



The Effect of Flexible Work Arrangement on Work-Life Balance and Turnover Intention Through Organizational Commitment of Generation Y Banking Employees in Makassar

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Abstract

The aim of this research is to examine the effect of flexible work arrangement on work-life balance and turnover intention through organizational commitment of Y generation banking employees in Makassar. This research used quantitative-descriptive approach with a purposive sampling method. The sample consisted of 37 respondents of employees of PT Bank Negara Indonesia (Persero) Tbk of Makassar Branch Office. The methods of analysis used were path analysis and sobel test to examine the direct and mediation effect between the variables. The results of research indicate that flexible work arrangement has a significant effect on work-life balance, flexible work arrangement has a significant effect on organizational commitment, work-life balance has a significant effect on organizational commitment, flexible work arrangement has a significant effect on turnover intention, and work-life balance has a significant effect on turnover intention. Sobel test reveals that flexible work arrangement through organizational commitment has a significant effect on turnover intention and work-life balance through organizational commitment has a significant effect on turnover intention.

Keywords : flexible work arrangement; work-life balance; organizational commitment; turnover intention; generation Y

INTRODUCTION

The 21st century is also called the era of globalization. One of the characteristics of this era is a condition where world competition occurs. One of the strategies that companies need to prepare to face this competition is reliable and highly competent human resources (HR) so that they can compete at the world level. In facing free trade competition, companies must deal with changes in the workforce or a new generation that will dominate the world of work. Currently, it is dominated by three generations, namely, the Baby Boomers or Boomer Generation (born between 1946 and 1964), Generation X or Gen-Xers (born between 1965 and 1980), and

Generation Y or Millennial Generation (born between 1981 and 2000) (DelCampo, Mr. Robert GKnipfel, Haggerty, & Haney, 2012). Based on data from the National Statistics Agency (in Indonesian: *Badan Pusat Statistik* (BPS)), the number of Generation Y in 2020 is 33 million people or 34% of Indonesia's total population, namely 271 million. Based on these data, the workforce in 2020 is dominated by Generation Y with an average age of between 20 and 40 years. Therefore, this generation is called the population that has the largest number in the current demographic bonus era. The presence of Generation Y will be a challenge for human capital management to facilitate this generation so that their energy can be channeled and can promote the condition of the company. Chee Wee (2013) stated that one of the characteristics of millennial generation employees who are currently entering the world of work is the demand for more flexible working hours and a balance between working time, socializing, and family. Work from home (WFH) is a solution to this problem. It is like the current situation where the COVID-19 pandemic is designated as a global pandemic by WHO because of its rapid transmission capacity. The COVID-19 attack has changed the working methods and culture of many organizations such as implementing work from home as an effort to prevent the spread of this pandemic. From a study conducted by Wulandari & Liestiawati (2016), it indicated that the higher the flexibility is, the higher the work-life balance will be, or vice versa. The fulfillment of work-life balance for the millennial generation in the workplace can be undergoing through providing clarity of employees' duties and responsibilities, making clear guidelines for employees in completing their work, facilitating flexibility in working time, and setting clear company vision so that it can illustrate the company's commitment. Several previous studies have argued that Generation Y is not a generation that has good loyalty (Hobart, 2016 in Nindyati, 2017). One of the factors that are assumed to affect employee loyalty is an organizational commitment. A study conducted by Witasari (2009) verified that organizational commitment has a significant effect on turnover intention. As the generation that dominates the world of work, Generation Y is known as the generation who likes to move between working places. Based on a survey conducted by the Deloitte Millennial Survey (2018) on 10,455 people from the millennial generation in 36 countries, it is predicted that, in 2020, 71% of employees will make a turnover. In Indonesia, the average turnover of employees from various industrial sectors is in the range of 8 – 12% per year in which the banking industry experiences the highest turnover rate, namely 16% when compared to the manufacturing industry, namely around 8%. PT. Bank Negara Indonesia (BNI) in 2019 recorded

employee turnover intention of 4.57% due to the performance competition between banks. Therefore, this study is conducted to analyze the significant effect of flexible work arrangements on work-life balance and turnover intention through organizational commitment on Generation Y banking employees at PT. Bank Negara Indonesia (Persero) Tbk. for Makassar branch.

LITERATURE REVIEW

Flexible Work Arrangement

Selby & Wilson (2003) argued that workplace flexibility is defined as a flexible work arrangement which is one of the pieces of work structures that can change the working time or place. Based on this definition, a flexible work arrangement can provide more freedom to employees in managing the working hours they desire. Working in flexible hours allows people to better manage their daily lives and reduces family and work conflicts.

