
DETERMINANTS OF EMPLOYEE RETENTION AMONG MARRIED WORKING WOMEN IN PRIVATE SECTOR ORGANIZATIONS IN INDONESIA

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Abstrak: Tujuan dari penelitian ini adalah untuk menganalisis deteminan retensi karyawan termasuk pelatihan karyawan, pemberdayaan karyawan, sistem penilaian, kompensasi karyawan, dan keseimbangan kehidupan kerja di kalangan wanita yang bekerja di organisasi sektor swasta di Jakarta, Indonesia. Data primer dari 288 responden wanita bekerja yang sudah menikah dari berbagai organisasi sektor swasta dikumpulkan, dinilai, dan dianalisis. Lima variabel independen terhadap satu variabel dependen dipelajari untuk mengidentifikasi hubungan prediktif antara determinan retensi karyawan menggunakan analisis regresi. Penelitian ini melaporkan bahwa terdapat hubungan prediktif yang signifikan antara pelatihan karyawan, sistem penilaian, kompensasi karyawan, dan keseimbangan kehidupan kerja terhadap retensi karyawan. Hanya aspek pemberdayaan karyawan yang tidak memiliki hubungan prediktif yang signifikan terhadap retensi karyawan. Konteks yang ditangkap dalam penelitian ini sangat spesifik, yang menilai determinan retensi karyawan hanya pada wanita yang bekerja di organisasi sektor swasta di Jakarta, Indonesia. Mempertimbangkan ruang lingkup spesifik dari studi ini, penelitian lebih lanjut didorong untuk memperluas wilayah yang diuji dan aspek demografis, faktor lain yang tidak ditangkap melalui studi ini, dan membangun penelitian khusus berdasarkan kebutuhan organisasi tertentu.

Kata kunci: Married Women, Working Women, Employee Retention, Work-Life Balance, Regression Analysis

PENDAHULUAN

It has been said that a woman can have several roles in a family, mainly as a wife and a mother. Indonesian traditional culture sees the women as the person who has the obligation to take care of the family member, regulate household needs, and maintain family harmony; while the men (or husband) are responsible for making a living, as the viewpoint of an ideal family (Siregar, 2007). With these responsibilities, these women usually stay at home and being known as housewives. Cambridge Dictionary (2019) define

housewife as “a woman whose work is inside the home, doing the cleaning, cooking, other activities, and who usually does not have any other job” and “someone who manages a home and family instead of earning money from employment”. From those statements, it can be concluded that a housewife is a woman who work on manages a home for the family instead of working outside the home.

In this modern era, women’s emancipation and gender equality campaigns are

changing the mindset of society that women have the same rights with men to work (Fitriyani, Nurwati & Humaedi, 2006). Even more, the increase of economic needs urging wives to participate in supporting the family financially by having a full-time employment with a stable income and other benefit. Even though these women work in a company or organization, their responsibility to manage a home is still applied. These means that a working mother needs to juggle between working professionally, doing domestic chores, look after the family as well as raising and educating the children. This condition is known as having a double role, that has its own challenges such as managing time, also balancing work and personal life.

A society with strong beliefs of the traditional point-of-view will presume a married working woman to allocate adequate time to be considered as a responsible wife and mother before attaining great success in their career (Poduval & Poduval, 2009). This leads them to prioritized family matters before anything else, in contrary to what it would be in the case of a man. Should there be any issues at home, such as juvenile delinquency, the mother is expected to put aside their work and focus on being a housewife. It is the reason of the decrease in the number of workforces in Indonesia from 2015 to 2016, there has been a transition from the working population to unemployed population, that is housework, said The Deputy of Social Statistics BPS (Jefriando, 2016). The data recorded by Indonesian Central Bureau of Statistics (BPS) also shown that between 2016 to 2019, whenever there's a decrease numbers of working female there's also an increase numbers of housekeeping female (BPS, 2019). If this trend continues, employers will lose more female workforce and it will impact the micro (familywise) and macro (nation-wide)

welfare in Indonesia (Telaumbania & Nugraheni, 2018). Hence, the organizations need to retain their married working women employees, especially the best talents or the strategic management workers that can be beneficial to the company in a long run, by acknowledging their needs.

