THE INFLUENCE OF WORK-LIFE BALANCE, ORGANIZATIONAL COMMITMENT, AND FINANCIAL STRESS ON TURNOVER INTENTION AMONG RETAIL EMPLOYEES IN CIREBON CITY

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Abstract

This study aims to examine the impact of work-life balance, organizational commitment, and financial stress on turnover intention among retail employees, specifically focusing on the workforce at Surya Toserba in Cirebon City. High turnover intention in the retail sector has become a hidden crisis, driven by irregular working hours, weak emotional attachment to the company, and increasing economic pressures. Utilizing a quantitative associative approach, data were collected from 100 respondents using a simple random sampling technique. The analytical tool utilized in this research was multiple linear regression operated through SPSS software. The findings reveal that work-life balance and organizational commitment exert a significant and negative influence on turnover intention, acting as crucial mooring factors that retain employees. Conversely, financial stress demonstrates a significant and positive effect, serving as a strong push factor for employees to seek alternative employment. Simultaneously, the three independent variables significantly explain 83.4% of the variance in turnover intention. The study highlights that preventing employee turnover in the retail industry requires a holistic human resource strategy that accommodates flexible scheduling, fosters emotional attachment, and provides financial welfare support.

Keywords: Work-Life Balance, Organizational Commitment, Financial Stress, Turnover Intention, Retail Industry

INTRODUCTION

In today's business operational landscape, human resource (HR) capability is recognized as the most essential determinant of an entity's success and sustainability. Although an organization may invest significant capital in physical infrastructure and cutting-edge technology, strategic corporate objectives cannot be optimally realized without the support of a competent workforce. Consequently, adaptive and effective HR management has become a crucial foundation for companies to survive, compete, and adapt to the constantly evolving dynamics of the work environment.

Nevertheless, efforts to retain high-quality employees are currently confronted with the significant challenge of high turnover intention. This phenomenon has transformed into a hidden crisis, particularly within sectors that rely on high labor intensity with relatively minimal wage schemes, such as the retail industry. According to data from the Indonesian Employers' Association (APINDO, 2023), the retail and service sectors consistently rank at the top for voluntary turnover rates at the national level. An HR trend report from PWC (2024) further estimates that the average annual employee turnover in the retail sector reaches 15% to 25%, significantly surpassing both the manufacturing and professional service sectors. This high figure is generally driven by heavy workloads and irregular operational hours. The impact of this employee exodus is highly detrimental to companies; it not only triggers an escalation in recruitment and training costs which can reach 1.5 to 2 times the monthly salary of the departing employee but also disrupts operational stability, reduces productivity, and erodes the quality of customer service.

The context of this issue becomes highly relevant for deeper investigation in regions with rapid economic growth, such as Cirebon City. Despite the retail sector's substantial contributions to the local economy, the psychological dynamics of its workforce remain largely underrepresented in contemporary organizational behavior literature. The characteristics of retail work demand high resilience because employees are often faced with long working hours, unpredictable schedules, physically draining workloads, and compensation that is frequently disproportionate to the demands of the profession. Amidst the rising cost of living in Cirebon City, such working conditions trigger a specific vulnerability regarding employee well-being.

One of the primary triggers for this vulnerability is financial stress, defined as the psychological pressure arising from an individual's inability to meet economic needs or respond to personal financial uncertainty. A systematic review by (Id et al., 2022) confirms a consistent positive correlation between economic difficulties, such as low income and accumulated debt, and the emergence of depressive symptoms in adults. Persistent financial concerns create a heavy cognitive and emotional burden, which directly impairs an individual's ability to focus and perform optimally at work. Ultimately, this undermines job satisfaction and encourages employees to consider alternative employment offering more promising financial compensation. Furthermore, the emergence of job stress is not solely attributed to external economic pressures but is also deeply rooted in internal organizational dynamics. (Hartono et al., 2022) emphasizes that organizational politics frequently act as a catalyst for workplace conflict, which subsequently escalates job stress among employees. This condition is further exacerbated if employees experience an imbalance between work and personal life (work-life balance), which has been proven to significantly reduce job satisfaction and trigger the desire to move jobs.

