

The occupational stress and work-life balance on turnover intentions with job satisfaction as mediating



Authors:

Anita Maharani¹ 
Dewi Tamara¹ 

Affiliations:

¹Department of Management,
Faculty of Binus Business
School, Bina Nusantara
University, Jakarta, Indonesia

Corresponding author:

Dewi Tamara,
dtamara@binus.edu

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Orientation: In today's work culture, occupational stress has emerged as a widespread issue affecting workers in many industries, notably in the financial sector, and it was critical during the COVID-19 pandemic.

Research purpose: This study aims to investigate how work-life balance and occupational stress affect turnover intentions, with job satisfaction serving as a mediator.

Motivation for the study: The phenomena of occupational stress and work-life balance in financial services industry are related to turnover intentions.

Research approach/design and method: The data were collected using a quantitative method by distributing questionnaires to 900 employees in financial services industry in Indonesia. The Partial Least Squares Structural Equation Modelling was used to analytically analyse the data and test the hypotheses from the 427 returned and qualified questionnaires.

Main findings: The findings indicate that there is no direct correlation between occupational stress with the turnover intentions, but there is a direct correlation between work-life balance and turnover intentions. The job satisfaction negatively mediates the relationship between work-life balance and turnover intentions.

Practical/managerial implications: This study reveals that during the COVID-19 pandemic, occupational stress did not influence the turnover intentions, which is contrary to previous studies. However, occupational stress and work-life balance do not influence the turnover intentions but influence the job satisfaction.

Contribution/value-add: This study provides a broad point of view concerning the relationship model of turnover intentions. Human resource professionals (HRPs) could reap the benefits provided from the outcome of this study as a study for their following findings.

Keywords: occupational stress; work-life balance; turnover intentions; job satisfaction; pandemic; COVID-19.

Introduction

This study investigates why employees choose to move away from their company triggered by the discomfort they felt, and the desire to get a better job. Because of the coronavirus disease 2019 (COVID-19) pandemic, the companies had to implement Work-from-Home (WFH) for their employees, which allows them to seek outside opportunities. For example, bank employees move to start-ups because of the salary and flexible work time.

There is a possibility where occupational stress could influence turnover intentions. Turnover intentions tend to increase when stress is not handled well by employees, which leads to frequent absenteeism and decrease in productivity of the employees. Therefore, several studies have proposed the need to manage stress and even maintain it; companies can facilitate this through efforts that are expected to minimise the bad impacts of stress (Bhui et al., 2016; Salama et al., 2022). Most employees contemplate quitting their work and believe that the company does not pay much attention to them, and this is reflected in huge dissatisfaction that unquestionably decreases job satisfaction. Interpersonal factors, role demands, task demands, organisational structure, leadership style, organisational work culture, and many others are some of the causes of occupational stress. Interpersonal causes arise from interpersonal relationships at work, such as when employees encounter an unsupportive work environment or receive a personal remark from others. Low ability to consciously control, time spent on specific activities, imprecise job descriptions, feelings of ineptitude and indecision, incompetence, lack of communication skills, low interpersonal skills,

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quality, and complexity of duties are all listed as reasons for stress by Michac (1997).

Employees, particularly married employees, face work-life balance issues in addition to professional stress. Work-life balance emerged from the idea that there is autonomy, which bears the level to which a job permits an employee's free will to arrange his or her work or make a decision (Hackman & Oldham, 1976). When women have to take permission from their spouses to work, they face extra challenges.

Occupational stress and work-life balance are important aspects that might influence an organisation's employee job satisfaction. According to empirical findings, employees' happiness with co-workers improves job performance by boosting the influence of work-life balance on psychological well-being (Haider et al., 2018). Specifically, many employees are buckling under the burden of the target's intricacy in the financial service industry, and this leads to insecure job positions – a warning letter or even worse, job termination (Balz & Schuller, 2018). However, job satisfaction is a common behaviour in a profession that demonstrates the disparity between the number of recognitions workers get and the quantity they believe they should earn (Robbins, 2003).

Turnover intentions are always an interesting issue, and several studies have been conducted to investigate the factors that influence turnover intentions. However, majority of the studies have focussed on the mediating role of job satisfaction in the relationship between flexible working arrangements (FWAs) and turnover intentions (Berber et al., 2022).

In today's competitive and fast-paced work environment, employees are usually confronted with substantial issues connected to occupational stress and maintaining a good work-life balance. These variables can have an impact on their overall job satisfaction and possibly contribute to turnover intentions, which has a significant impact on organisational success and employees' well-being. While Berber et al. (2022) looked at the role of job satisfaction as a moderator in the relationship between FWAs and turnover intentions, Asmi et al. (2021) looked at the role of job satisfaction as a moderator in the effect of work-life balance and work passion on turnover intentions. Nonetheless, few research have investigated occupational stress and work-life balance as they relate to turnover intentions, with job satisfaction playing a moderating role; nonetheless, studies on Indonesia's financial services industries are scarce. As a result, these factors have yet to be investigated together.

