

The Effect of Workload and Organizational Climate on Turnover Intentions with Job Stress as an Intervening Variable in Generation Z Employees of PT. MMI Ambon Regional

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ABSTRACT

The purpose of this research is examining effect of workload on work stress, examining effect of workload on turnover intention, examining effect of workload on turnover intention through work stress, examining effect of organizational climate on workload, examining effect of organizational climate on turnover intention, examining effect of organizational climate on turnover intention through work stress, and examining effect of work stress on turnover intention among Generation Z employees of PT. MMI (affiliated with PNM) in the Ambon region. This research employs a quantitative approach by distributing questionnaires to 213 employees, assisted by data processing using SmartPLS. The results indicate that workload positively influences work stress, workload positively influences turnover intention, workload positively affects turnover intention through work stress, organizational climate negatively impacts work stress, organizational climate don't have significant effect to turnover intention, organizational climate negatively influences turnover intention through work stress, and work stress significantly influences turnover intention

INTRODUCTION

Turnover intention is one of the main challenges in the modern era. According to Robbins and Judge (2018) turnover intention is a propensity when an employee has the option of leaving the firm, either freely or involuntarily, mainly because of a shortage of enthusiasm in their current position or the availability of alternate employment choices. It cannot be denied that currently the problem of turnover intention is one of the hot issues being discussed by many companies, especially in companies that employ generation Z. This generation Z is easy to move to work because it is easy to move to a new job. Generation Z is easy to move to work due to the discomfort and workload that is borne during work. High turnover intention can lead to increased recruitment costs, training and disrupt operations, as well as decreased morale and production of remaining employees (Fachrisa & Budiana, 2024). The results of research conducted by Fitriani and Desiana (2022) indicate that the level of employee turnover intention at the Indonesian banking level tends to be high, exceeding 10%. This is also experienced by PT Permodalan Nasional Madani, hereinafter referred to as PNM.

PT Permodalan Nasional Madani is one of the state-owned companies in Indonesia. PT Permodalan Nasional Madani (PNM), was created according on Government Regulation No. 38/1999 dated May 29, 1999 (<https://www.pnm.co.id/>), and in 2021 the Government officially established an ultra-micro holding with members of Pengadaian, BRI and PNM where the parent of the ultra-micro holding is Bank BRI. To support its business, PNM has several subsidiaries and grandchildren of companies that are members of the PNM Group, one of which is engaged in managing outsourcing services, namely PT Micro Madani Institute (MMI).

PT MMI is an affiliated company of PT PNM which is engaged in training, recruitment and HR management. PT MMI is one of the companies that has employees who are dominated by young people and belong to generation Z, this is evidenced by the recruitment process of PT MMI employees with the position of Account Officer (AO) and Finance Administration Officer (FAO) positions with age limits ranging from 17-25 years (<http://micromadaniinstitute.com>). However, in terms of human resource management at PT MMI, it does not always run smoothly. Currently PT. MMI has a serious problem related to turnover in generation Z. PT. MMI's turnover in 2023 is quite high, especially for generation Z in Ambon Regional

Table 1. Turnover Data 2020-2023

Year	Employees		Reason for leaving			% Out	Length of Service			Age
	In	Out	Absent	Unable to Work	Other Reasons		0-6 Months	7-12 Months	> 12 Months	
2020	63	38	15	1	22	60,3 %	23	5	10	17-
2021	78	69	25	7	37	88,5	35	21	13	

						%				25 Year s
2022	191	141	18	19	104	73,8%	96	24	21	
2023	259	199	24	73	102	76,8%	120	38	41	
Total	591	447	82	100	265	75,6%	274	88	85	

Source: HRIS HC Ambon Branch (2023)

In the period from 2020 to 2023, the percentage of employees who stop working in the Ambon region is quite high, above 60% in each year. Novel and Marcyta (2021) suggest that turnover deemed normal if it reaches 5-10% each year and is said to be high when it is more than 10% per year. This data shows that there is a gap in the business phenomenon that exists at PT MMI in the Ambon region. According to Wijono (2010), there are many factors that cause employees' intention to leave the organization to turnover, one of which is work stress caused by heavy workload and non-physical work environment. In addition to work stress factors, workload, organizational climate also determines the high and low intention of employees to leave the company. Wanboko et.al., (2023) explained that the organizational climate aims to show a glimpse of the conditions in the organization within particular period of time. Based on the explanation of the problems that occur, purpose of this study are :

