

Turnover Intention Decrease Model

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Abstract. *The research questions in this study are: (1) the effect of workload on job stress among Bank Indonesia employees; (2) the effect of workload and job stress on turnover intention among Bank Indonesia employees. This study used a quantitative approach. Data collection used a questionnaire. This research is explanatory research. Data analysis was performed using the Partial Least Squares (PLS) method using SmartPLS version 4 software. The results of this study are: 1) workload has a significant effect on job stress, with a calculated t-value of 17.514 > t-table 1.98447 and a significant value of 0.000 < 0.05. This means that the higher the workload experienced by an employee, the greater the perceived job stress. On the other hand, if the workload decreases, work stress also tends to decrease; 2) workload has a significant effect on turnover intention, with a calculated t value of 2.225 > t table 1.98472 and a significant value of 0.028 < 0.05. This means that the higher the workload felt by employees, the higher their desire to leave their jobs; 3) work stress has a significant effect on turnover intention, with a calculated t value of 6.305 > t table 1.98472 and a significant value of 0.000 < 0.05. This means that the higher the level of work stress experienced by employees, the more likely they are to have the desire to leave their jobs; 4) work stress is able to mediate the effect of workload on turnover intention, with the results of the calculation of the Sobel statistical value of 2.202 > 1.96 and ap value of 0.027 < 0.05. This means that a high workload can increase employee work stress, which in turn can encourage them to have a higher intention to quit.*

Keywords: *Encourage; Intention; Mediate.*

1. Introduction

Human resources are a highly influential element of an organization. They collaborate and collaborate with management to realize the company's vision and mission (Widodo et al., 2022). Human resource management requires continuous evaluation, as people are a valuable asset within a company. Failure to manage human resources effectively can lead to employee turnover, possibly due to a lack of attention from the company.

Employees who engage in turnover can be identified by frequent absences, late arrivals, violations of regulations, and a decline in performance. Turnover intention is a sign of

employee dissatisfaction with a company and a desire to leave or move elsewhere. (Putri & Islamuddin, 2022) Turnover intention can negatively impact a company because it will create unstable and uncertain workforce conditions within the company. This will also impact HR management costs, such as ongoing training. Based on interviews conducted directly with several bank employees, it was found that the employees left the company of their own free will and wanted to get a better job.

Banking employees are highly susceptible to stress due to competition within the organization, internal conditions within the organization, and workloads in the form of demands to provide excellent service to customers and meet targets set by the bank, coupled with a lack of cooperation between superiors and employees. Workload arises based on the relationship between the pressure of the assigned task targets, the work environment in the company, employee creativity, employee attitudes and understanding (Susiarty et al., 2019). If an employee can do the job and complete the assigned work, it will not be a burden.

The workload experienced by employees can be caused by pressure in the workplace, inappropriate working time regulations, role conflicts, noise in the workplace, receiving a lot of different information, unsupportive work environment conditions, boring work and big responsibilities. (Budiarsa, 2021) This statement shows that workload will affect a person's physical and psychological condition. In relation to turnover intention, the work environment and workload have a strong influence. This is supported by research by Dewi et al. (2022) where workload support and work environment have a positive influence on turnover intention, and in this study, the independent variable has a 59.3% influence on turnover intention. Meanwhile, another study reported by Kuncoro et al. (2022) Workload has a significant positive effect on turnover intention, but the work environment has an insignificant negative effect on turnover intention. Other research conducted by Aditya et al. (2021) stated that workload does not have a significant influence on turnover intention.

The work at Bank Indonesia as an employee has a high burden and responsibility, there is a workload felt by employees in the form of high demands and target achievements from divisions, such as operational division employees who must complete their work targets that must be completed in every working day, as well as the marketing division which is assigned to find new customers and make collections to customers per month, not to mention there are certain dates in the current month which are busy days for employees in serving customers, which are usually at the end of each month.