We propose the following research questions as deduced from the research problem identification: How does job satisfaction influence turnover intentions? How does occupational stress influence turnover intentions? How does work-life balance influence turnover intentions? How does job satisfaction mediate the relationship between occupational stress and turnover intentions? How does job satisfaction mediate the relationship between work-life balance and turnover intentions?

Literature review

Job satisfaction and turnover intentions

Job satisfaction impacts a person's motivation to quit the company (Ayunda, 2010). At this point, the individual will assess his options and existing position. The cognitive stage transforms into a desire to leave if he or she has selected which alternative career they would accept (Rosser, 2004). According to Nouri et al. (2013) when employees believe that their firm provides them with benefits, they will commit and leads to lower turnover intentions. In other words, if the individual does not perceive an opportunity outside of the group where he or she is now seeking refuge, he or she will have the option to survive. However, because turnover intentions is the most important predictor of turnover, the factors that drive turnover indirectly affect turnover intentions as well.

Turnover is influenced by a variety of factors that are complicated and interconnected. According to Christopher et al. (2017), particular features of the workplace, such as opportunities for interactions, interpersonal relationships between colleagues, and managerial support, were associated with an increased intention to turnover. Organisational variable is one of these variables. Achieving job satisfaction is an important goal for many individuals in their careers. It is essential to feel content and fulfilled in one's work, as this can lead to a greater sense of purpose and overall happiness. Factors that contribute to job satisfaction may differ from person to person, but some common elements include a supportive work environment, opportunities for growth and development, and a sense of accomplishment in one's responsibilities. By prioritising job satisfaction, individuals can improve their overall well-being and achieve greater success in their professional lives. According to Ayunda (2010), job satisfaction affects turnover rates. She discovered that the more unsatisfied a person is with his or her employment, the more likely they are to quit. Furthermore, various ideas have been submitted to explain the link between job satisfaction and turnover.

Elmi (2017) shows that the aspect of satisfaction with supervision and promotion has the greatest contribution on the dimensions of turnover intentions compared to other indicators. In the service period category, employees with more than 2 years of service have a high tendency of turnover intentions. Sheraz et al. (2014) found that job satisfaction is significantly negatively related to turnover intentions:

H1: Job satisfaction has a negative effect on turnover intentions.

Occupational stress and turnover intentions

Occupational stress is described as a person's reaction to stressful working environment (Jamal, 2005). Employees are frequently confronted with demanding managers, lengthy work hours, an unfavourable work atmosphere, greater targets and/or goals, and demanding customers. Occupational stress must be controlled carefully since it can hurt both the individual and the organisation.

According to Gibson et al. (2012), occupational stress has a behavioural impact on contentment, accomplishment, absence, attrition, mishap, drug use, and healthcare bills. Inability to make decisions, impatience, diminished concentration, indifference, and forgetfulness are all cognitive effects of stress (Henderson et al., 2012). Stress will also have an impact on specific physiological conditions such as blood pressure and coronary heart disease (Khayyam-Nekouei et al. 2013).

Branham (2012) explained the intention to depart as a proclivity for employees looking for new opportunities besides their existing company. Employees' replacement is viewed as an adverse and costly factor for organisations and can cost them millions of dollars (Scandura, 2019). Perennially, employee substitution has been a critical issue for management (Chen et al., 2011), and it is currently a serious defiance for businesses. Tett and Meyer (1993) defined turnover intentions as the conscious attitude to seek new employment opportunities in another organisation.

A recent study recognises the positive impact of occupational stress on turnover intentions. This finding is confirmed by Sheraz et al. (2014) and Duraisingam et al. (2009). Occupational stress is connected with high levels of turnover intentions, and employees that showed high levels of pressure will also have a high level of turnover intentions:

H2: Occupational stress has a positive effect on turnover intentions.

Work-life balance and turnover intentions

Work-life balance is defined as an employee's capacity to manage work, home, and other responsibilities (Karthik, 2013; Soomro et al., 2018). Work-life balance is crucial for attaining mental and emotional equilibrium in employees, which increases productivity. Work-life balance conflict is characterised as employees' incapacity to split time between personal and professional life, resulting in fatigue and stress.

Poor work-life balance harms employee health and well-being as well as organisational performance (Beauregard & Henry, 2009; Shaffer et al., 2016). As a result, an imbalance between work and personal life causes stress (Kumara and Fusana 2018; Smith and Gardner 2007) and may result in employee unhappiness.

