

The Influence of Employee Engagement, Psychological Capital, and Work-life Balance on Turnover Intention through the mediation of Job Satisfaction of Private Employees in Jabodetabek

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Abstract

This study aims to analyze the influence of employee engagement, psychological capital, and work-life balance on turnover intention with job satisfaction as a mediating variable. In this study, a quantitative approach was used on 439 private employees in Greater Jakarta. This approach uses the Partial Least Squares–Structural Equation Modelling (PLS-SEM) analysis technique. Research shows that employee engagement, psychological capital, and work-life balance have a significant positive effect on employee job satisfaction. In addition, it is proven that job satisfaction has a significant negative effect on turnover intention. All three independent variables have a significant effect on turnover intention, either directly or indirectly through job satisfaction as a mediator. Employee engagement is reported to be the most significant factor in increasing job satisfaction and reducing the desire to leave work. These results support the theory of Job Demands-Resources and Social Exchange Theory, both of which emphasize the importance of psychological resources and social relationships in work. In addition, this study also found that there were differences in views between generations about the variables discussed. This research provides theoretical contributions and practical benefits to the development of sustainable employee retention strategies.

Keywords: Employee engagement, psychological capital, work-life balance, job satisfaction, turnover intentions, private employees

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INTRODUCTION

Businesses in the modern era must adopt new methods of managing human resources to adapt to dynamic changes due to technological advances, globalization, and social change. Many organizations around the world are facing serious challenges related to employee turnover. A Gallup report (2021) shows that only fifteen percent of workers worldwide feel fully engaged in their work. Meanwhile, another eighty-five percent feel less emotionally or physically engaged. In Indonesia, turnover intention is a serious problem that impacts organizational stability and productivity. The study of Andriani et al. (2021) estimates that up to 72% of employees in certain sectors plan to change jobs within the next year.

Employee engagement is defined as an employee's optimistic view of the organization and its values (Robinson et al., 2004; Madan & Srivastava, 2015). Employees who feel engaged will show high commitment and maximum contribution to the organization. Aon Hewitt (2020) report shows that more than 43% of employees in Indonesia intend to leave their jobs in the near future. A decrease in employee engagement can worsen the already high turnover intention rate. Research by Janna & Paradilla (2023) shows that high employee engagement is associated with decreased intention to leave the organization. In the Indonesian context, this is even more important given that a large proportion of the workforce comes from the younger generation who are looking for meaningful work experience (Agustini & Zulkaidaa, 2022).

To increase employee engagement and reduce turnover, organizations need to pay attention to employee psychological factors. Psychological Capital (PsyCap) developed by Luthans et al. (2007) includes four main dimensions: self-efficacy, optimism, hope, and resilience. PsyCap can be developed to improve employee well-being and performance (Luthans & Youssef-Morgan, 2017). Research by Avey et al. (2011) found that employees with high PsyCap are more satisfied in their jobs. The ability to manage stress and face challenges is the main reason behind this finding. Therefore, this study will explore the role of PsyCap in increasing job satisfaction and reducing turnover, especially in the Greater Jakarta area.

Besides PsyCap, another important aspect is work-life balance (WLB), which refers to the balance between work responsibilities and personal life. Work-life balance is an important indicator in determining job satisfaction and individual well-being (Bouwmeester et al., 2020; Talukder, 2019). A Deloitte (2020) report shows that 83% of workers consider WLB as an important factor in choosing and keeping a job. This imbalance can lead to stress, burnout and reduced quality of life. JobStreet (2022) found that 85% of respondents felt dissatisfied due to the absence of work-life balance. This is in line with the findings of Choi et al. (2020) that imbalance increases stress and the desire to leave work.

The preference for a flexible work system is also getting stronger among the younger generation. A Jakpat survey (February 2024) revealed that the majority of Gen Z, Millennials, and Gen X prefer the Work From Anywhere (WFA) system over Work From Office (WFO). This is related to the concept of WLB which affects the level of job satisfaction (Kossek et al., 2014). Gautam et al. (2024) found that work-life balance increases overall job satisfaction. Research by Kakar et al. (2019) also confirms that good WLB reduces employees' intention to leave the organization. Thus, the flexibility of the work system is a key factor in retaining employees, especially from the younger generation.

Job satisfaction is an important factor in determining employee productivity and loyalty in the changing world of work. Sunyoto (2013) defines job satisfaction as a positive or negative emotional condition towards work. Sekerka et al. (2020) found that around 60% of workers in Indonesia are less satisfied with aspects such as work-life balance, career opportunities, and rewards. High levels of job satisfaction have been shown to increase productivity, engagement, and loyalty. Yunelis & Yanita (2023) showed that increased job satisfaction decreased turnover intention at PT IMA Montaz Sejahtera. Therefore, understanding the factors that make up job satisfaction is important for organizations that want to retain their workforce. This study aims to explore more deeply how employee engagement, psychological capital, work-life balance, job

satisfaction, and intention to leave influence each other in the context of organizations in Indonesia, particularly in the Greater Jakarta area.

RESEARCH METHOD

This study aims to explore the interrelationships between employee engagement, psychological capital (PsyCap), work-life balance, job satisfaction, and turnover intention within an organizational context. The primary objective is to investigate whether enhancing employee engagement increases job satisfaction and subsequently reduces turnover intention. The research design follows Malhotra, Nunan, & Birks (2017), who categorize designs into exploratory and conclusive. This study adopts a conclusive research design, aiming to test hypotheses and analyze relationships between variables. The nature of this research is both descriptive and causal-predictive. A quantitative approach was employed using a cross-sectional survey, with data collected at a single point in time. Based on the results of the calculation carried out on G*Power Software, the test was carried out with a statistical strength of 80% with a medium effect size, and the minimum number of samples that must be achieved was 249 samples. Thus, a sample of 249 respondents from private companies in Greater Jakarta must be collected so that the results of the research statistics can be considered feasible. Figure 1 shows the research model that has been developed in accordance with the operational variables.

