

The Influence of Occupational Stress on Turnover Intention with Perceived Labor Market Condition as a Mediating Variable at PT IMB Yogyakarta

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Abstract

Purpose - This study aims to examine the influence of occupational stress on employees' turnover intention at PT IMB Yogyakarta, with perceived labor market condition as a mediating variable.

Design/methodology/approach - The approach used in this study is quantitative with a survey method. The research sample consisted of 94 employees at PT IMB Yogyakarta selected using a non probability sampling technique. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS software.

Originality - This study contributes to the understanding of how occupational stress impacts employees' intention to leave an organization, and how perceived labor market condition plays a role in mediating that relationship, especially within the high-pressure work culture context of a private company.

Findings and Discussion - The findings indicate that occupational stress has a positive and significant effect on turnover intention. However, perceived labor market condition also plays an important role by mediating the impact of stress. Employees who perceive that external job opportunities are limited may delay their resignation decisions even under stressful conditions.

Conclusion - These results suggest that reducing occupational stress and improving job satisfaction are essential to retaining employees. Additionally, understanding the dynamics of perceived labor market conditions can help companies develop better HR strategies in competitive environments.

Keywords - Occupational Stress, Turnover Intention, Perceived Labor Market Condition

Introduction

Employee turnover remains a pressing issue for modern organizations, especially as workplace conditions in developing countries such as Indonesia become increasingly volatile. In sectors like financial technology and digital lending, which are growing rapidly in Indonesia, employee retention becomes even more critical due to intense market competition, evolving job roles, and burnout from fast-paced operational demands.

In private financial service companies such as PT. Investasi Modal Bersatu (IMB) Yogyakarta, which manages digital loan applications, turnover intention among operational staff has become increasingly visible. Based on internal observations, the company has experienced frequent staff turnover, particularly among team agents and team leaders, which disrupts service continuity and increases recruitment costs. These dynamics are often driven by high occupational stress, stemming from tight performance targets, after-hours digital communication demands, and limited psychological support.

Recent studies have contextualized occupational stress through the lens of perceived exploitation at work. Bhat et al. (2023a) noted that when employees interpret demanding work environments as unfair or emotionally abusive, occupational stress more strongly contributes to turnover intention. This phenomenon resonates with the conditions at PT IMB, where frontline teams are subject to intense pressure and surveillance, potentially leading to perceived inequity and detachment.

Another influential factor is employees perceived labor market condition (PLMC)—their belief about the availability of better job opportunities. In urban employment hubs like Yogyakarta, many employees are aware of alternative opportunities in the growing fintech or customer service sectors, which amplifies their intention to leave when under stress. Bhat et al. (2023b) confirm that PLMC significantly mediates the stress–turnover link.

Additionally, as described by Sun et al. (2024), the blurring of work-life boundaries caused by after-hours digital demands increases emotional fatigue. In IMB's operational teams, the need to respond to system errors or loan escalations beyond regular hours reflects this digital overreach, compounding stress and triggering withdrawal tendencies.

Given these contextual realities, this study aims to examine the role of occupational stress in influencing turnover intention among employees of PT IMB Yogyakarta, with a particular focus on the mediating effect of perceived labor market condition. Specifically, this research investigates:

1. The direct impact of occupational stress on turnover intention.
2. The influence of occupational stress on perceived labor market condition.
3. The mediating role of PLMC in the stress–turnover relationship.

This study offers timely insight for companies facing rising resignation rates in digitally intensive environments. By understanding these stress mechanisms, companies like IMB can develop better retention strategies and reduce turnover through fairer leadership, flexible digital practices, and career pathing.

Literature Review

Occupational Stress

Occupational stress refers to the psychological and physiological strain experienced by individuals due to job-related pressures that exceed their ability to cope effectively. It emerges when there is an imbalance between job demands and an employee's control or resources to meet those demands. Huang et al. (2023) highlighted that exposure to abusive supervision

significantly intensifies occupational stress, ultimately leading to disengagement and deteriorating well-being. Similarly, Bhat et al. (2023a) emphasized that employees who perceive exploitation at work—such as being overworked without recognition—experience elevated stress levels, which over time contribute to withdrawal behaviors.