Someone experiencing stress at work is seen as having a poor ability to adapt to demands and realities. Employees experiencing work stress caused by their company may resign or move to a less stressful workplace. When employees experience pressure and stress at work, it affects their performance, and the company will certainly suffer if employees intend to turn over. (Mawadati & Saputra, 2020). Working as a bank employee also involves high levels of stress due to high work pressure, demands, and a hostile work environment. Employees are also expected to avoid mistakes and dress neatly and attractively. One interview with a bank teller revealed that several employees were selected for their youth and attractive

appearance, which can be stressful for employees whose age and length of service are increasing. Job stress occurs when job demands are disproportionate to an employee's abilities (Dafinci et al., 2020). Job stress can become a complex problem if not addressed and evaluated by the company. When job stress is high, it can lead to a desire to leave the company. Generally, it is difficult for someone to avoid stress at work because it is part of the employee's role to work and overcome problems. (Rijasawitri & Suana, 2020).

Employee stress levels may be influenced by their work environment. A lack of health and well-being in the workplace can cause stress and negatively impact employee performance. To reduce negative work-related impacts, it is important for companies to create a healthy and supportive work environment. A better work environment can be achieved by using a number of strategies, including opportunities for personal development, open communication, workplace flexibility, and support from superiors (Hermana & Sukmawati, 2024). Human work has different levels of burden; a high level of workload will make someone more stressed at work, conversely, if someone has a low workload, it can lead to boredom at work (Saefullah et al. 2017). Someone who is stressed by workload and work environment will impact turnover intention in the company. According to several studies, there is a significant positive influence of workload and work environment on work stress (Santoso et al., 2024); (Agustin, 2022); (Hermanto et al., 2022). According to research by Mahsyar (2023); Rose & Noviyanti (2020); Wanboko et al. (2023) stated that work stress can mediate the influence of workload and work environment on turnover intention.

2. Research Methods

A study must use research strategies and research methods so that the research being studied can be accounted for its truth and can achieve the stated objectives. According to Sugiyono (2016) in quantitative explanatory research is research that will explain the relationship between variables that influence the researcher's hypothesis

3. Results And Discussion

Respondents in this study were Bank Indonesia employees. The results of data collection using a questionnaire were distributed using Google Forms. The results of the questionnaire distribution in this study are shown in the table below:

Table Data Distribution Results

Information	Amount
Questionnaires distributed	115
Returned questionnaire	100
Processable questionnaire	100

Source: Processed primary data (2025)

Based on the number of samples Which obtained, namely 100 Bank Indonesia employees, the characteristics of the respondents relating to gender, age, education and length of service can be described as follows:

Table Respondent Characteristics

No	Characteristics	Dimensions	Amount	Presentation
1	Gender	Man	64	64%
		Woman	36	36%
		Total	100	100%
2	Age	20 – 30 years	35	35%
		31 – 40 years old	49	49%
		41 – 50 years old	16	16%
		Total	100	100%
3	Education	D3	3	3%
		S1	72	72%
		S2	25	25%
		Total	100	100%
4	Length of work	13 years old	25	25%
		4 – 6 Years	37	37%
		7 – 9 Years	38	38%
		Total	100	100%

Source: processed primary data, 2025

Based on table it shows that as many as 64% employee Bank Indonesia are men, this explains that a man's duty as head of the family is to provide for the family's needs. Age characteristics show that 49% employee Bank Indonesia respondents are aged 31-40 years, which is a productive age group. Educational characteristics show that most respondents have a bachelor's degree, at 72%. This explains that most of the respondents have a bachelor's degree, at 72%. employee Bank Indonesia has a high level of education. Data on length of service shows that 38% have worked for 7-9 years, indicating that respondents are long-time employees at Bank Indonesia.

