

## The Role of Job Satisfaction in Mediating the Influence of Work Pressure and Work Overload on Turnover Intention at PT. Administrasi Medika Indonesia

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### ABSTRACT

This research contains a quantitative methods using Lazarus' Job Stress Theory and Abraham Maslow's Hierarchy of Needs Theory, focusing on the concept of job satisfaction to manage turnover intention within the company. The purpose of this research is to determine the effect of: (1) Work Pressure on Turnover Intention, (2) Work Overload on Turnover Intention, (3) Work Pressure on Turnover Intention through Job Satisfaction, (4) Work Overload on Turnover Intention through Job Satisfaction in PT. Medical Administration. The sample for this research is employees working at PT. Medical Administration. This research requires up to 95 respondents from outsourced employees using a simple random sampling technique. Data collection was carried out using a questionnaire instrument distributed to respondents. The analysis was carried out using the Partial Least Square (PLS) method using the SmartPLS software. Research findings indicate that: (1) Work Pressure makes a positive contribution to increasing Turnover Intention, (2) Work Overload makes a positive contribution to increasing Turnover Intention, (3) Work Pressure contributes to Turnover Intention through Job Satisfaction, (4) Work Overload contributes to Turnover Intention through Job Satisfaction. This research concludes that work pressure and work overload contribute to turnover intention through job satisfaction. The continuous workload and job stress experienced by employees must be minimized through appropriate management mechanisms to reduce burnout conditions that can lead to the intention to leave the job.

## **INTRODUCTION**

Nowadays, globalization has significantly transformed the development of the health sector. The process of globalization, which involves the free exchange of ideas, technology, and resources, has had a substantial impact on the health sector worldwide. Indonesia, as a developing country, plays an important role in providing healthcare services at both national and regional levels, including the development of community health centers (Puskesmas), hospitals, and other health facilities. The provision of healthcare services is not only carried out by the government; nowadays, there are growing numbers of companies, both private and state-owned enterprises (BUMN), addressing healthcare service issues in Indonesia. The rise of Third Party Administration (TPA) companies is also evident, in line with the increasing number of health insurance companies for both individuals and corporations.

A TPA (Third Party Administration) company acts as an administrative intermediary appointed directly by the primary party, namely the central health insurance providers, whether for individuals or companies, to offer health insurance guarantee services such as inpatient care, outpatient care, and reimbursement claims. These services are facilitated through the secondary party, which includes hospitals, clinics, and/or pharmacies that are in partnership. PT. Administrasi Medika, or AdMedika, is the first TPA in Indonesia to provide integrated health claim administration services through digital systems. PT. Administrasi Medika also serves millions of members with a comprehensive range of Total Health Solutions, including Health Claim Management Service, Health Digital Service, and Digital Provider Management Services. As a technology-based company, its services are always supported by the latest technology. The increase in the company's partnerships naturally also increases the need for competent human resources. As of 2024, PT. Administrasi Medika employs 1,819 staff members, comprising 685 permanent employees, 95 contract employees, and 1,039 outsourced employees. To maintain the company's high-quality service, it is crucial to continuously focus on job satisfaction to foster strong work loyalty among all employees at PT. Administrasi Medika. However, the company still faces a significant issue with high turnover rates. Most of the turnover in the company is attributed to outsourced employees.

To support the idea of a tendency towards turnover intention within PT. Administrasi Medika, this study conducted a random pre-survey of 18 outsourced employees. The results of the random pre-survey revealed that 72% of respondents have the intention to leave PT. Administrasi Medika within the next year. Several factors underpinning the tendency towards turnover intention include excessive job pressure and workload, as well as job dissatisfaction. Employees who are dissatisfied with their jobs tend to have a high turnover intention. Referring to the above description, it is mentioned that job satisfaction experienced by employees will certainly have a positive impact on the company, as it affects the company's ability to generate profits for shareholders, which in turn benefits the company Yuniningsih et al. (2018). Job

satisfaction and work-life balance are important aspects for maintaining and improving employee performance, thereby ensuring the quality of service so that the company can continue to grow and develop (Ramadhania & Sukarno, 2023) Job satisfaction refers to the level of contentment or satisfaction experienced by individuals with their jobs. It includes individuals' perceptions of the extent to which their jobs meet their needs, expectations, and personal values. This aligns with the goals of company management, one of which is to increase employee engagement levels to achieve optimal employee performance (Alfiyanto & Sukarno, 2023). Good relationships with colleagues and knowledge sharing are also forms of positive relationships that enhance job satisfaction. Knowledge sharing is understood as a process of consulting together and producing new reports (Anugrahadi et al., 2023).