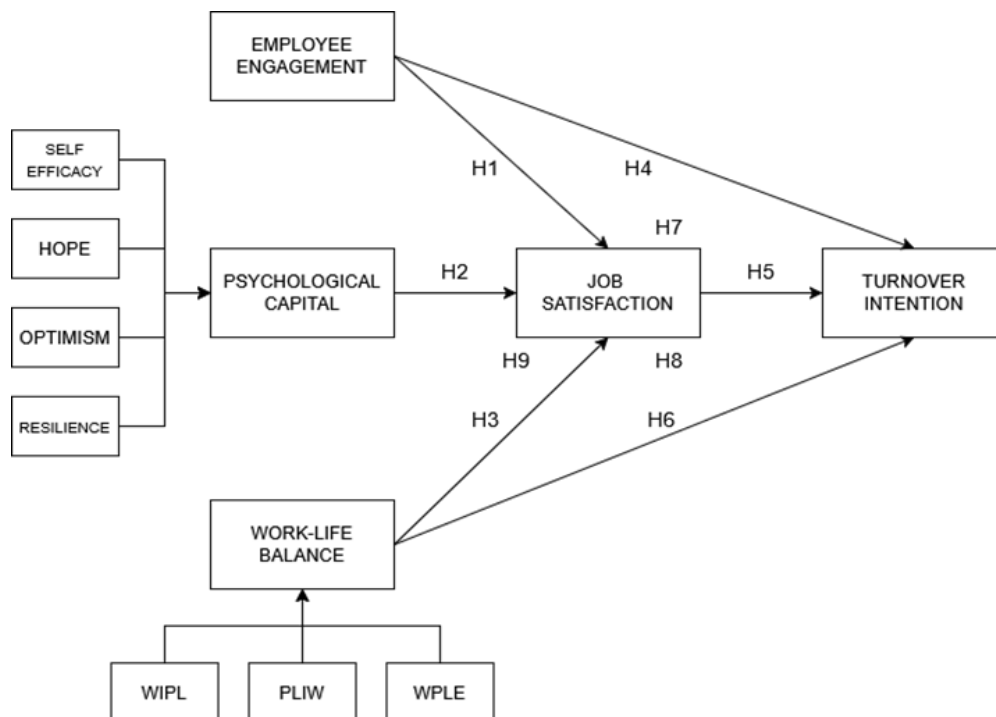


Figure 1. Variable Operationalization Development Model Source: Author's Processed (2025)

Data were collected through an online questionnaire consisting of two sections: demographic information and items measuring the five key constructs employee engagement, psychological capital, work-life balance, job satisfaction, and turnover intention. Each construct was measured using a 6-point Likert scale, with the response options ranging from 1 = Strongly Disagree to 6 = Strongly Agree (Table 1).

Table 1. Criteria and Likert Scale

Code	Score	Criteria
SS	6	Strongly Agree
US	5	Somewhat Agree
S	4	Agree
TS	3	Disagree

Code	Score	Criteria
ATS	2	Somewhat Disagree
STS	1	Strongly Disagree

Source: Author's Processed (2025)

The use of a 6-point Likert scale was intentionally chosen to eliminate the neutral midpoint, thereby encouraging respondents to provide a more decisive opinion and reducing the tendency for central tendency bias. Compared to a 5- or 7-point scale, the 6-point format balances scale granularity and respondent clarity, especially in organizational research contexts where socially desirable responses are common.

Before full-scale data collection, a pilot test was conducted with 10 respondents outside the main sample to assess the clarity and readability of the instrument. Feedback from this test was used to revise ambiguous wording and ensure that items were interpreted consistently. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS software, as recommended by Hair et al. (2019) and Ferdinand (2000). PLS-SEM was selected due to its suitability for testing complex models and its predictive accuracy when the research goal involves both exploratory and theory-driven analysis. The study also assesses the influence of psychological capital and work-life balance on job satisfaction and turnover intention, both directly and through mediation. Based on this conceptual framework, the proposed hypotheses are as follows:

- **H1:** Employee Engagement has a positive effect on Job Satisfaction
- **H2:** Psychological Capital has a positive effect on Job Satisfaction
- **H3:** Work-Life Balance has a positive effect on Job Satisfaction
- **H4:** Employee Engagement negatively affects Turnover Intention
- **H5:** Job Satisfaction negatively affects Turnover Intention
- **H6:** Work-Life Balance negatively affects Turnover Intention
- **H7:** Job Satisfaction mediates the relationship between Employee Engagement and Turnover Intention
- **H8:** Job Satisfaction mediates the relationship between Psychological Capital and Turnover Intention
- **H9:** Job Satisfaction mediates the relationship between Work-Life Balance and Turnover Intention

This research also highlights the critical role of psychological capital which includes self-efficacy, hope, optimism, and resilience in shaping job satisfaction and ultimately influencing employees' intentions to remain with or leave their organization. The study seeks to offer strategic insights for human resource policies aimed at improving employee well-being and reducing attrition.

RESULTS AND DISCUSSION

Result

Employee Engagement

The data in Table 2 shows the average amount of respondents' responses to the employee engagement variable. The average reached 5.10 on the Likert scale of 6, indicating that most respondents showed a fairly high level of employee engagement.

Table 2. Descriptive Analysis of Employee Engagement Variables

Indicator	Mean	Std.Deviation	Grand Mean	Information
EE1	5.155	0.730	5.100	Above Average
EE2	5.109	0.766		Above Average
EE3	5.082	0.757		Below Average
EE4	5.055	0.763		Below Average

Source: Processed Researcher (2025)

The following table shows the data:

- EE1 got the highest mean score, "I'm enthusiastic about my work", which had an average of 5.15. This score shows that respondents feel enthusiastic about their work and shows that the element of job attractiveness has a significant influence on the level of engagement they have.
- The EE4 indicator, "I feel full of energy at work", with an average magnitude of 5.05, has the lowest mean value. This proves that, although respondents have a fairly high overall work attachment, their work morale level is slightly lower than other indicators.

Psychological Capital

The following are the results of descriptive statistics of psychological capital variables, which consist of 16 indicators, as follows:

Table 3. Descriptive Analysis of Psych

Dimension	Indicator	Mean	Std.Deviation	Grand Mean	Information
Hope	HO1	5.132	0.861	5.091	Above Average
	HO2	5.089	0.896		Below Average
	HO3	5.064	0.866		Below Average
	HO4	5.077	0.893		Below Average
Self-Efficacy	EF1	4.970	0.966	4.989	Below Average
	EF2	5.021	0.968		Above Average
	EF3	4.950	0.964		Below Average
	EF4	5.016	0.985		Above Average
Resilience	RE1	5.073	0.924	5.097	Below Average
	RE2	5.139	0.959		Above Average
	RE3	5.052	0.946		Below Average
	RE4	5.123	0.948		Above Average
Optimism	OP1	5.162	0.903	5.159	Above Average
	OP2	5.171	0.914		Above Average
	OP3	5.137	0.906		Below Average
	OP4	5.166	0.905		Above Average

Source: Processed Researcher (2025)

Based on the results of the analysis, the optimism dimension recorded the highest average score of 5.15, with the OP2 indicator "I believe there are many good things waiting for me in the future" obtaining the highest mean value of 5.17, reflecting the respondents' strong belief in a positive future. The hope dimension followed with an average of 5.09, where the HO1 indicator, "When faced with problems, I was able to find different ways to solve them," obtained the highest score of 5.13, indicating respondents' confidence in problem-solving ability. Meanwhile, in the resilience dimension, with the same average of 5.09, the RE2 indicator, "Failure does not make me despair," obtained a mean of 5.13, indicating the emotional resilience of the respondents in facing difficulties in the work environment. The self-efficacy dimension had the lowest average among the four dimensions of PsyCap, at 4.98, although the EF2 indicator, "I can solve various problems if I put in the effort," recorded the highest mean value in the dimension of 5.02, indicating that respondents' confidence in their abilities tends to increase when there is maximum effort.

