



Job Stress and Work-Life Balance on Turnover Intention: The Mediating Role of Job Satisfaction



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Abstract

This study aims to examine the effect of Job Stress and work-life balance on turnover intention, with job satisfaction as a mediating variable among healthcare employees at RSU Grha Bhakti Medika in Bali. Using a quantitative approach and Partial Least Squares Structural Equation Modeling (PLS-SEM), data were collected from 92 nurses and midwives through a structured questionnaire. The results reveal that Job Stress has a positive and significant effect on turnover intention, while work-life balance and job satisfaction have negative and significant effects on turnover intention. Additionally, Job Stress negatively affects job satisfaction, whereas a good work-life balance positively influences job satisfaction. The mediation analysis confirms that job satisfaction partially mediates the relationship between job stress and work-life balance, as well as between work-life balance and turnover intention. These findings highlight the importance of reducing Job Stress and promoting work-life balance to enhance job satisfaction and lower turnover intention among hospital employees. The study offers practical implications for hospital management in developing HR policies that support employee well-being and retention, especially in the context of strengthening Indonesia's health tourism sector.

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1 Introduction

Bali has long been recognized as one of Indonesia's most prominent tourist destinations, renowned for its natural beauty and cultural richness (Candranegara et al., 2021). In recent years, the province has also begun positioning itself as a hub for **health tourism**, aiming to provide integrated services that combine wellness, medical treatment, and leisure. According to the Indonesian Ministry of Health (2024), *health tourism* encompasses travel motivated by physical, psychological, and spiritual well-being, and requires strong support in terms of healthcare infrastructure, qualified medical professionals, and service excellence.

To support this strategy, both public and private healthcare providers must improve service quality, accessibility, and efficiency. Hospitals, as advanced-level referral health facilities (Fasilitas Kesehatan Rujukan Tingkat Lanjut), play a vital role in delivering curative, promotive, preventive, and rehabilitative services (Sukur et al., 2020). However, the quality of healthcare services largely depends on the performance and stability of human resources. One of the primary organizational challenges in this sector is **employee turnover**, particularly when driven by *turnover intention*, which refers to an employee's conscious and deliberate willingness to leave the organization (Berber et al., 2022; Mobley, 1977).

High turnover rates pose a significant risk to healthcare institutions, both financially and operationally. The costs associated with recruitment, onboarding, training, and loss of productivity can strain institutional resources (Chen et al., 2020; Lehtonen et al., 2021). This issue is evident at RSU Grha Bhakti Medika, a private hospital in Klungkung, Bali, which recorded an average annual turnover rate of 14.2% between 2022 and 2024, well above the generally accepted threshold of 10% (Gillies, 1989; Mobley, 1977). Pre-survey results and interviews with the hospital's HR department reveal that excessive workloads, long working hours, inflexible schedules, and interpersonal conflicts are among the key contributors to employees' intention to resign.

In response, the hospital has adopted a 3P-based compensation system—**Pay for Person, Pay for Position, and Pay for Performance**—to retain talent and motivate staff (Fitrios et al., 2021). While performance-based pay can enhance motivation and perceived fairness, it can also contribute to job stress, especially when employees are expected to take on additional responsibilities to qualify for higher compensation (Ekhsan & Septian, 2021). This suggests that while compensation strategies are essential, they are insufficient without addressing the psychological and emotional well-being of staff.

Job satisfaction plays a central role in mediating the relationship between workplace conditions and turnover intention. According to Traditional Turnover Theory (Mobley, 1977), employees first evaluate their current job satisfaction before deciding whether to stay or leave. Numerous studies have demonstrated that **higher job satisfaction leads to lower turnover intention** (Deschênes, 2023; Shabrina & Prasetyo, 2018; Kim et al., 2024). Conversely, dissatisfaction due to job stress or poor work-life balance can increase the desire to leave (Yadav & Sharma, 2023; Al-Ali et al., 2019).

