





# Work-life balance as a moderator between job embeddedness and turnover intention



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**Orientation:** Managing employee turnover is a significant challenge for organisations, especially in industries where retaining skilled professionals is essential for sustained success.

**Research purpose:** This study explores the moderating effect of work-life balance (WLB) on the relationship between job embeddedness and turnover intention among bank employees.

**Motivation for the study:** The study is driven by the need to identify organisational factors that help minimise turnover intention and improve employee retention.

**Research approach/design and method:** A quantitative research design was adopted, utilising survey data from 330 respondents. Statistical analyses were conducted to assess both the direct impact of job embeddedness on turnover intention and the moderating role of WLB.

**Main findings:** The moderation analysis revealed that job embeddedness more strongly reduced turnover intention when WLB was low. This suggests that employees with poor WLB may rely more on organisational fit, social connections and perceived sacrifices to staying.

**Practical/managerial implications:** The findings suggest that organisations should focus on strengthening job embeddedness by fostering positive workplace relationships, career development opportunities and a supportive organisational culture.

**Contribution/value-add:** This finding highlights the importance of job embeddedness as a strategic human resource tool for employee retention. It shows that employees may choose to stay even when WLB is low, as long as they feel a strong sense of fit, connection, and perceived loss if they leave.

**Keywords:** job embeddedness; work-life balance; turnover intention; employee retention; HR strategies.

## Introduction

Employee turnover poses a critical challenge for modern organisations, as it leads to a range of detrimental consequences. The loss of experienced and high-potential employees not only undermines organisational efficiency and productivity (Azeez & Jayeoba, 2016), but also erodes institutional knowledge and weakens innovation capacity, thereby reducing overall competitiveness (Hom et al., 2017). Turnover increases operational costs because of the need for recruitment, selection and training, while also disrupting team stability and cohesion (Shaw et al., 2013). These disruptions can result in heightened stress, reduced morale and job dissatisfaction among remaining staff, further affecting organisational performance. As Hancock et al. (2013) emphasise, the cumulative financial and psychological impacts of turnover can significantly hinder long-term growth and sustainability.

Research suggests that several key factors contribute to employee turnover, including misalignment between career aspirations and organisational opportunities, a lack of empowerment because of job placements that do not match employees' educational backgrounds, and sudden job rotations imposed by management. Kwon and Park (2023) highlight that career development opportunities and transparent communication between employees and management are crucial in reducing turnover intentions. While these factors provide valuable insight into why employees leave, they do not fully explain why others choose to stay despite facing similar challenges. This calls for a theoretical lens, such as job embeddedness, to better understand the underlying mechanisms of employee retention. Job embeddedness helps explain the extent to which employees feel connected to their work, organisation, and community, which may buffer the negative effects of such challenges. Additionally, promoting work-life balance (WLB) (Kim et al., 2023) can serve as another protective factor, reinforcing employees' commitment and reducing

the likelihood of turnover. Integrating these concepts provides a more holistic understanding of employee retention.

Work-life balance is essential in supporting job embeddedness, particularly in the areas of fit and sacrifice. Ramadhani (2013) defines WLB as maintaining equilibrium between professional responsibilities and personal needs, including activities like commuting, exercise, self-development, leisure and elder care. Achieving this balance enables employees to fulfil both work and personal commitments without excessive stress, fostering a stronger alignment between their workplace and lifestyle. Lazar et al. (2010) highlight that WLB is not just about managing time, but also about allowing individuals to engage in different aspects of life without overwhelming work pressure. When employees experience this balance, they are more likely to feel that their workplace aligns with their values (fit) and see leaving the organisation as a significant loss (sacrifice). Conversely, when work-life imbalance occurs, this imbalance may negatively affect performance, further emphasising the importance of WLB in strengthening organisational commitment and reducing turnover intentions.

## Research problem

Despite growing awareness of the importance of WLB in organisational settings, high employee turnover remains a persistent issue. Many studies have explored the direct effects of WLB on outcomes such as stress, job satisfaction and performance, yet limited research has examined how WLB interacts with deeper psychological mechanisms, such as job embeddedness, in reducing turnover intention. Specifically, there is a lack of understanding of how WLB contributes to the 'fit' and 'sacrifice' dimensions of job embeddedness, and how this relationship may buffer against employees' intentions to leave. Addressing this gap is critical in designing more effective employee retention strategies.