Work-Life Balance

According to Greenhaus, Collins, & Shaw (2003), work-life balance is defined as a condition when a person experiences equal interest and satisfaction in his/her role as a worker and a family member. According to Lockwood (2003), work-life balance is a harmony between the demands of an individual's work and life. Meanwhile, Moore (2007) in Pandiangan (2018) argued that work-life balance can create a productive-working culture so that potential tensions between work and other aspects of life can be minimized. Therefore, employees may feel that they are able to balance their work and commitments outside of their work. Robert (2015) argued that family-friendly benefits are the advantage offered to employees to overcome personal life problems and other commitments but they still remain responsible for their work.

Organizational Commitment

Luthans (2006) explained that organizational commitment is an attitude of loyalty to the company where employees will express their concern for the organization for the success and progress of the organization. Meyer & Allen (2012) connected organizational commitment as a psychological construct between employees and the organization that will lead to the decision-making from these employees to stay in the organization or not. Meanwhile, according to Greenberg in Murty &

Hudiwinarsih (2012), organizational commitment is an effective response to the organization as a whole, and then to the specific aspect of their work.

Turnover Intention

According to Nouri & Parker (2013), turnover intention refers to the possibility of employees leaving their jobs or organizations based on their own accord. According to Bluedorn in Mufidah (2016), the turnover intention is an attitude tendency in which an employee has the possibility to leave the organization or voluntarily resign from their job.

Generation Y

Generation Y is a generation born between 1979 and 1994 (Smola & Sutton, 2002). Generation Y considers itself to be capable of carrying out several activities at once. They also hope to gain authority so that they can contribute more to the company. Therefore, Generation Y will try to work and get good results so that they can develop their abilities, be successful, and dare to take risks. However, if this is not achieved well, it will give pressure on them. The lack of ability from Generation Y to overcome feelings of boredom allows this generation to give up faster than other generations (Solnet & Hood, 2008).

The Relationship between Flexible Work Arrangement and Work-Life Balance

Some studies indicated that the flexible work arrangement can facilitate work-life balance (Thomson, 2008; Pruyne et al., 2012; Hofacker Konig, 2013 in Shagvaliyeva & Yazdanifard, 2014). Work within a more flexible work arrangement allows people to better manage their daily lives (Almer & Kaplan, 2002).

H₁: Flexible work arrangement has a direct effect on the work-life balance.

The Relationship between Flexible Work Arrangement and Organizational Commitment

Baltes et al. (1999) found that the majority of employees will give reciprocation of flexibility on flexible work arrangement in the form of a high commitment to the organization. Several previous studies have shown that the availability and supply of the flexible work arrangement are positively associated with a high employee commitment (Grover & Crooker, 1995; Scandura & Lankau, 1997; Roehling et al., 2001).

H₂: Flexible work arrangement has a direct effect on organizational commitment.

The Relationship between Work-Life Balance and Organizational Commitment

A study conducted by Kaiser, Ringlsetter, Rindl, and Stolz (2010) indicated that the balance between work life and personal life (work-life balance) is one of the factors that influence employees' organizational commitment. This is in line with a study conducted by Grzywacz & Marks (2000) that when employees can achieve a balance in their work and family, it will be advantageous for several parties. From the organizational aspects, it indicates that the presence of working commitment will result in high working productivity and create an organizational citizenship behavior (Bragger, Rodriguez-Srednicki, Kutcer, Indovino & Rosner, 2005).

H₃: Work-life balance has a direct effect on organizational commitment.

The Relationship between Flexible Work Arrangement and Turnover Intention

Based on the results of previous studies, the flexible work arrangement can reduce employee turnover (Stavrou, 2005). Because of the flexible work arrangement, employees can manage their time and place of work so that they can balance their working time and family time without disturbing their responsibilities. Therefore, the flexible work arrangement can contribute to reducing the turnover intention of the employees. Employees who work within flexible time and place tend to have low intention to leave the organization compared to those who have inflexible time and place to work (Caillier, 2013).

H₄: flexible work arrangement has a direct effect on turnover intention.

The Relationship between Work-Life Balance and Turnover Intention

A study conducted by Deloitte (2009) places work-life balance as the seventh factor that makes employees survive in the company. The results of this study do not show that work-life balance is a major factor in retaining employees. However, Generation Y has a higher concern about the importance of balancing work and family life. This is why Generation Y considers that maintaining a balance between work and non-work activities is an important point to increase their productivity at work so that they can survive in a company that applies a work-life balance.

