

The Effect of Job Satisfaction, Work-Life Balance, and Work Stress on Turnover Intention among Generation Z Employees in the Banking Sector of Bandung City

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ABSTRACT

This study examines the effect of job satisfaction, work-life balance, and work stress on the turnover intention of Generation Z employees in the banking sector of Bandung City, Indonesia, drawing on Job Demands-Resources (JD-R) Theory. Using a quantitative causal-associative design, data were collected via a structured questionnaire from 150 Generation Z bank employees selected through purposive sampling, and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4. Descriptive results indicate moderate job satisfaction and work-life balance alongside high work stress and turnover intention. Job satisfaction ($\beta = -0.366$) and work-life balance ($\beta = -0.270$) significantly reduce turnover intention, while work stress ($\beta = 0.418$) significantly increases it; jointly, the three predictors explain 52.5% of the variance in turnover intention ($R^2 = 0.525$). These findings extend JD-R Theory to an emerging-market, Generation Z banking context and offer practical guidance for retention strategy design in Indonesian banks.

INTRODUCTION

Bandung, the capital of West Java, is one of Indonesia's largest banking hubs, hosting 635 banking outlets comprising 294 government-owned bank units, 289 private national bank units, and 52 rural credit banks (BPS, 2025). Within this dynamic labor market, Generation Z individuals born between 1997 and 2012 constitutes the single largest generational group in the city, representing 28.00% of Bandung's 2,609,884 residents, ahead of the Millennial (23.49%) and Generation X (19.25%) cohorts (BPS, 2024, 2025). Nationally, Generation Z similarly forms the largest share of Indonesia's population at 27.94% (BPS, 2020), and its growing presence in the workforce is reshaping organizational dynamics and culture (Hutapea, 2025).

Human resource management is a strategic determinant of organizational sustainability, with human capital regarded as the principal driver of goal attainment (Sinambela, 2021). Within this strategic view, organizational culture functions as an intangible resource that, when effectively managed alongside intellectual capital, enables organizations to build sustainable competitive advantage (Indiyati, 2018). Generation Z workers, however, differ fundamentally from earlier cohorts: they place a premium on flexibility, work-life balance, and meaningful work, and are markedly more willing to leave an employer when these expectations are unmet (Moden et al., 2023). This disposition translates directly into elevated turnover intention the conscious tendency of an individual to search for alternative employment and leave an organization once working conditions no longer meet expectations (Mobley, 1987, as cited in Karomah, 2020) — a process that typically unfolds from thoughts of quitting, to an active search for alternatives, and finally to a concrete intention to quit (Sari et al., 2024).

The retention challenge is visible at a global scale. KPMG (2025) reports that roughly one in four (26%) Generation Z employees in financial services left their jobs within the past year, and 54% of banking leaders observed rising resignation among staff under 30. Compdata survey data place the banking sector's average turnover rate at 18.6%, among the highest of any industry (Kusumaningsih, 2023). Deloitte's 2025 Global Gen Z and Millennial Survey, covering more than 23,000 respondents across 44 countries, found that 40% of Gen Z respondents feel stressed nearly all of the time, with 34% citing poor work-life balance and 36% citing the job itself as the primary source of that stress (Faber, 2025).

The pattern recurs in Indonesia. Adelia et al. (2024) found that low job satisfaction is strongly associated with high turnover intention among Gen Z bank employees, while Armayani and Soemaryani (2025) reported that more than 60% of recent resignations at Bank BNI Regional Office 04 involved Generation Z staff. Locally, Bank BJB's 2024 Sustainability Report reveals an accelerating attrition trend: employee exits rose from 212 in 2022 to 311 in 2024 (a 46.7% increase), while new recruitment fell from 117 to just 79 over the same period, and the exit-to-entry ratio for the 26–30-year age group — senior Gen Z employees — reached 171% in 2024 (PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., 2025). Because 86.1% of Bank BJB's 2024 recruits were

themselves under 30, this pattern signals a costly and unsustainable revolving-door cycle.