Work-life Balance

The following are the results of descriptive statistics of psychological capital variables, which consist of 16 indicators, as follows:

Table 4. Descriptive Analysis of Work-life Balance Variables

Dimension	Indicator	Mean	Std.Deviation	Grand Mean	Information
WIPL	WIPL1	4.932	0.802	4.965	Below Average
	WIPL2	5.052	0.838		Above Average
	WIPL3	4.923	0.818		Below Average
	WIPL4	4.952	0.819		Below Average
PLIW	PLIW1	4.897	0.800	4.912	Below Average
	PLIW2	4.900	0.822		Below Average
	PLIW3	4.925	0.809		Above Average
	PLIW4	4.925	0.820		Above Average
WPLE	WPLE1	4.909	0.920	4.913	Below Average
	WPLE2	4.932	0.956		Above Average
	WPLE3	4.868	0.932		Below Average
	WPLE4	4.943	0.926		Above Average
please	PLWE1	5.091	0.806	5.095	Below Average
	PLWE2	5.118	0.813		Above Average
	PLWE3	5.050	0.804		Below Average
	PLWE4	5.121	0.815		Above Average

Source: Processed Researcher (2025)

The results of the analysis on the Work-Life Balance dimension showed that PLWE (Personal Life Working Enhancement) had the highest average of 5.09, with the PLWE4 indicator, "I do not neglect my personal needs despite the demands of work," obtaining a mean score of 5.12, indicating that respondents felt able to maintain a balance between work demands and personal needs. In contrast, the WIPL (Work Interference with Personal Life) dimension had an average of 4.96, with the WIPL2 indicator, "Work makes it difficult for me to achieve the kind of life I want," recording the highest score of 5.05, reflecting respondents' perception of work interference with personal life. Meanwhile, the dimensions of PLIW (Personal Life Interference with Work) and WPLE (Work Personal Life Enhancement) each had an average of 4.91. The highest indicators on PLIW, namely PLIW3 and PLIW4 (mean = 4.92), showed that although personal life sometimes interfered with work effectiveness, respondents were generally still able to overcome these challenges. As for the WPLE dimension, the WPLE4 indicator obtained the highest score of 4.94, which indicates that although work does not always motivate respondents to engage in important activities outside of work, respondents still demonstrate enthusiasm for living life as a whole.

Job Satisfaction

Table 5 presents the average responses of the respondents to the job satisfaction variable. The average reached 5,278 on the Likert scale of 6, indicating that most respondents showed a fairly high turnover rate.

Table 5. Descriptive Analysis of Job Satisfaction Variables

Indicator	Mean	Std.Deviation	Grand Mean	Information
JS1	5.267	0.682	5.278	Below Average
JS2	5.214	0.734		Below Average
JS3	5.246	0.705		Below Average
JS4	5.198	0.734		Below Average
JS5	5.305	0.671		Above Average
JS6	5.369	0.641		Above Average
JS7	5.319	0.654		Above Average
JS8	5.276	0.702		Below Average
JS9	5.308	0.665		Above Average

Source: Processed Researcher (2025)

Based on the data obtained, the JS6 indicator, "Sometimes I feel like my job is meaningless," recorded the highest mean value of 5.36, indicating that although there were respondents who occasionally felt meaningless in their work, the overall level of job satisfaction remained high, reinforcing the important role of the element of job satisfaction in shaping employee engagement. On the other hand, the JS4 indicator, "The benefits I get are fair," obtained the lowest mean value of 5.19, indicating that the compensation aspect, especially related to benefits, is still perceived to be less satisfactory than other elements of job satisfaction. These findings reflect that although respondents are generally satisfied with their work, dissatisfaction with the benefits aspect needs to be an organizational concern in an effort to improve employee retention.

Turnover Intention

The data in Table 6 shows the average respondents' answers to the job satisfaction variable. The average reached 5.26 on the Likert scale of 6, which explains that most respondents showed a fairly high level of job satisfaction.

Table 6. Descriptive Analysis of Variable Turnover Intention

Indicator	Mean	Std.Deviation	Grand Mean	Information
TI1	5.321	0.662	5.260	Above Average
TI2	5.355	0.693		Above Average
TI3	5.191	0.648		Below Average
TI4	5.244	0.700		Below Average
TI5	5.148	0.730		Below Average
TI6	5.241	0.706		Below Average
TI7	5.317	0.677		Above Average

Source: Processed Researcher (2025)

Based on the results of the analysis, the TI2 indicator, "My work is in line with my expectations," obtained the highest mean value of 5.35 out of an overall average of 5.26, indicating that the majority of respondents felt that their work was in line with expectations, so in general the level of intention to leave was relatively low. These findings underline that job satisfaction contributes significantly to suppressing exit intentions from the organization. Meanwhile, the TI5 indicator, "I often consider quitting my current job," recorded a lowest mean value of 5.14, indicating that although exit intentions are not high, consideration for resignation still emerges, likely influenced by dissatisfaction with certain aspects, especially related to benefits or benefits, as reflected in the results on the job satisfaction variable.

Normality Test

In this study, the normality test was carried out using SPSS 27 software, which consisted of two tests, namely Kolmogorov-Smirnov (K-S) and Shapiro-Wilk (SW).

Table 7. Normality Test Results

Information	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Itself.	Statistic	df	Itself.
EE	0.163	439	<,001	0.934	439	<,001
PC	0.138	439	<,001	0.953	439	<,001
WLB	0.113	439	<,001	0.966	439	<,001
JS	0.114	439	<,001	0.970	439	<,001
TI	0.151	439	<,001	0.960	439	<,001

Source: Processed Researcher (2025)

In the normality test table, it can be seen that all variables have a significance value of

less than 0.01, which proves that the data in this study is abnormally distributed. This is because in theory, the significance value is considered normal if the value obtained is greater than 0.05. Based on these findings, the researcher decided to use PLS-SEM, because according to Muhson (2022), this method does not require normal data values.