Research related to employee retention has developed quite rapidly, including the applications of human resources management theories, which are employee empowerment, employee compensation, employee training, and appraisal system (Hong et al., 2012). However, with the challenges that are faced by married working women in Indonesian culture, the work-life balance aspect also needs to be research further to ensure all roles are well-managed. This study assessed the determinants that affecting employee retention on married working women in Jakarta. To be more specific, the context of this study is to examine the private sector organizations, which has a diverse work culture compare to Indonesian public organizations.

LITERATURE REVIEW

Employee Retention

Many previous studies have identified effects and factors affecting employee retentions and intention to stay. Echols (2007) demonstrated that two key components in employee retention are the opportunity to learn with varieties of development process and transparent and selective promotion method. An effective strategy of employee retention can be implemented through a perfect combination of HR practices to create positive work environment with support from talented and integrated personnel in a company. Employee retention can be achieved through the internal organization as well as Management of the company to recognize the employee efforts and contributions for each individual aspect

that directly enhance employee's welfare (Eisenberger et al., 2002).

Walker (2001) identifies several factors that impact to the employee retention decision which are the investment through performed challenging work, opportunities to leverage current knowledge, capability and capacity recognition, reward and recognition through appreciation and compensation, and the existence of work life balance. In previous research, it was noted that the age has a direct influence on the decision of intention to stay among the employees (Christiaensen et al., 2009). Gunz and Gunz (2007) noted that past work experiences of the employee have direct impact to the decision of an employee to stay in a company. Other studies found that the level of education and retention has no alignment which produces negative relationship (Christiaensen et al., 2009).

This research will estimate the relationship between Employee Retention as the dependent variable and five other factors that hypothetically can predict is as the independent variables.

Employee Empowerment

Employee empowerment defined as receiving more responsibility and authority given by the company or superior to the employees, to complete their task (Jarrar & Zairi, 2010). These includes job enrichment and delegation. By giving the trust and confidence to do more challenging work, employees can be motivated to improve their work performance (Hackman & Oldham 1980; Herzberg, Mausner & Snyderman, 1959).

There are two outcome perspectives as a result of implementing proper employee empowerment. First, the company who implements employee empowerment will gain benefits such as increase of productivity, innovation, and loyalty, as well as decrease of turnover. Second, the

individual or each employee will gain benefits such as improvement of performance, job satisfaction, well-being, and motivation. (Mohapatra & Mishra, 2018). Previous study regarding employee retention puts empowerment as one of the important factors over retention among the employees, beside the existence of challenging work, managerial integrity and quality, and opportunities for advancement or responsibility (Birt et al., 2004).

H1: There is significant relationship between employee empowerment and employee retention among married working women in private sector organization in Jakarta, Indonesia.

Employee Compensation

Employee compensation defined as a system of wages and salaries, a payment and reward system to compensate individuals for their abilities and skills in contributing to the organization where the individual works. The individual who brings these abilities and skills to the organization, expects the output that the organization will provide them in exchange (Gholipour, 2014).

Employee compensation also defined as any form of payment given to individuals in the organization for the ability and skills provided to the organization. In this form of payment there are two main components, namely direct payments (wages, salaries, incentives, commissions, and bonuses) and indirect financial payments (financial benefits such as insurance paid by the organization and holidays) (Dessler, 2019).

Compensation, as tangible item that is directly seen by employee, has important role to the topic of retention in HR practices, together with training and rewards that engages employee (Lockwood, 2007). Strong retention activity puts compensation as one of its

strategy. A competitive pay and benefit package in the shape of compensation play a crucial role that affects employee retention.

H2: There is significant relationship between employee compensation and employee retention among married working women in private sector organization in Jakarta, Indonesia.

Employee Training

Training as one of the important and fundamental part of HR development, provide knowledge update and increasing the competence of the employee to be able to do their work more effectively and efficiently (Bunch, 2007; Palo & Padhi, 2003). In this competitive market, training become one of many things that must be done by companies to be able to increase productivity quickly in order to be able to compete with competitors.