H₅: Work-life balance has a direct effect on turnover intention.

The Relationship between Organizational Commitment and Turnover Intention

A study conducted by Chang Lee et al. (2010) indicated that organizational commitment has a significant negative effect on turnover intention. Raza (2007) in Sari et al. (2016) stated that individuals who have high organizational commitment will have a low desire to move. In other words, organizational commitment also has a significant negative effect on turnover intention.

H₆: Organizational commitment has a direct effect on turnover intention.

The Relationship between Flexible Work Arrangement and Work-Life Balance through Organizational Commitment

Working flexibility can produce positive signals in improving the psychological health of employees in the organization so that it can change the intention of employees who want to leave the company. Flexible work arrangements are associated with lower turnover rates by completing most of the work at home (McNall, Nicklin, & Masuda, 2010). Several previous studies have shown that the application of working flexibility has a positive impact on high employee commitment (Grover & Crooker, 1995; Scandura & Lankau, 1997; Roehling et al., 2001). Employees' commitment to the company is characterized by a strong belief in and acceptance of the company's goals and values, a willingness to put more effort into the company, and a strong urge to maintain affiliation in the company.

H₇: Flexible work arrangement has an indirect effect on the turnover intention through organizational commitment.

The Relationship between Flexible Work Arrangement and Turnover Intention through Organizational Commitment

Unbalanced work and family life caused by increased work demands can lead to higher levels of stress and decreased productivity characterized by employee absence. Therefore, it eventually will result in a turnover. Grawitch, Gottschalk, & Munz (2006) stated that work-life balance contributes to employee engagement and organizational commitment which will further contribute to higher productivity and lower turnover.

H₈: Work-life balance has an indirect effect on the turnover intention through organizational commitment.

Conceptual Model

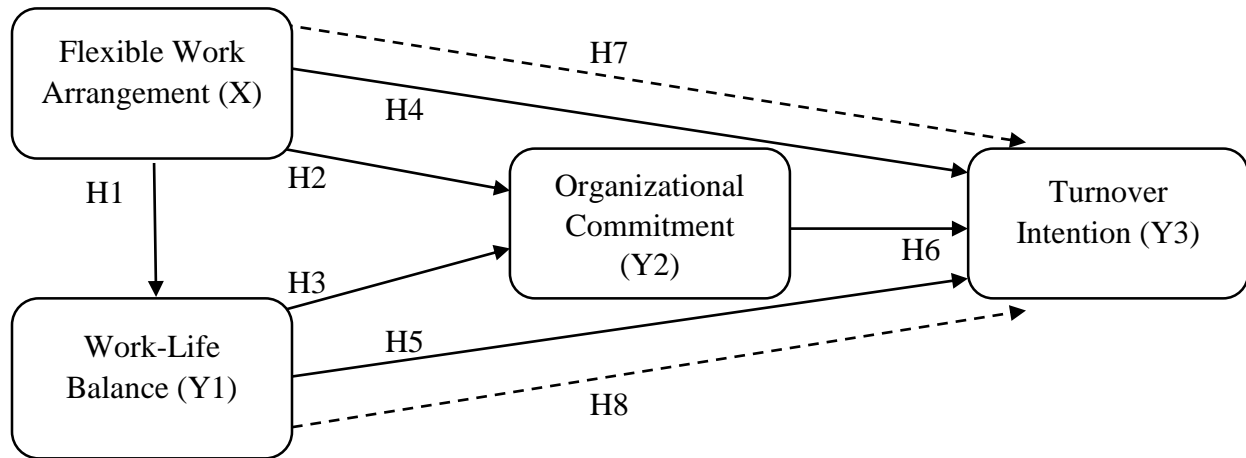


Figure 1: The Conceptual Model

METHOD

Research Location and Design

This study was conducted at PT. Bank Negara Indonesia, Makassar branch. In this study, the researcher applied a quantitative-descriptive approach. This approach was used to test how much influence the variable of the flexible work arrangement has on the variables of work-life balance and turnover intention through the variable of the organizational commitment for Generation Y banking employees in Makassar.

Population and Samples

The population in this study was all 126 employees of PT. Bank Negara Indonesia, Makassar branch. Samples in this study were selected using a purposive sampling technique with the criteria that the respondents worked at PT. Bank Negara Indonesia, Makassar branch, and were born between 1981 and 2000.

