

The effect of job demands and work-life balance on turnover intention: The mediating role of burnout



^{1*}Faradila Lutfia Firhani, ²Justine Tanuwijaya, ³B Medina Nilasari

^{1, 2, 3} Department of Management, Faculty of Economics and Business,
Universitas Trisakti - Indonesia

e-mail:

^{1*}122012411061@std.trisakti.ac.id (corresponding author)

²justine@trisakti.ac.id

³medina@trisakti.ac.id

ABSTRACT

Employee turnover intention remains a critical challenge in the banking industry, particularly in organizations facing heightened work demands and performance pressures. This study investigates the effects of job demands and work-life balance on turnover intention, while examining the mediating role of burnout among banking employees in Indonesia. Drawing on the Job Demands-Resources (JD-R) framework, a quantitative research design was employed using purposive sampling to collect data from 178 employees. Structural Equation Modeling (SEM) using AMOS was applied to examine the proposed relationships among the constructs. The findings reveal that job demands positively and significantly influence burnout, indicating that excessive work-related pressures contribute to employee psychological exhaustion. However, job demands do not directly affect turnover intention. Likewise, work-life balance does not significantly influence burnout or turnover intention. Contrary to expectations, burnout does not significantly predict turnover intention and fails to mediate the relationships between job demands, work-life balance, and turnover intention. These findings suggest that turnover intention among banking employees may be shaped by factors beyond job-related stressors and personal resource management, highlighting the importance of considering organizational and contextual determinants in employee retention strategies. The study contributes to the turnover intention literature by providing empirical evidence that challenges the assumed mediating role of burnout within high-pressure banking environments and offers practical insights for human resource policies aimed at improving employee retention.

Keywords: Job Demands; Work Life Balance; Burnout; Turnover; Intention; Banking



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INTRODUCTION

In today's rapidly changing work environment, organizations face a major challenge in managing the increasing level of turnover intention among employees. The banking industry is particularly vulnerable to psychological pressure and job burnout, especially among frontline employees who must cope with a fast-paced work environment, complex regulatory requirements, and demanding performance targets (DigitalDefynd, 2025). Human resources represent one of the most critical assets for ensuring an organization's sustainability and long-term growth (Basuki, 2023). The most important problem faced by Human Resource Management is retaining their best employees and ensuring that these employees do not leave the organization. The high turnover ratio can cause many negative impacts on the organization, including reduced organizational productivity, increased workload for the remaining employees, higher recruitment and training costs, and disruptions to daily business operations (Hutahaeen, 2021).

The banking sector, particularly Danantara Indonesia, is characterized by its extensive nationwide coverage, stringent regulatory requirements, increasing technological competition, the rapid emergence of digital banking services and financial technology (FinTech), and high performance expectations to support the national economy. According to Media Orbit (2025), a state-owned bank employee resigned due to mounting sales targets and an increasingly heavy workload. The employee described the job as "no longer providing peace of mind," indicating that commercial pressures within state-owned banks have increasingly threatened employees' physical and mental well-being. This phenomenon highlights the growing tension between organizational performance demands and employee well-being, underscoring the need for more effective workload management strategies.

Turnover intention refers to the first step prior to making the real decision of leaving work. It should be noted that a high turnover is unfavorable and poses a vital problem for firms to solve. An employee is a valuable asset of the organization because of his/her competencies and experience (Setyawasih, 2023). This means that organizations must have good ways to retain employees so as to reduce turnover. The retention of employees is extremely important for the sustainable and competitive nature of organizations (Manjula, 2023).

Based on a preliminary survey conducted from Saturday, December 13, 2025, to Monday, December 15, 2025, involving 39 employees of PT Bank Mandiri (Persero) Tbk, the findings revealed that 14 respondents strongly agreed that they felt extremely exhausted with their current jobs, leading them to consider leaving the organization. In addition, 26 respondents strongly agreed that they would resign immediately if they received a better job offer. These findings suggest that several factors contribute to employees' turnover intention, particularly the demanding performance targets imposed by the organization and the high levels of work-related pressure experienced by employees. The preliminary survey results presented in Table 1 indicate that turnover intention has become an issue that requires organizational attention. Therefore, these preliminary findings provide the foundation for the present study.