In its implementation, training can produce direct and indirect contribution (Demiral, 2017). Direct contribution is a contribution that can be felt by the company which can be shown with an increase in efficiency, performance, saving in company operations (Cheng & Ho, 2001). While the indirect contribution of training will increase job satisfaction, job involvement, loyalty of employees who receive the training, which indirectly also increase productivity and reduce the level of employee turnover from the company as a result of the implementation of the development strategy (Schmidt, 2004; SHRM, 2012; Owens, 2006; Brum, 2007).

A well-trained employee can give better value added to the company. Thus, it is a company responsibility to build an environment that supports learning process of an employee. Hytter (2007) mentioned that training and development is one of the workplace factors that has indirect impact to influence retention

among employees. Training to employees must be included into company short and long term strategy. Training and development to employees promotes a successful retention strategy (Roberts & Outley, 2002). By putting training as important topic among Management, a company creates an atmosphere that urge among the employee intention to stay.

H3: There is significant relationship between employee training and employee retention among married working women in private sector organization in Jakarta, Indonesia.

Appraisal System

Performance Appraisal is a formal procedure that exist in an organization to evaluate the performance of individuals in the organization. Evaluation is usually carried out by individuals who have higher positions using standards owned by the organization. The results of the evaluation will be used to motivate things that already meet the standards owned by the organization and improve things that are below the standards owned by the organization (Grote, 2002; Dessler, 2019).

Performance Appraisal involves few procedure: (1) setting work standards; (2) assessing the employee's actual performance relative to the standards; and (3) providing feedback to the employee with the aim of motivating that person to eliminate performance deficiencies or to continue the performance above par (Dessler, 2019). Sharing feedback, information, performance appraisal and recognition are directly impact to the intention of employees to stay in the organizations due to the ability to produce positive supervisor – subordinate relationship (Ghosh & Sahney, 2011). Open communication between employees and management creates an environment of supportive workplace in the context of relationship to improve managerial

effectiveness (Bamel et al., 2013). Management abilities to recognize the employee contributions and efforts to get things done as well as concern to employees' welfare enhance employee retention (Eisenberger et al., 2002).

H4: There is significant relationship between appraisal system and employee retention among married working women in private sector organization in Jakarta, Indonesia.

Work-Life Balance

According to Bataineh (2019), work-life balance is defined as the interaction between time divided at work and outside of work. Work-life balance was found to improve the quality of life of workers and organizational effectiveness. In Indonesia, achieving a balance between professional work and family work lives has become an interesting trend in recent years that is connected with factors that affect employee retention, especially for working women. Since gender equality is also one of the topics raised lately, women have the ambition to work with the same opportunities as men but still have to

maintain their nature to look after children (Memon et al., 2017). So, if the office does not have the flexibility for this, women tend to look for other workplaces that have these benefits.

This is supported by findings from Kahn et al. (1964) that work and family conflicts are a source of great stress so that women and men who are married have great hopes that they can even demand these initiatives in their companies. Stress in question covers the weight of a woman's obligation to be able to satisfy two parties namely at home and in the office, but still wants to have a high career and get recognition (Deivasigamani & Shankar, 2017).

Beyond that, women are also associated with the desire to get more time outside of their daily obligations such as recreation and leisure time (Lavole, 2004). Helmle et al., 2014 found that the factors that determine work-life balance such as flexible schedule, childcare and leave can have an effect both on women or men who work and have children, so they can reduce conflict in work, get job satisfaction increase, less stress which