On the other hand, organizational commitment is often positioned as a company's primary line of defense to mitigate employee turnover intention. A study by (Artopo & Wahyuni, 2024) within government agencies demonstrates that organizational commitment is the strongest predictor for increasing job satisfaction and effectively reducing turnover intention. However, the stability experienced by Civil Servants (PNS) stands in stark contrast to the dynamic reality of retail workers. An empirical study by (Wardana, & Anindita, 2020) found an anomaly where organizational commitment does not always have a direct influence on turnover intention. This finding reinforces the suspicion of a research gap that a mere sense of belonging or affective commitment will be unable to stem the intention to leave if employees are continuously undermined by serious work-life conflicts and pressured by financial stress. This is consistent with research by (Hasan, 2023), which revealed that an employee's commitment will actually decline sharply when they experience emotional exhaustion (burnout) due to poor work-life balance.

The existence of inconsistent findings and limited literature regarding the combination of these three variables creates a void in Human Resource Management (HRM) studies in Indonesia. Although previous research by (Chrisdiana, 2017) touched upon this aspect, limited sample sizes restricted the broad generalization of the findings. Therefore, this study presents a novelty by integrating the variables of work-life balance, organizational commitment, and financial stress into a comprehensive predictive model, with an observational focus on the employees of Surya Toserba in Cirebon City. By confirming the interaction between these push and mooring factors, this research is expected to formulate holistic, evidence-based managerial solutions. These solutions encompass not only cultural improvements and schedule flexibility but also demand strategic interventions regarding employee financial well-being to suppress labor turnover rates.

Based on the identified empirical and contextual gaps, this study seeks to address the following research questions:

RQ1: Does Work-Life Balance significantly influence Turnover Intention among retail employees at Surya Toserba, Cirebon City?

RQ2: Does Organizational Commitment significantly influence Turnover Intention among retail employees at Surya Toserba, Cirebon City?

RQ3: Does Financial Stress significantly influence Turnover Intention among retail employees at Surya Toserba, Cirebon City?

RQ4: Do Work-Life Balance, Organizational Commitment, and Financial Stress simultaneously influence Turnover Intention among retail employees at Surya Toserba, Cirebon City?

Answering these research questions contributes to the understanding of employee turnover behavior by integrating the Push-Pull-Mooring (PPM) framework with organizational and financial perspectives in the retail sector.

REVIEW OF LITERATURE

In contemporary human resource management discourse, the effort to retain top talent has evolved into one of the most complex challenges, particularly within labor-intensive

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sectors such as the retail industry. An employee's decision to leave an organization conceptually defined as turnover intention does not emerge spontaneously. Rather, it is a manifestation of a prolonged cognitive and evaluative process (Mobley et al., 1978). The Push-Pull-Mooring (PPM) Model provides a comprehensive analytical framework to dissect these dynamics. Based on the postulates of (Singh et al., 2025), turnover intention is catalyzed by negative internal push factors, external pull factors, and is heavily contingent upon the strength of the mooring factors provided by the organization. In the context of the retail workforce, psychosocial and economic elements specifically work-life balance, organizational commitment, and financial stress play central roles in this decision-making conflict.

Work Life Balance

Work-Life Balance (WLB) serves as a crucial psychological construct, referring to an individual's subjective perception of their ability to satisfactorily accommodate demands from both the professional and private spheres (Septianini, 2024). The analysis of this variable is deeply rooted in the Conservation of Resources (COR) Theory proposed by Hobfoll (1989), which suggests that humans have a fundamental drive to acquire, maintain, and protect their resources, such as time, energy, and mental health. In retail environments characterized by erratic shift schedules, employees are required to expend significant physical and mental energy (*job demands*). If the organization fails to provide flexibility as a buffer (*job resources*), employees experience an energy deficit leading to extreme exhaustion (Pane, 2025). According to McDonald & Bradley cited in (Tumbel, 2011), this balance is evaluated through three integrative dimensions: time balance, involvement balance, and satisfaction balance. Empirical evidence suggests that failure to balance these dimensions triggers turnover intention. A comprehensive study by (Moran, 2016) in the Irish retail sector found that 60% of respondents experiencing persistent work-life conflict showed a surge in job dissatisfaction, which directly escalated turnover intention. This is further reinforced by (Soleha & Wulandaru, 2025), who emphasize that effectively managed work-life balance resonates with job satisfaction, ultimately mitigating turnover intention significantly.

