

IMPACT OF WORK LIFE BALANCE ON EMPLOYEE TURN OVER INTENTION WITH MEDIATING EFFECT OF JOB SATISFACTION

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Abstract

The modern work environment is highly competitive workforce has posed growing pressures on organizations to retain talented employees in their workforce because of growing work demands, technological progressions, and employee requirements. In the case of a quantitative type of research, we gather data, information through questionnaire from employees of different organizations. To evaluate the statical data we use Smart PLS (Partial Least Square Structural Equation Model). It was found in the structural model that work life and personal life stability has positive effect on satisfaction from job with negatively impacting employee quitting intention. Satisfaction from job also have negative impact on quitting intention and act as a mediator between work life and personal life stability and quitting intention. According to previous studies (Mobley, 1977; Tett and Meyer, 1993; Haar et al, 2014; Allen et al, 2020), outcome it indicates, a healthy work life and personal life stability contributes to satisfaction of job among employees to decreases employee intention to quit. Importance of this research to the current literature in that it offers a real-life example of a developing country where the forces of culture and organizational culture are not the same as those in the developed economies.

1.1 INTRODUCTION

A modern corporate world has undergone substantial changes in the dynamics of the workforce management owing to the rapid globalization, increased competition rates, technological development, as well as increased employee expectations. The modern employees have to struggle with mounting job pressures, work overload, and the constant pressure to balance work with personal life. The developments have seen that balancing between work and personal life become a major apprehension in organizational research because it has direct impacts on employee welfare, job attitudes, work performance, and retention rates. Balance

between work life and personal life is no longer well-thought-out to be a beacon of self-individual issue it has been adopted as a strategic organizational issue, which impact organization productivity, sustainability and effectiveness in long term.

Concluding that, balance between work and personal life is important aspect to investigate because it highly impacts the behavior of employee to predict their intentions to quit or satisfaction towards their job role. (Allen et al, 2020; Casper et al, 2018).

Having high rates of turnover increases the costs of recruitment and training, interferes with the workflow and leads to loss of valuable

organizational knowledge. As it has been established in previous research, quitting intention is a powerful forecaster of employee quitting. (Mobley, 1977; Tett and Meyer, 1993).

1.2 BACKGROUND OF THE STUDY

The existing studies all have a tendency to point out the negative work life and personal life stability with emotional exhaustion, inter-role conflict, low commitment towards organization, and higher intentions to quit. (Chang et al, 2020; Haar et al, 2014).

Gratification from job is a positive emotion that a person attains as outcome of analyzing their job proficiencies. (Locke, 1976). According to model of Job demand Resource (JDR) assumes the employees are more satisfied with their jobs when job resources overpower job demands: autonomy, managerial support, and flexible working schedules (Bakker and Demerouti, 2017).

Empirical studies show that personnel with better balance among work life and personal life would result better job happiness and less quitting intention. (Kerdpitak, 2022; Medina-Garrido et al, 2021). Research has discovered that employees that were supported well by the organization at this time had higher satisfaction from job and commitment, and those that reported work overload and lack of managerial support had reported more stress and quitting intention (Carnevale and Hatak 2020; Kniffin et al, 2021).

A demographics of work force have changed as well, as the younger generations, especially the Millennials, as well as Gen Z, value work and personal life stability, flexibility, personal welfare and meaningful work than conventional monetary rewards (Twenge et al., 2010). Personal and work life has emerged as strategic priority in contemporary HR management with supportive practices being a significant boost of satisfaction from their job and intentions to quit (Kim, 2020). According to theory of CSR (Conservation of Resources) assumes employees struggle to preserve valuable assets like time, energy and emotional stability; when work demands drain off the same, dissatisfaction and withdrawal behaviors are heightened (Hobfoll, 2011)

The studies show that long working hours, hierarchical organizational structures, low flexibility, and poor organizational support also add to the quitting intention in South Asian settings (Abid et al, 2020 Awan & Ahmed, 2014).

1.3 PROBLEM STATEMENT

In the present day competitive and demanding workplace, organizations are growing more and more difficult with regard to retaining competent and seasoned workers. The work life and personal life stability of employees has obstructed by high workload, restricted work hours, and incapability to equilibrium between both lifestyle. This can be caused by poor work life and personal life stability, which can result in tuft, dissatisfaction, which in result increase intentions to quit organization.

1.4 RESEARCH OBJECTIVE

The aim of this study is to measure relationship of how work life and personal life stability effects employee intentions to quit from their job where as satisfaction from job work as a mediator.

1.5 "RESEARCH QUESTION"

1. How work life and personal life stability impact and employee satisfaction from their job?
2. How quitting intention is determining factor by employee satisfaction from job?
3. Do work life and personal life stability play a major role in quitting intention?
4. How work life and personal life stability intermediate between quitting intention and satisfaction from job?

1.6 STUDY SCOPE

The current research aims at studying the correlation between work life and personal life stability, job-satisfaction and turnover-intention in an organization. The study confined that workers in the chosen field of employment and geographical location, and the figures is acquired through a survey. The study is narrowed down to three important variables, that is work life and personal life stability as an self-determining variable, satisfaction from job as a intermediating variable, and quitting intention as a reliant

variable. The research is designed in quantitative way, where data analysis done by PLS-SEM.