## Research aim

This study aims to examine the moderating role of WLB in the relationship between job embeddedness and turnover intention. By investigating how WLB facilitates the alignment between employees' professional and personal lives, the study seeks to determine whether this balance enhances employees' sense of attachment to the organisation and decreases their intention to leave.

## Theoretical framework integration

This study draws upon Job Embeddedness Theory (Mitchell et al., 2001) and Person-Environment (P-E) Fit Theory (Kristof-Brown et al., 2005) to explore the mechanisms influencing employee retention, particularly in the context of WLB. These theories collectively offer a comprehensive lens to examine how individuals' attachment to their organisations and communities, shaped by both structural and psychological factors, affects their intention to stay or leave.

Job Embeddedness Theory posits that employee retention is not solely determined by job satisfaction or organisational commitment, but by a broader constellation of factors that bind individuals to their jobs and communities. These factors are conceptualised through three core components: links, fit and sacrifice. *Links* refer to the formal and informal connections an employee has with others in the organisation and community. *Fit* describes the perceived compatibility between an individual's values, career goals and lifestyle with the organisational and community culture. *Sacrifice* refers to the perceived material and psychological costs associated with leaving the job, including loss of benefits, career prospects and social relationships (Allen et al., 2023; Mitchell et al., 2001).

Complementing this, P-E Fit Theory asserts that retention is influenced by the degree of alignment or congruence between individuals and their work environment (Kristof-Brown et al., 2005). The theory distinguishes between several types of fit, including person-organisation fit, person-job fit, and person-life fit. When there is a high degree of fit, employees are more likely to experience satisfaction, commitment and psychological well-being, which in turn decreases turnover intention (Yu, 2013). Notably, the fit component of job embeddedness strongly overlaps with the principles of P-E Fit Theory, making their integration theoretically robust.

This theoretical integration is particularly relevant when considering WLB as a potential moderating factor. Work-life balance refers to the extent to which individuals are able to manage and fulfil both work and personal life demands effectively (Greenhaus & Allen, 2011). It is a critical factor influencing perceptions of fit and sacrifice. For example, when organisations offer flexible working arrangements, employees are more likely to perceive a better alignment between their work demands and personal values (Kossek et al., 2023; Lazar et al., 2010). This perceived alignment enhances their sense of fit with the organisation, while the loss of such supportive conditions (if they were to leave) increases the perceived sacrifice.

Moreover, when WLB is supported, employees tend to form stronger emotional and cognitive bonds with their organisation, which deepens their embeddedness and reduces their intention to leave (Kim et al., 2023). On the contrary, work-family conflict, a common result of poor WLB, has been shown to disrupt job embeddedness by increasing stress, decreasing engagement and reducing the sense of alignment and stability (Allen et al., 2023; Greenhaus et al., 2003; Zulkarnain et al., 2023; Zulkarnain et al., 2024a).

Handayani (2015) explains that when employees perceive a balanced integration between their professional and personal lives, they are more likely to experience a strong sense of fit within the organisation and to view leaving as a significant sacrifice. This perceived balance enables employees to fulfil work responsibilities without neglecting important aspects of personal life, such as family involvement, social relationships and personal development. From the

perspective of P-E Fit Theory, such a balance reflects compatibility between employees' values and goals and the organisation's practices, thereby enhancing psychological attachment and reducing the attractiveness of alternative employment opportunities. Greenhaus and Allen (2011) found that organisations that support WLB report higher employee retention and lower turnover intentions. Similarly, Haar et al. (2023) demonstrated that employees who perceive greater WLB exhibit stronger organisational commitment and lower turnover risk. Wayne et al. (2022) further emphasise the importance of flexible work arrangements and well-being programmes in fostering a supportive work environment that encourages retention.

In high-demand, fast-paced sectors such as banking, where employees frequently face long working hours, emotional labour and client-facing pressure, job embeddedness and WLB become even more critical (Jain & Sinha, 2021). In such environments, the ability of organisations to enhance fit and minimise sacrifice through supportive policies is a key determinant of retention. The combined application of Job Embeddedness Theory and Person Environment Fit Theory provides a nuanced understanding of how individual, organisational and community-level factors interact in influencing turnover intentions. These theories also offer a valuable framework for examining how WLB moderates these relationships, particularly by enhancing perceptions of fit and sacrifice, ultimately contributing to stronger organisational attachment and reduced employee turnover.