Description of intended variables to translate respondents' responses based on the results obtained from the answers of 100 respondents to the measuring indicators for each variable (workload, work stress and turnover intention) using index analysis with the formula (Ferdinan, 2019):

$$\text{Index value} = (\%F1 \times 1) + (\%F2 \times 2) + (\%F3 \times 3) + (\%F4 \times 4) + (\%F5 \times 5) / 5$$

Information:

F1 : Frequency of respondents answering 1 of the scores used in the questionnaire list

F2 : Frequency of respondents who answered 2 of the scores used in the questionnaire list

F3 : Frequency of respondents who answered 3 of the scores used in the questionnaire list

F4 : Frequency of respondents who answered 4 of the scores used in the questionnaire list

F5 : Frequency of respondents who answered 5 out of the scores used in the questionnaire list

To obtain the tendency of respondents' answers to each variable, it is based on the average score value (index) which is categorized into a score range based on the three box method calculation (Ferdinan, 2019).

$$\text{Upper limit} : (\%F*5)/5 = (100*5)/5 = 100$$

$$\text{Lower limit} : (\%F*1)/5 = (100*1)/5 = 20$$

$$\text{Range} : 100 - 20 = 80$$

$$\text{Interval} : 80/3 = 26.7$$

Based on the calculations above, the following index interpretation list can be used (Ferdinan, 2019):

$$\text{Low} : 20 - 46.7$$

$$\text{Currently} : 46.8 - 73.5$$

$$\text{Tall} : 73.6 - 100$$

The prerequisite test analysis is intended to test the requirements for using linear regression analysis before data analysis. The prerequisite tests conducted in this study include tests for normality, multicollinearity, heteroscedasticity, and autocorrelation.

The data normality test is used to determine whether the data is normally distributed. The Kolmogorov-Smirnov statistical test is used to test for normality. The normality tests for models 1 and 2 are presented in the following table:

Table Normality Test of Model 1

No	Model	P-value	Decision
1	SK = b1 BK + e1	0.069	Normal

Based on the normality test table for model 1 above, the p-value (sig) is $0.069 > \alpha (0.05)$, meaning that the distribution of data in model 1, namely the workload variable (X) with work stress (Y1), is normally distributed.

Table Normality Test of Model 2

No	Model	P-value	Decision
1	TI = b1 BK + b2 SK + e2	0.325	Normal

Based on the normality test table for model 2 above, the Asymp. Sig. (2-tailed) value is $0.325 > \alpha (0.05)$, meaning that the distribution of data in model 2, namely the workload (X), work stress (Y1) and turnover intention (Y2) variables, is normally distributed.

The multicollinearity test aims to determine whether a correlation exists between independent variables in a regression model. A good regression model should have no

correlation between independent variables. This test detects the presence of multicollinearity in a multiple regression model, which can be seen from the tolerance value and the VIF (Variance Inflation Factor). If the tolerance value is above 0.1 and the VIF is below 10, the model is free from multicollinearity.

Table Multicollinearity Test Results

Model	Variables	Tolerance	VIF	Decision
TI = b1 BK + b2 SK + e2	Workload	,242	4,130	No Multicollinearity
	Work Stress	,242	4,130	No Multicollinearity

The table above shows that all variables used as predictors in the regression model exhibit VIF values <10 and tolerance values of all variables >0.1. This indicates that the independent variables used in the study do not exhibit any symptoms of multicollinearity.

The analysis in this study uses linear regression analysis which functions to determine whether or not there is an influence between the two variables, namely the independent variable and the dependent variable.

1) Coefficient of Determination Test (R2)

This test is conducted to show the extent of the relationship between the dependent variable and the independent variable, or the extent to which the variable's contribution influences the dependent variable. The coefficient of determination (R2) analysis is used to determine the percentage (%) influence of the overall independent variable on the dependent variable.

Table Test of the Coefficient of Determination (R2)

No	Regression Model	R2 coefficient	R2 coefficient (%)
1	Model 1 Workload -> Job Stress	,758	75.8%
2	Model 2 Workload -> Turnover Intention Job Stress -> Turnover Intention	,746	74.6%

The table above shows the coefficient of determination (R2) in model 1 of 0.758, meaning that the contribution of the workload variable influences the work stress variable by 75.8%, while the remaining 24.2% is influenced by other variables outside the model. In model 2, the coefficient of determination (R2) is 0.746, meaning that the contribution of the workload and work stress variables influences the turnover intention variable by 74.6%, while the remaining 25.4% is influenced by other variables outside the model.