Organizational Commitment

Furthermore, the discourse on employee retention is inseparable from the role of Organizational Commitment. Conceptually, this commitment represents the psychological bond characterizing the relationship between an employee and the corporate entity (Meyer & Allen, 1991). The theoretical foundation of organizational commitment is built upon Blau's (1964) Social Exchange Theory (SET), which emphasizes the principle of reciprocity. When a company facilitates a conducive work environment and provides equitable support, employees feel an obligation to reciprocate with dedication and loyalty, manifested as affective commitment (Hidayat, 2020). Within the Three-Component Model (TCM), affective commitment the emotional desire to remain is believed to be the most effective mooring factor in preventing turnover, complementing continuance commitment (remaining based on cost calculations) and normative commitment (remaining based on moral obligation). While (Artopo & Wahyuni, 2024) confirm that organizational commitment is the strongest predictor in minimizing turnover intentions, a crucial research gap was identified by (Wardana, 2020), where organizational commitment does not always exert a direct suppressive effect on turnover intention. This failure is further explained by (Hasan, 2023), who found that a worker's affective bond can be eroded if they suffer from burnout due to fatal work-life imbalances. This suggests that organizational commitment is not a static variable but can be degraded by various external and internal pressures.

Financial Stress

One of the most destructive external pressures disrupting commitment and driving turnover intention is Financial Stress. Financial stress is defined as the accumulation of anxiety, worry, and emotional discomfort suffered by an individual due to the inability of their financial resources to accommodate monetary obligations and basic living needs (Khotimah et al., 2020). In HRM studies, the impact of this personal economic pressure is explained through Spillover Theory. This theory highlights how the overflow of negative emotions and pressures from the private sphere such as debt repayment struggles, monthly liquidity deficits, and uncertainty regarding future security will "spill over" and contaminate the worker's professional domain (Panuntun & Kurniawan, 2024). This aligns with the perspective that workplace stressors are multifaceted as noted by (Hartono et al., 2022), internal conflicts and organizational politics often serve as primary mediators that intensify stress levels, regardless of the sector. In the retail sector, where wage standards often hover at the minimum wage threshold, employee vulnerability to macroeconomic disruptions is exceptionally high. When perceived compensation fails to neutralize life pressures, a psychological contract breach occurs. Experimental and field studies by (Kathrin & Barbara, 2024) documented an absolute positive correlation between the escalation of financial stress and resignation intentions, wherein an individual's affective commitment instantly collapses when their economic survival is threatened. This positions financial stress as the ultimate push factor, compelling employees to proactively engage in an evaluation of alternatives (intention to search) and establish definitive plans to resign (Mobley, 1977).

Turnover Intention

The synthesis of various literatures and empirical studies confirms that turnover intention among retail workers is the result of a multidimensional interaction between time factors, emotional bonds, and economic resilience. The oversight of previous studies which tended to test these variables in isolation has left a void in our understanding of retail employee behavior in Indonesia, particularly in developing cities like Cirebon. Integrating work-life balance and organizational commitment as mooring factors, contrasted with financial stress as a push factor, offers a comprehensive novelty in the conceptual framework of this research.

RESEARCH METHOD

This research is designed using a quantitative associative approach, a research paradigm conceptualized to empirically verify and analyze causal relationships between the investigated variables (Sugiyono, 2019). The selection of this approach is driven by the central objective of the research, which is to precisely measure the predictive influence of the determinant predictors, namely Work-Life Balance (X1), Organizational Commitment (X2), and Financial Stress (X3), on the criterion variable, Turnover Intention (Y). The research setting is established within the modern retail industry, specifically targeting the workforce at Surya Toserba in Cirebon City, West Java, with the study conducted from November 2025 to March 2026.

The target population in this empirical investigation comprises all operational employees at Surya Toserba Cirebon, estimated at 120 individuals. Inclusion criteria were restricted to permanent and contract employees with a minimum of one year of service, aged over 18, and who consciously consented to participate. To mitigate bias and guarantee equal representation probability, the sampling technique adopted was simple random sampling. The estimated representative sample size was calculated using the Slovin mathematical equation, setting the margin of error threshold at 5%. Based on this mathematical formulation, a minimum projected sample of 93 respondents was obtained. To strengthen statistical justification and anticipate potential non-response errors, the researchers established a final rounded sample size of 100 respondents.