## Rationale for the study

Understanding the factors that influence employee retention is essential for developing effective human resource (HR) strategies. Job embeddedness, which encompasses both organisational and community-related connections, plays a critical role in employees' decisions to remain with an organisation (Mitchell et al., 2001), with higher levels consistently associated with lower turnover intention (Takawira et al., 2014). While considerable research has examined job embeddedness, there remains a need to explore contextual variables that may shape its relationship with turnover intention. One such factor is WLB, defined as the ability to maintain equilibrium between professional and personal life. Work-life balance has been shown to positively influence job satisfaction and organisational commitment (Kossek et al., 2023), with employees who perceive strong support for WLB reporting greater well-being and a reduced likelihood of leaving their jobs (Greenhaus et al., 2003). However, limited empirical evidence exists on the moderating role of WLB in the relationship between job embeddedness and turnover intention, particularly within high-demand service sectors. This gap is especially relevant in the banking industry, where employees frequently operate in fast-paced, high-stress and client-facing environments that can deplete personal resources and disrupt WLB (Bodolica & Spraggon, 2015). Prolonged working hours, performance pressures and emotional demands contribute to burnout and elevated turnover rates (Jain & Sinha, 2021). In

such settings, WLB may function as a buffering mechanism, enhancing the retention effects of job embeddedness. This study addresses this gap by examining whether WLB moderates the relationship between job embeddedness and turnover intention among bank employees, offering both theoretical contributions and practical implications for talent retention in high-pressure work environments.

## Research design

### Statistical analysis

This study employs partial least squares structural equation modelling (PLS-SEM) as the primary data analysis method. Partial least squares structural equation modelling is a robust multivariate technique that integrates elements of factor analysis and multiple regression to comprehensively assess the relationships among research variables. The measurement model explains how observed indicators represent the underlying latent constructs, while the structural model assesses the strength and direction of relationships among these latent constructs (Hair et al., 2021). Evaluation of the measurement model involves assessing average variance extracted (AVE), cross-loadings, and composite reliability (CR). According to Gefen et al. (2000), an AVE value of 0.4 or higher is typically considered acceptable for indicating adequate convergent validity. Furthermore, convergent validity is regarded as sufficient when factor loadings are between 0.5 and 0.7 or higher. Composite reliability, which measures the internal consistency of the indicators representing a latent construct, is considered satisfactory when it exceeds 0.70. A CR value above this threshold indicates that the construct indicators consistently reflect the underlying latent variable, thus demonstrating good reliability (Hair et al., 2021).

### Participants

Data were collected through the distribution of 330 questionnaires to bank employees, ensuring a broad representation of the target population. A purposive sampling technique was employed to select participants with relevant experience, particularly concerning job embeddedness and WLB. The sample was drawn from a public bank in South Sumatra, Indonesia, with inclusion criteria requiring a minimum of 1 year of work experience. The analysis of participant characteristics revealed that the majority were female (57.6%) and aged between 25 years and 44 years (84.24%), indicating a predominantly young to middle-aged workforce. Additionally, most respondents had between 5 years and 15 years of tenure (57.6%), suggesting substantial experience and familiarity with the organisation. A comprehensive breakdown of participant demographics is provided in Table 1.

### Instruments

The instruments were tested on public bank employees in South Sumatra, Indonesia. The measurement tools were adapted specifically for this context through modifications in language and cultural tailoring to ensure relevance and clarity for Indonesian respondents. Although the original

instruments were developed elsewhere, these adaptations aimed to maintain the validity and reliability of the measures while making them suitable for the Indonesian banking work environment. Additionally, a pilot test was conducted to assess the appropriateness of the adapted instruments before the main data collection.

Turnover intention scale based on Ajzen's Theory of Planned Behaviour (1991). The scale consists of three dimensions: attitude towards leaving, perceived social pressure to stay or leave and perceived ability to leave the job. The scale consists of 16 items, with each item rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The validity analysis was performed using confirmatory factor analysis (CFA) to verify that each instrument maintained an appropriate factor structure aligned with the intended construct. Furthermore, reporting model fit indices and reliability measures, such as CR and AVE, enhances the study's credibility by ensuring the robustness of the measurement model. The results are presented in Table 2. Based on the guidelines provided by Hair et al. (2021), convergent validity can still be considered adequate even when the AVE falls below the ideal threshold, as long as the CR and Cronbach's Alpha values exceed the acceptable minimum levels (CR > 0.70; Alpha > 0.70). In this study, both subdimensions demonstrate CR and Alpha values above 0.80, indicating strong reliability and internal consistency of the constructs.