Table 1
Results of the Preliminary Turnover Intention Survey

No	Questionnaires	STS	TS	CS	S	SS
1	I often consider leaving my job.	3	7	11	4	14
2	I frequently consider other job opportunities while working.	0	1	4	8	26
3	I would consider leaving my current job if a better job opportunity arose.	1	3	9	10	16
4	I would not choose to work in the banking industry in the future unless I was truly ready.	0	6	9	8	16

Source : Primary data processed by the authors, 2025

From Table 1, it can be noted that 14 out of 39 people sampled during the initial survey questionnaire strongly agree that they feel extremely exhausted with their current jobs, leading them to consider leaving the organization. Furthermore, 26 employees strongly agreed that they would resign as soon as they received a better job offer. These findings suggest that employees' turnover intention is primarily influenced by demanding performance targets that increase their workload, as well as the high level of work-related pressure they experience.

This study identifies burnout as a mediator in the association between job stressors, work-life balance, and turnover intentions, especially those working in Danantara Indonesia's banking industry. This study expands on the past literature established by Sibindi and Platen (2025), which found that job demands had a significant positive effect on burnout among frontline bank employees, resulting in reduced work motivation and an increased intention to resign. In the banking industry, job demands including excessive workloads, time pressure, emotional demands associated with customer service, and the complexity of banking systems have been identified as major contributors to employee burnout (Biswakarma & Gnawali, 2020). Given the operational characteristics of Danantara Indonesia's banking institutions, where employees are required to manage a wide range of demanding responsibilities, job demands have been selected as one of the key independent variables examined in this study.

This study intends to examine the impact of job demands and work-life balance on turnover intention, where burnout will be a mediator, amongst employees in Danantara Indonesia within the banking industry. It is anticipated that the outcomes of this study will add to the body of knowledge in human resource management, whereby the findings will be applied in managing human resource management effectiveness through job demands management, work-life balance improvement, and burnout avoidance to ensure sustainability in reducing turnover intention.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Turnover Intention

The concept of turnover intention is described as the psychological predisposition of a person to quit his/her present organization for seeking employment elsewhere (Kusumawati et al., 2021). Various internal and external factors impact turnover intention. The internal factors are job stress, job satisfaction, and organizational commitment, while external factors may include a better job offer, and job location (Kurniawati, 2021). Accurately measuring turnover intention enables organizations to implement timely interventions before losing valuable talent, particularly in strategic

functions such as procurement, where specialized knowledge, skills, and experience are essential.

Job Demands

The concept of job demands is related to those physical, psychological, social, or organizational features of a job that necessitate prolonged efforts of employees both physically and mentally and increase the probability of turnover intention (Zhao et al., 2024a). Job demands include role demands, emotional demands, and relational demands at work and involve the use of physical and psychological resources by employees. The exposure of employees to negative working conditions, work pressure, job insecurity, and problems associated with balancing work and life becomes an important source of occupational stress (Hoare & Vandenberghe, 2024). Moreover, under the condition when job demands exceed the capabilities of employees and their resources, they become more stressed and burned out (Niu et al., 2022).

The Job Demands–Resources (JD-R) Theory, developed by Tummers and Bakker (2021), integrates two major theoretical perspectives: job design theory and occupational stress theory. According to the theory, there is an idea that job characteristics may be grouped into two main groups, which include job demands and job resources. Job demands are those components or features of work, whether physical, psychological, social, or organizational, which demand efforts from the employees. Excessive job demands are believed to contribute to psychological exhaustion, which may subsequently function as a psychological stressor. Factors such as pressure to avoid errors, tight deadlines, excessive workloads, demanding supervisors, and unsupportive coworkers are among the primary psychological stressors experienced by employees.

Work-Life Balance

The work-life balance can be defined as a person's ability to balance his professional and personal life, ensuring that he is able to manage both without becoming overburdened (Saina et al., 2021). Work-life balance (WLB) is widely recognized as an important emotional and psychological indicator of whether employees feel engaged and motivated to cope with workplace challenges (Panda & Sahoo, 2021). Therefore, work-life balance is not only about the professional field but also involves the personal and social welfare of people. This shows how well an employee is able to manage his time and energy between work and personal life, thereby fostering harmony in their daily lives (Rismayanti & Nugroho, 2022).

Burnout

Burnout is a psychological condition that is defined by emotional exhaustion and fatigue, which is brought about by overburdening work demands and lack of sufficient job resources (Kim & Wang, 2020). Burnout happens when prolonged job demands surpass one's ability to cope with the resources present, thus impacting emotional, cognitive, and behavioral functioning. Similarly, Schaufeli (2021) describes burnout as a long-term negative psychological response characterized by energy depletion, psychological distancing from work, and a decline in professional efficacy.