2) F test

The F test is used to determine how far the independent variables together can influence the dependent variable:

Table F-Test Results

Regression Model	F count	Sig (F)	Information
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BK -> TI	142,751	0,000	Together the independent variables influence the dependent variable
SK -> TI			

Based on the test in the table, it can be seen that the calculated F value is $142.751 > F_{table}$ of 3.09 with a significance value of $0.000 < 0.05$. This result means that the independent variables (workload and job stress) simultaneously have a positive and significant influence on turnover intention.

3) Regression Test

The results of the regression test in this study are presented in the following table:

Table Regression Model

No	Regression	Beta	B	SE	Thitung	P-value
1	Model 1: BK-> SK	,871	1,325	0.076	17,514	0,000
2	Model 2: BK -> TI	,231	,202	0.091	2,225	0.028
	SK -> TI	,655	,376	0.060	6,305	0,000

From table of the regression model above, the following regression equation model is obtained:

Regression Model Equation 1:

The first regression model measures the relationship between work stress (SK) and workload (BK).

$$SK = 0.871 BK + e$$

Based on the regression equation in model 1, it can be seen that the workload regression coefficient (X) is 0.871, meaning that every increase in workload (X) can increase work stress (Y1). Therefore, it can be concluded that workload has a positive effect on work stress.

Regression Model Equation 2:

The second regression model measures the relationship between turnover intention (TI) and workload (BK) and work stress (SK).

$$TI = 0.231 BK + 0.655 SK + e_2$$

Based on the regression equation in model 2, it shows that:

- a. The workload (X) regression coefficient of 0.231 means that every increase in workload (X) will increase turnover intention (Y2). Therefore, it can be concluded that workload has a positive effect on turnover intention.

b. The regression coefficient of work stress (Y1) of 0.655 means that every increase in work stress (Y1) will increase turnover intention (Y2). Therefore, it can be concluded that work stress has a positive effect on turnover intention.

Hypothesis testing is carried out using a t-test by comparing the calculated t and t-table with level The significance percentage is 5% or $\alpha = 0.05$. Based on table, the results of the T test on each variable can be concluded as follows:

- a. Workload (X) has a tcount value of 17.514 > ttable 1.98447 andsignificance value of 0.000 < 0.05, this means thatworkload (X)has a significant impact onwork stress (Y1).
- b. Workload (X) has a tcount value of 2.225 > ttable 1.98472 andsignificance value of 0.028 < 0.05, this means thatworkload (X)has a significant impact on*turnover intention*(Y2).
- c. work stress (Y1) has a calculated t value of 6.305 > t table 1.98472 andsignificance value of 0.000 < 0.05, this means thatwork stress (Y1)has a significant impact on*turnover intention*(Y2).

Discussion:

1) Influenceworkload on work stress

The results of the study show that workload (X) has a significant effect on work stress (Y1), with a t-value of 17.514 > t-table 1.98447 and a significance value of 0.000 < 0.05. This means that the higher the workload experienced by an employee, the greater the work stress they feel. Conversely, if the workload is reduced, work stress also tends to decrease. In line with research by Fikri and Wahyudi (2024); Wirawan (2022); Raharja and Heryanda (2021); Hermanto, Utami and Indrayani (2022), it shows that workload has a positive and significant effect on work stress.

Workload is the task demands assigned to a person and must be completed on time, within the limits of their physical and non-physical abilities, expertise, and available time (Raharja & Heryanda, 2021). The level of workload an individual experiences depends on their capacity and ability to complete the work. This aligns with the opinion expressed by Hart and Staveland (2018) regarding workload, which arises from the relationship between task demands, the work environment, skills, behavior, and individual perceptions. If an employee can complete the work on time, it will not be a burden. Conversely, if an employee cannot complete it on time according to the target, it will become a burden.

Excessive workloads, such as overly tight deadlines or unrealistic workloads, can cause employees to feel overwhelmed, stressed, and stressed. Excessive work stress can negatively impact employee performance, physical and mental health, and job satisfaction. This aligns with Suryaningrum's (2020) theory, which states that workloads have a positive and significant effect on work stress, including excessive workloads, inadequate supervision,

feelings of pressure or time pressure, insufficient authority, and perceived interpersonal conflict.