Measurement Test

The measurement model test was carried out by evaluating the outer loading values, construct validity and reliability with Cronbach's alpha, composite reliability and AVE, followed by discriminant validity tests with Fornell-Larcker Criterion, HTMT (Heterotrait-Monotrait ratio) and cross loading. Below is a picture of the results of the measurement analysis in this study

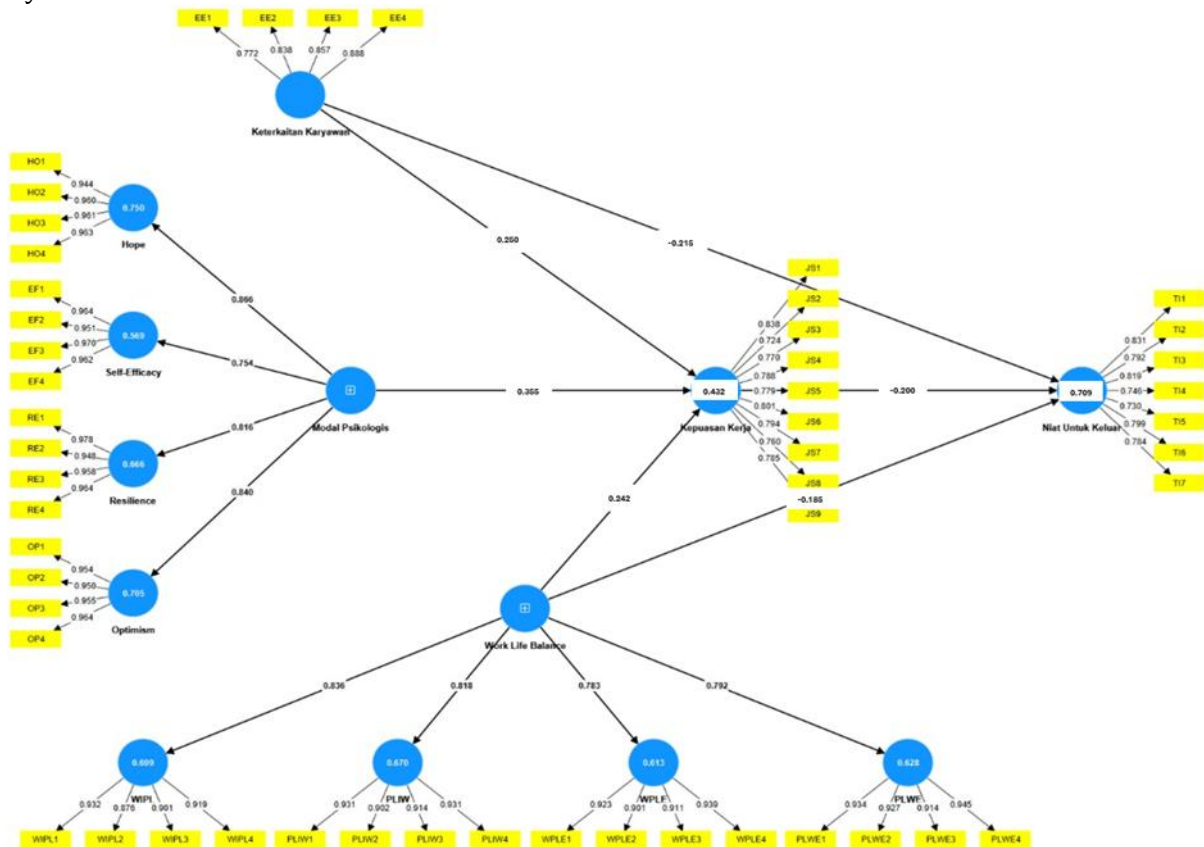


Figure 2. Output of Measurement Results
Source: Processed Researcher (2025)

Outer Loading

Higher outer loading values indicate that the indicator makes a greater contribution in measuring latent variables. An outer loading value above 0.7 is considered good. Each indicator gets an outer loading value greater than 0.7, so all indicators can be used in this study. Meanwhile, the value of outer loading at the level of the work-life balance dimension is in the table below:

Table 8. Outer Loading Value Work-life Balance Dimension

Variabel	Dimension	Outer Loading	Information
Work-life Balance	Work Interference with Personal Life	0.907	Valid
	Personal Life Interference with Work	0.919	Valid
	Work Personal Life Enhancement	0.918	Valid
	Personal Life Working Enhancement	0.930	Valid

Source: Processed Researcher (2025)

For the work-life balance dimension, all dimensions have an outer loading value greater

than 0.7, so the overall dimension can be used in this study, as shown in the table above. Next is the outer loading value at the level of the psychological capital dimension as follows:

Table 9. Outer Loading Value of Psychological Capital Dimension

Variabel	Dimension	Outer Loading	Information
Psychological Capital (PsyCap)	Hope	0.957	Valid
	Self-efficacy	0.961	Valid
	Resilience	0.962	Valid
	Optimism	0.955	Valid

Source: Processed Researcher (2025)

For the psychological capital dimension, the overall indicator has an outer loading value greater than 0.7, so the overall dimension can be used for this study, as shown in the table above.

Construct Validity and Reliability

Cronbach's alpha values, composite reliability values, and AVE can be used to assess the validity and reliability structure. If Cronbach's alpha and composite reliability exceeds 0.7, then the variable is considered to meet the reliability requirements and if the AVE value exceeds 0.5, then the variable is considered suitable for use in the study. The following are the construct validity and reliability values of the research:

Table 10. Construct Validity and Reliability Values of Each Variable

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Employee Attachment	0.860	0.867	0.905	0.705
Psychological Capital	0.959	0.960	0.963	0.619
Work-life Balance	0.945	0.946	0.951	0.550
Job Satisfaction	0.921	0.923	0.934	0.613
Intention to Exit	0.898	0.906	0.919	0.619

Source: Processed Researcher (2025)

All variables in this study had a composite reliability value and Cronbach's alpha above 0.7, as shown in the table above. In addition, the table above shows that the Average Variance Extracted (AVE) value for each variable in this study exceeds 0.5. So, all the variables used in this study are worth using because they show a consistent level of consistency on each measurement and can be used without worrying about reliability issues.

Discriminant Validity

a. Fornell-Larcker Criterion

The Average Variance Extracted (AVE) value for each variable was evaluated in the Fornell-Larcker test. The value of AVE must be greater than the value of the correlation between all structures. If the AVE value does not meet this requirement, then the internal correlation between the variables in the construct is considered low, and the Fornell-Larcker test will not be successful (Garson, 2016).