Job Stress, defined as emotional or physical tension resulting from job demands exceeding an individual's capacity or resources (Handoko, 2016; Gustama & Tarmidi, 2021), has consistently been identified as a significant predictor of turnover intention (Tziner et al., 2015; Nurhidayati & Dini, 2023). Excessive job stress can undermine job satisfaction, impair health, and lower performance, eventually prompting employees to resign (Abousoliman & Hamed, 2024; Barage & Sudarusman, 2022). However, some studies suggest that stress can act as a motivational force when managed well, leading to ambiguity in the empirical findings (Syahrial & Sari, 2023).

Another crucial factor is **work-life balance**, which reflects an employee's ability to effectively manage work responsibilities and personal life (Boyake, 2023; Kerdpitak & Jermsittiparsert, 2020). In the healthcare sector, long hours and unpredictable shifts often make this balance difficult to achieve, contributing to burnout and dissatisfaction. Research has shown that improved work-life balance is associated with **lower turnover intention and higher job engagement** (Ballesteros-Leiva et al., 2023; Giauque et al., 2019), although conflicting evidence remains (Afnisya & Aulia, 2021; Ferzanita, 2023).

Given these dynamics, the present study investigates the effects of **Job Stress** and **work-life balance** on **turnover intention** among healthcare workers, with **job satisfaction** examined as a mediating variable. Using RSU Grha Bhakti Medika in Bali as a case study, this research aims to contribute to a deeper understanding of how psychological and organizational factors interact to shape employee retention, particularly in the context of Indonesia's emerging health tourism industry.

Literature Review and Hypothesis Development

Job Stress is defined as a condition of emotional and physical tension that affects an individual's cognitive and psychological state (Handoko, 2016). Stress may arise from workload, responsibilities, and work schedules (Diputra et al., 2022). High Job Stress, especially when not matched by adequate organizational support, can lead to dissatisfaction and a strong desire to leave the job, commonly referred to as turnover intention (Tziner et al., 2015). Ning et al. (2023) and Sarigül (2024) found a significant positive correlation between Job Stress and turnover intention among healthcare workers. Other supporting studies (Abousoliman & Hamed, 2024; Nurhidayati & Dini, 2023; Prasetyo et al., 2018; Barage & Sudarusman, 2022; Margaretta & Riana, 2020; Prayogi et al., 2019; Ramlah et al., 2021; Sinsky et al., 2021) affirm that high levels of occupational stress increase the likelihood of employee exit.

H₁: Job Stress has a positive and significant effect on turnover intention among employees at RSU Grha Bhakti Medika.

Imbalance between work and personal life is one of the primary drivers of turnover intention (Dessler, 2020). Employees unable to balance these domains often experience stress and burnout, increasing their desire to resign (Lebang et al., 2021; Attar et al., 2020; Kerdpitak & Jermsittiparsert, 2020; Kakar et al., 2021). In the healthcare sector, studies (Salahat & Al-Hamdan, 2022; Rony et al., 2023; Ahmad Saufi et al., 2023) found that supportive work-life balance reduces nurses' intention to leave. Additional studies by Kim et al. (2024), Giauque et al. (2019), Hardiani et al. (2022), and Sismawati & Lataruva (2020) consistently report a significant negative relationship between work-life balance and turnover intention.

H₂: Work-life balance has a negative and significant effect on turnover intention among employees at RSU Grha Bhakti Medika.

Job satisfaction reflects an individual's overall emotional response to their job and working environment (Nabawi, 2019). It is influenced by factors such as compensation, promotion opportunities, supervision, and coworker relationships (Citrayani et al., 2022). According to Mobley (1977), dissatisfaction leads employees to consider leaving their jobs ("thinking of quitting"). Several studies support this model, indicating a negative and significant relationship between job satisfaction and turnover intention (Lehtonen et al., 2021; Wang et al., 2020; Ladelsky & Lee, 2022; Siswawati & Lataruva, 2020; Ardianto & Bukhori, 2021; Kim et al., 2024).

H₃: Job satisfaction has a negative and significant effect on turnover intention among employees at RSU Grha Bhakti Medika.

