The Effect of Work Life Balance on Turnover Intention with Self-Efficacy As a Moderating Variable on Generation Z Employees

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Abstract: *This study explores the influence of work-life balance on turnover intention among Generation Z employees in Indonesia, considering self-efficacy as a moderating variable. A total of 166 respondents aged 18–27 with a minimum of one year of work experience participated in this quantitative study. Using a causal-associative design, data were analyzed through Moderated Regression Analysis (MRA) with Hayes' Process Macro Model 1. The descriptive results showed moderate levels of work-life balance and turnover intention, and a high level of self-efficacy among participants. However, hypothesis testing revealed that work-life balance had no significant effect on turnover intention, and self-efficacy did not significantly moderate this relationship. These findings imply that, for Generation Z employees in Indonesia, turnover intention may be driven by factors beyond work-life balance and self-efficacy. The study underlines the complexity of turnover behavior in this demographic and encourages organizations to consider broader strategies, such as improving career development, fostering a positive organizational culture, and enhancing job satisfaction. Further investigation is needed to identify the most influential factors contributing to turnover intention, which will help organizations retain Generation Z employees more effectively.*

Keywords: *Work-life balance; Turnover intention; Generation Z; Self-efficacy; Employee retention*

Abstrak: Penelitian ini mengkaji pengaruh work-life balance terhadap turnover intention pada karyawan Generasi Z di Indonesia, dengan self-efficacy sebagai variabel moderasi. Sebanyak 166 responden berusia 18–27 tahun dengan pengalaman kerja minimal satu tahun terlibat dalam studi kuantitatif ini. Dengan menggunakan desain penelitian kausal-asosiatif, data dianalisis melalui Moderated Regression Analysis (MRA) menggunakan Hayes' Process Macro Model 1. Hasil deskriptif menunjukkan tingkat work-life balance dan turnover intention yang sedang, serta tingkat self-efficacy yang tinggi. Namun, hasil uji hipotesis menunjukkan bahwa work-life balance tidak berpengaruh signifikan terhadap turnover intention, dan self-efficacy tidak secara signifikan memoderasi hubungan tersebut. Temuan ini menunjukkan bahwa, pada karyawan Generasi Z di Indonesia, niat untuk keluar dari pekerjaan dapat dipengaruhi oleh faktor lain di luar work-life balance dan self-efficacy. Studi ini menyoroti kompleksitas perilaku turnover dalam kelompok ini dan mendorong organisasi untuk mempertimbangkan strategi yang lebih luas, seperti peningkatan pengembangan karier, penciptaan budaya organisasi yang positif, serta peningkatan kepuasan kerja. Penelitian lanjutan disarankan untuk mengidentifikasi faktor-faktor lain yang lebih berpengaruh terhadap turnover intention guna membantu organisasi dalam mempertahankan karyawan Generasi Z secara lebih efektif.

Kata kunci: Work-life balance; Turnover intention; Generasi Z; Self-efficacy; Retensi karyawan

1. INTRODUCTION

Contemporary business environments are experiencing significant transformations due to generational diversity in the workforce, particularly with the integration of Generation Z. According to the Kamus Besar Bahasa Indonesia (KBBI), Generation Z encompasses individuals born between 1997 and 2012. The Badan Pusat Statistika (BPS) reports that this demographic constitutes 7.7% of the workforce, totaling approximately 18.4 million individuals aged 15-24 years. This generation demonstrates superior technological proficiency,

having developed contemporaneously with advancements in computing and internet technologies (Berkup, 2014).

The evolving nature of employment substantially impacts organizational management and productivity. Previous research indicates that work-life balance has become increasingly prioritized by both Millennial and Generation Z workers. Gen Z employees specifically expect organizational flexibility to facilitate work-life equilibrium. Employees experiencing work-life imbalance frequently encounter role conflicts between professional and personal domains (Sánchez-Hernández et al., 2019). Research conducted by Jangkara Data Lab and Jakpat revealed that 95% of respondents desire work-life balance, with 69% acknowledging its importance for skill development and 67% recognizing its significance for mental health maintenance (Cicin, 2024). Work-life balance represents an individual's capacity to manage professional responsibilities while maintaining other aspects of personal life, encompassing physical health, psychological well-being, prosperity, and quality of life (Sánchez-Hernández et al., 2019). This balance serves as a primary motivator for Generation Z, generating positive outcomes including enhanced job satisfaction, improved personal life, and superior mental health (Haar et al., 2014).