Method of Data Collection

In this study, primary data were obtained from questionnaires given to respondents, while secondary data were from several journals containing theories and previous studies.

Method of Data Analysis

To find out the effect of each variable, the researcher applied the path analysis technique and the Sobel test using SPSS v. 20.0.

RESULTS

Validity and Reliability Tests

No.	Variables/Indicators	Correlation Coefficient (r)	Cronbach's Alpha	Description
1.	Flexible Work Arrangement (X1)		0,742	Reliabel
	Flexible Work Arrangement 1	0,767		Valid
	Flexible Work Arrangement 2	0,564		Valid
	Flexible Work Arrangement 3	0,651		Valid
	Flexible Work Arrangement 4	0,593		Valid
2.	Work-Life Balance (Y1)		0,808	Reliabel
	Work-Life Balance 1	0,438		Valid
	Work-Life Balance 2	0,484		Valid
	Work-Life Balance 3	0,381		Valid
	Work-Life Balance 4	0,418		Valid
	Work-Life Balance 5	0,567		Valid
	Work-Life Balance 6	0,540		Valid
	Work-Life Balance 7	0,479		Valid
	Work-Life Balance 8	0,652		Valid
	Work-Life Balance 9	0,541		Valid
	Work-Life Balance 10	0,355		Valid
	Work-Life Balance 11	0,353		Valid
	Work-Life Balance 12	0,604		Valid
	Work-Life Balance 13	0,557		Valid
	Work-Life Balance 14	0,484		Valid
	Work-Life Balance 15	0,571		Valid
	Work-Life Balance 16	0,529		Valid
	Work-Life Balance 17	0,491		Valid
3.	Organizational Commitment (Y2)		0,902	Reliabel
	Organizational Commitment 1	0,796		Valid
	Organizational Commitment 2	0,763		Valid
	Organizational Commitment 3	0,811		Valid
	Organizational Commitment 4	0,742		Valid
	Organizational Commitment 5	0,762		Valid
	Organizational Commitment 6	0,811		Valid
	Organizational Commitment 7	0,470		Valid
	Organizational Commitment 8	0,710		Valid
	Organizational Commitment 9	0,696		Valid
4.	Turnover Intention (Y3)		0,921	Reliabel
	Turnover Intention 1	0,799		Valid
	Turnover Intention 2	0,756		Valid
	Turnover Intention 3	0,355		Valid
	Turnover Intention 4	0,668		Valid
	Turnover Intention 5	0,778		Valid
	Turnover Intention 6	0,774		Valid

In the table above, it can be seen that the value of r_{α} for all variables is > 0.6 meaning that all variables are reliable. Furthermore, the value of the correlation coefficient is > 0.325 meaning that all indicators in each variable are valid.

Simultaneous F-Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	52.601	3	17.534	25.494	0.000
	Residual	22.696	33	.688		
	Total	75.297	36			
<hr/>						
	Dependent Variabel: Turnover Intention					
	Predictors: (Constant), Organizational Commitment, Work-life Balance, Flexible Work Arrangement					

From the result of the regression equation model, F_{count} (25.494) is $> F_{\text{table}}$ (4.12). Moreover, its p -value is 0.000 (< 0.05) so that it can be concluded that there is a simultaneous effect between flexible work arrangements, work-life balance, and organizational commitment towards the turnover intention.

The T-Test (Partial)

Variable	t	Sig.
Flexibel Work Arrangement	6.053	0.000

Table 1. The Effect of Flexible Work Arrangement on Work-Life Balance

Variable	t	Sig.
Flexibel Work Arrangement	4.040	0.000
Work-Life Balance	2.940	0.006

Table 2. The Effect of Flexible Work Arrangement and Work-Life Balance on Organizational Commitment

Variable	t	Sig.
Flexibel Work Arrangement	4.669	0.000
Work-Life Balance	-2.065	0.049
Organizational Commitment	3.249	0.003

Table 3. The Effect of Flexible Work Arrangement, Work-Life Balance, and Organizational Commitment on Turnover Intention

This test is conducted to find out the partial relationship between the independent variable and the dependent variables. The testing is conducted by comparing the significant level of the calculation and the significant level of the table (with a p -value of < 0.05) using the formula $df =$ the number of samples – the number of independent variables. After that, the gained score is 36 indicating that t_{table} is 2.028. The results of the t -test indicate that there is partial influence between the flexible work arrangement and the work-life balance ($t_{count} = 6.053$ and sig. level = 0.000), between the flexible work arrangement and the organizational commitment ($t_{count} = 4.040$ and sig. level = 0.000), between the work-life balance and the organizational commitment ($t_{count} = 2.940$ and sig. level = 0.006), between the flexible work arrangement and the turnover intention ($t_{count} = 4.669$ and sig. level = 0.000), between the work-life balance and the turnover intention ($t_{count} = 2.065$ and sig. level = 0.047), and between the organizational commitment and the turnover intention ($t_{count} = 3.249$ and sig. level = 0.003).

