

## The Effect of Work Stress and Workload on Turnover Intention with Job Satisfaction as a Mediation Variable on Employees of Bank Indonesia Purwokerto Representative

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### ABSTRACT

The phenomenon of turnover intention has become a strategic issue in human resource management, including in the Bank Indonesia Purwokerto Representative environment. This research aims to test the influence of work stress and workload on turnover intention, with job satisfaction as a mediation variable. The research method used is quantitative, employing a survey approach and using a questionnaire as the data collection instrument. The study population consists of all employees of Bank Indonesia Purwokerto, with a purposive sampling technique based on a minimum work period of more than one year. Data analysis was carried out using descriptive tests, validity tests, reliability tests, F-tests, t-tests, and Sobel tests to examine the mediation effect. The research results show that work stress and workload have a significant negative effect on job satisfaction. Furthermore, work stress and workload also have a significant positive effect on turnover intention. In addition, job satisfaction was proven to mediate the influence of work stress and workload on turnover intention. These findings provide practical implications for Bank Indonesia management to monitor the levels of stress and workload and to enhance job satisfaction among employees to reduce turnover intention.

**KEYWORDS** Stress; Workload; Job Satisfaction; Turnover Intention; Mediation Bank Indonesia.



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### INTRODUCTION

Business developments are occurring rapidly, requiring competitive power and entrepreneurial skills from management (Al-Mamary, 2025; Elshaer et al., 2024; Ercantan et al., 2024; Nataliia & Olena, 2023; Teece, 2023). One method for companies to remain competitive and maintain their business is through the effective and efficient use of human resources (HR). Human resources are the primary organizational asset capable of controlling other resources. Employees, who serve as supporters of organizational goals, also have thoughts, feelings, and desires that influence their behavior and attitudes toward work. Employee behavior and attitudes in the workplace directly affect performance, whether positively or negatively. If negative behavior dominates, it will reduce work performance and dedication to assigned tasks, potentially leading to the most severe consequence: the intention to leave the job (turnover intention) (Dewi et al., 2023).

Bank Indonesia has a primary function as an institution responsible for overseeing and maintaining the stability of the rupiah, as well as managing monetary systems, payment systems, and financial stability (Warjiyo & Juhro, 2019; Ascarya, 2020). This function generates various policies that impact the human resources within the institution (Rizki & Hidayat, 2021). Currently, Bank Indonesia has 46 Domestic Representative Offices spread across Indonesia and 5 Representative Offices abroad. Over the past ten years, the phenomenon of turnover intention has occurred within Bank Indonesia, including at the Bank Indonesia Purwokerto Representative Office (KPw BI Purwokerto), where an employee left

the organization before completing two years of service (Al Mamun & Hasan, 2017; Hom et al., 2017; Park & Min, 2020).

In 2025, the BI Purwokerto Representative Office employed 43 permanent staff and 72 contract staff. These employees were distributed across five work units: the Statistics and Public Relations Data Unit (UDSK), Internal Management Unit (UMI), Implementation Unit for KI and Sharia MSMEs Development (UPUKIS), Implementation Unit for SP and PUR Policy (UIKSPPUR), and Implementation Unit for Rupiah Currency Management (UIPUR). Bank Indonesia's vision is to become a leading digital central bank with strong governance, contributing effectively to the national economy and ranking among the best emerging market central banks. To achieve this, Bank Indonesia continuously implements innovations and cultural transformations in the workplace.

The Governor of Bank Indonesia (GBI), as the highest authority in the institution, drives large-scale internal organizational transformations to achieve this vision by appointing change agents (CAs) both at the central office and regional offices, supported by cultural pillars such as BI Religion, BI Innovation, BI Digital, and BI Achievement. This initiative naturally affects the BI Purwokerto Representative Office, where a CA team is led by a Change Leader (CL) and assisted by a Change Coordinator (CC). The presence of these change initiatives results in employees taking on additional tasks to support Bank Indonesia's vision, often creating discomfort due to increased workload and frequent overtime, sometimes extending into evenings or weekends. Consequently, several employees report experiencing work stress due to the dense schedule and the shifting responsibilities away from their primary tasks.

The phenomenon of turnover intention creates problems for organizations, especially when high-performing employees leave. Employee desire to resign represents a serious threat to the organization, causing financial losses and requiring additional time and resources to recruit and train replacements (Bayu et al., 2019). Turnover intention can be influenced by workload, work stress, and job satisfaction (Trisnawati & Wiwoho, 2024).

