



Resource Threats and Turnover Intention: Job Insecurity, Work Overload, and Job Stress

Zhika Aulia Isnaini¹

Annisa Fajri²

¹Fakultas Ekonomi Hukum dan Bisnis, Universitas Muhammadiyah Semarang

Email¹ : zhikaaulia2@gmail.com

²Fakultas Ekonomi Hukum dan Bisnis, Universitas Muhammadiyah Semarang

Email² : annisafajri@unimus.ac.id

Received: 23 July 2026

Reviewed: 20 August 2026

Published: 8 October 2026

Abstract

Turnover intention among Generation Z employees has become a strategic concern in human resource management, as this generation constitutes a substantial proportion of the workforce while remaining vulnerable to job insecurity and work overload, both of which contribute to job stress. Previous studies examining the effects of these factors on turnover intention have yielded inconsistent findings, whereas the mediating role of job stress has received limited scholarly attention, particularly among Generation Z employees in Semarang City, Indonesia. Therefore, this study investigates the effects of job insecurity and work overload on turnover intention, with job stress serving as a mediating variable. A quantitative explanatory approach was employed, and data from 146 respondents were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that job insecurity has a positive and significant effect on both job stress and turnover intention. In contrast, work overload influences turnover intention only indirectly through the full mediating role of job stress. These findings support Conservation of Resources (COR) Theory and underscore the importance of enhancing job security and implementing proportionate workload management to reduce turnover intention among Generation Z employees.

Keywords: Job Insecurity, Work Overload, Turnover Intention, Job Stress, Generation Z.

Abstrak

Niat untuk pindah kerja di kalangan karyawan Generasi Z telah menjadi perhatian strategis dalam manajemen sumber daya manusia, karena generasi ini merupakan bagian yang cukup besar dari angkatan kerja sekaligus rentan terhadap ketidakpastian pekerjaan dan beban kerja berlebih, yang keduanya berkontribusi terhadap stres kerja. Penelitian sebelumnya yang mengkaji dampak faktor-faktor tersebut terhadap niat untuk pindah kerja menghasilkan temuan yang tidak konsisten, sementara peran mediasi stres kerja belum banyak mendapat perhatian akademis, terutama di kalangan karyawan Generasi Z di Kota Semarang, Indonesia. Oleh karena itu, penelitian ini menyelidiki pengaruh ketidakpastian pekerjaan dan beban kerja berlebih terhadap niat untuk pindah kerja, dengan stres kerja sebagai variabel mediasi. Pendekatan eksplanatori kuantitatif digunakan, dan data dari 146 responden dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan SmartPLS 4. Hasil penelitian menunjukkan bahwa ketidakpastian pekerjaan memiliki pengaruh positif dan signifikan terhadap stres kerja maupun niat untuk pindah kerja. Sebaliknya, beban kerja berlebih hanya memengaruhi niat untuk pindah kerja secara tidak langsung melalui peran mediasi penuh dari stres kerja. Temuan ini mendukung Teori Konservasi Sumber Daya (COR) dan menekankan pentingnya meningkatkan keamanan kerja serta menerapkan manajemen beban kerja yang proporsional untuk mengurangi niat untuk pindah kerja di kalangan karyawan Generasi Z.

Kata kunci: Ketidakpastian Pekerjaan, Beban Kerja Berlebih, Niat untuk Pindah Kerja, Stres Kerja, Generasi Z.

INTRODUCTION

Turnover intention has become a major challenge in human resource management across various employment sectors, particularly among Generation Z, which currently represents the largest segment of the labor force. Turnover intention refers to an employee's voluntary intention or desire to leave an organization in pursuit of another job that is perceived to offer better opportunities and greater future prospects (Salimah, 2021). Having grown up amid global economic uncertainty and the rapid pace of digital transformation, Generation Z is characterized by relatively low organizational loyalty and a higher propensity to change jobs than previous generations (Wahyudi et al., 2024). A global survey conducted by Deloitte on Generation Z reported that 40% of the 23,000 respondents experienced excessive stress and anxiety related to their work (Deloitte, 2025). These findings suggest that job stress among Generation Z is no longer merely an individual concern but has emerged as a global issue with the potential to substantially increase turnover intention.

One of the main factors that contribute to job turnover intentions is job insecurity. Job insecurity refers to the perceived inability of employees to maintain the continuity of their work due to circumstances that threaten their sense of job stability and security (Marzuqi, 2021). Previous studies by (Audina & Kusmayadi, 2018; Orhan et al., 2014; Solehah & Ratnasari, 2019) found that job insecurity has a significant influence on turnover intentions, as employees who consider their jobs unsafe are more likely to seek alternative jobs that offer greater stability. Meanwhile, another study by (Olaniyan & Hystad, 2016) states that job insecurity cannot always affect turnover intention. In addition, (Setyawati & Setyawati, 2021) shows that the relationship between job insecurity and turnover intention is mediated by work stress.

In addition to job insecurity, overload is also another factor that has the potential to affect the psychological well-being of Generation Z employees. Overload refers to a condition in which employees are required to deal with an excessive workload while simultaneously handling multiple tasks, with these responsibilities often going beyond standard working hours (Dorianti, 2024). The modern workplace, characterized by an emphasis on high productivity, multitasking, and increasingly blurred boundaries between work and personal life, has made overload an increasingly significant challenge for Generation Z. This argument is supported by findings (Rotenstein et al., 2023; Suseno & Kuwartika, 2023) which report that increased workload contributes to higher turnover intentions. In addition, excessive workload is also believed to aggravate employee work stress, which then leads to greater employee turnover intentions (Alyaa et al., 2024).

The effects of job insecurity and work overload on turnover intention have been the subject of numerous prior studies, although the results are still unclear. (Medysar et al., 2019) reported that job insecurity has a positive effect on turnover intention. Similarly, (Rezeki & Rahman, 2024) found a positive relationship between job insecurity and turnover intention, although the effect was not statistically significant. These inconsistent findings indicate that the relationship between job insecurity and turnover intention warrants further investigation. Inconsistencies have also been observed in studies examining work overload. Alyaa et al. (2024) found that work overload has a positive effect on turnover intention, whereas (Suseno & Kuwartika, 2023) reported that work overload is associated with turnover intention only through an indirect relationship. Furthermore, although job stress has been widely investigated as a determinant of turnover intention among Generation Z employees, previous studies have primarily focused on its direct effect, with relatively limited attention given to its role as a mediating variable.

Although the relationships among job insecurity, work overload, and turnover intention have been widely investigated in the field of human resource management, most previous studies have primarily focused on the direct effects among these variables without adequately explaining the psychological mechanisms through which these work-related stressors contribute to employees' intention to leave. Moreover, research specifically examining Generation Z as a distinct cohort with unique work values, career expectations, and heightened sensitivity to psychological well-being compared with previous generations remains limited, particularly within the context of employment in major Indonesian cities such as Semarang. Understanding these underlying mechanisms is essential, as Generation Z demonstrates distinctive characteristics in responding to workplace pressures relative to earlier generations. Therefore, there remains considerable scope for further research to explain how job insecurity and work overload influence turnover intention through the mediating role of job stress experienced by Generation Z employees.