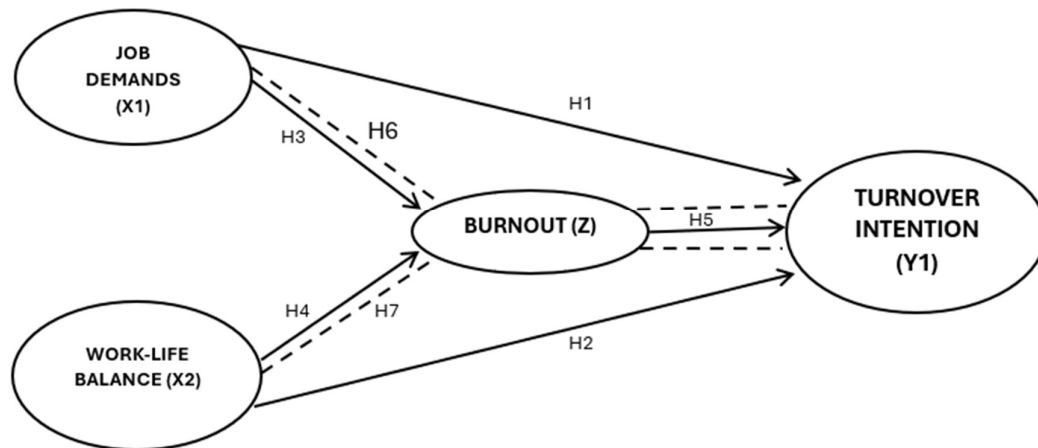
Several previous studies have examined the relationship between workload, compensation, organizational culture, and turnover intention. For instance, Melisa and Febrian (2025) found that workload did not have a significant effect on turnover intention. This finding suggests that the magnitude of employees' workload does not directly determine their intention to resign. In contrast, Nugrahaeni and Ariandi (2025)

stated that the level of workload has a positive and significant effect on turnover intention. In other words, the higher the workload of employees, the higher the turnover intention of employees.

Work-life balance has been viewed as one of the factors contributing towards minimizing turnover intention since it facilitates workers in managing their work and personal lives successfully (Yuliani & Ekhsan 2024). However, empirical evidence on the association of work-life balance and turnover intention appears contradictory. According to Kusnadi et al. (2025), the combination of work-life balance and job stress significantly impacted turnover intention in millennial employees. Similarly, through mediation analysis, Afifudin and Kussudyarsana (2025) indicated that job demands significantly and positively influenced burnout, which in turn positively impacted turnover intention. Thus, it can be deduced that burnout mediates the effect of job demands on turnover intention.

Research Framework

A conceptual framework serves as the foundation of a research study by illustrating the relationships among The basis for identifying the variables is based on the theories and past empirical studies. In this research, the independent variables that impact turnover intentions are job demands and work-life balance while the mediating variable is burnout. The conceptual framework for this study is:



Source: Author's elaboration based on literature review, 2025

Figure 2
Conceptual Framework

Hypothesis

Based on the literature review and conceptual framework, the hypotheses proposed in this study are as follows :

- H1 : Job demands have a positive effect on turnover intention.*
- H2 : Work-life balance has a negative effect on turnover intention.*
- H3 : Job demands have a positive effect on burnout.*
- H4 : Work-life balance has a negative effect on burnout.*
- H5 : Burnout has a positive effect on turnover intention.*

H6 : Burnout mediates the relationship between job demands and turnover intention.

H7 : Burnout mediates the relationship between work-life balance and turnover intention.

METHOD

The research used a quantitative research design through the application of the hypothesis testing technique. The cross-sectional survey design was utilized, where data was collected at a single point in time for the examination of the direct and indirect relationship among the research variables (Hair et al., 2020). The research design was chosen for the purpose of studying the effect of job demands and work-life balance on turnover intention via burnout as the mediating variable.

The research population consisted of employees working in the Danantara Indonesia banking sector located in Jakarta, Indonesia. The scope of the study included employees from PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, and PT Bank Tabungan Negara (Persero) Tbk. The study focused on examining the relationships among job demands, work-life balance, burnout, and turnover intention.

This study utilized primary data collected through a survey-based approach by administering an online questionnaire using Google Forms. The research tool was constructed through adaptation of valid measurement items from previous research works. Each item in the questionnaires was rated according to a five-point Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree).

Non-probability sampling design with the purposive sampling approach was used in this research. The participants for the study were bank employees in Danantara Indonesia who worked in Jakarta, Indonesia. The number of samples needed for this study was computed based on the recommendation of Hair et al. (2020) of having at least five respondents per measurement item. Since the study had 31 measurement items, the minimum number of samples needed was 155 respondents. A total of 178 respondents completed the survey.