One factor affecting turnover intention is work stress (Trisnawati & Wiwoho, 2024), which is defined as a pressing feeling or stress experienced by employees in the workplace (Mangkunegara, 2022). Employees unable to manage work stress may feel incapable of continuing in the company, potentially leading to physical fatigue or illness and ultimately prompting resignation. High turnover can create various organizational challenges, including financial costs for recruitment and training. Research by Pratiwi and Indarto (2022); Almubarokah et al. (2024); Vanessa et al. (2023); and Adnyani and Supartha (2020) indicates that work stress affects turnover intention, although other studies by Karmita et al. (2023) and Syahrial and Sari (2023) found no such effect.

Another factor influencing turnover intention is workload (Trisnawati & Wiwoho, 2024), defined as the amount of work that must be completed within a given timeframe, encompassing both physical and mental demands. Workload refers to the tasks assigned to employees for completion (Hartono & Kusuma, 2020). Studies by Trisnawati and Wiwoho (2024); Junaidi et al. (2020); Pranata and Fauzi (2024); and Maulidah et al. (2022) show that workload influences turnover intention, while Aristana et al. (2023) found no such effect.

High work stress can lead to job dissatisfaction. Employee dissatisfaction manifests in various ways, including exit behaviors (leaving the organization), voice behaviors (actively suggesting improvements), loyalty behaviors (passively but optimistically waiting for better conditions), and neglect (passively allowing conditions to deteriorate, including absenteeism, performance decline, and increased errors) (Robbins & Judge, 2018). Research by Pratiwi and Indarto (2022); Siswadi et al. (2024); and Salsabilla et al. (2022) indicates that work stress significantly affects job satisfaction. However, Trisnawati and Wiwoho (2024) and Manalu et al. (2022) found no significant influence.

Workload also affects job satisfaction. Excessive work demands may drive employees to leave the organization and seek new employment opportunities. Since employees are inevitably assigned tasks to sustain organizational operations, they may lack job satisfaction (Moorhead & Griffin, 2018). Research by Siswadi et al. (2024) and Salsabilla et al. (2022) demonstrates that workload influences job satisfaction, whereas studies by Jayasri and Annisa (2023); Manalu et al. (2022); and Janib et al. (2022) report no significant effect.

Job satisfaction reflects a positive attitude toward work, including feelings, behaviors, and recognition of accomplishments (Afandi, 2022). Satisfaction enhances performance and improves overall organizational quality. Conversely, dissatisfaction may prompt employees to leave, influencing turnover intention. Research by Trisnawati and Wiwoho (2024); Pranata and Fauzi (2024); Saron et al. (2022); and Maulidah et al. (2022) shows that work stress and workload affect turnover intention, mediated by job satisfaction, while Maharani and Tamara (2024) report no such mediation effect.

The primary objective of this research is to analyze the influence of work stress and workload on turnover intention with job satisfaction as a mediating variable among employees of the Bank Indonesia Purwokerto Representative Office. Specifically, this study aims to: (1) examine the effect of work stress on job satisfaction; (2) examine the effect of workload on job satisfaction; (3) examine the effect of work stress on turnover intention; (4) examine the effect of workload on turnover intention; (5) examine the effect of job satisfaction on turnover intention; and (6) examine the mediating role of job satisfaction in the relationships between work stress, workload, and turnover intention.

This research contributes in two ways. Academically, it enriches the human resource management literature by providing empirical evidence from the central banking sector and addressing a research gap in public sector organizational behavior studies. It advances theoretical understanding of turnover intention mechanisms, particularly the mediating role of job satisfaction. Practically, the study offers actionable insights for Bank Indonesia management to design evidence-based policies for managing work stress, balancing workloads, enhancing job satisfaction, and reducing turnover intention. These benefits extend to improved organizational stability, enhanced employee welfare, and sustained institutional capacity to maintain national financial system stability.

## **METHOD**

This study used a quantitative approach with a descriptive-purposeful design to systematically, factually, and accurately describe the influence of work stress and workload on turnover intention, with job satisfaction as a mediating variable. This approach was chosen

to identify relationships between the variables of interest and to reveal empirical facts occurring in the field.

The study was conducted at the Bank Indonesia Purwokerto Representative Office (KPw BI Purwokerto), a banking institution responsible for supporting monetary stability and financial system oversight in its work area. Data collection took place from January to May 2025. The research location was selected based on the turnover intention phenomenon observed at the BI Purwokerto Representative Office in recent years.

The study focused on several key aspects of human resource management, particularly:

- 1) Work stress experienced by employees in carrying out their duties.
- 2) Workload received by employees, including both the quantity and complexity of tasks.
- 3) Job satisfaction as an indicator of employees' psychological welfare.
- 4) Turnover intention, defined as employees' intention to leave the organization.
- 5) The mediating role of job satisfaction in the relationship between work stress, workload, and turnover intention.

