

Work-Life Balance And Job Satisfaction As Predictors of Turnover Intention Among Generation Y Contract Employees

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Abstract.

Purpose – Employee turnover remains a major challenge in the Business Process Outsourcing (BPO) industry, particularly among Generation Y contract employees who tend to have higher career mobility and expectations regarding work conditions. Although previous studies have extensively examined the relationship between work-life balance, job satisfaction, and turnover intention, empirical evidence focusing specifically on Generation Y contract employees in Indonesia's BPO industry remains limited. Therefore, this study aims to examine the influence of work-life balance and job satisfaction on turnover intention among Generation Y contract employees at PT Infomedia Nusantara. Methodology/approach – This study employed a quantitative explanatory research design. Data were collected through questionnaires distributed to Generation Y contract employees at PT Infomedia Nusantara using a purposive sampling technique. A total of 205 valid responses were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Findings – The results indicate that both work-life balance and job satisfaction have a significant negative effect on turnover intention. Work-life balance demonstrates a stronger influence on reducing turnover intention than job satisfaction, indicating that maintaining a balance between work responsibilities and personal life is a key factor in retaining Generation Y contract employees. Novelty – This study contributes to the employee turnover literature by providing empirical evidence from Generation Y contract employees in Indonesia's BPO industry, a context that has received limited scholarly attention. The findings highlight work-life balance as the strongest predictor of turnover intention, providing valuable insights for organizations in designing employee retention strategies that are better aligned with the characteristics and expectations of Generation Y employees.

Keywords: Work-Life Balance; Job Satisfaction; Turnover Intention; Generation Y and Contract Employees.

I. INTRODUCTION

Human resources have become one of the most valuable strategic assets in sustaining organizational competitiveness. In today's highly dynamic business environment, organizations are expected not only to attract qualified employees but also to retain them in order to maintain operational performance, service quality, and long-term organizational sustainability (Putrawan & Wulansari, 2026). High employee turnover increases recruitment and training costs, disrupts operational continuity, and reduces organizational productivity, making employee retention one of the primary concerns in strategic human resource management (Dessler, 2024; Boxall & Purcell, 2021).

Employee retention has become increasingly challenging due to changes in workforce demographics and employees' evolving career expectations. Generation Y employees, in particular, tend to prioritize work-life balance, meaningful work experiences, career advancement opportunities, and organizational support when deciding whether to remain with an employer. The Deloitte Gen Z and Millennial Survey 2025 reported that work-life balance remains one of the three most important factors influencing Millennials' employment decisions, alongside opportunities for learning and career development. Similarly, the Randstad Workmonitor 2025 found that employees are increasingly willing to leave organizations that fail to provide a healthy work environment, flexible working arrangements, and adequate career growth opportunities. These findings indicate that employee retention strategies should extend beyond financial compensation by addressing broader aspects of employee experience.

The challenge is particularly relevant in the Business Process Outsourcing (BPO) industry, where organizational performance is highly dependent on the availability and stability of human resources. As one of Indonesia's leading BPO companies, PT Infomedia Nusantara continues to face

employee retention challenges, particularly among contract employees (PKWT). Internal Human Resources Shared Service Operation (HR SSO) records indicate that employee turnover increased from 38.08% in 2023 to 45.61% in 2024, while turnover had already reached 34.90% by September 2025. Furthermore, exit interview data involving 4,494 respondents revealed that the primary reasons employees left the organization were accepting better job opportunities (47%) and contract completion or non-renewal (33%). In addition, employee surveys and Focus Group Discussions (FGDs) identified several recurring issues related to workload, work-life balance, recognition, and career development opportunities, suggesting that turnover intention remains a significant organizational concern.