1.7 STUDY LIMITATION

To begin with, the research used a cross sectional design that restricts the risk of proving a correlation between work life and personal life stability and satisfaction from job and quitting intention. It would be better to have longitudinal studies to prove causality and behavior changes of the attitude of the employees through time.

Second, self-reported questionnaires were involved in data collection, and this method is prone to common method bias and social desirability bias. Respondents give answers that are socially acceptable as opposed to what they perceived and experienced.

Third, the research was restricted to a certain line of industry and location, and this can influence whether the results can be applicable to other industries or areas.

1.8 SIGNIFICANCE OF STUDY

This study is both theoretical and practical because of its literature, and by empirically analyzing the connection between work life and personal life stability and satisfaction from job and quitting intention in a developing country.

These findings demonstrate that actual work life and personal life stability interventions, as well as bendable work plans, positive supervision, wellness programs, should be adopted to develop satisfaction from job and intentions to quit. Through these relationships, the organizations become able to develop more people-oriented HR policies, which are better in retention, lower costs of recruitment and training, and lead to an organizational sustainability in the long run.

2. LITERATURE REVIEW

Employee turnover has been one of the most dominant challenges for today's companies, especially in knowledge and service-intensive industries. High turnover-rate has considerable consequences on financial and nonfinancial for organisations for instance employment and training expense, loss of organisational memory, decrease productivity and morale among

employees (Hom et al., 2017). Consequently, a developing body of study and practices specifically sought to recognize antecedents of quitting intention, which is considered as robust analyst for definite behavior to quit (Mobley et al., 1977).

When employees struggle to manage professional and non-professional roles, stress is frequently reported as tiredness or burnout (Haar, Russo, Sune & Ollier-Malaterre 2014). Satisfaction from job represents employee general assessment of their work experience and negatively related to quitting intention (Judge et al., 2017).

In Pakistan, long work hours, limited flexibility in arrangements, strong cultural emphasis on collectivism, and rising economic pressures have made achieving work life and personal life stability a significant challenge, especially in industries like banking, healthcare, education, and telecommunications (Amin, 2022; Malik et al., 2010).

2.1 THEORETICAL FOUNDATION OF STUDY:

The relation among work life and personal life stability, satisfaction from job, and quitting intention are indeed grounded in several established organizational and psychological theories that provide a complete outline for consideration of dynamic. These theories explain both the direct and indirect effect of work life and personal life stability on quitting intention, often with satisfaction from job acting as key intermediating factor.

- **SOCIAL EXCHANGE THEORY (SET)**

The (SET) is merely this giant concept in the domain of org behavior and HR practices, which Blau thought of back in the year 1964. This reasoning is supported by empirical studies that have shown that employees with a higher perception of organizational support of work life and personal life stability have better satisfaction from job and reduced intent to quit. (Haar et al., 2014)

Work life and personal life stability support is commonly taken as an indication of organizational loyalty by employees, which increases their level of satisfaction and deters them against withdrawal (Malik et al., 2010).

• JOB DEMAND RESOURCES (JDR)

Motivation and engagement of resources although excessive demands cause stress and burnout. Although too many job requirements cause strain and burnout, job resources are motivational and engaging, and they make work satisfying (Bakker and Demerouti, 2017).

When the work life and personal life stability is low, stress and mental exhaustion soar up increasing quitting intention. On the contrary, suitable work life and personal life stability certainly affects satisfaction from job, which serves as a deterrent factor against leaving the job (Wen et al., 2023).

• SPILLOVER THEORY

According to Spillover theory, what happens in one place of life (such as the job) can either have a good or bad impact on another (such as the home). Negative spill over makes employee dissatisfied, unhappy and create conflicts in both home and office. Positive spillover makes you stress free, confident and satisfied in both home and office

This opinion is confirmed by empirical evidence showing that the work-family conflict is undesirably connected with satisfaction from job and absolutely interrelated with the quitting intention in all cultures (Haar et al., 2014).

2.2 THEORETICALIZATION OF THE MAIN VARIABLES.

2. (2.1) Work Life Balance (Independent Variable)

Work life and personal life stability is nothing more than congestion of your job requirement and personal/family life. Researchers take it as either organizational support systems or perceived balance. In Pakistan, the balance is reversed due to the nature of rigid work structures and cultural demands of around the clock work. Ineffective balance increases stress and dissatisfaction, which increases the urge to depart (Amin, 2022).

2. (2.2) Job Satisfaction (Mediator)

When you are happy, then quitting is not as attractive (Maharani and Tamara, 2024). It is supplemented by Psychological Contract Theory,

which states that wording promises by a company regarding the work life and personal life stability makes you feel seen, bonding your emotional relations with the organization.

Statistics indicate that satisfaction from job is a good short-term indicator of quitting intention happy employees do not leave despite the existence of other job openings (Judge et al., 2017).

2. (2.3) Employee Turnover Intention (Dependent Variable)

According to the scholars, employees contemplating leaving are in fact, an indication that they are no longer mentally attached to their firm. Numerous studies across various industries and cultures indicate that such desire to quit is conditioned by factors as your satisfaction with work, the level of stress that you are under, and the possibility to stable between work and personal lifecycle (Hom et al., 2017).