This phenomenon can be theoretically situated within Job Demands-Resources (JD-R) Theory (Demerouti et al., 2001; Bakker & Demerouti, 2023), which classifies work characteristics into job demands physically or psychologically taxing conditions such as work stress and job resources conditions that support goal attainment and buffer strain, such as job satisfaction and work-life balance. When demands are high and resources are insufficient, employees experience psychological strain that ultimately elevates turnover intention (Bakker & Demerouti, 2023). Prior studies corroborate each linkage: job satisfaction is consistently among the strongest predictors of turnover intention (Ozkan et al., 2020; Adelia et al., 2024), poor work-life balance is the most consistent cross-national predictor of turnover intention (Berguig & Abdelbaki, 2021; Riamanda, 2025), and work stress directly and indirectly (via reduced job satisfaction) raises turnover intention (Lin et al., 2024; Prameswari et al., 2025; Susilawati et al., 2025).

A structured pre-survey of 20 Generation Z bank employees in Bandung corroborated these patterns: 70% reported dissatisfaction with compensation, promotion systems, or leadership style; 75% reported an imbalanced work-life condition; 80% reported high-to-very-high work stress; and 85% expressed an intention to leave their current employer. Despite this convergence of global, national, and local evidence, no prior study has simultaneously examined the effect of job satisfaction, work-life balance, and work stress on the turnover intention of Generation Z employees specifically within Bandung's banking sector, leaving an empirical gap this study addresses. Accordingly, this research aims to describe the condition of job satisfaction, work-life balance, work stress, and turnover intention among Generation Z bank employees in Bandung, and to examine the partial and simultaneous effects of job satisfaction, work-life balance, and work stress on their turnover intention, thereby extending JD-R Theory to a demographic and industry setting that remains underexplored in the Indonesian context.

Table 1. Turnover and Recruitment Data Bank BJB 2022-2024

Indikator	2022	2023	2024
Total karyawan keluar (orang)	212	251	311
Rekrutmen baru (orang)	117	142	79
Rekrutan baru usia <30 thn (Gen Z)	100 (85,5%)	136 (95,8%)	68 (86,1%)
Rasio keluar/masuk usia 26-30 thn	137%	~150%	171%
Selisih bersih (keluar – masuk)	–95	–109	–232

Source: Sustainability Report Bank BJB (2024)

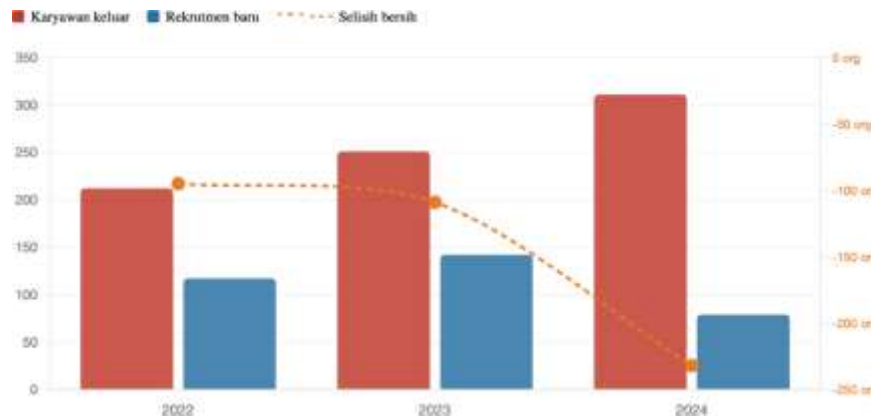


Figure 1. Turnover and Recruitment Data Bank BJB 2022-2024 Trend

Source: Sustainability Report Bank BJB (2024)

LITERATURE REVIEW

Job Demands-Resources (JD-R) Theory

JD-R Theory (Demerouti et al., 2001; Bakker & Demerouti, 2017, 2023) provides the overarching framework for this study. It posits that every occupation can be characterized by job demands – physical, psychological, social, or organizational aspects of work that require sustained effort and are associated with physiological or psychological costs – and job resources – aspects of work that help achieve goals, reduce demands and their costs, and stimulate personal growth. Work stress is conceptualized here as a job demand, while job satisfaction and work-life balance function as job resources. Under the theory's health-impairment process, excessive demands unmatched by adequate resources produce strain and disengagement that manifest as turnover intention, whereas abundant resources buffer this process and foster retention.

