



The Impact of Work Family Conflict on Turnover Intention: A Study of Married Gen Z Banking Employees in Indonesia with Burnout and Job Satisfaction as Mediators

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ABSTRACT

Keywords:

Work Family Conflict,
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This study aims to analyze the effect of work family conflict on turnover intention among married Generation Z employees in the banking sector, with burnout and job satisfaction serving as dual mediating variables. A quantitative approach was employed by distributing online questionnaires to 200 married Gen Z banking employees in Indonesia, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results indicate that work–family conflict has a positive and significant effect on turnover intention, although its direct contribution is relatively small. However, work–family conflict exerts a strong and significant influence on increasing burnout and decreasing job satisfaction. Among the variables examined, job satisfaction emerged as the most dominant predictor in reducing turnover intention, demonstrating the highest path coefficient. Furthermore, the mediation analysis confirms that burnout and job satisfaction function as significant emotional mechanisms that translate work–family conflict into turnover intention, with the mediating role of job satisfaction being substantially stronger than that of burnout. These findings imply that maintaining and enhancing job satisfaction is a critical talent retention strategy, particularly in mitigating the adverse effects of work–family conflict among married Gen Z employees in the banking industry.

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INTRODUCTION

The increasing dominance of Generation Z in Indonesia's workforce has created a strategic societal issue concerning employee retention and sustainable organizational performance. As young employees transition into adulthood and marriage, they face dual responsibilities that require balancing professional and family roles. This shift makes the issue of turnover intention not merely an

organizational concern but also a broader socio-economic challenge, as high employee mobility can disrupt productivity, increase recruitment costs, and weaken institutional stability. Evidence indicates that Generation Z demonstrates higher mobility and stronger expectations for flexibility compared to previous generations (S. D. T. Putri et al., 2025). Globally, the average employee turnover rate reached 10.9% in 2024, with significant generational variation. These patterns suggest that organizations must understand the underlying psychological and contextual drivers of turnover intention among young married employees. Therefore, examining turnover intention among married Gen Z employees in the banking sector is socially and economically important.

Despite their growing presence in the labor market, Generation Z employees are often characterized by high career mobility and elevated expectations regarding work flexibility and meaningful engagement. Gaidhani et al. (2019) estimated that by 2020, Generation Z accounted for more than 30% of the workforce, indicating their substantial demographic influence. However, high turnover rates have been particularly visible in the banking sector, where employee turnover exceeded 25% annually, and 81% of employees expressed intentions to leave (Giao et al., 2020). Kartika et al. (2024) further reported that approximately 61% of Gen Z employees would leave their jobs within two years if alternative opportunities were available. These findings highlight a structural retention problem, particularly when organizational climates are perceived as rigid or misaligned with generational expectations (S. D. T. Putri et al., 2025). Consequently, organizations face increasing difficulty in designing effective retention strategies tailored to the characteristics of married Gen Z employees.

Empirical data from Indonesia reinforce the urgency of this issue. According to the LinkedIn Workforce Report (2024), turnover among Generation Z in Indonesia is 54% higher than that of Generations Y and X over the past five years. GoodStats (2024) reported that 69% of Gen Z workers in Indonesia experience turnover intention, while approximately 40% plan to leave their jobs within two years. Page Michael (2022) also noted that 84% of Indonesian employees intended to seek new employment within six months. Although only 2% of Indonesian Gen Z employees are married (IDN Research Institute, 2024), this subgroup faces intensified work–family pressures. At the regional level, research in Pontianak involving 152 Gen Z employees revealed that work–family conflict (WFC) and burnout significantly increase turnover intention (Revaldo et al., 2025). These findings underscore the vulnerability of married Gen Z employees in balancing dual roles.

Prior research has consistently identified work–family conflict as a significant predictor of turnover intention. Studies in Indonesian banking institutions show that higher WFC leads to increased turnover intention (Kurniawati et al., 2018; Sabella & Fazlurrahman, 2023; Prasetyo et al., 2023).