While moderate stress may act as a motivator, excessive stress can undermine job satisfaction (Susilo & Wahyudin, 2020). Employees exposed to high Job Stress, without adequate support or resources, tend to feel dissatisfied (Omoredé & Berglund, 2024; Ninanus, 2021; Hasyim, 2020). Bhastary (2020), Suartana & Dewi (2020), and Novaritpraja (2020) have shown that stress negatively affects job satisfaction.

H₄: Job Stress has a negative and significant effect on job satisfaction among employees at RSU Grha Bhakti Medika.

Maintaining work-life balance plays a crucial role in enhancing job satisfaction. Employees who manage their roles at work and in personal life effectively tend to report higher job satisfaction (Hui et al., 2023; Kim et al., 2021; Hamid et al., 2020). Empirical support is also provided by Boakye et al. (2023), Jessica et al. (2023), De Clercq et al. (2021), and Nurjayanti et al. (2024), who found a positive and significant relationship.

H₅: Work-life balance has a positive and significant effect on job satisfaction among employees at RSU Grha Bhakti Medika.

Stress negatively influences job satisfaction, which in turn increases the intention to leave. According to Mangkunegara (2017), high workloads, poor supervision, and unfair treatment contribute to dissatisfaction. When expectations are not met, job dissatisfaction rises, increasing the likelihood of resignation (Ardana et al., 2012). Previous studies by Anees (2021), Dewi & Sriathi (2019), Liu et al. (2019), Noeary et al. (2020), Pratiwi & Lo (2020), Vanessa (2023), and Wulansari et al. (2021) confirm that job satisfaction mediates the relationship between Job Stress and turnover intention.

H₆: Job satisfaction mediates the effect of Job Stress on turnover intention among employees at RSU Grha Bhakti Medika.

Job satisfaction is a critical determinant of turnover, organizational commitment, and performance (Dorta-Afonso et al., 2023). A supportive work environment and work-life balance foster satisfaction, reducing turnover intention (Zhang et al., 2024; Dube & Ndofirepi, 2024). Empirical studies by Berber et al. (2022), Bocean et al. (2023), Raju (2022), and Khalid & Sahibzada (2023) support the mediating role of job satisfaction in the relationship between work-life balance and turnover intention.

H₇: Job satisfaction mediates the effect of work-life balance on turnover intention among employees at RSU Grha Bhakti Medika.

2 Materials and Methods

This study adopts a quantitative research approach with an associative design to investigate the relationship between Job Stress, work-life balance, job satisfaction, and turnover intention among employees at RSU Grha Bhakti Medika. The variables examined include turnover intention as the endogenous variable, job satisfaction as the mediating variable, and Job Stress and work-life balance as the exogenous variables. Data collected from respondents are used to analyze the causal relationships among these variables using statistical methods appropriate for hypothesis testing.

The research was conducted at RSU Grha Bhakti Medika, located in Banjarangkan, Klungkung, Bali. The study took place over a five-month period from December 2024 to April 2025. The population comprises 92 nurses and midwives with a minimum of one year of tenure. Given the relatively small population size, the study used a saturated sampling technique, wherein all members of the population were included as research participants.

The primary data were collected through structured interviews and a questionnaire distributed to the respondents using a five-point Likert scale. The instrument measured perceptions related to Job Stress, work-life balance, job satisfaction, and turnover intention. Turnover intention was measured using indicators from Mobley et al. (1978), including thinking of quitting, searching for alternatives, and intention to quit. Job satisfaction was assessed using the Job Descriptive Index developed by Smith (1969), which evaluates satisfaction across job content, pay, promotion, supervision, and coworkers. Job Stress was measured using indicators adapted from Amirrudin (2019), which include workload, inability to handle tasks, high pressure, and responsibility. Work-life balance was evaluated based on Fisher et al. (2009), including dimensions such as work interference with personal life and personal life enhancement of work.

The validity and reliability of the instrument were tested prior to data analysis. Validity was assessed using Pearson correlation, with items deemed valid if the correlation coefficient exceeded 0.30. Reliability was evaluated using Cronbach's Alpha and composite reliability, with a threshold of 0.70 indicating acceptable reliability. The data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, which is suitable for analyzing complex models with multiple variables and latent constructs.