Post-2022 data indicates a significant increase in turnover intention, affecting 50 million individuals globally. Approximately 49% attributed their resignation decisions to inadequate work-life balance, while 43% cited limited remote work opportunities (Jefferson, 2024). Generation Z demonstrates notably diminished loyalty and tenure compared to preceding generations, with 49% willing to depart from positions within their initial two years of employment and 61% planning similarly within three years (Deloitte, 2022). Turnover intention represents an individual's subjective perception regarding their likelihood of imminent employment termination, with active job-seeking behavior constituting the final cognitive withdrawal stage (Boamah et al., 2022).

Previous studies examining the relationship between work-life balance and turnover intention have yielded inconsistent results. Research by Lestari & Margaretha (2021) and Kaushalya & Perera (2018) established a negative correlation between work-life balance and turnover intention, indicating that enhanced balance reduces resignation propensity. Conversely, studies by Yu et al. (2022) and Nurdin & Rohaeni (2020) found no significant relationship between these variables. Contributing factors include employees' awareness of responsibilities despite time constraints (Corinne et al., 2009) and Generation Z's prioritization of financial security over work-life balance, with only 38% considering balance their primary workplace concern (Maru, 2016).

This research introduces self-efficacy as a moderating variable to evaluate how individual capacity for managing work-life balance influences turnover decisions. Bandura and Adams (1977) conceptualize self-efficacy as encompassing processes whereby individuals assess and integrate information regarding their capabilities, subsequently influencing behavioral choices, effort expenditure, and persistence when confronting challenges. As a critical psychological construct, self-efficacy reflects confidence and effectiveness in role performance, potentially mitigating workplace conflict impacts (Thakur & Kumar, 2015).

Understanding the interrelationship between work-life balance, self-efficacy, and turnover intention among Generation Z employees provides valuable insights for organizational development and retention strategies. Work-life balance functions as an instrument for enhancing employee commitment, loyalty, and productivity (Lestari & Margaretha, 2021), while self-efficacy serves as a cognitive mediator facilitating effective management of stressors, challenges, and obstacles (Chami-Malaeb, 2022).

2. LITERATURE REVIEW

Work-life balance

Work-life balance constitutes organizational efforts to enhance productivity while preserving mental wellbeing (Mescher et al., 2010). It encompasses work-nonwork conflict and enrichment dynamics (Fisher et al., 2009), representing an essential aspect requiring individual attention to optimize performance while maintaining psychological health. Gunderman (2021) emphasizes employees' entitlement to adequate leisure, rest, and humane working conditions, while Charoensukmongkol & Puyod (2024) conceptualize it as requiring discrete time and resources allocated for professional and familial responsibilities. The construct demonstrably reduces stress, prevents exhaustion, and maintains workplace salubrity (Ejlertsson et al., 2018), facilitating control perception and task-related attentional focus (Michel et al., 2014). Lestari & Margaretha (2021) define it as the equilibrium between career and personal domains without imbalances precipitating stress. Fisher et al. (2009) delineated four dimensions: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), Personal Life Enhancement of Work (PLEW), and Work Enhancement of Personal Life (WEPL). These dimensions integrate four fundamental components: temporal allocation, energetic resources, pressure management, and goal achievement across professional and personal spheres.

Turnover Intention

Turnover intention represents an individual's perception regarding employment transition propensity, task facility, and perceived work quality within occupational environments (Bu et al., 2011). Earlier conceptualizations defined it as employees' conscious inclination toward alternative employment opportunities external to their current organization (Meyer & Tett, 1993). Lestari and Margaretha (2021) further characterize it as an individual's desire to exit an organization in pursuit of superior employment. Manifestations of turnover intention include diminished performance and productivity, accompanied by counterproductive behaviors such as tardiness, increased absenteeism, initiative deficiency, and occupational apathy (An et al., 2022). Research indicates motivational factors, including job satisfaction, significantly influence departure intentions (Chu & Kuo, 2015). Thompson and Terpening (1983) identify three primary determinants: organizational typology variation, current workplace environmental conditions, and task differentiation. Chami-Malaeb (2022) distinguishes between internal turnover (voluntary departure due to stress, suboptimal policies, or inadequate supervision) and external turnover (organizational relocation policies). Bu et al. (2011) delineate four indicators: task neglect, performance deterioration, policy protestation, and responsibility/motivation deficiency.

