

INVESTIGATING THE MEDIATING ROLE OF WORK-LIFE BALANCE ON THE RELATIONSHIP BETWEEN JOB STRESS AND TURNOVER INTENTION OF GEN Z EMPLOYEES

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ABSTRACT

The mediating role of work life balance on the relationship between jobs stress and turnover intention was investigated in this study. The respondents include the workforce from private and public organizations in Central Luzon, Philippines belonging to Generation Z. The research utilizes quantitative approach to assess the relationships between the variables. To quantify the responses, adopted instrument was used and distributed to respondents. The respondents were chosen using purposive sampling design. Data gathered were treated using Partial least square – structural equation modelling (PLS-SEM) through WarpPls 8.0 software. The findings revealed that significant effects were observed on the following: job stress on work life balance; work life balance on turnover intention; and job stress on turnover intention. Moreover, work life balance was found to partially mediate between job stress and turnover intention. The findings provided implications for management for better policy formulation and implementation which affects organization's most valued assets- the people.

Keywords: job stress, work life balance, turnover intention, Generation Z, PLS-SEM

1.0 INTRODUCTION

The term 'job stress' refers to distress resulting from a situation where the demands of a job are not matched by the resources provided to get the job done. Either or both sides of this equation can be modified to prevent or reduce job stress – modifying demands or stressors and improving job resources. Resources might include a worker's occupational skills, job experience or education, or organizational resources such as machinery, raw materials, or staffing levels available to produce goods or provide services. Job stressors are working conditions that increase the risk of job stress and consequent impacts on health (Seranya & Sudhahar, 2016).

Hsu (2019) examines the impact of long working hours on work-life balance and job satisfaction. The results reveal that extended working hours contribute to increased job stress, which negatively affects work-life balance and job satisfaction. Further, Esguerra (2020) investigates the relationship between work-life balance and job stress among employees of a lone agricultural college in Bulacan, Philippines. The results indicate that employees experience job stress due to imbalances in various aspects of their work and personal lives. The

research highlights the need for interventions to improve work-life balance and reduce job stress.

Both job stress and work life balance impact turnover intention. Research findings reveal that high job stress and poor work-life balance increase employees' intentions to leave, while job embeddedness can mediate these effects (Karatepe & Bekteshi, 2020). Al-Hussami (2019) found that job stress and work-life imbalance significantly contribute to turnover intention. Employees with better work-life balance experience less job stress and lower turnover intentions.

This research intends to highlights the factors affecting turnover intentions particularly job stress and work life balance. This paper discusses how turnover intentions, if unaddressed, lead to employee turnover, which causes significant productivity losses, diminished morale among remaining staff, and increased training and operational costs.

2.0 REVIEW OF RELATED LITERATURE

2.1 Job Stress and Work Life balance

Kazmi and Singh (2015) pointed out that many research studies have linked work-life balance to job stress. Cooper and Palmer (2000) define stress as something that “occurs when pressure exceeds your perceived ability to cope”. According to Cohen et al. (1983) perceived stress represents how a person identifies with a stressful event that they are involved in and not the actual feelings and symptoms of stress which they may experience. Job worries, job loss, death, family problems, money problems and relationships are common stressors which individuals encounter on a daily basis. Stress in the workplace is often related to tasks an employee has to carry out and tasks that will be used to judge their performance (Christiana & Rajun, 2014).

Stress can have many negative consequences and implications for an individuals personal life and also for an organization. Stress can be damaging and effect a persons health in numerous ways including causing headaches, increasing risk of stroke, causing individuals to burnout and increasing the likelihood of depression. According to Stamper and Johlke (2003) to gain a competitive advantage employers will often give their employees more responsibilities which can lead to an increase in the pressure felt and levels of stress. Organizations will then often see implications for the business when their workforce becomes stressed. These implications may be high turnover rates, low productivity, high numbers of absences and sometimes this can often lead to reputational damage among competitors and the public.