The research findings by Rembang & Wijono (2023) indicate a negative and significant relationship between job satisfaction and turnover intention among employees working at PT. X in Yogyakarta. This means that the higher the job satisfaction, the lower the turnover intention. Conversely, the lower the job satisfaction, the higher the turnover intention. In a study conducted by Bramasta et al. (2023) it was found that increasing job pressure can heighten the desire to leave the job. This study yielded significant results regarding the relationship between job pressure and the intention to move jobs. Reviewing several studies on workload,, Agustin (2022) presented findings in a study titled "The Influence of Workload on Turnover Intention Mediated by Job Stress," concluding that workload has a positive and significant effect on turnover intention at PT. Indomarco Prismatama in Magelang. High job stress can result in burnout, as shown in the research by Ramadhan & Sukarno (2022) titled "Analysis of Job Stress and Burnout on Nurse Performance During the COVID-19 Pandemic at RS Islam Surabaya A. Yani," which states that human resource management in organizations needs to be conducted optimally to ensure good employee performance. Job stress and burnout are factors that influence performance.

The research by Amavisca & Sukarno (2023) titled "Analysis of Career Development, Motivation, and Job Satisfaction on Employee Performance at PT. Dreams Tour and Travel" states that there is a significant influence of job satisfaction on employee performance. Herlambang et al. (2023) in their study titled "Analysis of Employee Performance and Job Satisfaction as Intervening Variables at Bank Jatim Branch Dr. Soetomo Surabaya," found that the psychological bond between employees and the company leads to job satisfaction. This is evident from the results showing that employees work optimally, thereby achieving their performance and continuously enhancing the company's business growth. This aligns with the study by Premesti & Yuniningsih (2023) titled "The Employee Performance Analysis: The Role of Organizational Culture and Job Satisfaction," which suggests that all institutions aim to achieve maximum results to meet the company's targets and goals.

## **LITERATURE REVIEW**

The theories used in this research are the Job Stress Theory proposed by Richard Lazarus in 1996 and Abraham Maslow's Needs Theory, known as Maslow's Hierarchy of Needs, from 1943. Lazarus's approach emphasizes the importance of individual appraisal of work situations and how these appraisals influence stress responses. Additionally, Maslow's Needs Theory is a psychological theory that outlines a hierarchy comprising five key points about basic human needs: physiological needs, safety, love and belonging, esteem, and self-actualization. According to Maslow, human needs can be organized hierarchically, with more basic needs having to be met first before individuals can move on to higher-level needs (Bari & Hidayat, 2022).

### ***Work Pressure***

Work pressure is a dynamic condition where an individual is faced with opportunities, demands, expectations, stressful situations, or resources related to what the individual desires, and where the outcomes are perceived as uncertain and important. Pressure can be an opportunity when it offers potential results. Some pressure can be positive, while some can be negative. Nowadays, researchers argue that challenge pressure, or pressure accompanying challenges in the work environment (Usnawati et al. , 2020) can have various effect. Job stress can lead to emotional changes, affect physical and psychological imbalances, influence thought processes, and impact employee performance. This is especially true when combined with pressure from supervisors, such as urgent work targets, pressing work reports, working outside of regular hours without overtime pay, and so on. These factors can further reinforce an individual's experience of working under pressure (Riptiono, 2017).

Work pressure can affect anyone within an organization. The inability to cope with this pressure can lead to frustration, conflict, anxiety, and guilt, which are basic types of stress (Riptiono, 2017). The effects of stress on an individual can vary and depend on the strength of their self-concept, which ultimately determines their tolerance level towards stress. The stress experienced by employees due to their environment will affect their performance and job satisfaction, hence management needs to improve the quality of the organizational environment for employees.

### ***Work Overload***

Work overload is a condition where individuals are given too many tasks or responsibilities to complete within a limited time, exceeding their capacity or available resources. This can occur when individuals face work demands that surpass their ability to manage them effectively (Bari & Hidayat, 2022). Workload will always affect employee performance both during the work process and after work is completed. Another understanding of workload divides it into two aspects: workload as physical demands and workload as task demands. Workload as physical demands refers to certain working conditions that can produce optimal work performance; besides its impact on employee performance, physical conditions also affect the mental health of

workers. Excessive work can also lead employees to withdraw from their jobs due to feelings of boredom and job stress. This boredom tends to grow in employees who perform routine tasks. This condition can have a detrimental effect, especially on employee turnover (Savitri & Sukarno, 2023).