The association between unfavorable working circumstances and employees' intention to quit their jobs is thought to be mostly explained by workplace stress, according to organizational behavior studies. According to (Yozeff et al., 2025), job stress is a person's psychological and physiological reaction to demands at work that they believe are more than their ability to handle. Workers who are under a lot of stress at work are more likely to experience declining mental health and to think about looking for work in a more encouraging setting. Employees who experience excessive job stress are more likely to suffer from deteriorating mental well-being and to consider seeking employment in a more supportive work environment. (Setyawati & Setyowati, 2021) demonstrated that job stress functions as a mediating variable in the relationships among job insecurity, work overload, and turnover intention. Therefore, job stress is considered a relevant mediator for examining how job insecurity and work overload influence turnover intention.

This urgency is further substantiated by locally grounded empirical evidence from Semarang City itself. A study of 96 Generation Z employees aged 18–26 years in Semarang found that job insecurity has a positive and significant effect on turnover intention, confirming that concerns over job continuity already function as a genuine driver of turnover among the city's young workforce (Athfalia & Attiq, 2024). A separate study of 100 Generation Z employees in Semarang similarly reported that job insecurity significantly increases turnover intention while reducing job satisfaction, further illustrating how exposed this cohort is to unstable employment conditions within the local labor market (Fadlila, 2025). These local findings indicate that turnover intention among Generation Z is not merely a theoretical concern but an observable phenomenon within Semarang's employment context, thereby reinforcing the urgency of the present study.

Beyond their direct associations with turnover intention, job insecurity and work overload may represent theoretically distinct forms of resource loss within Conservation of Resources (COR) theory. COR theory posits that stress emerges when valued resources are threatened, lost, or insufficiently replenished, with resources encompassing conditions, personal characteristics, and energies (Hobfoll et al., 2018). Employment stability can be conceptualized as a condition resource, such that perceived job insecurity represents an anticipated threat to the continuity of a valued resource and may consequently activate resource-protection responses, including the search for alternative employment (Hobfoll et al., 2018; Preston et al., 2026). By contrast, work overload primarily represents a resource-depleting demand that consumes employees' finite time, energy, and cognitive resources. From a COR perspective, sustained resource investment under excessive workload can initiate a depletion process that manifests as psychological strain and progressively reduces employees' capacity to cope. Consistent with this mechanism, empirical evidence has demonstrated that work overload can increase turnover intention through job stress, including among Generation Z employees in Indonesia (Hussain et al., 2023).

Taken together, these arguments suggest that job insecurity and work overload may influence turnover intention through different resource-loss mechanisms: job insecurity may operate primarily as an anticipatory threat to a valued condition resource, whereas work overload may operate through cumulative depletion of energy and time resources, with job stress serving as a proximal manifestation of this depletion. However, empirical research that simultaneously examines these two distinct resource-loss pathways within a single model, particularly among Generation Z employees, remains limited. This distinction provides an important theoretical basis for examining whether different forms of workplace stressors generate turnover intention through fundamentally different psychological mechanisms.

Based on the foregoing discussion, this study aims to examine the effects of job insecurity and excessive work overload on turnover intention by investigating the mediating role of job stress among Generation Z employees in Semarang City. From a theoretical perspective, this study is expected to advance the understanding of the psychological mechanisms linking adverse working conditions to turnover intention among the younger workforce. From a practical perspective, the findings are expected to provide valuable guidance for organizations in formulating policies related to workload management and job security, thereby helping to reduce employee turnover among Generation Z, particularly in Semarang City.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Conservation of Resources (COR) Theory

The Conservation of Resources (COR) theory, introduced by (Hobfoll et al., 2018), posits that individuals are inherently motivated to acquire, preserve, protect, and accumulate resources that they perceive as valuable, including tangible objects, favorable conditions, personal energy, and other individual characteristics. Within this theoretical framework, stress is viewed not merely as an emotional response but also as a consequence of actual resource loss, the threat of resource loss, or the failure to gain new resources following substantial resource investment.

One of the central propositions of Conservation of Resources (COR) theory is the concept of the resource loss spiral, which suggests that an initial loss of resources triggers subsequent resource losses in a cascading manner, thereby motivating individuals to adopt protective strategies to preserve their remaining resources (Hobfoll et al., 2018). When threats to, or pressures on, these resources persist over an extended period without adequate opportunities for recovery, they are likely to result in job stress.

With the advancement of research, Conservation of Resources (COR) theory has been widely applied to explain how resource-depleting working conditions, including threats to job security and excessive work demands, contribute to withdrawal behaviors, particularly turnover intention (Hussain et al., 2023). When individuals perceive that continuing to remain in their current job will further deplete their valuable resources, turnover intention emerges as a resource-protection strategy. In this context, employees seek to halt the process of resource depletion by distancing themselves from the source of the stressor.

Job Insecurity

Within the framework of Resource Conservation (COR) theory, job insecurity can be understood as a direct threat to one of the most fundamental resources of employees, namely the continuity of their employment status (Haar et al., 2025). Prolonged uncertainty regarding employment status gives rise to anticipatory loss of resources, referring to concerns about the potential loss of valuable resources in the future. According to the COR theory, such anticipated losses are enough to create psychological distress even without the actual loss of resources (Hobfoll et al., 2018), employees are motivated to

engage in resource protection strategies proactively, such as increasing awareness of current job stability or considering alternative job opportunities, in an effort to prevent greater resource loss (Marzuqi, 2021).

Work Overload

From the perspective of Conservation of Resources (COR) theory, work overload is viewed as a condition that excessively depletes employees' energy and time resources, requiring them to continuously invest their resources without adequate opportunities for recovery (Hobfoll et al., 2018). When job demands exceed individuals' available resource capacity, they experience resource depletion, which may give rise to various forms of psychological strain, including job stress (Dorianti, 2024). Persistent work overload, in the absence of workload adjustment or organizational support, is likely to encourage employees to adopt resource-protection strategies, including the intention to leave their current employment (Suseno & Kuwartika, 2023).

Job Stress

Within the framework of Conservation of Resources (COR) theory, job stress is conceptualized as a consequence of resource loss, the threat of resource loss, or the failure to obtain adequate returns on the resources that individuals have invested (Hobfoll et al., 2018). Job stress arises when employees perceive that job demands exceed their available psychological and physical resources to effectively cope with those demands (Kasaga & Athoillah, 2020). Under conditions of a resource loss spiral, unresolved job stress is likely to intensify over time, prompting individuals to adopt protective responses in the form of withdrawal behaviors, including the intention to leave their current employment (Hussain et al., 2023).

Turnover Intention

From the perspective of Conservation of Resources (COR) theory, turnover intention is conceptualized as a resource-protection strategy adopted by individuals when they perceive that remaining in their current job will further deplete their valuable resources (Hobfoll et al., 2018). When resource loss persists without adequate opportunities for recovery, employees are more likely to

distance themselves from the source of the stressor as a means of interrupting the cycle of resource depletion, one manifestation of which is the intention to leave their current employment (Salimah, 2021).

HYPOTHESIS DEVELOPMENT

Effect of Job Insecurity on Job Stress

Consistent with Conservation of Resources (COR) theory, job insecurity represents a threat to individuals' fundamental resources, as prolonged uncertainty regarding the continuity of employment is likely to trigger psychological responses in the form of job stress (Hobfoll et al., 2018). Empirical evidence provided by (Setyawati & Setyowati, 2021) demonstrated that job insecurity has a significant positive effect on job stress, indicating that higher levels of perceived job insecurity are associated with increased job stress. This finding is further supported by (Medysar et al., 2019), who likewise reported a positive relationship between job insecurity and job stress.