2.3 Concept, & Empirical Evidence of Work life Balance

2. (3.1) The Conceptual Development Of The Work life Balance

According to this opinion balance is subjective and depends on people and cultures (Haar et al., 2014). Researchers divide WLB into various components namely time, contribution balance. Time balancing denotes to having equivalent time for work and personal life.

Some use work-family conflict scales to identify the imbalances, whereas others use the perceived WLB scales that directly enquire about how well the stability of work life and personal life is. Work-family conflict is about negative spill over, as perceived balance provides a better account of the lived experience (Hayman, 2005).

2. (3.3) Empirical Evidence.

Indicatively, Haar et al.(2014) conducted a cross-nationwide research and discover the excellent WLB associate with increase satisfaction from job and decreased quitting intention in most cultures. Pakistani studies verify that bad outcomes associated with poor WLB of employees. Malik et al. (2010) discovered that physicians experiencing an out of balance state were less satisfied with their

jobs and experienced more leaving thoughts. Amin (2022) further contributed that the absence of flexibility and deficient quality of WLB increased quitting intentions in sector.

2.4 Theoretical Issues, Empirical Evidences of Job Satisfaction

It is the way an employee analyses his job in general, the thoughts and feelings regarding various aspects. Satisfaction from job is relatively subjective in fact, it is relative to your expectations, values and experience in life.

2. (4.1) Theoretical Explanations of Job Satisfaction.

There are a group of theories explaining the satisfaction from job.

The Two-Factor Theory of Herzberg divides it into hygienic factors such as wage and functioning environment, and motivational features for instance accomplishment as well as appreciation. Hygiene helps in preventing dissatisfaction, whereas motivation drives satisfaction high

The Expectancy Theory, when you feel good about the fit between what is expected and what you receive at work, then satisfaction will occur.

2. (4.2) Empirical Data and Evidences

International literature continues to indicate that satisfaction from job is major issue concerning how employee behave. A lot of quantitative studies will discover that satisfaction is positively correlated with low quitting intention in various industries and cultures.

The Pakistani employees are happy as they are paid well, they are supervised well, their jobs are secure and they have the opportunity to work and attend to their families. Pakistani doctors who indicated greater satisfaction were less inclined wish to leave the profession, according to Malik et al. (2010), which demonstrated that it contributes to retention in the profession.

2. (4.3) Job Satisfaction as a Psychological Process.

Satisfaction from job serves as a psychological bridge and transforms the experiences at the workplace into the kind of actions that people may take. Employees develop a favorable perception

about their job when they are in a conducive environment and have good work life and personal life stability.

2.5 Concept and Importance of Employee Turnover Intention

The intention to turnover simply refers to individuals making a conscious decision that they may quit their job in the nearest future. It is a ubiquitous concept of HR research since it is the nearest we can get to real quitting (Hom et al, 2017). Researchers use intention as a proxy since real turnover information may be difficult to obtain over time.

2. (5.1) Theoretical Views on Employee Turnover Intention.

According to Model of Employee Turnover by Mobley, when you are dissatisfied, you begin to consider of quitting and other alternatives and the desire to leave. This model demonstrates why the reason behind leaving intentions is so kick-started by satisfaction.

The Organizational Equilibrium Theory further postulates that individuals remain as long as they believe that the rewards they receive exceed their input.

Psychologically, Withdrawal Theory holds that the desire to leave is the final phase of drawing away: the second step of after being discontented and dissatisfied. Combined these opinions describe quitting intention as the culmination of a series of bad experiences.

2. (5.3) Empirical Evidence

The studies conducted all over the world support the fact that quitting intention is influenced by satisfaction from job, stress by work, good leadership and most importantly, work life and personal life stability which are also key variables in the organization behavior research.

Malik et al. (2010) discovered that Pakistani physicians were not very satisfied with their job, lacked better work life and personal life stability, which led them to consider resigning.

2.6 Correlation of Work life Balance and Job Satisfaction.

2. (6.1) Theoretical Treatise.

In case the work life and personal life stability is readily available, it reduces the number of conflicts and emotional tension, which allow individuals to concentrate better on their employment.

These arguments demonstrate that work life and personal life stability is a universal paradigm that makes a difference in level of employee happiness, and it is one of the key variables used in research on the reasons behind employee turnover.

2. (6.2) Evidence

Research from health department indicates that health workers who believe that they can manage job demands and personal life report more satisfaction.

A study conducted in banks and schools also indicates that flexible work schedules, and supervisors who support people are also the reasons why people feel happier at work. On the flip-side, working long hours and having no support are detrimental as they reduce satisfaction and escalate stress.

2.7 The Relation between Job Satisfaction and Employee Turnover intention.

2. (7.1) Theoretical Linkage

According to Mobley, in case of dissatisfaction, people begin to think about its solution by leaving the job. Satisfaction from job is simply the way of engagement of employees with regards of their job and the organization. Increased satisfaction implies that individuals will not need to rip their hair out and resign.