Among various factors associated with employee retention, work-life balance and job satisfaction have consistently been identified as two important antecedents of turnover intention. Work-life balance reflects employees' ability to balance work responsibilities with personal life, whereas job satisfaction represents employees' positive evaluation of their work experience. Previous studies generally conclude that employees who experience better work-life balance and higher job satisfaction tend to demonstrate lower turnover intention. Nevertheless, most empirical studies have examined employees across mixed employment statuses or different generational groups, while limited attention has been given to Generation Y contract employees, particularly within Indonesia's BPO industry.

This limited empirical evidence indicates an important research gap. Contract employees generally experience different employment conditions, career expectations, and organizational relationships compared with permanent employees, while Generation Y employees possess distinct work values and career mobility characteristics. Consequently, findings obtained from permanent employees or mixed generational samples cannot be directly generalized to Generation Y contract employees. Understanding how work-life balance and job satisfaction influence turnover intention within this specific employment context is therefore essential for developing more effective employee retention strategies.

Accordingly, this study aims to examine the influence of work-life balance and job satisfaction on turnover intention among Generation Y contract employees at PT Infomedia Nusantara. Unlike previous studies that investigated broader employee populations, this research focuses specifically on Generation Y contract employees in Indonesia's Business Process Outsourcing industry. The findings are expected to enrich the literature on employee retention by providing empirical evidence from a contractual employment context while offering practical recommendations for organizations in designing retention strategies that better accommodate the needs and expectations of Generation Y employees.

II. LITERATURE REVIEW

Work-life balance

Work-life balance refers to employees' ability to maintain harmony between work responsibilities and personal life without experiencing excessive conflict between the two domains. Contemporary perspectives emphasize that work-life balance is not merely the absence of work-family conflict but also employees' overall perception of successfully balancing their professional and personal roles (Obeng et al., 2025).

As one of the key human resource management practices, work-life balance enables employees to effectively integrate their work and personal lives, thereby enhancing psychological well-being, reducing work-related stress, and fostering stronger organizational attachment. This perspective is consistent with the Job Demands-Resources (JD-R) Theory, which posits that organizations providing sufficient job resources, such as flexible work arrangements and supportive working environments, are more capable of reducing employees' withdrawal behaviors, including turnover intention.

The relationship between work-life balance and turnover intention is particularly relevant for Generation Y employees, who generally place greater importance on flexibility, quality of life, and work-life integration when evaluating their employment. Previous studies consistently demonstrate that employees who experience higher levels of work-life balance report lower stress, greater psychological well-being, stronger organizational commitment, and significantly lower turnover intention (Boamah et al., 2022; Ahmad Saufi et al., 2023; Alves et al., 2024). Furthermore, To and Wu (2025) found that organizations capable of promoting work-life balance are more successful in retaining employees, particularly younger generations who highly value flexibility and quality of life. Accordingly, employees who perceive a healthier balance between their work and personal lives are less likely to develop intentions to leave their organizations. Therefore, the following hypothesis is proposed:

H1: *Work-Life Balance has a significant negative effect on Turnover Intention among Generation Y contract employees.*

Job Satisfaction

Job satisfaction reflects employees' overall positive evaluation of their work experiences and indicates the extent to which their expectations regarding the job itself, compensation, supervision, career development opportunities, and workplace relationships are fulfilled. According to Dessler (2024), employees with higher levels of job satisfaction generally demonstrate stronger motivation, better performance, and greater organizational commitment. From a Human Resource Management perspective, job satisfaction serves as a critical factor in employee retention because satisfied employees are more likely to develop positive attitudes toward their organizations and demonstrate a stronger willingness to remain employed. This relationship is particularly relevant for Generation Y employees, whose job satisfaction extends beyond financial rewards to include opportunities for learning, recognition, meaningful work, work autonomy, and career advancement.