Employees' intentions to quit are said to be influenced by work-life balance. Employees who feel more balanced in their work and personal life are less likely to consider quitting (Gachter et al. 2013). According to Surlenty et al. (2014), work-life balance has a detrimental influence on the desire to leave:

H3: Work-life balance has a negative effect on turnover intentions.

Occupational stress and job satisfaction

Robbins (2006) explained that occupational stress is a dynamic situation in which a person is presented with possibilities,

challenges, or demands that are connected to their goals however, the result is uncertain. Furthermore, workplace stress does not necessarily have a negative influence on the organisation; in fact, it may have a positive benefit (Bui et al., 2021; Hoboubi et al., 2017). Employees are required to be able to do a job as well as feasible with a particular degree of stress. Workers who are under stress at work will modify their conduct. These modifications arise as a result of an attempt to alleviate work-related stress.

Occupational stress has been linked to employee job satisfaction and overall performance in several studies (Karadal et al., 2008; Nilufar et al., 2009; Usman et al., 2011). This is because most organisations want their employees to enhance their work performance. Antoniou et al. (2003) observed that when stress levels rise, the job satisfaction will tend to low. Employees with low occupational stress are more satisfied with their jobs than those with high occupational stress (Johnson et al., 2005; Lambert et al., 2009; Sveinsdottir et al., 2006; Sweeney & Quirin, 2009). Sheraz et al. (2014) discovered a negative correlation between occupational stress and job satisfaction. Furthermore, Bemana (2013) states that a low level of stress will significantly affect the achievement of high employee job satisfaction, implying that occupational stress has a significant negative effect on employee job satisfaction.

Female managers may leave their companies because of work and personal (family) reasons in various scenarios. Females left their organization, for career-related reasons comparing to males (Stroh et al., 1996). Female's career progress and their professional growth will be hindered to personal reasons (Assimaki et al., 2012):

H4: Occupational stress has a negative effect on job satisfaction

Work-life balance and job satisfaction

Work-life balance includes themes such as parent and childcare, employee health and welfare, relocation, among others (Robbins & Coulter, 2012). According to Lockwood (2003), a balance between work and personal life is a state of equilibrium between two demands in which an individual's job and personal life are the same. According to Singh and Khanna (2011), work-life balance is a broad concept that encompasses determining the proper priority between work and life.

Yadav and Dabhade (2013) explore the relationship between work-life balance and job satisfaction, and their findings show that there is a strong relationship between the two. Employees who maintain a healthy work-life balance are also more satisfied with their jobs and are less likely to consider leaving. According to Maeran et al. (2013), work-life balance and job satisfaction are linked:

H5: Work-life balance has a positive effect on job satisfaction

Job satisfaction mediates occupational stress to turnover intentions

Employee job satisfaction is a state in which workers or employees are happy with the work they do, and this has a

beneficial impact on their productivity (Mathis & Jackson, 2011). Employees who are stressed may exhibit a variety of symptoms, including difficulties in concentrating, a diminished appetite, a lack of excitement, and difficulty interacting with others (Mofatteh, 2020).

Occupational stress can be measured using six indicators (Dewi & Wibawa, 2016) consisting: feeling afraid when a new system is implemented in the company, feeling unhappy when there is a conflict between groups in the company, feeling unhappy when performance does not match the work within the company, feeling confused when you have two different job roles at work, feeling bored if supervision is poor, and feeling emotional when you receive an excessive amount of work. In a 2011 study conducted in China, Yuhui, discovered that job satisfaction partially intercedes the influence of occupational stress on employees departing intentionally (Yuhui, 2011).

According to Hakim et al. (2018), the job satisfaction does not influence the turnover intentions in banking industry, which the salary is considered sufficient. The results of a research conducted by Faqihudin and Gunistiyo (2009) in the banking industry showed that job satisfaction had a significant and negative implication on the intention to depart the organisation. High satisfaction will make employees remain with the organisation and continue to work as much as possible to achieve organisational goals. Occupational stress has a significant and positive influence on the intention to leave the organisation.

The existence of this influence indicates that the higher level of stress felt by employees during their work, the higher their desire to leave the organisation. Occupational stress effects employee satisfaction, which leads to low accomplishment and the desire to leave the company (Applebaum et al., 2010):

H6a: Job satisfaction mediates the relationship between occupational stress and turnover intentions

Job satisfaction mediates work-life balance to turnover intentions

The desire for employees to retire is mostly affected by their work-life balance. The work-life balance variable, which is mediated by the job satisfaction variable, will result in a better work-life balance and a lower desire to quit. The likelihood of exiting through work-life balance as mediated by job satisfaction will be minimal.

