

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *work life balance* dan *work stress* terhadap *turnover intention* dengan *job satisfaction* sebagai variabel mediasi pada karyawan BPR di Indonesia. Fenomena *turnover* karyawan menjadi permasalahan strategis di sektor perbankan, termasuk BPR di Indonesia. Tingginya tingkat *turnover* karyawan berdampak pada peningkatan biaya operasional dan gangguan stabilitas organisasi. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian eksplanatori. Penelitian ini menggunakan sampel sebanyak 150 karyawan BPR, yang dipilih menggunakan teknik *purposive sampling*. Pengumpulan data dilakukan melalui kuesioner dengan skala likert, dan analisis data menggunakan metode *Structural Equation Modeling - Partial Least Squares* (SEM-PLS) dengan bantuan *software* SmartPLS 4.1.

Hasil penelitian menunjukkan bahwa *work life balance* berpengaruh negatif signifikan terhadap *turnover intention*, *work stress* berpengaruh positif signifikan terhadap *turnover intention*, *work life balance* berpengaruh positif signifikan terhadap *job satisfaction*, *work stress* berpengaruh negatif signifikan terhadap *job satisfaction*, dan *job satisfaction* berpengaruh negatif signifikan terhadap *turnover intention*. *Job satisfaction* terbukti berperan sebagai variabel mediasi parsial dalam hubungan antara *work life balance* dan *work stress* terhadap *turnover intention*. Penelitian ini memberikan implikasi praktis bagi manajemen BPR untuk mempertahankan dan meningkatkan *work life balance* karyawan, mengelola *work stress*, serta meningkatkan *job satisfaction* sebagai strategi retensi karyawan yang efektif.

**Kata Kunci:** *Work Life Balance, Work Stress, Job Satisfaction, Turnover Intention.*

## **ABSTRACT**

*This study aims to analyze the influence of work life balance and work stress on turnover intention with job satisfaction as a mediating variable in BPR employees in Indonesia. The phenomenon of employee turnover is a strategic problem in the banking sector, including BPR in Indonesia. The high level of employee turnover has an impact on increasing operational costs and disrupting organizational stability. This study uses a quantitative approach with an explanatory research type. This study used a sample of 150 BPR employees, selected using a purposive sampling technique. Data collection was carried out through a questionnaire with a Likert scale, and data analysis used the Structural Equation Modeling - Partial Least Squares (SEM-PLS) method with the help of SmartPLS 4.1 software.*

*The results of the study indicate that work life balance has a significant negative effect on turnover intention, work stress has a significant positive effect on turnover intention, work life balance has a significant positive effect on job satisfaction, work stress has a significant negative effect on job satisfaction, and job satisfaction has a significant negative effect on turnover intention. Job satisfaction is proven to act as a partial mediating variable in the relationship between work life balance and work stress on turnover intention. This study provides practical implications for BPR management to maintain and improve employee work life balance, manage work stress, and improve job satisfaction as an effective employee retention strategy.*

**Keywords:** *Work Life Balance, Job Stress, Job Satisfaction, Turnover Intention.*