Sun et al. (2024) further elaborated how after-hours, technology-mediated work exacerbates stress, particularly through role conflict and emotional exhaustion. When employees are expected to remain responsive beyond working hours, it erodes work-life boundaries and intensifies psychological strain. In contexts where employee well-being is poorly managed, occupational stress becomes a chronic condition that undermines motivation and commitment.

Turnover Intention

Turnover intention is the conscious and deliberate desire of an employee to leave their organization. It is widely acknowledged as a strong predictor of actual turnover behavior. A growing body of research has established occupational stress as one of the most influential antecedents of turnover intention. Bhat et al. (2023a) found that the perception of unfair treatment or exploitation within the workplace directly increases employees' intention to quit. Stressful environments, especially those lacking emotional and structural support, push employees to evaluate alternatives and disengage psychologically.

Huang et al. (2023) reaffirmed that abusive and unsupportive work environments not only foster stress but also reduce job satisfaction, trust in leadership, and commitment—each of which is negatively correlated with turnover intention. This aligns with Sun et al. (2024), who found that continuous work demands outside normal hours deteriorate employee morale, leading to heightened intentions to leave.

Perceived Labor Market Condition (PLMC)

Perceived labor market condition refers to how employees subjectively assess the availability and attractiveness of alternative job opportunities. Bhat et al. (2023b) demonstrated that PLMC serves both as a mediator and moderator in the relationship between stress and turnover intention. When employees perceive favorable external labor markets, the threshold for tolerating internal stressors is reduced, making turnover a more attractive option.

Inversely, even highly stressed employees may choose to remain in their current roles if they believe the external job market is limited or unstable. This insight is particularly important for understanding turnover behavior in emerging economies, where actual labor market conditions may vary regionally but employee perceptions ultimately drive decision-making.

In this context, PLMC acts as a cognitive filter that translates internal dissatisfaction into external action. As shown in Bhat et al. (2023b), stressed employees with high PLMC are significantly more likely to act on their turnover intentions than those with low PLMC, even when stress levels are similar.