Table 11. Fornell-Larcker Criterion Test

	Employee Linkage	Psychological Capital	Work-life Balance	Job Satisfaction	Intention to Exit
Employee Attachment	0.839				
Psychological Capital	0.064	0.787			
Work-life Balance	0.140	0.052	0.741		

	Employee Linkage	Psychological Capital	Work-life Balance	Job Satisfaction	Intention to Exit
Job Satisfaction	0.192	0.066	0.012	0.783	
Intention to Exit	0.200	0.012	0.103	0.227	0.787

Source: Processed Researcher (2025)

Testing based on the Fornell-Larcker criteria has been met, as shown by the table above, because the correlation values between each variable are greater.

b. Heterotrait-Monotrait (HTMT)

With a limit value of 0.9 for the determination of HTMT discriminant validity, discriminant validity is considered to have been qualified.

Table 12. Heterotrait-Monotrait (HTMT)

	Employee Attachment	Psychological Capital	Work-life Balance	Job Satisfaction	Intention to Exit
Employee Attachment					
Psychological Capital	0.106				
Work-life Balance	0.161	0.100			
Job Satisfaction	0.212	0.096	0.074		
Intention to Exit	0.222	0.080	0.112	0.243	

Source: Processed Researcher (2025)

All variables met the initial criteria of HTMT and discriminant validity, with each variable's HTMT value below 0.9, as shown in the table.

c. Cross Loading

The cross loading value of each indicator is shown in the table below, and if the value exceeds 0.70, it is considered to have the highest correlation with the associated latent variable. All indicators used in this study had cross loading values exceeding 0.7, and each had a strong correlation with the relevant latent variables. So there are no indicators that need to be omitted from the analysis of this research.

Structural Tests

In structural tests, the hypothesis of the influence between the research variables was tested. This can be done in three stages: value checking through Variance Inflation Factor (VIF), R square, Q square and statistical t value or p-value. The following figure shows the results of the structural model discussed in this study:

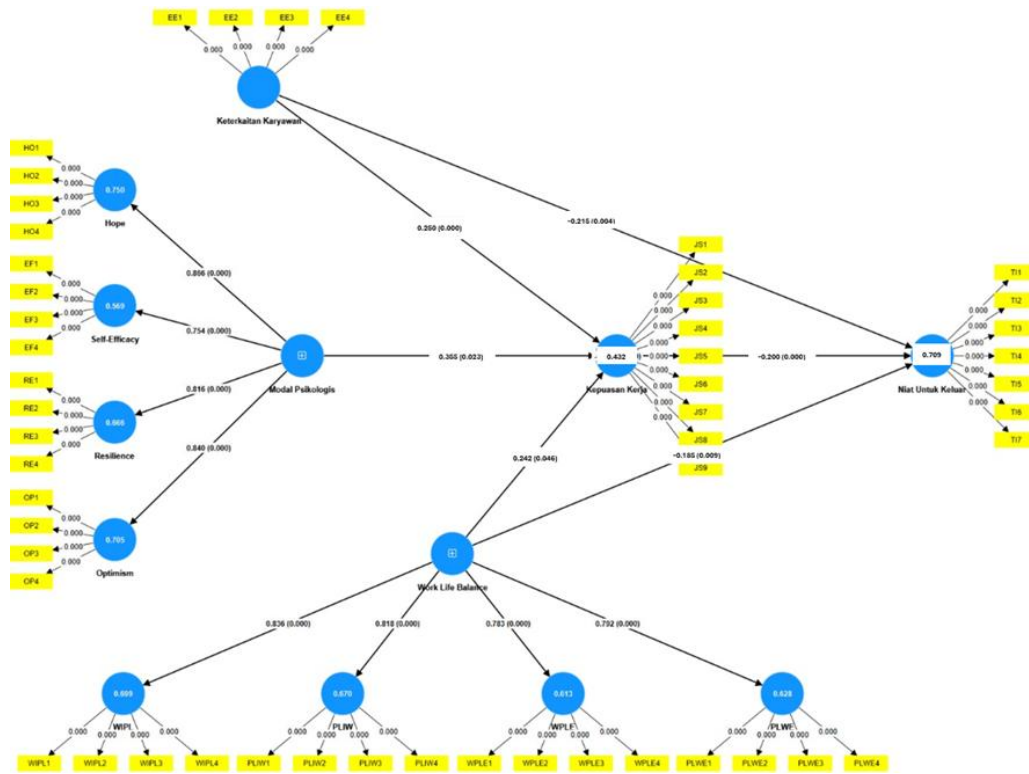


Figure 3. Structural Analysis Output
Source: Processed Researcher (2025)

Variance Inflation Factor (VIF)

A VIF score between 3 and less than 3 is considered the recommended standard in the study. A low VIF value, around 1 to 5, indicates that the variable has a relatively small influence on multicollinearity and is acceptable in the model. (Hair et al., 2022). However, a VIF value greater than 5 or even 10 indicates that there is an influence of multicollinearity on the variable. All indicators have VIF values below 5, so there are no multicollinearity issues across the construct variables. Next, the VIF test is carried out to find out the value at the dimensional level, and the results are as follows:

Table 13. PsyCap Dimension Variance Inflation Factor (VIF) Test

Variabel	Dimension	BRIGHT	Information
Psychological Capital (PsyCap)	Hope	1.835	Valid
	Self-efficacy	2.801	Valid
	Resilience	3.302	Valid
	Optimism	3.887	Valid

Source: Processed Researcher (2025)

All dimensions of the psychological capital variable (PsyCap) have a VIF value of less than 5, as shown in the data above. So it can be concluded that there is no problem of multicollinearity in each dimension of the construct.

Table 14. Variance Inflation Factor (VIF) Work-life Balance Dimension

Variabel	Dimension	BRIGHT	Information
Work-life Balance	Work Interference with Personal Life	2.625	Valid
	Personal Life Interference with Work	3.322	Valid
	Work Personal Life Enhancement	2.079	Valid
	Personal Life Working Enhancement	3.378	Valid

Source: Processed Researcher (2025)

As shown in the data above, each dimension of the work-life balance variable has a VIF value of less than 5. As a result, it can be concluded that multicollinearity is not an issue on any of these variable dimensions.

Coefficient of Determination (R²)

The R Square value of each dependent variable in this study is summarized in the table below. The value of R Square has a scale range between 0 to 1, indicating that the predictive capabilities of independent variables are perfect for dependent variables.

Table 15. R Square Test Results

Variabel	R Square	R Square Adjusted
Job Satisfaction	0.432	0.427
Intention To Exit	0.709	0.702

Source: Processed Researcher (2025)

Based on the table above, it can be concluded that the dependent variable of job satisfaction is influenced by the independent variable of 0.432 or 43.2%, while the remaining 56.8% is influenced by other variables that are not included in this study. Furthermore, the variable intention to exit was influenced by its independent variable by 0.709 percent, or 70.9%, while the remaining 29.1% were influenced by additional variables that were not included in this study.