Previous empirical studies consistently identify job satisfaction as one of the strongest predictors of employee retention, demonstrating that employees who experience higher levels of job satisfaction are significantly less likely to seek alternative employment opportunities or develop turnover intention (Artopo, 2024; Sari et al., 2024; Aprianti et al., 2025; Ali et al., 2026). These findings suggest that organizations capable of fulfilling employees' expectations regarding both intrinsic and extrinsic aspects of their jobs can effectively reduce employees' intentions to leave while promoting long-term workforce stability. Therefore, employees who perceive greater satisfaction with their work are expected to exhibit lower turnover intention. Accordingly, the following hypothesis is proposed:

H2: *Job Satisfaction has a significant negative effect on Turnover Intention among Generation Y contract employees.*

Turn Over Intention

Turnover intention refers to an employee's conscious willingness to voluntarily leave an organization and is widely regarded as the strongest predictor of actual turnover behavior. Recent studies indicate that turnover intention is influenced by various organizational and individual factors, including work-life balance, job satisfaction, organizational support, workload, leadership, and career development opportunities (Hu et al., 2025; Brouwer et al., 2025; Noor, 2025; Hamdani & Wulansari, 2026)). Employees experiencing unfavorable working conditions generally demonstrate higher intentions to seek alternative employment opportunities. Therefore, turnover intention has become one of the most frequently used indicators for evaluating organizational retention effectiveness and the success of strategic human resource management practices.

Research Gap

Previous studies consistently confirm that work-life balance and job satisfaction significantly influence turnover intention across different organizational contexts. However, most empirical studies have focused on permanent employees or mixed employee populations from various industries and generations. Limited research has specifically examined Generation Y contract employees within Indonesia's Business Process Outsourcing (BPO) industry, despite this workforce segment having distinct employment characteristics, career expectations, and mobility patterns. Therefore, this study seeks to address this empirical gap by examining the influence of work-life balance and job satisfaction on turnover intention among Generation Y contract employees at PT Infomedia Nusantara, thereby providing additional empirical evidence from Indonesia's BPO industry.

Research Framework

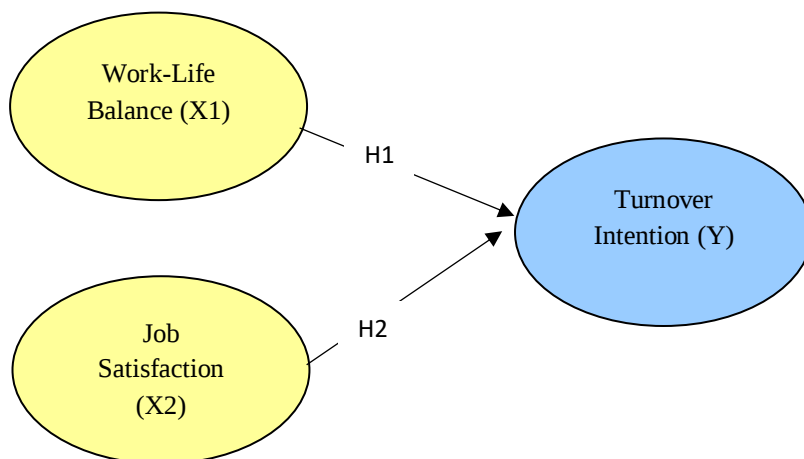


Fig. 1. Research Framework

III. METHOD

This study employed a quantitative explanatory research design to examine the influence of work-life balance and job satisfaction on turnover intention among Generation Y contract employees at PT Infomedia Nusantara. A cross-sectional survey approach was adopted, in which data were collected at a single point in time using a structured questionnaire. The study focused exclusively on employees belonging to Generation Y who were employed under a Perjanjian Kerja Waktu Tertentu (PKWT) scheme. Respondents' demographic characteristics included gender, age, educational background, job position, and length of service, which were categorized into less than one year, more than one to three years, more than three to five years, and more than five years.