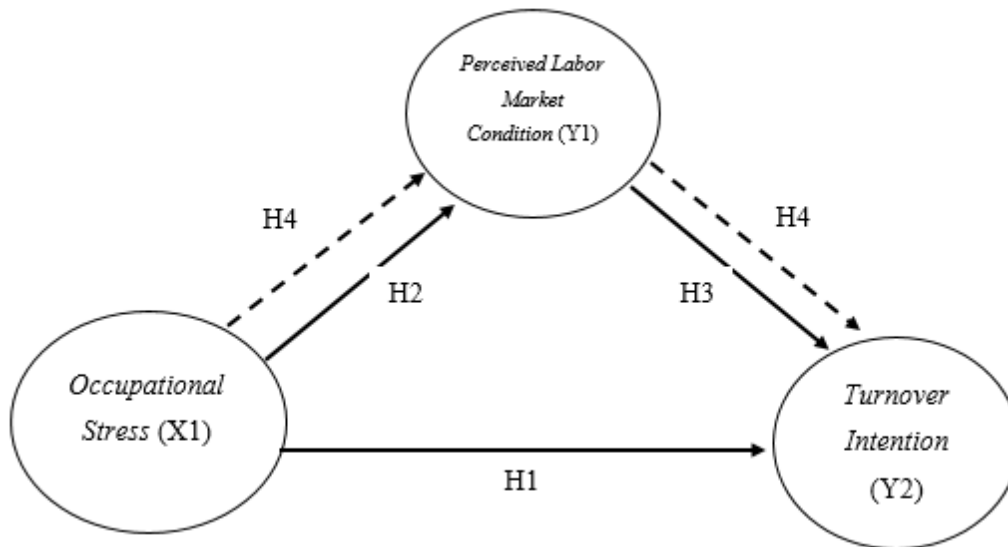


Figure 1. Research Framework

Methods, Data, and Analysis

Subject and Objects of Research

This study involved employees of PT. Investasi Modal Bersatu (IMB) in Yogyakarta, specifically those in the all bucket and all team leader units handling the cairin application division located at Jl. Sorosutan No. 48b, Umbulharjo, Yogyakarta. The total population was 94 employees, all of whom were selected using a census sampling method due to the limited population size and accessibility. The object of this study includes several psychological constructs: occupational stress, perceived labor market condition, and turnover intention, with an emphasis on analyzing how stress affects turnover intention both directly and indirectly through the mediating variable of labor market perception.

Population and Sample

According to Wiyono (2020), a population is a group of research subjects that serve as the basis for generalization. In this study, the population comprised all 94 employees of PT. IMB Yogyakarta in the relevant operational divisions. Given the manageable size of the population, the study employed non-probability sampling, specifically sensus (census method), meaning that the entire population was used as the research sample. This approach was chosen because it eliminates random selection and ensures that the sample accurately represents the whole population, thereby enhancing internal validity. No Slovin formula was required due to the full coverage of the population in the sampling.

Operational Definition of Variable

This study uses quantitative methods by examining certain groups or samples, collecting data through research instruments, analyzing data numerically, and testing established hypotheses. This study involves exploring various factors:

1. Dependent Variable: Turnover Intention (Y2)

2. Independent Variable: Occupational Stress (X1)

3. Mediating Variable: Perceived Labor Market Condition (Y1)

Types and Methods of Data Collection

The measurement instrument in this study uses a Likert scale, which is designed to determine the level of respondent agreement with the statements presented. This scale consists of five categories of answer choices, namely: Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS).

Data Types

This study uses primary data as the main source. Primary data is a type of data collected directly by researchers from primary sources through an independent data collection process. Primary data collection techniques that can be used include observation, interviews, focused discussions, and questionnaire distribution. Researchers use the questionnaire distribution method in this study as a primary data source. (Torano, 2023).

Data Collection Methods

The data collection process includes sending surveys online using Google Forms. Then the data is processed using SmartPLS 3. The scale used as the basis for measurement is the Likert scale. Hypothesis Test The inner model or structural model test aims to evaluate the extent to which independent variables affect dependent variables. The assessment of the feasibility of this model is carried out through the R-squared value as an indicator of goodness of fit. In addition, the test also considers the parameter coefficient value and the statistical significance of t to determine the strength and meaning of the relationship between the constructs studied.

Results

The respondents of this study consisted of 94 individuals, with 41 males and 53 females. In terms of age, 4 respondents were under 20 years old, 82 were between 20 and 30 years old, and 8 were over 30 years old. Regarding educational background, 27 respondents had completed senior high school (SMA/SMK), 1 held a diploma 1 (D1), 5 held a diploma 3 (D3), 56 held a bachelor's degree (S1), and 5 held a master's degree (S2). The respondents' work experience varied, with 9 having worked for less than 3 months, 23 for more than 3 months, 52 for 1–3 years, and 10 for more than 3 years. All participants were employees of PT Investasi Modal Bersatu (IMB), specifically in the all bucket and all team leader units of the cash loan application division. The inferential analysis in this study employed Partial Least Squares (PLS), a variance-based Structural Equation Modeling (SEM) technique, using SmartPLS version 3. Structural models processed through the software are presented in the next figure.