Job Satisfaction

Job satisfaction reflects an employee's affective and cognitive evaluation of the various facets of their work, including pay, the work itself, promotion opportunities, supervision, and co-worker relations (Robbins & Judge, 2022). As a job resource, satisfied employees exhibit stronger organizational attachment and a reduced propensity to leave. Ozkan et al. (2020) identified job satisfaction as one of the strongest predictors of turnover intention in a meta-analytic review, Adelia et al. (2024) confirmed this relationship specifically among Indonesian Gen Z bank employees, and Lin et al. (2024) demonstrated that job satisfaction mediates the stress–turnover relationship among Taiwanese bank employees.

H1: Job satisfaction has a negative effect on the turnover intention of Generation Z employees in the banking sector of Bandung City.

Work-Life Balance

Work-life balance denotes an individual's ability to harmoniously manage the competing demands of work and personal life (Fisher et al., 2009, 2021). As a job resource, it enables the psychological recovery employees need

to remain engaged; when it is disrupted, disengagement and exit intentions rise. For Generation Z this is not a peripheral preference but a fundamental expectation 34% of Gen Z respondents in Deloitte's (2025) global survey cited poor work-life balance as their principal source of work stress. Novianti and Fuadiputra (2021) found a significant negative effect of work-life balance on turnover intention among bank employees in Malang, Berguig and Abdelbaki (2021) identified work-life balance as the most consistent global predictor of turnover intention across 30 systematic studies, and Riamanda (2025) confirmed the relationship among Indonesian private-sector Gen Z employees. The relevance of work flexibility to work-life balance is further corroborated by Firdausi and Indiyati (2025), who found that flexible working arrangements positively affect employees' work-life balance, which in turn mediates the effect of such arrangements on work productivity. This finding reinforces the argument that flexible work arrangements constitute an important job resource for achieving a balance between employees' work and personal life.

H2: Work-life balance has a negative effect on the turnover intention of Generation Z employees in the banking sector of Bandung City.

Work Stress

Work stress is the negative psychological state that arises when job demands exceed an individual's coping capacity (Sonnentag & Frese, 2023). Unlike the two preceding resource variables, work stress operates as a job demand that actively intensifies the drive to exit an organization. Prameswari et al. (2025) found that workload, a core component of work stress, is positively and significantly correlated with turnover intention among Gen Z bank employees in Indonesia; Lin et al. (2024) showed that work stress raises turnover intention both directly and indirectly through reduced job satisfaction; and Susilawati et al. (2025) identified work stress as the leading predictor of turnover intention among Generation Z. This positive effect of work stress on exit intentions is also evidenced by Alifah and Indiyati (2023), who found that work stress positively and significantly affects turnover intention among Indonesian Millennial-generation employees, reinforcing the pattern that heightened work stress consistently drives employees' intention to leave across generational cohorts.

H3: Work stress has a positive effect on the turnover intention of Generation Z employees in the banking sector of Bandung City.

Turnover Intention

Turnover intention is the deliberate and conscious intent of an employee to leave their organization, typically preceded by job dissatisfaction, psychological strain, and a growing misalignment between personal values and the work environment (Mobley, 1982; Kartono, 2017). The construct is commonly conceptualized as unfolding through three stages: thoughts of quitting, intention to search for alternatives, and intention to quit (Mobley, 1978, as cited in Sari et al., 2024).

Conceptual Framework and Simultaneous Hypothesis

Building on JD-R Theory and the empirical evidence above, job satisfaction, work-life balance, and work stress are theorized to jointly shape the turnover intention of Generation Z bank employees, with the two resource variables reducing and the demand variable amplifying that intention.