To assess job embeddedness, a scale was developed based on the six dimensions proposed by Mitchell et al. (2001). These dimensions capture the extent to which employees feel connected to their organisation and community, as

**TABLE 1:** Participant characteristics.

Characteristics	Profile	Frequency	%
Age (years)	< 25	28	8.48
	25–44	278	84.24
	45–64	24	7.27
Gender	Male	141	42.70
	Female	189	57.20
Length of service (years)	< 5	68	20.60
	5–15	190	57.60
	15–25	72	21.80
<b>Total</b>		<b>330</b>	<b>100</b>

**TABLE 2:** Confirmatory factor analysis and reliability results for turnover intention ( $N = 330$ ).

Variable	Dimension	Factor loading	AVE	Composite reliability	Cronbach's alpha
Turnover intention	Attitude towards leaving	0.708–0.880	0.664	0.908	0.897
	Perceived social pressure to stay or leave	0.536–0.803	0.431	0.819	0.802
	Perceived ability to leave the job	0.570–0.753	0.429	0.821	0.816

AVE, average variance extracted.

**TABLE 3:** Confirmatory factor analysis and reliability results for job embeddedness ( $N = 330$ ).

Variable	Dimension	Factor loading	AVE	Composite reliability	Cronbach's alpha
Job embeddedness	Link-organisation	0.594–0.789	0.512	0.812	0.808
	Fit-organisation	0.755–0.845	0.648	0.881	0.872
	Sacrifice-organisation	0.518–0.844	0.519	0.812	0.806
	Link-community	0.591–0.737	0.648	0.775	0.767
	Fit-community	0.723–0.845	0.613	0.864	0.858
	Sacrifice-community	0.503–0.750	0.653	0.897	0.878

AVE, average variance extracted.

well as the perceived costs associated with leaving their current position. Specifically, the scale includes the following dimensions: link-organisation, fit-organisation, sacrifice-organisation, link-community, fit-community and sacrifice-community. The instrument consists of 21 items, each rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The results of the cross-loading and reliability analysis are presented in Table 3. It confirms that all factor-loadings still exceed the minimum acceptable threshold of 0.50, indicating acceptable item relevance (Hair et al., 2021).

Work-life balance was measured using the WLB Scale developed by Fisher et al. (2009). This scale encompasses four key dimensions that reflect the bidirectional and interactive relationship between work and personal life: work interference with personal life, personal life interference with work, work enhancement of personal life, and personal life enhancement of work. The scale consists of 16 items, with responses measured on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). As shown in Table 4, the cross-loading and reliability analysis outcomes are reported.

## Results

The results indicate that job embeddedness has a significant negative effect on turnover intention ( $\beta = -0.400$ ,  $F^2 = 0.079$ ;  $p = 0.000$ ), suggesting that employees who feel more embedded in their jobs are less likely to consider leaving the organisation. Conversely, WLB does not have a significant direct effect on turnover intention ( $\beta = -0.064$ ,  $p = 0.522$ ), implying that maintaining a balance between work and personal life does not necessarily reduce an employee's intention to leave. However, the interaction between job embeddedness and WLB significantly influences turnover intention ( $\beta = 0.299$ ,  $F^2 = 0.427$ ;  $p = 0.000$ ), indicating that WLB moderates the relationship between job embeddedness and turnover intention. This suggests that the impact of job embeddedness on an employee's intention to leave the organisation is contingent upon their level of WLB. The outcomes are represented in Table 5.

According to Cohen's (1988) guidelines for interpreting effect sizes in multiple regression, an  $F^2$  value of 0.02 indicates a small effect, 0.15 a medium effect and 0.35 a large effect. These benchmarks provide a useful framework for evaluating the relative impact of each predictor in the model. In this study, the  $F^2$  value for the moderation effect of WLB on the relationship between job embeddedness and turnover intention is 0.427, which exceeds the threshold for a large effect. This suggests that the interaction between job embeddedness and WLB has a substantial and practically significant influence on turnover intention. It implies that the degree to which job embeddedness reduces turnover intention is meaningfully influenced by employees' experiences of WLB. When WLB is low, job embeddedness appears to play an even stronger role in retaining employees. Conversely, the  $F^2$  value for the main effect of job embeddedness on turnover intention is 0.079, which falls between the benchmarks for small (0.02) and medium (0.15) effects. This indicates a small-to-moderate effect size, suggesting that while job embeddedness independently contributes to reducing turnover intention, its impact is enhanced when considered in conjunction with WLB.