The primary data collection method relied on an observational survey technique using a structured questionnaire instrument distributed digitally via Google Forms. The questionnaire architecture was constructed into a series of closed-ended statements adopting a five-point Likert scale, ranging from a score of 1 (Strongly Disagree) to 5 (Strongly Agree). The Work-Life Balance variable was measured through indicators from the dimensions of time balance, involvement balance, and satisfaction balance (Hendrawan et al., 2025; Moran, 2016). Organizational commitment was elaborated through the dimensions of affective, continuance, and normative commitment (Artopo & Wahyuni, 2024). Financial stress was operationalized through the parameters of liquidity pressure, debt anxiety, future uncertainty, and psychological impact (Kathrin & Barbara, 2024). Meanwhile, turnover intention was measured referring to Mobley's (1977) framework, which includes thoughts of quitting, evaluation of alternatives, and the definitive intention to resign.

Prior to implementation in the main analysis, the psychometric feasibility of the instrument was tested through validity and reliability tests. Construct validity was validated utilizing the Pearson Product-Moment correlation, with the acceptance criterion being if the item correlation coefficient (r) exceeded the r table threshold (0.196 at df = 98). The reliability test was executed using Cronbach's Alpha internal consistency estimation, where all research variables were required to breach the academic feasibility threshold of 0.70.

Statistical data processing and modeling were facilitated by the Statistical Package for the Social Sciences (SPSS) software. The analysis commenced with the presentation of descriptive statistics to map respondent demographics. Subsequently, to ensure the resulting regression equation attained the status of Best Linear Unbiased Estimator (BLUE), a series of Classical Assumption tests were strictly enforced. This included the residual Normality test using the One-Sample Kolmogorov-Smirnov test and Normal P-P Plot graphs (with a significance threshold > 0.05) the Multicollinearity test by evaluating the Tolerance value (> 0.10) and VIF (< 10) and the Heteroscedasticity test by monitoring the dot dispersion pattern on the Scatterplot matrix, which was also mathematically confirmed via the Glejser test and Spearman correlation (requirement Sig. > 0.05).

The core analysis was represented through the Multiple Linear Regression technique, formulated into the regression equation $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$. Parameter a represents the constant, b represents the direction and magnitude of the influence coefficient for each predictor variable, and e symbolizes the residual or error element. Partial hypothesis decision-making was verified through the t-test (comparing probability Sig. < 0.05), while simultaneous modeling feasibility was tested via the F-test (ANOVA). The pinnacle of the analysis was measured from the Adjusted R-Square (Coefficient of Determination) output, which reveals the composite contribution percentage of work-life balance, organizational commitment, and financial pressure in dictating the fluctuation of employee turnover intention in the retail industry.

Research Hypothesis

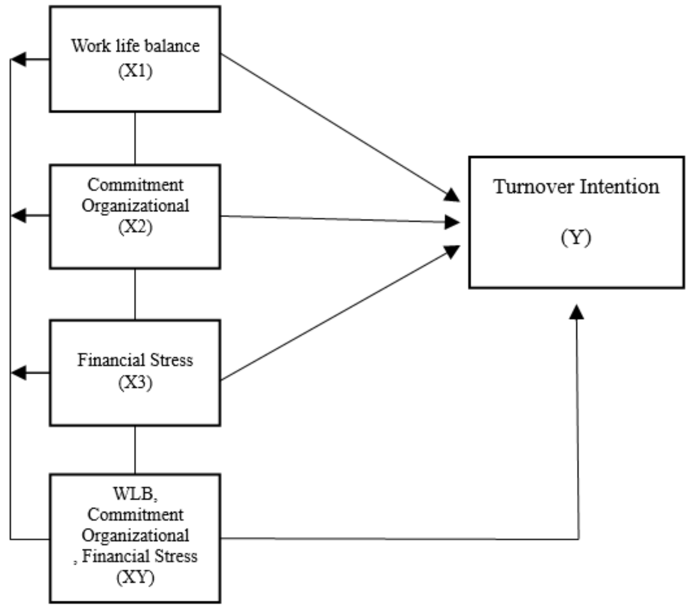
Based on the theoretical framework and the exploration of empirical studies elaborated above, this research proposes the following hypotheses:

- **H1:** Work-Life Balance exerts a negative and significant influence on Turnover Intention among retail employees. The underlying assumption is that the better employees can balance their professional and private time, the lower their intention to leave the organization.
- **H2:** Organizational Commitment exerts a negative and significant influence on Turnover Intention among retail employees. This assumes that strong emotional bonds and loyalty will function as mooring factors that effectively suppress the desire to change jobs.
- **H3:** Financial Stress exerts a positive and significant influence on Turnover Intention among retail employees. The premise is that increased pressure stemming from economic difficulties and debt will strongly drive employees' intentions to seek alternative employment.
- **H4:** Work-Life Balance, Organizational Commitment, and Financial Stress simultaneously exert a significant influence on Turnover Intention among retail employees

Research Model

The conceptual model in this study is designed to dissect the predictive interactions among three independent variables namely Work-Life Balance, Organizational Commitment, and Financial Stress and one dependent variable, Turnover Intention.

Visually, this research paradigm can be illustrated through the following structural framework:



The research model depicted above represents the postulate that the three independent variables (work-life balance, organizational commitment, and financial stress) exert a direct influence on the dependent variable, turnover intention. The causal relationships among these variables will be statistically evaluated for significance through multiple linear regression analysis.

This study implements a quantitative associative approach utilizing a survey method, wherein primary data are gathered via a Likert-scale questionnaire instrument. The data analysis techniques applied rely on linear regression to systematically evaluate the magnitude of both the partial and simultaneous effects of each predictor on the fluctuations in employee decision-making.

The outcomes derived from this structural modeling are anticipated to provide comprehensive analytical insights for management within the retail sector, with a specific focus on Surya Toserba. By acquiring a more profound understanding of these push and mooring factors, the organization can formulate a holistic human resource retention strategy encompassing the enhancement of scheduling flexibility, the fortification of emotional bonds, and the provision of financial well-being support to effectively mitigate turnover rates.

RESULTS AND DISCUSSION

Respondents' Demographic Profile

The tabulation of respondent characteristics reveals a predominantly female workforce (63%), a proportion that accurately reflects the high concentration of female personnel in retail frontline roles. Regarding age demographics, the majority of the workforce (59%) falls within the age bracket of 31 years and older. The educational background is heavily concentrated among senior high or vocational school graduates, accounting for an overwhelming 97% of the sample. In terms of occupational structure, 75% of the respondents occupy direct customer-facing roles, comprising 48% Sales Assistants or Promoters and 27% Cashiers. The most salient finding is that 100% of the respondents operate under a shift-based work system a condition highly pertinent to examining the intricacies of work-life balance.

The following are the research results obtained from the analysis using SPSS, namely:

Table 1.
Respondent Demographic Profile

Demographic Variables	Category	Frequency	Perecentage (%)
Gender	Male	37	37.0
	Female	63	63.0
Age	≤ 20 Years	4	4.0
	21 - 25 Years	9	9.0
	26 - 30 Years	27	27.0
	31 - 35 Years	29	29.0
	> 35 Years	30	30.0
Education	Senior High (SMK/SMA)	97	97.0
	Bachelor Degree (S1)	3	3.0
Tenure	< 2 Years	15	15.0
	3 - 4 Years	30	30.0
	5 - 6 Years	25	25.0
	> 7 Years	30	30.0

Source: Data processed (2026)

Measurement Model (Validity and Reliability)

Before conducting the primary multiple regression analysis, the psychometric properties of the measurement instruments were rigorously evaluated through validity and reliability tests, as summarized in Table 2. Construct validity was assessed utilizing the Pearson Product-Moment correlation method. The empirical results indicate that all measurement items across the four variables yielded correlation coefficients (r count) ranging from 0.835 to 0.912, which significantly exceed the critical threshold of 0.196 (df = 98, alpha = 0.05). Consequently, all indicators are declared statistically valid to measure their respective constructs.

Furthermore, the internal consistency of the questionnaire was examined using Cronbach's Alpha. The computational analysis yielded highly robust alpha coefficients for all variables: Work-Life Balance (0.946), Organizational Commitment (0.942), Financial Stress (0.952), and Turnover Intention (0.943). Given that all alpha values prominently surpass the recommended academic threshold of 0.70, it is concluded that the survey instrument is highly reliable and free from random error, thereby guaranteeing the accuracy and integrity of the subsequent structural equation modeling.