1. To examine the consequences of workload on work stress
2. To examine the consequences of workload on turnover intention.
3. To examine the consequences of workload on turnover intention through job stress.
4. To examine the consequences of organizational climate on workload
5. To examine the consequences of organizational climate on turnover intention.
6. To examine the consequences of organizational climate on turnover intention through job stress.
7. To examine the consequences of job stress on turnover intention.

LITERATURE REVIEW

Turnover Intention

Robbins and Judge (2018) said that turnover intention is a propensity when an employee has the option of leaving the firm, either freely or involuntarily, mainly because of a shortage of enthusiasm in their current position or the availability of alternate employment choices. Robbins (2018) also explains turnover intention is a will or intention of persons to leave the job or organization where they work. Robbins (2018) also explains that it is often called turnover Intention with factors for instance job satisfaction, organizational justice, job stress, social support at work, career development opportunities, and employee motivation.

According to Rahman and Wasiman (2023) the factors that can cause turnover intention include work environment, work motivation, and workload.

The indicators of turnover intention according to Cropanzano et al. (2013) are as follows:

1. Desire to leave the current job, this indicator measures how much the employee wants to leave the current job.
2. Consideration of finding a new job, this indicator measures how much employees want to leave their current job.
3. Confidence in finding a new job, this indicator measures how confident employees can find a job.

Workload

Mahawati et al. (2021) said that workload is the amount of work enforced on labor, mentally as well as physically, that also their legal responsibility. Koesomowidjejo (2017) also stated that workload is an important factor that any business should address. Workload is an order of duties that a unit of organization must do during a specific time frame. An employee may develop job-related ailments or diseases as a result of an excessive workload or inadequate physical capacities..

Koesomowidjejo (2017) defines elements which influence workload as two types: outside factors and inside factors. Inside factors originated within the body. as a result and reaction to external workloads such as gender, age, posture, health status, motivation, satisfaction or perception (psychological factors). External factors in the world of work also affect employee workload. The external factors in question are factors that come from outside the company's body such as the work environment, physical tasks and work organization. In addition to internal and external factors, Koesomowidjejo (2017) also states that there are several indicators in workload, namely work conditions, use of working time and targets that must be achieved.

Organizational Climate

Organizational climate is an internal atmosphere or psychological framework that can also be visible, and it might impact the conduct of people in it. The organizational climate is generated since there are numerous activities in a company. (Luthans, 2011). Another opinion also conveyed by Renaldi and Khaira (2021) explains that the organizational climate is an general attitude that includes physical things, how employees interact and how they control themselves in dealing with customers or parties outside the organization.

As stated by Robert Stringer (2002), five elements determining an organization's climate: external factors, tactics, methods of leadership, organizational circumstances, and organizational past. Every of these variables is highly important, thus those who wish to alter the climate of a company must assess every one of the factors described above. Furthermore, Robert Stringer (2002), also argues that organizational characteristics or The climate determines the drives of those in the organization for acting in specific ways. These factors can be used to characterize and assess the organizational climate. To measure the organizational climate there are 7 indicators according to Wanboko et.al., (2023) namely the behavior of leaders and subordinates, trust, support, honesty, communication, adaptation or independence, risk for professionals.

Work Stress

Robbins & Judge (2017) suggest that work stress is a response that arises because of the communication among individuals and job in physical and psychological forms that are interpreted as threats. While Gibson et al. (2012) defined stress as an adaptation reaction, driven by variations among people, that is a result from any practice, circumstance, or even occasion that places particular requirements on an individual. Luthans (2011) also said that stress is not simple anxiety. According to Luthans anxiety operates solely in the emotional and psychological realm, whereas stress operates in the emotional, psychological as well as physiological realm, so stress may be accompanied by anxiety, but they are not the same. Stress is also not simple nervous tension. Like anxiety, nervous tension can result from stress, but they are not the same.