Table 16. Results of the R Square Psychological Capital Dimension Test (PsyCap)

Variabel	Variabel	R Square	R Square Adjusted
Psychological Capital (PsyCap)	Hope	0.675	0.673
	Self-efficacy	0.615	0.614
	Resilience	0.665	0.664
	Optimism	0.712	0.709

Source: Processed Researcher (2025)

Based on the results of the analysis, the R Square test shows that the four dimensions of psychological capital formation (Psychological Capital/PsyCap) have a significant contribution to these variables. The optimism dimension recorded the highest R² value of 0.712 with an adjusted R² of 0.709, making it the most dominant dimension in explaining the PsyCap variation. This is followed by the hope dimension with R² = 0.675 and adjusted R² = 0.673, as well as resilience with R² = 0.665 and adjusted R² = 0.664, both of which also show a major contribution to the formation of psychological capital. Meanwhile, the self-efficacy dimension recorded an R² value of 0.615 and an adjusted R² of 0.614, still showing a strong influence, although relatively lower than the other dimensions. Overall, these findings indicate that the four dimensions of hope, self-efficacy, resilience, and optimism play an important role in shaping PsyCap, with optimism being the most influential dimension, confirming the importance of a positive attitude towards the future in strengthening employees' psychological capital.

Table 17. Test Results R Square Work-life Balance Dimension

Variabel	Variabel	R Square	R Square Adjusted
Work-life Balance	Work Interference with Personal Life	0.720	0.718
	Personal Life Interference with Work	0.882	0.881
	Work Personal Life Enhancement	0.854	0.851
	Personal Life Working Enhancement	0.876	0.874

Source: Processed Researcher (2025)

Based on the results of the analysis, the R Square test shows that the four dimensions that form a work-life balance have a very large contribution to these variables. The PLIW (Personal Life Interference with Work) dimension recorded the highest R^2 value of 0.882 with an adjusted R^2 of 0.881, making it the most dominant dimension in explaining the variation in work-life balance. The PLWE (Personal Life Working Enhancement) dimension followed with an R^2 of 0.876 and an adjusted R^2 of 0.874, also showing a significant contribution to work-life balance. Furthermore, the WPLE (Work Personal Life Enhancement) dimension has an R^2 of 0.854 and an adjusted R^2 of 0.851, indicating the important role of work in improving the quality of personal life. Meanwhile, the WIPL (Work Interference with Personal Life) dimension recorded an R^2 of 0.720 and an adjusted R^2 of 0.718, still showing a strong influence despite being at the lowest position compared to other dimensions. Overall, the four dimensions of WIPL, PLIW, WPLE, and PLWE make a significant contribution to the formation of work-life balance, with PLIW being the most influential dimension, underscoring the importance of efforts to manage the impact of personal life on work performance in creating a healthy balance for employees.

Predictive Relevance (Q2)

The value of Q2 is calculated by comparing the value of R^2 in the structural model with the value of R^2 generated from the random model. The value of Q2 must be greater than 0, which indicates that the structural model has better predictive capabilities than the random model, which indicates that the suggested model is valid (Garson, 2016). The Q2 test results are as follows:

Table 18. Q Square Test Results

Variabel	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Job Satisfaction	3951.000	2856.945	0.277
Intention To Exit	3073.000	1922.984	0.375

Source: Processed Researcher (2025)

The table above shows that the independent variable is able to explain the variables of job satisfaction and the variable of intention to leave well. The Q2 value of the job satisfaction variable is 0.277, and the value of the intention to exit variable is 0.375, which means that the value is already greater than 0.

Hypothesis Test

The variables tested in this study included employee attachment, psychological capital, job satisfaction, work-life balance, and intention to leave. To test the hypothesis on SmartPLS, path coefficients are used. It is used to measure the magnitude and direction of influence of a free variable on a bound variable. The relationship between variables is significant if the t-value is greater than 1.645 or vice versa, and significant if the p-value is less than 0.05. The results of the hypothesis test are as follows:

Table 19. Hypothesis Testing Results

Construct	Path Coefficient	T Statistics (O/STDEV)	P values	Hipotesis	Information
EE -> JS	0.250	3.646	0.000	H1	Accepted
PC -> JS	0.355	3.198	0.023	H2	Accepted
WLB -> JS	0.242	2.738	0.046	H3	Accepted
EE -> TI	-0.215	2.888	0.004	H4	Accepted
JS -> TI	-0.200	3.927	0.000	H5	Accepted
WLB -> TI	-0.185	2.650	0.009	H6	Accepted
EE -> JS -> TI	-0.150	2.583	0.010	H7	Accepted

Construct	Path Coefficient	T Statistics (O/STDEV)	P values	Hipotesis	Information
PC -> JS -> TI	-0.134	2.010	0.028	H8	Accepted
WLB -> JS -> TI	-0.118	2.012	0.037	H9	Accepted

Source: Processed Researcher (2025)

Based on the results of the analysis using SmartPLS, all hypotheses in this research model are proven to be significant. Employee engagement had a significant positive effect on job satisfaction ($p = 0.000$; $t = 3,646$), as well as psychological capital ($p = 0.023$; $t = 3,198$) and work-life balance ($p = 0.046$; $t = 2,738$), all of which reinforce that these three variables contribute to increasing job satisfaction. In the context of turnover intention, employee engagement ($p = 0.004$; $t = 2,888$), job satisfaction ($p = 0.000$; $t = 3,927$), and work-life balance ($p = 0.009$; $t = 2,650$) each showed significant negative influences, indicating that increased job satisfaction and employee attachment can directly decrease the desire to leave the organization. In addition, job satisfaction has also been shown to mediate the relationship between employee engagement ($p = 0.010$; $t = 2,583$), psychological capital ($p = 0.028$; $t = 2,010$), and work-life balance ($p = 0.037$; $t = 2,012$) on turnover intention. Thus, it can be concluded that job satisfaction plays an important mediating role in reinforcing the positive influence of independent variables on the intention to stay in the organization.