Specifically, Revialdo et al. (2025) found that WFC significantly elevates burnout, which subsequently increases turnover intention among Gen Z employees. Similarly, Chandra (2024) and Yasmin et al. (2023) confirmed that burnout, particularly emotional exhaustion, significantly predicts employees' intention to leave. Internationally, Tavassoli and Sunyer (2025) emphasized burnout's mediating role between work stressors and turnover intention. These findings indicate that WFC not only directly influences turnover intention but also operates indirectly through psychological strain mechanisms.

In addition to burnout, job satisfaction has frequently been identified as a mediating variable in turnover studies. Duha (2016) defines job satisfaction as a pleasurable emotional state resulting from work experiences. Empirical findings in Indonesian banking show that emotional exhaustion reduces job satisfaction, while higher job satisfaction lowers turnover intention (Adelia et al., 2024; Kirana et al., 2023). However, most studies examine burnout or job satisfaction separately rather than integrating them into a dual mediation framework. Research focusing specifically on married Gen Z banking employees remains limited. For example, Arifudin and Filatrovi (2021) identified WFC effects without modeling dual mediators, while Christy and Heryjanto (2021) examined burnout without including job satisfaction or focusing on married Gen Z. This gap suggests the need for a comprehensive mediation model.

This study introduces a dual mediation model that simultaneously examines burnout and job satisfaction as parallel and potentially serial mediators in the relationship between work–family conflict and turnover intention among married Generation Z banking employees in Indonesia. Unlike prior studies that treated mediators independently or overlooked marital status, this research integrates psychological strain and attitudinal responses within a single structural framework. By focusing on married Gen Z employees, the study captures a unique demographic segment experiencing intensified role conflict. This approach represents a state-of-the-art contribution by linking generational characteristics, marital status, and sector-specific pressures within a comprehensive structural equation modeling analysis.

Based on these considerations, this study seeks to answer the following research question: How does work–family conflict influence turnover intention among married Generation Z banking employees, and to what extent do burnout and job satisfaction mediate this relationship? This research argues that work–family conflict increases turnover intention both directly and indirectly, primarily through heightened burnout and reduced job satisfaction. Furthermore, it is hypothesized that job satisfaction plays a stronger mediating role than burnout in suppressing turnover intention. By addressing this gap, the study contributes theoretically to turnover intention literature and practically to the development of evidence-based retention strategies for married Gen Z employees in Indonesia's banking sector.

RESEARCH METHODS

This study employed a quantitative research design, which emphasizes objective measurement and numerical analysis to test hypotheses and examine relationships among variables (Hair et al., 2021). A quantitative approach was selected because it allows for statistical testing of the structural relationships between work–family conflict, burnout, job satisfaction, and turnover intention, ensuring generalizable and empirically robust findings. Data were collected through an online questionnaire distributed via Google Forms using a Likert scale to convert respondents’ attitudes and perceptions into numerical data. The population consisted of married Generation Z employees working in the banking sector across Indonesia. The sample size was determined using a 95% confidence level and a 7% margin of error, resulting in approximately 200 respondents, calculated using the Lemeshow formula $n = \frac{z^2 p(1-p)}{d^2}$. The sampling technique applied was non-probability purposive sampling, with criteria: (1) employees working in the banking sector in Indonesia; (2) aged 18–27 years (born 1997–2008); (3) minimum one year of work experience; and (4) married.

Data analysis followed several stages. First, data condensation (reduction) was conducted by screening incomplete responses, coding the data, and preparing it for statistical processing. Second, data display was carried out by presenting descriptive statistics and structural model outputs to facilitate interpretation. Third, data verification involved hypothesis testing using Structural Equation Modeling based on Partial Least Squares (PLS-SEM) through SmartPLS software to confirm causal relationships among latent variables. Model evaluation was conducted through the outer model to assess indicator validity and reliability (convergent and discriminant validity), and the inner model to test the structural relationships among constructs. The trustworthiness and rigor of the data were ensured through validity and reliability testing, including composite reliability, Cronbach’s alpha, Average Variance Extracted (AVE), and cross-loading analysis, thereby confirming that the constructs were measured accurately and consistently (Hair et al., 2021).

