Original Article

Work Stress Mediates the Effect of Workload Against Employee Turnover Intention at BRI Kuta Branch Office

Muhammad Said Al Hadi[1], Ida Bagus Ketut Surya[2]

[1, 2]*Faculty of Economics and Business, Universitas Udayana, Bali, Indonesia*

Abstract - The ability of a company to achieve its goals relies heavily on its workforce, which plays a vital role. Managing human resources effectively ensures they contribute positively to the company's progress. A common occurrence in companies is when a high employee turnover is associated with the company's good performance. This research aims to investigate the role of work stress as a mediator between workload and employees' intention to leave the banking industry, specifically focusing on the employees of BRI Branch Office banking marketing in Kuta. A non-probability sampling technique was used, and participants completed a closed questionnaire. The analysis included 116 marketing workers using the Partial Least Square (PLS) approach within the Structural Equation Model (SEM). The study's results revealed that workload and work stress significantly and positively influenced turnover intention among employees. The workload was found to have a positive and significant effect on work stress. Furthermore, work stress partially mediated the relationship between workload and turnover intention. These findings have important implications for the BRI Kuta Branch Office, as they suggest prioritizing workload management, addressing work stress, and tackling employee turnover intention. By focusing on these factors, the company can enhance its sustainability and strive for improved productivity.

Keywords - Human resources, Workload, Work stress, Turnover intention.

1. Introduction

The involvement of human resources is vital in determining whether a company succeeds or fails in achieving its goals (Riani & Putra, 2017). Besides, human resources can be considered as the actor supporting the company's goals achievement. The existence of human resources needs to be managed properly to gain positive goals for the company's progress. The phenomenon that exists and frequently occurs in the company is when the good performance built by the company is ruined, even worse, either directly or indirectly. It is usually caused by various complexities of the employees' behavior resulting in employee resignation or turnover (Hermawan, 2020).

Turnover intention refers to employees' desire to leave their current workplace voluntarily and seek employment elsewhere (Riani and Putra, 2017). The present issue of a high rate of turnover had become a significant concern for numerous companies, leading to frustration when employees, who were successfully hired, opt to work for other organizations (Kristin et al., 2022). Turnover is considered a compelling and significant topic within the banking industry.

Table 1. Data of the Employees at Resign Office of BRI Kuta for the 2021-2022 Period

Work Unit Supervision	Number of Outgoing Workers (Person)		TOTAL
	THE YEAR 2021	THE YEAR 2022	
Kanca Kuta	1	2	3
Kcp Marlboro	1		1
KCP Nusa Dua		1	1
KK Bandara *MC*		1	1
Unit Jimbaran		1	1
Unit Pamogan		3	3
Unit Seminyak		1	1
Unit Taman Griya		1	1
Total	**2**	**10**	**12**

Source: HRD BRI Kuta Branch Office, 2022

Tab1e shows that in 2022 the number of workers resigning at the BRI Kuta Branch Office increased. Increased work stress and workload are the factors causing the high employee turnover at BRI Kuta Branch Office. The workload has increased the macroeconomic conditions that have yet to recover. Based on the employee's desire to resign or leave their marketing position.

The high workloads can disserve both the employees and organizations because if the workload given is too high. In contrast, if the employees are unable to meet work demands, the company will need extra time so the employees can complete their work (Kristin et al., 2022). The workload can positively and significantly affect the turnover intention behavior of the employees (Nainggolan and Gunawan, 2021).

According to Muslim's research conducted in 2002, excessive workload leads to employees feeling pressured and overwhelmed by the demands they need to fulfill. Consequently, if they are unable to complete their assigned tasks, it causes anxiety and unease among employees. Thus, it can be concluded that a heavy workload is one of the contributing factors to increased turnover intention among employees in a company. However, Ihsan et al. (2018), Dahlan et al. (2022), and different studies, including those conducted by Wibowo et al. (2021), have presented varying conclusions regarding the influence of workload on turnover intention. Some studies suggest that workload does not significantly impact turnover intention. These findings suggest that the level of employees' turnover intention may not necessarily correspond to whether the workload is high or low.

