

ABSTRAK

Sumber daya manusia merupakan aset strategis yang berperan penting dalam keberhasilan organisasi, khususnya pada industri perbankan yang menghadapi tantangan dalam mempertahankan pegawai berkualitas. Tingginya tuntutan kerja dan persaingan industri mendorong perusahaan untuk memperhatikan faktor-faktor yang memengaruhi *employee retention*. Penelitian ini bertujuan menganalisis pengaruh *employee engagement* dan *work-life balance* terhadap *employee retention* dengan *employee well-being* sebagai variabel moderasi pada pegawai Bank BPR Universal Cabang Bintaro. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada 132 pegawai menggunakan teknik *sampling jenuh*. Analisis data dilakukan menggunakan *Structural Equation Modeling Partial Least Square* (SEM-PLS) dengan bantuan SmartPLS 4.0 melalui pengujian *outer model*, *inner model*, dan uji hipotesis. Hasil penelitian menunjukkan bahwa *employee engagement* berpengaruh positif dan signifikan terhadap *employee retention* ($p=0,045$), *work-life balance* berpengaruh positif dan signifikan terhadap *employee retention* ($p=0,000$), serta *employee well-being* berpengaruh positif dan signifikan terhadap *employee retention* ($p=0,008$). Hasil penelitian juga membuktikan bahwa *employee well-being* mampu memoderasi hubungan *employee engagement* terhadap *employee retention* ($p=0,000$) dan memoderasi hubungan *work-life balance* terhadap *employee retention* ($p=0,001$). Nilai R-square sebesar 0,688 menunjukkan bahwa model penelitian mampu menjelaskan *employee retention* sebesar 68,8%. Penelitian ini memiliki kebaruan dengan menempatkan *employee well-being* sebagai variabel moderasi strategis pada konteks Bank Perkreditan Rakyat. Temuan penelitian diharapkan menjadi dasar pengembangan strategi retensi berbasis kesejahteraan pegawai.

Kata kunci: *Employee Engagement, Work-Life Balance, Employee Well-Being, Employee Retention.*

ABSTRACT

Human resources are strategic assets that play an important role in organizational success, particularly in the banking industry, which faces challenges in retaining qualified employees. Increasing work demands and intense industry competition encourage organizations to pay greater attention to factors influencing employee retention. This study aims to analyze the effect of employee engagement and work-life balance on employee retention, with employee well-being serving as a moderating variable among employees of Bank BPR Universal Bintaro Branch. This study employed a quantitative approach using a survey method through questionnaire distribution to 132 employees using a saturated sampling technique. Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 4.0 through outer model, inner model, and hypothesis testing. The results indicate that employee engagement has a positive and significant effect on employee retention ($p=0.045$), work-life balance has a positive and significant effect on employee retention ($p=0.000$), and employee well-being also has a positive and significant effect on employee retention ($p=0.008$). The findings further reveal that employee well-being significantly moderates the relationship between employee engagement and employee retention ($p=0.000$), as well as the relationship between work-life balance and employee retention ($p=0.001$). The R-square value of 0.688 indicates that the research model explains 68.8% of employee retention. This study offers novelty by positioning employee well-being as a strategic moderating variable within the context of a Rural Bank (Bank Perkreditan Rakyat). The findings are expected to provide a foundation for developing employee retention strategies based on employee well-being enhancement.

Keywords: *Employee Engagement, Work-Life Balance, Employee Well-Being, Employee Retention,*