Descriptive statistics were used to summarize respondent characteristics and perceptions. Inferential statistics using PLS-SEM were applied to test the research hypotheses and evaluate the model's measurement and structural components. The measurement model was assessed through convergent validity, discriminant validity, and composite reliability. The structural model was evaluated using R-squared and Q-squared values to assess explanatory and predictive power, respectively.

Hypothesis testing was conducted using bootstrapping with a significance threshold of $p < 0.05$ or t -statistic > 1.96 (one-tailed). To evaluate mediation effects, the variance accounted for (VAF) method was used, following procedures by Hair et al. (2012). The results of these analyses are used to determine whether job satisfaction mediates the relationship between Job Stress, work-life balance, and turnover intention. Through this framework, the study aims to provide insights into how psychological and organizational factors influence employee retention within the context of a healthcare institution supporting Indonesia's health tourism development.

3 Results and Discussions

Data Analysis and Hypothesis Testing

This study uses data analysis techniques in the form of variance-based structural equation models or component-based SEM called Partial Least Square Structural Equation Modeling (PLS-SEM). Data analysis using SMART PLS v 4.1.0.8 software. Figure 1 shows the results of data analysis of the measurement model (outer model) as follows:

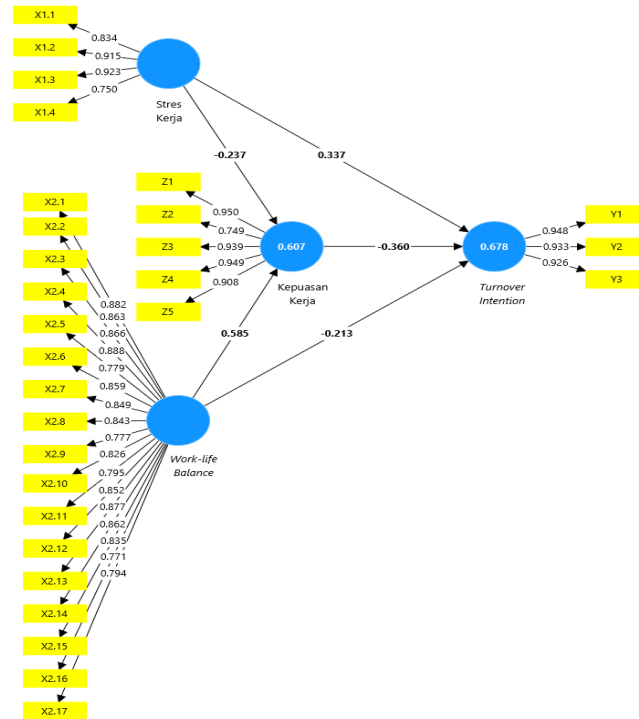


Figure 1. Measurement Model (Outer Model)

Feasibility Test of Research Instruments

Based on appears that each indicator has a correlation value of more than 0.361, and each variable has a Cronbach's Alpha value of more than 0.70, indicating that all variables and indicators used in this study are reliable and valid, so that they are suitable for further analysis.

Evaluation of the Measurement Model (Outer Model)

The measurement model, or outer model, is carried out to ensure that the measurements taken are valid and reliable. There are several evaluations used in this measurement model, namely convergent validity, discriminant validity, and composite reliability.

Convergent Validity

Convergent validity on the measurement scale is measured through the outer model. A good measurement scale has an outer loading value of at least 0.70. Hair et al. (2017) state that the indicator is declared valid if the outer loading value is > 0.7 , but indicators with outer loading between 0.40 - 0.70 can be considered in the model if the composite reliability value is > 0.60 and the AVE value is > 0.50 . The minimum outer loading value used in this study is 0.50. Statement items that have an outer loading value smaller than 0.50 (< 0.50) will be removed from the model. The convergent validity test with the outer loading value of each research variable can be seen in Table 1 below:

