

The Effect of Work Stress and Workload on Employee *Turnover Intention* at PT X

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Abstract

Human resources are an important factor in maintaining the sustainability of the organization, especially in the banking sector which is highly dependent on service quality. This study aims to analyze the influence of work stress and workload on employee turnover intention at PT X.

The study used a quantitative approach with a survey method through the distribution of questionnaires to frontliner employees. The research data were analyzed using multiple linear regression to test the influence of work stress and workload on turnover intention.

The results showed that work stress had a positive and significant effect on employee turnover intention, while workload showed a positive influence direction but did not have a significant effect on turnover intention. The findings of the study indicate that the psychological pressure that arises from work plays a greater role in driving the desire of employees to leave the organization than the demands of the job itself. Effective work stress management is necessary to increase employee retention and reduce turnover intention.

INTRODUCTION

Human resources are strategic assets that determine the success of an organization, including in the banking sector which is highly dependent on service quality and customer trust. Based on the Indonesian Banking Statistics Report released by the Financial Services Authority in 2024, as many as 62% of national banking employees experience high work pressure, while 58% report an increased workload due to the expansion of digital services and increasing transaction volumes. This condition is a serious concern for the banking world, considering that high work pressure can have a direct impact on the stability of human resources. The results of the same survey showed that 23% of employees have a desire to find a new job, which indicates that the trend of turnover intention in the Indonesian banking industry is still at a fairly alarming number. This phenomenon is a challenge for banking management in maintaining a competent and experienced workforce. Based on this phenomenon, research on the factors that drive the *turnover intention* of banking employees is very relevant and urgent to be studied in depth (Sariani & Indrawati, 2025).

At the regional level, West Java is recorded as one of the provinces with the highest banking transaction activity on the island of Java. Based on the West Java Regional Banking Performance, the workload of bank employees in this region increased by 21%, work stress increased by 18%, and turnover intention was at 19%, higher than the national average. This

condition is influenced by the high transaction volume and operational demands at branches in urban and semi-urban areas that continue to grow. PT X is one of the companies engaged in the banking sector and faces human resource management dynamics similar to other banking companies. Based on the 2024 Annual Report, although the company's financial performance continues to show positive growth, the turnover rate of employees in several branch offices is still fluctuating. This situation indicates that the dynamics of demanding work in the banking industry have the potential to affect the comfort and well-being of employees, potentially increasing turnover intention (Febridianti & Herachwati, 2024).

The researcher conducted an interview with the Head of the Customer Service Operation Section of PT X and found that most employees felt pressured by daily targets that had to be achieved, especially in the frontliner divisions such as tellers and customer service. Employee movement data during the January–September 2024 period shows an alarming trend. From a total of 42 employees at the beginning of the year, this number continues to decline until only 32 people remain at the end of September 2024, with monthly turnover percentages ranging from 2% to 6%. The overall nine-month turnover rate reached 27%, which is a very high figure for a financial institution. This condition indicates that there are systemic problems that affect the stability of the workforce, especially in service positions that have a greater level of work pressure. The frequency of employees leaving that is not proportional to new hires also causes the workload of the remaining employees to increase, potentially creating an ongoing negative cycle (Romi et al., 2022).

The phenomenon of work stress and high workload at PT X is also confirmed from attendance and overtime data during January–September 2024. Rates of absenteeism, tardiness, and early discharge occur consistently every month. The number of overtime ranges from 20 to 33 hours per month indicating a significant increase in working hours outside of normal working hours, which means employees are consistently required to exceed pre-set standard targets. This condition reflects the high demands for achievement which has the potential to increase work pressure and strengthen the phenomenon of work stress in the operational environment. Based on a pre-survey of 40 employees, as many as 67% of respondents stated that their workload was relatively high, 25% were very high, and 42% admitted that they did not get adequate rest time (Sariani & Indrawati, 2025; Putra & Wahyuni, 2022).