In the banking industry, employees have the potential for turnover intention, due to work-life imbalance problems, as well as dissatisfaction with salaries, promotions, supervisors, co-workers, and workload in the banking industry (Nafiudin, 2015). The outcome of this research showed that the work-life balance factor which in this study consists of work-life conflict and job satisfaction which consists of satisfaction with salary, promotions, supervisors, co-workers, and work itself simultaneously affects turnover intentions.

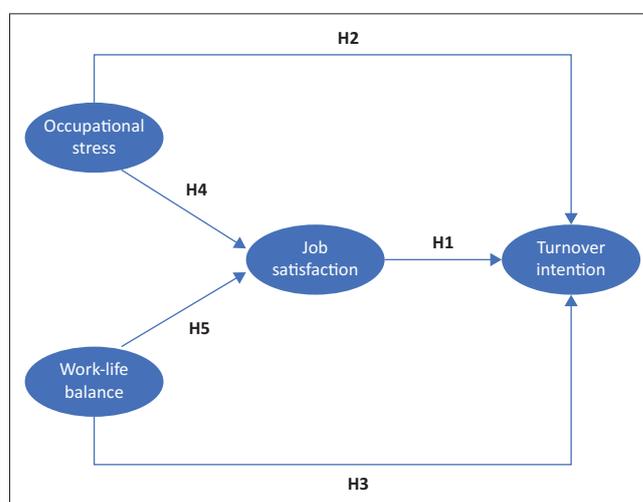
Sismawati and Lataruva (2020) conducted a research in the Syariah banking industry and stated that job satisfaction variable is proven to intercede the relationship between work-life balance and turnover intentions. That is, the perceived job satisfaction of employees can affect the relationship between work-life balance and turnover intentions. Work-life balance affects job satisfaction and job satisfaction affects turnover intentions. If in work-life balance, employees are dissatisfied with co-workers, promotions, salaries, supervision, or the work itself, it can cause employees to want to leave the company:

H6b: Job satisfaction mediates the relationship between work-life balance and turnover intentions.

Research design

The sample consisted of 427 respondents who worked at 14 commercial banks, 8 insurance companies, and 3 securities firms during the course of 2 months, beginning in January and ending in February 2023. However, the decision to accept the factor loading as validity should be more than 0.7 (Hair et al., 2014). According to the validity test results, there were 38 valid questions, 9 measuring occupational stress, 12 measuring work-life balance, 12 measuring job satisfaction, and 5 measuring turnover intentions. The results of the validity and reliability tests are shown in Table 1.

Based on the findings from the assessments of convergent validity and composite reliability as presented in Table 1, a total of 55 items were subjected to scrutiny. This scrutiny led to the identification of 17 items characterised as lacking validity within the context of the study. These non-valid items encompassed two items within the domain of occupational stress, five items within the domain of work-life balance, eight items within the domain of job satisfaction, and two items within the domain of turnover intentions. The rationale for their exclusion rested upon the criterion that each item's factor loading failed to attain a threshold of 0.7, signifying a suboptimal level of correlation with its underlying construct.



H, hypothesis.

FIGURE 1: Research model.

TABLE 1: Convergent validity and composite reliability test results.

Variable	Item	Factor loading	AVE	CR	
OS	-	-	0.587	0.909	
	OS1	0.782	-	-	
	OS2	0.805	-	-	
	OS3	0.821	-	-	
	OS4	0.742	-	-	
	OS5	0.756	-	-	
	OS6	0.736	-	-	
	OS8	0.717	-	-	
	WLB	-	-	0.520	0.883
WLB4		0.754	-	-	
WLB5		0.702	-	-	
WLB6		0.710	-	-	
WLB7		0.732	-	-	
WLB8		0.741	-	-	
WLB9		0.706	-	-	
WLB10		0.702	-	-	
JS		-	-	0.617	0.865
		JS1	0.806	-	-
		JS2	0.818	-	-
	JS3	0.785	-	-	
	JS5	0.730	-	-	
TI	-	-	0.806	0.926	
	TI1	0.922	-	-	
	TI2	0.878	-	-	
	TI5	0.892	-	-	

AVE, average variance extracted; CR, composite reliability; JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.

From the initial set of 55 items, subsequent analysis revealed that 38 items remained robust and exhibited strong construct validity across all assessed domains. The retained items achieved a factor loading exceeding the prescribed threshold of 0.7, indicating a notable level of alignment with their respective constructs. Furthermore, the assessment of internal consistency reliability provided favourable results, with the values of Average Variance Extracted (AVE) exceeding 0.5 for all constructs and the measure of Composite Reliability surpassing the accepted threshold of 0.7. This outcome further bolstered the confidence in the dependability of the measurement instrument employed in the study.