Several studies have examined the association between turnover intention and work stress, including research conducted by Ihsan et al. (2018), Askiyanto et al. (2018), Junaidi et al. (2020), Wulansari et al. (2022), and Jamil et al. (2022). These studies consistently indicate a significant positive relationship between work stress and employee turnover intention. Higher levels of work stress are associated with a greater intention to leave the organization, while lower levels of work stress are associated with a lower intention to leave. On the other hand, previous research has produced varying results regarding the impact of workload and work stress on turnover intention. As a result, it becomes necessary to introduce a mediating variable to fill the gap and offer a more comprehensive explanation of the relationship between the independent variables and the dependent variable.

Moreover, based on the phenomenon of the problem of high levels of employee turnover intention at the BRI Kuta Branch Office, the existence of workload and work stress problems and inconsistent results of previous research were found to generate the necessity to conduct re-examination concerning work stress to mediate the influence of workload towards turnover intention.

2. Research Hypothesis and Conceptual Framework

2.1. Research Hypothesis

Stress is like two sides of a coin which has a good side and a wrong side. The pressure that gives a positive impact can be called eustress, and pressure that gives a negative effect is called distress. When people experience eustress (good stress), their performance and health will increase. Otherwise, if people experience distress (bad stress), their performance and health will decrease, and there will be a disruption of relationships with others (Gaol, 2016).

Turnover intention among employees refers to the inclination or level of attitude where an employee contemplates the possibility of voluntarily departing an organization or resigning from their position (Momen, 2016). According to Mobley et al. (1978), the desire to switch jobs reflects the employees' tendency or intention to willingly cease working for their current company and transition to another workplace of their preference that they believe aligns better with their style.

Employee turnover intention is influenced by multiple factors. One aspect that characterizes this intention is employee behavior, including absenteeism, lack of motivation, willingness to break work rules, desire to challenge or protest against superiors, and a solid commitment to resolving all problems and fulfilling their job responsibilities, which deviate significantly from the norm (Abid and Butt, 2017). Therefore, this study will adopt indicators that Mobley et al. (1978) proposed.

Workload refers to the number of tasks and responsibilities that a particular position or department within an organization must handle. It is determined by both the volume of work and the expected timeframe for completion (Soleman, 2011). Workload represents the amount of sweat produced or documented by employees, indicating the volume of tasks carried out by individuals in a specific division (Moekijat, 2004). Employee workload can be classified into three categories: standard workload, workload exceeding capacity, and workload below capacity.

Work stress is defined as a physical response and dangerous emotions emerge when job requirements do not match the ability, response, or workers' needs (Amiruddin, 2019). Stress is not only viewed by the employees' condition in facing the work environment, but work stress is also a pressure feeling experienced by the employees when carrying on their job (Henimaftuloh, 2019). Work stress can occur due to excessive workload, so the time given is

insufficient. Hence, work stress is the pressure caused by conditions or restrictions in work which can affect people's emotions and minds.

Work stress can occur if someone experiences emotional pressure caused by some factors in work like burdensome work demands, pressing or exceeding someone's ability which can cause the performance of the employees to decrease, and it can also affect the emotional level of someone's mind (Nurul et al., 2021). This research will use an indicator of Xiang Wu et al. (2018). The selection of indicators has already been modified according to the research subject. Hence, the suitable indicators for understanding employee turnover intention encompass various aspects such as the nature of the job, role management, interpersonal relationships, organizational culture, and opportunities for career advancement.