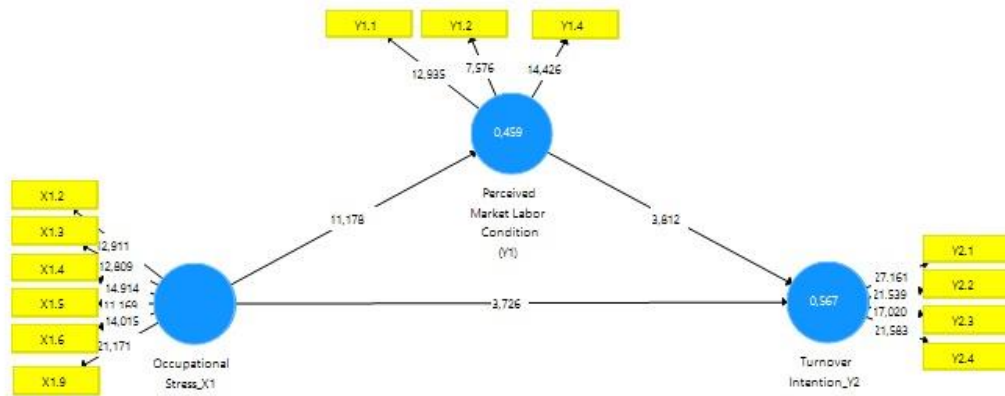


Figure 2. Structural Model

Covergent Validity Test Result

Table 1.1 Covergent Validity Test

	Occupationa l Stress_X1	Perceived Market Labor Condition (Y1)	Turnover Intention_ Y2
X1.1	0,463		
X1.2	0,773		
X1.3	0,743		
X1.4	0,714		
X1.5	0,726		
X1.6	0,753		
X1.7	0,559		
X1.8	0,652		
X1.9	0,783		
Y1.1		0,750	
Y1.2		0,716	
Y1.3		0,691	
Y1.4		0,776	
Y2.1			0,865
Y2.2			0,825
Y2.3			0,809
Y2.4			0,844

The results of the convergent validity test for the research instrument provide insights into how well the items used reflect the intended latent constructs. For the Occupational Stress (X1) variable, most indicators (X1.2, X1.3, X1.4, X1.5, X1.6, X1.8, and X1.9) demonstrated strong capability in capturing the dimensions of job-related stress, as evidenced by satisfactory factor loading values. However, items X1.1 and X1.7 appeared less effective in measuring this construct, indicated by relatively low loading values. These items may require further review or refinement to enhance their validity.

In contrast, the measurement of Perceived Labor Market Condition (Y1) showed strong internal consistency. All four indicators (Y1.1, Y1.2, Y1.3, and Y1.4) effectively captured individuals' perceptions of the labor market condition, with high factor loadings approaching the ideal standard. Similarly, the Turnover Intention (Y2) variable also demonstrated excellent convergent validity. All indicators (Y2.1, Y2.2, Y2.3, and Y2.4) strongly reflected the construct of turnover intention, supported by exceptionally high loading values. Overall, despite some minor weaknesses in two Occupational Stress items, the instrument exhibited strong convergent validity, particularly for the constructs of Perceived Labor Market Condition and Turnover Intention.

Discriminant Validity Test Result

Table 1.2 Discriminant Validity Test Result

	Occupational Stress_X1	Perceived Market Labor Condition (Y1)	Turnover Intention_Y2
X1.1	0,463	0,349	0,387
X1.2	0,773	0,469	0,486
X1.3	0,743	0,471	0,522
X1.4	0,714	0,451	0,544
X1.5	0,726	0,578	0,467
X1.6	0,753	0,510	0,616
X1.7	0,559	0,312	0,243
X1.8	0,652	0,553	0,400
X1.9	0,783	0,631	0,549
Y1.1	0,496	0,750	0,640
Y1.2	0,560	0,716	0,483
Y1.3	0,450	0,691	0,364
Y1.4	0,568	0,776	0,446
Y2.1	0,546	0,509	0,865
Y2.2	0,627	0,562	0,825
Y2.3	0,539	0,528	0,809
Y2.4	0,596	0,632	0,844

The results of the discriminant validity test indicate that the research instrument possesses a strong ability to distinguish between the latent constructs being measured. Specifically, for the Occupational Stress (X1) construct, each indicator (X1.1 through X1.9) demonstrated a higher correlation—or loading—on its intended construct compared to its correlation with Perceived Labor Market Condition (Y1) and Turnover Intention (Y2). This confirms that the items designed to measure occupational stress uniquely capture that specific concept and do not overlap with other variables.