2. (7.2) Evidence from Pakistan

Research carried out in Pakistan supports this adverse correlation. Malik et al. (2010) demonstrated that increased level of satisfaction was associated with reduced quit intentions among health workers. The implications of these findings are that most important method to reduce turnover to increase satisfaction from job, particularly in the areas that are of high stress.

2.8 Intermediating Effect of Satisfaction from job Between Work life Balance and Employee Turnover Intention

2. (8.1) Oral History Concept of Mediation in Quantitative Research

Mediation is used in a quantitative organization research to describe how one variable (such as balance) may influence another (quitting intention) by means of intermediating variable (satisfaction).

2. (8.2) Empirical Evidences

A group of studies based on such tools as structural equation models and bootstrapping revealed the presence of important indirect effects through satisfaction (Azmi et al., 2021; Saufi et al., 2023).

As an example, the service industries and school research revealed that a good balance increases satisfaction, and higher satisfaction is a negative predictor of quitting (Lebang and Ardiyanti, 2021; Maharani and Tamara, 2024; Martadiani et al, 2022). The impact of balance to quit is most instances is less than the impact of satisfaction with addition of satisfaction in the model, which is a partial or total mediation (Maharani and Tamara, 2024; Murti and Martdianty, 2021).

This demonstrates that psychological attachment to the organization can be enhanced by enhancing satisfaction (Freire and Azevedo, 2023; Khairina, 2022). In turn, satisfaction emerges as a major avenue, as result of which good work life and personal life stability practices can minimize possibility of turnover among employees (Azmi et al., 2021; Maharani and Tamara, 2024).

2.9 RESEARCH GAP

Through the critical analysis of the literature available, I have found that there are a number of research gaps that led me to conduct the research at hand:

1) Inadequate mediation research in Pakistan

I believe that we should have additional quantitative research that directly addresses this mediation through the means of strong statistical methods.

2) Lack of representation of different sectors

The majority of the Pakistani research deals with medical or banking. There are other industries such as higher education, telecommunication and private services that appear to be largely untapped to my eyes.

3) Methodological gap

The prevalence of cross-sectional designs indicates that there is the necessity of an improved methodological rigor.

2.10 Practical Implication on HR (Particularly in Pakistan)

These are practical lessons to the Pakistani HR

- Work life and personal life stability policies should be proposed or reinforced in organizations (especially in the banking and education sectors).
- Factor like stress, work life and personal life stability programs can be supplemented by stress-management programs (counseling, workload rebalancing).
- In the case of female workers (particularly working in male dominated industries), the organizations might be required to adopt gender-sensitive work life and personal life stability policy since conflict is a significant predictor that intent to quit among women in the banking sector. (NJA PASTIC)

2.11 Conceptual Framework and Hypotheses Development

Figure 01 CONCEPTUAL FRAMEWORK:

Impact Of Work life Balance On Employee Turnover Intention With The Mediating Role Of Job Satisfaction.



The theory based on organizations behavior and HR management theory which indicate that capability of employee to equilibrium work life and their personal lives is critical to determine the attitudes and behavioral intention in workplace. Positive work assertiveness is increased when employees are satisfy and therefore they be apt of to be emotionally bound to their jobs and organizations. In preceding studies, it has always been indicated that work life and personal life stability contributes negatively to job stress and disappointment, which further elevates employee quitting intentions. On the contrary, the employees who having stability among work and personal life and is satisfied with their jobs have less coincidental of leaving the organization.

2.12 HYPOTHESIS:

H1: Job Satisfaction is positively related to Work life balance

(Workers who achieve a higher work life balance are more content with their work)

H2: Employee turnover intention is negatively influenced by Job Satisfaction.

(The highest the level of satisfaction from job is, the lowering intention of employee to leave organization)

H3: Work life balance has negative impact on employee turnover intention.

Predict that better professional and non-professional life reduce intentions to quit in organization.

H4: Satisfaction from job is intermediating between Work life balance and employee turnover intention.

(Work life and personal life stability lowers employee turnover intention through satisfaction from job)

3. "RESEARCH METHODOLOGY"

3.1 "RESEARCH DESIGN:"

The quantitative methodology of research was opted. The analysis of research is compiled on the survey data by self-administer questionnaire which is specifically designed on the basis of existing works and modify on the study consideration. The sampled responses obtained in this study represent two genders, i.e., Male and Female Respondents of this study are between 25 years and above and above 50 years old and have different levels of employment, i.e. top management, non-management middle level to lower level and other levels, i.e. various marital status.

3.2 "DATA COLLECTION"

The primary data is collected by using manuals and online dispensation of Questionnaires although there have been discussions done to seek refinement in the understanding of perceptions or thoughts of respondents in relation to what this topic entails in this paper.

Demographic Analysis:

The majority of the respondents (62.6 per cent) are men and (37.4 per cent) are women. The respondents in sampled organizations are working in service providing firms at the greatest percentage.

3.3 POPULATION

The target group were the workers of small and medium enterprise (SMEs) and companies in social sector and those in private sector in Karachi, Pakistan. It includes the employees of a wide range of the organization hierarchy, both low-level employees and the middle and senior management, and that is why, the sample is heterogeneous and includes various categories of occupations in the organization.