Excessive workload and insufficient workload can affect employee performance. Supriadi et al. (2021) view workload as a difference between the capacity or ability of workers and the demands of the job they must face. Considering that human work involves both mental and physical aspects, each has different levels of load. A workload that is too high can lead to excessive energy use and overstress, while a workload that is too low can lead to boredom and understress. Therefore, it is necessary to strive for an optimal level of workload intensity that lies between these two extremes and is certainly different for each individual (Bari & Hidayat, 2022).

### *Job Satisfaction*

Job satisfaction is the degree of satisfaction, contentment, or positive emotional state experienced by individuals regarding their jobs. It encompasses individuals' feelings of satisfaction, contentment, and happiness they experience while performing their work activities. Job satisfaction can be influenced by various factors, including the level of autonomy in the job, relationships with colleagues and supervisors, career development opportunities, recognition and rewards, and the alignment between individual values and organizational values (Suryani, 2022). Job satisfaction represents a general attitude of employees towards their job and receiving appropriate compensation (Naufal Arfian et al., 2023). Job satisfaction has a significant impact on the performance of individuals and the organization as a whole. Individuals who are satisfied with their jobs tend to have higher motivation, better productivity, and better attendance rates. Additionally, high job satisfaction is also associated with higher retention rates, higher customer satisfaction, and a positive organizational image. It is important to note that the level of job satisfaction can vary among individuals and can change over time. Factors such as work environment, working conditions, development opportunities, recognition, and support from supervisors and colleagues can influence an individual's level of job satisfaction. Therefore, organizations need to pay attention to these factors and strive to create a work environment that supports high job satisfaction for their employees (Azhari et al., 2021).

Work-life balance is also something that individuals strive for to create harmony and give equal importance to both work and life in a balanced manner (Olanda & Swasti, 2023) as one of the supports for job satisfaction. Financial aspects can also affect job satisfaction. Fair wages and compensation commensurate with an individual's contributions can influence satisfaction levels. Besides compensation, including salary as a reward for employee contributions, this is also viewed as a certain facility provided by the company in return for the employees' efforts and sacrifices given to the company (Perdana & Rini, 2024).

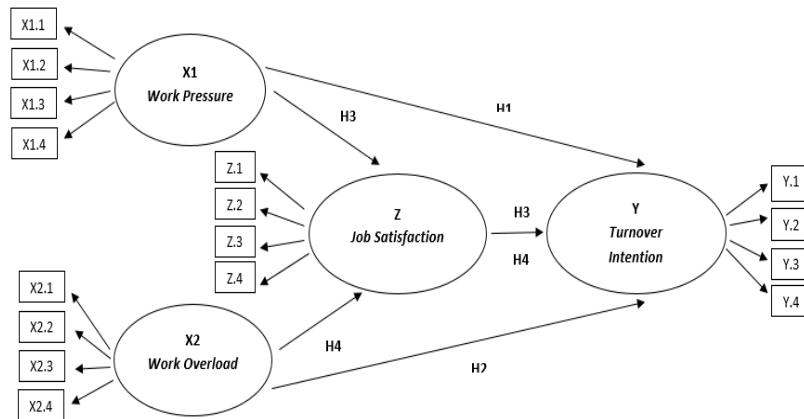
### ***Turnover Intention***

Turnover intention refers to an individual's intention to leave their job and seek new employment opportunities. It is an early indication that an employee feels dissatisfied with their job and is considering leaving the organization they work for. Turnover intention can be the initial stage of the process of leaving an organization and can lead to actual actions such as resignation or seeking new employment (Sazili et al., 2022). Turnover intention is often influenced by various factors, including individual factors and organizational factors. Individual factors include job satisfaction, organizational commitment, perception of fairness, unmet needs, and better career opportunities elsewhere. Organizational factors include work climate, management support, company policies, and development opportunities.

An imbalance between job demands and personal needs can also lead to turnover intention. If employees are dissatisfied with aspects of their job, such as monotonous tasks, conflicts with colleagues or supervisors, or a lack of career development opportunities, they may feel driven to seek new employment. Job dissatisfaction can arise from various factors, including inadequate salary, lack of recognition or rewards, or a mismatch between individual values and organizational values. Financial factors can also influence turnover intention. If employees feel that their salary and compensation do not match their level of responsibility, contributions, or market rates, they may look for other jobs that offer better financial rewards. Inadequate compensation can affect employee motivation and increase their desire to find new jobs with better prospects and rewards.