H1: Job Insecurity has a positive effect on Job Stress.

Effect Work Overload on Job Stress

Prolonged work overload requires individuals to continuously invest their personal resources without adequate opportunities for recovery, thereby leading to resource depletion that manifests as job stress (Ruby, 2025). Empirical evidence from (Kurniawati et al., 2018) supports the positive effect of work overload on job stress. Similarly, (Nahrisah et al., 2021) reported that higher levels of work overload are associated with greater turnover intention.

H2: Work Overload has a positive effect on Job Stress.

Effect Job Insecurity on Turnover Intention

Job insecurity refers to employees' subjective perception of threats to the continuity of their employment (Sverke & Hellgren, 2002). According to Conservation of Resources (COR) theory, such threats to valuable resources motivate individuals to adopt resource-protection strategies to preserve their remaining resources, one of which is considering leaving their current job (Hobfoll et al., 2018). Empirical evidence provided by (Ayuningtyas et al., 2025) indicates that job insecurity has a significant positive effect on turnover intention. The greater the level of perceived job insecurity, the stronger employees' intention to leave their current organization.

H3: Job insecurity has a positive effect on Turnover Intention.

Effect Work Overload on Turnover Intention

Work overload reflects a condition in which employees' energy and time resources become progressively depleted as a result of excessive job demands. When this condition persists without appropriate workload adjustments, employees perceive that the effort required to remain in their current position is no longer commensurate with the resources they must expend, thereby increasing their intention to leave the organization (Purnamasari, 2020). Empirical evidence reported by (Suseno & Kuwartika, 2023) indicates that higher levels of work overload are associated with a greater intention to resign. This finding is further supported by (Alyaa et al., 2024), who demonstrated that work overload has a significant positive effect on turnover intention.

H4: Work Overload has a positive effect on Turnover Intention.

Effect Job Stress on Turnover Intention

Unresolved job stress may drive individuals into a resource loss spiral, in which they become increasingly motivated to adopt resource-protection strategies aimed at preventing further resource depletion. One such strategy is to distance themselves from the source of stress by developing an intention to leave their current employment (Widayanti et al., 2024). Empirical evidence reported by (Hirawan et al., 2026 ; Setyawati & Setyowati, 2021) demonstrates that job stress has a significant positive effect on turnover intention. Employees who experience higher levels of job stress are more likely to develop a stronger intention to leave their current organization.

H5: Job Stress has a positive effect on Turnover Intention.

Mediating Role of Job Stress

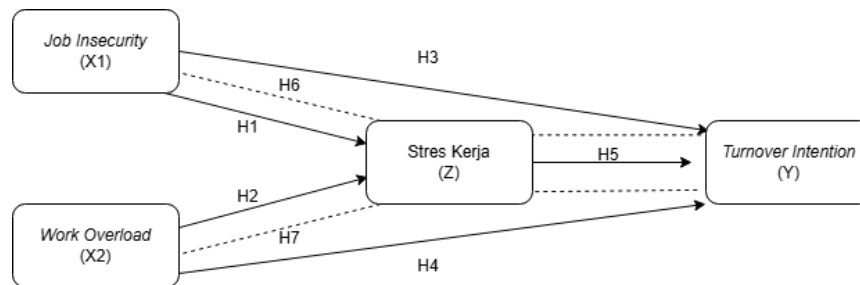
Conservation of Resources (COR) theory posits that threats to valuable resources not only exert direct effects but also initiate a resource loss spiral, whereby an initial loss of resources triggers subsequent losses over time (Hobfoll et al., 2018). Within this framework, job insecurity and work

overload constitute resource-depleting job stressors that drain employees' energy resources and give rise to job stress. In turn, job stress increases turnover intention as a resource-protection strategy aimed at preventing further resource loss. Accordingly, job stress serves as a psychological mechanism that mediates the effects of job insecurity and work overload on turnover intention, as supported by the findings of (Alyaa et al., 2024; Setyawati & Setyowati, 2021).

H6: Job Stress Mediates the effect of Job Insecurity on Turnover Intention.

H7: Job Stress Mediates the effect of Work Overload on Turnover Intention.

Figure 1 Conceptual Framework



Source: By Author

METHODS

Research Design and Sampling

Using Partial Least Squares Structural Equation Modeling (PLS-SEM) and SmartPLS software, this study used a quantitative method with an explanatory research design to investigate the correlations among the study variables. The PLS-SEM approach was chosen because it can estimate predictive research models, investigate direct and indirect correlations between variables at the same time, and accommodate data without requiring rigorous normal distribution assumptions (Hair et al., 2017).

This study used a cross-sectional research design, meaning that data were gathered all at once without the respondents being observed more than once. This method was chosen because it is suitable for analyzing the correlations between variables in the real-world circumstances that the respondents encountered. Employees from Generation Z who worked for different companies in Semarang City made up the study population. Those born between 1997 and 2012 who had worked for their present employer for at least six months at the time of data collection were classified as Generation Z in this study. Purposive sampling, a non-probability sampling approach, was used because the population size was unknown (infinite population).

This study has 146 respondents in total, which is more than the minimum sample size needed for PLS-SEM analysis. The 10-times rule, which suggests a sample size equal to ten times the greatest number of structural routes directed at any endogenous construct in the model, can be used to calculate the minimal sample size for PLS-SEM (Hair et al., 2017). The greatest number of structural routes in the current investigation that were aimed at the endogenous constructs—job stress and turnover intention—did not surpass three. Consequently, the sample of 146 respondents was deemed more than sufficient for the analysis, and a minimum sample size of 30 respondents would have satisfied the analytical criteria. However, the method of purposive sampling in this study has some limitations that may restrict how broadly the results may be applied. As a result, the findings may not be applicable to all Indonesian Generation Z workers since they mainly represent the traits of those who fulfilled the study's inclusion requirements.

Data Collection Procedures and Measurement Scales

A structured questionnaire based on measurement indicators that have been widely used and validated in other studies was used to gather the research data. A five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to rate each questionnaire item. To find respondents who fit the study's inclusion requirements, the questionnaire was circulated online using Google Forms and shared on social media sites including Instagram, TikTok, and WhatsApp. Respondents were informed about the study's goal, data confidentiality, and their right to participate voluntarily before filling out the questionnaire. A pilot test was carried out using a set of respondents

who shared characteristics with the target demographic but were not included in the final sample in order to verify the instrument's clarity and comprehensibility. In order to make sure that each indicator could be easily understood by the respondents, the questionnaire items were reworded based on the pilot test findings.