RESULTS AND DISCUSSION

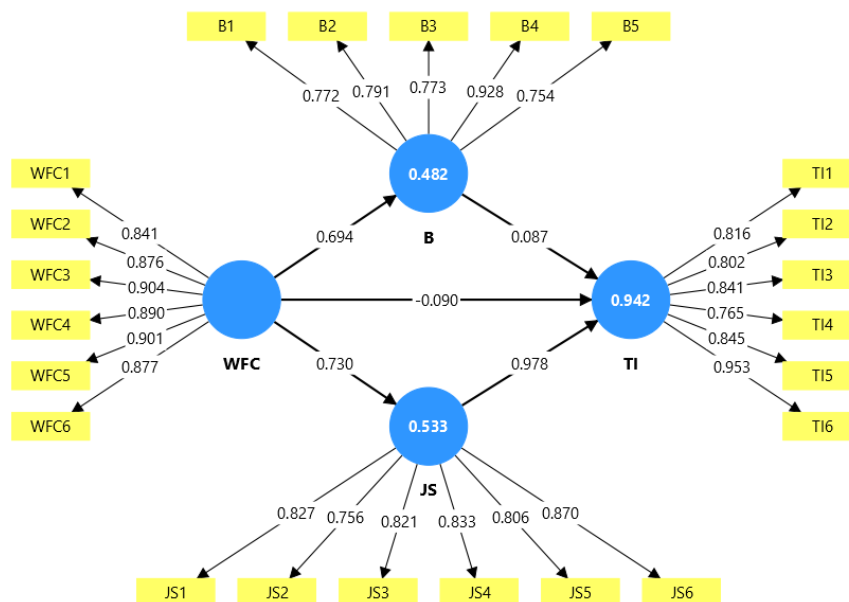
Results

Table 1. respondent criteria

Characteristics	Category	Frequency	Percentage (%)
Gender	Gender: Female	104	52%
	Male	96	48%
Age	18 to 20	40	20%
	21 to 25	112	56%

	26 to 30	48	24%
last education	High School Diploma	44	22%
	Diploma 3	32	16%
	Bachelor's Degree	124	62%
Work Experience	Less than 1 year	0	0%
	More than 1 year	200	100%

The table above shows that this research involved 200 respondents with a relatively balanced gender composition, namely women (52%) and men (48%). The respondent profile is dominated by the productive age group of 21–25 years (56%), and the majority have a bachelor's degree (62%). All respondents (100%) have worked for more than one year, indicating that the sample has sufficient stable work experience to provide a valid assessment of the research variables.



Source: Processed in SmartPLS 4, 2026

Figure 1. Outer Model

Figure 1 shows that Work–Family Conflict (WFC) influences Burnout and Job Satisfaction. The higher the work–family conflict, the greater the level of burnout experienced by employees and the greater the change in their level of job satisfaction. Burnout has been shown to increase Turnover Intention, while Job Satisfaction has a very strong influence on employees' intention to leave the organization. The direct effect of WFC on Turnover Intention is relatively weak, so its impact occurs more indirectly through burnout and job satisfaction. The R-square value indicates that the model is able to explain 48.2% of the variation in Burnout, 53.3% of the variation in Job Satisfaction, and 94.2% of the variation in Turnover Intention, indicating excellent predictive ability of the model.