Previous studies have revealed a link between work stress and turnover intention. Manggala & Siswanto (2024) stated that work stress has a positive and significant effect on turnover intention. Elfenso's research (2022) also found that job stress has a significant effect on turnover intention, so work pressure is an important indicator associated with employee exit

intention. Alyura & Setiyowati (2025) in their study confirmed that the higher the work stress felt by employees, the greater their tendency to leave the organization. On the other hand, workload is also often associated with the intention to change jobs, but the results still vary in various industry contexts. Romi et al. (2022) emphasized that turnover intention in the service industry requires a comprehensive management approach, including aspects of leadership, loyalty, and employee welfare. These studies reinforce the urgency to further examine the relationship between work stress, workload, and turnover intention in the context of banking.

Based on the phenomenon that has been described and various empirical studies that support it, there is a clear gap between the demands of work, employee capacity, and operational conditions that take place at PT X. These conditions create an urgency to examine the extent to which work stress and workload affect employee turnover intention. This research is expected to produce empirical findings that can be the basis for management policy making related to Human Resource management and employee retention, especially for banking institutions with similar operational characteristics. This study refers to the theory of Robbins & Judge (2019) which states that work stress is a dynamic condition in which individuals are faced with uncertain but important demands, as well as the workload theory of Afrianty *et al.* (2022) which places workload as a potential stressor that affects employee attitudes and work behaviors. Thus, this study aims to analyze the influence of work stress and workload on employee turnover intention at PT X, both partially and simultaneously (Febridianti & Herachwati, 2024; Salam & Lestari, 2022).

LITERATURE REVIEW

Human Resource Management

Human resource management is a strategic foundation in organizational management that functions to maximize the potential of each individual for the achievement of company goals. According to Sedarmayanti (2018), Human Resource Management includes policies and practices related to the management of human aspects in organizations, including recruitment, training, and performance assessment. In the banking sector, effective Human Resource management is becoming increasingly crucial given the high intensity of services and evolving operational demands. One of the biggest challenges in banking Human Resource Management is maintaining workforce stability amid high work pressure. Employees who are not managed properly will experience work stress and overload, which ultimately encourages the emergence of turnover intention (Rini Mulyani Sari, 2024; Dian Lestari & Rahardianto, 2021).

Work Stress

Work stress is a condition of physical and psychological stress experienced by employees when the demands of work exceed the individual's ability to deal with them. Robbins & Judge (2019:150) defines work stress as a dynamic condition in which individuals are faced with opportunities, demands, or resources related to what the individual wants and the outcome is perceived as something uncertain but important. Munandar (2020:382) added that work stress creates physical and psychological imbalances that affect employees' emotions, thought processes, and conditions. In the context of banking, work stress in the frontliner division generally comes from daily target pressure, fast service demands, high customer volumes, and strict performance evaluations. Indicators of work stress in this study include work pressure, psychological symptoms, work behavior, role demands, and work environment conditions. The higher the level of stress felt, the greater the tendency of employees to leave the organization (Alyura & Setiyowati, 2025).

Workload

Workload can be interpreted as the number or level of work demands that must be completed by employees in a certain period of time, which if exceeded by individual abilities can cause physical and mental pressure. Afrianty et al. (2022) define workload as work-related demands imposed on employees over a certain period of time, which can be stressful and affect work attitudes and behaviors. Athifa et al. (2023) stated that workload is a situation in which a worker is faced with many tasks that must be done in a certain time. In this study, workload was measured through five sub-variables, namely quantitative workload, time workload, target workload, physical workload, and intensity workload (Putra & Wahyuni, 2022).

Turnover Intention

Turnover intention is a person's desire or intention to leave their current job, either to move to another organization or stop working altogether. Romi (2022) revealed that employees' intentions to leave the organization are a complex phenomenon and are influenced by various internal and external factors in the organization. Febridiyanti & Herachwati (2024) found that turnover intention is consistently influenced by work stress, job satisfaction, and workload. In the context of banking, high turnover intention can endanger operational continuity and service quality to customers. Indicators of turnover intention in this study include desire to leave, search for alternative jobs, interest in other companies, intention to resign, and readiness to leave (Romi et al., 2022; Sariyani & Indrawati, 2025).