The target population comprised all Generation Y contract employees at PT Infomedia Nusantara. Respondents were selected using a purposive sampling technique, whereby only employees meeting the predetermined research criteria were included in the study. A total of 205 valid questionnaires were analyzed. Primary data were collected through an online questionnaire distributed using Google Forms. All questionnaire items were adapted from validated measurement instruments reported in previous studies and were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The questionnaire consisted of Work-Life Balance measured through four dimensions with 18 indicators, Job Satisfaction measured through five dimensions with 25 indicators, and Turnover Intention measured through three dimensions with 7 indicators.

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. The analysis began with descriptive statistics to describe

respondents' perceptions of each research variable, followed by an evaluation of the measurement model through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. The structural model was subsequently assessed using the coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and hypothesis testing through the bootstrapping procedure. A hypothesis was considered statistically supported when the t-statistic exceeded 1.96 and the p-value was less than 0.05.

IV. RESULT AND DISCUSSION

Respondent Characteristics

This study analyzed responses from 205 Generation Y contract employees of PT Infomedia Nusantara. The respondents varied in terms of gender, organizational tenure, operational unit, work location, and job position, reflecting the heterogeneous characteristics of contract employees within the company's Business Process Outsourcing (BPO) operations. The majority of respondents had more than five years of organizational tenure, indicating that they possessed sufficient work experience and organizational understanding to provide informed evaluations of their work environment and organizational practices. Furthermore, the distribution of respondents across different operational units and geographical locations enhances the representativeness of the sample by capturing diverse work experiences within the organization. Therefore, the demographic composition of the respondents provides a credible basis for examining the relationships between work-life balance, job satisfaction, and turnover intention among Generation Y contract employees, while also strengthening the reliability and generalizability of the study's findings within the context of PT Infomedia Nusantara's BPO operations.

Table 1. Respondent Description

Characteristics	Category	Frequency	Presentase
Gender	Man	99	48,3%
	Woman	106	51,7%
	Total	205	100%
Length of Work	Less Than 1 Year	27	13,2%
	1 – 3 Year	49	23,9%
	3 – 5 Year	31	15,1%
	More Than 5 Year	98	47,8%
	Total	205	100%
Work Location	Jakarta	92	44,9 %
	Bandung	56	27,3 %
	Semarang	57	27,8 %
	Total	205	100%
Job Position	Supervisor	32	15,6%
	Team Leader	25	12,2%
	CRM Agent	61	29,8%
	SSO Agent	59	28,8%
	QA / Division Staff / Administrative Staff	28	13,7%
	Total	205	100%

Analysis Results

Outer Model

Table 2. Measurement Model Assessment

Construct	Items	Dimensi Indicator	Loading	AVE	CR	CA
Work-Life Balance (X)	X1_1	Time Balance	0.917	0,837	0,951	0,963
	X1_2	I am satisfied with the time	0.925			
		available for my family without sacrificing my work				
	X1_3	I am satisfied because I have time to achieve personal goals and self-development.	0.924			
	X1_4	I feel fully involved in both my	0.926			

		work and personal life.				
	X1_5	I can fully focus on personal activities without work-related distractions	0.930			
	X1_6	I can take my leave entitlement without difficulty.	0.928			
	X1_7	I am satisfied with the balance between my work and personal life.	0.934			
	X1_8	Satisfied with the quality of the relationship between work and personal life	0.938			
	X1_9	I am satisfied with my current job and feel happier when I am at home.	0.936			
	X_10	I consider my personal life balance to be a source of energy that helps me perform my job effectively.	0.871			
	X_11	My work demands often interfere with the time I spend with my family.	0.876			
	X_12	I have difficulty handling personal matters because of work-related pressures.	0.875			
	X_13	My personal responsibilities affect my productivity at work.	0.912			
	X_14	My personal matters prevent me from giving my full attention to my work tasks.	0.916			
	X_15	My organization supports flexible work arrangements.	0.914			
	X2_1	I am satisfied with the work I do.	0.931			
	X2_2	My job meets my personal expectations and needs.	0.934			
	X2_3	I am proud of my current job	0.934			
	X2_4	My compensation is commensurate with the contributions I make.	0.882			
	X2_5	The incentives and benefits provided are adequate to support my job performance	0.885			
	X2_6	I feel appreciated for my contributions at work.	0.885			
	X2_7	The recognition provided by the company meets my expectations.	0.897			
Job Satisfaction (X2)	X2_8	I have clear opportunities for career development.	0.901	0,834	0,950	0,962
	X2_9	I receive training and development opportunities that support my career growth.	0.928			
	X2_10	I believe that promotion opportunities are based on good performance.	0.931			
	X2_11	I am satisfied with the interpersonal relationships in my workplace.	0.931			
	X2_12	I feel comfortable communicating and collaborating with my colleagues and supervisors.	0.917			
	X_13	I am satisfied with the feedback provided by my supervisor	0.921			