Table 2. Convergent Validity

Variabel	Item	Outer Loading	Result
WORK FAMILY CONFLICT	WFC1	0.841	VALID
	WFC2	0.876	
	WFC3	0.904	
	WFC4	0.890	
	WFC5	0.901	
	WFC6	0.877	
BURNOUT	B1	0.772	VALID
	B2	0.791	
	B3	0.773	
	B4	0.928	
	B5	0.754	
JOB SATISFACTION	JS1	0.827	VALID
	JS2	0.756	
	JS3	0.821	
	JS4	0.833	
	JS5	0.806	
	JS6	0.870	
TRUNOVER INTENTION	TI1	0.816	VALID
	TI2	0.802	
	TI3	0.841	
	TI4	0.765	
	TI5	0.845	
	TI6	0.953	

Source: Processed Data, 2026

Based on the results in Table 1, all indicators in the Work–Family Conflict (WFC), Burnout (B), Job Satisfaction (JS), and Turnover Intention (TI) variables have outer loading values ranging from 0.754 to 0.953. These values indicate that each indicator has a strong correlation with the construct it measures. Most outer loading values have exceeded the minimum limit of 0.708, thus it can be concluded that all indicators meet the criteria for convergent validity (Hair et al., 2022). Thus, all statement items in this study are declared valid and suitable for use as measuring tools for each research variable.

Table 3. Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Result
Burnout	0.867	0.902	0.650	Reliable
Job Satisfaction	0.903	0.925	0.672	Reliable
Trunover Intention	0.919	0.934	0.704	Reliable
Work Family Conflict	0.944	0.954	0.778	Reliable

Source: *Processed Data, 2026*

A variable is considered reliable if its Cronbach's Alpha and Composite Reliability values are greater than 0.7, and its AVE value exceeds 0.5 (Hair et al., 2022). Based on the results in Table 2, the variables Burnout, Job Satisfaction, Turnover Intention, and Work–Family Conflict each showed Cronbach's Alpha and Composite Reliability values above 0.7, and an AVE value above 0.5. This indicates that all variables in this study have a good level of reliability and construct validity, making them suitable for further analysis.

Table 4. Discriminant Validity (Fornell-Larcker Criterion)

	B	JS	TI	WFC
B	0.806			
JS	0.645	0.820		
TI	0.655	0.968	0.839	
WFC	0.694	0.730	0.684	0.882

Source: *Processed Data, 2026*

Table 4 presents the results of the discriminant validity test using the Fornell–Larcker criterion, which compares the square root of the AVE on the diagonal with the correlation values between constructs. A construct is considered to have good discriminant validity if the square root of the AVE is greater than its correlation with other constructs (Hair et al., 2022). Based on the results in the table, the variables Burnout, Job Satisfaction, Turnover Intention, and Work–Family Conflict show higher square root of AVE values than their correlation values with other constructs. This indicates that all constructs in this study have met the discriminant validity criteria.