Self-Efficacy

Self-efficacy refers to an individual's belief in their capacity to perform tasks and achieve specific outcomes through self-regulated behavior and effort (Bandura, 1977; Bandura & Adams, 1977). It serves as a cognitive mechanism influencing motivation, decision-making, emotional regulation, and behavioral performance (Bandura et al., 2003). Self-efficacy is shaped by multiple beliefs that function collectively, especially when individuals face complex challenges (Cattelino et al., 2023). According to Bandura (in Lunenburg, 2011), three core indicators of self-efficacy include magnitude (task difficulty perception), generality (applicability across tasks), and strength (stability of belief). Bandura (1982) asserted that self-efficacy affects goal-setting, learning, and persistence. Four primary sources of self-efficacy are: past performance (successful experiences reinforce confidence), vicarious experiences (observing others' success), verbal persuasion (encouragement from others), and emotional states (emotions affecting motivation and perceptions) (Bandura, 1997). These sources collectively influence how individuals interpret their ability to succeed in professional and personal tasks.

3. METHODOLOGY

Research Design

This study employs a causal associative research design using a quantitative approach. Causal research is intended to examine cause-and-effect relationships between variables and to determine whether one variable influences changes in another (Sekaran & Bougie, 2016). This approach is essential for identifying contributing factors to specific phenomena. The study applies rigorous data analysis and methodological procedures to explore the effect of work-life balance on turnover intention, with self-efficacy serving as a moderating variable. The target population comprises members of Generation Z across various industries in Indonesia, allowing for the investigation of complex relational dynamics within a contemporary workforce context.

Research Data Sources

This study utilizes both primary and secondary data sources. Primary data refers to original data collected directly by the researcher from first-hand sources to test predefined hypotheses (Sekaran & Bougie, 2016). A commonly used tool for collecting primary data is the questionnaire, distributed to selected respondents using a Likert scale to measure the degree of agreement with given statements (Sekaran & Bougie, 2016). Secondary data, in contrast, serve as complementary sources obtained from existing research with similar objectives. These include books, academic journals, e-books, published reports, surveys, census data, and other relevant documentation (Sekaran & Bougie, 2016).

Population and Sample

The population refers to a defined group of individuals, events, or phenomena targeted for investigation, from which conclusions are drawn based on a representative sample (Sekaran & Bougie, 2016). This study focuses on a limited population: Generation Z employees from various sectors across selected Indonesian provinces. The sample, a subset of this population, was selected using non-probability sampling due to the unspecified probability of selection (Sekaran & Bougie, 2016). Following Hair et al. (2018), the sample size ranges from 155 to 310 respondents, based on 31 questionnaire items. Purposive sampling was applied to recruit participants aged 18–27, with at least one year of tenure and permanent employment status.

Operational Definition and Measurement of Variables

This study employs three key variables: work-life balance (X1), turnover intention (Y1), and self-efficacy (Z). Work-life balance refers to the effort to maintain equilibrium between an individual's work responsibilities and personal life, prioritizing both equally

(Fisher et al., 2009). It is measured using four dimensions: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), Personal Life Enhancement of Work (PLEW), and Work Enhancement of Personal Life (WEPL) (Fisher et al., 2009), using a Likert scale.

Turnover intention (Y1) reflects an employee's desire to leave or quit their job, either directly through resignation or through behaviors signaling dissatisfaction (Bu et al., 2011). Its indicators include task neglect, performance decline, frequent complaints about company policies, and a lack of responsibility and motivation (Bu et al., 2011), also measured with a Likert scale. Self-efficacy (Z) is defined as an individual's belief in their capacity to regulate behavior and make choices regarding performance (Bandura, 1997). It is measured using three dimensions: magnitude (level), generality (breadth), and strength (resilience) (Bandura, 1997 in Lunenburg, 2011), using a Likert scale.

Research Instrument

The primary data collection instrument for this study is a questionnaire, which is a widely used tool due to its simplicity and effectiveness in gathering direct responses from participants. The questionnaire consists of three sections: work-life balance (17 items from Fisher et al., 2009), turnover intention (4 items from Bu et al., 2011), and self-efficacy (10 items from Bandura, 1977). Respondents will rate their agreement on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree) (Sekaran & Bougie, 2016). To ensure the instrument's quality, validity and reliability tests were performed. Confirmatory Factor Analysis (CFA) was applied to assess construct validity, with factor loadings above 0.70 considered excellent (Hair et al., 2020; Harrington, 2009). The Kaiser-Meyer-Olkin (KMO) test was used to evaluate sampling adequacy (Razak et al., 2016). Reliability was tested using Cronbach's Alpha, with values between 0.6 and 0.7 deemed acceptable for further analysis (Sekaran & Bougie, 2016; Hair et al., 2020).