Table 1 Operational Variable

Variable	Operational Definition	Indicator Measurement	Source
Job Insecurity (X1)	Concerns regarding employment status uncertainty that would lead to workplace unease.	1. Aspects of the job perceived by the individual. 2. The meaning of the job to the individual. 3. The level of threat perceived as currently existing. 4. The sense of powerlessness experienced by the individual. 5. The level of threat to the job in the coming year.	(Mawarni, 2023)
Work Overload (X2)	A situation in which employees face an excessive workload that requires them to handle multiple additional tasks simultaneously.	1. Targets to be achieved. 2. Adequacy of working time. 3. Workload severity. 4. Work intensity. 5. Work pace.	(Damayanti et al., 2021; Makatita et al., 2023)
Turnover Intention (Y)	Turnover intention is a desire arising within an employee to voluntarily leave the company soon.	1. Thoughts of leaving the company. 2. Intention to leave the company. 3. Intention to quit in the near future. 4. Looking for another job. 5. Comparing jobs.	(Ayuningtyas et al., 2025; Syahronica et al., 2015)
Job Stress (Z)	Job stress can be understood as a situation in which an individual faces tasks or work that exceed their current capabilities.	1. Excessive workload. 2. Time pressure. 3. Poor quality of supervision. 4. Inadequate feedback on work performance. 5. Frustration.	(Thalibana, 2022)

Source: By Author

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. Because it allows for the simultaneous analysis of direct and indirect correlations between variables and is especially appropriate for predictive research models, this analytical approach was chosen (Hair et al., 2017). Evaluation of the measurement model (outer model) and evaluation of the structural model (inner model) were the two phases of the analysis. The measurement model was evaluated for discriminant validity using the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT) (< 0.90), convergent validity using outer loadings (> 0.70) and Average Variance Extracted (AVE) (> 0.50), and reliability using Cronbach's alpha and Composite Reliability (CR) (> 0.70). Additionally, the Variance Inflation Factor (VIF) was used to measure multicollinearity; values less than 5 denoted the lack of multicollinearity.

The structural model (inner model) was then assessed using the bootstrapping process with 5,000 subsamples, looking at the coefficient of determination (R^2), path coefficients, and the significance of the structural correlations. When the t-statistics were greater than 1.96 and the p-values were less than 0.05, the suggested hypotheses were deemed supported. To ascertain the mediating role of job stress in the associations between job insecurity, work overload, and turnover intention, the mediating effect was evaluated using indirect effect analysis. To guaranty the quality and acceptability of the dataset for further analysis, data screening procedures were carried out prior to the primary analysis. These procedures included the inspection of missing values, outliers, and data distribution.

RESULT AND DISCUSSION

This study initially offers the respondents' demographic details, such as age, length of employment, employment status, and monthly income, to set the stage for the empirical analysis. Overall, 89.3% of the respondents were Generation Z workers between the ages of 21 and 25, suggesting that most of them were in the early and active phases of their employment. The majority of respondents (55.0%) had worked for six to twelve months, indicating that they were sufficiently acquainted with their workplace. The majority of respondents (42.3%) made between IDR 2,000,000 and IDR 3,500,000 per month, which is indicative of workers who were just starting out in their careers.

Table 2 Characteristics of Respondents

Characteristic	Category	Frequency	Percentage (%)
Age	17-20 years	7	4,7
	21-25 years	131	89,3
	26-29 years	8	5,4
Length of Working	6-12 month	81	55
	13-18 month	50	33,6
	>18 month	15	11,3
Income	1.000.000-2.000.000	45	30,2
	2.000.000-3.500.000	62	42,3
	>3.500.000	39	27,5

Source: Primary Data, 2026

Measurement Model Evaluation (Outer Model)

Before examining the relationships among the study variables, the measurement model (outer model) was evaluated to ensure that the research instrument satisfied the required standards of validity and reliability. Construct reliability, convergent validity, discriminant validity, and HTMT inference using SmartPLS 4 were all evaluated. According to the findings, every indicator attained outer loading values greater than 0.70, indicating adequate indicator reliability (Hair et al., 2017). Additionally, all constructs' Average Variance Extracted (AVE) values were higher than the suggested cutoff of 0.50, suggesting that each construct sufficiently explained the variance of its corresponding indicators. All constructs attained Cronbach's alpha and Composite Reliability (CR) values more than 0.70, indicating acceptable internal consistency, according to the reliability assessment. As a result, the measurement tool showed sufficient validity and reliability for evaluating the constructs of Work Overload, Job Stress, Job Insecurity, And Turnover Intention.

The Heterotrait–Monotrait Ratio (HTMT) was then used to evaluate discriminant validity. The findings showed that all concept pairs had HTMT values below the suggested cutoff of 0.90, indicating adequate discriminant validity. Nevertheless, the HTMT value for the correlation between job stress and work overload was 0.891, which was close to the suggested cutoff value of 0.90. HTMT inference was carried out utilizing the bootstrapping method in SmartPLS 4 to further confirm discriminant validity. The findings demonstrated that for every construct pair, the upper bound of the 97.5% bootstrap confidence interval stayed below 1.00. According to (Hair et al., 2017), discriminant validity is established when the bootstrap confidence interval does not include the value of 1.00. The highest HTMT value was observed for the relationship between Work Overload and Job stress (HTMT = 0.891), with a 95% confidence interval ranging from 0.788 to 0.979. Although this HTMT value was close to the recommended threshold, the upper confidence limit remained below 1.00, indicating that the two constructs were still empirically distinguishable. Therefore, all constructs in the present study satisfied the criterion for discriminant validity based on the HTMT inference approach. Given that the difference from the recommended threshold was relatively small and that the measurement model also demonstrated satisfactory convergent validity and reliability, the structural model evaluation was considered appropriate to proceed.

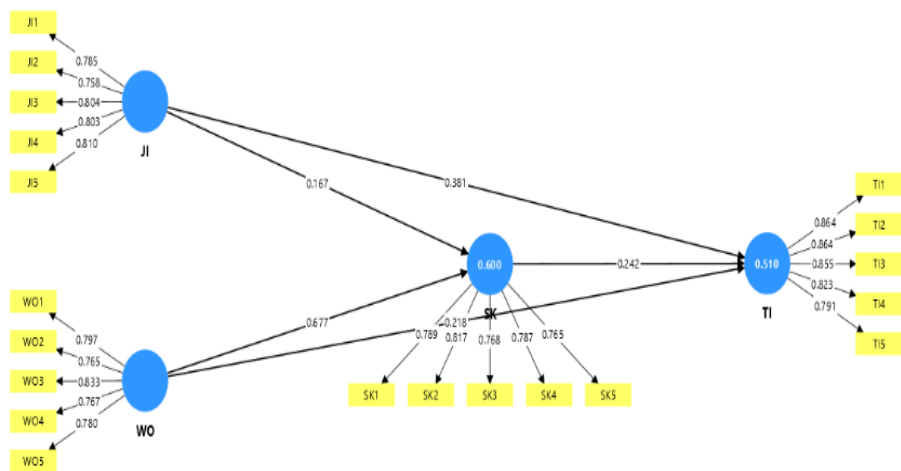


Figure 2 Measurement Model

Source: Primary Data, 2026

Table 3 Reliability Test

Variable	Cronbach Alpha	Composite Reliability	Information
Job Insecurity	0,852	0,894	Reliable
Job Stress	0,845	0,889	Reliable
Turnover Intention	0,896	0,923	Reliable
Work Overload	0,848	0,892	Reliable

Source: Primary Data, 2026

Table 4 Convergent Validity

Variable	Indicator	Outer Loading	AVE	Information
Job Insecurity	JI1	0,785	0,628	Valid
	JI2	0,758	0,628	Valid
	JI3	0,804	0,628	Valid
	JI4	0,803	0,628	Valid
	JI5	0,810	0,628	Valid
Work Overload	WO1	0,797	0,622	Valid
	WO2	0,765	0,622	Valid
	WO3	0,833	0,622	Valid
	WO4	0,767	0,622	Valid
	WO5	0,780	0,622	Valid
Job Stress	SK1	0,789	0,617	Valid
	SK2	0,817	0,617	Valid
	SK3	0,768	0,617	Valid
	SK4	0,787	0,617	Valid
	SK5	0,765	0,617	Valid
Turnover Intention	TI1	0,864	0,706	Valid
	TI2	0,864	0,706	Valid
	TI3	0,855	0,706	Valid
	TI4	0,823	0,706	Valid
	TI5	0,791	0,706	Valid