Table 1
Outer Loading Test Results

Variable	Item	Outer Loading	Result
Job Stress (X_1)	X1.1	0.834	Valid
	X1.2	0.915	Valid
	X1.3	0.923	Valid
	X1.4	0.750	Valid
Work-Life Balance (X_2)	X2.1	0.882	Valid
	X2.2	0.863	Valid
	X2.3	0.866	Valid
	X2.4	0.888	Valid
	X2.5	0.779	Valid
	X2.6	0.859	Valid
	X2.7	0.849	Valid
	X2.8	0.843	Valid
	X2.9	0.777	Valid
	X2.10	0.826	Valid
	X2.11	0.795	Valid
	X2.12	0.852	Valid
	X2.13	0.877	Valid
Job Satisfaction (Z)	X2.14	0.862	Valid
	X2.15	0.835	Valid
	X2.16	0.771	Valid
	X2.17	0.794	Valid
	Z ₁	0.950	Valid
Turnover Intention (Y)	Z ₂	0.749	Valid
	Z ₃	0.939	Valid
	Z ₄	0.949	Valid
	Z ₅	0.908	Valid
	Y ₁	0.948	Valid
	Y ₂	0.933	Valid

Primary Data, 2025

Based on convergent validity testing, it can be seen that it has met convergent validity because the loading factor is above 0.70, it can be said that all indicators of the research variables, namely Job Stress (X_1), Work-life Balance (X_2), Job Satisfaction (Z) and Turnover Intention (Y) can be said to be valid and can be used to conduct research.

Discriminant Validity

Discriminant validity has the principle that measurements of different constructs should not be highly correlated. Discriminant validity is measured based on the measurement cross-loading value with the construct. The scale is declared to have discriminant validity if the cross-loading correlation value with the latent variable is greater than the correlation with other latent variables. The discriminant validity test with the cross-loading value can be seen in Table 2.

Table 2
Discriminant Validity Test with Cross-Loading Value

	Job Stress	Work-Life Balance	Job Satisfaction	Turnover Intention
X1.1	0.834	-0.663	-0.438	0.523
X1.2	0.915	-0.694	-0.686	0.768
X1.3	0.923	-0.665	-0.685	0.728
X1.4	0.750	-0.561	-0.441	0.439
X2.1	-0.637	0.882	0.578	-0.578
X2.2	-0.619	0.863	0.718	-0.674
X2.3	-0.625	0.866	0.686	-0.614
X2.4	-0.696	0.888	0.760	-0.729
X2.5	-0.576	0.779	0.662	-0.555
X2.6	-0.709	0.859	0.667	-0.719
X2.7	-0.700	0.849	0.693	-0.709
X2.8	-0.632	0.843	0.697	-0.604
X2.9	-0.561	0.777	0.698	-0.614
X2.10	-0.588	0.826	0.704	-0.684
X2.11	-0.575	0.795	0.657	-0.657
X2.12	-0.627	0.852	0.541	-0.560
X2.13	-0.657	0.877	0.593	-0.573
X2.14	-0.687	0.862	0.565	-0.594
X2.15	-0.626	0.835	0.539	-0.564
X2.16	-0.575	0.771	0.474	-0.465
X2.17	-0.584	0.794	0.482	-0.528
Z1	-0.613	0.731	0.950	-0.687
Z2	-0.599	0.586	0.749	-0.593
Z3	-0.678	0.757	0.939	-0.774
Z4	-0.586	0.680	0.949	-0.696
Z5	-0.573	0.675	0.908	-0.618
Y1	0.716	-0.695	-0.730	0.948
Y2	0.741	-0.723	-0.691	0.933
Y3	0.617	-0.660	-0.685	0.926

Primary Data, 2025

Based on the results of Discriminant Validity, it can be seen that the correlation of the Job Stress variable (X1) with its indicators is higher than the correlation of Work-life Balance (X2), Job Satisfaction (Z), and Turnover Intention (Y). The correlation variable Work-life Balance (X2) with its indicators is higher than Job Stress (X1), Job Satisfaction (Z), and Turnover Intention (Y). Then the correlation of the variable Job Satisfaction (Z) with its indicators is higher than the correlation of the indicators of Job Stress (X1), Work-life Balance (X2), and Turnover Intention (Y). Furthermore, the correlation of Turnover Intention (Y) with its indicators is higher than the correlation of Work-life Balance (X2), Job Satisfaction (Z), and Job Stress (X1) indicators. It can be explained that all indicators on each variable are valid.