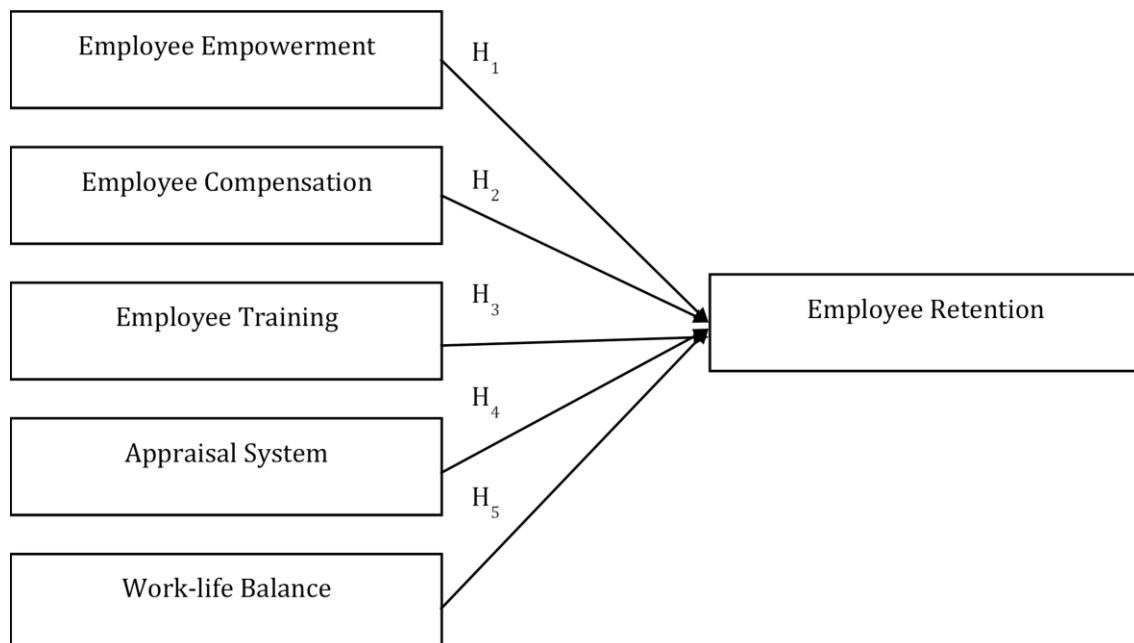


Figure 1. Independent and Dependent Variables of The Study

leads to a decrease in the possibility of quitting the company. On the other hand, company management, especially in Indonesia, also needs to be aware of how to retain employees who have begun to demand these benefits so that companies can take good management steps to be sustainable. Because employees will be more appreciative and longer in the company if they can get support and recognition from the management of the company itself (Cole, 2000).

H5: There is significant relationship between work-life balance and employee retention among married working women in private sector organization in Jakarta, Indonesia.

METHOD

The population of this research are married working women in Indonesia. Furthermore, the sample chosen for this research are married working women who work in private sector organizations in Jakarta, Indonesia. Based on the research context, the respondent criteria are (1) female, (2) 20-40 years old, (3) currently married or ever married, and (4) currently working in private sector organization in Jakarta.

Sampling method used for this research is non-probability or non-random sampling, where every individual within the population does not have the same opportunity to be selected in this study (Howitt & Cramer, 2011; Saunders, Lewis & Thornhill, 2019). Specifically, the technique used is known as snowball sampling, where the respondents are voluntarily joined the research by filling in a survey rather than being chosen (Saunders, Lewis & Thornhill, 2019). The total respondents collected were 288 married women who works in private company in Jakarta.

Primary data were collected from respondents using online questionnaire,

consisted of seven sections (1) demographic characteristics of the respondents, (2) items of employee empowerment, (3) items of employee compensation, (4) items of employee training, (5) items of appraisal system, (6) items of work-life balance, and (7) items of employee retention. Items of independent variables and dependent variable consist of questions with 5-points Likert scales (1: strongly disagree, 2: disagree, 3: neutral, 4: agree, 5: strongly agree) that analyzed using Statistical Package for the Social Sciences (SPSS) program for its validity and reliability.

The questionnaire's validity is measured using Factor Analysis, to measure whether the questionnaire is relevant to represents the reality of what its measuring from the primary data collected (Saunders, Lewis & Thornhill, 2019). By its means, validity is measuring the predictive relationship between each variable by the others. Moreover, the questionnaire's reliability is measured using Cronbach's Alpha, to measure the consistency of responses to a sub-set of questions that are combined as a scale to measure the concept. Cronbach's alpha consists a value between 0 to 1 and values of 0.7 or above indicate that the questions combined in the scale internally consistent in their measurement (Saunders, Lewis & Thornhill, 2019).

The result analysis used Cronbach's Alpha suggest that the alpha coefficients of all constructs were above 0.7 and indicating the questions consistent in their measurement.