Data Analysis

Descriptive analysis involves summarizing and interpreting the data collected from respondents to provide a clear overview of the dataset. It helps to identify patterns, distributions, and key characteristics. Descriptive statistics, such as frequency counts, are used to show how often unique values appear in the dataset (Sekaran & Bougie, 2016).

Hypothesis testing aims to determine whether the null hypothesis can be rejected in favor of the alternative hypothesis (Sekaran & Bougie, 2016). In this study, hypothesis testing is conducted using Moderated Regression Analysis (MRA) and the t-test. MRA is employed to examine the impact of work-life balance on turnover intention, with self-efficacy

acting as a moderating variable. The Process Macro by Hayes model 1 is used to test this relationship. The regression equations for testing moderation are:

$Y = b0 + b1X + b2W$ (1)

$Y = b0 + b1X + b2W + b3XW$ (2)

In these equations, Y represents turnover intention, X represents work-life balance, and W represents self-efficacy. The t-test is applied to evaluate whether significant differences exist between two groups or within a dependent variable. The significance is considered when the p-value (sig) is less than 0.05 (Sekaran & Bougie, 2016).

4. RESULT AND DISCUSSION

Respondent Characteristics

The respondents in this study were permanent employees aged 18 to 28 (Generation Z), with at least one year of work experience in Indonesia. The sample comprised both male and female participants across various employment sectors. The survey, distributed via Google Forms, was accessible through WhatsApp, LinkedIn, and Quision, and conducted over a two-month period from January 2 to February 27, 2025. The questionnaire contained 31 items, including 17 items for work-life balance, 4 for turnover intention, and 10 for self-efficacy. A total of 189 questionnaires were distributed, with 189 returned; 166 were usable, while 23 were excluded due to incompleteness or inaccuracies. The response rate was 100% (Primary data processed, 2025).

Regarding respondent demographics, the majority of participants were female (69%) with a significant representation from DKI Jakarta (25%). Age distribution indicated that most respondents were 23 years old (14%), with a balanced range across other age groups, predominantly between 20 and 25 years old. Work tenure was concentrated among those with 1-year experience (45%), followed by 1-3 years (39%). Sector-wise, retail and e-commerce employed the highest number of respondents (20%). As for marital status, the majority were unmarried (83%), and educationally, most respondents held a bachelor's degree (57%). Income-wise, 70% earned less than 5 million IDR per month, while 77% had fewer than three dependents (Primary data processed, SPSS, 2025).

Instrument Analysis

Based on the results of instrument testing, the research questionnaire meets validity and reliability standards. The Kaiser-Meyer-Olkin (KMO) value is 0.889, indicating that the sample is adequate for factor analysis.

Table 1. KMO Result

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,889
Bartlett's Test of Sphericity	Approx. Chi-Square	3436,060
	df	465
	Sig.	0,000

The validity test using Confirmatory Factor Analysis (CFA) shows that all items have factor loadings above 0.50, meeting the minimum threshold recommended by Hair et al. (2014).

Table 2. Confirmatory Factor Analysis

No	Item	*Loading Factors*	Conclusion
1	X1	0,652	Valid
2	X2	0,771	Valid
3	X3	0,802	Valid
4	X4	0,795	Valid
5	X5	0,802	Valid
6	X6	0,735	Valid
7	X7	0,792	Valid
8	X8	0,589	Valid
9	X9	0,770	Valid
10	X10	0,745	Valid
11	X11	0,724	Valid
12	X12	0,644	Valid
13	X13	0,786	Valid
14	X14	0,798	Valid
15	X15	0,722	Valid
16	X16	0,590	Valid
17	X17	0,595	Valid
18	Y1	0,640	Valid
19	Y2	0,721	Valid
20	Y3	0,509	Valid
21	Y4	0,646	Valid
22	M1	0,710	Valid
23	M2	0,650	Valid
24	M3	0,769	Valid
25	M4	0,770	Valid
26	M5	0,790	Valid
27	M6	0,672	Valid
28	M7	0,768	Valid
29	M8	0,771	Valid
30	M9	0,746	Valid
31	M10	0,752	Valid

The reliability test used Cronbach's Alpha to evaluate internal consistency. Results show that all variables—work-life balance (0.823), turnover intention (0.642), and self-efficacy (0.918)—are reliable, exceeding the minimum requirement of 0.60 (Hair et al., 2020).