2.2. Conceptual Framework
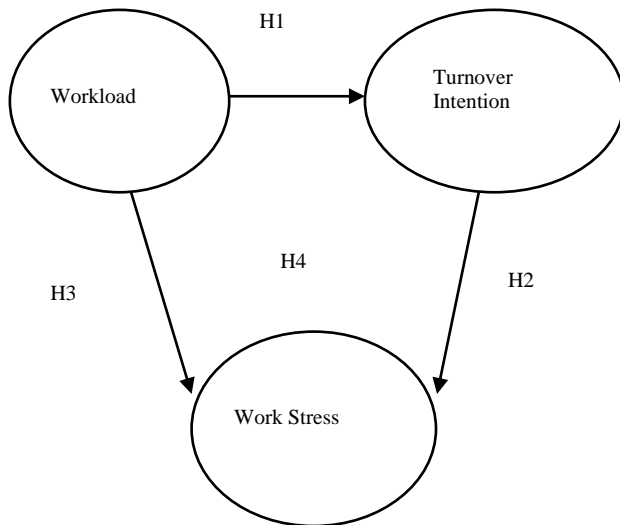
3. Research Methodology

The study employed quantitative data analysis through an associative approach. The participants of the study were the employees working at BRI Kuta Branch Office. Additionally, a non-probability sampling method was utilized, which means that only some elements or members of the population had an equal chance of being selected as a sample (Rahyuda, 2016). To collect data, an online questionnaire was employed using Google Forms. The questionnaire utilized a Likert scale to assess individuals' attitudes, opinions, and perceptions regarding social phenomena. Furthermore, the questionnaires were distributed to a total of 116 employees within the Marketing Division of the BRI Kuta Branch Office.

Table 2. Questionnaire Distribution

No	Information	Amount of Respondents	Percentage (100)
1	Distributed Questionnaire	116	100
2	Questionnaires that do not meet the criteria	0	0
3	The questionnaire which can be used for research	116	100

Source: Data Primer (2023)

For this study, the inferential data analysis technique utilized was Structural Equation Modeling (SEM) with the application of Partial Least Squares (PLS). Data management of this research used SmartPLS 3.0 version. In addition, SEM-PLS analysis was used because this analysis can test a hypothesis and produce a feasible model as a general method to ensure a path model which uses a latent construct with multiple indicators (Ghozali, 2014).

4. Results and Discussion
4.1. Distribution of Research Questionnaires

The research questionnaires were administered to a total of 116 employees working in the marketing division. The respondents' characteristics, including gender, age, highest level of education, and length of employment, were taken into account and are presented in the table below, providing detailed information about the respondents.

Based on sex, 61 employees are male (52.6 percent), and 55 respondents are female (47 percent). Then, based on age, respondents with age less than 23 years are 2 people (1.7 percent), 22-33 years are 36 people (31.1 percent), and 34-44 years are 60 people (51.7 percent). Meanwhile, based on the last education, the majority of the respondents of the marketing team of BRI Kuta Branch Office are bachelors. There are 109 people (94 percent), and 7 people (6 percent) are postgraduate. The last, based on the length of work, there are 9 respondents (7.8 percent) who work less than 5 years, 47 respondents (40.5 percent) work for 5-10 years, 35 respondents (30.2 percent) work for 11-15 years, and there are 25 respondents (21.5 percent) who work more than 15 years.

The findings from the validity test, as displayed in Table 4, indicate that all the research instruments employed to assess work stress, workload, and turnover intention exhibit correlation coefficients higher than 0.361 when compared to the total score of all statement items. This implies that the questionnaire items within the research instruments are valid and suitable for utilization as research tools.

Table 3. Characteristics of Respondent

No	Characteristic of Respondent	Total (People)	Percentage (%)
1	**Based on Sex**		
	Male	61	52.6
	Female	55	47.4
	Total	116	100
2	**Based on Age (Year)**		
	<23	2	1.7
	23-33	36	31.1
	34-44	60	51.7
	45-55	18	15.5
	Total	116	100
3	**Based on Last Education**		
	High School	0	0
	Bachelor	109	94
	Postgraduate	7	6
	Total	116	100
4	**Based on Length of Work (Year)**		
	<5	9	7.8
	5-10	47	40.5
	11-15	35	30.2
	>15	25	21.5
	Total	116	100

Source: Data Primer (2023)

4.2. Testing Result of Research Instrument

Table 4. Results of Validity Test Recapitulation

Variables	Indicators	Correlation Coefficient	Correlation of Limit	Information
Workload (X)	X1	0.864	0.361	VALID
	X2	0.788	0.361	VALID
	X3	0.884	0.361	VALID
Work Stress (Y1)	Y1.1	0.910	0.361	VALID
	Y1.2	0.824	0.361	VALID
	Y1.3	0.593	0.361	VALID
	Y1.4	0.843	0.361	VALID
	Y1.5	0.733	0.361	VALID
	Y1.6	0.797	0.361	VALID
Turnover Intention (Y2)	Y2.1	0.924	0.361	VALID
	Y2.2	0.883	0.361	VALID
	Y2.3	0.870	0.361	VALID

Sources: Processed Data, (2023)

4.3. Evaluation Results of Measurement Model (Outer Model)

The evaluation of the measurement model in the outer model entails examining the indicators' convergent validity and discriminant validity, along with assessing the composite reliability of the complete set of indicators. Figure 1 below is the evaluation result of the measurement model used in this research.