Matuska et al. (2013) carried out a study to investigate if work-life balance was a predictor of perceived stress. The researchers believed that a relationship would exist between the 2 variables as they are both related to satisfactorily managing life events. A large sample size of 1048 participants was gathered from a secondary source, The Life Balance Inventory data base. The researchers also focused on the demographic variables age, education, employment, ethnicity, income and location. A regression analysis was conducted showing individuals who had achieved a successful work-life balance had lower levels of perceived stress indicating that work-life balance can predict perceived stress. This research study has a significantly large sample size with people from various backgrounds and employment fields making results more generalizable and reliable.

Christiana and Rajun (2014) point out that employees in the workplace today are expected to have a successful work-life balance which will then lead to job satisfaction and lower stress levels. The researchers carried out a study to examine the impact of work-life balance and stress on job satisfaction with a sample of 313 employees with backgrounds in the information technology (IT) sector and in the executive cadre private sector. A correlation analysis was run on the data gathered and showed a meaningful negative correlation between work-life balance and stress. This implies that those achieving a work life balance experience lower level of stress. Similar to the majority of the research investigating these concepts a correlation analysis has been run to describe the relationship between variables however, this does not provide any evidence towards the impact of one variable on the other, or if one can predict the other. The concepts of work-life balance and perceived stress have been widely researched in previous studies however; majority of the research is focusing on the impact the 2 concepts grouped together have in predicting a separate dependent variable. As seen in the research carried out by Christiana and Rajun (2014) when a correlation analysis is carried out a significant relationship between work-life balance and stress is reported.

2.2 Job Stress and turnover intentions

Studies on job stress-turnover intention relationship are mixed at best, and often do not cover all the bases regarding to employee perception of stressors in the workplace. Some researchers found that there is a significant relationship between stressors caused by role ambiguity, role overload, role conflict and turnover intention (Bedeian & Armenakis, 1981), while some researchers have found that there is no significant relationship between role conflict, role ambiguity, and turnover intention, respectively, for employees in the workplace (Hamner & Tosi, 1974). This is partly because stress might be dependent on the individual's perception of the stressors, which typically involves substantial degrees of individual subjectivity, such as when an individual employee wonders regarding a stressful work-related situation: "What does this situation mean for me?" or "How does this result affect me on the job?" The second hypothesis is proposed based from literature and studies cited.

2.3 Work Life Balance and Turnover Intentions

Lack of balance between personal and work life cause stress which has impact on employees' intention to leave a company and results in high employee turnover intention (Lestari & Margaretha, 2021). Moreover, Pradana and Salehudin (2015) in their study mentioned that the higher stress level of employees, the higher negative effect toward turnover intention. This statement shows that whenever a company has low level of work life balance, it will create negative effect on turnover intention, and vice versa. When an employee's intent to leave the company is realized, both financial and non-financial challenges will arise for the business. A company's reputation in the community suffers when there is a high intention of turnover, therefore this can be quite harmful to the business (Jaharuddin & Zainol, 2019).

Moreover, work-life balance, reward system, organizational justice, leadership, infrastructure, demographic variables, organizational culture, job satisfaction are job variables that have been identified as contributory factors to high turnover intention (Aiyebelehin et al., 2020)

3.0 RESEARCH QUESTIONS

The general problem of this study was to assess the mediating role of work life balance on the relationship between job stress and turnover intention. Specific problems include:

1. Is work-life balance affected by job stress?
2. What is the effect of job stress on turnover intention?
3. How may work life balance affect turnover intention?
4. Can work-life balance mediate between job stress and turnover intention?

4.0 RESEARCH FRAMEWORK AND HYPOTHESES

This research utilized the Job Demands-Resources (JD-R) Model as its guiding theory. The JD-R model was introduced about fifteen years ago to understand burnout, a chronic state of work-related psychological stress that is characterized by exhaustion (i.e., feeling emotionally drained and used up), mental distancing (i.e., cynicism and lack of enthusiasm), and reduced personal efficacy (i.e., doubting about one's competence and contribution at work) (Schaufeli, 2017). This model suggests that high job demands (stressors) deplete employees' resources (e.g., physical, psychological), leading to decreased job satisfaction and increased turnover intention.

Figure 1 depicts the proposed research framework based from the cited literature and proposed hypotheses.