Meanwhile, the indirect effect of the flexible work arrangement on the turnover intention through the organizational commitment is 19.6%, while the result of the Sobel test indicates a sig. value of 0.028 (< 0.05). Furthermore, the indirect effect of the work-life balance on the turnover intention through the organizational commitment is 14.2%, while the result of the Sobel test indicates a sig. value of 0.011 (< 0.05).

Tests of the Coefficient of Determination and Correlation R^2

The result of the coefficient of determination or R-squared (R^2) is 0.699 meaning that the percentage of the influence of the flexible work arrangement (X), work-life balance (Y_1), and organizational commitment (Y_2) on the turnover intention (Y_3) is 69.9%, while the remaining 30.1% is influenced by other variables that are not taken into account in this study. This proves that there are other variables that affect the turnover intention (Y_3) which are not taken into account in this study.

Path Analysis Test Results

Hypothesis	Path Coefficient	t count	Sig.	Description
X -> Y1	0.715	6.053	0.000	Significant
X -> Y2	0.512	4.040	0.000	Significant
Y1 -> Y2	0.372	2.940	0.006	Significant

X -> Y3	0.557	4.669	0.000	Significant
Y1 -> Y3	-0.200	-2.065	0.047	Significant
Y2 -> Y3	0.383	3.249	0.003	Significant
X -> Y2 -> Y3	0.753		0.011	Significant
Y1 -> Y2 -> Y3	0.342		0.028	Significant

Sources: Data processed 2020

DISCUSSION

The Effect of Flexible Work Arrangement on Work-Life Balance

The results of this study indicate that the flexible work arrangement has a positive and significant effect on the work-life balance of Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. The influence of the flexible work arrangement on the work-life balance is 51.5%. Many studies have suggested that the flexible work arrangement will help employees to achieve a better balance between work and personal activities and can also help organizations to retain and motivate their employees (Bachmann, 2000; Kaur & Amarjit, 2004). Jeffrey Hill, Ferris, & M. Weitzman (2001) conducted a study on 6,451 IBM employees in the US. In the study, they suggested the importance of flexible time and place arrangements to reduce the imbalance of employees' personal and work lives. This study shows that individuals with working flexibility can make use of a good work-life balance and are able to work for longer hours. Wayne, Muscica, & Fleeson (2004) suggested that limiting working hours can be beneficial for employees to improve their working and family balance because more flexible working hours can help employees to manage their work and family responsibilities effectively so that they can improve their performance in the workplace and can contribute to other activities outside of their work.

The Effect of Flexible Work Arrangement on Organizational Commitment

Based on the results of this study, it shows that the flexible work arrangement has a positive and significant effect on organizational commitment for Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. Previous studies have also described how flexible work arrangements in an organization can affect organizational commitment, and generally found a positive relationship between these two variables (Grover & Crooker, 1995; Dex & Smith, 2002; Harris & Foster, 2005; Thompson, Beauvais, & Allen, 2006; Maxwell, Rankie, Bell, & Macvicar, 2007).

Pierce & Newstorm (1982) compared organizational commitment between employees with flexible working hours and those without flexible working hours. They found that employees with more flexible working hours were more committed to the organization than those who did not have flexible working hours. A study conducted by Mee Choo, Desa, & Abu Hassan Asaari (2016) shows the results that there is consistent support for the flexible work arrangement and organizational commitment. In other words, the flexible work arrangement is significantly associated with organizational commitment in which their relationship leads to a positive direction. A study conducted on financial executives in a manufacturing company reported that the level of organizational commitment is higher if they work for organizations that apply flexible working hours.

The Effect of Work-Life Balance on Organizational Commitment

Based on the results of this study, it shows that work-life balance has a positive and significant effect on organizational commitment to Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. Several relevant previous studies stated that work-life balance has a positive effect on organizational commitment (Greenhaus et al., 2003; S & J, 2011; Mas-Machuca, Berbegal-Mirabent, & Alegre, 2016). Employees who have long working hours cannot do activities outside of their working hours such as gathering with family and friends. When the organization is able to provide work-life balance to employees through working flexibility, employees will create a commitment to the organization.