The interaction plot illustrates a moderation effect of WLB on the relationship between Job Embeddedness and Turnover Intention (Figure 1). When WLB is low (solid black line), the slope of the relationship between Job Embeddedness and Turnover Intention is sharply negative. This indicates that employees experiencing lower levels of WLB exhibit a stronger inverse relationship between Job Embeddedness and their intention to leave. In other words, for individuals struggling to manage work and life demands, being more embedded in their jobs significantly reduces their turnover intention. Thus, the 'retention power' of Job Embeddedness appears more critical in contexts where WLB is lacking. Conversely, when WLB is high (dotted black line), the negative association between Job Embeddedness and Turnover Intention becomes weaker. The flatter slope suggests that for employees already enjoying a healthy WLB, the degree of Job Embeddedness exerts a less substantial influence on their decision to stay or leave.

This pattern indicates a statistically significant moderation effect, as evidenced by the interaction coefficient ( $\beta = 0.299$ ,

$t = 5.332$ ,  $p < 0.01$ ). Notably, the direction of this moderation is counter to conventional theoretical expectations. It was hypothesised that high WLB would enhance the retention benefits of Job Embeddedness, rather than diminish them. However, the findings suggest that Job Embeddedness is most influential in retaining employees under conditions of low WLB, potentially because these individuals depend more heavily on organisational or relational ties to offset a poor work-life fit. A graphical representation of these findings is presented in Figure 1.

## Discussion

The regression analysis indicates a significant negative relationship between job embeddedness and turnover intention, suggesting that employees who feel deeply connected to their work and organisational environment are less likely to consider leaving. As noted by Mitchell et al. (2001), job embeddedness is a multidimensional construct encompassing organisational fit, social connections and perceived sacrifices, all of which collectively influence an employee's decision to stay. Unlike traditional predictors such as job satisfaction or organisational commitment, job embeddedness captures a broader range of factors that anchor individuals to their roles. A strong sense of alignment with the organisation's culture, coupled with supportive interpersonal relationships and professional networks,

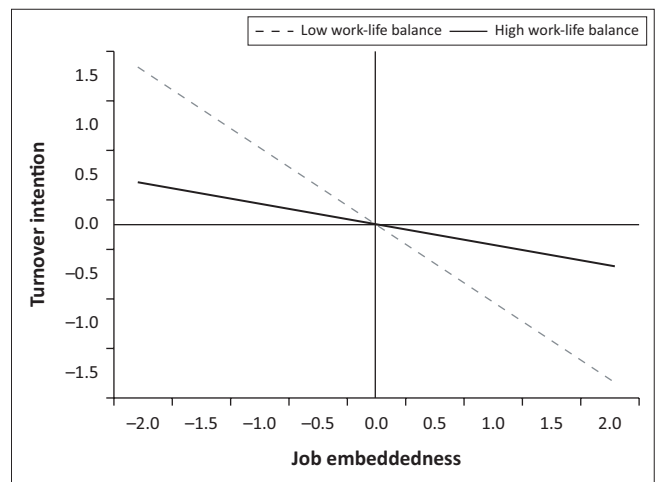


FIGURE 1: The interaction plots.

TABLE 4: Confirmatory factor analysis and reliability results for work-life balance ( $N = 330$ ).

Variable	Aspect	Factor loading	AVE	Composite reliability	Cronbach's alpha
Work-life balance	Work interference with personal life	0.753–0.927	0.720	0.928	0.912
	Personal life interference with work	0.765–0.912	0.724	0.920	0.907
	Work enhancement of personal life	0.773–0.892	0.727	0.915	0.889
	Personal life enhancement of work	0.798–0.962	0.800	0.932	0.919

AVE, average variance extracted.

TABLE 5: Results of the moderation test.

Relationships between variables	Path coefficient ( $\beta$ )	SD	$F^2$	$t$
Job embeddedness $\rightarrow$ Turnover intention	-0.400	0.107	0.079**	3.721**
Work-life balance $\rightarrow$ Turnover intention	-0.064	0.100	0.002	0.641
Job embeddedness $\times$ Work-life balance $\rightarrow$ Turnover intention (moderation)	0.299	0.056	0.427**	5.332**

SD, standard deviation.