The Fornell and Larcker criterion (Fornell & Larcker, 1981), where the square root of all AVE scores is greater than the correlation between the constructs, was used to test discriminant validity, as shown in Table 2.

Results and discussion

The results show that the R^2 for turnover intentions is 0.191. Based on this, the turnover intentions fall in the category of weak determination, which indicates that the effect of occupational stress, work-life balance and job satisfaction on turnover intentions is 19.1% with the remaining 80.9% being influenced by other variables outside the study. Meanwhile, job satisfaction has R^2 value of 0.380 which indicates that the effect of occupational stress and work-life balance on job satisfaction is 38% with the remaining 62% influenced by other variables outside this study. The R^2 value of 0.380 indicates that the impact is moderate (Table 3).

TABLE 2: Discriminant validity (Fornell-Larcker criterion).

Variables	JS	OS	TI	WLB
JS	0.785	-	-	-
OS	-0.459	0.766	-	-
TI	-0.418	0.240	0.898	-
WLB	0.575	-0.454	-0.341	0.721

JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.

TABLE 3: Analysis R^2 .

Variable	R^2 square	R^2 square adjusted
TI	0.191	0.185
JS	0.380	0.377

TI, turnover intentions; JS, job satisfaction.

TABLE 4: Analysis F^2 .

Matrix	JS	OS	TI	WLB
JS	-	-	0.080	-
OS	0.079	-	0.001	-
TI	-	-	-	-
WLB	0.273	-	0.016	-

JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.

Based on the results shown in Table 4, it can be concluded that the influence of the occupational stress variable on job satisfaction falls in a category of small effect (F^2 value of 0.079) or it can be concluded that there is no substantive effect of the occupational stress variable on job satisfaction. Also, the influence of the occupational stress variable on turnover intentions falls in the category of small effect (F^2 value of 0.001) or it can be concluded that there is no substantive effect of the occupational stress variable on turnover intentions. Meanwhile the effect of the work-life balance variable on job satisfaction is medium effect (F^2 value of 0.269) or it can be concluded that there is a substantive effect of the work-life balance variable on job satisfaction.

Furthermore, the effect of the work-life balance variable on turnover intentions is small effect (F^2 value of 0.016) or it can be concluded that there is no substantive effect of the work-life balance variable on turnover intentions. Lastly, the influence of the job satisfaction variable on turnover intentions is small effect (F^2 value of 0.080) or it can be concluded that there is a low impact of the job satisfaction variable on turnover intentions.

Table 5 and Table 6 show the result of the hypotheses test. According to the result, six of the seven hypotheses were supported, while one (Hypothesis 2) was not supported:

H1: Job satisfaction has a negative significant effect on turnover intention

Based on the results of the hypotheses testing, the first hypothesis is supported. It means that job satisfaction has negative significant effect on turnover intentions. Therefore, the higher the level of job satisfaction, the lower the employees' desire to move. These findings were consistent with earlier research by Randhawa (2007) which shows the same result that job satisfaction has a prominent and negative connection to turnover intentions. This means that the more

TABLE 5: Bootstrapping direct effect.

Hypothesis	Path	<i>a</i>	<i>T</i> -stat	<i>p</i>	Conclusion
H1	JS → TI	-0.324	4.565	0.000	Supported
H2	OS → TI	0.027	0.563	0.287	Not supported
H3	WLB → TI	-0.142	2.044	0.021	Supported
H4	OS → JS	-0.249	4.895	0.000	Supported
H5	WLB → JS	0.462	9.395	0.000	Supported

JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.
→, path effect

TABLE 6: Bootstrapping indirect effect.

Hypothesis	Path indirect effect	<i>a</i>	<i>T</i> -stat	<i>p</i>	Conclusion
H6a	OS → JS × JS → TI = -0.250 × -0.418 = 0.104	0.081	3.332	0.000	Supported
H6b	WLB → JS × JS → TI = 0.460 × -0.418 = -0.192	-0.150	4.311	0.000	Supported

JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.
→, path effect

the employees are satisfied with their job, the lower is employees' turnover intentions.