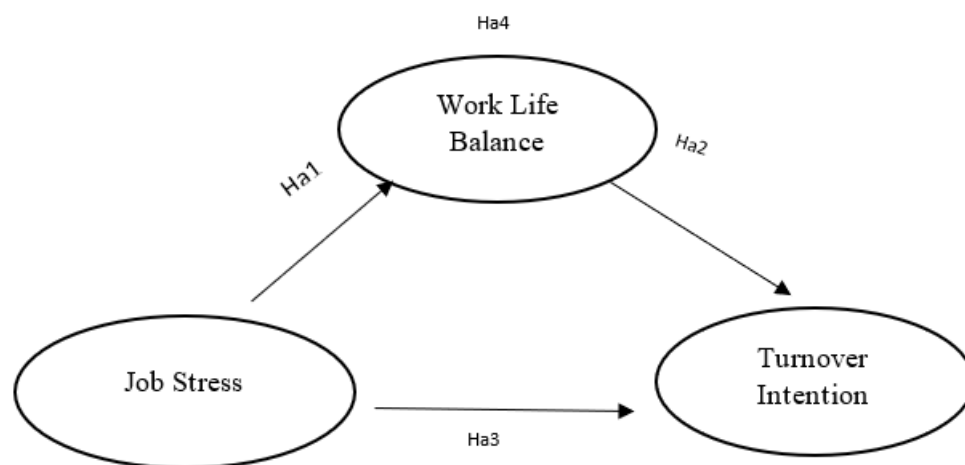


Figure 1. Proposed Framework of the study

The review of the related literature led the researcher to the formulation of the following hypotheses:

Ha1: Job stress significantly affects work-life balance.

Ha2: Work-life balance significantly affects turnover intention.

Ha3: Job stress significantly affects turnover intention.

Ha4: Work life balance significantly mediates between job stress and turnover intention.

5.0 METHOD

5.1 Research Design

A quantitative research design, specifically predictive approach was used in this study in assessing the mediation effect of work life balance on the impact of financial well-being on turnover intention as well as the moderating effect of work sector. In addition, structural equation modeling (SEM) was used which is a very general, very powerful multivariate technique. It uses a conceptual model, path diagram and system of linked regression-style equations to capture complex and dynamic relationships within a web of observed and unobserved variables (Gunzler et al, 2013). Additionally, the parameters of the mediation model were estimated using WarpPLS 8.0 software's partial least square-structural equation modeling (PLS-SEM). The PLS-SEM is a variance-based estimating technique that determines the constructs' reliability and validity as well as the correlations between them.

5.2 Respondents

In this study, Generation Z employees working in Central Luzon were considered in particular those who belong to Gen Z Generation. In addition to the age as criterion, the following qualifications will also be used in choosing the respondents: (1) employees must have stayed in the company for a minimum of five (5) years (whether public or private); (2) employees may be regular or at least casual in status (for government agencies). Respondents were chosen purposively following the set criteria.

The questionnaire was distributed using google form upon the permission from concerned government agencies and private companies for those who ask for an official letter. However, snowball sampling technique (referrals) was also employed to achieve the minimum number of respondents. The total received responses reached 416. Using the inverse square root method (Kock & Hadaya, 2018) with the minimum absolute significant path coefficient of 0.203, 0.05