Analysis of the Data For the analysis of the data collected, descriptive statistics and hypothesis tests were employed. Descriptive statistics analysis was done to calculate the means of the variables used in the study. On the other hand, the hypotheses of the study were tested using Structural Equation Modelling (SEM) method through the use of AMOS software to analyze the direct and indirect links between the variables.

RESULTS AND DISCUSSION

Data Analysis

These demographic variables of the respondents which include association with the company, level of education, age, and gender are shown in Table 2. These findings provide insight into the demographic composition of the subjects of the study. In this study, there were 178 respondents who worked in the banking industry of Danantara Indonesia, and their demographic information is shown in Table 2.

Table 2
Respondent Characteristics

Demographic Variables	Categories	Frequency	Percentage
Company	PT Bank Mandiri (Persero) Tbk	46	25.8

	PT Bank Negara Indonesia (Persero) Tbk	47	26.4
	PT Bank Tabungan Negara (Persero) Tbk	38	21.3
	PT. Bank Rakyat Indonesia (Persero) Tbk	47	26.4
Education	Senior High School	9	5.1
	Diploma (Associate Degree – D3)	2	1.1
	Applied Bachelor's Degree (D4)	9	5.1
	Bachelor's Degree (S1)	155	87.1
	Master's Degree (S2)	3	1.7
	Doctoral Degree (S3)	9	5.1
Age	< 25 Years	13	7.3
	25 - 35 Years	159	89.3
	35 - 45 Years	5	2.8
	> 45 Years	1	.6
Gender	Male	85	47.8
	Female	93	52.2
Total Respondent		178	100%

Source : Primary data processed by the authors, 2025

Based on the respondent characteristics presented in Table 4, the majority of respondents were 25–35 years old, comprising 159 respondents (89.3%). Respondents aged under 25 years accounted for 13 individuals (5.1%), while the smallest proportion of respondents was found in the over 45 years age group, consisting of only one respondent. This distribution indicates that most respondents were within the productive working-age group, who generally possess sufficient experience in the banking industry. Consequently, they are likely to have a better understanding of job demands and work-life balance. Furthermore, employees within this productive age group are typically in a dynamic stage of their careers, making them more vulnerable to work-related pressures that may lead to burnout and subsequently increase their turnover intention.

Based on the respondents' educational attainment, the majority held a Bachelor's degree, accounting for 155 respondents (87.1%). In contrast, the smallest proportion of respondents held a Diploma (Associate Degree), with just 2 respondents. From the results, it is evident that the employees in the banks who participated in the survey are mostly people with undergraduate level education, due to the professionalism and competency levels expected in the banking industry, particularly within Danantara Indonesia. A bachelor's degree generally indicates that employees possess strong analytical abilities, conceptual understanding, and the skills necessary to manage the complexity of their job responsibilities and professional duties.

Based on the respondents' company affiliation, 26.4% of the respondents were employed by PT Bank Rakyat Indonesia (Persero) Tbk and PT Bank Negara Indonesia (Persero) Tbk, with 47 respondents representing each institution. The smallest proportion of respondents was from PT Bank Tabungan Negara (Persero) Tbk, comprising 38 respondents (21.3%). This distribution indicates that the respondents were drawn from several state-owned banks, thereby providing a broader representation of working conditions within Danantara Indonesia's banking sector.

The descriptive statistics on the research variables such as job demands, work-life balance, burnout, and turnover intention along with their respective measurement instruments are displayed in Table 3. The mean scores were adopted to present the level

of respondents' agreement with each variable according to a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Tabel 3
Descriptive Statistics

Variable	N	Mean
Job Demands	178	4.4944
1. The lack of clear guidelines and organizational policies makes it difficult for me to perform my job effectively.	178	4.3146
2. I experience high levels of pressure due to the obligation to achieve work targets and objectives.	178	4.3596
3. I frequently encounter excessive demands from customers.	178	4.2079
4. Customers occasionally express complaints in a tone or manner that I find hurtful or distressing.	178	4.2303
Work Life Balance	178	2.2697
1. I am satisfied with the balance between my work and personal life.	178	2.0899
2. I am able to effectively manage both my work responsibilities and family obligations.	178	2.0618
3. My family is satisfied with my profession.	178	2.1292
4. My family is not negatively affected by my work schedule.	178	2.0393
5. My income enables me to adequately meet my family's needs.	178	2.1685
6. My job does not interfere with my rest time or the time I spend with my family.	178	1.8539
Burnout	178	3.9663
1. I feel physically and mentally exhausted due to my job demands.	178	4.0618
2. When I wake up in the morning, the thought of having to face another day at work already makes me feel exhausted.	178	3.9831
3. I have become increasingly less interested in my work.	178	4.0056
4. I no longer feel enthusiastic about my job.	178	3.7809
5. I am unable to complete my work effectively.	178	3.7978
6. I feel that I no longer make a meaningful contribution to my work.	178	3.7247
Turnover Intention	178	4.5393
1. I feel extremely exhausted with my current job, which leads me to continuously think about leaving the organization.	178	4.1067
2. I would leave my current job as soon as I received a better job offer.	178	4.2753
3. I often think about looking for a job at another organization.	178	4.3315
4. I do not intend to pursue a long-term career in the banking industry.	178	4.2640
Valid N (listwise)	178	