H4: Job satisfaction, work-life balance, and work stress simultaneously affect the turnover intention of Generation Z employees in the banking sector of Bandung City.

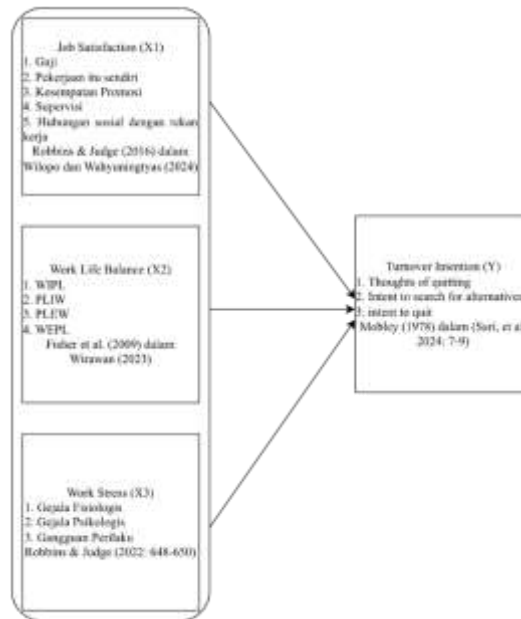


Figure 2. Conceptual Framework

Source: Author's processed data, 2026

METHODOLOGY

This study employs a quantitative causal-associative design intended to test the effect of the independent variables — job satisfaction, work-life balance, and work stress — on the dependent variable, turnover intention (Indrawati, 2015). Data were collected through a cross-sectional survey using a structured, closed-ended questionnaire administered once to each respondent (Satori & Komariah, 2011; Sugiyono, 2023).

The population comprises all Generation Z employees (born 1997–2012) working in the banking sector of Bandung City. Respondents were required to (1) be aged 18–29 years, (2) reside in Bandung, (3) work in the banking sector, and (4) have a minimum tenure of one year. Because the exact population size is unknown, a non-probability purposive sampling technique was used (Sugiyono, 2019), and the minimum sample size was determined by multiplying the number of indicators (30) by 5, following Hair et al. (2022), yielding a minimum of 150 respondents. A total of 150 valid responses were obtained via an online questionnaire distributed to bank employees who met the screening criteria.

Job satisfaction (X1) was measured with 7 indicators across five dimensions (pay, the work itself, promotion opportunity, supervision, and co-

worker relations), work-life balance (X2) with 9 indicators across four dimensions adapted from Fisher et al. (2009), work stress (X3) with 8 indicators across three dimensions (physiological, psychological, and behavioral impact), and turnover intention (Y) with 6 indicators across three dimensions (thoughts of quitting, intention to search for alternatives, and intention to quit), adapted from Robbins and Judge (2016, 2022) and Mobley (1978), as cited in Wilopo and Wahyuningtyas (2024), Wirawan (2023), and Sari et al. (2024) respectively. All items were measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Descriptive analysis was used to characterize each variable's actual condition based on the mean percentage score relative to the ideal maximum score, classified into five categories per variable (e.g., Very Dissatisfied to Very Satisfied for job satisfaction) using equal-width intervals of 16 percentage points, following Sugiyono (2023).

Inferential analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4, selected for its robustness with modest sample sizes and its suitability for confirmatory prediction-oriented research (Hair et al., 2021, 2022; Ghozali, 2021). The measurement (outer) model was evaluated through convergent validity (outer loadings ≥ 0.70 , acceptable to ≥ 0.60 for exploratory items; AVE ≥ 0.50), reliability (Cronbach's alpha and composite reliability ≥ 0.70), and discriminant validity (Fornell-Larcker criterion, cross loadings, and the Heterotrait-Monotrait Ratio, HTMT < 0.85 ; Henseler et al., 2015; Hair et al., 2022). The structural (inner) model was evaluated through collinearity diagnostics (VIF), path coefficients, the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2_{predict}), and model-fit indices, notably the Standardized Root Mean Square Residual (SRMR < 0.08 ; Hair et al., 2022). Hypothesis testing employed bootstrapping with 5,000 subsamples; a path was considered significant at t-statistic > 1.96 and p-value < 0.05 (two-tailed, $\alpha = 0.05$).