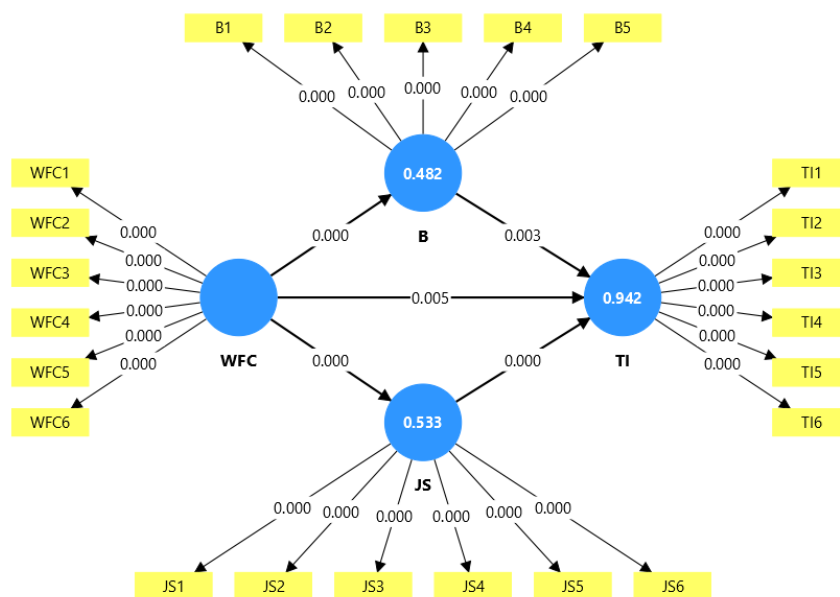


Figure 2. Inner Model

Table 5. Hypothesis Testing of Direct Effect

Hipotesis	Path	Original sample (O)	T statistics (O/STDEV)	P values	Result
H1	WFC -> TI	-0.090	2.820	0.005	Di terima
H2	WFC -> B	0.694	11.831	0.000	Di terima
H3	B -> TI	0.087	2.961	0.003	Di terima
H4	WFC -> JS	0.730	12.026	0.000	Di terima
H5	JS -> TI	0.978	36.208	0.000	Di terima
H6	WFC -> B -> TI	0.060	2.875	0.004	Di terima
H7	WFC -> JS -> TI	0.714	10.840	0.000	Di terima

Source: Processed Data, 2026

Hypothesis testing results are shown in Table 5 Based on the statistical test results, all direct effect hypotheses (H1-H5) were accepted because they had p-values below 0.05. However, there was a unique finding in H1 where increasing Work-Family Conflict (WFC) actually significantly decreased Turnover Intention (coefficient -0.090). Meanwhile, WFC proved to be a strong driver of increased Burnout (H2) and, surprisingly, also increased job satisfaction (H4) in this sample. Furthermore, Burnout (H3) and job satisfaction (H5) positively triggered employee turnover intentions, with Job Satisfaction emerging as the most dominant and significant factor influencing Turnover Intention compared to other variables.

Based on the results of the mediation path analysis (indirect effect), hypotheses H6 and H7 were accepted and significant, demonstrating that Burnout and Job Satisfaction empirically act as mediating variables in the relationship between Work-Family Conflict (WFC) and Turnover Intention. These findings indicate that the influence of work-family conflict on employee turnover intentions is channeled through both mediators, where the mediating role of Job Satisfaction (0.714) was found to be much stronger and more dominant than the mediating role of Burnout (0.060). This indicates that job satisfaction is the most important key factor in explaining how role conflict experienced by employees ultimately impacts their desire to leave the organization.

Table 6. F-Square

	f- square	Result
B -> TI	0.062	Small
JS -> TI	7.149	Large
WFC -> B	0.930	Large
WFC -> JS	1.142	Large
WFC -> TI	0.054	Small

Source: Processed Data, 2026

Table 6 shows the f-square (f^2) values that illustrate the magnitude of the influence of each construct in the structural model. The analysis results indicate that Work–Family Conflict (WFC) has a significant influence on Burnout ($f^2=0.930$) and Job Satisfaction ($f^2=1.142$). This indicates that work–family conflict is an important factor that triggers burnout and influences employee job satisfaction levels. However, the direct influence of WFC on Turnover Intention ($f^2=0.054$) is relatively small. Furthermore, Burnout has a small influence on Turnover Intention ($f^2=0.062$). Conversely, Job Satisfaction shows a very large influence on Turnover Intention ($f^2=7.149$), which confirms that job satisfaction is a major factor in determining employee intentions to leave the organization. Referring to the criteria of Hair et al. (2022), an f^2 value of 0.02 indicates a small effect, 0.15 a medium effect, and 0.35 or more indicates a large effect. Overall, these results confirm the important role of work–family conflict and especially job satisfaction in the developed research model.