Table 5 below displays the testing outcome of convergent validity. This can be observed by examining the correlation between the scores of each indicator and the scores of their corresponding variables. An individual indicator is considered reliable if its correlation exceeds 0.70.

Referring to Table 5, it is evident that all the values of the outer loading variable exceed 0.50. Thus, it can be concluded that the data in this study are reliable. This implies a strong correlation between the reflective indicator and its latent variable. In the subsequent section, the discriminant validity of the outer model is assessed through the cross-loading criteria. This entails examining the cross-loading values of each indicator with its corresponding latent variable. The results of the discriminant validity test using cross-loading are presented in Table 6 for reference.

Table 5. Validity Trial Results

Variables	Workload (X)	Work Stress (Y2)	*Turnover Intention* (Y2)
X1	0.875		
X2	0.858		
X3	0.884		
Y1.1		0.835	
Y1.2		0.818	
Y1.3		0.744	
Y1.4		0.874	
Y1.5		0.801	
Y1.6		0.776	
Y2.1			0.908
Y2.2			0.931
Y2.3			0.897

Source: Processed Primary Data (2023)

Table 6. Validity Trial Results of Discriminant Validity Using Cross Loading Validity Test

| Indicators	Workload (X)	Work Stress (Y1)	*Turnover Intention* (Y2)
X1	0.875	0.663	0.590
X2	0.858	0.520	0.544
X3	0.884	0.568	0.565
Y1.1	0.595	0.835	0.653
Y1.2	0.515	0.818	0.657
Y1.3	0.587	0.744	0.580
Y1.4	0.574	0.874	0.666
Y1.5	0.583	0.801	0.648
Y1.6	0.601	0.776	0.652
Y2.1	0.590	0.744	0.908
Y2.2	0.652	0.751	0.931
Y2.3	0.527	0.624	0.897

Source: Processed Data (2023)
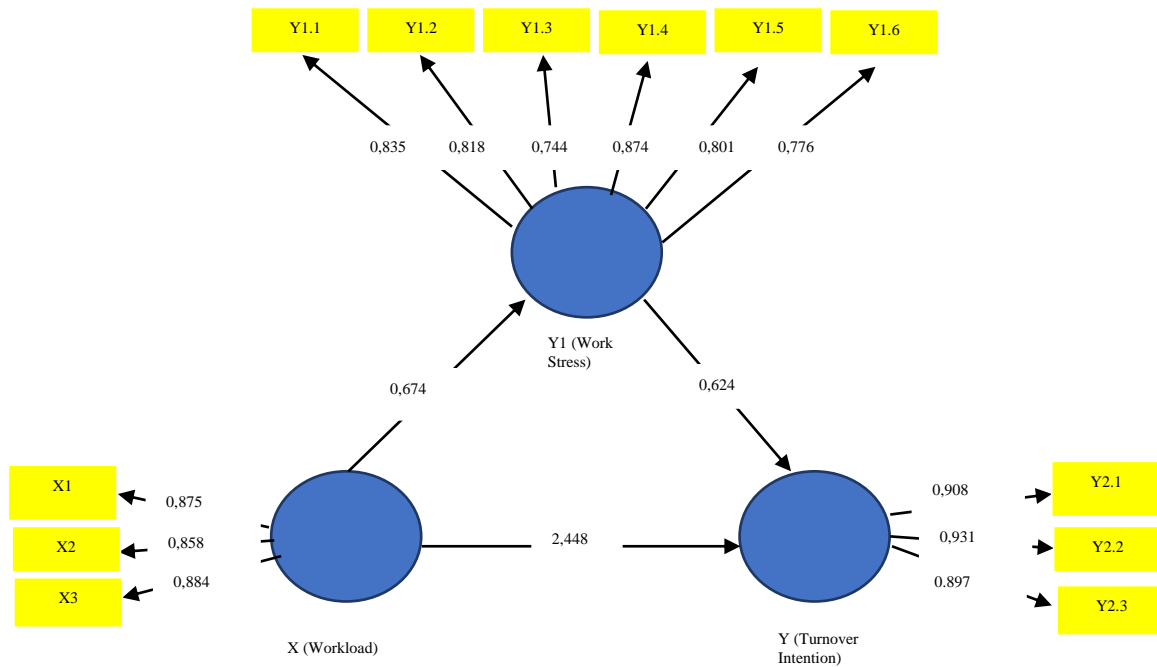
Source: Processed Primary Data (2023)