The population consisted of all employees at the BI Purwokerto Representative Office, including permanent and contract staff, totaling 115 employees across five work units: the Statistics and Public Relations Data Unit (UDSK), Internal Management Unit (UMI), Implementation Unit for KI and Sharia MSMEs Development (UPUKIS), Implementation Unit for SP and PUR Policy (UIKSPPUR), and Implementation Unit for Rupiah Currency Management (UIPUR).

The sample was selected using purposive sampling, targeting employees with more than one year of service to ensure they had sufficient work experience to assess work stress, workload, job satisfaction, and turnover intention. Using Slovin's formula, the final sample consisted of 89 respondents.

Data were collected through a structured, closed-ended questionnaire, with items developed based on indicators derived from previous studies and literature. Responses were measured using a five-point Likert scale, indicating levels of agreement.

The study variables were operationalized as follows:

- 1) Work Stress: Assessed through psychological, physiological, and behavioral indicators reflecting perceived employee pressure.
- 2) Workload: Measured in terms of task quantity, time pressure, organizational regulations, leadership, organizational culture, work environment, and applicable norms.
- 3) Job Satisfaction: Assessed through factors such as work itself, supervision, leadership style, income, promotion opportunities, and position.
- 4) Turnover Intention: Measured through thoughts of leaving, seeking other employment, and desire to resign.

Primary data were obtained directly from respondents via questionnaires, supplemented by secondary data, including personnel records and internal reports on employee numbers, turnover rates, and annual organizational reports. During data collection, respondents were briefed on the study's purpose and assured of the confidentiality of their responses. They completed the questionnaires independently, without external pressure.

Data analysis was conducted in stages, using the following methods:

- 1) Descriptive Analysis: Provided general information on respondents' characteristics and data distribution for each variable.
- 2) Validity Test: Assessed the validity of questionnaire items using KMO and factor loading tests.
- 3) Reliability Test: Evaluated the consistency of the instrument using Cronbach's alpha.
- 4) F Test (Simultaneous): Determined the combined effect of independent variables on dependent variables.
- 5) t-Test (Partial): Assessed the effect of each independent variable on the dependent variable individually.
- 6) Coefficient of Determination ( $R^2$ ): Measured the model's explanatory power regarding variations in the dependent variable.

Sobel Test: Tested the significance of job satisfaction as a mediating variable between work stress, workload, and turnover intention.

The study was designed to provide practical solutions for human resource management at Bank Indonesia. By identifying the factors of work stress and workload that significantly influence job satisfaction and turnover intention, management could:

- 1) Develop fair and proportionate workload policies.
- 2) Implement stress management programs in the workplace.
- 3) Enhance employee welfare through job satisfaction initiatives.
- 4) Reduce turnover by improving work conditions based on research findings.

Thus, the study was expected to contribute both academically and practically, supporting sustainable human resource management and development at Bank Indonesia.

## **RESULTS AND DISCUSSION**

### **Profile of Study Respondents**

This study consists of 89 Bank Indonesia Purwokerto employees with diverse demographic characteristics that reflect population diversity. Based on demographic data, most respondents are male, comprising 57%, while female respondents account for 43%. Based on age, the most common age range falls between 30 and 40 years, indicating that most respondents are in their productive years. In terms of education, nearly all respondents hold a minimum educational background of a Bachelor's degree (S1), with some even holding a Master's degree. The work tenure of respondents is dominated by employees with 2 to 5 years of service at 48%, while the remainder have worked for more than 5 years.

### **Description of Study Variables**

This study focuses on measuring four main variables: work stress, workload, job satisfaction, and turnover intention. The following describes the results of the descriptive analysis for each variable:

- 1) Work Stress. Based on the results of the descriptive analysis, the average score of work stress falls in the moderate category, with a mean value of 3.52 (on a scale of 1–5). The psychological dimension shows the highest score, particularly on the indicator of excessive anxiety stemming from an insufficiently manageable workload. In the physiological dimension, some respondents report frequently experiencing physical fatigue, headaches, and sleep disturbances because of job pressures. Meanwhile, in the behavioral dimension, it was found that some employees have begun to exhibit procrastination behaviors and are experiencing a

decline in interpersonal relationships with their coworkers. These findings indicate the presence of genuine psychological pressure among employees because of additional non-routine tasks, such as involvement in an intensive change agent program.