Source : Primary data processed by the authors, 2026

Based on the descriptive statistical analysis presented in Table 3, this study involved 178 respondents employed in the banking sector. The job demands construct had a mean score of 4.4944, indicating a relatively high level of perceived job demands among the respondents. The indicator with the highest mean score was "I experience high levels of pressure due to the obligation to achieve work targets and objectives" (Mean = 4.3596). This finding suggests that banking employees are exposed to substantial work demands, particularly those associated with achieving performance targets and maintaining high service standards. Consistent with Job Demands-Resources (JD-R) model, excessive job demands might lead to exhaustion among employees, and as such, cause burnout in the absence of sufficient job resources. This underscores the need for organizational initiatives aimed at ensuring that employees' workload through continuous evaluation of work systems, including workload distribution and performance target setting. Failure to

manage job demands effectively may have long-term implications for workforce stability and overall organizational effectiveness.

The work-life balance construct had a mean score of 2.2697, suggesting a relatively low degree of work-life balance perception of the respondents. The indicator with the lowest mean value was "My work does not get in the way of my rest or family time" (Mean = 1.8539). The result indicates that the majority of the respondents were inclined to disagree that they have succeeded in maintaining a satisfactory work-life balance. Hence, the degree of work-life balance among the banking staff members in this research is rather low.

These findings suggest that the demanding nature of work in the banking sector consumes a substantial amount of employees' time and energy, leaving them with limited opportunities for rest and family interaction. Poor work-life balance may adversely affect employee performance by reducing concentration, motivation, and productivity, which can ultimately undermine organizational effectiveness in terms of both service quality and operational stability. Accordingly, The results of the study showing poor levels of work-life balance imply that there is a necessity for organizations to review their work policies in order to make them more flexible and create a working environment conducive to the creation of balance in employees' work and private life, which could decrease their intention to leave the job.

In addition, research has shown that work-life balance has an impact on improving the performance of employees. The results indicate that having an ideal balance in the lives of employees professionally and personally will lead to improvement in their job performance through motivation and productivity. In a balanced work-life setting, the employees can be able to execute their duties with ease and maintain their general wellbeing. This is evident in the study carried out by Pradnya Dhaniswari and Sudarnice (2024). Therefore, promoting work-life balance should be considered a strategic organizational initiative to enhance employee performance while reducing employees' turnover intention.

The burnout construct, which served as the mediating variable, had a mean score of 3.9663, indicating a relatively high level of burnout among the respondents. The indicator with the highest mean score was "I feel physically and mentally exhausted due to my job demands" (Mean = 4.0618). This finding suggests that the majority of respondents agreed that they experienced burnout as a result of excessive job demands. These results indicate that banking employees experience not only physical strain but also emotional and psychological exhaustion. The high level of burnout may be attributed to the nature of work in the banking sector, which requires a high degree of accuracy, demanding performance targets, and intensive interactions with customers. The findings underscore the importance of organizational interventions aimed at managing work-related stress through effective workload management, the provision of psychological support, and the promotion of work-life balance to safeguard employees' well-being.

The turnover intention construct had a mean score of 4.5393, indicating a relatively high level of turnover intention among the respondents. The indicator with the highest mean score was "I often think about looking for a job at another organization" (Mean = 4.3315). This finding suggests that the majority of respondents agreed that they frequently considered seeking employment elsewhere, indicating a relatively high level of turnover intention among banking employees, particularly those working in Danantara Indonesia's banking sector.

The high level of turnover intention may be attributed to several factors, including excessive job demands, lack of work-life balance and burnout of employees. These results

suggest that it is time for companies to reconsider their human resource management strategies in terms of workload management, work-life balance, and burnout prevention and intervention strategies. This will be crucial for improving employee retention and maintaining organizational sustainability in the long run.