Multiple Regression analysis then being used to predict the value of employee retention from employee empowerment, employee compensation, employee training, appraisal system, and work-life balance (Saunders, Lewis & Thornhill, 2019). Thus, Regression analysis is used to investigate the predictive relationship

of the dependent variable from the five independent variables.

Table 1. Items Questionnaire and Reliability of The Study

Items	Construct Measurement	Cronbach's alpha
Employee Empowerment	<p>I have the opportunity to determine how I do the job</p> <p>I take appropriate action without waiting for approval</p> <p>My work makes good use of my skill and ability</p> <p>I make decision regarding aspects of product or service development in the organization</p> <p>I believe that I am empowering employees</p>	0,705
Employee Compensation	<p>I am satisfied with the pay that I receive</p> <p>I earn more than others who do similar work at other organization</p> <p>My pay encourages me to improve the quality of my work</p>	0,78
Employee Training	<p>I am sent to extend higher qualification or certification program</p> <p>I have received sufficient training at firm to do my job effectively</p> <p>I am trained in quality improvement skills</p> <p>I am arranged with a mentor to facilitate career planning</p> <p>I am given training at a regular basis</p>	0,884
Appraisal System	<p>The quality of my work is an important factor in evaluating my job performance</p> <p>I am regularly given feedback on my job performance</p> <p>I am satisfied with existing performance appraisal system</p> <p>The performance ratings were done periodically</p> <p>The performance rating is helpful to identify my strength and weakness</p>	0,837
Work-Life Balance	<p>My working life balances well with my family life</p> <p>The volume of work that I have been assigned does not give me stress</p> <p>Other organization do not offer better work-life balance than my organization</p> <p>I am satisfied with the amount of time I spend at work</p> <p>I have the time and energy to fulfil my responsibilities outside of work</p> <p>My ability to achieve the desired balance between work and family life is a source of good health</p>	0,872
Employee Retention	<p>I am prepared to put in a great deal of effort beyond what is normally expected in order to help this organization to be successful</p> <p>I plan to make this organization my own career</p> <p>I feel a lot of loyalty to this organization</p> <p>This is the best organization for me to work for</p> <p>I would recommend this organization to a friend if he/she is looking for a job.</p>	0,868

RESULT AND DISCUSSION

The objective of this research was to identify a predictive relationship from each five independent variables towards employee retention. To achieve this

objective, a model was developed, and data were collected to examine five variables affecting employee retention including employee empowerment, compensation, training, appraisal system

Table 2. Respondents Profile of The Study

Items	Respondents Profiles
Gender	Female Male
Age	Below 20 years old 20 - 40 years old Above 40 years old
Marital status	Single Married Separated
Industry Sector	Government and State Owned Enterprises Private
Number of Dependents	No dependent 1 - 3 > 4
Level of Education	Diploma Bachelor's degree Master's degree Others
Job Level	Level Supervisor / Senior Staff – Assistant Manager Level Middle Management (Manager – General Manager) Level Top Management (Vice President / Director / C-Level / Business Owner)
Length of Service	1 - 5 years 6 - 10 years 11 - 15 years 16 - 20 years 21 - 25 years 26 - 30 years 31 - 35 years
Monthly Income	< IDR 5.000.000 IDR 5.000.000 - 9.999.999 IDR 10.000.000 - 14.999.999 IDR 15.000.000 - 19.999.999 IDR 20.000.000 - 24.999.999 > IDR 25.000.000

and work-life balance statistically.

All respondents were filtered so that only women working in private sector company in Jakarta, aged 20-40 years old, are being analyzed (288 respondents). Respondents also filtered by marital status to only married (95%) and separated (5%). Approximately 57% of respondents have subordinates (164 respondents). In

terms of educational background, the overwhelming majority held a bachelor's degree (67.4%). About 30% reported a monthly salary of IDR 5.000.000 - 9.999.999, the numbers are aligned with approximately 57.6% of respondents has worked in the company for only 1-5 years with majority of respondents fell in Senior Staff to Assistant Manager (57.6%).