Table 7. R-Square

	R-Square	R-Square Adjusted
B	0.482	0.479
JS	0.533	0.531
TI	0.942	0.942

Source: Processed Data, 2026

Table 7 shows that Burnout (B) has an R-Square value of 0.482 and an Adjusted R-Square of 0.479, indicating that 48.2% of the variance in Burnout can be explained by Work–Family Conflict. Job Satisfaction (JS) demonstrates an R-Square value of 0.533 (Adjusted R-Square = 0.531), meaning that 53.3% of its variance is accounted for by the predictor variables in the model. Meanwhile, Turnover Intention (TI) presents a very high R-Square value of 0.942, signifying that 94.2% of the variance in Turnover Intention is explained by Work–Family Conflict, Burnout, and Job Satisfaction. These results indicate that the structural model has strong explanatory power, particularly in predicting Turnover Intention, confirming the substantial contribution of the proposed variables in explaining employees' intention to leave.

Discussion

Based on the hypothesis testing results, Work–Family Conflict (WFC) was found to have a significant effect on Turnover Intention (TI), with a path coefficient of -0.090 and an f^2 value of 0.054, which is categorized as small. Although statistically significant, the relatively low coefficient indicates that work–family conflict does not directly and automatically drive employees to resign without the presence of reinforcing factors. This finding is consistent with

Widyastuti & Surya (2021), who argue that dual-role conflict creates discomfort, yet resignation decisions remain influenced by economic considerations. Hidayat & Pratama (2022) further explain that WFC often functions as an initial trigger that requires accumulated pressures before evolving into a concrete intention to leave. Lestari & Wijaya (2023) highlight the buffering role of coworker social support, while Sari & Rahardjo (2024) emphasize that in collectivist cultures, family responsibilities may actually motivate employees to remain for financial stability. Nugraha & Setiawan (2022) conclude that organizations still have room for intervention through family-friendly policies before turnover intention develops into actual resignation.

In contrast, WFC demonstrated a strong and significant positive effect on Burnout, with a path coefficient of 0.694 and an f^2 value of 0.930, indicating a substantial contribution in explaining emotional exhaustion. This suggests that imbalance between domestic and professional demands significantly drains employees' psychological energy. Putra & Mujiati (2021) state that dual-role conflict triggers intense emotional fatigue, while Sari & Indrawati (2022) note that family interference during working hours creates sustained occupational stress. Wicaksono & Rahmawati (2023) add that high family demands without organizational support accelerate cynicism and depersonalization. Similarly, Hidayat et al. (2021) emphasize that difficulties in time management lead individuals to feel psychologically trapped, and Lestari & Mariatin (2024) identify WFC as a dominant predictor of burnout in modern organizational settings.

Burnout was also found to have a positive and significant effect on Turnover Intention, with a path coefficient of 0.087 and an f^2 value of 0.062, indicating a small effect size. This finding suggests that mental exhaustion contributes to employees' intention to leave as a coping response to prolonged work pressure. Putra & Mujiati (2021) explain that emotionally exhausted individuals often perceive resignation as a recovery strategy. Indrawati & Sari (2022) argue that cynicism weakens employee attachment, encouraging the search for alternative employment. Wicaksono & Rahmawati (2023) report that accumulated physical and emotional fatigue gradually reduces organizational loyalty. Hidayat et al. (2021) warn that burnout serves as an early warning signal for management, as it may spread within teams and lower collective morale, while Mariatin & Lestari (2024) conclude that unmanaged burnout can eventually lead to resignation decisions that are not easily prevented through financial incentives alone.

Furthermore, WFC showed a strong effect on Job Satisfaction, with a path coefficient of 0.730 and an f^2 value of 1.142. This indicates that employees' perceptions of job satisfaction are highly influenced by the extent to which work interferes with their personal lives. Handayani & Kurniawan (2021) argue that optimal job satisfaction is achieved when organizations respect employees' personal boundaries. Pratama & Suwandana (2022) maintain that flexibility in managing family-related conflicts enhances loyalty and workplace happiness. Ramadhan & Ratnaningsih (2023) identify feelings of guilt due to neglecting domestic responsibilities as a major factor eroding job satisfaction. Saputra & Mayasari (2022) emphasize that emotional stability at home forms the foundation for satisfactory job performance, and Nugraha & Utami (2024) assert that organizations minimizing WFC tend to cultivate more positive and dedicated employees.