Table 3
Average Variance Extracted Value

Variable	Average Variance Extracted (AVE)	Result
Job Stress	0.737	Valid
Work-life Balance	0.701	Valid
Job Satisfaction	0.814	Valid
Turnover Intention	0.876	Valid

Primary Data, 2025

Upadianti, L. P. S., & Surya, I. B. K. (2025). Job stress and work-life balance on turnover intention: The mediating role of job satisfaction. *International Research Journal of Management, IT and Social Sciences*, 12(4), 135–150. <https://doi.org/10.21744/irjmis.v12n4.2520>

Based on the results, it can be explained that the AVE value of the variables of Job Stress, Work-life Balance, Job Satisfaction, and Turnover Intention. Having the AVE value of each variable is greater than 0.50, so the model can be said to be good.

Composite Validity

Composite reliability is carried out to measure the reliability of the research variable scale. The variable is declared reliable if it has a composite reliability value and Cronbach's alpha greater than 0.70 (>0.70). The results of the composite reliability and Cronbach's alpha tests are presented in Table 4.

Table 4
Composite Reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability	Result
Job Stress	0.883	0.917	Valid
Work-life Balance	0.973	0.975	Valid
Job Satisfaction	0.941	0.956	Valid
Turnover Intention	0.929	0.955	Valid

Primary Data, 2025

Based on Table 4, it is known that the results of the composite reliability value and Cronbach's alpha for the variables of job stress, work-life balance, job satisfaction, and turnover intention are all above 0.70 (>0.70). So it can be concluded that the variables used in this study meet the reliability criteria.

Structural Model Evaluation (Inner Model)

Inner model measurement is carried out to test the research structural model, which shows the relationship between latent variables. Inner model testing is used by looking at the R-Square (R²) value for endogenous constructs and the Q-Square (Q²) value for predictive relevance.

R-Square Value (R²)

The calculation of the R-Square (R²) value aims to see the magnitude of the correlation value of the endogenous variables resulting from the PLS estimation in each path. The R-Square (R²) value of each endogenous research variable is presented in Table 5.

Table 5
R-Square (R²)

Variable	R-square
Job Satisfaction	0.607
Turnover Intention	0.678

Primary Data, 2025

Based on the table, it is known that the R-squared value of the job satisfaction variable is 0.607. It is interpreted that 60.7 percent of the variability of the job satisfaction construct can be explained by the job stress and work-life balance variables, while the remaining 39.3 percent of the Job Satisfaction variable is explained by other variables outside the study. The R-squared value of the turnover intention variable is 0.678. This implies that 67.8 percent of the variability of the turnover intention construct can be explained by the variables of job stress, work-life balance, and job satisfaction, while the remaining 32.2 percent of the turnover intention variable is explained by other variables outside the study.

Q-Square Value (Q²)

The Q-Square (Q²) value is calculated to determine the observation value generated by the model and parameter estimation. Q-Square predictive relevance is as follows:

$$\begin{aligned} Q^2 &= 1 - (1 - R^2_1) (1 - R^2_2) \\ &= 1 - (1 - 0.607) (1 - 0.678) \\ &= 1 - (0.393) (0.322) \\ &= 1 - 0.127 \\ &= 0.873 \end{aligned}$$

The calculation result of Q² obtained is 0.873. This can be concluded that turnover intention in this study has a relevant predictive value of 87.3 percent because it can explain the information in this study. and classified as very strong. 87.3 percent of the variation in turnover intention is influenced by job stress, work-life balance, and job satisfaction, while 12.7% is explained by other variables outside the study.