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Classical Assumption Tests

1. **Normality Test**

Table 2.
Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.76595924
Most Extreme Differences	Absolute	.062
	Positive	.038
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on the statistical analysis in Table 2, the Asymp. Sig. (2-tailed) value obtained is **0.200**. Since this value is higher than the standard alpha level of 0.05 (0.200 > 0.05), it indicates that the residual values are normally distributed, thereby satisfying the normality assumption required for linear regression analysis.

2. **Multicollinearity Test**

Table 3.
Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constan)		
	X1	.966	1.035
	X2	.962	1.039
	X3	.953	1.049

Based on the results presented in Table 3, all independent variables Work-Life Balance (X1), Organizational Commitment (X2), and Financial Stress (X3) exhibit Tolerance values strictly greater than 0.10 and VIF values well below the threshold of 10. Therefore, it can be concluded that the regression model is entirely free from multicollinearity constraints.

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3. Heteroscedasticity Test

Table 4.
Spearman's Rho Heteroscedasticity Test Results

Correlations						
			X1	X2	X3	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1.000	.091	.134	-.010
		Sig. (2-tailed)	.	.366	.184	.922
		N	100	100	100	100
	X2	Correlation Coefficient	.091	1.000	.114	.040
		Sig. (2-tailed)	.366	.	.260	.694
		N	100	100	100	100
	X3	Correlation Coefficient	.134	.114	1.000	-.008
		Sig. (2-tailed)	.184	.260	.	.939
		N	100	100	100	100
	Unstandardized Residual	Correlation Coefficient	-.010	.040	-.008	1.000
		Sig. (2-tailed)	.922	.694	.939	.
		N	100	100	100	100

As detailed in , the Spearman's rho correlation test indicates that the significance (Sig. 2-tailed) values for Work-Life Balance (X1), Organizational Commitment (X2), and Financial Stress (X3) toward the Unstandardized Residual are **0.922**, **0.694**, and **0.939**, respectively. Because all these significance values are substantially higher than 0.05, it confirms the absence of variance inequality, proving that the model is free from heteroscedasticity. Consequently, the model qualifies as the Best Linear Unbiased Estimator (BLUE) and is highly suitable for subsequent hypothesis testing.

Table 5.
Validity and Reliability Test Results

Variables	Items	Pearson Correlation	Cronbach's Alpha	Decision
Work-Life Balance (X1)	6 items	0.873-0.912	0.946	Valid & reliable
Organizational Commitment (X2)	6 items	0.864-0.897	0.942	Valid & reliable
Financial Stress (X3)	8 items	0.835-0.898	0.952	Valid & reliable
Turnover Intention (Y)	6 items	0.864-0.899	0.943	Valid & reliable

Source: Data processed (2026)

Although the Cronbach's Alpha values exceed 0.90, indicating excellent internal consistency, future studies may consider reviewing item redundancy to ensure that the measurement instruments capture sufficient construct diversity.

Table 6.
Simultaneous Significance Test (F-Test) Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1605.767	3	535.256	166.432	.000[b]
	Residual	308.743	96	3.216		
	Total	1914.510	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Source: Data processed (2026)

Table 7.
Multiple Linear Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.944	1.130		20.301	.000
	X1	-.448	.041	-.461	-11.044	.000
	X2	-.536	.040	-.558	-13.351	.000
	X3	.540	.033	.694	16.541	.000

Source: Data processed (2026)

Based on the computational output shown in Table 7, the multiple linear regression model was formulated to predict the impact of Work-Life Balance (X1), Organizational Commitment (X2), and Financial Stress (X3) on Turnover Intention (Y). The regression analysis resulted in the following equation:

$$Y = 22.944 - 0.448X_1 - 0.536X_2 + 0.540X_3$$

The equation indicates that the constant value of 22.944 represents the level of turnover intention when all independent variables are held constant at zero. The negative coefficients for X1 and X2 suggest that an increase in work-life balance and organizational commitment will reduce turnover intention, while the positive coefficient for X3 indicates that an increase in financial stress will lead to higher turnover intention.