3.4 SAMPLE SIZING AND TECHNIQUE

The sampling technique was adopted so that all members of population could be equally nominated. The methodology supports the decreased sampling prejudice and improves the extraneous validity of findings. The research resources and feasibility were used to calculate the sample, which will be 400 which is enough to run a structural equation modelling and has a high statistical power of two constructs.

3.5 INSTRUMENT DEVELOPMENT

The survey which was used is self-administered questionnaire, which was sent in a Google Form. The questionnaire will be constructed using the pre-established scales that are available in the present body of literature, only modified to conditions of the research under consideration. The result will be evaluated based on a 5-point Likert scale (1: Strongly Agree, 5 : Strongly Disagree), and it will give consistency between the constructs and ensure ease of assessment.

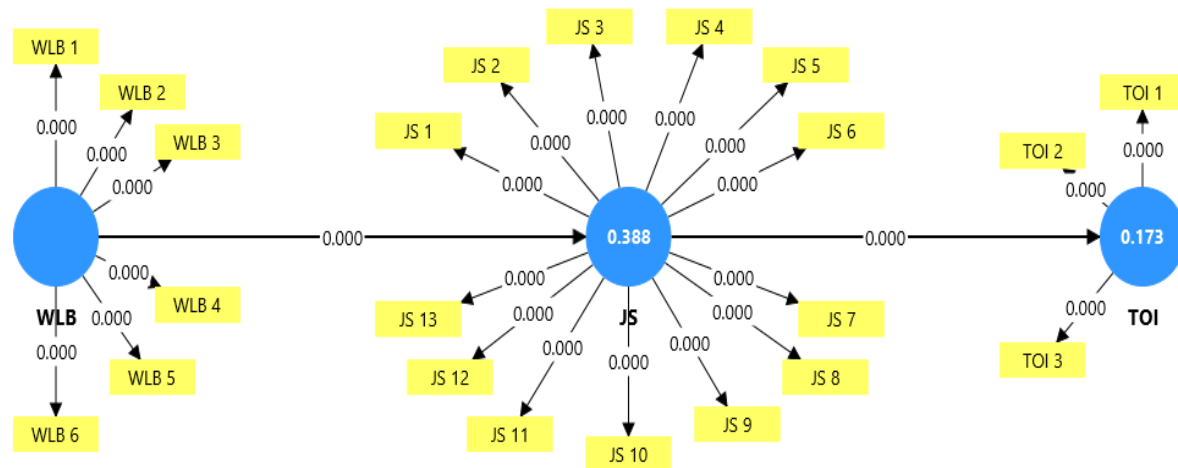
3.6 DATA COLLECTION PROCEDURE

An online questionnaire that used Google Forms were used to gather the primary data. The survey link was emailed to the SMEs and the public and private sector organizations in Karachi through email and professional contacts.

3.7 DATA ANALYSIS

The model of data scrutiny, based on SmartPLS software by Partial least Squares Structural Equation Modeling (PLS-SEM). The reason why PLS-SEM is considered popular in studies of social research is that the method has the potential to test a composite model with multiple concepts and mediation effects, even though it does not necessarily follow the assumption of normality (Hair et al., 2019). The basis of them was as follows:

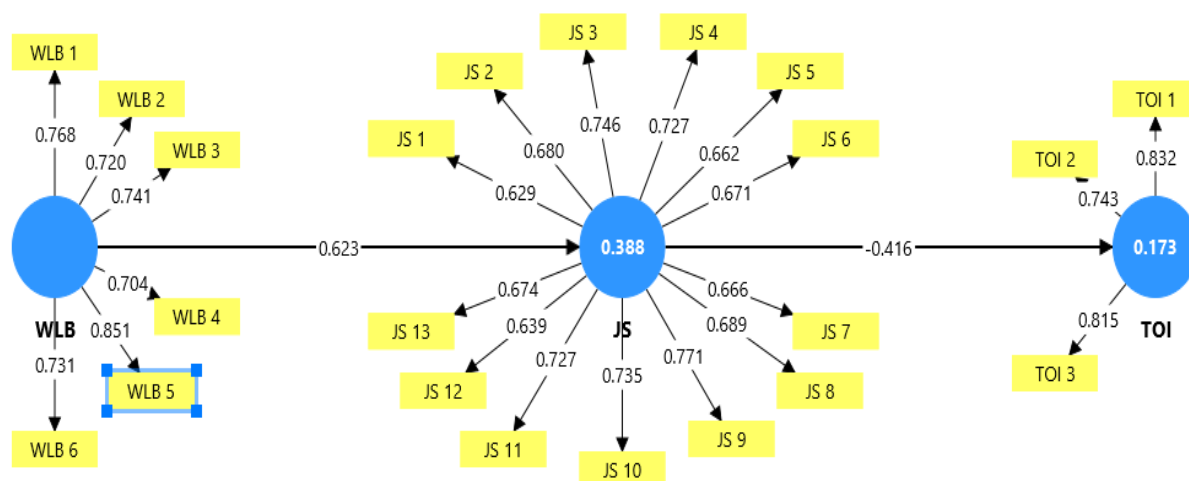
1. Internal reliability measure by using Alpha (Cronbach) and Composite Reliability (CR) scales.
2. Factor loadings and Average Variance Extracted (AVE) were used to measure the convergent validity.
3. Discriminant validity identified on Heterotrait Monotrait (HTMT) ratio.