RESEARCH RESULTS

Respondent Characteristics

Valid responses were obtained from 150 Generation Z bank employees in Bandung City who passed the screening criteria. The sample was almost evenly split by gender (52.7% female, 47.3% male) and dominated by employees aged 21–26 years (68.0%), holding a bachelor's degree (72.7%), employed at state-owned/government banks (38.0%) or national private banks (36.7%), with 1–2 years of tenure (46.0%), and permanent employment status (71.3%). This profile is consistent with an early-career, well-educated Gen Z workforce concentrated in Bandung's largest banking segments.

Table 2. Summary of Respondent Characteristics (N = 150)

Characteristic	Category	n	%
Gender	Female	79	52.7
	Male	71	47.3
Age	21-26 years	102	68.0
	27-29 / 18-20 years	48	32.0
Education	Bachelor's (S1)	109	72.7
	Master's / Diploma / Other	41	27.3
Bank type	State-owned/Government	57	38.0
	Private national	55	36.7
	Regional/Foreign/BPR	38	25.3
Tenure	1-2 years	69	46.0
	> 2 years	81	54.0
Employment status	Permanent	107	71.3
	Contract/Outsourcing	43	28.7

Descriptive Condition of Research Variables

Descriptive scores were computed as the percentage of the total score obtained relative to the ideal maximum score, then classified using variable-specific five-category interpretation ranges (20–36%, >36–52%, >52–68%, >68–84%, and >84–100%). Table 3 summarizes the results for each variable.

Table 3. Descriptive Summary of Research Variables

Variable	Mean Item Score	Score (%)	Category
Job Satisfaction (X1)	2.68	53.54	Fairly Satisfied
Work-Life Balance (X2)	2.63	52.67	Fairly Balanced
Work Stress (X3)	3.59	71.73	High
Turnover Intention (Y)	3.43	68.53	High

Source: Processed primary data (2026)

The lowest-rated job satisfaction indicator concerned pay-workload fairness (mean = 2.61), while the highest concerned supervisory recognition (mean = 2.74); both nonetheless remained within the Fairly Satisfied range. For work-life balance, indicators reflecting work interference with personal life scored lowest, indicating that job demands most commonly encroach on respondents' personal time. Nearly all work stress indicators exceeded a mean of 3.5, led by sleep disturbance (3.65) and physical fatigue (3.61), while for turnover intention, intention to search for alternative jobs recorded the highest mean (3.47). Notably, although job satisfaction and work-life balance fall within the moderate ("Fairly") range, work stress and turnover intention both fall within the High category a pattern examined further in the Discussion section.

Measurement Model (Outer Model) Evaluation

Convergent validity was assessed via outer loadings and Average Variance Extracted (AVE). All 30 indicators loaded between 0.648 and 0.825, with the two lowest loadings (WLB2 = 0.648; WS4 = 0.653) still exceeding the 0.60 threshold acceptable for exploratory research (Hair et al., 2022), and all loadings were significant at $p < 0.001$. AVE values ranged from 0.506 (Work Stress) to 0.591 (Turnover Intention), exceeding the 0.50 threshold for every construct. Reliability was confirmed with Cronbach's alpha between 0.854 and 0.885 and composite reliability between 0.863 and 0.907, both above 0.70, indicating high internal consistency (Table 4).