Hypothesis Result

Direct Effect

Hypothesis testing is done by testing two values, namely the p-value is smaller than the alpha value of 5% (<0.05) and the t-statistic value must have a value greater than 1.96 (>1.96). The results of the calculation of the significance of each relationship between variables can be seen in Table 4:

Table 4
Direct Effect

Construct	Path Coefficient	T-Statistics	P-Values	Result
Job Stress -> Turnover Intention	0.337	2.966	0.004	Significant
Work-life Balance -> Turnover Intention	-0.213	2.101	0.038	Significant
Job Satisfaction -> Turnover Intention	-0.360	3.693	0.000	Significant
Job Stress -> Job Satisfaction	-0.237	2.959	0.004	Significant
Work-life Balance -> Job Satisfaction	0.585	6.801	0.000	Significant

Primary Data, 2025

Effect of Job Stress on Turnover Intention

The test results show that the path coefficient between Job Stress and turnover intention is 0.337 (positive), with a p-value of 0.004, which is less than the significance level of 0.05, and a t-statistic of 2.966, which is greater than 1.96. This indicates that Job Stress has a positive and significant effect on turnover intention. The higher the perceived Job Stress among employees, the higher their intention to leave the organization. Conversely, lower levels of stress are associated with reduced turnover intention. Based on this result, Hypothesis 1 (H₁) is supported.

Effect of Work-Life Balance on Turnover Intention

The path coefficient between work-life balance and turnover intention is -0.213 (negative), with a p-value of 0.038 and a t-statistic of 2.101, indicating a negative and significant effect. This implies that as employees experience better work-life balance, their turnover intention decreases. In contrast, poor work-life balance increases the likelihood of employees intending to leave. Thus, Hypothesis 2 (H₂) is accepted.

Effect of Job Satisfaction on Turnover Intention

The analysis shows that the path coefficient between job satisfaction and turnover intention is -0.360 (negative), with a p-value of 0.000 and a t-statistic of 3.693. This suggests a negative and significant effect of job satisfaction on turnover intention. Higher levels of job satisfaction are associated with a lower intention to leave the organization, whereas lower satisfaction corresponds to a higher turnover intention. Therefore, Hypothesis 3 (H₃) is supported.

Effect of Job Stress on Job Satisfaction

The results indicate that the path coefficient between Job Stress and job satisfaction is -0.237 (negative), with a p-value of 0.004 and a t-statistic of 2.959. This demonstrates a negative and significant effect of Job Stress on job satisfaction. Increased Job Stress tends to reduce employees' satisfaction levels, while lower stress enhances job satisfaction. As such, Hypothesis 4 (H₄) is accepted.

Effect of Work-Life Balance on Job Satisfaction

The path coefficient between work-life balance and job satisfaction is 0.585 (positive), with a p-value of 0.000 and a t-statistic of 6.801. These results indicate a positive and significant effect of work-life balance on job satisfaction. Employees who perceive a healthy balance between their work and personal lives tend to report higher satisfaction levels. Conversely, poor work-life balance negatively affects satisfaction. Thus, Hypothesis 5 (H₅) is accepted.

Indirect Effect

Indirect effect testing is also carried out to see the role of job satisfaction in mediating the indirect relationship from job stress and work-life balance to job satisfaction. The results of the indirect effect test can be seen in Table 5 as follows:

Table 5
Indirect Effect

Construct	Path Coefficient	T-Statistics	P-Values	Result
Job Stress -> Job Satisfaction -> Turnover Intention	0.085	2.167	0.033	Significant
Work-Life Balance -> Job Satisfaction -> Turnover Intention	-0.210	3.261	0.002	Significant

Primary Data, 2025

The Mediating Role of Job Satisfaction in the Relationship between Job Stress and Turnover Intention

The mediation analysis shows that the indirect effect of Job Stress on turnover intention through job satisfaction is **positive and significant**, with a path coefficient of 0.085, a p-value of 0.033 ($p < 0.05$), and a t-statistic of 2.167 (>1.96). These results indicate that job satisfaction **partially mediates** the relationship between Job Stress and turnover intention. In other words, Job Stress affects turnover intention both directly and indirectly through its negative impact on job satisfaction.

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

The analysis also shows that the indirect effect of work-life balance on turnover intention through job satisfaction is **negative and significant**, with a path coefficient of -0.210, a p-value of 0.002 ($p < 0.05$), and a t-statistic of 3.261 (>1.96). This confirms that job satisfaction also **partially mediates** the relationship between work-life balance and turnover intention. Higher perceived work-life balance contributes to greater job satisfaction, which in turn reduces turnover intention.