3.8 MEASUREMENT MODEL

The structural equation model (SEM) Smart PLS software has been used to test the study hypothesis. The method is also widely used in the social science field because it can approximate multiple endogenous and exogenous variables simultaneously (Hair and Sarstedt, 2019; Shmueli et al., 2019) and works well when the sample of data is small and skewed (e.g., mediation, moderation and moderate mediation) (Zhu et al., 2021). The needs of the study are met by the PLS

software (Hair et al., 2013). A model that is mostly utilized in this section is the PLS-SEM model which is used in examination and validation of statistical measures and relations among variables to be investigated. At SEM we have approached the measurement model. SEM is usually a technique of examining the structural relationship existing between the dependent and independent variables. Besides, the study was carried out to regulate the direct and indirect impacts of each construction.



4. DATA ANALYSIS

Table 4.1 OUTER LOADING.

	JS	TOI	WLB
WLB 6			0.731
WLB 5			0.851
WLB 4			0.704
WLB 3			0.741
WLB 2			0.720
WLB 1			0.768
TOI 3		0.815	
TOI 2		0.743	
TOI 1		0.832	
JS 9	0.771		
JS 8	0.689		
JS 7	0.666		
JS 6	0.671		
JS 5	0.662		
JS 4	0.727		
JS 3	0.746		
JS 2	0.680		
JS 13	0.674		
JS 12	0.639		
JS 11	0.727		
JS 10	0.735		
JS 1	0.629		

Interpretation:

Outer loading helps figure out and explain the strength and value of the correlation between all the signs about the construct. The outer loading analysis results in the table show that the measurement items for Work-Life Balance (WLB), Job Satisfaction (JS), and Quitting Intention (TOI) load fairly on the constructs. This shows that there is a sufficient signal reliability. You can see that all of the WLB items have high

loadings (between 0.704 and 0.851), which means they are good ways to measure the concept of work life and personal life security. Also, the TOI items have a loading range of 0.743 to 0.832, which means they have a strong link with the desire to quit. The job satisfaction construct has a loading range of 0.629 to 0.771, with most of its items being accepted at or close to the recommended value of 0.70

Table 4.2 R SQUARE

	R-square	R-square adjusted
JS	0.388	0.387
TOI	0.173	0.171

Interpretation

The R-square (R²) value tells us how much of the variation in an endogenous construct can be described by predictor variables in the structural model. The table shows that the R-square of Job happiness (JS) is 0.388 (adjusted R² = 0.387), which means that work life and personal life stability account for about 38.8 percent

of job happiness. This means that stability in both work and personal life has a medium level of explanatory power. This means that it is also a good predictor of job happiness.

Also, the R-square value of quitting intention (TOI) is 0.173 (adjusted $R^2 = 0.171$), which means that job satisfaction, security in work and personal life, and desire to leave the job all account for about 17.3% of the variation in quitting intention.

Table 4.3 DISCRIMINANT VALIDITY

4.3.1 FORNELL-LARCKER CRITERION

	JS	TOI	WLB
JS	0.695		
TOI	-0.416	0.798	
WLB	0.623	-0.188	0.754

Interpretation

To find out if the Fornell-Larcker criterion is discriminant valid, it connects the square root of the Average Variance Extracted (AVE) of each construct to its connections with other constructs. As you can see from the table, the vertical values for Job Satisfaction (JS = 0.695), Quitting Intention (TOI = 0.798), and Work Life and Personal Life Stability (WLB = 0.754) are higher than the corresponding values for other

constructs. The correlations between JS and TOI (-0.416) and WLB (0.623) are lower than the correlations between the same variables and TOI's square root (-0.188) and WLB's square root with the other variables. These findings establish the fact that every construct is empirically differentiated to the other, which implies that discriminant validity has been adequately determined in the measurement model.

4.3.2 (HETEROTRAIT-MONOTRAIT RATIO HTMT MATRIX)

	JS	TOI	WLB
JS			
TOI	0.470		
WLB	0.681	0.219	

Interpretation:

Heterotraitmonotrait (HTMT) ratio is a criterion being extensively applied in the evaluation of the discriminant validity in PLS-SEM and a HTMT value falling below the suggested level of 0.85 or 0.90 depicts satisfactory discriminant validity. The values of HTMT between Satisfaction from job (JS) and Quitting intention (TOI) (0.470),

Satisfaction from job (JS) and Work life and personal life stability (WLB) (0.681) and, Quitting intention (TOI) and Work life and personal life stability (WLB) (0.219) are very low compared to the recommended value of 0.85. These outcomes point to the fact that all the constructs are empirically different and each of them measures a specific concept.