The results of this study are also supported by previous studies that suggest a significant and positive relationship between workload and job stress, such as research by Safitri (2020), which revealed a relationship between workload and job stress. Furthermore, the study stated that job demands, both internal and external, excessive task demands, and excessive workloads can cause individuals to experience job stress. A similar study by Sari and Rayni (2020) found a relationship between workload and job stress. The study's findings indicate that excessive workloads can trigger job stress. To reduce job stress, it is important for companies to manage employee workloads effectively, provide adequate support, and create a conducive work environment (Fikri & Wahyudi, 2024).

2) Influence workload on turnover intention

The results of the study showed that workload (X) had a significant effect on turnover intention (Y2), with a t-value of $2.225 > t\text{-table } 1.98472$ and a significance value of $0.028 < 0.05$. This means that the higher the workload felt by employees, the higher their desire to leave their jobs. In accordance with research by Wulandari, Meutia, and Dewi (2024); Ayuningrum and Surya (2024); Afifi et al (2024), workload has a positive and significant effect on turnover intention.

Workload is the capacity of an individual worker to complete tasks from a job or group of positions carried out within the time or time limits owned by the worker, as well as the individual's subjective views regarding the work given to him (Wilda, 2018). Many employees are unable to complete work on time due to excessive workloads. The condition of employees not feeling satisfied in their work, wages that are too low, working hours that exceed the limit, the absence of social security and the workload that is felt by employees is so high are the main causes of turnover intentions (Ponganan, 2019).

A high workload can make employees feel stressed at work, making them feel uncomfortable in carrying out their work, causing boredom and dissatisfaction with the company, resulting in the desire to stop working and look for a new job (Chaerunisa et al, 2024). Besides that, Excessive workloads can trigger stress, burnout, and job dissatisfaction, ultimately leading employees to seek other employment (Faturrahman et al., 2020). As job stress and workloads increase, employee turnover intentions also increase (Chaerunisa et al., 2024).

When a company increases its employees' workload, employees will feel burnout and uncomfortable in the company environment, so they will be interested in leaving the company (Afifi et al, 2024). High workloads can also cause employees to feel dissatisfied with their jobs, because they feel unable to meet job demands or do not have enough time for their personal lives. If employees feel unable to cope with a high workload, they may start to consider looking for another job that offers a more balanced workload or better support (Ayuningrum & Surya, 2024). Research also conducted by Fuhasari (2016) shows that turnover

intention is influenced by workload and shows a positive relationship. Turnover that occurs in this company is due to the excessive workload given by the company.

3) Influence work stress on turnover intention

The results of the study showed that job stress (Y1) had a significant effect on turnover intention (Y2), with a t-value of $6.305 > t\text{-table } 1.98472$ and a significance value of $0.000 < 0.05$. This means that the higher the level of job stress experienced by employees, the more likely they are to have the desire to leave their jobs. This is in line with research by Hisbih, Fitriani, and Supriatna (2023); Iksan and Sari (2022); Apriliani and Susanti (2024), which states that job stress has an effect on turnover intention.

Stress is an unpleasant psychological process that occurs in response to environmental pressure (Robbins and Judge, 2017), in this case the environment in question is the workplace. Work stress experienced by employees, such as pressure in the workplace, creates unpleasant feelings such as fatigue, irritability, anxiety, and so on. Employees who experience work stress will experience severe pressure at work, which will have an impact on declining performance. Work stress experienced in the workplace can trigger employees' desire to leave their workplace (De Clercq et al., 2020). In accordance with research by Ahmad et al. (2017), the results of their study stated that employees who experience high work stress have a high intention to leave their jobs.

A person experiencing stress feels uncomfortable and unfocused at work, resulting in a lack of self-control and emotional outbursts (Mahesa & Asy'ari, 2022). The higher the level of work stress experienced by employees, the higher their intention to leave the company. Prolonged work stress can lead to emotional exhaustion, decreased performance, and even physical and mental health problems, all of which can lead employees to consider quitting (Apriliani and Susanti, 2024).