Source: Primary Data, 2026

Table 5 Discriminant Validity (HTMT)

Construct Relationship	HTMT	Criteria	Information
Job Insecurity ↔ Job Stress	0,590	< 0,90	Valid
Job Insecurity ↔ Turnover Intention	0,697	< 0,90	Valid
Job Stress ↔ Turnover Intention	0,683	< 0,90	Valid
Job Insecurity ↔ Work Overload	0,590	< 0,90	Valid
Work Overload ↔ Turnover Intention	0,679	< 0,90	Valid
Work Overload ↔ Job Stress	0,891	> 0,90	Valid

Source: Primary Data, 2026

Table 6 Result HTMT Inference (Bias-Corrected Confidence Interval)

Construct Relationship	HTMT (Original Sample)	Mean Bootstrap	CI 2,5%	CI 97,5%	Information
Job Stress ↔ Job Insecurity	0,590	0,593	0,402	0,767	Valid
Turnover Intention ↔ Job Insecurity	0,697	0,696	0,513	0,845	Valid
Turnover Intention ↔ Job Stress	0,683	0,685	0,537	0,814	Valid
Work Overload ↔ Job Insecurity	0,590	0,592	0,398	0,762	Valid
Work Overload ↔ Job Stress	0,891	0,892	0,788	0,979	Valid
Work Overload ↔ Turnover Intention	0,679	0,682	0,521	0,826	Valid

Source: Primary Data, 2026

Table 7 Discriminant Validity Test Results (Fornell-Lacker)

Konstruk	Job Insecurity (JI)	Stres Kerja (SK)	Turnover Intention (TI)	Work Overload (WO)
Job Insecurity (JI)	0,792			
Stres Kerja (SK)	0,510	0,785		
Turnover Intention (TI)	0,615	0,602	0,840	
Work Overload (WO)	0,506	0,761	0,595	0,789

Source: Primary Data, 2026

Structural Model Evaluation (Inner Model)

The bootstrapping method with 5,000 subsamples was used to assess the structural model. The purpose of this analysis was to look at the links between the study variables, both direct and indirect. The findings showed that job stress was positively and significantly impacted by job insecurity, with a path coefficient of (0.167), a t-value of (1.976), and a p-value of (0.048). These results suggest that higher levels of workplace stress are linked to higher levels of perceived job insecurity among Generation Z workers.

Additionally, Turnover Intention was positively and significantly impacted by Job Insecurity, with a path coefficient of 0.381 ($t = 3.602$, $p < 0.001$). These results suggest that employees are more likely to look for other employment when they perceive job insecurity to be higher. With a path coefficient of 0.677 ($t = 9.664$, $p < 0.001$), work overload had a significant beneficial impact on job stress. On the other hand, there was no statistically significant relationship between Work Overload and Turnover Intention ($\beta = 0.218$, $t = 1.640$, $p = 0.101$). With a path coefficient of 0.242 ($t = 2.160$, $p = 0.031$), job stress was found to have a positive and substantial impact on turnover intention. These findings imply

that workers who are under more stress at work are more likely to become more determined to quit their organization.

Table 8 Hypothesis Test Result

Hypothesis	Construct Relationship	Original Sample (β)	t-Statistic	p-Value	Decision
H1	Job Insecurity → Job Stress	0,167	1,976	0,048	Accepted
H2	Work Overload → Job Stress	0,677	9,664	0,000	Accepted
H3	Job Insecurity → Turnover Intention	0,381	3,602	0,000	Accepted
H4	Work Overload → Turnover Intention	0,218	1,640	0,101	Rejected
H5	Job Stress → Turnover Intention	0,242	2,160	0,031	Accepted

Source: Primary Data, 2026

Testing the Mediation Effect

To examine the mediating role of job stress, this study employed a bootstrapping procedure to assess the indirect effects. The type of mediation (full or partial) was determined based on the following criteria:

1. Full mediation is established when the indirect effect is statistically significant, while the direct effect becomes non-significant after the mediator is incorporated into the model.
2. Partial mediation is established when both the indirect effect and the direct effect remain statistically significant.
3. No mediation is concluded when the indirect effect is not statistically significant.

Because the indirect effect was not statistically significant, the findings showed that job stress did not mitigate the association between job insecurity and turnover intention. On the other hand, the association between work overload and turnover intention was totally mediated by job stress. In particular, the inclusion of job stress rendered the direct effect of work overload on turnover intention non-significant, although the indirect effect through job stress continued to be statistically significant. These results imply that employees' job stress is the main mechanism via which work overload affects turnover intention. On the other hand, processes other than work stress seem to account for the influence of job insecurity on turnover intention, suggesting that other organizational or psychological elements not covered by the current model may also play a role in this relationship.

Table 9 Hypothesis Test Result (Mediation Effect)

Hypothesis	Mediation Process	Original Sample (β)	t-Statistic	p-Value	CI Bias Corrected 97,5%	Decision	Mediation Type
H6	Job Insecurity → Job Stress → Turnover Intention	0,040	1,138	0,255	0,141	Rejected	No Mediation
H7	Work Overload → Job Stress → Turnover Intention	0,164	2,272	0,023	0,306	Accepted	Full Mediation

Source: Primary Data, 2026

These findings make an important contribution by demonstrating that, among Generation Z employees in Semarang City, Job Insecurity exerts a more direct influence on Turnover Intention, whereas Work Overload affects Turnover Intention indirectly through Job stress. Therefore, organizations seeking to reduce turnover intention should not only enhance employees' sense of job security but also effectively manage workload to prevent excessive job stress. These findings further

reinforce the relevance of Conservation of Resources (COR) theory in explaining that threats to valuable resources may influence employee behavior through different psychological mechanisms, depending on the nature of the stressor encountered (Hobfoll et al., 2018).

DISCUSSION

Effect of Job Insecurity on Job Stress

The findings indicate that job insecurity increases job stress among Generation Z employees by creating uncertainty regarding the continuity of their employment, which is perceived as a significant psychological burden. According to Conservation of Resources (COR) Theory (Hobfoll et al., 2018), uncertainty surrounding future employment generates anticipatory resource loss, whereby employees experience concerns over the potential loss of valuable resources, such as job stability, income, and career opportunities, even before any actual loss occurs. These perceptions gradually intensify psychological strain, resulting in higher levels of job stress. This relationship is particularly relevant among Generation Z employees in Semarang City, where most respondents had been employed for only 6–12 months and were still in the early stages of their careers, making them more vulnerable to organizational changes and employment uncertainty. Limited work experience and relatively unstable employment conditions may further amplify their sensitivity to perceived job insecurity, thereby increasing the likelihood of experiencing job stress. These findings are consistent with previous studies by (Medysar et al., 2019; Setyawati & Setyowati, 2021), which likewise reported that higher levels of perceived job insecurity significantly increase employees' job stress, reinforcing the importance of employment security in maintaining the psychological well-being of Generation Z employees.