Table 4. Convergent Validity and Reliability

Construct	Loading Range	Cronbach's Alpha	Composite Reliability	AVE
Job Satisfaction (X1)	0.687–0.780	0.854	0.888	0.531
Work-Life Balance (X2)	0.648–0.792	0.885	0.907	0.521
Work Stress (X3)	0.653–0.767	0.860	0.891	0.506
Turnover Intention (Y)	0.744–0.825	0.861	0.896	0.591

Source: SmartPLS 4 output (2026)

Discriminant validity was established through three complementary criteria. Under the Fornell-Larcker criterion, the square root of each construct's AVE (diagonal values of 0.711–0.769) exceeded its correlations with every other construct. Cross-loading analysis confirmed that every indicator loaded more strongly on its own construct than on any other. The Heterotrait-Monotrait Ratio (HTMT), the most stringent of the three criteria (Henseler et al., 2015), ranged from 0.194 to 0.625 – well below the conservative 0.85 threshold – with the highest ratio observed between work stress and turnover intention (0.625). Collectively, these results confirm that the measurement model exhibits sound convergent and discriminant validity, supporting progression to structural model testing.

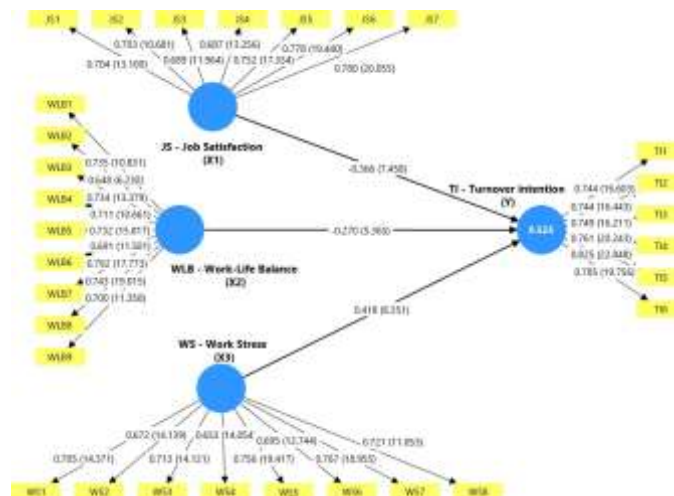


Figure 3. Outer Model

Source: SmartPLS 4 output (2026)

Structural Model (Inner Model) and Hypothesis Testing

Collinearity diagnostics indicated no multicollinearity concerns among the predictor constructs (all VIF values within acceptable limits). Table 5 presents the bootstrapped path coefficients (5,000 subsamples) for the three direct-effect hypotheses.

Table 5. Path Coefficients and Hypothesis Testing Results

Path	Coefficient (β)	t-statistic	p-value	Decision
Job Satisfaction $\rightarrow$ Turnover Intention (H1)	-0.366	7.458	0.000	Supported
Work-Life Balance $\rightarrow$ Turnover Intention (H2)	-0.270	5.365	0.000	Supported
Work Stress $\rightarrow$ Turnover Intention (H3)	0.418	8.351	0.000	Supported

Source: SmartPLS 4 output (2026)

All three t-statistics substantially exceed the critical value of 1.96, and all p-values are below 0.05; H0 is therefore rejected and H1, H2, and H3 are all supported. Job satisfaction ($\beta = -0.366$) and work-life balance ($\beta = -0.270$) each significantly reduce turnover intention, while work stress ($\beta = 0.418$) significantly increases it, and exerts the strongest influence of the three predictors.

The coefficient of determination (R^2) for turnover intention was 0.525 (adjusted $R^2 = 0.515$), indicating that job satisfaction, work-life balance, and work stress jointly explain 52.5% of the variance in turnover intention – a moderate level of explanatory power (Hair et al., 2022) – with the remaining 47.5% attributable to factors outside the model. This finding supports H4: job satisfaction, work-life balance, and work stress simultaneously and significantly affect turnover intention. Effect size (f^2) analysis shows work stress contributes the largest effect ($f^2 = 0.346$, large), followed by job satisfaction ($f^2 = 0.261$, large) and work-life balance ($f^2 = 0.145$, medium), reinforcing work stress's role as the dominant driver. Predictive relevance was confirmed by $Q^2_{\text{predict}} = 0.498$ (> 0), and model fit was supported by SRMR = 0.069, below the 0.08 threshold (Hair et al., 2022). Table 6 summarizes the hypothesis testing outcomes.