Table 4.4 CROSS LOADING

	JS	TOI	WLB
JS 1	0.629	-0.232	0.466
JS 10	0.735	-0.479	0.422
JS 11	0.727	-0.320	0.385
JS 12	0.639	-0.247	0.342
JS 13	0.674	-0.339	0.363
JS 2	0.680	-0.126	0.496

JS 3	0.746	-0.258	0.423
JS 4	0.727	-0.324	0.397
JS 5	0.662	-0.155	0.408
JS 6	0.671	-0.203	0.663
JS 7	0.666	-0.301	0.273
JS 8	0.689	-0.318	0.250
JS 9	0.771	-0.396	0.550
TOI 1	-0.378	0.832	-0.211
TOI 2	-0.185	0.743	-0.001
TOI 3	-0.369	0.815	-0.167
WLB 1	0.466	-0.137	0.768
WLB 2	0.443	-0.135	0.720
WLB 3	0.424	-0.114	0.741
WLB 4	0.408	-0.204	0.704
WLB 5	0.549	-0.158	0.851
WLB 6	0.507	-0.109	0.731

Interpretation:

The discriminant validity is dependent on cross-loadings; whether the item will have the best correlation with other things or not. Ideally good discriminant validity implies that every item approaches nearest to its construct and is not overlap with the others. All Satisfaction from job (JS) items exhibit higher loading to the construct of Satisfaction from job than in Quitting intention (TOI) and Work life and personal life stability (WLB) and cross-loadings with Quitting intention

are negative and significantly lower, which denote an inverse relationship between satisfaction from job and quitting intention. On the same note, the TOI items have a high load on quitting intention (between 0.743 and 0.832) with low and negative load on JS and WLB, thus confirming that the items clearly measure quitting intention. The loadings of the WLB items on the work life and personal life stability construct are also the highest (between 0.704 to 0.851) as opposed to the loadings on Cross-JS and TOI.

Table 4.5 CONSTRUCT REALIBILITY AND VALIDITY

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
JS	0.911	0.917	0.924	0.482
TOI	0.727	0.756	0.840	0.636
WLB	0.847	0.854	0.887	0.569

Interpretation:

Construct reliability and construct validity measures the consistency and accuracy of a set of indicators measuring its latent construct. Internal consistency is assessed using the Cronbach alpha and composite reliability and convergent validity is assessed using the Average Variance Extracted (AVE) which assesses the extent to which a construct accounts for variance compared to measurement error. As illustrated in the table,

Satisfaction from job (JS) exhibits good internal consistency of 0.911 of alpha and the composite reliability values are above the recommended level of 0.70; though it's AVE of 0.482 is lower than the recommended, 0.50, it is acceptable considering the high composite reliability. Quitting intention (TOI) has good levels of reliability and validity with Cronbachs alpha (0.727), composite (rc 0.840), and AVE (0.636) being higher than the required levels. In the same way, Work life and

personal life stability (WLB) has high internal consistency and convergent validity with reliability of more than 0.85 and AVE of 0.569.

Table 4.6 COLLINEARITY STATISTIC (VIF)

	VIF
JS 1	1.564
JS 10	1.986
JS 11	2.052
JS 12	1.839
JS 13	1.688
JS 2	2.180
JS 3	2.875
JS 4	2.383
JS 5	1.680
JS 6	1.875
JS 7	1.956
JS 8	2.134
JS 9	2.390
TOI 1	1.438
TOI 2	1.553
TOI 3	1.364
WLB 1	1.810
WLB 2	1.574
WLB 3	1.773
WLB 4	1.618
WLB 5	2.463
WLB 6	1.667

Interpretation:

This is often achieved by using the Variance Inflation Factor (VIF), in which a smaller value than 3.3 (or more safely a smaller value than 5) implies that there are no severe problems of collinearity. As indicated in the table, the VIF of each of the indicators of Satisfaction from job (JS),

Quitting intention (TOI), and Work life and personal life stability (WLB) lie between 1.364 and 2.875, which is significantly under the recommended value. The largest value of VIF is observed in the case of the JS3 (2.875) which is within reasonable limits.

Table 4.7 PATH -COEFFICIENT:

	JS	TOI	WLB
JS		-0.416	
TOI			
WLB	0.623		

Interpretation

They show the strength of change of a dependent variable with increase in an independent variable,

other factors remaining constant. The table indicates that there is a positive path coefficient between Work life and personal life stability

(WLB) and Satisfaction from job (JS) of 0.623, which shows that the work life and personal life stability has a strong impact in satisfaction from job among employees. Conversely, Satisfaction from job (JS) negatively influences Quitting

intention (TOI) with a path coefficient of -0.416 indicating the greater the job saturation, the lower the intention of the employees to quit the organization.

Table.4.8 MODEL FIT SRMR

	Saturated model	Estimated model
SRMR	0.086	0.087
d_ULS	1.868	1.923
d_G	0.627	0.629
Chi-square	1302.456	1306.624
NFI	0.714	0.713

Interpretation

Model fit is used to determine the degree to which the proposed structural model is a true reflection of the observed data. In PLS-SEM, Standardized Root Mean Square Residual (SRMR) is the typical measure of goodness of fit where values below 0.08 (and slightly less than 0.10) represent an acceptable model fit.

The SRMR of the saturated and estimated models (see the table) lies within the acceptable range of

0.087 and 0.086 with some margin over the strict threshold of 0.08, which shows that there is an adequate overall model fit. The dULS and dG values of the two models are also low and close to one another implying that there is not much difference between the empirical and model implied correlation matrices. Also, the saturated and the estimated models have a similar chi-square values, which means that the models are stable.