Similarly, for the Perceived Labor Market Condition (Y1) construct, all indicators (Y1.1 through Y1.4) were shown to explain more variance within

Y1 than in Occupational Stress (X1) or Turnover Intention (Y2). This suggests that these items effectively measure individuals' perceptions of external labor market conditions without conflating with other constructs in the model. Lastly, the discriminant validity results for the Turnover Intention (Y2) construct were highly satisfactory. Each indicator (Y2.1 through Y2.4) displayed significantly higher factor loadings on the Turnover Intention construct itself than on either Occupational Stress or Perceived Labor Market Condition. This confirms that the indicators specifically and accurately measure turnover intention without misrepresenting other conceptual domains.

Overall, the findings from the discriminant validity test indicate that each construct in this study's model is conceptually distinct and well-defined, and can be independently measured by the designated items. These results strengthen the evidence for the validity of the measurement instrument employed in this research.

Reliability Test Results

Table 1.3 Reliability Test Results

	Composite Reliability
Perceived Market Labor Condition (Y1)	0,814
Occupational Stress_X1	0,898
Turnover Intention_Y2	0,902

The reliability test results using Composite Reliability (CR) provide strong evidence of the internal consistency of the measurement instruments used in this study. For the Perceived Labor Market Condition (Y1) variable, the CR value of 0.814 indicates that the measurement instrument is highly reliable in capturing individuals' perceptions of external labor market conditions. This suggests that the items used to measure Y1 consistently reflect the same underlying construct.

Furthermore, Occupational Stress (X1) demonstrated an even higher level of reliability, with a CR value of 0.898. This value confirms that the items designed to measure job-related stress are cohesive and dependable, effectively representing the stress experienced by individuals. The highest level of reliability was observed in the Turnover Intention (Y2) variable, with a CR value of 0.902. This exceptionally high value indicates that the indicators used to assess employees' intention to leave their jobs are highly consistent and trustworthy in providing an accurate representation of this intention.

Overall, the findings from the reliability test demonstrate that all latent constructs in this study—Perceived Labor Market Condition, Occupational Stress, and Turnover Intention—exhibit excellent internal consistency. These results enhance confidence in the quality and reliability of the collected data, providing a solid foundation for further statistical analysis in this research.

Model Fit Evaluation

Table 1.4 Model Fit Evaluation

Fit summary	Cut off	Estimation	Explanation
SRMR	Less than 0.10	0,089	Good
d_ULS	Output confidence interval (CI) is greater than Original_Sample(OS)	CI 0,753 > 0,715 OS	Good
d_G	Output confidence interval (CI) is greater than Original Sample (OS)	CI 0,388 > 0,341 OS	Good
Chi-Square	X2 statistic < X2 table	116.511 < 175,365	Good
NFI	Approaching 1	0,741	Good
rms Theta	<0,12	0,210	Bad

The evaluation of model fit in this analysis indicates that the hypothesized structural model aligns well with the observed data, although one indicator warrants closer attention. Based on several key fit indices, the model demonstrates a strong overall fit. The Standardized Root Mean Square Residual (SRMR) value of 0.089, which falls below the threshold of 0.10, suggests a minimal difference between the observed and predicted covariance matrices, indicating a good model fit. Similarly, the d_ULS and d_G indices also show positive results, with the confidence intervals of the bootstrapped outputs exceeding those of the original sample, collectively confirming the model's ability to replicate the covariance structure of the data.

Furthermore, the Chi-Square value (116.511), which is lower than the critical Chi-Square value from the table (175.385), supports the conclusion that the model fits the data statistically, with no significant discrepancies identified. The Normed Fit Index (NFI) of 0.741, while not reaching the ideal benchmark of 0.90, is still considered acceptable in broader analytical contexts, indicating a reasonable improvement in fit compared to the null model.