Table 6. Summary of Hypothesis Testing Results

No.	Hypothesis	Path	Result	Decision
1	H1	Job Satisfaction $\rightarrow$ Turnover Intention	$\beta = -0.366$; $p < 0.05$	Accepted
2	H2	Work-Life Balance $\rightarrow$ Turnover Intention	$\beta = -0.270$; $p < 0.05$	Accepted
3	H3	Work Stress $\rightarrow$ Turnover Intention	$\beta = 0.418$; $p < 0.05$	Accepted
4	H4	X1, X2, X3 $\rightarrow$ Turnover Intention (simultaneous)	$R^2 = 0.525$; $p < 0.05$	Accepted

Source: SmartPLS 4 output (2026)

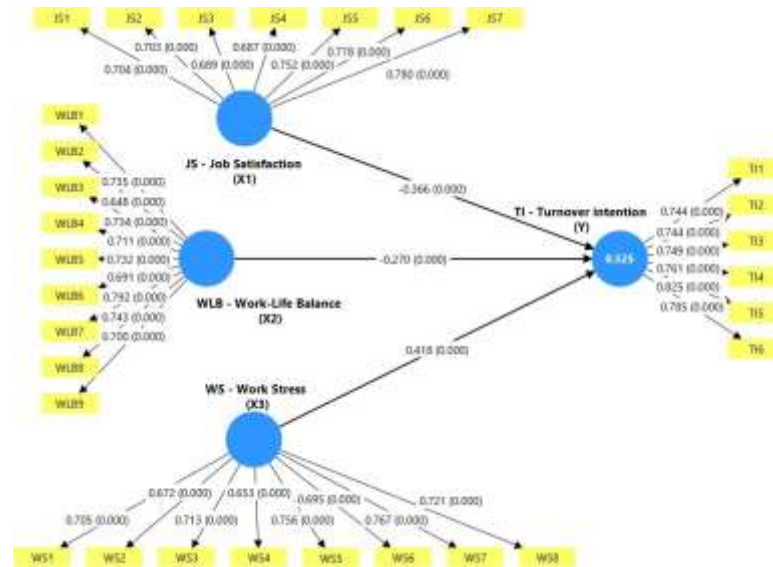


Figure 3. Inner Model
Source: SmartPLS 4 output (2026)

DISCUSSION

The Coexistence of Moderate Resources and High Demands

A noteworthy pattern emerges from the descriptive results: job satisfaction and work-life balance the two job resources in this study fall within the moderate, “Fairly” range, whereas work stress the job demand and turnover intention both fall within the High range. Read through the lens of JD-R Theory, this is not a contradiction but a coherent narrative: Generation Z bank employees in Bandung are neither acutely dissatisfied nor severely unbalanced, yet the intensity of their job demands has already outpaced the buffering capacity of their available resources, precipitating a high level of turnover intention. This is corroborated by the effect-size results, in which work stress exerts the largest effect on turnover intention ($f^2 = 0.346$) among the three predictors the demand-side variable, not the resource-side variables, is the dominant force behind employees' exit intentions in this setting.

Job Satisfaction and Turnover Intention

The significant negative effect of job satisfaction on turnover intention ($\beta = -0.366$, $p < 0.05$) confirms H1 and aligns with Ozkan et al. (2020), Adelia et al. (2024), and Lin et al. (2024). The lowest-rated job satisfaction indicators in this study concern pay-workload fairness and promotion transparency, suggesting that Generation Z employees weigh distributive and procedural fairness heavily in their satisfaction judgments — consistent with characterizations of Gen Z as a generation that values merit-based, transparent career progression over tenure-based advancement (Iorgulescu, 2016). As a job resource, job satisfaction functions protectively: when compensation and advancement are perceived as fair, employees are less inclined to initiate the cognitive withdrawal process that precedes actual turnover.