Based on the findings presented in Table 6, it is apparent that all indicators demonstrate cross-loading values exceeding 0.50 for their respective variables. This indicates that the data used in the study are reliable, and the latent variables effectively serve as reliable indicators for the model.

4.4. Evaluation Results of Measurement Model (Inner Model)

The evaluation of the inner model involves assessing the goodness of fit through the examination of the R-square value. In the PLS model, the R-square predictive relevance is used to gauge the explanatory power of the model variables. The path diagram of the structural model, depicted in Figure 2 above, represents the inner model in question.
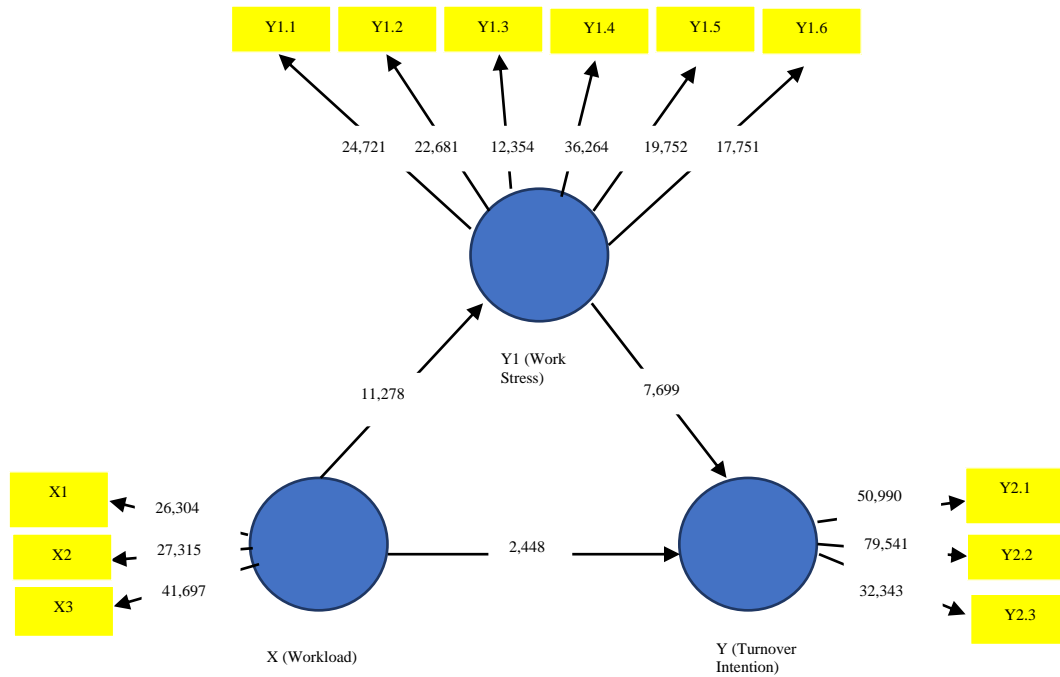
Source: Processed Primary Data (2023)

The evaluation of the inner model involves analyzing the R-square value, which measures the model's goodness of fit. This value enables us to determine the percentage of the influence of the exogenous variables on the endogenous variables.