Research Hypothesis

Based on the theoretical framework and empirical studies above, this study formulates the following hypothesis:

H₁: There is a positive and significant effect between work stress on employee turnover intention partially.

H₂: There is a positive and significant influence between workload on employee turnover intention in part.

H₃: There is a positive and significant effect between work stress and workload on employee turnover intention simultaneously.

METHODS

Research Approach and Design

This study uses a quantitative approach with a descriptive explanatory format combined with the method of analyzing relationships between variables. This study aims to investigate the extent to which work stress and workload can affect employee turnover intention at PT X. This study involves all frontliner employees who are actively working at the time the research is carried out. The number of frontliner employees who became the research population was 40 people, so the entire population was used as research respondents. The research instrument consisted of three parts of a questionnaire that each measured the variables of work stress (X1), workload (X2), and turnover intention (Y) with a likert scale of 1 to 5.

Variable Operationalization

Each variable in this study was measured using 10 statements developed based on the following sub-variables:

Table 1 Operationalization of Research Variables		
Variable	Sub-Variable	Number of Items
Work Stress (X1)	Work Pressure, Psychological Symptoms, Work Behavior, Role Demands, Work Environment Conditions	10
Workload (x2)	Quantitative Workload, Time, Target, Physical, Intensity	10
Turnover Intention (Y)	Desire to Exit, Search for Alternatives, Interest in Other Companies, Intention to Resign, Readiness to Leave	10

Source: Data processed, 2025.

Measurement Techniques and Data Intervals

Each variable is measured using an interval calculated based on a score range of 1 to 5 as follows:

Table 2 Intervals of Each Variable

Interval	Criteria
1,00 – 1,80	Strongly Disagree
1,81 – 2,60	Disagree
2,61 – 3,40	Neutral
3,41 – 4,20	Agree
4,21 – 5,00	Strongly agree

Source: Sugiyono (2019).

Validity and Reliability Tests

Before being used as a research instrument, all statements are tested for validity and reliability. The r -value of the table used is 0.3120 ($df = 40 - 2 = 38$, $\alpha = 0.05$). The test results showed that all three statements of the three variables were declared valid (r calculated > 0.3120) and reliable, with Cronbach Alpha values respectively: Work Stress = 0.959; Workload = 0.954; and Turnover Intention = 0.970. The overall value is above the minimum reliability threshold of 0.600, making the instrument suitable for use in data collection.

Data Analysis Techniques

To answer the formulation of the research problem, two analysis techniques were used. First, quantitative descriptive analysis to describe the respondents' responses to each variable. Second, multiple linear regression analysis to test the influence of independent variables on dependent variables, either partially or simultaneously. Before the hypothesis test is carried out, a classical assumption test is first carried out which includes the normality test, the multicollinearity test, and the heteroscedasticity test, to ensure that the regression model used meets the criteria of the Best Linear Unbiased Estimator. All data processing is carried out with the help of SPSS statistical software.

RESULTS AND DISCUSSION

Respondent Characteristics

The respondents in this study were 40 people who were frontliner employees of PT X. All respondents were permanent employees who were in charge of the teller and customer service divisions who directly dealt with customers in daily operational activities.

Respondents' Responses to Work Stress

Based on the results of the descriptive analysis, respondents' responses to the overall work stress variable were in the high category. The sub-variable with the highest score was work pressure, which indicates that frontliner employees feel great pressure from daily work targets and service speed demands. The sub-variables of psychological symptoms and role demands were also in the high category, reflecting the presence of emotional anxiety and difficulty in handling multiple

roles simultaneously. The condition of the busy work environment is also a weighting factor that increases the level of employee stress in serving customers. These findings are consistent with conditions in the field where employees must meet operational targets that exceed 100% every month.

Respondents' Responses to Workload

Respondents' responses to the overall workload variable were in the category of quite high. The target workload sub-variable becomes the dimension with the highest value, indicating that employees feel significant pressure from the company's set work targets. The intensity workload sub-variable also recorded high values, reflecting the demands of high work speed and minimal downtime. Meanwhile, the sub-variables of quantitative workload and time workload show that the number of tasks and the limitation of work completion time are a pressure on employees. Physical workload is the dimension with the lowest relative value, but it remains in the category of being quite high (Putra & Wahyuni, 2022).