High turnover can negatively impact an organization, creating instability and uncertainty regarding the existing workforce and high HR management costs, including employee training costs, recruitment costs, and retraining costs (Sartika, 2019). This can make a company ineffective, as it loses experienced employees and requires retraining new ones. Reducing employee stress and maintaining good relationships between superiors, employees, and the company will undoubtedly reduce employee stress, making it easier to achieve company goals (Daniel, 2023).

4) InfluenceThe Effect of Workload on Turnover Intention with Job Stress as a Mediating Variable

The results of the study indicate that job stress can mediate the effect of workload on turnover intention, with a Sobel statistical value of $2.202 > 1.96$ and a p-value of $0.027 < 0.05$. This means that a high workload can increase employee work stress, which in turn can encourage them to have a higher intention to quit. These results are in line with previous research, such as research by Agustin (2022); Sari, Setiawan, and Esterina (2025); Sari,

Setyawati & Setyowati (2021); Oktaviani and Pantawis (2024), which shows that workload has an effect on turnover intention, with job stress as a mediating variable.

Heavy workloads can trigger fatigue and stress in the work environment, which then influences turnover intentions or employees' desire to leave the company (Oktafiani & Pantawis, 2024). Excessive workloads, an unsupportive work environment, a lack of support from superiors or coworkers, and work-related conflict are some factors that can trigger work stress and ultimately increase turnover intention. An unsupportive work environment, such as frequent employee pressure, excessive or too light workloads, and unclear role expectations, can cause individuals to experience stress due to feelings of pressure (Asih et al., 2018).

When employees experience a high workload, this can trigger job stress. When employees experience prolonged stress, they tend to seek alternative jobs that are perceived as more balanced and less burdensome. This phenomenon reinforces the finding that job stress can mediate the relationship between workload and turnover intention, where the higher the workload, the higher the level of job stress, which then encourages employees to leave the company (Setyawati & Setyowati, 2021). Job stress can then be a major factor leading to increased turnover intention, where employees feel compelled to seek alternative jobs due to discomfort or dissatisfaction arising from prolonged stress (Wanboko et al., 2023).

Job stress, which arises from high workloads, acts as a mediating variable that strengthens the relationship between workload and turnover intention. When employees experience job stress caused by heavy workloads, they tend to have lower motivation, decreased job satisfaction, and ultimately increased intentions to quit. Excessive workloads, both in quantity and quality, can leave employees feeling overwhelmed and unable to complete their work effectively (Setyowati et al., 2021). This can trigger work stress and ultimately increase employees' desire to seek other employment.

This is supported by previous research conducted by (Wanboko et al., 2023) which states that workload has a positive and significant effect on turnover intention, mediated by job stress. Furthermore, research conducted by (Setyowati et al., 2021) indicates that workload has a positive and significant effect on turnover intention, mediated by job stress. The results of this study indicate that the higher the workload perceived by employees, the higher the level of job stress they experience. This job stress will increase employee turnover intention. This indicates that job stress plays a mediating role in the relationship between workload and turnover intention.

4. Conclusion

Based on several analytical studies and discussions, the following conclusions can be drawn: Workload has a significant effect on job stress, with a t-value of $17.514 > t\text{-table } 1.98447$ and a significance value of $0.000 < 0.05$. This means that the higher the workload experienced by an employee, the greater the work stress they feel. Conversely, if the workload decreases,

work stress also tends to decrease. Workload significantly influences turnover intention, with a t-value of $2.225 > t\text{-table of } 1.98472$ and a significance value of $0.028 < 0.05$. This means that the higher the workload perceived by employees, the higher their desire to leave their jobs. Job stress has a significant effect on turnover intention, with a calculated t value of $6.305 > t\text{ table } 1.98472$ and a significance value of $0.000 < 0.05$. This means that the higher the level of job stress experienced by employees, the greater the likelihood that they will have the desire to leave their jobs. Job stress can mediate the effect of workload on turnover intention, with a Sobel statistic of $2.202 > 1.96$ and a p-value of $0.027 < 0.05$. This means that a high workload can increase employee stress, which in turn can lead to higher turnover intentions.

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