Among the three independent variables, Financial Stress emerged as the strongest predictor of Turnover Intention, as indicated by its standardized coefficient ($\beta = 0.694$). This finding suggests that economic concerns play a more influential role in employees' turnover decisions than organizational and work-life factors.

This result is particularly relevant in the retail sector, where employees often face relatively modest income levels while simultaneously coping with increasing living expenses and financial obligations. Under such circumstances, employees tend to prioritize financial stability over organizational attachment or work-life considerations.

The finding supports Conservation of Resources (COR) Theory, which posits that individuals strive to protect valuable resources. When financial resources are threatened, employees may seek alternative employment opportunities that offer greater economic security. Therefore, Financial Stress acts as a powerful push factor driving employees toward turnover decisions.

Table 8.
Correlation Coefficient and Coefficient Of Determination

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.916[a]	.839	.834	1.793
a. Predictors: (Constant), X3, X1, X2				
b. Dependent Variable: Y				

Source: Data processed (2026)

The coefficient of determination ($R^2 = 0.834$) indicates that 83.4% of the variance in Turnover Intention is explained by Work-Life Balance, Organizational Commitment, and Financial Stress. This relatively high explanatory power may be attributed to the homogeneity of the sample, as all respondents were employed within the retail sector and shared similar work characteristics and economic conditions.

Additionally, Turnover Intention is conceptually related to the psychological and financial factors examined in this study, which may contribute to the strong predictive capability of the model. Nevertheless, future studies should consider incorporating additional variables and using more diverse samples to further validate the robustness of these findings.

T Test

Partial significance testing (t-test) was implemented to detect the individual impact of each independent variable on the dependent variable. According to the statistical computation output, the three partial hypotheses proposed in this study are empirically confirmed:

The Work-Life Balance variable (X1) recorded a t-value coefficient of -11.044 with a significance level of 0.000. Because the probability value falls significantly below the critical threshold of 0.05, the First Hypothesis (H1) is convincingly accepted. This finding signifies that an enhancement in the quality of work-life balance will result in a corresponding decrease in employee turnover intention. The Organizational Commitment variable (X2) exhibited a similar pattern, yielding a t-value of -13.351 and a significance of 0.000. This substantiates the acceptance of the Second Hypothesis (H2) the stronger the emotional bond employees share with the corporate entity, the lower their propensity to seek alternative employment. Conversely, the Financial Stress variable (X3) registered a positive t-value of 16.541 with an absolute significance of 0.000. This outcome validates the acceptance of the Third Hypothesis (H3), affirming that any escalation in personal economic pressure will proportionally trigger a surge in resignation intentions among retail employees.

F Test

Although the partial tests validated the individual influence of each predictor, the F-test was applied to evaluate the overall feasibility of the model (simultaneous effect). The

ANOVA table reveals that the computed F-value reached 166.432 with a significance level of 0.000. Since this probability value (0.000 < 0.05) fulfills the significance criterion, the Fourth Hypothesis (H4) is conclusively accepted. In conclusion, work-life balance, organizational commitment, and financial stress operate simultaneously to influence the turnover intention of Surya Toserba employees. The explanatory power of this structural model is confirmed by an Adjusted R-Square coefficient of 0.834. This figure indicates that the combination of these three variables collectively accounts for 83.4% of the variance in employee turnover intention, while the remaining 16.6% is influenced by external determinants not encompassed within the scope of this research framework.

The Influence of Work-Life Balance on Turnover Intention

Data exploration confirms that work-life balance exerts a highly significant negative impact in suppressing employee turnover intention. Within the theoretical spectrum, this finding provides empirical support for Conservation of Resources (COR) Theory. In the retail sector, where respondents are bound to rotating shift systems, friction between store operational demands and private life needs is highly prone to occur. When employees fail to secure sufficient leisure time, physical and mental exhaustion peaks, prompting a rational decision to withdraw from the organization. This finding strongly resonates with the postulates of (Moran, 2016) as well as (Soleha & Wulandaru, 2025), which documented that the disruption of social schedules acts as a primary catalyst for high turnover within the service and retail industries. From a managerial perspective, this evidence underscores the urgency for Surya Toserba's management to restructure more humane shift rotations to preserve workforce resilience.