Turnover Intention (Y)	Y_1	regarding my job performance Employees would consider leaving the company if a better opportunity became available.	0.914	0,865	0,922	0,950
	Y_2	Employees have considered resigning from their current job.	0.918			
	Y_3	Employees are actively looking for a new job by submitting job applications.	0.916			
	Y_4	Employees plan to resign within a certain period of time.	0.931			
	Y_5	Employees are looking for another job that offers better compensation.	0.933			
	Y_6	Employees are considering other job opportunities that provide better career development prospects.	0.940			
	Y_7	Employees feel that limited opportunities for achievement within the company encourage them to seek new employment opportunities.	0.944			

The measurement model was evaluated by assessing convergent validity, internal consistency reliability, and discriminant validity. As presented in Table 2, all first-order dimensions exhibited outer loading values ranging from 0.874 to 0.942, exceeding the recommended threshold of 0.70, thereby demonstrating satisfactory convergent validity (Hair et al., 2022). Furthermore, all constructs achieved Average Variance Extracted (AVE) values ranging from 0.834 to 0.865, which are well above the minimum acceptable value of 0.50, indicating that each construct explains more than half of the variance of its respective dimensions. Regarding internal consistency reliability, the Cronbach's Alpha (CA) values ranged from 0.922 to 0.951, while the Composite Reliability (CR) values ranged from 0.950 to 0.963. These values exceeded the recommended threshold of 0.70, confirming that all constructs possess high internal consistency and reliability.

Discriminant validity was subsequently assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). As presented in Table 3, the square root of the AVE for each construct was greater than the correlations with other constructs, satisfying the Fornell-Larcker criterion. Furthermore, Table 4 shows that all HTMT values were below the recommended threshold of 0.90, indicating that each construct was empirically distinct from the others. Overall, these results confirm that the measurement model demonstrates satisfactory convergent validity, discriminant validity, and internal consistency reliability. Therefore, the measurement model is considered valid and reliable, providing a sound basis for subsequent structural model evaluation.

The discriminant validity of the measurement model was further evaluated using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). The results indicate that the square root of the Average Variance Extracted (AVE) for each construct exceeded its correlations with the other constructs. Specifically, the square root of the AVE values for Work-Life Balance (0.915), Job Satisfaction (0.912), and Turnover Intention (0.929) were all higher than the corresponding inter-construct correlations, which ranged from 0.467 to 0.620. Furthermore, the HTMT values ranged from 0.488 to 0.714, all of which were below the recommended threshold of 0.90 (Hair et al., 2022). These findings confirm that the constructs demonstrate satisfactory discriminant validity, indicating that each construct is empirically distinct and measures a unique conceptual domain. Therefore, the measurement model was considered appropriate for subsequent structural model analysis.