Effect Work Overload on Job Stress

The findings indicate that work overload increases job stress among Generation Z employees by continuously intensifying job demands that exceed employees' available psychological and physical resources. According to Conservation of Resources (COR) Theory (Hobfoll et al., 2018), excessive workload represents a condition of sustained resource investment in which employees are required to expend considerable time, energy, and cognitive effort without adequate opportunities for recovery, ultimately leading to resource depletion manifested as job stress. This relationship is particularly evident among Generation Z employees in Semarang City, whose work environment is characterized by high productivity expectations, multitasking, and increasingly blurred boundaries between work and personal life. Furthermore, as many Generation Z employees are in the early stages of their careers and have relatively limited experience in managing demanding workloads or negotiating work expectations, they are more vulnerable to psychological strain when confronted with excessive job demands. Consequently, prolonged work overload is more likely to generate job stress by exhausting employees' coping resources than by merely increasing work intensity. This finding is consistent with previous studies by (Kurniawati et al., 2018; Ruby, 2025), which likewise reported that higher levels of work overload significantly increase employees' job stress.

Effect Job Insecurity on Turnover Intention

The findings indicate that job insecurity directly increases turnover intention among Generation Z employees, suggesting that perceived uncertainty regarding future employment is sufficient to encourage employees to consider alternative job opportunities without first experiencing prolonged job stress. From the perspective of Conservation of Resources (COR) Theory, perceived threats to job continuity represent an immediate threat to one of employees' most valuable resources, namely employment security. As a result, employees tend to adopt a resource-protection strategy by seeking more stable employment before psychological strain intensifies. This finding reflects the characteristics of Generation Z employees, who generally exhibit lower organizational loyalty and greater openness to career mobility than previous generations (Wahyudi et al., 2024). Consequently, employment uncertainty is more likely to trigger immediate withdrawal intentions than a gradual psychological response. These findings are consistent with (Ayuningtyas et al., 2025), who reported that higher levels of perceived job insecurity are associated with stronger turnover intention, reinforcing the view that concerns about job continuity constitute a critical determinant of employees' decisions to leave their organizations.

Effect Work Overload on Turnover Intention

The findings indicate that work overload does not directly increase turnover intention among Generation Z employees, suggesting that excessive workload alone is insufficient to motivate employees to leave their organizations. Instead, employees appear capable of tolerating high job demands as long as these demands have not developed into psychologically perceived job stress. This finding can be explained through Conservation of Resources (COR) Theory, which posits that work overload represents a gradual and cumulative process of resource depletion rather than an immediate threat to employees' core resources. Consequently, employees tend to continue investing their personal resources to cope with increasing work demands until their coping capacity is exceeded and psychological strain emerges. This pattern is particularly relevant to Generation Z employees, who have entered workplaces where multitasking, rapid work pace, and demanding workloads have become increasingly normalized, making heavy workloads less likely to trigger immediate withdrawal intentions. Therefore, turnover intention is more likely to arise when prolonged work overload has exhausted employees' psychological resources and evolved into job stress rather than from workload itself. This finding is consistent with the study of (Alyaa et al., 2024; Suseno & Kuwartika, 2023), which reported that work overload influences turnover intention indirectly rather than through a direct effect, emphasizing the importance of employees' psychological responses in explaining the relationship between workload and withdrawal intentions.

Effect Job Stress on Turnover Intention

The findings indicate that job stress serves as an important psychological mechanism linking excessive workload to turnover intention among Generation Z employees. This relationship suggests that excessive workload does not directly encourage employees to leave their organizations; instead, prolonged job demands gradually deplete employees' psychological and physical resources, leading to job stress that ultimately increases their intention to resign. This finding is consistent with Conservation of Resources (COR) Theory, which posits that continuous resource depletion may trigger a resource loss spiral, motivating employees to adopt resource-protection strategies, including withdrawal from the organization, to prevent further resource loss. The results are particularly relevant for Generation Z employees, who demonstrate heightened sensitivity to psychological well-being. According to the (Deloitte, 2025) Global Gen Z and Millennial Survey, approximately 40% of Generation Z respondents reported experiencing work-related stress and anxiety, suggesting that psychological well-being has become a critical determinant of their work-related decisions. Consequently, job stress represents a key mechanism through which excessive workload is translated into turnover intention. This finding is consistent with the study of (Hirawan et al., 2026.; Nasya et al., 2024; Setyawati & Setyowati, 2021), which likewise reported that higher levels of job stress significantly increase employees' turnover intention, reinforcing the importance of managing workplace stress to improve employee retention.

Mediating Role of Job Stress

The mediation analysis indicates that job stress plays a distinct role in explaining the relationship between workplace stressors and turnover intention among Generation Z employees. Specifically, job stress did not mediate the relationship between job insecurity and turnover intention, whereas it fully mediated the relationship between work overload and turnover intention (Athfalia & Attiq, 2024; Orianhoi & Ginting, 2025). From the perspective of Conservation of Resources (COR) Theory, job insecurity constitutes an immediate threat to a fundamental work-related resource, namely employment continuity, thereby prompting employees to consider alternative employment without necessarily experiencing prolonged psychological strain. In contrast, excessive workload is generally tolerated during the initial stages of resource investment; however, when sustained over time without adequate recovery, it progressively depletes employees' psychological resources, leading to job stress that ultimately stimulates turnover intention. These findings suggest that different workplace stressors influence employees' withdrawal intentions through distinct psychological mechanisms.

The present findings extend the application of Conservation of Resources (COR) Theory by demonstrating that resource-related threats do not uniformly trigger turnover intention through a single psychological pathway. Rather, the underlying mechanism depends on the nature of the threatened resource. Acute stressors, such as job insecurity, directly encourage withdrawal intentions because they threaten employees' perceptions of employment stability, whereas cumulative stressors, such as work overload, influence turnover intention indirectly through the development of job stress (Iqbal et al.,

2026). This finding supports the resource loss spiral proposed by COR Theory, whereby prolonged resource depletion gradually intensifies psychological strain and eventually motivates employees to preserve their remaining resources by considering leaving the organization.

These findings partially support previous studies by (Alyaa et al., 2024; Setyawati & Setyowati, 2021), which identified job stress as an important mechanism linking workplace stressors to turnover intention. However, unlike previous research, the present study found that job stress mediated only the relationship between work overload and turnover intention, but not between job insecurity and turnover intention. This discrepancy suggests that the psychological consequences of employment uncertainty may be more immediate than those associated with excessive workload, particularly among Generation Z employees, who tend to prioritize employment security and career mobility. From a managerial perspective, these findings imply that organizations should adopt differentiated intervention strategies by strengthening job security to directly reduce turnover intention while simultaneously implementing sustainable workload management and employee well-being initiatives to prevent excessive workload from escalating into job stress.

These findings also carry specific relevance for Generation Z employees in Semarang City, a labor market segment previously shown to be highly reactive to job insecurity (Athfalia & Attiq, 2024; Fadlila, 2025). Building on this local evidence, the present study clarifies the psychological pathway underlying that reactivity: rather than being channeled through prolonged job stress, job insecurity appears to translate almost directly into turnover intention among Semarang's Generation Z workforce, consistent with the immediacy of the perceived threat to employment continuity. Work overload, by contrast, only elevates turnover intention once it has accumulated into job stress, indicating that Generation Z employees in Semarang may tolerate demanding workloads in the short term but become increasingly prone to disengagement as workload-induced strain accumulates over time. For local organizations competing to retain young talent, this distinction is practically meaningful: addressing job insecurity requires prompt, visible assurances of employment continuity, whereas mitigating the effects of work overload requires sustained attention to workload distribution and recovery opportunities before job stress has the chance to develop.