Moreover, Sheraz et al. (2014) also reported that job satisfaction is significantly negatively related to turnover intentions. Majority of respondents agree that good relations with co-workers will boost their satisfaction working in the company as shown by high mean value of 4.227. When they feel satisfied, it will lead to lower turnover intentions. Majority of the respondents also agree that they often think to start their own business as shown by high mean value of 3.593. It means that if they do not feel satisfied, they will look for another opportunities. Therefore, the banking industry provide several methods to reduce occupational stress within employees. Findings specifically point out the necessity for financial institutions to urgently make sure that their organisational policies are beneficial to employees and strategically connect them with the organisation's overall objective:

H2: Occupational stress has positive effect on turnover intentions

Based on the results of the hypotheses testing, the second hypothesis is not supported. It means that occupational stress unnecessarily effects turnover intentions. The respondent's answer reflect occupational stress does not affect the turnover intentions positively. This finding is consistent with Griffin et al. (2010, as cited in Lambert et al., 2018), that occupational stress can develop when a person experiences harshness, pressure, restlessness, disillusionment, and other office challenges. Thus, how much workload staff received and caused occupational stress, but they chose to stay in the company, and they do not want to leave their job.

Majority of respondents agree that they can avoid work stress as shown by mean value ranging from 1.951 to 2.234. Respondents do not feel stress if they can complete their work with the adequate work equipment, the workload is fair and reasonable, fairness of leader, no conflict with supervisor and co-workers, fairness of remuneration and fairness for the time to complete their work; therefore, if

they do not feel stress, it will lower the turnover intentions. On the turnover intentions, although majority of respondents agree that they often think about starting their own business as shown by high mean value of 3.593, it does not result in them resigning from their job as reflected in responses where only 15.7% of respondent have intention to leave their job.

Furthermore, as most respondents are married with the responsibility to support their family, they may tend to stay although feel stressed. This result shows that occupational stress is not seen as something negative, but that occupational stress is considered as part of their work:

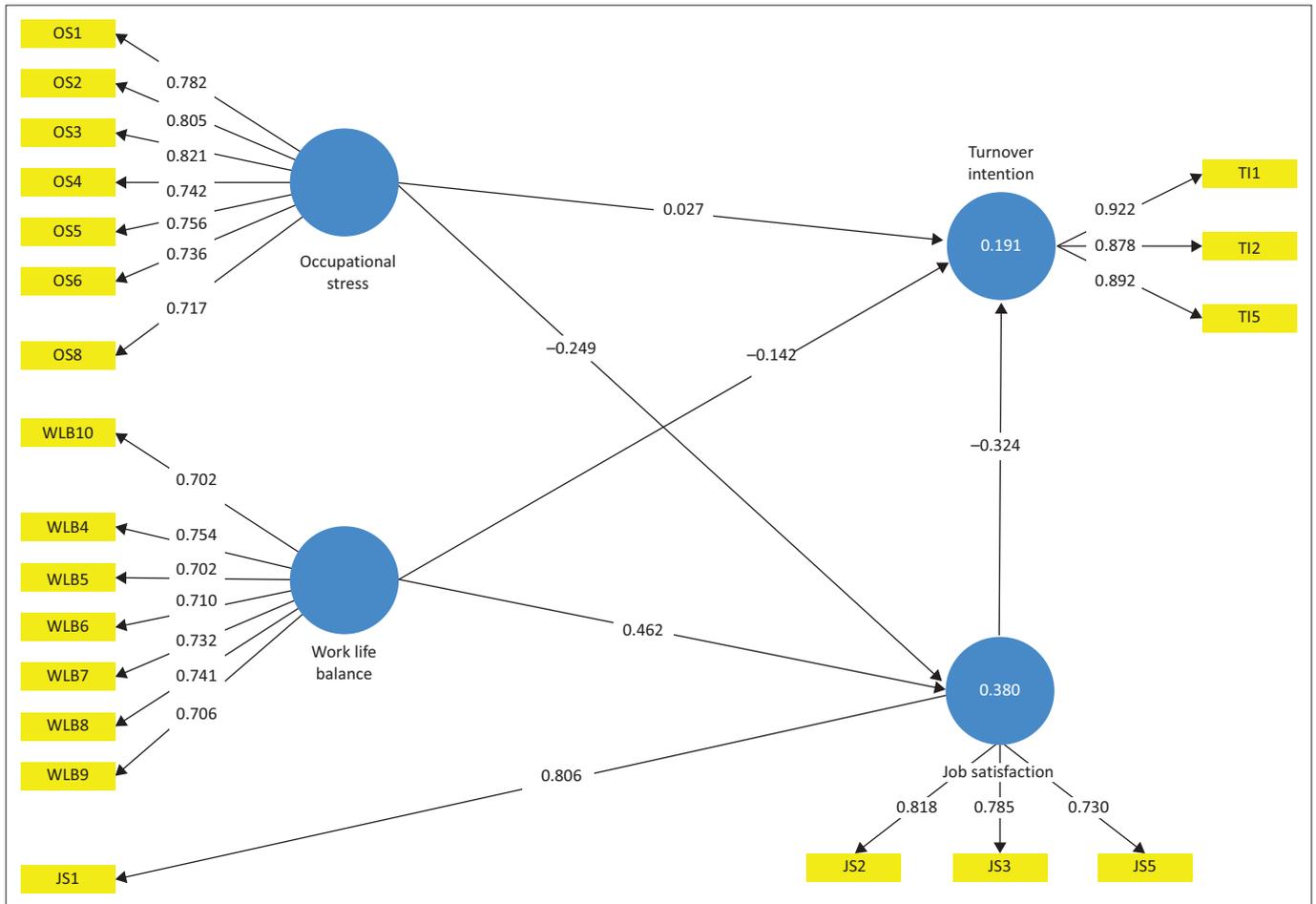
H3: Work-life balance has negative effect on turnover intentions