\*\* $p < 0.01$ .

increases the psychological and social costs associated with leaving. Additionally, the potential loss of career opportunities, financial stability and established routines may serve as further deterrents to turnover. These interconnected factors deepen employees' embeddedness and, consequently, reduce their intention to leave the organisation.

An individual's work experience, both emotional and social, directly affects their performance and well-being, extending beyond the workplace (Aprilia et al., 2025). Ciptaningtyas et al. (2017) argue that when organisations prioritise the development of job embeddedness, it strengthens employees' emotional attachment to the workplace, thereby enhancing retention. This attachment is influenced by employees' perceived fit with their job, work environment and home life. When individuals view their roles as opportunities for meaningful engagement and relationship-building both at work and at home, they are more likely to experience comfort and satisfaction. Accordingly, the workplace plays a pivotal role in shaping overall employee well-being (Zulkarnain et al., 2024b).

Collegial relationships and workplace interactions provide various forms of support that facilitate task completion, such as peer assistance, supervisory guidance, open communication, decision-making involvement and expressions of appreciation from both supervisors and colleagues. This sense of camaraderie enhances employees' perceived fit and attachment to the organisation, which in turn reduces turnover intention. Bergiel et al. (2009) emphasise that supervisor support is significantly associated with turnover intention, while Hom et al. (2017) also highlight the critical role of social support, particularly from supervisors and co-workers, in retaining employees. Collectively, these relationships contribute to job embeddedness and influence employees' decisions to stay or leave.

Bergiel et al. (2009) argue that the attachment fostered through job embeddedness is also influenced by employees' evaluation of value alignment between themselves and the organisation. This alignment encompasses personal beliefs, career aspirations and future goals relative to the organisation's policies and practices. Organisational policies on compensation, transfers and promotion opportunities are particularly influential in shaping these perceptions. The closer the match between employee expectations and organisational offerings, the stronger the employee's emotional and professional attachment to the organisation.

This finding contributes to the theoretical advancement of job embeddedness by reinforcing and extending its framework within the context of public sector banking in South Sumatra, Indonesia. The results demonstrate that job embeddedness remains a robust and generalisable predictor of turnover intention across diverse cultural and organisational settings. By highlighting its multifaceted nature, this study positions job embeddedness as both an affective and structural retention mechanism that goes beyond traditional job attitudes such as satisfaction and commitment. It extends Mitchell et al.'s (2001)

conceptualisation by illustrating how social cohesion, value alignment and perceived organisational support collectively shape employees' embeddedness. By integrating both interpersonal and organisational dimensions, this research provides a more holistic and context-sensitive understanding of how job embeddedness operates as a comprehensive mechanism for employee retention, particularly in high-turnover environments.

The results of the moderation analysis investigating the relationship between job embeddedness and turnover intention, using WLB as a moderating variable, reveal a counter-intuitive, yet insightful finding. Contrary to the initial hypothesis, the moderation plot indicates that job embeddedness is more strongly associated with lower turnover intention among employees who report low WLB. In other words, when WLB is poor, employees may rely more heavily on the core elements of job embeddedness, namely organisational fit, social links and perceived sacrifice, to justify remaining with the organisation (Mitchell et al., 2001). This pattern suggests a compensatory mechanism whereby employees who experience strain because of poor integration of work and personal roles compensate for that strain by anchoring themselves more firmly in job-related attachments.

This phenomenon can be interpreted through the lens of the Conservation of Resources (COR) theory (Hobfoll, 1989), which posits that individuals strive to retain and protect valued resources. In situations where employees face resource depletion, such as time, energy or emotional support because of poor WLB, they may become increasingly motivated to cling to existing job-related resources (e.g. stability, social networks and organisational familiarity) as a way to avoid further loss. In such cases, job embeddedness functions as a psychological safety net that discourages withdrawal behaviours like turnover, even in the face of work-life conflict. Lee et al. (2022) further argue that job embeddedness can serve as a 'shock absorber', mitigating the impact of negative workplace experiences or life circumstances on employee retention. In the context of this study, employees with poor WLB might still opt to remain in their current roles not because they are fully satisfied, but because the perceived cost of leaving, including disruption to social ties, loss of job fit and risk to career continuity, is simply too high. This finding aligns with the present data, which indicates that when WLB is low, employees may compensate for the resource strain by anchoring themselves more firmly in the organisational and relational dimensions of job embeddedness. Rather than functioning in a complementary way, where high WLB enhances embeddedness, the dynamic observed here appears compensatory, suggesting that embeddedness becomes more critical under strained conditions. This challenges conventional assumptions and underscores the need to incorporate cultural and organisational nuances, such as collectivist values, hierarchical structures and a strong emphasis on job security in future applications of existing theories, particularly within the Indonesian public banking sector, where institutional stability and long-term employment are highly valued.