Table 3. Reliability Test

Variable	*Cronbach's Alpha*	Conclusion
Work-life Balance (X)	0,823	Reliable
Turnover Intention (Y)	0,642	Reliable
Self-Efficacy (M)	0,918	Reliable

Descriptive Statistics

The descriptive statistics in this study were calculated to provide an overview of the data, including the mean, range, minimum and maximum values, as well as the standard deviation for the variables of work-life balance (X), turnover intention (Y), and self-efficacy (M). The results are presented in the following table:

Table 4. Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
WLB	166	54	31	85	52,84	0,783	10,089	101,786
TI	166	16	4	20	13,07	0,250	3,221	10,377
SE	166	28	22	50	41,19	0,482	6,204	38,492

For the work-life balance (WLB) variable, the data range from a minimum score of 31 to a maximum score of 85, with a mean value of 52.84. The standard deviation is 10.089, indicating that the data points are relatively dispersed around the mean, but the range between the highest and lowest values is moderate (Primary data processed, SPSS, 2025).

The turnover intention (TI) variable has a range from 4 to 20, with a mean value of 13.07. The standard deviation is 3.221, suggesting a relatively small spread around the mean, implying that the data distribution is more concentrated compared to the WLB variable.

Lastly, the self-efficacy (SE) variable exhibits a range from 22 to 50, with a mean of 41.19 and a standard deviation of 6.204. Like the other variables, the relatively low standard deviation indicates that the values are clustered around the mean, with minimal deviation.

Overall, the statistical analysis indicates that the variables exhibit relatively uniform distributions, with the standard deviations being lower than the means, signifying a

moderate spread of responses and consistent data distribution across all three variables. These findings are consistent with the expected patterns of variability in the dataset (Primary data processed, SPSS, 2025).

Descriptive Analysis

he descriptive analysis of the responses regarding work-life balance (WLB), turnover intention (TI), and self-efficacy (SE) provides insights into the participants' perspectives on these variables. For work-life balance, the respondents expressed a mixture of challenges and positive aspects. On one hand, items like "My personal life is disturbed by work" (mean = 2.95) and "I struggle to complete tasks because of personal issues at work" (mean = 3.26) suggest that many respondents feel that work negatively impacts their personal life. However, other statements such as "My work gives me energy for important activities outside of work" (mean = 3.54) and "My personal life helps me relax and feel ready to work the next day" (mean = 4.01) indicate that, for some, work and personal life can be mutually supportive (Primary data processed, SPSS, 2025).

Regarding turnover intention, a moderate inclination to leave the current job is apparent. Respondents showed a mean of 3.80 for "I would accept another job offer" and 3.58 for "I might look for a new job next year," reflecting a tendency to consider job changes. However, the mean of 2.55 for "I intend to stay in my job in good or bad conditions" suggests that many still exhibit commitment to their roles despite dissatisfaction (Primary data processed, SPSS, 2025). Lastly, self-efficacy scores indicate high confidence among respondents in overcoming challenges, with an average mean of 4.12. Items like "I can always handle difficult problems if I try hard enough" (mean = 4.23) and "I can remain calm in difficult situations because I believe in my ability to solve problems" (mean = 4.10) demonstrate strong self-assurance in problem-solving and handling unexpected circumstances.

Hypothesis Test

The hypothesis testing in this study was conducted using Moderated Regression Analysis (MRA) to examine the relationship between the three variables: work-life balance (WLB), turnover intention (TI), and self-efficacy (SE). Specifically, the Process Macro by Hayes model 1 was employed to assess whether self-efficacy moderates the effect of work-life balance on turnover intention. A p-value below 0.05 indicates a statistically significant effect.

The first hypothesis posited that work-life balance (WLB) negatively impacts turnover intention (TI). The analysis revealed a coefficient of -0.1793, suggesting a negative relationship, where an increase in work-life balance would generally lead to a decrease in

turnover intention. However, the p-value of 0.3399, which is greater than 0.05, indicates that this relationship is not statistically significant. Consequently, the hypothesis is not supported, implying that other factors, such as job satisfaction, career opportunities, or work environment, may have a more substantial influence on turnover intention (Primary data processed, SPSS, 2025).