Table 7. Test Result of R-Square

Variables	R-Square	R-Square Adjusted
Work Stress (Y1)	0.454	0.449
Turnover Intention (Y2)	0.635	0.629

Sources: Processed Data (2023)

Evaluation can also be carried out by observing the f2 value or effect size/ f-square.

Table 8. Test Results of F-Square

Variables	Workload (X)	Work Stress (Y1)	*Turnover Intention* (Y2)
Workload (X)		0.831	0.079
Work Stress (Y1)			0.584
Turnover Intention **(Y2)**			

Sources: Processed Data (2023)

4.5. Hypothesis Test Results

Hypothesis test having a direct effect with Partial Least Square (PLS) will generate five hypotheses. The objective of the hypothesis test was to determine the significance of the impact of the independent variable on the dependent variable. The t-test was utilized as the statistical test to assess this hypothesis. An alternative view is approved if the p-value $< \alpha$ 5%. Table 9 shows the direct effect of bootstrapping from PLS analysis.

Table 9. Test Results of Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X (Workload) -> Y1 (Work Stress)	0.674	0.675	0.060	11.278	0.000
X (Workload) -> Y2 (*Turnover Intention*)	0.230	0.216	0.094	2.448	0.015
Y1 (Work Stress) -> Y2 (*Turnover Intention*)	0.624	0.635	0.081	7.699	0.000

Source: Processed Primary Data (2023)

The p-value for assessing the impact of workload on work stress is 0.000, below the significance level of 0.05. These findings highlight that workload significantly and positively impacts work stress. Similarly, the p-value for evaluating the relationship between workload and turnover intention is 0.015, below the significance level of 0.05. This indicates that workload has a significant and positive effect on turnover intention. Furthermore, the p-value for testing the correlation between work stress and turnover intention is 0.000, which is lower than the significance level. This suggests that work stress significantly and positively influences turnover intention.

4.6. Hypothesis Test Results

The research findings showed that workload affects the turnover intention of marketing employees of BRI Kuta. A high workload can be detrimental to the employees and organization because if the workload is too high. In contrast, the employees' ability does not meet the work demand, and the company will need extra time to provide the employees with additional time to complete their jobs. Based on the research findings showed that work stress affects the turnover intention of marketing employees of BRI Kuta. Work stress can be occurred due to an employee's condition that experiences the pressure in his work coming from workload, supervisor, or work environment. Work stress can trigger high turnover, as it positively impacts turnover intention. When employees experience high levels of work stress, it also leads to an increase in their intention to leave the company.

According to the research findings, it was observed that the workload experienced by marketing employees at BRI Kuta has an impact on their work stress. Excessive workload can create tension and ultimately lead to stress. This can be attributed to various factors, such as the requirement for high-level skills, a fast-paced work environment, or an overwhelming volume of tasks. Further examination of work stress as a mediator between workload and employees' turnover intention at BRI Kuta indicated that work stress partially mediates the relationship between workload and turnover intention rather than fully mediating it. This implies that the increase in workload only partially explains the employees' intention to leave the company. Additionally, it can be concluded that work stress is not the only factor mediating this relationship.

5. Conclusion and Suggestion
5.1. Conclusion

To summarize the aforementioned discussion, we can draw the following conclusions:
1. The workload positively and significantly affects BRI Kuta Branch office turnover intention. This research finding explains that the heavier the employees' workload, the higher it will affect the employees' turnover intention.

2. Work stress has a significant and positive impact on the turnover intention of employees at the BRI Kuta Branch office. The research findings indicate that as the level of stress experienced by employees increases, it directly affects their intention to leave the company.
3. Workload significantly and positively impacts work stress among employees at the BRI Kuta Branch office. The research findings suggest that employees experience a higher stress level as the workload increases.
4. Work stress partially mediates the effect of workload towards the turnover intention of the BRI Kuta Branch office. It means that when employees bear a heavy workload, it can increase their work stress, leading to an increase in the employee's intention to leave the company (turnover intention).