Respondents' Response to Turnover Intention

Respondents' responses to the overall turnover intention variable were in the category of quite high. The sub-variables of wanting to leave and intention to resign showed striking value, reflecting that employees already had a concrete intention to leave the company when given a better opportunity. Interest in other companies is also at a fairly alarming level, with many respondents stating that they are open to changing jobs. The search for alternative jobs and readiness to leave also reflect the dissonance between employees and the company that needs to be addressed immediately by management. This condition is in line with the actual turnover data during January-September 2024 which reached 27% (Sariani & Indrawati, 2025; Febridiyanti & Herachwati, 2024).

Classic Assumption Test

Before the regression analysis is carried out, a classical assumption test is first carried out: The results of the normality test showed a significance value of $0.200 > 0.05$, which means that the data is normally distributed and meets the requirements for use in the regression model. The results of the multicollinearity test showed that the Variance Inflation Factor value was below 10 and the tolerance value was above 0.10 for all independent variables, so that there were no symptoms of multicollinearity between variables. The results of the heteroscedasticity test showed that the significance value of the work stress and

workload variables was above 0.05 each, which means that the regression model was homocedastic and did not experience variance distortion.

Multiple Linear Regression Analysis

Table 3 Multiple Linear Regression Test Results

Variable	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	Sig.
Constant	—	—	—
Work Stress (X1)	—	0,770	0,001
Workload (x2)	—	0,060	0,607

Variable Dependents: Turnover Intention (Y) Source: SPSS Data Processing Results, 2026.

Based on the results of the regression analysis, the following equations were obtained:

$$Y = a + 0.770 X1 + 0.060 X2$$

The standardized beta coefficients value of 0.770 indicates that work stress has a strong positive influence and is the most dominant variable in influencing turnover intention. The standardized beta coefficients value of the workload variable of 0.060 showed a very small and insignificant effect. This indicates that in the context of PT X, work stress is the dominant factor in influencing turnover intention, while workload does not show a significant influence. (Alyura & Setiyowati, 2025).

Coefficient of Determination

Table 4 Determination Coefficient Test Results

Models	R	R Square	Adjusted R Square
1	0,803	0,645	0,626

Source: SPSS Data Processing Results, 2026.

The R Square value of 0.645 reflects that the variables of work stress and workload have an influence of 64.5% on employee turnover intention. While the remaining 35.5% was explained by other variables outside the research model, such as job satisfaction, compensation, organizational culture, or organizational commitment.

Partial Test (t-test)

To determine the t-value of the table, the formula $df = N - K - 1 = 40 - 2 - 1 = 37$, so that the t-value of the table used is **1.68709**.

Table 5 Partial Test Results (t-test)

Variable	t count	t table	Sig.	Prob.	Remarks
Work Stress (X1)	6,692	1,68709	0,001	0,05	Significant Impact
Workload (x2)	0,519	1,68709	0,607	0,05	Not Significant Effect

Source: SPSS Data Processing Results, 2026.

The Effect of Work Stress on Partial Turnover Intention

The t-value of the work stress calculation on turnover intention of $6.692 > 1.68709$ (t table) and a significant value of $0.001 < 0.05$ indicate that H_a is accepted and H_0 is rejected. This means that work stress has a positive and significant effect on employee turnover intention. These results are in line with research by Alyura & Setiyowati (2025), Manggala & Siswanto (2024), and Elfenso & Andani (2022) who found that work stress is a strong predictor of turnover intention in the banking sector.

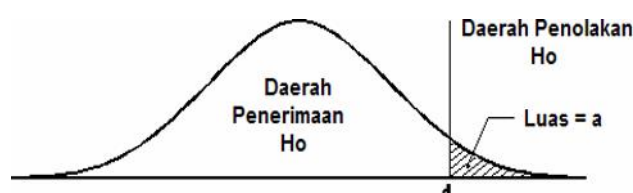


Figure 1. Results of One-Party Testing of Work Stress Variables on Turnover Intention

The standardized beta coefficients value of 0.770 shows that work stress is the most dominant variable in influencing employee turnover intention. The higher the level of work stress felt, the greater the tendency of employees to have the intention of leaving the company. This condition shows that psychological factors have an important role in shaping employees' decisions to stay or leave the organization.