Meanwhile, job stress refers to a condition from work that is perceived as threatening to the individual. This work stress arises as a form of disharmony between individuals and their work environment (Nuzulia, 2021).

According to Robbins (2012), work stress is a state that comes from the collaboration of people and their job. It is defined by human alterations that lead individuals to diverge from their regular tasks. Furthermore, Robbins (2012) also states that the indicators that cause job stress are task demands, role demands, organizational structure, leadership and organization.

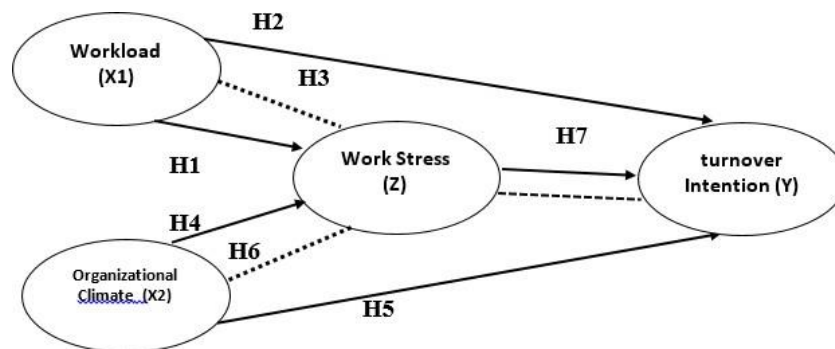


Figure 1. Conceptual Framework

Hypothesis

- H1 : Workload is thought to have a positive effects to job stress
- H2 : Workload is thought to have a positive effects to turnover intention
- H3 : Workload is thought to have a positive effects to turnover intention through job stress.
- H4: Organizational climate is thought to have a negative effects to job stress
- H5: Organizational climate is thought to have a negative effects to turnover intention.
- H6: Organizational climate is suspected to have a negative effects to turnover intention through job stress.
- H7 : Job stress is thought to have a positive effects to turnover intention.

METHODOLOGY

This is a quantitative study, non-probability sampling technique using questionnaire data collection method. The population in the study was generation Z at PT MMI who worked at PT PNM Ambon Branch as many as 213 people. The research instrument is Likert scale between 1 (highly disagree) to 5 (highly agree) assisted by data processing by SmartPLS. The research object described as age, last education and length of service

Table 2. Research Object

	Category	Number of Respondents	Percentage
Age	17 - 20 years	53	24,88%
	21 - 23 years	67	31,46%
	> 23 years old	93	43,66%
	Total	213	100,00%
Last Education	SMA/SMK	123	57,75%
	D3	21	9,86%
	S1	69	32,39%
	Total	213	100,00%
Length of Service	1 - 6 months	116	54,46%
	7 - 12 months	30	14,08%
	> 1 year	67	31,46%
	Total	213	100,00%