The most dominant relationship in the model was the effect of Job Satisfaction on Turnover Intention, with a path coefficient of 0.978 and an f^2 value of 7.149. This finding empirically confirms that job satisfaction serves as the primary defense mechanism in talent retention strategies. Putri & Wibawa (2021) state that employees whose needs are fulfilled are less attracted to external opportunities. Sari & Kurniawan (2022) identify dissatisfaction as the most accurate predictor of career-search behavior. Hidayat & Mulyani (2024) argue that psychological dissatisfaction triggers resignation intentions more rapidly than physical fatigue alone. Gunawan & Lestari (2021) highlight the importance of workplace comfort and social interaction in sustaining employee commitment, while Maulana & Zulkifli (2023) emphasize that the high R-square value (94.2%) for Turnover Intention confirms job satisfaction as the strategic key in human resource retention.

Finally, the mediation analysis further clarifies the structural dynamics. Burnout significantly mediated the relationship between WFC and Turnover Intention with an indirect effect of 0.060. Wulandari & Dwiatmadja (2021) describe WFC as a "slow poison" that, through burnout, weakens organizational commitment, while Permana & Rahayu (2022) define burnout as the emotional bridge of accumulated domestic pressure. Sihombing & Siregar (2023) note that employees generally do not resign immediately due to family conflict but do so when mental health deteriorates. Gozali & Rahardjo (2022) and Arifin & Wijaya (2024) emphasize the importance of mental energy management interventions. However, the mediation effect through Job Satisfaction was substantially stronger, with an indirect effect of 0.714. Fachreza et al. (2023) identify job satisfaction as the key mediator of dual-role conflict, while Wulandari &

Firmansyah (2022), Santoso & Pratama (2023), Dewi & Putra (2022), and Irawan & Hidayat (2024) consistently conclude that strengthening job satisfaction represents the most systemic and effective strategy for reducing Turnover Intention resulting from Work–Family Conflict.

CONCLUSION

This study demonstrates that work–family conflict plays a crucial role in shaping the psychological condition and work attitudes of married Generation Z employees in the Indonesian banking sector. The most important finding reveals that work–family conflict not only increases burnout and reduces job satisfaction but also indirectly strengthens turnover intention through these two mediating variables. The key insight (hikmah) from this research is that turnover intention among Gen Z employees is not merely a rational career decision but a psychological outcome rooted in emotional exhaustion and declining job satisfaction caused by role imbalance. Among the predictors, job satisfaction emerges as the strongest protective factor in retaining employees, highlighting that maintaining positive work experiences is more strategic than relying solely on financial incentives. Academically, this study contributes to the human resource management and organizational behavior literature by empirically validating a dual mediation model using PLS-SEM and by focusing specifically on married Gen Z employees in the banking sector an underexplored demographic context that integrates generational characteristics with work family dynamics in emerging economies.

However, this study has several limitations. First, the cross-sectional design restricts the ability to capture long-term causal dynamics between work family conflict and turnover intention. Second, the use of self-reported questionnaires may introduce common method bias and subjective perception effects. Third, the sample was limited to married Gen Z employees in the banking sector in Indonesia, which may limit generalizability to other generations, industries, or cultural settings. Future research is therefore encouraged to apply longitudinal designs, incorporate multi-source data (such as supervisor evaluations), and explore additional moderating variables such as organizational support, flexible work arrangements, or psychological resilience. Expanding the study across different sectors or conducting cross-country comparisons would also provide deeper insights into how cultural and organizational contexts shape the relationship between work–family conflict and employee retention.

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