Table 3. Results of Employee Retention Factor Analysis

Factors	Factor loading	Eigen values	Variance	Cumulative Variance
Factor 1: Employee Empowerment		1,506	5,19%	61,10%
I have the opportunity to determine how I do the job	0,612			
I take appropriate action without waiting for approval	0,584			
My work makes good use of my skill and ability	0,682			
I make decision regarding aspects of product or service development in the organization	0,699			
I believe that I am empowering employees	0,684			
Factor 2: Employee Compensation		1,217	4,20%	65,30%
I am satisfied with the pay that I receive	0,682			
I earn more than others who do similar work at other organization	0,731			
My pay encourages me to improve the quality of my work	0,685			
Factor 3: Employee Training		3,086	10,64%	41,55%
I am sent to extend higher qualification or certification program	0,721			
I have received sufficient training at firm to do my job effectively	0,866			
I am trained in quality improvement skills	0,842			
I am arranged with a mentor to facilitate career planning	0,537			
I am given training at a regular basis	0,865			
Factor 4: Appraisal System		1,793	6,18%	55,91%
The quality of my work is an important factor in evaluating my job performance	0,749			
I am regularly given feedback on my job performance	0,754			
I am satisfied with existing performance appraisal system	0,533			
The performance ratings were done periodically	0,692			
The performance rating is helpful to identify my strength and weakness	0,764			

Table 3. Results of Employee Retention Factor Analysis

Factors	Factor loading	Eigen values	Variance	Cumulative Variance
Factor 5: Work-Life Balance		8,964	30,91%	30,91%
My working life balances well with my family life	0,801			
The volume of work that I have been assigned does not give me stress	0,698			
Other organization do not offer better work-life balance than my organization	0,756			
I am satisfied with the amount of time I spend at work	0,785			
I have the time and energy to fulfil my responsibilities outside of work	0,715			
My ability to achieve the desired balance between work and family life is a source of good health	0,647			
Factor 6: Employee Retention		2,370	8,17%	49,72%
I am prepared to put in a great deal of effort beyond what is normally expected in order to help this organization to be successful	0,615			
I plan to make this organization my own career	0,759			
I feel a lot of loyalty to this organization	0,810			
This is the best organization for me to work for	0,672			
I would recommend this organization to a friend if he/she is looking for a job	0,632			

Firstly, data were checked for the suitability of factor analysis. The Kaiser–Meyer–Olkin (KMO) was 0.842 (KMO>0.5), showing that the sampling was adequate so each variable could be well predicted by the others. Significance level of 0.00 were obtained using Bartlett’s test of sphericity, showing that the variables being tested are valid (Sig.<0.05).

A varimax rotation was applied, which converged 6 iterations. This study set 0.5 as the cut-off point for identifying significant factor loadings. Six constructs were extracted as the main variables in the context of this study. All the Cronbach’s alpha values were significantly high, ranging from 0.705 to 0.884 (Cronbach Alpha>0.7) across the six variables. This indicate that the questions combined in the

scale are internally consistent in the measurement, meaning that the items are consistent and thus reliable. Table 3 lists the factor loadings, eigenvalues, percentage of variance and percentage of cumulative variance of each construct.

According to Table 4, the R square value had gain 0.474, explained that 47.4% of dependent variable of employee retention can be explained by all five independent variables in this research, that is employee empowerment, employee compensation, employee training, appraisal system, and work-life balance in this research. Whilst, the other 52.6% is explained by other potential factors. The adjusted R square value of 0.465, explained that the five independent variables has 46.5% significantly contribution toward the dependent variable.

Table 4. Multiple Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.689 ^a	0,474	0,465	0,56091

Table 5. ANOVA Model Summary

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	80,056	5	16,011	50,891	.000 ^b
Residual	88,724	282	0,315		
Total	168,780	287			

Table 6. Multiple Regression Coefficient Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	0,337	0,252		1,335	0,183			
Empowerment	0,001	0,056	0,001	0,015	0,988	0,205	0,001	0,001
Compensation	0,258	0,055	0,254	4,672	0,000	0,546	0,268	0,202
Training	0,239	0,048	0,264	4,980	0,000	0,489	0,284	0,215
Appraisal	0,128	0,058	0,118	2,211	0,028	0,449	0,131	0,095
WorkLifeBalance	0,278	0,051	0,287	5,411	0,000	0,534	0,307	0,234

Table 5 presents a significance level of the model is smaller than 0.05, which determine a satisfactory result. Thus, the model that being used in this research is acceptable.