RESULT

Convergent Validity

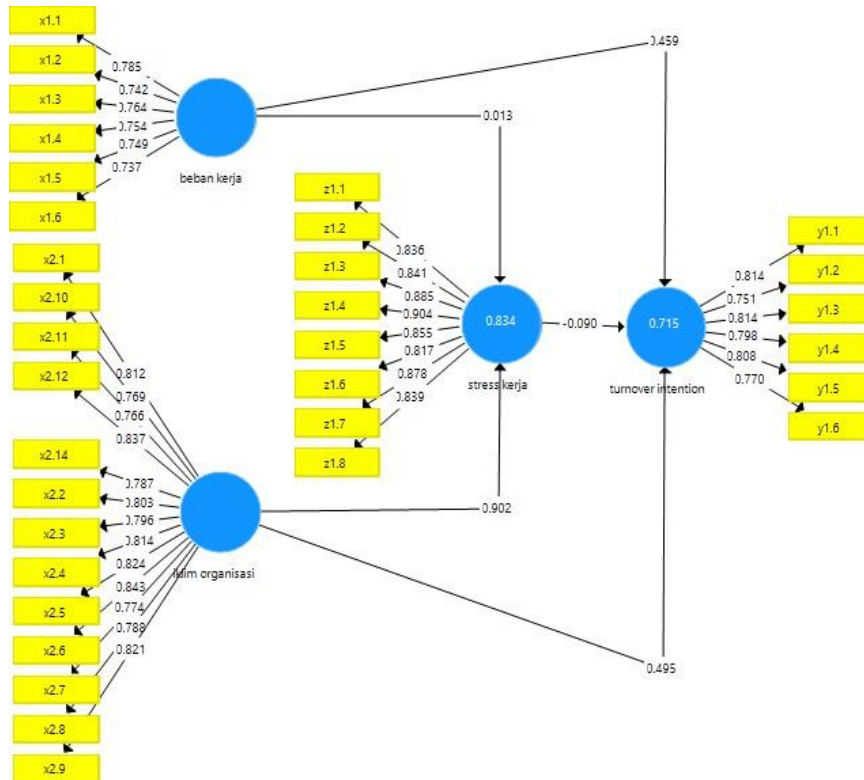


Figure 1. Outer Loading

Outer loadings show the contribution of each indicator to the latent variable, and a good outer loadings value must be more than 0.7.

Discriminant Validity

Table 3. Cross Loading

	workload	organizational climate	work stress	turnover intention
x1.1	0,785	0,722	0,676	0,641
x1.2	0,742	0,639	0,506	0,645
x1.3	0,764	0,646	0,525	0,635
x1.4	0,754	0,661	0,584	0,615
x1.5	0,749	0,617	0,632	0,593
x1.6	0,737	0,674	0,694	0,593
x2.1	0,731	0,812	0,696	0,710
x2.10	0,697	0,769	0,673	0,654
x2.11	0,693	0,766	0,590	0,630
x2.12	0,748	0,837	0,785	0,657
x2.14	0,683	0,787	0,732	0,655
x2.2	0,684	0,803	0,721	0,586
x2.3	0,661	0,796	0,718	0,651
x2.4	0,723	0,814	0,757	0,707
x2.5	0,722	0,824	0,786	0,672
x2.6	0,708	0,843	0,761	0,644
x2.7	0,654	0,774	0,745	0,617
x2.8	0,666	0,788	0,820	0,664
x2.9	0,764	0,821	0,724	0,660
y1.1	0,616	0,598	0,518	0,814
y1.2	0,573	0,562	0,493	0,751
y1.3	0,596	0,593	0,515	0,814
y1.4	0,612	0,597	0,538	0,798
y1.5	0,718	0,750	0,712	0,808
y1.6	0,746	0,730	0,652	0,770
z1.1	0,655	0,724	0,836	0,612
z1.2	0,622	0,700	0,841	0,548
z1.3	0,722	0,831	0,885	0,718
z1.4	0,720	0,821	0,904	0,661
z1.5	0,736	0,825	0,855	0,633
z1.6	0,719	0,803	0,817	0,620
z1.7	0,686	0,809	0,878	0,653
z1.8	0,627	0,732	0,839	0,547

The loading value of each indicator is > 0.7 and is higher in the measured construct than in other constructs, then this indicates that the indicator is more suitable or more relevant in measuring the target construct than other constructs. In other words, discriminant validity is achieved.

Construct Reliability and Validity Test

Table 4. Construct Reliability, Validity Table

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
workload	0,825	0,827	0,872	0,532
organizational climate	0,946	0,948	0,953	0,610
work stress	0,942	0,943	0,951	0,710
turnover intention	0,847	0,853	0,886	0,565

Each of the variables in AVE rated above 0.5, and in the reliability test, Cronbach's alpha and composite reliability point in each variable achieved over 0.70. suggesting that the research is qualified

Inner Model (Test of Structural Model)