The Effect of Flexible Work Arrangement on Turnover Intention

Based on the results of this study, it shows that the flexible work arrangement has a significant effect on turnover intention of Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. A study has been conducted in the banking sector in Kenya in which it is very competitive in which employees have duties to attract new customers and retain existing customers making that they only focus on customers. To have a larger market share, they must increase employees' working hours. Therefore, employees have large and complex workloads and can be transferred from one branch to another so that they experience a lot of pressure and the organization has a high level of employee turnover intensity (Mungania, Waiganji, & Kihoro, 2016).

The Effect of Work-Life Balance on Turnover Intention

Based on the results of this study, it shows that work-life balance has a negative and significant effect on turnover intention of Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. This means that if employees have a balance between work and personal life, their intention to leave the organization is low. This result is in line with a study conducted by Hafid & Prasetyo (2017) at Hotel Indonesia Kempinski Jakarta where the food and beverage division became the subject and the research population is employees from various generations. Most of them are dominated by the millennial generation. The result indicates that work-life balance has a significant negative effect on turnover intention.

The Effect of Organizational Commitment on Turnover Intention

Based on the results of this study, it shows that organizational commitment has a significant effect on turnover intention of Generation Y employees at PT. Bank Negara Indonesia, Makassar branch. The effect of organizational commitment on turnover intention has previously been studied. The study indicates that this variable has a significant effect on turnover intention (Karsh, Booske, & Sainfort, 2005). A study conducted by Khatri, Fern, & Budhwar (2001) found that high employee turnover occurred in Singapore, Malaysia, South Korea, and Taiwan due to procedural fairness and low organizational commitment. Korunka, Hoonaker, & Carayon (2007) found a significant negative correlation between intention to move and organizational commitment.

The Effect of Flexible Work Arrangement on Turnover Intention through Organizational Commitment

Based on the results of the path analysis conducted on the effect of the flexible work arrangement on turnover intention through an organizational commitment to Generation Y at PT. Bank Negara Indonesia, Makassar branch, it indicates that the coefficient of the relationship is 0.196. This means that the indirect effect of the flexible work arrangement on turnover intention through organizational commitment is 19.6%.

The results of the Sobel test show that the relationship between the flexible work arrangement and turnover intention through organizational commitment is 0.01 (< 0.05) indicating that implementing flexible work arrangements will create organizational commitment for Generation Y employees of PT. Bank Negara Indonesia. Therefore, they will have no turnover intention.

The Effect of Work-Life Balance on Turnover Intention through Organizational Commitment

Based on the results of the path analysis conducted on the effect of the work-life balance on turnover intention through an organizational commitment to Generation Y at PT. Bank Negara Indonesia, Makassar branch, it indicates that the coefficient of the relationship is 0.142. This means that the indirect effect of the work-life balance on turnover intention through organizational commitment is 14.2%.

The results of the Sobel test show that the relationship between the work-life balance and turnover intention through organizational commitment is 0.02 (< 0.05) indicating that implementing work-life balance will create organizational commitment for Generation Y employees of PT. Bank Negara Indonesia. Therefore, they will have no turnover intention.

CONCLUSION

1. The flexible work arrangement and work-life balance simultaneously influence the organizational commitment of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
2. The flexible work arrangement, work-life balance, and organizational commitment simultaneously influence the turnover intention of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
3. There is a positive and significant influence between the flexible work arrangement and the work-life balance of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
4. There is a positive and significant influence between the flexible work arrangement and the organizational commitment of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
5. There is a positive and significant influence between the work-life balance and the organizational commitment of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
6. There is a significant influence between the flexible work arrangement and the turnover intention of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.

7. There is a negative and significant influence between the work-life balance and the turnover intention of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
8. There is a significant influence between the organizational commitment and the turnover intention of Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
9. There is a significant influence between the flexible work arrangement and the turnover intention mediated by an organizational commitment to Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.
10. There is a significant influence between the work-life balance and the turnover intention mediated by an organizational commitment to Generation Y employees of PT. Bank Negara Indonesia, Makassar branch.

SUGGESTION

Because of the presence of a negative and significant influence between the work-life balance and turnover intention of Generation Y employees at PT. Bank Negara Indonesia, Makassar branch, this study can be a reference for higher-level management to improve the implementation of work-life balance of their employees so that every employee can increase their commitment to the company and they have no intention to leave. In addition, it can also be supported by increasing the implementation of working flexibility.

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