Research Hypothesis

The results of the following hypothesis test were produced from the analysis of data conducted with PLS-SEM in this study:

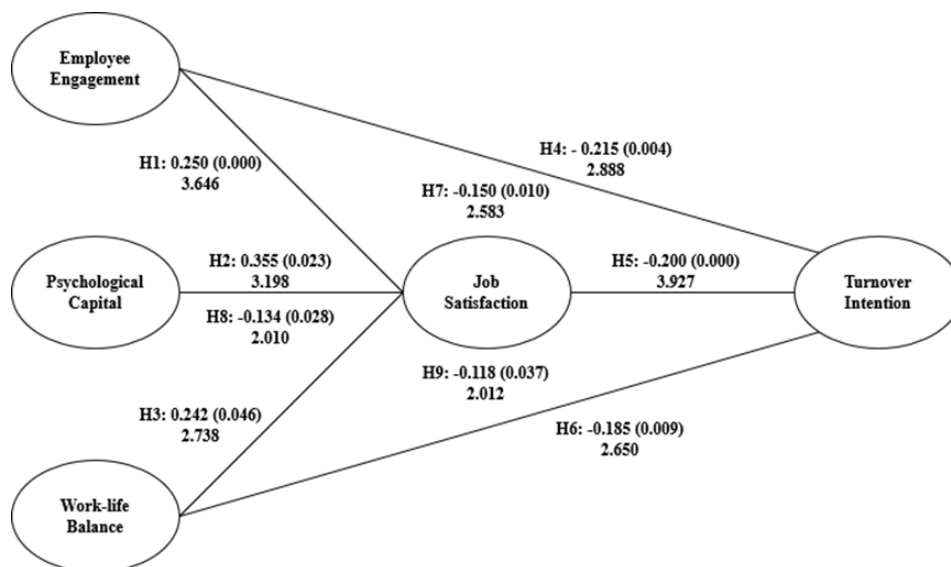


Figure 4. Overall Model Test Results
Source: Processed Researcher (2025)

Table 20. Hypothesis Test Results

Hypothesis	Hypothesis Statement	Test Results
H1	Employee Engagement has a positive effect on job satisfaction	The data support the hypothesis
H2	Psychological capital has a positive effect on job satisfaction	The data support the hypothesis
H3	Work-life balance has a positive effect on job satisfaction	The data support the hypothesis

Hypothesis	Hypothesis Statement	Test Results
H4	Employee Engagement has a negative effect on turnover intentions	The data support the hypothesis
H5	Job satisfaction has a negative effect on turnover intentions	The data support the hypothesis
H6	Work-life balance negatively affects turnover intentions	The data support the hypothesis
H7	Job Satisfaction negatively mediates employee engagement and turnover intentions	The data support the hypothesis
H8	Job Satisfaction negatively mediates the relationship between psychological capital and turnover intentions	The data support the hypothesis
H9	Job Satisfaction negatively mediates the relationship between work-life balance and turnover intentions	The data support the hypothesis

Source: Processed Researcher (2025)

The table above shows that the hypothesis test can be described as follows:

Based on the results of the hypothesis test, it was found that employee engagement, psychological capital, and work-life balance each had a significant positive effect on job satisfaction. Employee engagement contributes through high employee enthusiasm and dedication, as indicated by indicators such as "feeling energized at work." Psychological capital also plays a role, especially the resilience dimension that helps employees face work challenges, although the impact needs to be supported by a conducive work environment. Work-life balance contributes through employees' ability to maintain the boundaries between personal and professional life, which is reflected in indicators that personal life disruptions reduce work focus. Overall, these three variables contribute to the increase in job satisfaction of private employees in Greater Jakarta, which has implications for organizational productivity and sustainability. These findings are consistent with previous literature (Azim et al., 2020; Lu et al., 2016; Priatna, 2022) which emphasizes the importance of a positive work environment and life balance in increasing job satisfaction.

Furthermore, the results of the analysis show that job satisfaction has a significant negative influence on turnover intention, as well as employee engagement and work-life balance. Employees who feel satisfied with compensation, recognition, and growth opportunities tend to stay longer at the company. This also applies to employees who feel emotionally engaged or have a good work-life balance. Although work-life balance can be disrupted, other factors such as income stability and social relationships in the workplace keep employees afloat. In addition, the three main variables of engagement, psychological capital, and work-life balance have also been proven to reduce turnover intention through the mediating role of job satisfaction. This means that the indirect influence of these three variables on the desire to leave is strengthened if employees feel satisfied first. These findings reinforce the relevant mediation model that is practically relevant in employee retention policies in the private sector.

Finally, the role of job satisfaction as a mediator has been significantly confirmed in the relationship between employee engagement, psychological capital, and work-life balance to turnover intention. Job satisfaction is not only the result of a supportive environment and psychological capital, but also a key mechanism that lowers employees' tendency to resign. These findings are in line with various studies such as those conducted by Kanuto (2024), Rivaldi & Sadeli (2020), Aman-Ullah et al. (2022), and Syuzairi et al. (2023), which affirm that long-term employee retention can be achieved if companies not only build engagement and psychological capital, but also ensure that life balance and job satisfaction are met. Therefore, modern human resource management strategies need to integrate internal (emotional, motivational, psychological) and external (compensation, flexible policies) aspects simultaneously to maintain a stable and high-performing workforce.

Differential Test

The researcher conducted an ANOVA differential test to find out if there were significant differences in respondent demographics with several study variables. To do this, researchers divided the age group of respondents into three groups: Generation X (age over 45), Millennial Generation (ages 29 to 45), and Generation Z (ages 23 to 28). The results of the different tests for each age group are as follows:

Table 21. Results of the Generation Difference Test on all variables

Information	IT	JS	WLB	PC	EE
Test of Homogeneity of Variance	0.784	0.010	< 0.001	< 0.001	0.283
F	4.704	33.260	32.059	76.435	53.579
Sig.	0.010	< 0.001	< 0.001	< 0.001	< 0.001

Source: Processed Researcher (2025)

Based on the results of the ANOVA differential test, there were significant differences between generations in all research variables, namely Turnover Intention (TI), Job Satisfaction (JS), Work-life Balance (WLB), Psychological Capital (PC), and Employee Engagement (EE), with a significance value below 0.05. The variables of psychological capital and employee engagement showed the most striking differences between generations, with an F value of 76,435 and 53,579, respectively. Although lower, the variables of job satisfaction ($F = 33,260$), work-life balance ($F = 32,059$), and turnover intention ($F = 4,704$) also showed significant differences. The post hoc analysis clarifies this difference: Generation Z has a higher rate of turnover intention than Generation X (mean difference = 0.457, Sig. = 0.008), while Generation Z's job satisfaction level is significantly lower than that of Generation X (mean difference = -0.862, Sig. = 0.000) and Millennials (mean difference = -0.635, Sig. = 0.001). In the variables of work-life balance and employee engagement, Generation Z also gets a lower score than other generations.