Measurement Model Analysis And Evaluation

Reflective measurement model was used in this study where the indicators are seen as manifestations of their corresponding latent constructs (Hair et al. (2019). This implies that any change in the latent construct will always be consistently depicted through all of its indicators. According to Hair et al. (2019), the reflective measurement model must always have both convergent validity and discriminant validity. Convergent validity is tested based on the following criteria: factor loading ≥ 0.50 , Composite Reliability (CR) ≥ 0.70 , Cronbach's alpha ≥ 0.70 , and Average Variance Extracted (AVE) ≥ 0.50 . The Fornell Larcker criterion is used to test discriminant validity.

Table 4 shows the findings from the assessment of convergent validity, which revealed that all the measurement indicators met the necessary convergent validity requirements and were thus deemed to be valid indicators for their latent constructs.

Table 4
Reliability and Validity Test Results

Variable	Item	Factor Loading	Result	Reliability
Job Demands	JD1	0.684	Valid	Reliable
	JD2	0.719	Valid	
	JD3	0.767	Valid	
	JD4	0.816	Valid	
Work Life Balance	WLB1	0.810	Valid	Reliable
	WLB2	0.841	Valid	
	WLB3	0.858	Valid	
	WLB4	0.821	Valid	
	WLB5	0.865	Valid	
	WLB6	0.769	Valid	
Burnout	BO1	0.740	Valid	Reliable
	BO2	0.504	Valid	
	BO3	0.776	Valid	
	BO4	0.768	Valid	
	BO5	0.806	Valid	
	BO6	0.762	Valid	
Turnover Intention	TI1	0.837	Valid	Reliable
	TI2	0.777	Valid	
	TI3	0.860	Valid	
	TI4	0.663	Valid	

Source : Processed research data based on reliability criteria, 2026

In accordance with the results of validity and reliability test provided in Table 4, all indicators which measured constructs of job demands, work-life balance, burnout and turnover intention were found to be valid since factor loadings of all items were higher

than the minimum acceptable value which is 0.50. It means that all measurement items appropriately represent their corresponding latent constructs.

In addition, reliability test proved that all research variables are reliable since it was shown that the measurement instruments have high level of internal consistency and are able to produce reliable results. Thus, it may be said that the research instruments are adequate for further analysis.

Goodness of Fit Model Assessment

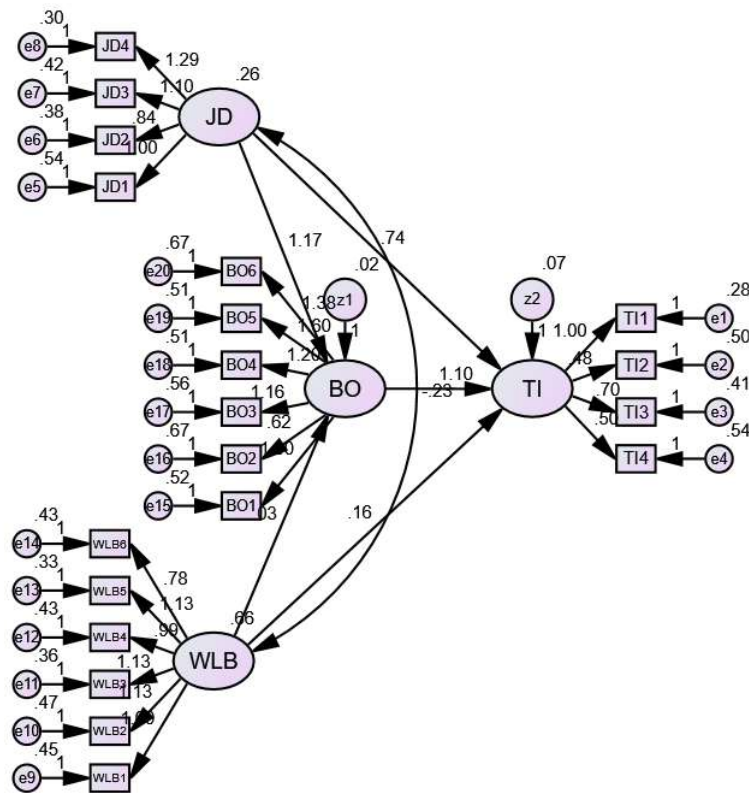
Following from the outcome of the analysis carried out using AMOS, the table below (Table 5) illustrates the model fit indices. This assessment was performed to evaluate the extent to which the proposed research model fits the empirical data, thereby determining its suitability for hypothesis testing and structural relationship analysis among the study variables. The Goodness-of-Fit (GOF) evaluation of the full structural model demonstrated that the model achieved a good fit across several fit indices, as presented in the following table :

