job satisfaction. This suggests that individuals who succeed in managing a balanced distribution between their work duties and personal commitments are more likely to form positive evaluations of their job conditions. Such balance helps employees feel more comfortable in their roles, reduces emotional strain, and contributes to a more positive overall perception of their working environment. Consequently, better equilibrium between work and personal life is associated with improved attitudes toward the job and higher satisfaction levels.

Within the framework of the JD-R model introduced by Bakker and Demerouti, WLB can be interpreted as a key job resource that helps alleviate job-related strain while enhancing psychological well-being. When employees are supported through flexible working arrangements, adequate organisational backing, and the ability to manage dual roles effectively, they are more likely to experience reduced stress and improved emotional stability.

In the case of sales employees at FIFGROUP, such balance is particularly critical given the high-pressure, target-driven, and mobile nature of their roles.

A supportive organisational environment that accommodates WLB contributes to a greater sense of comfort and satisfaction among employees.

These outcomes are consistent with prior empirical evidence, which consistently demonstrates that improved WLB is associated with higher levels of job satisfaction, as better balance fosters more positive employee attitudes toward their work.

The Effect of Work-Life Balance on Turnover Intention

The analysis demonstrates that WLB negatively relates to employees' intention to quit, implying that improved balance discourages leaving behaviour.

Theoretically, imbalance between work and personal life may create role conflict (work-life conflict), leading to increased stress and work fatigue. Such conditions may encourage employees to seek alternative employment opportunities that offer a better quality of life balance.

In the context of sales employees, demanding targets and irregular working hours often become the primary sources of work-life imbalance. If these conditions are not managed properly by the organization, the risk of turnover intention may increase.

These results strengthen the argument that WLB functions as a strategic element in maintaining employee retention. Organisations that are able to cultivate and sustain a supportive equilibrium between professional and personal life tend to have a greater capacity to keep valuable and high-performing employees within the workforce.

The Effect of Job Satisfaction on Turnover Intention

Job satisfaction exhibits a statistically remarkable negative relationship with turnover intention, indicating that it plays an essential role in shaping employees' decisions to stay with or exit an organisation.

Employees who experience satisfaction with key job aspects—such as remuneration, working conditions, supervisory support, and opportunities for career advancement—are generally more committed to their organisation. In contrast, when these aspects are perceived as inadequate, employees are more likely to develop thoughts of leaving and pursue alternative job options that better match their expectations and preferences.

These findings are consistent with organizational behavior theory, which identifies job satisfaction as a primary determinant of turnover behavior. Therefore, improving job satisfaction becomes an essential strategy for reducing turnover intention.

The Mediating Role of Job Satisfaction in the Relationship Between Work-Life Balance and Turnover Intention

The analysis reveals that the intervening construct plays an important role in explaining how the initial factor influences employees' intention to leave. This means that the impact is not only direct, but also operates indirectly through improvements in employees' evaluative feelings toward their jobs.

From a conceptual standpoint, a more balanced integration between professional responsibilities and personal life fosters a more supportive and comfortable working atmosphere. Such conditions enhance employees' positive

emotional appraisal of their work experience, which in turn reduces their inclination to consider leaving the organisation.

In this sense, the intervening mechanism acts as a psychological pathway that clarifies how the initial work-related condition translates into behavioural outcomes. Without this intermediary mechanism, the influence of the initial factor on employees' exit intentions may not be fully realised or may appear weaker.

Overall, these findings enrich human resource management discourse by offering a clearer explanation of how work conditions, employee attitudes, and behavioural intentions are interconnected within organisational settings.

Managerial Implications

This study yields practical recommendations for the administration of FIFGROUP and similar organizations:

1. The Importance of Work-Life Balance Policies
   Companies should develop policies that support flexible working arrangements, balanced workload distribution, and employee well-being programs.
2. Improving Job Satisfaction
   Organizations should pay attention to factors influencing job satisfaction, such as compensation, work environment, and interpersonal relationships.
3. Employee Retention Strategies
   By improving WLB and job satisfaction, companies can suppress employees' desire to quit and retain high-quality employees.

CONCLUSIONS

Base on the research findings and discussions, it can be conclude that WLB has a positive and significant effect on job satisfaction among sales employees at FIFGROUP Cirebon Branch. This reflects that job satisfaction rises in line with improvements in WLB.

WLB shows an inverse relationship with employees' intention to leave, suggesting that better balance between professional and personal life is associated with a lower likelihood of resigning. In addition, employee satisfaction also demonstrates a statistically meaningful negative association with turnover intention, implying that individuals who are more satisfied with their jobs are generally more committed and less inclined to exit the organisation.

Furthermore, the analysis demonstrates that employee satisfaction functions as an important intervening factor within the relationship between the two main constructs. This indicates that the influence of the initial condition on employees' intention to leave is transmitted not only through a direct pathway, but also indirectly via improvements in individuals' evaluative feelings toward their job. In this sense, the intervening mechanism operates as a psychological bridge that explains how changes in work conditions translate into behavioural intentions.

Overall, this study emphasizes that WLB and job satisfaction are important factors in reducing turnover intention, particularly among employees working in dynamic and high-pressure environments such as sales positions.

RECOMMENDATIONS

Given the study's results, several suggestions may be put forward:

1. For the Company (FIFGROUP)
   The organisation is encouraged to implement policies that promote a healthier balance between professional and personal responsibilities, for instance through flexible scheduling arrangements, more equitable workload distribution, and programmes aimed at improving employee well-being. In addition, attention should be directed toward strengthening the drivers of employee satisfaction by ensuring competitive and fair remuneration, fostering a supportive and comfortable workplace atmosphere, and providing transparent pathways for career progression.
2. For Human Resource Management
   Management should conduct periodic evaluations of employee job satisfact and WLB conditions. This is important for identifying potential issues that may trigger turnover intention so that preventive actions can be implemented appropriately.
3. For Future Researchers
   Encouraged to include add var that may influence turnover intention, such as workload, work stress, or employee engagement. Research may also be conducted across different industry sectors to improve generalizability.
4. For Knowledge Development
   This study is intended to provide a foundation for further advancement in HRM research, especially in examining the interconnected dynamics among WLB, employee satisfaction, and turnover intention. In addition, it is expected to broaden the existing academic literature by providing insights within the context of the financing industry, where such relationships remain relatively underexplored.

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