However, the only index requiring attention is the rms Theta, which recorded a value of 0.210. This exceeds the recommended threshold (<0.12), suggesting the presence of residual correlations that may not be adequately accounted for by the model. While most fit indices support the overall model adequacy, the elevated rms Theta value may imply room for further refinement in the model's structure or inter-item relationships to improve clarity and reduce unexplained variance. In summary, the model can be considered to have a good overall fit, with a cautionary note regarding potential enhancements related to rms Theta.

Hypothesis Testing Results

Table 1.5 Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Market Labor Condition (Y1) -> Turnover Intention_Y2	0,405	0,411	0,106	3,812	0,000
Occupational Stress_X1 -> Perceived Market Labor Condition (Y1)	0,677	0,679	0,061	11,178	0,000
Occupational Stress_X1 -> Turnover Intention_Y2	0,417	0,416	0,112	3,726	0,000

Hypothesis		Sign	Parameter coefficients (original sample)	T statistik	P value	Status
H1	Occupational Stress berpengaruh positif terhadap Turnover Intention.	(+)	0,417	3,726	0,000	Valid
H2	Occupational Stress berpengaruh positif terhadap Perceived Labor Market Condition.	(+)	0,677	11,178	0,000	Valid
H3	Perceived Labor Market Condition berpengaruh positif terhadap Turnover Intention.	(+)	0,405	3,812	0,000	Valid

Hypothesis		Sign	Parameter coefficients (original sample)	T statistik	P value	Status
H4	Perceived Labor Market Condition memediasi pengaruh Occupational Stress terhadap Turnover Intention.	(+)	0,274	3,612	0,000	Valid

The results of hypothesis testing in this study consistently support all proposed propositions, indicating the presence of significant relationships among the variables examined. Firstly, it was found that Occupational Stress has a positive and significant influence on Turnover Intention. This suggests that the higher the level of stress experienced by employees in their jobs, the greater their tendency to develop an intention to leave the organization. Furthermore, occupational stress was also shown to have a positive and significant effect on Perceived Labor Market Condition. This is a noteworthy finding, as it indicates that when employees feel stressed at work, they are more likely to view the external labor market as favorable or more accessible—potentially as a means of escaping their current job-related pressures.

In addition, Perceived Labor Market Condition itself was found to have a positive and significant effect on Turnover Intention. This confirms that employees who perceive better job opportunities outside their organization are more likely to develop intentions to leave. Most importantly, the study also confirmed that Perceived Labor Market Condition significantly mediates the relationship between Occupational Stress and Turnover Intention. This implies that occupational stress not only directly influences an employee's intention to leave but also does so indirectly through changes in how they perceive the labor market. When stressed, employees become more attuned to—or more inclined to seek—external opportunities, and these positive perceptions of external prospects further strengthen their desire to exit. Therefore, effective stress management is not only essential for employee well-being but also plays a critical role in talent retention. It is important to consider how perceptions of the labor market may serve as a psychological bridge between stress and the desire to leave the organization.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Occupational Stress_X1 -> Perceived Market Labor Condition (Y1) -> Turnover Intention_Y2	0,274	0,278	0,076	3,612	0,000

The results show that Occupational Stress (X1) has a positive and significant indirect effect on Turnover Intention (Y2) through the mediating variable Perceived Labor Market Condition (Y1). This is evidenced by the P-value of 0.000, which is lower than the significance threshold of 0.05, indicating that the hypothesis is accepted. Additionally, the T-statistic value of 3.812 exceeds the critical value of 1.96, further confirming the statistical significance of the indirect relationship. The path coefficient (Original Sample) is 0.274, indicating a moderate and meaningful positive effect. The Sample Mean (M) is 0.278 with a Standard Deviation (STDEV) of 0.076. These results suggest that employees who experience higher levels of occupational stress tend to perceive the external labor market more positively, which in turn increases their intention to leave the organization. Thus, Perceived Labor Market Condition acts as a significant mediator in the relationship between Occupational Stress and Turnover Intention.