Table 5
Goodness of Fit Model Assessment

Fit Index	Cut-off Value	Acceptance	Status
Absolute Fit Indices	CMIN = 279.964 ; P = 0.000	P Value > 0.05	Poor Fit
	RMSEA = 0,063	$0.05 \leq \text{RMSEA} < 0.10$	Good Fit
	RMR = 0.061	$-4.0 < x < 4.0$	Poor Fit
Incremental Fit Indices	NFI = 0,862	0-1	Good Fit
	CFI = 0,937	0-1	Good Fit
	IFI = 0,938	0-1	Good Fit
	RFI = 0,840	0-1	Good Fit
Parsimony Fit Indices	AGFI = 0,824	$\leq \text{GFI} (0.863)$	Good Fit
	PNFI = 0,744	$\geq \text{NFI} (0.862)$	Poor Fit

Source : Processed by the authors using AMOS software, 2026

The results of the Goodness-of-Fit (GOF) The assessment of results reveals that the suggested structural model has been fit well with the empirical data. In order to represent the relationship between variables in more detail, the structural model is represented in the form of a path diagram in Figure 2.



Source: Processed by the authors using AMOS software, 2026

Figure 2
Full Sample Structural Model for Hypothesis Testing

Individual Hypothesis Testing

The outcomes of hypothesis testing which were performed using SEM in AMOS software are shown in Table 6. The main purpose of the test is to investigate the direct influence of job demands and work-life balance on turnover intention and the mediating effect of burnout in this relationship.

Table 6
Full Sample Hypothesis Testing Results

			Teori	Estimate	S.E.	C.R.	P	Results
BO	<---	JD	+	1.165	0.193	6.043	0.000	H3 Supported
BO	<---	WLB	+	0.033	0.060	0.547	0.584	H4 Not Supported
TI	<---	JD	+	0.743	1.402	0.530	0.596	H1 Not Supported
TI	<---	WLB	-	0.164	0.097	1.694	0.090	H2 Not Supported
TI	<---	BO	+	1.103	1.150	0.960	0.337	H5 Not Supported

Source : Regression Analysis Results Using SEM-AMOS, 2026

H1: Job demands have a positive effect on turnover intention

As can be seen from Table 6, the value of path coefficient for job demand-turnover intention relationship was 0.743, suggesting that as the value of job demands increases, turnover intention will also increase. However, according to the results of the hypothesis testing, the value of p was 0.596, which is higher than the significance level of 0.05. Thus, H1 is not supported, which means that job demands do not affect turnover intention.

H2: Work-life balance has a negative effect on turnover intention

As shown in Table 6, the estimated path coefficient The correlation between work-life balance and turnover intention was 0.164, showing that there is a positive association. However, the result is opposite to what was expected based on the hypothesis, because the hypothesis stated that work-life balance would have a negative influence on turnover intention. Since the coefficient did not support the hypothesis direction, the hypothesis was not accepted. It means that work-life balance does not have an influence on turnover intention.

H3: Job Demands has a positive effect on burnout.

From the table above, it can be noted that the path coefficient for Job Demands is 1.165, meaning that any change in the employees' perceived job demands causes an increase in burnout. For hypothesis testing, it can be seen that the p-value is 0.000, which is below the value of 0.05. This means that H3 is supported.

H4: Job Demands Have a Positive Effect on Burnout

As presented in Table 6, the path coefficient for the relationship between job demands and burnout was 1.165, indicating that higher levels of job demands were associated with higher levels of burnout. The hypothesis testing results showed a p-value of 0.000, which was below the significance threshold of 0.05. Therefore, H4 was supported. It can be concluded, with a 95% confidence level, that job demands have a positive and statistically significant effect on burnout.

H5: Burnout Has a Positive Effect on Turnover Intention.

According to Table 6, the path coefficient for the relationship between burnout and turnover intention was 1.103, indicating a positive relationship between the two constructs. However, the hypothesis testing results showed a p-value of 0.337, which exceeded the significance level of 0.05. Therefore, H5 was not supported. It can be concluded that burnout did not have a statistically significant effect on turnover intention.