- 2) **Workload.** Workload in this study encompasses the amount of work, level of difficulty, time demands, and working conditions. The analysis results show an average workload score of 3.68, indicating that most employees perceive their workload as sufficiently high. The time dimension of work is the highest-scoring contributor, with many employees reporting that they frequently work outside of normal working hours, including on weekends. In addition, an organizational culture that continuously demands innovation serves as an additional aggravating factor in employees' workloads.
- 3) **Job Satisfaction.** The average job satisfaction score stands at 3.40. The intrinsic work aspect received the highest score, indicating that most employees enjoy the nature of their core work at Bank Indonesia. However, the aspects of supervision and promotion opportunities received low scores. Some respondents expressed dissatisfaction with the limited involvement of supervisors in providing guidance, as well as uncertainty regarding long-term career development. The income aspect is relatively stable, with a moderate score.
- 4) **Turnover Intention.** Turnover intention is measured through several indicators, including thoughts of seeking new employment, the desire to transfer, and intention to resign. The average turnover intention score falls in the moderate-to-high category, with a value of 3.58. The most dominant indicator is the desire to seek new employment perceived as offering a better work-life balance. Some respondents are even actively seeking employment opportunities at other institutions.

### **Validity and Reliability Test**

All study instruments were declared valid, with Kaiser-Meyer-Olkin (KMO) values  $> 0.5$  and factor loadings  $> 0.4$ . Reliability tests show that all variables have Cronbach's Alpha values  $> 0.7$ , indicating very good instrument consistency.

### **F-Test Results (Simultaneous)**

Simultaneous testing shows that the variables of work stress, workload, and job satisfaction jointly exert a significant influence on turnover intention, with a significance value of  $< 0.05$ . This indicates that the research model can explain the variation in turnover intention well.

### **Partial t-Test Results**

Partial test results show:

- 1) Work stress has a significant negative effect on job satisfaction (p-value  $< 0.05$ ).
- 2) Workload has a significant negative effect on job satisfaction (p-value  $< 0.05$ ).
- 3) Work stress has a significant positive effect on turnover intention (p-value  $< 0.05$ ).
- 4) Workload has a significant positive effect on turnover intention (p-value  $< 0.05$ ).
- 5) Job satisfaction has a significant negative effect on turnover intention (p-value  $< 0.05$ ).

### **Coefficient of Determination**

The research model has an adjusted  $R^2$  of 0.62, meaning that 62% of the variation in turnover intention can be explained by work stress, workload, and job satisfaction. The remaining 38% is influenced by other factors not investigated in this study.

### **Mediation Test Results (Sobel Test)**

The results of the Sobel test prove that job satisfaction significantly mediates the relationship between work stress and workload on turnover intention ( $p$ -value  $< 0.05$ ). This means that the higher the levels of stress and workload, the lower the job satisfaction, which ultimately increases employees' intention to resign.

### **Discussion of Study Findings**

These findings confirm that the phenomenon of additional non-structural workload resulting from employees' roles in Bank Indonesia's organizational transformation program is the primary source of employee stress and job dissatisfaction. This situation is compounded by an imbalance between core work responsibilities and additional responsibilities, causing some employees to experience both psychological and physical stress. The absence of intensive supervisory support from superiors in guiding employees further reinforces the emergence of the desire to leave.

The results of this study also reinforce the findings of previous studies, such as those conducted by Trisnawati and Wiwoho (2024), Pranata and Fauzi (2024), and Maulidah et al. (2022), which state that workload and work stress are the primary predictors of turnover intention. Furthermore, this study confirms the significant mediating role of job satisfaction, supporting the findings of Anees et al. (2022) and Jamil et al. (2022).

Thus, this study confirms that organizational success in reducing turnover intention is largely determined by the ability to balance work demands with employee capacity, create a conducive work climate, and strengthen reward systems and career development. Excessive organizational transformation programs, while important, must be managed judiciously so as not to compromise the psychological well-being of employees.

### **Urgency of Research**

Turnover intention among Bank Indonesia Purwokerto Representative employees is a crucial issue given the vital role of this institution in maintaining national financial system stability. The high intensity of the organizational transformation program and the new work culture have prompted additional non-routine workloads, which in turn create psychological pressure for employees. If left unchecked, this phenomenon could potentially disrupt the internal stability of the organization, as the loss of skilled workers would hinder operational continuity and increase recruitment and retraining costs.

### **Causes of Turnover Intention**

The research results show that work stress and workload are the two main factors that significantly increase turnover intention. Work stress emerges as a response to the imbalance between work demands and individuals' capacity to cope with them. In accordance with the findings of Robbins and Judge (2018), when organizational demands exceed employees' adaptive capacity, psychological tension arises that impacts job satisfaction and organizational commitment. High workload, both in terms of quantity and complexity, worsens this condition. Confirmation from Budiasa (2021) and Mangkunegara (2022) further reinforces that the accumulation of additional tasks outside core responsibilities enlarges both the mental and physical burden on employees.