Discussion

Occupational stress has a significant impact on turnover intention (p -value = 0.000 < 0.05), in line with numerous previous studies. This research confirms that higher levels of job-related stress significantly increase employees' desire to leave their organizations. This finding aligns with Bhat et al. (2023a), who emphasized that employees experiencing stress—particularly due to perceived exploitation or unfair treatment—are more likely to consider exiting their workplace. Similarly, Huang et al. (2023) supported the notion that abusive supervision and emotionally unsupportive environments strongly intensify psychological strain, ultimately reducing employee commitment and satisfaction.

This study also found that occupational stress significantly influences perceived labor market condition, suggesting that when employees experience high levels of stress, they tend to view external job opportunities as more attractive or accessible. This is consistent with the findings of Bhat et al. (2023b), who noted that stressed employees are more likely to scan the job market and evaluate external alternatives, which may serve as an escape mechanism from their current work pressures.

Furthermore, perceived labor market condition was shown to have a significant positive effect on turnover intention, reaffirming that employees who perceive better opportunities outside their organization are more inclined to leave. This supports theoretical perspectives on job mobility, where perceived market favorability plays a central role in employee decision-making (McClelland, 1987; March & Simon, 1958).

Most notably, this study confirmed that perceived labor market condition serves as a significant mediating variable between occupational stress and turnover intention. This suggests that stress not only has a direct effect on employees' desire to resign, but also an indirect influence via enhanced awareness or evaluation of the external labor environment. In other words, when employees feel stressed, they are more likely to seek out or become receptive to alternative job prospects, and this perception further reinforces their intention to leave.

These findings support and extend existing literature by emphasizing the importance of labor market perception as a cognitive bridge in the stress-turnover pathway. The absence of such mediating perspectives in prior studies may be attributed to contextual factors such as regional employment rates, cultural interpretations of loyalty and job switching, or industry-specific norms. Future research that integrates moderators such as job availability, economic climate, or organizational support may further enrich the theoretical framework and provide more nuanced insights.

In conclusion, this study contributes meaningfully to the understanding of how occupational stress influences employee turnover intention, both directly and indirectly. It encourages organizations to not only address internal stressors but also recognize how external labor market dynamics shape employees' intentions. These insights challenge traditional assumptions and open new directions for research into the psychological and contextual factors underlying voluntary employee turnover.

Conclusion

Occupational stress has a significant and positive impact on turnover intention, especially when employees perceive the external labor market as favorable. This study confirms that stress in the workplace not only directly increases employees' intention to leave but also indirectly strengthens that intention through the perception of external opportunities. When employees feel overwhelmed or unsupported in their current roles, they become more aware of and attracted to potential alternatives outside the organization. Perceived labor market condition serves as a critical mediating variable, bridging the psychological impact of stress with the cognitive evaluation of external job prospects. This underscores the importance of understanding how both internal work pressures and external labor market perceptions contribute to turnover intention. Organizations seeking to retain talent must therefore address both sources of influence simultaneously—by reducing internal stressors and enhancing the perception of internal opportunities.

Limitation

This study is not without limitations. First, the data were collected from a specific organizational context (PT IMB Yogyakarta), which may limit the generalizability of the findings to other industries or regions. Second, although perceived labor market condition was shown to be a significant mediator, other possible moderating variables—such as organizational support, job satisfaction, or leadership style—were not examined and may influence the strength of these relationships. Additionally, the use of self-

reported data through questionnaires may introduce response bias, and the cross-sectional design limits the ability to draw causal inferences. Future research is recommended to employ longitudinal methods and expand the model to include other psychological and contextual factors. Exploring variations across different organizational settings and economic conditions could also enrich the understanding of how occupational stress leads to turnover intention.

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