CONCLUSIONS

This study found that job insecurity directly drives turnover intention in Generation Z employees, while work overload affects turnover intention only through job stress as a full mediator, thus extending the Conservation of Resources Theory by showing that different types of work stressors can activate different resource protection pathways; however, these findings need to be interpreted by considering a number of limitations, namely cross-sectional design that limits causality claims, purposive sampling of early-career respondents (age 21–25 years, working period 6–12 months) in Semarang City that limits generalization, potential common method bias due to the measurement of all constructs through a single questionnaire via social media, HTMT values that tend to be high (0.891) between work overload and job stress which indicates conceptual overlap, and the scope of the study that only tests two antecedents and one mediator without including other variables such as organizational support, compensation, leadership style, or work-life balance; therefore, organizations are advised to implement different strategies for both stressors strengthening job security to address the immediate effects of job insecurity and managing workloads sustainably to prevent escalation to job stress while future research will need to use longitudinal designs, probability sampling with a broader coverage of age, tenure, and geography, and add other antecedents to confirm and expand on these findings.

SUGGESTIONS

Practical Advice

These findings have practical implications for organizations that employ Generation Z, but they need to be validated first in their respective contexts because they come from cross-sectional data in Semarang City. For human resource management, because job insecurity directly affects turnover intentions, job security must be a top priority through transparency of contract status, performance feedback, and clear criteria for permanent appointments, especially in the first year of employment. For line managers, because excess workload affects indirectly through work stress, it is necessary to detect early through workload audits, realistic task divisions, work limits outside office hours, and

psychological support. For researchers, generalizations to employees with longer working hours require caution and continuous monitoring.

Theoretical Advice

This study contributes to the human resource management literature by showing that workplace stressors influence Generation Z employees turnover intention through different psychological mechanisms. The findings extend Conservation of Resources (COR) Theoru by demonstrating that resource related threats do not uniformly shape withdrawal intentions but operate through distinct pathways depending on the stressor. Future researchers could strengthen this framework by integrating COR Theory with complementary perspectives such as Job Demands-Resources (JD-R) Theory or Social Exchange Theory, and by incorporating factors like perceived organizational support, psychological safety, work engagement, organizational commitment, and resilience. Expanding the scope across different industries, organizations, and cultural settings would further enhance the generalizability of these findings.

REFERENCE

- Alyaa, B. A., Daud, I., Hendri, M. I., Christiana, M., & Kalis, I. (2024). *The effect of work-family conflict and work overload on turnover intention with job stress as mediation in state-owned enterprises employees*. 13(01), 184–200. <https://doi.org/10.54209/ekonomi.v13i01>
- Athfalia, A. B., & Attiq, K. (2024). *Universal Journal Of Science And Technology Komposisi Penduduk Indonesia Universal Journal Of Science And Technology*.
- Audina, V., & Kusmayadi, T. (2018). *Pengaruh Job Insecurity Dan Job Stress Terhadapturnover Intention*. 10(1), 85–101. <https://ojs.stan-im.ac.id/index.php/JSMA/article/view/29>
- Ayuningtyas, D., Wahyuningsih, F. T., Aprilia, S. D., Rizana, D., Manajemen, P., Ekonomi, F., & Bangsa, U. P. (2025). *Pengaruh Job Insecurity Terhadap Turnover Intention : Systematic Literature Review*. 1(2), 789–800. <https://doi.org/10.63822/6ev61951>
- Damayanti, D., Rimadias, S., Haque, M. G., Sunarsi, D., Roro, R., & Kesumadewi, V. (2021). *Peran Work Overload, Work Environment, WorkFamily Conflict&Work StressTerhadap Job Performance (Studi Pada Petugas Penanganan Prasarana Dan Sarana Umum Jakarta)*. 7(3). <https://doi.org/10.5281/zenodo.5044930>
- Deloitte. (2025). *Gen Zs and millennials at work: Pursuing a balance of money, meaning, and well-being*. Deloitte Insight. Retrieved from <https://www.deloitte.com/us/en/insights/topics/talent/2025-gen-z-millennial-survey.html>
- Dorianti, D. (2024). *Pengaruh Work Overload Dan Stres Kerja Terhadap Kinerja Karyawan Pada PT Semadak Serunting Sakti Palembang (Doctoral dissertation, Universitas Indo Global Mandiri)*.
- Fadlila, F. N. (2025). *Strategi Menurunkan Turnover Intention melalui Analisis Keadilan Organisasi , Job Insecurity , dan Kepuasan Kerja pada Karyawan Generasi Z di Kota Semarang*. 4(6), 10007–10018. <https://repository.unissula.ac.id/id/eprint/44359>
- Haar, J., Brougham, D., Ghafoor, A., Haar, J., & Brougham, D. (2025). *The impact of Covid-19 on employee job insecurity and wellbeing : a conservation of resources theory approach wellbeing : a conservation of resources theory approach*. 6758. <https://doi.org/10.1080/03036758.2025.2460576>
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*.
- Hirawan, Z., Muhamad, A., & Hanifah, W. N. (2026). *Pengaruh Job Stress Terhadap Turnover Intention Karyawan di PT . Kiniku Muda Indonesia*. 47–54. <https://doi.org/10.37950/wbaj.v7i2.2545>
- Hobfoll, S. E., Halbesleben, J., Neveu, J., & Westman, M. (2018). *Conservation of Resources in the Organizational Context : The Reality of Resources and Their Consequences*. November 2017, 1–26. <https://www.annualreviews.org/content/journals/10.1146/annurev-orgpsych-032117-104640>
- Hussain, K., Iqbal, M. A., & Rehman, S. (2023). *Unpacking the Relationship Between Work Overload , Job Satisfaction , and Turnover Intention : The Mediating Role of Job Stress*. 8(2), 20–26. <https://doi.org/10.24088/IJBEA-2023-82003>