5.2. Suggestion
1. For the company/management of the BRI Kuta Branch office is expected to pay more attention to the workload, such as tasks of work targets given to the employees, especially the employees of the marketing team. It can be conducted by paying more attention to the stress level of the employees to be able to suppress the desire of the employees to leave the company (turnover intention). Moreover, in the case of workload targets, the company can divide or split the individual target by paying attention to the ability of every individual employee because each employee has a different capacity. Creating a team and giving them group targets can also lighten the workload. The existence of a solid marketing team will increase the effectiveness and efficiency in completing workload targets. The workload of the employees who need attention is not to take their break time/give them overtime due to unfinished work. Then, in the case of work stress, the company should be able to pay more attention to work environment conditions. It is expected to be a more conducive workplace by minimizing the pressure given to the employees. It can be conducted by changing the superior's leadership style in providing instructions or commands to the employees. Conducive work environment conditions by minimizing the pressure delivered to the employees will affect the employees' performance. Work stress of the employees due to the work pressure undertaken in the office should not negatively impact the employees' family life. In addition, creating a work program/ work culture about love for the company as an anticipation step to reduce the employees' turnover intention needs to be done immediately to suppress the high intention of the employees to leave the company.

2. The following researchers are expected to be able to use or develop other variables besides those studied in this research to find out their impact on the employees' turnover intention.

References

[1] N. L. T. Riani, and M. S Putra, "The Effect of Work Stress, Workload, and Non-Physical Work Environment towards Employees' Turnover Intention," *E-Journal Management of Unud*, vol. 6, no. 11, pp. 5970–5998, 2017.

[2] B. A. Hermawan, "The Effect of Job Satisfaction and Work Stress towards Turnover Intention of Employees of Conventional Bank in Madiun City," *Proceeding Innovation Seminar of Business and Accounting Management*, vol. 8, no. 2, pp. 1–12, 2020.

[3] D. Kristin, E. Marlina, and N. F Lawita, "The Effect of Work Environment, Work Stress, Workload and Job Satisfaction on Employees' Turnover Intention," *Economics, Accounting and Business Journal,* vol. 2, no. 1, pp. 97–107, 2022.

[4] Hermin Nainggolan, and Agung Gunawan, "The Effect of Work Stress, Workload, and Job Satisfaction on Employees' Turnover Intention Perceptions at PT Cemerlang Lestari in Balikpapan," *Enrichment: Journal of Management*, vol. 12, no. 1, pp. 972–978, 2021. [CrossRef] [Google Scholar] [Publisher Link]

[5] M Muslim, "The Effect of Work Stress and Workload on Employees' Turnover Intention at PT, Sunggong Logistics Jakarta," *ESENSI: Journal of Business Management*, vol. 24, no. 3, pp. 426–435, 2022.

[6] A. A. Ihsan, Z. Ariffin, and M. S Dewi, "The Effect of Work Stress and Workload on Turnover Intention," *Journal of Indonesian Management Science*, vol. 1, no. 2, pp. 152–166, 2018.

[7] Aulya Junanda Dahlan, Prama Hayuletra, and Rini Setiowati, "The Effect of Job Stress, Workload, Leadership Style, and the Organizational Environment on The Intention to Quit Working," *Proceedings of the International Conference on Industrial Engineering and Operations Management Nsukka*, Nigeria, vol. 5, no. 4, pp. 1777–1789, 2022. [Google Scholar] [Publisher Link]

[8] Akbar Wibowo, Margono Setiawan, and Agung Yuniarinto, "The Effect of Workloads on Turnover Intention with Work Stress as Mediation and Social Support as Moderated Variables," *Journal of Applied Management*, vol. 19, no. 2, pp. 404–412, 2021. [CrossRef] [Google Scholar] [Publisher Link]

[9] Moh. Askiyanto, Budi Eko Soetjipto, and Suharto, "The Effect of Workload, Work Stress and Organizational Climate on Turnover Intention with Work Satisfaction as an Intervening Variable," *European Journal of Business and Management,* vol. 10, no. 12, pp. 61–70, 2018.