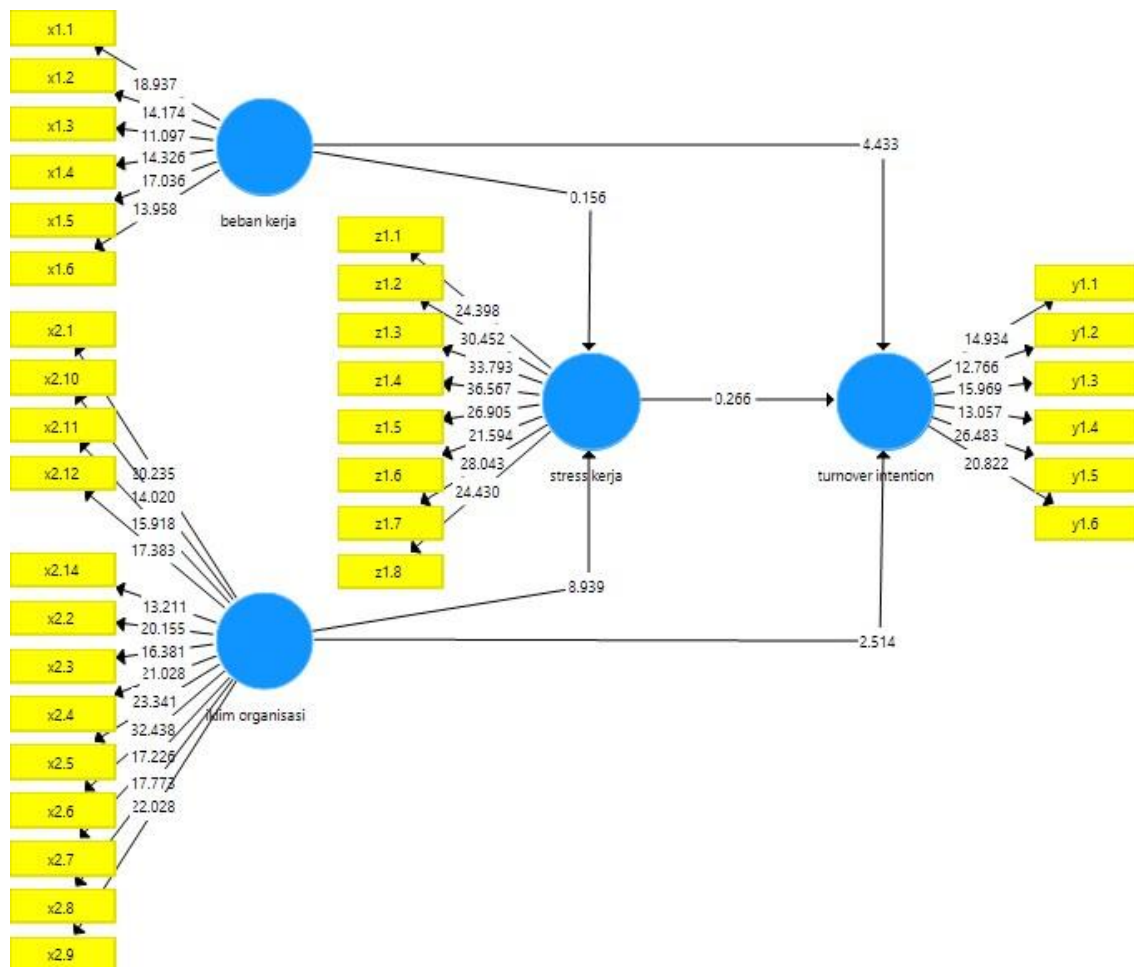


Figure 2. Inner Loading

The goal of the inner model, also known as the structural model, is to clarify how the latent variables within the model relate to one another. The inner model comprise calculating R-square, F-square, and Goodness of fit. This model tests the relationship between constructs based on the research hypothesis. In other words, The inner model assesses the degree and trajectory of the link among latent variables.

R-square

Table 5. R-Square

	R Square	R Square Adjusted
work stress	0,832	0,830
turnover intention	0,666	0,658

R Square 0.75 = very good, R Square 0.50 = moderate, R Square 0.25 = weak (Sardest, 2017). Based on the table above, work stress is in the good category and turnover intention is in the moderate category.

F-Square

Table 6. F-Square

	workload	organizational climate	work stress	turnover intention
workload			0,553	0,273
organizational climate			0,049	0,000
work stress				0,300
turnover intention				

The F-Square value is interpreted as 0.02 = small; 0.15 = medium; 0.35 = large. The effect of workload on work stress is highest with a point of 0.553 (large category) while organizational climate got no influence on turnover intention (0.000)

Goodness Of Fit (GOF)

$$\begin{aligned}
 \text{GoF} &= \sqrt{(\text{mean AVE} \times \text{mean R-Square})} \\
 &= \sqrt{(0.6042 \times 0.749)} \\
 &= 0.6727
 \end{aligned}$$

A score of 0.1 means small GoF, a score of 0.25 means medium GoF and a score of 0.36 means large GoF (Ghazali, 2018). The results of the GoF calculation above are 0.6727, This signifies that the total performance of the outer model as well as inner model is in the substantial / excellent category.