### **The Role of Job Satisfaction as a Mediating Variable**

Job satisfaction is proven to play a significant mediating role in the relationship between work stress, workload, and turnover intention. This finding is in line with the Value Theory proposed by Moorhead and Griffin (2018), wherein a mismatch between employees' expectations and current working conditions lowers job satisfaction. In the context of this study, although most employees appreciate the substance of their work, the added pressure from the change agent program, minimal intensive supervision from superiors, and career development uncertainty collectively contribute to an overall decline in job satisfaction.

### **Comparison with Previous Studies and Novelty**

This study successfully reinforces the findings of Trisnawati and Wiwoho (2024), Pranata and Fauzi (2024), and Saron et al. (2022), who highlight the influence of work stress and workload on turnover intention with job satisfaction as a mediating variable. However, this study has an additional strength (novelty) compared to previous studies by raising a unique context within a public organizational environment such as Bank Indonesia, which is amid undergoing a national-scale work culture transformation. A cultural transformation program such as the formation of change agents, which is fundamentally aimed at positive outcomes, has in practice imposed additional pressures that trigger new forms of work stress and workload for employees. This situation has not been widely explored in prior literature, the majority of which is based on private manufacturing companies or educational institutions.

### **Recommended Solutions**

To address this problem, the organization needs to undertake the following comprehensive steps:

- 1) **Adaptive Workload Management:** The realistic and proportional distribution of tasks between primary duties and additional responsibilities is key. Each work unit should be actively involved in determining the time and resource allocation for employees so they are not overwhelmed.
- 2) **Organizational Stress Management Program:** The development of internal programs to help employees manage work stress, such as coping mechanism training, counseling, mindfulness programs, and the provision of psychological recovery leave.
- 3) **Strengthening Supervisory Roles:** Increasing the role of direct supervisors in providing guidance, monitoring employee progress, and offering sustained psychosocial support.
- 4) **Transparent Career Policies:** Providing clarity on long-term career development pathways so that employees have realistic prospects for growth.
- 5) **Transformation Program Performance Evaluation:** Periodic evaluation of the effectiveness of the change agent program is necessary, particularly from the perspective of its impact on employees' workload balance.

### **Positive Impact If Solutions Are Implemented**

If the above solutions are implemented consistently, some of the positive impacts that can be achieved include:

- 1) Increased retention of high-achieving employees.
- 2) Reduced recruitment and retraining costs due to lower turnover.
- 3) An improved positive work climate that supports productivity.
- 4) Enhanced motivation and organizational commitment.

- 5) Maintained internal organizational stability, which is critically important for regulatory institutions such as Bank Indonesia.

### **Academic and Practical Contributions**

From an academic perspective, this study expands the scope of work stress management studies within the context of a government institution undergoing a massive organizational culture change. From a practical standpoint, this study provides a highly relevant issue map for Bank Indonesia's management in formulating more adaptive and sustainable strategic human resource management policies.

### **Initial Conclusions from the Discussion**

Overall, this study confirms that the additional workload arising from organizational culture transformation at Bank Indonesia Purwokerto has the potential to cause psychological pressure that reduces job satisfaction and triggers the intention to resign among employees. Inadequate management efforts will result in the loss of valuable human resources, given the strategic role of human capital in state regulatory institutions. Therefore, stress management and workload management based on organizational needs are required, while simultaneously considering employees' personal capacities, so that organizational transformation can proceed in a balanced manner without compromising human resource welfare.

## **CONCLUSION**

This study examined the influence of work stress and workload on turnover intention, with job satisfaction as a mediating variable, among employees at the Bank Indonesia Purwokerto Representative Office. Results indicated that both work stress and workload significantly reduced job satisfaction while directly increasing employees' intention to leave the organization. Job satisfaction was found to play a significant mediating role, strengthening the effect of stress and workload on turnover intention. The findings highlight that imbalanced work demands—both in quantity and complexity—combined with psychological pressure from organizational change programs, are key drivers of employee dissatisfaction and turnover intention. This research contributes to human resource management literature by providing evidence from a public-sector organization undergoing intensive cultural transformation. However, its scope was limited to a single representative office, limiting generalizability. Future research is recommended to expand the study to multiple public-sector organizations and consider additional moderating variables such as organizational commitment, social support, and work-life balance. Practically, the results provide guidance for management in designing adaptive workload strategies, enhancing supervisory support, and fostering a conducive work environment to sustain organizational transformation successfully.

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