Structural Model Assessment and Hypothesis Testing

Table 3. Structural Model Assessment and Hypothesis Testing

Relation	β	t-value	p-value	f ²	Interpretation
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Work-Life Balance → Turnover Intention	-0.254	4.093	<0.001	0.095	Small Effect
Job Satisfaction → Turnover Intention	-0.419	6.857	<0.001	0.272	Medium Effect
R ² Turnover Intention	0.578				Moderate
Q ² Turnover Intention	0.482				High predictive relevance

The structural model was evaluated by examining the path coefficients, effect sizes (f^2), coefficient of determination (R^2), and predictive relevance (Q^2). As summarized in Table 3, both hypothesized relationships were statistically significant. Work-Life Balance exhibited a significant negative effect on Turnover Intention ($\beta = -0.254$, $t = 4.093$, $p < 0.001$), supporting H1. Similarly, Job Satisfaction showed a stronger negative effect on Turnover Intention ($\beta = -0.419$, $t = 6.857$, $p < 0.001$), supporting H2. The effect size analysis revealed that Work-Life Balance had a small effect on Turnover Intention ($f^2 = 0.095$), whereas Job Satisfaction demonstrated a medium effect ($f^2 = 0.272$), indicating that Job Satisfaction contributes more substantially to explaining employees' turnover intention. Furthermore, the structural model achieved an R^2 value of 0.578, suggesting that 57.8% of the variance in Turnover Intention can be explained by Work-Life Balance and Job Satisfaction. The Q^2 value of 0.482 further indicates that the model possesses satisfactory predictive relevance. Overall, these findings demonstrate that the proposed structural model has adequate explanatory and predictive capability for examining turnover intention among Generation Y contract employees at PT Infomedia Nusantara.

V. DISCUSSION

The Effect Work-Life Balance on Turnover Intention

The findings indicate that Work-Life Balance has a significant negative effect on Turnover Intention among Generation Y contract employees at PT Infomedia Nusantara ($\beta = -0.254$, $p < 0.001$). This finding suggests that employees who experience a better balance between work and personal life are less likely to intend to leave the organization. In the context of PT Infomedia Nusantara, Generation Y contract employees work in a Business Process Outsourcing (BPO) environment characterized by performance targets, shift schedules, and high service demands. Such working conditions require employees to effectively manage both work and personal responsibilities, making work-life balance an important factor in reducing turnover intention.

This finding is consistent with the Work-Home Resources (W-HR) Model proposed by ten Brummelhuis and Bakker (2018), which explains that sufficient work and personal resources enable employees to maintain a healthy balance between work and non-work roles. The finding also supports To and Wu (2025), who reported that employees with better work-life balance exhibit lower turnover intention. Therefore, organizations should strengthen work-life balance initiatives through effective workload management, supportive supervisors, and appropriate work scheduling to improve employee retention.

The Effect of Job Satisfaction on Turnover Intention

The findings reveal that Job Satisfaction has a significant negative effect on Turnover Intention among Generation Y contract employees at PT Infomedia Nusantara ($\beta = -0.419$, $p < 0.001$). Compared with Work-Life Balance, Job Satisfaction demonstrates a stronger influence on employees' intention to leave the organization. This result reflects the organizational context of PT Infomedia Nusantara, where the 2023 Job Satisfaction Survey conducted by the Human Resources Shared Service Operation identified several aspects of employee satisfaction that require continuous improvement. In a digital BPO environment characterized by demanding operational targets and fixed-term employment, employees with lower levels of job satisfaction are more likely to consider leaving the organization.

The present results are consistent with the Human Resource Management (HRM) perspective proposed by Dessler (2024), which emphasizes that employees who experience higher job satisfaction are more likely to demonstrate stronger motivation, organizational commitment, and a willingness to remain with their organizations. The findings are also in line with those of Noor (2025) and Puspitawati et al. (2024), who found that higher job satisfaction significantly reduces turnover intention. Therefore, organizations should strengthen human resource practices by providing fair compensation, career development opportunities, supportive leadership (Wulansari & Ayuningtyas, 2025; Maharani et al, 2024), recognition, and a positive work environment to enhance employee satisfaction and reduce employees' intention to leave.