Indirect Effect Analysis

Analysis of the indirect effect was done to establish if burnout acts as a mediator in the effect of job demands on turnover intention. In mediation analysis, the researcher seeks to find out whether the effect of an independent variable on a dependent variable is mediated by an intervening variable. The significance of the indirect effect was determined in this study using Sobel test (Baron & Kenny, 1986; Sobel, 1982). Analysis of indirect effect was carried out to determine the mediating effect of burnout in the research framework. H6 tested whether burnout mediated the relationship between job demands and turnover intention while H7 tested the mediating effect of burnout in the effect of work-life balance on turnover intention.

	Masukan:		Statistik uji:	Kesalahan Standar:	Nilai p :
a	1.165	Tes Sobel:	0.94724717	1.35655723	0.34351284
b	1.103	Tes Arrhythm:	0.93481768	1.37459424	0.34988227
s _a	0.193	Uji Goodman:	0.96018601	1.33827715	0.33696161
s _b	1.150	Reset all	Hitung		

Figure 3
Sobel Calculator Test Results

H6: The Mediating Role Of Burnout In The Relationship Between Job Demands And Turnover Intention

From the findings of the mediation model, the indirect effect of job demands on turnover intention via burnout was 1.284 (1.165×1.103). This implies that increased levels of job demands were associated with high levels of burnout, which subsequently were related to higher levels of turnover intention. Nevertheless, the mediation analysis generated a p-value of 0.3435 that surpassed the threshold value of 0.05. Therefore, hypothesis six (H6) is not supported, meaning that burnout failed to significantly mediate the job demands-turnover intention relationship.

	Masukan:		Statistik uji:	Kesalahan Standar:	Nilai p :
a	0.033	Tes Sobel:	0.47712058	0.07628889	0.63327626
b	1.103	Tes Arrhythm:	0.3538557	0.10286396	0.72344703
s _a	0.060	Uji Goodman:	1.11851682	0.0325422	0.26334633
s _b	1.150	Reset all	Hitung		

Figure 4
Sobel Calculator Test Results

H7: The Mediating Role Of Burnout In The Relationship Between Work-Life Balance And Turnover Intention

Based on the mediation analysis, The indirect impact of work-life balance on turnover intention via burnout is 0.036 (0.033×1.103). These findings mean that an increment in work-life balance was linked to an increment in burnout that, in turn, was linked to an increment in turnover intention. But since the mediation test gave $p > 0.05$ (the p-value was 0.6332), H7 was not confirmed. Thus, it can be concluded that burnout does not significantly mediate the relationship between work-life balance and turnover intention.

CONCLUSION AND SUGGESTION

Based on the descriptive analysis, the findings indicate that banking employees experienced very high job demands, with a mean score of 4.4994, reflecting substantial work pressure, particularly in achieving performance targets and maintaining service quality. Work-life balance was found to be low, with a mean score of 2.2697, indicating that most employees in Danantara Indonesia's banking sector were unable to maintain a satisfactory balance between their professional and personal lives. This condition was accompanied by a relatively high level of burnout (Mean = 3.9663), suggesting that employees experienced both physical and psychological exhaustion. Furthermore, turnover intention was also found to be high, with a mean score of 4.5393, indicating a strong tendency among employees to seek employment elsewhere.

These findings suggest that high job demands, when not balanced by an adequate work-life balance, may adversely affect employees' psychological well-being and increase their intention to leave the organization. Therefore, human resource management should develop more effective strategies for managing employee workload by continuously evaluating existing work systems. Specifically, this is so with regards to distribution of workload and setting of performance targets. Organizations should also adopt policies that encourage work-life balance and wellbeing among employees in order to avoid burnout and increase retention among other things.

From the findings of the hypothesis test, it is evident that not all of the hypothesized associations were significant. First, job demands proved to be positively associated with burnout, although they had no significant association with turnover intention. Second, work-life balance had no significant association with either burnout or turnover intention and the direction of the association was contrary to the hypothesized one. Third, it is clear that burnout had no significant association with turnover intention and thus was unable to mediate the association between job demands and turnover intention, and work-life balance and turnover intention.

Overall, although the descriptive analysis indicated that banking employees experienced high levels of job demands, accompanied by relatively high levels of burnout and turnover intention, the structural model did not provide sufficient statistical evidence to support most of the hypothesized relationships among these variables. These findings suggest that turnover intention among banking employees may be influenced by additional factors beyond those examined in the present study.

Therefore, The inclusion of other variables that might influence turnover intention can be encouraged in future studies, such as performance, work environment, job satisfaction, organizational commitment, and organizational support. The above suggestion follows from the findings by Qoyyimah et al. (2019), who noted the need for additional factors beyond those studied to be included when investigating employee outcomes.

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