### **METHODOLOGY**

This research is a type of quantitative study, involving the use of a questionnaire in the form of a Google Form as the data collection instrument. The questionnaire is designed to gather data on work pressure, work overload, job satisfaction, and turnover intention, with a total of 95 outsourcing employee respondents at PT. Administrasi Medika. The research variables consist of independent variables (X), dependent variables (Y), and mediation variables (Z). The independent variables in this study are work pressure and work overload. The dependent variable is turnover intention, and the mediation variable is job satisfaction. A Likert scale is used to measure the research variables: value 1 (strongly disagree), value 2 (disagree), value 3 (neutral), value 4 (agree), value 5 (strongly agree). The data source used is primary data, which is directly obtained from the research subjects in the form of responses to the statements in the questionnaire. The steps for analysis using the Partial Least Square (PLS) method are as follow (Wibisono et al., 2015). The data analysis method uses a covariance-based approach due to its flexibility in handling more complex models that test moderation and mediation relationships.



**Figure 1. Research Framework**

In this research there are 4 hypotheses, namely :

**H1** : Work Pressure has a significant positive effect on turnover intention among employees at PT. Administrasi Medika

**H2** : Work Overload has a significant positive effect on turnover intention among employees at PT. Administrasi Medika

**H3** : Work Pressure has a significant positive effect on turnover intention through Job Satisfaction among employees at PT. Administrasi Medika

**H4** : Work Overload has a significant positive effect on turnover intention through Job Satisfaction among employees at PT. Administrasi Medika

## RESEARCH RESULT AND DISCUSSION

**Table 1. Respondent Identity**

Profile	Amount	Presentase (%)
<b>Gender</b>		
Man	11	11.58
Woman	84	88.42
<b>Age</b>		
20-25 years old	32	33.68
26-30 years old	38	40.00
31-35 years old	21	22.11
> 35 years	4	4.21
<b>Level of education</b>		
D3	57	60.00
D4/S1	36	37.89
S2	2	2.11
<b>Years of service</b>		
0 to 1 years	8	8.42
1 to 2 years	25	26.32
2 to 3 years	20	21.05
> 3 years	42	44.21

Based on Table 1, it can be seen that female respondents are the most numerous, with 84 individuals or 88.42%, and male respondents total 11 individuals or 11.58%. Respondents aged 26-30 years have the highest number, with 38 individuals or 40.00%. Then, respondents aged 20-25 years total 32 individuals or 33.68%, respondents aged 31-35 years total 21 individuals or 22.11%, and respondents aged over 35 years total 4 individuals or 4.21%. Regarding educational background, respondents with a D3 education level are the most numerous, with 57 individuals or 60.00%. Respondents with a final education level of D4/S1 total 36 individuals or 37.89%, and finally, respondents with a final education level of S2 total 2 individuals or 2.11%. For respondents with more than 3 years of work experience, the number is the highest at 42 individuals or 44.21%. Respondents with 0-1 years of work experience total 8 individuals or 8.42%, those with 1-2 years total 25 individuals or 26.32%, and respondents with 2-3 years of work experience total 20 individuals or 21.05% of the total sample used.

Measurement of construct quality is carried out through reliability and validity testing. Reliability is established using Cronbach's Alpha and Composite Reliability. Reliability testing ensures that the constructs are free from measurement bias. Subsequently, instrument validity is tested using a combination of loading and cross-loading methods, namely Average Variance Extracted (AVE) for convergent validity and the square root of AVE for discriminant validity.

**Table 2. Construct Validity and Reliability**

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Work Pressure (X1)	0.600	0.633	0.780	0.544
Work Overload (X2)	0.807	0.834	0.873	0.634
Turnover Intention (Y)	0.761	0.769	0.797	0.598
Job Satisfaction (Z)	0.814	0.825	0.877	0.641

The convergence of an AVE value greater than 0.5 also indicates sufficient validity for the latent variables. For reflective indicator variables, this can be seen from the Average Variance Extracted (AVE) value for each construct (variable). A model is considered good if the AVE value for each construct is greater than 0.5. The test results show that the AVE values for the constructs (variables) of Work Pressure, Work Overload, Job Satisfaction, and Turnover Intention are greater than 0.5, indicating validity.