Multiple regression equation shown below:

$$Y = C + \beta X_1 + \beta X_2 + \beta X_3 + \dots + \beta X_n$$

Y = Predictive relationship of types of variables toward retention

C = Constant value

β = Unstandardized coefficient

X = Dimension of independent variables (employee empowerment, employee compensation, employee training, appraisal system and work-life balance)

Referring to Table 6 and equation above, below is the research equation:

$$Y = 0.337 + 0.001X_1 + 0.258X_2 + 0.239X_3 + 0.128X_4 + 0.278X_5$$

Based on the above equation, it can be interpreted that the increase of 1 unit of employee empowerment (X1) may incur the raise of 0.001 units in employee retention (Y). For employee compensation (X2), every 1 unit of increase will incur the raise of 0.258 units in employee retention. Furthermore, 1 unit increase in employee training (X3) may cause 0.239 units of employee retention to increase. Appraisal system (X4) also have a constant relation with employee retention, it is every 1 unit increase in appraisal with incur the raise of 0.128 units in employee retention. Finally, every 1 unit increase work-life balance (X5) will raise 0.278 units in employee retention.

The highest beta indicates the independent variable has the most significant relationship toward dependent variable. From the table above, the work-life balance has the highest positive beta of 0.287, this mean that it has the most contribution and has stronger predictive relationship toward the employee retention compare to other independent variables.

The hypothesis testing shown that there is significant positive relationship between all independent variables towards employee retention. However, based on its p-value (standard $p < 0.01$), H1 is not supported.

Based on the overall analysis, it can be concluded that four out of five independent variables in this study are identified as significant predictors of employee retention, sequentially (1) work-life balance, (2) employee training, (3) employee compensation, and (4) appraisal system. The relationship between all variables is positive, which means if the value any of four independent variables

are increase, then the value of employee retention will also increase.

Work-life balance has stronger predictive relationship toward the employee retention compare to other independent variables in this study, among married working women in private sector organization in Jakarta, Indonesia. This means if the organizations are supporting its married women employees to have a balanced time and energy of work and family, as well as other non-work responsibilities and activities, they are more likely to stay. Having a sufficient time is allowing the married working woman to manage the double role well, both in housework and office work. The woman is able to carry out household duties despite difficulties, as well as earn income to support a better living, therefore the quality of life of the family is improved. Reasonable work volume is also considered as one of the factors that affects work-life balance. Attempting to balance their work and family lives greatly affects the level of stress of

Table 7. Summary of Research

Hypothesis	Result	Supported
H1 ₁ : There is significant relationship between employee empowerment and employee retention.	$r = 0.205$ $p = 0.988$ ($p > 0.05$) $b = 0.001$	No
H2 ₁ : There is significant relationship between employee compensation and employee retention.	$r = 0.546$ $p = 0.00$ ($p < 0.01$) $b = 0.254$	Yes
H3 ₁ : There is significant relationship between employee training and employee retention.	$r = 0.489$ $p = 0.00$ ($p < 0.01$) $b = 0.264$	Yes
H4 ₁ : There is significant relationship between appraisal system and employee retention.	$r = 0.449$ $p = 0.028$ ($p < 0.05$) $b = 0.118$	Yes
H5 ₁ : There is significant relationship between work-life balance and employee retention.	$r = 0.534$ $p = 0.00$ ($p < 0.01$) $b = 0.287$	Yes

women workers, therefore the appropriate work volume allows the woman to have more flexible schedule and managing her time for their daily obligations, including taking care of herself. The ability to achieve the desired balance between their work and family commitments considered as source of good health, less pressure and less stress. Good physical and mental health of a wife or a mother is needed, because she has to do more chores for the family than the men does. If a company is able support these kinds of benefit, then it's more likely that these women will stay longer in the organization.