- 1) Further examination of the structural path coefficients provides additional support for the mediation effects:
- 2) Job Stress has a **negative and significant** effect on job satisfaction (path coefficient = -0.237, $p = 0.004$).
- 3) Work-life balance has a **positive and significant** effect on job satisfaction (path coefficient = 0.585, $p = 0.000$).
- 4) Job satisfaction has a **negative and significant** effect on turnover intention (path coefficient = -0.360, $p = 0.000$).
- 5) Job Stress has a **positive and significant** direct effect on turnover intention (path coefficient = 0.337, $p = 0.004$).
- 6) Work-life balance has a **negative and significant** direct effect on turnover intention (path coefficient = -0.213, $p = 0.038$).

Based on these findings, it can be concluded that **job satisfaction functions as a competitive partial mediator** in both the relationship between Job Stress and turnover intention, and the relationship between work-life balance and turnover intention. This type of mediation is characterized by the presence of both significant direct and indirect effects in opposite directions. Therefore, **Hypotheses H6 and H7 are supported**, indicating that job satisfaction plays a

significant mediating role in mitigating the effects of stress and enhancing the benefits of work-life balance on reducing employee turnover intention.

Implication Managerial

The findings of this study offer important insights for hospital management, particularly in developing effective strategies to reduce turnover intention among healthcare employees. First, management must address sources of Job Stress by creating a supportive and structured work environment. This can include implementing stress management programs, improving job design to prevent work overload, and providing psychological support through employee assistance services. Reducing work-related pressure not only improves employee well-being but also has the potential to lower the risk of voluntary turnover (Bhandesa & Wibawa, 2022).

Moreover, enhancing employees' work-life balance is essential to increasing job satisfaction and retention. Hospital administrators should consider adopting more flexible scheduling systems and ensuring that shift arrangements do not interfere excessively with employees' personal lives. A supportive organizational culture that respects personal boundaries and encourages balance between professional and personal roles can serve as a protective factor against burnout and dissatisfaction.

In addition, hospital management must prioritize job satisfaction by ensuring fair compensation, offering clear promotion pathways, encouraging transparent supervision, and fostering positive coworker relationships. These factors have been shown to directly influence employees' emotional engagement and loyalty to the organization. Regular performance feedback and recognition for achievements can further reinforce employees' sense of value and motivation.

Lastly, integrating routine surveys and feedback mechanisms into human resource management practices can help detect early signs of dissatisfaction or stress. Proactive and data-driven HR policies allow for timely interventions and contribute to building a stable, satisfied, and high-performing workforce. In the context of health tourism development, where service quality is a key differentiator, ensuring low employee turnover is vital to maintaining excellence and continuity in patient care delivery. Therefore, strengthening employee well-being through holistic human resource strategies is not only beneficial for individual retention but also instrumental in supporting the hospital's role in Indonesia's growing health tourism sector.

4 Conclusion

This study investigated the influence of Job Stress and work-life balance on turnover intention, with job satisfaction as a mediating variable among nurses and midwives at RSU Grha Bhakti Medika. The results revealed that Job Stress positively and significantly affects turnover intention, while work-life balance and job satisfaction have negative and significant effects. Furthermore, Job Stress negatively influences job satisfaction, whereas work-life balance enhances it. The mediation analysis confirmed that job satisfaction partially mediates both the relationship between Job Stress and turnover intention, and the relationship between work-life balance and turnover intention.

The structural model demonstrated that Job Stress, work-life balance, and job satisfaction together explain a substantial portion of the variance in turnover intention. Specifically, job satisfaction acts as a competitive partial mediator, indicating that turnover intention is shaped not only by direct experiences of stress and balance but also by how those experiences affect employees' emotional and psychological satisfaction with their work.

These findings underscore the complexity of factors influencing employee turnover intention in the healthcare sector, particularly within the context of hospitals that support the development of health tourism. Employee retention cannot rely solely on structural interventions; it requires attention to psychological well-being and workplace dynamics.

Conflict of interest statement

The authors declared that they have no competing interests.

Statement of authorship

The authors have a responsibility for the conception and design of the study. The authors have approved the final article.

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