Hypothesis Test

Table 7. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
workload -> work stress	0,560	0,553	0,063	8,842	0,000
workload -> turnover intention	0,281	0,292	0,093	3,005	0,003
organizational climate -> job stress	-0,290	-0,296	0,089	3,275	0,001
organizational climate -> turnover intention	0,011	0,005	0,095	0,114	0,909
job stress -> turnover intention	0,351	0,334	0,109	3,224	0,002

Variable workload on job stress with t statistic $8.842 > 1.656$, a potent direct effects a p value is $0.000 < 0.05$ shows a significant effects. Workload variables on turnover intention t statistic $3.005 > 1.656$, a potent direct effects with a p value is $0.003 < 0.05$ shows a significant effects. Organizational climate variable on job stress with t statistic $3.275 > 1.656$, has a potent direct effects with a p value $0.001 < 0.05$ indicating a significant effects. Organizational climate variable on turnover intention with t statistic $0.114 < 1.656$, got a weak direct effects with a p value $0.909 > 0.05$ indicating no significant effects. variable of job stress on turnover intention with t statistic $3.224 > 1.656$, a potent direct effects with a p value $0.002 < 0.05$ shows a significant effects.

Table 8. Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
workload -> job stress -> turnover intention	0,196	0,185	0,064	3,064	0,003
organizational climate -> job stress -> turnover intention	-0,102	-0,098	0,045	2,287	0,024

Variable of workload on turnover intention through job stress, t statistic is $3.064 > 1.656$ which means it has a potent indirect effects and p value is $0.003 < 0.05$ so that having significant effects. Organizational climate variable on turnover intention through job stress, t statistic is $2.287 > 1.656$ which means it has a potent indirect effects and p value is $0.024 < 0.05$ which means it has a significant effects.

DISCUSSION

The Effect of Workload on Job Stress

The direct effect between workload on work stress produces a t statistics value of 8.842 above the t table value of 1.656 and a p value of 0.000 below the significance level of 0.05. This calculation explains that workload affects work stress / H_a is accepted. Original sample point is 0.560 indicates that workload is able to influence work stress by 56%. A number of conclusions shall be determined is workload give a significant positive effect on work stress / H_1 is accepted.

The Effect of Workload on Turnover Intention

The direct effect between workload on turnover intention produces a t statistics value of 3.005 above the t table value of 1.656 and a p value of 0.003 below the 0.05 significance level. This calculation explains that workload affects turnover intention / H_a is accepted. Original sample point is 0.281 indicates that workload is able to influence turnover intention by 28.1%. A number of conclusions shall be determined is workload give a significant positive effect on turnover intention / H_2 is accepted.

The Effect of Workload on Turnover Intention Through Job Stress

The indirect effect between workload on turnover intention through job stress produces a t statistics value of 3.064 above the t table value of 1.656 and a p value of 0.003 below the 0.05 significance level. This calculation explains that workload affects turnover intention through job stress / H_a is accepted. Original sample point is 0.196 indicates that workload is able to influence turnover intention through job stress by 19.6%. A number of conclusions shall be determined is workload give a significant positive effect on turnover intention through job stress as an intervening variable / H_3 is accepted.

The Effect of Organizational Climate on Job Stress

The direct effect between organizational climate on job stress produces a t statistics value of 3.275 above the t table value of 1.656 and a p value of 0.001 below the significance level of 0.05. This calculation explains that organizational climate affects job stress / H_a is accepted. Original sample point is -0.290 indicates that the organizational climate is able to influence job stress by -29%. A number of conclusions shall be determined is organizational climate give a negative effect on job stress / H_4 is accepted.