**Table 3. Outer Loading**

	Work Pressure	Work	Turnover	Job
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	(X1)	Overload (X2)	Intention (Y)	Satisfaction (Z)
X1.1	0.789			
X1.2	0.706			
X1.3	0.498			
X1.4	0.655			
X2.1		0.730		
X2.2		0.841		
X2.3		0.724		
X2.4		0.879		
Y1			0.709	
Y2			0.609	
Y3			0.772	
Y4			0.723	
Z1				0.838
Z2				0.745
Z3				0.826
Z4				0.789

From the data processing results with Smart PLS shown in the Outer Loading Table above, the X1.3 indicator for the Work Pressure variable has a loading factor value of less than 0.50, indicating a low level of validity. Therefore, this variable indicator needs to be eliminated or removed from the model.

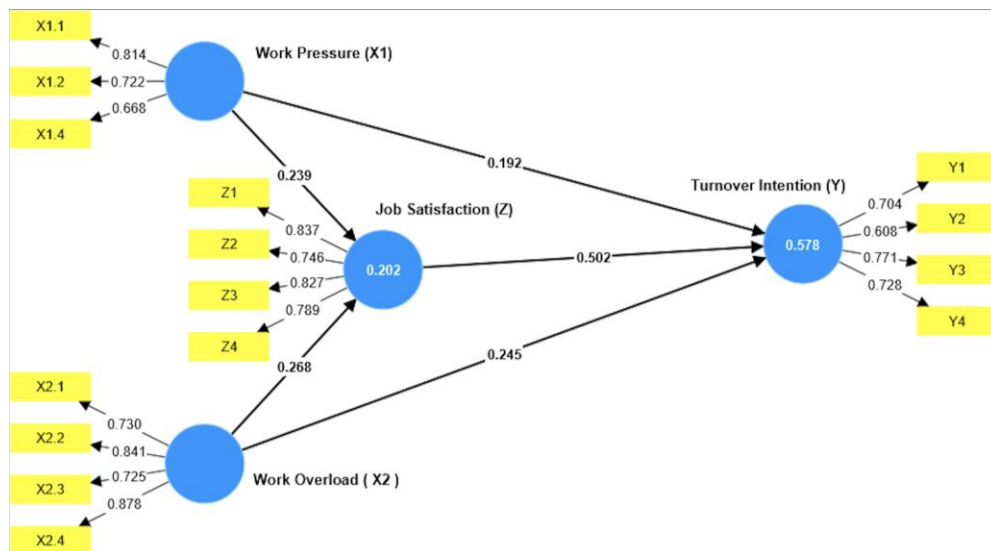


Figure 2. PLS Model

Table 2. PLS Model

No	Relationship between variables	Path Coefficient	P-Value	Information
1	Work Pressure (X1) -> Turnover Intention (Y)	0.192	0.012	Significant

2	Work Overload (X1) -> Turnover Intention (Y)	0.245	0.012	Significant

**Table 5. Testing Mediating Variables**

No	Relationship between variables	Variabel Mediasi	Path Coefficient	P-Value	Information
1	Work Pressure (X1) -> Turnover Intention (Y)	Job Satisfaction (Z)	0.120	0.048	Significant
2	Work Overload (X1) -> Turnover Intention (Y)	Job Satisfaction (Z)	0.135	0.023	Significant

Based on the research results, Work Pressure has a significant positive effect on Turnover Intention at PT. Administrasi Medika, thus hypothesis 1 can be accepted. This effect indicates that the higher the work pressure experienced by employees, the higher the intention to leave PT. Administrasi Medika. The SmartPLS analysis results for the Work Pressure variable show that the most dominant indicator is the increase in work productivity experienced by employees. This increase in work pressure and productivity makes employees feel more burdened by their jobs. This work pressure has been proven to have a direct impact on the intention to leave or turnover intention at the company. The above results are consistent with the research conducted by Bramasta et al. (2023), which states that increasing work pressure can enhance employees' desire to leave their jobs. Job comfort and a pleasant working atmosphere are among the factors that make individuals remain as employees in the company.