The Effect of Workload on Partial Turnover Intention

The value of t-calculated workload on turnover intention is $0.519 < 1.68709$ (t table) and the significance value of $0.607 > 0.05$ indicates that H_a is rejected and H_0 is accepted. This means that workload does not show a significant effect on employee turnover intention at PT X. This finding is not in line with the research of Putra & Wahyuni (2022) and Mahesa Putra et al. (2025) who found that workload has a significant effect on turnover intention.

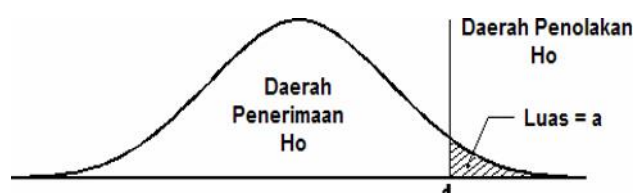


Figure 2. Results of One-Party Testing of Workload Variables on Turnover Intention

These findings indicate that in the context of PT X, the workload independently is not

strong enough to encourage the emergence of turnover intention. Frontliner employees tend to consider high workloads as part of the characteristics of jobs in the banking sector that must be faced on a daily basis. Although the workload is in the category of being quite high, it does not directly increase the intention of employees to leave the company. Psychological and cumulative work stress factors actually play a greater role in influencing turnover intention than the amount of work that must be completed.

Simultaneous Test (F Test)

The value of the table F is obtained from the formula $F_{table} = K; N - K - 1 = 2; 37$, so the F table used is **3.23**.

Table 6 Results of Simultaneous Test (F Test)

Variable	F count	F Table	Sig.	Prob.	Remarks
Work Stress and Workload on Turnover Intention	33,673	3,23	0,001	0,05	Simultaneous Effect

Source: SPSS Data Processing Results, 2026.

The calculated F value of $33.673 >$ the F table of 3.23 with a significance value of $0.001 < 0.05$ indicates that H_a is accepted and H_0 is rejected. This means that work stress and workload have a significant effect on employee turnover intention at PT X. These findings show that work stress and workload together are able to explain the variation in employee turnover intention. Although workload does not have a significant effect partially, its presence with work stress variables in the regression model simultaneously still exerts a significant influence on turnover intention. (Romi et al., 2022; Salam & Lestari, 2022).

This result is strengthened by the value of the determination coefficient (R Square) of 0.645 which shows that work stress and workload together are able to explain 64.5% of the variation in employee turnover intention. Meanwhile, the remaining 35.5% was influenced by other factors outside the research model, such as job satisfaction, compensation, organizational culture, work environment, and organizational commitment. These findings indicate that the company's efforts to reduce turnover intention are not enough to focus on just one factor, but need to be done through a more comprehensive approach by paying attention to the psychological aspects and work aspects experienced by employees.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that employee turnover intention at PT X is more influenced by psychological factors that arise due to work pressure than the demands of the job itself. Work stress has been shown to be a factor that drives the emergence of employees' desire to leave the company, while workload does not directly affect the tendency. However, the two variables together show a relationship with employee turnover intention. These findings show the importance of the company's efforts in creating a work environment that is able to manage work pressure effectively and maintain a balance of work demands so that employees can work optimally and have a greater desire to stay in the organization.

ADVICE

Companies are advised to pay more attention to managing employee work stress through the creation of a supportive work environment, effective communication between superiors and subordinates, and evaluation of job demands that have the potential to cause excessive pressure. In addition, companies need to ensure that the distribution of workloads is carried out proportionally according to the capacity and capabilities of employees in order to support the comfort and sustainability of their performance. Next, researchers are advised to add other variables that have the potential to affect turnover intention, such as job satisfaction, compensation, organizational commitment, or work environment so that a more comprehensive understanding of the factors that affect employees' desire to leave the organization can be obtained.

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