Theoretical and Managerial Implications

This study contributes to the human resource management literature by providing empirical evidence that Work-Life Balance and Job Satisfaction are significant predictors of Turnover Intention among Generation Y contract employees in the Business Process Outsourcing (BPO) industry. While previous studies have predominantly examined permanent employees or employees from various industries, this study extends the existing literature by focusing on Generation Y employees under fixed-term employment arrangements (PKWT), a workforce segment that has received relatively limited attention in previous research. The findings also reinforce the applicability of the Work-Home Resources Model in explaining employees' turnover intention within the context of Indonesia's digital BPO industry.

From a managerial perspective, the findings suggest that reducing turnover intention among Generation Y contract employees requires a comprehensive employee retention strategy rather than relying solely on compensation. PT Infomedia Nusantara should prioritize initiatives that improve employees' work-life balance through effective workload management and flexible work arrangements where operationally feasible, while simultaneously enhancing job satisfaction through fair rewards, career development opportunities, supportive leadership, and a positive work environment. Considering that Job Satisfaction demonstrated a stronger effect than Work-Life Balance, organizations should place greater emphasis on creating a satisfying employee experience to improve workforce stability and organizational sustainability.

Limitations and Future Research

This study has several limitations that should be considered when interpreting the findings. First, the study focused exclusively on Generation Y contract employees (PKWT) at PT Infomedia Nusantara, which may limit the generalizability of the findings to other employee groups, organizations, or industries. In addition, the research model examined only Work-Life Balance and Job Satisfaction as antecedents of Turnover Intention, whereas other organizational and individual factors may also influence employees' intention to leave.

Furthermore, the use of a cross-sectional research design captured respondents' perceptions at a single point in time, limiting the ability to observe changes in employees' attitudes and turnover intention over time. Therefore, future research is encouraged to develop a more comprehensive model by incorporating additional variables, such as organizational commitment, employee engagement, perceived organizational support, leadership style, or career development, while adopting a longitudinal research design to better capture changes in employees' perceptions.

Comparative studies involving permanent and contract employees, different generational cohorts, or organizations across various industries are also recommended to provide broader insights into the factors influencing turnover intention under different employment and organizational contexts.

VI. CONCLUSION

This study examined the effects of Work-Life Balance and Job Satisfaction on Turnover Intention among Generation Y contract employees (PKWT) at PT Infomedia Nusantara. The results

demonstrate that both Work-Life Balance and Job Satisfaction have significant negative effects on Turnover Intention, indicating that employees who experience a better balance between their work and personal lives and higher levels of job satisfaction are less likely to develop intentions to leave the organization. Furthermore, Job Satisfaction was found to have a stronger influence on Turnover Intention than Work-Life Balance, suggesting that enhancing employees' job satisfaction should become a strategic priority for organizations seeking to strengthen employee retention, particularly within Indonesia's digital Business Process Outsourcing (BPO) industry.

From a Human Resource Management (HRM) perspective, the findings contribute to the existing literature by providing empirical evidence that Work-Life Balance and Job Satisfaction are significant determinants of Turnover Intention among Generation Y contract employees, a workforce segment that has received relatively limited attention in previous studies, particularly within the context of Indonesia's digital Business Process Outsourcing (BPO) industry.

The findings reinforce the importance of strategic human resource management practices in promoting employee well-being, improving job satisfaction, and reducing turnover intention, while also supporting the applicability of the Work-Home Resources (W-HR) Model (ten Brummelhuis & Bakker, 2018) in explaining turnover intention under fixed-term employment arrangements.

From a managerial perspective, organizations should implement integrated employee retention strategies by strengthening work-life balance through supportive work practices and effective workload management, while simultaneously enhancing job satisfaction through fair reward systems, career development opportunities, supportive leadership, and a positive work environment. Future research is encouraged to develop more comprehensive research models by incorporating additional organizational and individual factors, employing longitudinal research designs, and conducting comparative studies across different employment arrangements, generational cohorts, and industries to provide broader insights into the factors influencing turnover intention.

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