Interestingly, this finding aligns with Burton et al. (2010), who found that employees with strong embeddedness are less likely to leave their organisation, even when they report lower job satisfaction or work-life harmony. This suggests that embeddedness can, at times, override more immediate dissatisfactions by providing a long-term perspective rooted in stability, predictability and a sense of belonging.

The findings challenge the assumption that high WLB is always a precondition for employee retention. Instead, they highlight how, under less favourable conditions, employees may shift their reliance to other stabilising factors, such as organisational fit and social ties, to maintain continuity. This compensatory role of job embeddedness suggests that organisations should not only focus on improving WLB but also strengthen factors that build employee connectedness and commitment, especially for those in roles with high demands or limited flexibility.

## Conclusion

This study highlights the pivotal roles of job embeddedness and WLB in influencing turnover intention. The findings indicate that job embeddedness has a significant negative effect on turnover intention, suggesting that employees who feel more connected to their jobs are less likely to consider leaving the organisation. Interestingly, the study reveals a statistically significant but counter-intuitive moderation effect of WLB. Rather than strengthening the negative relationship between job embeddedness and turnover intention, high WLB attenuates this relationship. In other words, job embeddedness has a stronger impact on reducing turnover intention when WLB is low. This suggests that employees experiencing poor WLB may rely more heavily on structural and relational aspects of their job as a reason to stay. Conversely, those with high WLB may feel more autonomous and less dependent on job embeddedness in their decision to remain.

## Practical recommendations

Employee retention is a critical challenge in Indonesia's public sector banking industry, where high service demands, customer-facing roles and rigid institutional frameworks contribute to stress and high turnover. This study highlights the pivotal role of job embeddedness in reducing turnover intention by reinforcing employees' organisational fit, social connections and perceived career investment. While WLB alone does not directly lower turnover intention, its moderating effect indicates that employees with poor work-life integration are common in this sector because of long hours and administrative load, and rely more on job embeddedness to justify staying. These findings offer actionable insights for HR management in state-owned banks. Traditional training and compliance approaches should be expanded to include initiatives that cultivate purpose, belonging and growth. Structured mentorship, cross-department collaboration and defined career paths can strengthen attachment to the organisation. Moreover,

succession planning and talent development should account for both technical skills and social rootedness within institutional culture. By integrating job embeddedness into workforce strategy and addressing WLB constraints, public sector banks can enhance retention, support employee well-being and ensure leadership continuity.

## Limitations of the study

This study presents several important limitations. Firstly, the use of a cross-sectional design restricts the ability to draw causal inferences regarding the relationships among job embeddedness, WLB and turnover intention. A longitudinal or experimental design would offer a more robust understanding of how these variables interact over time. Secondly, the moderation analysis revealed a counter-intuitive finding: job embeddedness had a stronger negative effect on turnover intention when WLB was low, contrary to theoretical expectations. This may indicate a compensatory mechanism or the influence of unmeasured contextual factors. Thirdly, the non-significant direct effect of WLB on turnover intention contradicts much of the existing literature, suggesting the need to explore potential mediators or alternative explanatory pathways. Finally, the study's generalisability is limited by its focus on public banking employees in South Sumatra, Indonesia. Future research should replicate this model across different sectors and regions to evaluate the broader applicability of the findings.

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## Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

## Authors' contributions

Z.Z. carried out the research, wrote the initial draft and managed the revisions and submission. S.H. formulated the theoretical framework and originated the core research concept. F.N. structured the study design and oversaw its implementation. A.G. supervised the review process and provided input for revisions.

## Ethical considerations

Ethical clearance to conduct this study was obtained from the University of Sumatera Utara Ethics Committee, Faculty of Psychology (No: 39/Komet/FPsi/2024).

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## Data availability

The data that support the findings of this study are available from the corresponding author, Z.Z. upon reasonable request.

## Disclaimer

The views and opinions expressed in this article are those of the authors and are the product of professional research. They do not necessarily reflect the official policy or position of any affiliated institution, funder, agency or that of the publisher. The authors are responsible for this article's results, findings and content.

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