The second hypothesis examined whether self-efficacy moderates the relationship between work-life balance and turnover intention. The moderation effect was not supported, as the p-value was 0.8787, well above the significance threshold of 0.05. The coefficient for the interaction term was 0.0006, indicating an insignificant and minimal effect, while the t-value of 0.1528 further suggested that self-efficacy does not significantly strengthen the relationship between work-life balance and turnover intention

Work-life balance has a significant negative effect on Turnover Intention

The results of the Moderated Regression Analysis (MRA) using Hayes' Process Macro Model 1 indicate that work-life balance (WLB) does not significantly influence turnover intention (TI). These findings are consistent with those of Fayyazi and Aslani (2015) and Nurdin and Rohaeni (2020), who also reported no significant direct relationship between work-life balance and turnover intention. Nurdin and Rohaeni (2020) argue that employees who perceive a balance between work and personal life are more likely to remain in their jobs and stay focused on their tasks. Conversely, employees who experience conflicts between work and personal life are more inclined to leave their jobs in search of opportunities that allow a better work-life balance. However, factors such as commitment to the organization and limited job alternatives often prevent employees with poor work-life balance from having high turnover intentions. Consequently, work-life balance is not the primary determinant of turnover intention, as employees' decisions to stay or leave are largely influenced by whether alternative job options are available.

Similarly, Fayyazi and Aslani (2015) found that the effect of work-life balance on turnover intention becomes less significant when other factors are considered. Their research suggests that the relationship between work-life balance and turnover intention is not direct, and is influenced by other elements that may strengthen or weaken this connection. Even employees who enjoy a good work-life balance may still have high turnover intentions if they face other conflicts or unmet expectations in their jobs. This aligns with the findings of the current study, where the descriptive analysis of work-life balance shows that, while some respondents experience disturbances or fatigue from work and personal life issues, they still express a strong desire to remain in their jobs under various circumstances. This

suggests that factors beyond work-life balance play a significant role in shaping employees' intention to stay in their current positions.

Self-Efficacy moderates the significant negative effect of work-life balance on turnover intention

The results of the Moderated Regression Analysis (MRA) using Hayes' Process Macro Model 1 indicate that self-efficacy does not moderate the relationship between work-life balance (WLB) and turnover intention (TI). This outcome is consistent with the earlier rejection of the first hypothesis, which suggested that the relationship between work-life balance and turnover intention is weak in the context of this study. Therefore, moderating variables such as self-efficacy are unlikely to exert significant effects, as moderation generally strengthens or weakens existing relationships (De Simone et al., 2018). According to De Simone et al. (2018), self-efficacy plays a more prominent role in enhancing positive job outcomes, such as job satisfaction and engagement, rather than directly reducing employees' intentions to leave their jobs. Furthermore, Albrecht and Marty (2020) argue that personality traits such as social boldness, diligence, and sentimentality are positively associated with self-efficacy, but their direct influence on turnover intention remains insignificant. This suggests that while personal traits may enhance self-efficacy, they do not necessarily have a direct impact on employees' intentions to quit.

Additionally, Judge et al. (2007) found that self-efficacy is more influential in improving individual job performance than in decreasing turnover intention. In many cases, turnover intention is more strongly affected by external factors, such as organizational culture, job satisfaction, and career opportunities, rather than individual psychological factors (Mobley et al., 1978). Consequently, while self-efficacy is important in managing work challenges, it does not always play a significant role in reducing turnover intention when work-life balance itself does not have a strong impact on employees' decisions to leave. The descriptive analysis further shows that although self-efficacy levels are high among respondents, indicating confidence in handling challenges, the moderate turnover intention score suggests that work-life imbalance still contributes to turnover intentions.

5. CONCLUSIONS

Based on the data analysis in this study, it was concluded that work-life balance does not have a significant impact on turnover intention among Generation Z employees in Indonesia. This suggests that the balance between work and personal life is not a primary factor influencing employees' decisions to stay or leave their jobs. In other words, whether or not employees experience a balance between their professional and personal lives does not substantially affect their career longevity. Additionally, self-efficacy was found to have no moderating effect on the relationship between work-life balance and turnover intention. This indicates that the confidence employees have in their abilities does not significantly influence the impact of work-life balance on their decision to leave the organization.

In light of these findings, it is recommended that companies focus on developing work-life balance policies that are more flexible and adaptive to employees' needs. Strategies such as offering flexible working hours, counseling services, and stress management training can be helpful. Furthermore, companies should create strategies that highlight the value of employees' contributions, provide clear career advancement paths, and cultivate a work environment that supports emotional well-being and loyalty. Finally, offering training in interpersonal skills and mental resilience, such as assertive communication and conflict management, is advised to better equip employees to handle challenges and improve their overall engagement.

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