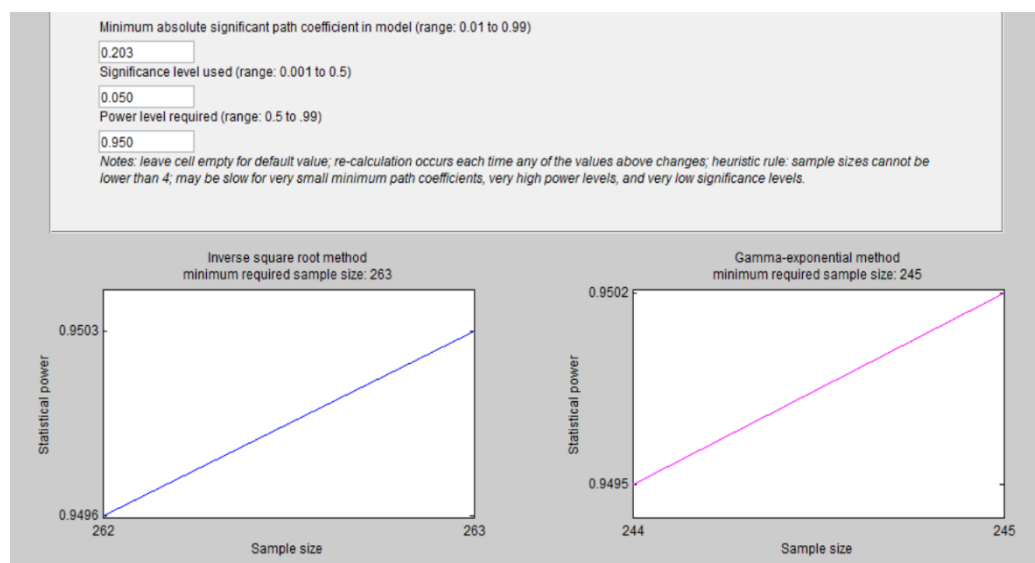


Figure 2. Sample size computation

significance level and 0.950 power level, a minimum sample size of 263 is recommended. On the other hand, following the Gamma-exponential method, only 245 respondents are recommended.

5.3 Survey Instrument

The instrument used, in the form of a questionnaire, was composed of four (4) parts. First, the demographic profile such as sex, marital status, age, years employed in the company were included. The second part of the instrument intended to assess the job stress level of the employees and is composed of 9 items. This part is adopted from Shukla and Srivastava (2016). The third part which assessed the work-life balance is adopted from (Oloyede & Soyemi, 2022). The work-life balance part is composed of 12 items classified into 3 components – WIPL, PLIW and WPLE. Lastly, for turnover intention, the items in the instrument are adopted from Roodt (2013) and is composed of 6 items.

Moreover, the reliability and validity of the measurements were assessed. The instrument was found to be reliable given the computed composite reliability and Cronbach's alpha value which are equal or greater than 0.60 (Nunnally & Bernstein, 1994). Composite reliability must be greater than the computed Cronbach's alpha value (Formell & Larcker, 1981).

Table 1. Reliability Test Results

	Job Stress	Work-Life Balance	Turnover Intention
Composite reliab	0.867	0.644	0.768
Cronbach's alpha	0.826	0.627	0.637

For the discriminant validity, the square root of the AVE of each construct should be greater than its correlations with the other constructs (Fornell & Larcker, 1981). Discriminant validity is a measurement instrument if the items with each latent variable are not confused by the respondents (Kock, 2020). In this case, the computed square root of AVEs are greater than its correlations with the other constructs. This can be observed in the following table:

Table 2. Validity Test Results

	Job Stress	Work-Life Balance	Turnover Intention
Job Stress	(0.652)	-0.231	0.059
Work-Life Balance	-0.231	(0.572)	0.143
Turnover Intention	0.059	0.143	(0.604)

HTMT ratios are also generated to check if the items are not confused by the respondents. The values are reflected in the following table. Best discriminant validity ratio must be <0.85 . In this case, all values are less than 0.85 which indicates that items in the questionnaire are well understood by the respondents.

Table 3. HTMT Ratios

	Financial being	Well- Work Balance	Life Turnover Intention
Job Stress			
Work-Life Balance	0.377		
Turnover Intention	0.380	0.537	

In addition, the presence of common method bias was tested. A full collinearity VIF of less than 3.3 implies the existence of no common method bias. For this study, 1.066 (job stress), 1.085 (work-life balance) and 1.030 (turnover intention) were the computed values for the full collinearity VIF. This implies no common method bias existed in the study.

5.4 Data analysis and statistical treatment

The parameters in the framework of the study were estimated and computed using partial least squares – path modelling (PLS-PM). Data gathered were processed using WarpPLS 8.0. Model fit, path coefficients, quality indices, effect (direct, indirect, mediating and moderating) were

evaluated (Hair et al., 2016). In addition, same software was utilized in the assessment of the discriminant validity, reliability and common method bias.

6.0 FINDINGS AND DISCUSSION

The respondents are composed mainly of females (65%) and single (72 %). This is illustrated in Table 5.