Based on the results of the hypotheses testing, the third hypothesis is supported. It means that work-life balance has negative effect on turnover intentions. Therefore, if employees feel balance in work and personal life, it will reduce turnover intentions. These findings were consistent with earlier research by Gachter et al. (2013) which stated that employees who feel more balanced in their job and personal lives are less likely to consider leaving. In addition, Surlenty et al. (2014) also reported that work-life balance is proven to have a negative effect on the intention to leave. Majority of the respondents (94.1%) agree that good work and discipline have positive effect in their career as shown by high mean value of 4.351.

Meanwhile, the lowest mean value of 3.546 stated about set aside time for refreshing during busy work hours to avoid work stress. It means that if they feel balance in work and personal life, it will lead to reducing turnover intentions. Even though our respondents have some thoughts about opening their own business as shown by high mean value of 3.593, they still chose to stay on their job:

H4: Occupational stress has negative significant effect on job satisfaction

Based on the results of the hypotheses testing, Hypothesis 4 is supported. It means that occupational stress has negative significant effect on job satisfaction. These findings were consistent with earlier research by Sheraz et al. (2014) which stated that occupational stress has a negative impact on job satisfaction. In addition, Bemana (2013) also reported that a low level of stress will significantly affect the achievement of high employee job satisfaction. It meant if the employee does not feel stress, it turns out that they feel satisfied, so this finding answered our research question about the relationship between occupational stress and job satisfaction. Since majority of our respondent are female, the research result confirm Stroh et al. (1996). Furthermore, female employees struggled to fulfil all their tasks because they must fulfil many tasks, such as an employee, as a family member and as a mother when performing their duties (Assimaki et al., 2012). This suggests that occupational stress affects their job satisfaction. As a result, unmanaged stress can turn into distress, lowering an individual's level of satisfaction:



JS, job satisfaction; OS, occupational stress; TI, turnover intentions; WLB, work life balance.

FIGURE 2: Hypotheses test result.

H5: Work-life balance has positive significant effect on job satisfaction

Based on the results of the hypotheses testing, Hypothesis 5 is supported. It means that work-life balance has a positive significant effect on job satisfaction. These findings were consistent with earlier research by Maren et al. (2013) stating that work-life balance and job satisfaction are positively correlated. It meant if employees feel balance between work and personal life, it will lead to increasing job satisfaction. Majority of our respondents are already married (74.5%); therefore, work-life balance is very important for them as shown in their responses to the questionnaires where almost all the respondents agree with the indicators asked in the questionnaires. The result also revealed that male respondents respond to the pressure at work better than female respondents (77% compared to 71%). This argument is supported by previous findings of American Psychological Association (2010), which stated women are more likely than men (28% vs. 20%) to report having a great deal of stress (8, 9 or 10 on a 10-point scale). A study by Munyeka et al. (2022) found female facing more stress due to their overlapping roles, between personal and professional lives.

Therefore, the possible explanation is men can handle criticism better than women as shown in the responses (84%

compared 80%). This study also found that job satisfaction is influenced by salary where less than 50% of the respondents feel that they are fairly compensated, and 50% feel that their salary is sufficient for personal and/or family needs. Moreover, promotion also influences job satisfaction whereas only 22% of the respondents feel that the promotion policy at their workplace is already appropriate. These findings also concur with the study by Alshriti (2013) that measured job satisfaction using four indicators: contentment with pay, satisfaction with perceived promotions, satisfaction with the work itself, and satisfaction with superiors:

H6a: Job satisfaction mediates occupational stress to turnover intentions

Based on the results of the hypothesis testing, Hypothesis 6a is supported. It means that job satisfaction mediates occupational stress to turnover intentions. The findings are consistent with studies by Jaramillo et al. (2006) and Chiu et al. (2005) where they reported that job satisfaction mediates the relationship between occupational stress and turnover intentions. They argued that higher job satisfaction mechanisms will contribute to less stress and lower turnover intentions. When job satisfaction functions as a mediator, there will be a potent influence between occupational stress and turnover intentions. This influence is proposed to operate in a way where job satisfaction serves to enhance the

link between occupational stress and turnover intentions. This is posited to occur through a dual mechanism: firstly, by mitigating job stress, which subsequently contributes to heightened job satisfaction, and secondly, by ultimately reducing the inclination of employees to leave their positions.