[10] Achmad Junaidi et al., "The Effect of Overtime, Job Stress, and Workload on Turnover Intention," *Management Science Letters*, vol. 10, no. 16, pp. 3873–3878, 2020. [CrossRef] [Google Scholar] [Publisher Link]

[11] Christyandita Wulansari, Bambang Subroto, and Endang Mardiati, "The Influence of Excessive Workload and Work Stress towards the Auditor's Turnover Intention with Job Satisfaction as Mediation Variable," *Scientific Journal of Accounting*, vol. 6, no. 2, pp. 293–316, 2022. [CrossRef] [Google Scholar] [Publisher Link]

[12] M. Abd Wahid Al Jamil, Margono Setiawan, and Himmiyatul Amanah Jiwa Juwita, "Investigating factors predicting employees' Turnover Intention: An Empirical Study of Islamic Banking Industry," *International Journal of Research in Business and Social Science*, vol. 11, no. 5, pp. 261–272, 2022. [CrossRef] [Google Scholar] [Publisher Link]

[13] N. T. L Gaol, "Theory of Stress: Stimulus, Response, and Transactional," *Psychology Bulletin*, vol. 24, no. 1, 2016.

[14] Mumtaz Ali Memon, Rohani Salleh, and Mohamed Noor Rosli Baharo, "The Link between Training Satisfaction, Work Engagement, and Turnover Intention," *European Journal of Training and Development*, vol. 40, no. 6, pp. 407–429, 2016. [CrossRef] [Google Scholar] [Publisher Link]

[15] William H. Mobley, Stanley O. Horner, and A. T Hollingsworth, "An Evaluation of Precursors of Hospital Employee Turnover," *Journal of Applied Psychology*, vol. 63, no. 4, pp. 408–414, 1978. [CrossRef] [Google Scholar] [Publisher Link]

[16] Ghulam Abid, and Tahira Butt, "Expressed Turnover Intention: Alternate Method for Knowing Turnover Intention and Eradicating Common Method Bias," *International Letters of Social and Humanistic Sciences*, vol. 78, pp. 18–26, 2017. [Google Scholar] [Publisher Link]

[17] Amir Amiruddin, "Mediating Effect of Work Stress on the Influence of Time Pressure, Work–Family Conflict and Role Ambiguity on Audit Quality Reduction Behavior," *International Journal of Law and Management*, vol. 61, no. 2, pp. 434–454, 2019. [CrossRef] [Google Scholar] [Publisher Link]

[18] M Henimaftuloh, "The Effect of Workload towards Turnover Intention with Work Stress as Intervening Variable (Case Study on Driver of Otobus Putera Mulya Sejahtera Company)," *Journal Universitas Muhammadiyah Purworejo*, vol. 1, no. 1, pp. 1–16, 2019.

[19] F. K. Nurul, Muhdiyanto, and F Anisa, "The Effect of Job Insecurity and Workload towards Turnover Intention with Work Stress as Intervening Variable (Empirical Study on PT Juara Bike Tangerang)," *Proceeding of National Seminar of Economics Faculty of Universitas Tidar*, vol. 22, no. 9, pp. 1–13, 2021.

[20] Xiang Wu et al., "Development of construction workers job stress scale to study and the relationship between job stress and safety behavior: An empirical study in Beijing," *International Journal of Environmental Research and Public Health*, vol. 15, no. 11, pp. 1–12, 2018. [CrossRef] [Google Scholar] [Publisher Link]

[21] I Ghozali, "*Multivariate Analysis Application with IBM SPSS 21 Update PLS Regression Program,"* Semarang: Publishing Agency of Universitas Diponegoro, 2013. [Google Scholar]

[22] Aminah Soleman, "Workload Analysis Viewed from the Age Factor with the Recommended Weight Limit Approach," ARIKA, Universitas Pattimura, vol. 5, no. 2, 2011.

[23] Moekijat, Human Resource Management, CV, Mandar Maju; Bandung, 2004.

[24] I. N. S. Adiyadnya, L. G. S. Artini, and H Rahyuda, "The Influence of Several Macroeconomic Variables on Profitability and Stock Returns in the Banking Industry on the IDX," *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, vol. 5, no. 8, pp. 2579–2608, 2016. [Google Scholar]

[25] F. Ahmad, and A. J. Karsudjono, "Effect of Workload on Turnover Intention through Work Stress at Bni Life Banjarmasin," *Jurnal Ilmiah Ekonomi Bisnis (S4)*, vol. 7, no. 3, pp. 368–380, 2021.