Based on the research results, Work Overload has a significant positive effect on Turnover Intention at PT. Administrasi Medika, thus hypothesis 2 can be accepted. This effect indicates that the higher the work overload experienced by employees, the higher the intention to leave PT. Administrasi Medika. The SmartPLS analysis results for the Work Overload variable show that the most dominant indicator is the increase in work-related stress felt by employees. The increase in working hours and work-related stress leads to prolonged fatigue. Employees who experience high levels of fatigue and work-related stress tend to experience a decrease in job satisfaction, which increases their desire to seek new employment with less workload. This work overload has been proven to have a direct impact on the intention to leave or turnover intention at the company. The above results are consistent with the research conducted by Agustin (2022) which aimed to test and analyze work overload. The conclusion was that work overload has a positive and significant effect on turnover intention at PT. Indomarco Prismatama in Magelang City, Central Java.

Based on the research results, Work Pressure has a significant positive effect on Turnover Intention through Job Satisfaction at PT. Administrasi Medika, thus hypothesis 3 can be accepted. This effect indicates that the higher the work pressure experienced by employees, the lower the job satisfaction they feel, leading to a higher intention to leave PT. Administrasi Medika. The SmartPLS analysis results for the variables in this study show that the work pressure variable can indirectly influence turnover intention through the mediating variable of job satisfaction. Overall, work pressure affects turnover intention through the mechanism of job satisfaction. It can be explained that although employees experience high work pressure, they still feel job satisfaction, particularly with the highest indicator being "supportive work environment" as the current actual condition. This can indirectly affect employees' intention to leave or turnover intention. The above results are consistent with the research by Sazili et al. (2022) which concluded that the work environment and job satisfaction have a positive effect on turnover intention. The work environment and job satisfaction together cause turnover intention.

Based on the research results, Work Overload has a significant positive effect on Turnover Intention through Job Satisfaction at PT. Administrasi Medika, thus this hypothesis can be accepted. This effect indicates that the higher the workload experienced by employees, the lower the job satisfaction they feel, leading to a higher intention to leave PT. Administrasi Medika. The SmartPLS analysis results for the variables in this study show that the work overload variable can indirectly influence turnover intention through the mediating variable of job satisfaction. Work overload is a condition where employees have to handle more tasks than they can manage within a given time frame. Work overload can affect turnover intention, which is the intention of employees to leave the organization, through the important mediator of job satisfaction. The above results are consistent with the research conducted by (Rembang & Wijono, 2023) which found a negative and significant relationship between job satisfaction and turnover intention among employees working at PT. X Yogyakarta. This means that the higher the job satisfaction, the lower the turnover intention. Conversely, the lower the job satisfaction, the higher the turnover intention.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the data analysis and discussion, the following conclusions were obtained:

1. First, Work Pressure can contribute to Turnover Intention. Effective management by the company is needed to manage work pressure in order to enhance employee well-being through effective and efficient organization.
2. Second, Work Overload can contribute to Turnover Intention. Continuous excessive workload experienced by employees can lead to work stress, which must be minimized through proper management mechanisms to

reduce burnout conditions that can increase the intention to leave the job.

3. Third, Work Pressure can contribute to Turnover Intention through Job Satisfaction. Employees feeling satisfied with their salary and compensation are motivated to continue working dynamically and always strive to deliver optimal work results.
4. Fourth, Work Overload can contribute to Turnover Intention through Job Satisfaction. Employee satisfaction with their take-home pay can encourage them to continue working optimally and stimulate motivation to keep working well, increasing the chances of success, and positively impacting the company's business sustainability.

Suggestions based on research result.

1. First, conduct an impact analysis of the implementation of high work productivity. Management should develop effective methods to balance productivity and job satisfaction. This will keep employees motivated and highly engaged with the company.
2. Second, work stress cannot be avoided but can be managed. Company management should create policies related to work flexibility, working hours, remote work, and provide active roles and support as an evaluation of employee stress levels. The positive impact of this method can certainly motivate employees to increase their contributions to the company.
3. Third, the main goal of working is to earn a salary and compensation commensurate with the work results. The better the income received, the higher the job satisfaction. Salary, bonuses, rewards, and promotions that match competencies make employees feel valued and cared for by the company. Satisfied employees will be motivated to continuously increase their productivity. This directly makes employees want to remain involved and committed to the company, fostering a sense of loyalty. This can minimize employees considering seeking new job opportunities and reduce turnover intention.
4. Fourth, for future research, other internal factors can be interesting variables to study, such as leadership style, corporate culture, salary and compensation, and so on. External environmental factors can also be variables that, both theoretically and empirically, have been widely studied in assessing job satisfaction and turnover intention. These factors include economic conditions,

government policies, job availability, industry competition, global job market trends, and others

### ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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