Table 5. Socio-Demographic profile of the Respondents

Socio-Demographic Profile	Frequency	Percentage
Female	270	65
Male	146	35
Married	105	84
Separated/Others	11	3
Single	300	13

Model fit and Quality Indices

Table 6. Model fit and quality indices

Indices	Coefficients
Average path coefficients (APC)	0.203, $p < 0.001$
Average R-squared (ARS)	0.061, $p < 0.001$
Average adjusted R-squared (AARS)	0.058, $p < 0.001$
Average block VIF (AVIF)	1.015
Average full collinearity VIF (AFVIF)	1.060
Tenenhaus GoF (GoF)	0.151
Simpson's paradox ratio (SPR)	1.000
R-squared contribution ratio (RSCR)	1.000
Statistically suppression ratio (SSR)	1.000

It is recommended that the P values for the APC, ARS and AARS all be equal to or lower than 0.05; that is, significant at the 0.05 level (Kock, 2011c) for a model to be fit. In this case, the p-values of the average patch coefficient, average R-squared and average adjusted R-squared are all less than 0.05 as evidenced in above table. Further, for AVIF and AFVIF, the values must be equal to or lower than 3.3. For this model, the values are 1.015 and 1.060 for AVIF and AFVIF, respectively. Similar to the ARS, the GoF index, referred to as "Tenenhaus GoF" in honor of Michel Tenenhaus, is a measure of a model's explanatory power. The following thresholds are proposed for the GoF: small if equal to or greater than 0.1, medium if equal to

or greater than 0.25, and large if equal to or greater than 0.36. In this model, the GoF value is 0.151 which connotes small explanatory power (Kock, 2022a). The last three indices – SPR, RSCR and SSR reflect multiple aspects of causality assessment. Looking at the indices, the model appears to be causality correct. The causality may be assessed using Kock (2022 b), for SPR it is acceptable if the value is ≥ 0.7 , ideally 1, in this case the value is 1.000. In the case of RSCR for which value is equal to 1.000, it is acceptable if it is ≥ 0.9 , ideally 1. Lastly for, the value of SSR is 1.000, which can be assessed as acceptable if the value is ≥ 0.7 .

6.1 Hypothesis Testing

Using PLS-SEM, the hypotheses were tested. The hypothesis that job stress significantly affects work life balance (Ha1) is supported. The path coefficient of -0.264, with p-value of <0.001 and effect size of 0.069 indicate that indeed job stress negatively affects work life balance. The findings are consistent with the research of Saeed et al. (2013) showing a strong inverse relationship between job stress and work-life balance, which directly affected job satisfaction. This further implies that employees facing higher job stress reported lower work-life balance.

Table 7. Parameter estimates of the mediation model

Hypothesis	Path Coefficient	SE	P-value	Effect Size (f^2)	Decision
Path 1: Job Stress \rightarrow WLB	-0.264	0.047	<0.001	0.069	Ha1 is supported
Path 2: WLB \rightarrow TI	-0.189	0.048	<0.001	0.032	Ha2 is supported
Path 3: Job Stress \rightarrow TI	0.156	0.048	<0.001	0.021	Ha3 is supported
Path 4: JS \rightarrow WLB \rightarrow TI	0.203		<0.001		Ha4 is supported

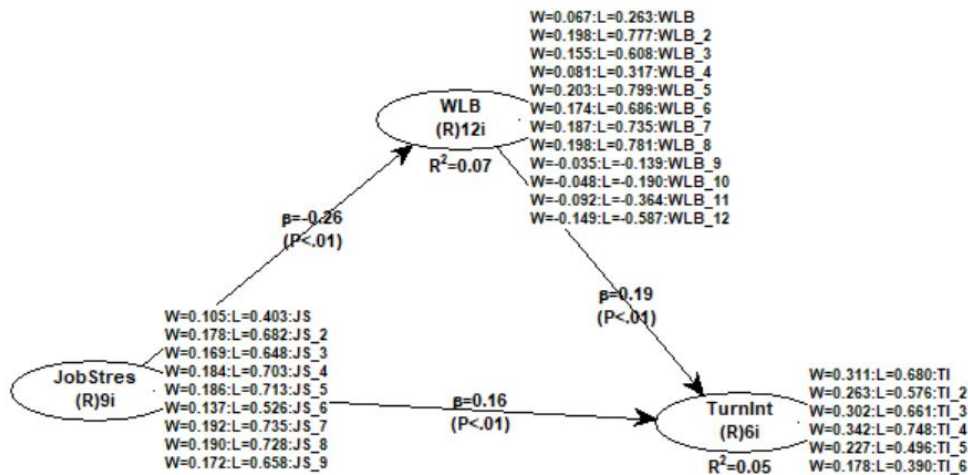
Note: f^2 is the Cohen's (1988) effect size: 0.02 = small, 0.15 = medium, 0.35 = large