Employees who are more satisfied with their jobs are more likely to stay with the company, so if the employees in the financial services industry had a high level of job satisfaction, their stress level would reduce, and their possibility of leaving would decrease.

Despite the heavy workload and work pressure, the employees do not intend to leave because they regarded their job is important for them. Employees will feel satisfied if they are comfortable with their work environment, so this finding answered our research question about how job satisfaction mediates occupational stress and turnover intentions. Majority of our respondents agree that they can avoid work stress because the work equipment provided is adequate as shown by high mean of 2.234. The respondents feel stress if they cannot complete their work. When occupation stress is reduced, it will lead to increased job satisfaction that, in return, will lower the turnover intentions.

Majority of respondents also agree that good collaboration with their co-workers will increase job satisfaction as shown by high mean value of 4.227. Thus, lowering stress will raise job satisfaction and reduce turnover intentions. Therefore, it will help the financial industry in reducing the occupational stress by making policies to keep employees satisfied and committed to the organisations. This finding thus answered our question about how job satisfaction mediates between occupational stress and turnover intentions:

H6b: Job satisfaction mediates work life balance to turnover intentions

Based on the results of the hypotheses testing, Hypothesis 6b is supported. It means that job satisfaction mediates work-life balance to turnover intentions. These findings were consistent with earlier research by Sismawati and Lataruva (2020) who conducted research in the Syariah banking industry stating that the job satisfaction variable was proven to negatively mediate the relationship between work-life balance and turnover intentions. However, Gadzali and Sondari (2020) reported a partial mediation of job satisfaction in the relationship between work-life balance and intention to resign. Majority of respondents agree that good work and discipline have a positive effect on their career development as shown by high mean value of 4.351.

The respondents feel that their work-life balance is achieved with their self-discipline. When the work-life balance is achieved, it will lead to job satisfaction that, in return, will lower the turnover intentions. On turnover intentions, majority of respondents also agree that good relationship with co-workers will increase job satisfaction as shown by high mean value of 4.227, and this result is also in accordance

with previous research findings where if employees are dissatisfied with co-workers, it can cause employees wanting to leave the company. Thus, the higher the job satisfaction, the lower the turnover intentions. The achievement of work-life balance increases job satisfaction and reduces turnover intentions. Therefore, it will provide the financial industry company the opportunities to retain their best employees by improving the work-life balance of its employees. Thus, this finding answered our research question about how job satisfaction mediates between work-life balance and turnover intentions.

Conclusion, implications and future research

This study is intended to identify the effects of occupational stress and work-life balance on turnover intentions through job satisfaction as the mediating role in the financial services industry. Work-life balance has been shown to have a considerable positive effect on job satisfaction. It means that employees' work-life balance will have a similar influence on job satisfaction, while occupational stress has been shown to have a positive effect on turnover intentions and a negative significant effect on job satisfaction. Job satisfaction was found to have a considerable negative impact on turnover intentions. Therefore, out of seven hypotheses proposed in this research only one (Hypothesis 2) is not supported. The job satisfaction negatively mediates the relationship between work-life balance and turnover intentions.

This suggests that work-life balance affects employees' attitudes towards their jobs and makes them disinterested in their job. As a result, people with poor levels of job satisfaction choose to leave their current jobs in the hope of finding ones that are more fulfilling and permit them to maintain a better work-life balance. This study concludes that occupational stress does not have influence on turnover intentions. The occupational stress is not seen as something negative but as part of their work and employees can manage their stress level.

There are several limitations from the results of this study including point of view this research is just only from employees and has not been confirmed from point of view management, moreover demographics respondents are too varied or not specific also from the result of *R* square turnover intentions which is still low so there are other aspects besides occupational stress, work life balance, and job satisfaction that can be explored more deeply which is have strong relation to turnover intentions. Some of the indicators as follows: (1) I behave well at work, (2) I feel the company treats me well, can be considered as weak indicators in work life-balance and turnover intentions.

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Competing interests

The authors have declared that no competing interest exists.

Authors' contributions

A.M., was involved in literature review and data analysis.
D.T., was involved in writing the results.

Ethical considerations

The authors hereby declare that this research did not use sensitive data or involved experiments with humans or animals.

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Data availability

The authors confirm that the data supporting the findings of this study are available within the article.

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