- Iqbal, F., Jamil, S., Chang, A. R., & Asad, Z. (2026). *Job Insecurity and Turnover Intention among Temporary Employees in Pakistan : The Mediating Role of Occupational Self-Efficacy*. 07(4), 35–46. <https://doi.org/10.63468/ijbms.7.4.03>
- Kasaga, M., & Athoillah. (2020). *Stres kerja: Perspektif baru dalam dunia kerja modern*. Bookchapter *Manajemen SDM, 1*, 190-207. <https://doi.org/10.15294/msdm.v1i1.310>
- Kurniawati, N. I., Werdani, R. E., & Pinem, R. J. (2018). *Analisis Pengaruh Work Family Conflict dan Beban Kerja Terhadap Stres Kerja Dalam Mempengaruhi Turnover Intention (Studi Pada Karyawan PT . Bank Negara Indonesia (Persero), Tbk Wilayah Semarang) Pendahuluan*. 7(September), 95–102. <https://doi.org/10.14710/jab.v7i2.22694>
- Makatita, B., Aponno, E. H., Hahurya, J. J., Niaga, A., & Negeri, P. (2023). *JURNAL ADMINISTRASI TERAPAN*. 2(1), 8–17. <https://doi.org/10.31959/jat.v2i1.1390>
- Marzuqi, N. A. (2021). Pengaruh Job Insecurity, Job Satisfaction, Dan Lingkungan Kerja Terhadap Turnover Intention Karyawan. *Jurnal Ilmu Manajemen*, 9(2020), 1393–1405. <https://doi.org/10.26740/jim.v9n4.p1393-1405>
- Mawarni, I. (2023). *The Effect Of Job Insecurity On Employee Turnover At The Wyndham Opi Palembang Hotel*. 5(2), 2204–2211. <https://doi.org/10.54783/jser.v5i2.337>
- Medysar, S., Asj'ari, F., & Samsiyah, S. (2019). *Pengaruh Job Insecurity Terhadap Turnover Intention Melalui Stres Kerja Sebagai Variabel Intervening Pada Karyawan Pt. Malidas Sterilindo Di Sidoarjo* 1 , Fachrudy Asj'ari 2 , Siti Samsiyah 3. 1411, 194–203. <https://doi.org/10.36456/majeko.vol24.no2.a2065>
- Nahrisah, E., Muhar, A. M., Miraza, Z., & Ramadani, F. (2021). *Dampak Work overload Terhadap Stres Kerja dan Turnover intention Dengan Leadership support Sebagai Variabel Moderasi*. 01(03), 131–139. <https://doi.org/10.47065/jamek.v1i3.182>
- Nasya, A. A. A., Tholkha, M. S., Novandi, D. T., Hardjowikarto, D. A., & Sandi Nasrudin Wibowo. (2024). *The Impact Of Work-Life Balance And Job Stress On Turnover Intention With Job Satisfaction As A Mediatorat Regional Public Company Berintan Market Cirebon City*. 7(3), 6206–6223. <https://e-journal.uac.ac.id/index.php/ijjse/article/view/5236>
- Olaniyan, O. S., & Hystad, S. W. (2016). Employees' psychological capital, job satisfaction, insecurity, and intentions to quit: The direct and indirect effects of authentic leadership. *Journal of Work and Organizational Psychology*, 32(3), 163–171. <https://doi.org/10.1016/j.rpto.2016.09.003>
- Orhan, Ç., Karc, F., & Aslan, İ. (2014). *The relationships among Organizational Cynicism , Job Insecurity and Turnover Intention : A Survey Study in Erzurum / Turkey*. 150, 429–437. <https://doi.org/10.1016/j.sbspro.2014.09.045>
- Orianhoi, A. L., & Ginting, S. (2025). *International Journal of Enterprise Modelling The role of work overload on turnover intention and job stress as an intervening variable in gen Z employees in Pontianak City*. 1(1), 31–39. <https://doi.org/10.35335/emod.v19i1.110>
- Preston, S., Teo, S. T. T., Blenkinsopp, J., & Cook, C. (2026). *Precarity and resource depletion in aviation : Job insecurity and workplace health and safety hazards*. *Economic and Industrial Democracy*. <https://doi.org/10.1177/0143831X261423696>
- Purnamasari, D. (2020). *Pengaruh Work Overload Dan Job Stres Terhadap Turnover Intention Pada Karyawan Pt. Sun Rise Logistics*. 1–15. <http://repositori.stiamak.ac.id/id/eprint/286>
- Rezeki, H. S., & Rahman, T. (2024). *Pengaruh Job Insecurity Terhadap Turnover Intention Pada Karyawanpt. Dian Pandu Pratama Site Tanjung Kabupaten Tabalong*. 7(1), 258–273. Retrieved from <https://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/981>
- Rotenstein, L. S., Brown, R., Sinsky, C., & Linzer, M. (2023). The Association of Work Overload with Burnout and Intent to Leave the Job Across the Healthcare Workforce During COVID - 19. *Journal of General Internal Medicine*, 38(8), 1920–1927. <https://doi.org/10.1007/s11606-023-08153-z>
- Ruby, A. C. (2025). *Hubungan Antara Work overload dan Lingkungan Kerja Terhadap Stres Kerja pada Karyawan*. 7, 329–336. <https://doi.org/10.47476/assyari.v7i2.6769>
- Salimah, Z. (2021). Literatur review: Turnover intention. *Youth & Islamic Economic Journal*, 2(01), 1-5. <https://mail.jurnalhamfara.ac.id/index.php/yie/article/view/64>

- Setyawati, T., & Setyowati, W. (2021). *Peran Mediasi Stres Kerja Pada Pengaruh Job Insecurity Dan Beban Kerja Terhadap Turnover Intention Karyawan (Studi Kasus Pada Karyawan Outsourcing PT . DVN)* *Perekonomian dan bisnis yang berkembang pesat dan diiringi dengan kecanggihan teknologi menuntut*. 9(2), 135–143. <https://doi.org/10.35829/magisma.v9i2.174>
- Solehah, S., & Ratnasari, S. L. (2019). *Pengaruh Gaya Kepemimpinan , Beban Kerja , Job Insecurity Terhadap Turnover Intention Karyawan PT . Federal Internasional Finance Cab Batam*. 8(2), 210–239. <https://doi.org/10.33373/dms.v8i2.2153>
- Suseno, B. D., & Kuwartika, Y. (2023). *Analysis of workload and role conflict on work stress and their implications on turnover intention*. 19(1), 96–111. <https://doi.org/10.21067/jem.v19i2.7533>
- Sverke, M., & Hellgren, J. (2002). *The Nature of Job Insecurity: Understanding Employment Uncertainty on the Brink of a New Millennium*. January 1999, 28–30. <https://doi.org/10.1111/1464-0597.0077z>
- Syahronica, G., Hakam, M. S., & Ruhana, I. (2015). *Pengaruh Kepuasan Kerja Dan Stres Kerja Terhadap Turnover Intention (Studi Pada Karyawan Departemen Dunia Fantasi PT Pembangunan*.
- Thalibana, Y. B. W. (2022). *Pengaruh Kompensasi, Lingkungan Kerja dan Stres Kerja Terhadap Produktivitas Kerja (Literature Review Manajemen Sumberdaya Manusia)*. *Inisiatif: Jurnal Ekonomi, Akuntansi Dan Manajemen*, 1(4), 1–9. <https://doi.org/10.30640/inisiatif.v1i4.344>
- Wahyudi, I., Nurmalasari, A., Bikorin, B., Akmal, M., & Primartono, R. (2024). *Kajian literatur: Faktor yang mempengaruhi turnover intention karyawan dalam manajemen sumber daya manusia*. *Jurnal Manuhara: Pusat Penelitian Ilmu Manajemen Dan Bisnis Учредители: Asosiasi Riset Ilmu Manajemen dan Bisnis Indonesia*, 2(2), 47-53. 2(2). <https://doi.org/10.61132/manuhara.v2i2.704>
- Widayanti, A. T., Darmastuti, I., & Almadana, A. V. (2024). *Pengaruh Stres Kerja Terhadap Niat Berpindah Karyawan Dengan Kepuasan Kerja Sebagai Variabel Mediasi (Studi pada Karyawan Badan Perencanaan dan Pembangunan Daerah Kota Semarang)*. 13, 1–9. <https://repofeb.undip.ac.id/id/eprint/14614>
- Yozeff, D., Purba, D., & Chandra, A. (2025). *Hubungan Beban Kerja Dengan Stres Kerja Pada Karyawan PT . Kemuning Group Medan The Corelation Between Workload To Work Stress At Employee of PT . Kemuning Group Medan*. 4(2), 71–76. <https://doi.org/10.31289/jsa.v4i2.6566>