Moreover, with p-value of < 0.001 , effect size of 0.032 and path coefficient of -0.189, these findings reveal that work life balance significantly affects turnover intention. Again, the negative path coefficient implies the inverse relationship between work life balance and turnover intention. This suggests that organizations need to address work life balance in order to retain employees particularly the generation Z. The findings are supported by the study of Perera and De Silva (2018) stating the negative impact of work-life balance on employee turnover intention in the banking sector. Also, the study of Jaharuddin and Zainol (2023) highlights the importance of work-life balance in reducing turnover intentions.

The third hypothesis proposing that job stress significantly affects turnover intention is also accepted. The p-value of <0.001 at 0.05 level of significance, path coefficient of 0.156 and effect size of 0.021 supported the decision of accepting the third hypothesis for this study. The positive path coefficient denotes direct relationship of the two variables. The same findings were found by Ahn and Chaoyu (2019) in their study which revisited the relationship between

job stress and turnover intention among employees in Korean firms. The findings indicated a significant positive relationship between job stress and turnover intention, with job satisfaction partially mediating this relationship. This purports that across various sectors, including healthcare, hospitality, and corporate settings, job stress is consistently found to be positively correlated with turnover intention. Factors such as workload, role ambiguity, lack of support, and job insecurity contribute to increased stress levels, which in turn elevate the likelihood of employees intending to leave their organizations.

Further, analysis of the data revealed that the indirect effect of work life balance on the effect of job stress on turnover intention is significant. The finding is supported by p-value of >0.001 and an indirect effect of 0.050. The findings disclosed partial mediation of work life balance between job stress and turnover intention. The mediation model exposed that work life balance may play a small role between the relationship of job stress and turnover intention. Further, total effect is computed to be 0.203 which is the sum of the direct and indirect effect $[0.156+(-0.264 \times -0.189)]$ and p-value is <0.001 .



6.2 Management's Implications

The relationship between job stress and work-life balance is deeply interwoven and reciprocal. High levels of job stress—stemming from excessive workloads, unclear job roles, time pressure, and lack of support—tend to disrupt employees' ability to maintain a healthy balance between professional and personal responsibilities. This imbalance not only affects individual well-being but also contributes to reduced job satisfaction, lower productivity, and increased turnover intentions.

Moreover, work-life balance plays a critical role in shaping employees' attitudes toward their jobs and organizations. Numerous studies have consistently shown that poor work-life balance leads to increased turnover intention, as employees struggle to meet the competing demands of their professional and personal lives. When work encroaches on personal time, it often results

in dissatisfaction, stress, and ultimately, a desire to leave the organization in search of better balance elsewhere.

In addition, job stress is a significant predictor of turnover intention across various industries and job roles. When employees experience chronic stress due to factors such as excessive workload, lack of control, poor management support, or role ambiguity, they are more likely to consider leaving their jobs. Prolonged exposure to stress not only diminishes job satisfaction and performance but also erodes organizational commitment, leading to higher attrition rates.

Lastly, work-life balance serves as a critical mediating factor in this dynamic—when employees are able to manage their work and personal roles effectively, the negative impact of job stress on turnover intention is significantly reduced. This highlights the importance of organizational policies and practices that promote work-life balance, such as flexible work schedules, manageable workloads, and supportive leadership. By improving work-life balance, organizations can buffer the adverse effects of job stress, decrease turnover intentions, and retain a more engaged and resilient workforce. Ultimately, addressing work-life balance is a key strategy in breaking the stress-turnover cycle and fostering long-term employee commitment.

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