Employee training are the second predictor of employee retention in this study, with a positive relationship. This means if the organizations are supporting its married women employees to do a training, to take a certification program, and to improve and hone their skills that each employee needs to improve, will increase their intention to stay in that organization. Employees are more likely to feel valued if they are invested in and therefore, more likely to stay. Training is expected to be given in a regular basis to increase their competency and support their productivity in doing their job effectively and efficiently, which also relate to the employees' work-life balance. By giving an adequate training to the employees, the organization is perceived as caring with their development, and the organization will gain better performance from them, even considered as one of the successful retention strategies. Other factor of development that can be arranged by the organization is facilitating the employees with a mentor to discuss their career plan. In some cases, workplace insecurities are another problem for married working women. Most of them are not able to work and discuss beyond the working hours stated so that they will feel some insecurity towards their knowledge and problem-

solving skills. Hence, training and development program allows them to strengthen those needed skills. In the end, they are more confident, and they all have similar skills and knowledge. Moreover, providing necessary training creates an overall knowledgeable worker and increase their confidence to take over work as needed, without dependency from others. It is favorable if the company is able to support them with learning and development program to grow their career in the company, which benefits the organization in the long run.

Employee compensation is another predictor of employee retention among married women employees in this study, that also have a positive relationship. Factors that contributes in the increase of employee compensation are the higher income or salary that they get than similar work in other organizations, indicating that the organization they worked in are compensating their abilities and skills better. Together with training, when the employee is developed well and able to perform better, allowing them to gain better compensation; this will increase the married women employee's satisfaction, and engage as a strong retention predictor. Moreover, by feeling rewarded they are encouraged to improve their work quality. Appraisal system is the last predictor of employee retention in this study. This variable is closely related with performance review, evaluation, or rating. Married women employees are more likely to stay in the organization if they felt that the system is helping them in identifying strength and weakness, get regular feedback, and the system were held periodically. Within the evaluation, quality of work is perceived as one of the important factors to be considered. Furthermore, employee's satisfaction towards the running system, increase their intention to stay with the organization.

CONCLUSION

Retention of married women who works in urban areas in developing country can be predicted on how the company applied the work-life balance culture, supports their learning and development within the organization, give them a better compensation compare to other organization, and runs a systematic performance evaluation. From this study, work-life balance is a new predictor that has a positive relationship with employee retention. Human resources department in organizations should consider putting this forward for an effort to retain their employees. Working women have goals that are perfectly aligned with the target, but they also want to be understood, in the sense of getting the time needed for work life and family life to work well, one of which is flexible work time. In the end, their job satisfaction and morale will increase which will inadvertently impact their intention to stay. Moreover, satisfied workers tend to be more productive and creative so as to produce more optimal outcomes. Whilst, gaining more responsibility and authority to do a work or employee empowerment is not more significant rather than reasonable work volumes and working time are to predict married working women to stay in an organization.

Considering the scope and results of this study, there are further possibilities to leverage future research. Firstly, in this research the respondents' criteria are limited through specific group variables, that is gender, age, marital status, working status, organization type, as well as demographic area. Further study is encouraged to conduct a research with more general or other specific respondents' characteristics. The result may vary from respondents' background, demographic area, or other status.

Secondly, even though four out of five independent variables measured can significantly predict employee retention, it only covered less than half (47.4%) as the determinants of employee retention. Therefore, future research is encouraged to identify other variables that can leverage the study for other factors for instance work environment.

Thirdly, this research also noted that the questionnaire finished voluntarily specific for only respondents in our research areas, no information is served about other potential respondents that may produce significant results as per questionnaire constructed as well as less motivated employee who refuse to complete the questionnaire. There is a possibility for this type of study are also constructed specific for certain company to get insight of their people or employee point of views regarding intent to stay factors.

Lastly, work-life balance as a concept has received attention in Indonesian organizations in recent years. However, further study is needed regarding effective work-life balance initiatives, policies and practices, especially in Indonesia. Many initiatives that have been carried out by various organizations, policies and programs such as flexible working hours, leave policies, childcare centers, and other family-friendly work arrangements must again be reviewed properly by the company, such as by considering age of children and number of children.

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