Work-Life Balance and Turnover Intention

Work-life balance also exerts a significant negative effect on turnover intention ($\beta = -0.270$, $p < 0.05$), supporting H2 and echoing Novianti and Fuadiputra (2021), Berguig and Abdelbaki (2021), and Riamanda (2025). The most problematic work-life balance indicators in this study relate to work interfering with personal life, mirroring Deloitte's (2025) finding that poor work-life balance is a leading stressor for Gen Z globally. Because banking roles – particularly front-line and operational positions – often involve extended hours and after-hours availability, the boundary-blurring nature of the job appears to be a salient retention risk specifically for this generational cohort, which places unusually strong value on personal time and flexibility (Moden et al., 2023).

Work Stress and Turnover Intention

Work stress shows the strongest and only positive effect on turnover intention among the three predictors ($\beta = 0.418$, $p < 0.05$; $f^2 = 0.346$, large effect), supporting H3 and reinforcing Prameswari et al. (2025), Lin et al. (2024), and Susilawati et al. (2025). Physiological indicators – particularly sleep disturbance and physical fatigue – registered the highest mean scores among all work stress items, suggesting that the strain experienced by respondents manifests tangibly at the physical level rather than remaining a purely psychological phenomenon. Within JD-R Theory, this is consistent with the health-impairment pathway, whereby chronic job demands erode employee well-being and, ultimately, organizational commitment.

Simultaneous Effect and Theoretical Implications

The three predictors jointly explain 52.5% of the variance in turnover intention ($R^2 = 0.525$; $Q^2_{\text{predict}} = 0.498$), supporting H4 and indicating a moderate-to-strong, empirically robust model. These findings extend JD-R Theory into a previously underexamined context – Generation Z employees in an emerging-market banking sector – and demonstrate that the theory's core demands-resources logic travels well beyond the Western, cross-generational samples in which it was originally developed. The results also nuance the JD-R literature by showing that even when job resources are only moderately deficient, a sufficiently intense job demand (work stress) can independently drive turnover intention to a high level, underscoring the asymmetric weight demands can carry relative to resources for this generational cohort.

CONCLUSIONS AND RECOMMENDATIONS

Among Generation Z bank employees in Bandung City, job satisfaction and work-life balance are both at a fairly moderate level, whereas work stress and turnover intention are both high, signaling that current job demands outweigh available job resources. Job satisfaction and work-life balance each exert a significant negative effect on turnover intention, while work stress exerts a significant positive effect and is the strongest of the three

predictors. Collectively, the three variables significantly and simultaneously explain 52.5% of the variance in turnover intention, with good predictive relevance. These findings support and extend Job Demands-Resources Theory, confirming that job demands (work stress) elevate turnover intention while job resources (job satisfaction and work-life balance) mitigate it, in the specific context of Generation Z employees in Indonesian emerging-market banking.

For bank management, three practical priorities follow from these results. First, job satisfaction should be strengthened by reviewing pay-workload equity and instituting a more transparent, merit-based promotion system, alongside more consistent supervisory recognition. Second, work-life balance should be improved through flexible working arrangements, mental-health support programs, and clearer boundaries on after-hours work demands. Third, and most urgently given its dominant effect size, work stress should be actively managed by optimizing workloads, strengthening supervisory support, and institutionalizing regular stress-management and well-being programs, since work stress emerged as the single strongest lever affecting Generation Z retention in this study.

ADVANCED RESEARCH

This study is limited to a single city (Bandung) and a single industry (banking), which may constrain the generalizability of the findings to other regions or sectors. The cross-sectional design also precludes causal inference over time. Future research could incorporate mediating variables (e.g., employee engagement or organizational commitment) or moderating variables (e.g., perceived organizational support) to enrich the model; conduct comparative studies across generational cohorts (Gen Z versus Millennials) or across industries; adopt mixed-methods designs to more deeply probe the reasons underlying Generation Z employees' turnover intentions; and extend sampling to other major Indonesian cities to improve the generalizability of the results.

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