The Influence of Organizational Commitment on Turnover Intention

The validation of the second hypothesis reinforces the premise that organizational commitment acts as a mooring factor that is significantly and negatively correlated with turnover intention. This result reflects the manifestation of Social Exchange Theory. Employees who perceive that their existence is valued by management will reciprocate through dedication and loyalty. However, descriptive analysis of the questionnaire reveals that the average emotional attachment among employees remains weak and fragile. The fragility of this psychological bond, as cautioned in the studies by (Hasan, 2023) and (Singh et al., 2025), renders employee retention highly vulnerable. Consequently, the slightest internal friction within the store or even a minor temptation from a competitor's offer can easily escalate thoughts of resigning.

The Influence of Financial Stress on Turnover Intention

The core driver of the highly dynamic labor turnover is explained by the results of the third hypothesis test, in which financial stress exerts the strongest positive influence on turnover intention. This statistical evidence validates both Maslow's Hierarchy of Needs framework and the Spillover Theory. For operational-level workers whose wage standards are tied to regional minimum wage regulations, economic fluctuations and the rising cost of living constitute an immensely crushing burden. When income is no longer capable of providing a sense of security, this anxiety spills over into the workplace. It is precisely this financial panic that stimulates employees to seek alternative employment offering a more robust economic safety net. This crucial finding affirms the conclusion of (Wahyudi, 2025) that compensation and liquidity pressure are directly proportional to the intention to resign.

The Simultaneous Influence of Work-Life Balance, Organizational Commitment, and Financial Stress on Turnover Intention

The coefficient of determination ($R^2 = 0.834$) indicates that Work-Life Balance, Organizational Commitment, and Financial Stress collectively explain 83.4% of the variance in Turnover Intention among Surya Toserba employees. This finding suggests that turnover intention is influenced by a combination of organizational, psychological, and financial factors rather than by a single determinant. This phenomenon is a composite accumulation of physical exhaustion resulting from shift work and the absence of an emotional bond with the corporate entity, which is further exacerbated by chronic personal economic pressure. These three dimensions synergize to create a highly vulnerable work ecosystem. Conventional retention solutions will no longer suffice; the company is compelled to orchestrate a holistic approach that simultaneously nurtures the time well-being, psychological security, and financial stability of its workforce.

Integration of Findings Using the Push-Pull-Mooring Framework.

The overall findings can be interpreted through the Push-Pull-Mooring (PPM) framework adopted in this study. Within this framework, Financial Stress acts as a push factor that encourages employees to consider leaving their current organization due to economic pressure and financial insecurity. In contrast, Work-Life Balance and Organizational Commitment function as mooring factors that help retain employees by strengthening psychological attachment, job satisfaction, and organizational loyalty.

The regression results demonstrate that Financial Stress exerts the strongest influence on Turnover Intention compared to the other variables. This finding suggests that although employees may experience satisfactory work-life balance and maintain commitment toward the organization, financial difficulties can still motivate them to seek alternative employment opportunities offering greater economic security. Therefore, financial pressure appears capable of weakening the retention effects generated by mooring factors.

These findings support the core assumption of the PPM framework that turnover decisions are not determined by a single factor but rather by the interaction between forces that push employees away and forces that encourage them to remain. In the context of retail employees at Surya Toserba, turnover intention emerges from the combined influence of economic conditions, work-life experiences, and organizational attachment. Therefore, organizational efforts to reduce turnover intention should address both the economic concerns faced by employees and the organizational factors that strengthen employee retention.

CONCLUSION

Based on the results of empirical investigation and statistical verification, this study concludes that work-life balance and organizational commitment are proven to have a significant capacity and correlate negatively in suppressing turnover intention among retail employees at Surya Toserba, Cirebon City. On the opposite pole, exposure to financial stress demonstrates a strong, positive, and significant driving force on the manifestation of employees' intentions to leave the company. Simultaneously, the interaction of these three determinant variables dictates the direction of workforce retention, dominating 83.4% of all fluctuations in operational employee turnover decisions. As a managerial implication, management in the retail sector can no longer rely on a single-dimensional handling approach. The company is recommended to formulate an integrated human resource sustainability roadmap encompassing the redesign of humane work schedules, the injection of a family-centric work culture to weave affective commitment, and the provision of economic support facilities such as interest-free employee cooperatives or productivity incentive schemes to neutralize employee vulnerability to the threat of career desertion.

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