These results confirm that generational characteristics play an important role in shaping employee perceptions and work experiences. Generation Z looks the most vulnerable in terms of job satisfaction, psychological capital, and involvement, while showing the highest level of turnover intention. Therefore, organizations need to pay special attention to the needs and characteristics of the younger generation, by providing psychological development programs, strengthening work involvement, and implementing more flexible and adaptive work policies. A generation-based approach to human resource management is very important to maintain employee productivity and retention, as well as ensure workforce sustainability in the face of the challenges of an increasingly dynamic world of work.

Discussion

The study looked at five main variables: psychological capital, work-life balance, employee engagement, job satisfaction, and turnover intention. The results showed that most of the variables correlated significantly, either directly or through the mediation pathway; This is in line with many previous empirical findings.

It is proven that employee attachment has a significant positive effect on job satisfaction and a significant negative effect on the desire to leave a job. This means that employee involvement both emotionally and cognitively in their work can reduce the desire to leave the organization and increase job satisfaction. The results show that employees who feel motivated, challenged, and proud of their work tend to stay in the organization longer. This is in line with the findings of Madan & Srivastava (2018) and Zhang et al. (2018), who emphasized that employee engagement is directly correlated with loyalty and retention. This shows that engagement is an essential component of strategic HR management.

The psychological capital variable (PsyCap) shows that employees' work attitudes will be very influential. Although it does not have a direct impact on the intention to leave a job, the PsyCap has a major impact on job satisfaction and the intention to leave the job through job

satisfaction. Employees who have high levels of self-efficacy, hope, optimism, and resilience tend to have a positive outlook on their work, which leads to them being happier and less likely to want to go out. These results are in line with research conducted by Le et al. (2022) and Yan et al. (2021), which found that PsyCap improves employee satisfaction and reduces the risk of turnover. Therefore, organizational interventions should concentrate not only on improving psychological capacity, but also on creating a work environment that allows PsyCap to be implemented to its fullest.

Another factor that affects the level of employee satisfaction with their work is work-life balance (WLB). The study found that WLB had a significant influence on job satisfaction, but its direct influence on the desire to leave work was slightly lower. When viewed through the mediation pathway, the role of the WLB becomes important because when employees are able to balance their personal and work lives, they will be happier with their jobs and more likely to stay. These results are consistent with research conducted by Nair et al. (2021) and Aman-Ullah et al. (2022), which show that improving work-life balance can be an effective method for retaining employees if implemented by providing a satisfying work experience. For younger generations like Generation Z, this is especially important because they are more likely to have difficulty maintaining that balance.

Because of its role as a mediator and dependent variable, job satisfaction is an important variable in this study. The results of the study show that job satisfaction directly decreases the desire to leave work. Employees who feel satisfied with their compensation, their employment relationships, and the opportunity to advance are less willing to leave the company, according to very significant P values (0.000) and T-statistics (3.927). For job satisfaction, the strongest indicator is "compensation according to work", showing that financial factors are still the main benchmark for private employees in Greater Jakarta. According to research conducted by Helen et al. (2018) and Alfieri et al. (2020), job satisfaction plays an important role in shaping employee loyalty and commitment. Therefore, job satisfaction management is an important strategy to reduce the risk of turnover.

Finally, the variable of turnover intention, namely the desire to leave work as the final dependent variable, is proven to be influenced by several factors. It is directly influenced by job satisfaction and employee engagement, and indirectly by psychological capital and work-life balance (WLB) through employee satisfaction. Overall, the results show that job satisfaction is an important relationship between individual and organizational traits and workers' desire to keep their jobs. In addition, the results show that the younger generation, particularly Generation Z has a higher turnover desire, which is supported by low scores in PsyCap and WLB. Therefore, organizations must develop human resource policies that not only meet the needs of different generations, but also actively encourage work engagement, life balance, and psychological capital to create a better work experience.

Overall, the findings of this study show that there is a strong relationship between psychological capital, work-life balance, and employee engagement on job satisfaction, which in turn influences turnover intention. Job satisfaction appears to be an important variable that is directly influenced by the three independent variables and also serves as a link between exit intention and other independent variables. The results show that employees' decisions to stay or leave the company are not linear; Instead, it is influenced by a combination of internal factors, such as psychological capital and involvement, as well as finding a balance between life and work roles. In addition, the differences between generations make it clearer how each generation views each factor. For example, Generation Z has always had lower scores for some important factors. Therefore, an integrative approach can provide a better understanding of the dynamics of loyalty and job satisfaction. This approach links an individual's psychological state, life balance, and their attachment to work.

CONCLUSION

This study provides an in-depth insight into the relationship between employee engagement, psychological capital (PsyCap), work-life balance, job satisfaction, and turnover intention in the private sector in the Greater Jakarta area. Based on the results of the analysis, it was found that several factors are closely interrelated and influence each other, with direct implications for the level of turnover intention in the organization.

1. Employee Engagement (EE) plays an important role in increasing job satisfaction, which in turn can reduce employees' intention to leave the organization. Employees who feel emotionally and physically involved in their work tend to have a high commitment to the organization.
2. Psychological Capital (PsyCap), especially the dimensions of optimism and self-efficacy, has a significant contribution to increased job satisfaction. Employees who have high psychological capital are better able to deal with stress and challenges, which supports their overall well-being.
3. Work-Life Balance (WLB) acts as a determining factor in work well-being. Employees who feel they have a good work-life balance tend to be more satisfied with their jobs, which reduces turnover intentions.
4. Turnover Intention is shown to be significantly reduced with increased employee engagement, PsyCap, and work-life balance. These factors reinforce each other in shaping a work environment that supports employee well-being.

Recommendations

1. Increased Employee Engagement: Organizations need to focus more efforts on improving employee engagement, especially by increasing daily work motivation and energy in the workplace. This can be achieved by creating a more supportive environment and providing better development opportunities.
2. Psychological Capital (PsyCap) Development: Training and development programs to enhance PsyCap dimensions, such as self-efficacy, optimism, hope, and resilience, need to be introduced in organizations. Investing in PsyCap development will help employees overcome challenges and increase their job satisfaction.
3. Flexibility in Work-Life Balance: Organizations should prioritize policies that support work-life balance. Developing work flexibility policies, such as work-from-anywhere options, can improve employee well-being and reduce stress that leads to burnout.
4. Periodic Evaluation and Monitoring: It is important for organizations to conduct regular evaluation and monitoring of their employees' level of engagement, work-life balance, and psychological state. This allows the organization to immediately identify any emerging issues and make necessary policy adjustments.
5. Creating a Positive Work Environment: Creating an inclusive and supportive work culture can increase job satisfaction. Organizations need to ensure that employees feel valued and are given room to grow, both professionally and personally.

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