The Effect of Organizational Climate on Turnover Intention

The direct effect between organizational climate on turnover intention produces a t statistics value of 0.114 below the t table value of 1.656 and a p value of 0.909 above the significance level of 0.05. This calculation explains that organizational climate give no effect on turnover intention / H_a is rejected. A number of conclusions shall be determined is organizational climate give no significant effect on turnover intention / H_5 is rejected.

The Effect of Organizational Climate on Turnover Intention Through Job Stress

The indirect effect between organizational climate on turnover intention through job stress results in a t statistics value of 2.287 above the t table value of 1.656 and a p value of 0.024 below the significance level of 0.05. This calculation explains that organizational climate affects turnover intention through job stress / H_a is accepted. Original sample point is 0.102 indicates that the organizational climate is able to influence turnover intention through job stress by -10.2%. A

number of conclusions shall be determined is organizational climate give a negative effect on turnover intention through job stress as an intervening variable / H6 is accepted.

The Effect of Job Stress on Turnover Intention

The direct effect between job stress on turnover intention produces a t statistics value of 3.224 above the t table value of 1.656 and a p value of 0.002 below the 0.05 significance level. This calculation explains that job stress affects turnover intention / Ha is accepted. Original sample point is 0.351 indicates that work stress is able to influence turnover intention by 35.1%. A number of conclusions shall be determined is work stress give a significant positive effects on turnover intention / H7 is accepted

CONCLUSION AND RECOMMENDATION

1. Workload variables gives a positive effect on job stress, H1 is accepted.
2. Workload variables gives a positive effect on turnover intention, H2 is accepted.
3. Workload variables gives a positive effect on turnover intention through job stress, H3 is accepted.
4. Organizational climate variables negatively affect job stress, H4 is accepted.
5. Organizational climate variables do not gives a significant effect on turnover intention, H5 is rejected.
6. Organizational climate variables negatively affect turnover intention through job stress as intervening, H6 is accepted.
7. Job stress variable gives a significant positive effect on turnover intention, H7 is accepted

Recommendation

In the workload variable, the lowest score is in indicator x1.2 with a score of 3.81 on "I can complete the work according to the time specified by the company". It is necessary to review the target setting given to employees and the time given must be more realistic, and make sure the strategic planning must be mature so that it can be understood.

In the organizational climate variable, the lowest score is on indicator x2.1 with a score of 3.69 regarding "My leaders always listen to input from subordinates before making decisions". Improve communication between teams/superiors towards subordinates and the need for interpersonal skills to be possessed by superiors to avoid ineffective leadership, such as the inability to provide clear directions and provide opportunities for employees to be involved in the decision-making process that affects their work.

In the work stress variable, the lowest score is on indicator z1.5 with a score of 2.66 on "I feel that the rules in the company are too rigid so that they hinder my performance". This indicator is good enough because it gets a low score, but to further improve this, it is necessary to identify rules that hinder performance, periodically evaluate and adapt policies, and the need for an inclusive and collaborative work culture.

In the turnover intention variable, the lowest score is in indicator y1.4 with a score of 2.30 regarding "I feel that my current job interferes with my personal life". What can be done to further minimize this is to provide psychological support and mental well-being and hold a work- life balance program.

FURTHER STUDY

Further study can be focused on several aspects that can deepen the research results or expand the scope of the study. Here are some directions for further study that can be taken:

1. Expansion of Research Population and Sample

This study focuses on Generation Z employees at PT. MMI Ambon Regional. Further study could expand the population to different regions or companies, making the research results more generalizable and relevant in other industry contexts or broader geographical areas.

2. Additional Moderating or Mediating Variables

In addition to work stress as an intervening variable, further research can add other moderating or mediating variables to expand the research model. For example, work-life balance or job satisfaction can be variables that moderate the relationship between workload and work stress, or between organizational climate and turnover intention.

3. Addition of Contextual Variables

Factors such as organizational culture, organizational commitment, or career development can be important contextual variables that influence turnover intentions. Further research can examine how aspects of culture and company policies impact work stress and turnover intentions.

4. Longitudinal Study

Research conducted longitudinally can help understand how the influence of workload, organizational climate, and work stress on turnover intentions develops over time. With this approach, the research can evaluate changes in Generation Z's turnover-related behavior in line with changes in the work environment and workload.

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