4.10 HYPOTHESIS TESTING

Hypothesis	Relationship	Result Decision
H1	Work life balance with Satisfaction from job	Significant Accepted.
H2	Job satisfaction with employee Turnover intention	Significant Accepted.
H3	Work Balance with employee turnover intention	Significant Accepted.
H4	Work life balance, Job satisfaction with Employee Turnover intention (Polar)	Significant Accepted

H1: Work life balance with Satisfaction from job

The H1 is accepted, and it confirmed the fact that the work life and personal life stability has a strong positive impact on satisfaction from job.

H2: Job satisfaction with employee Turnover intention

The H2 is also approved, which revealed that satisfaction from job has a strong and negative impact on quitting intention, that is, satisfied employees have less tendency to develop intentions to leave their organization.

H3: Work Balance with employee turnover intention

The H3 is accepted as it proves that work life and personal life stability has a direct negative impact on the quitting intention of employees

H4: Work life balance, Job satisfaction with employee Turnover intention. (Polar)

The H4 is accepted which implies that satisfaction from job plays a significant role in mediating the relationship between work life and personal

life stability and quitting intention. The implication of this finding is that work life and personal life stability reduces quitting intention both directly and indirectly through the increase in satisfaction from job.

DISCUSSION

The results of the current research are strongly empirical research findings that support the suggested theoretical framework and coincide, to large extent, with available literature on the topic of human resource management and organizational behavior.

According to the results, work life and personal life stability positively affects satisfaction from job significantly, which argues in favor of the fact that the employees who can successfully balance their work and personal lives are more likely to feel more satisfied in their jobs. This result goes along with previous research that indicates that affirmative work life and personal life stability methods lower stress and increase the general well-being of employees that result in favorable attitudes towards their jobs (Clark, 2000; Greenhaus and Allen, 2011; Haar et al., 2014). Whenever employees feel that their organizations care about their personal lives and give them freedom, they tend to respond with improved satisfaction and devotion.

This finding corresponds to classical theory of turnover and other empirical studies of the subject, which all point to satisfaction from job as an important indicator of employee quitting intention (Mobley, 1977; Tett and Meyer, 1993). This mediation effect puts much emphasis on satisfaction from job as a key process by which work life and personal life stability can affect employee choices to remain or quit. This observation is in agreement with the Social Exchange Theory (Blau, 1964) that states that positive attitudes and less withdrawal intentions are reciprocated between employees and organizational support, including work life and personal life stability programs.

CONCLUSION

This paper investigated the correlation among Work life and personal life stability (WLB), Satisfaction from job (JS), and Quitting intention

(TOI) to have a better understanding of the factors that affect the intention of employees towards leaving their organizations. Based on a solid theoretical framework with the help of the associated literature, the study hypothesized that work life and personal life stability has a direct impact on satisfaction from job and quitting intention, and satisfaction from job mediates this relationship. The results of the research have empirical evidence of the suggested framework and hypotheses.

The outcome of measurement model test established the reliability and validity of the constructs of work life and personal life stability, satisfaction from job, and quitting intention. All indicators and measures passed the recommended levels indicating the reliability of indicators, internal consistency, convergent and discriminant validity, and collinearity diagnostics, which suggests that the measurement model is strong and can be analyzed further.

Hypothesis testing showed that the work life and personal life stability has a strong positive influence on satisfaction from job, which implies that workers who have an opportunity to manage their work and other life-related responsibilities well are more satisfied with their jobs. Also, it was established that satisfaction from job had a very negative influence on quitting intention, meaning that employees who are satisfied are less likely to think of leaving their organizations.

To sum up, the study will add to the body of existing literature on work life and personal life stability and its significance in enhancing satisfaction from job and decreasing quitting intention by offering empirical data on the topic. Practically, it was found that organizations should place more emphasis on work life and personal life stability programs, including flexible working schedules, conducive managerial policies and well-being support programs, to promote satisfaction from job and retention of talent.

RECOMMENDATIONS FOR FUTURE RESEARCH

Although the current research offers great understanding of the relationship that exists between work life and personal life stability,

satisfaction from job, and quitting intention. To begin with, future research can be based on the longitudinal research design that will be more effective in capturing the transformations in the work life and personal life stability, satisfaction from job, and the quitting intention of the employees.

Second, the scope of variables can be widened in future research through inclusion of even more mediators or moderators like organizational commitment, work stress, leadership style, perceived organizational support, emotional exhaustion, or employee engagement. These variables would be interesting to incorporate in the research as they would give a better picture of how work life and personal life stability affects quitting intention.

Third, Comparative research on the processes in the public and the private sphere or small and large organizations can also provide a more in-depth understanding of the problems in the work life and personal life stability sector-specific.

Fourth, researchers are advised to undertake cross-cultural and cross-country research especially between the developing and the developed economies. Various cultural values, economic factors, and organizational culture can affect how workers view the balance of work and life and satisfaction from job which can also have a different impact on quitting intention depending on the setting.

Lastly, future research can also examine how new work structures, including remote work, the hybrid work organization, flexible work schedules, and digital work platforms, particularly post-COVID-19, have influenced it.

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