

Understanding the Drivers of Turnover Intention: A Study of Workload, Work Environment, Job Satisfaction, and Job Insecurity at PT Bank Papua

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Keywords

workload,
work environment,
job satisfaction,
job insecurity,
turnover intention

Abstract

The high employee turnover intention poses a serious challenge in retaining quality human resources at PT Bank Pembangunan Daerah Papua. This phenomenon is triggered by several factors, including excessive workload, unsupportive work environment, low job satisfaction, and perceptions of job insecurity among employees. This study aims to analyze the influence of workload, work environment, job satisfaction, and job insecurity on employee turnover intention. The method used in this study is quantitative with a descriptive-verified approach. The population in this study consists of all permanent employees of PT Bank Pembangunan Daerah Papua, and the sample is determined through purposive sampling with 100 respondents. Data collection is conducted through questionnaires, and data analysis uses Partial Least Square Structural Equation Modeling (PLS-SEM). The results show that workload and job insecurity have a significant positive effect on turnover intention, while work environment and job satisfaction have a significant negative effect. This means that the heavier the workload and the higher the job insecurity, the greater the employee's desire to leave. Conversely, a conducive work environment and high job satisfaction can reduce turnover intention. This research emphasizes the importance of management in fairly managing workload, enhancing job security, fostering a positive work atmosphere, and prioritizing employee welfare as part of retention strategies.

INTRODUCTION

Human resources play a crucial role in a company's progress, both physically and mentally. In the modern era, employees are expected to work quickly and efficiently, demonstrating their best performance. However, the pressure to achieve success can lead to excessive workload, stress, and fatigue (Jones et al., 2007). Effective and efficient employees are essential for companies, which is why they tend to retain existing employees rather than seeking new ones. This is because established workflows can run smoothly, maintaining productivity. Recruiting new employees requires significant costs, time, and risks related to skill and knowledge gaps.

According to data from Page (2022), Indonesia ranks second in the Asia-Pacific region for the percentage of workers planning to resign. Therefore, it is crucial for companies to understand their employees' turnover intention levels to mitigate the risk of losing valuable human resources. If not addressed seriously, turnover can have significant impacts on companies, including financial losses due to training costs, time efficiency, and the loss of skilled human resources. New employee turnover can decrease productivity, work time efficiency, work quality, and work relationship dynamics (Hayati, Chasanah & Ningsih, 2021).

The quality of an organization is not solely determined by employee turnover rates. Factors such as management quality and company governance also influence turnover rates. Therefore, companies need to consider these aspects to reduce turnover and enhance organizational performance.

According to a survey conducted by Page (2023) of 2.203 participants in Indonesia, with the majority aged 30-40 years, salary is not the primary factor driving someone to switch jobs.

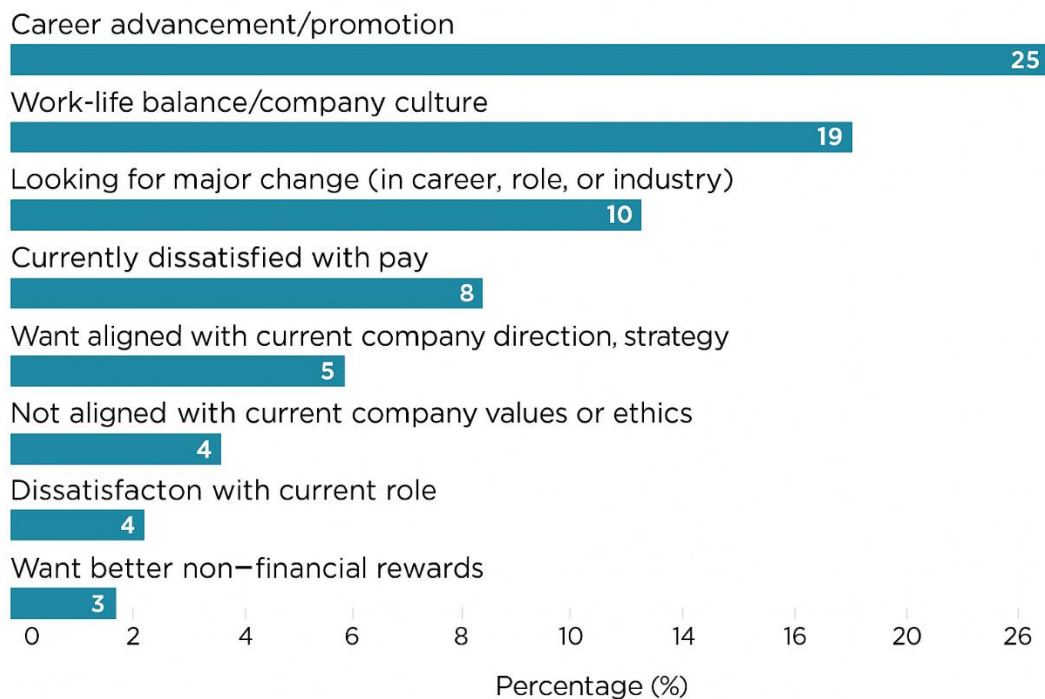


Figure 1. Factors Influencing the Decision to Switch Jobs

Source: Page (2023)

The survey results show several key reasons why participants decided to change jobs. The most common reason was career advancement or promotion, which was selected by 25% of the participants as their primary motivation for switching jobs. Another significant factor was work-life balance and company culture, with 19% of respondents prioritizing a healthier balance between their professional and personal lives as well as a more supportive organizational environment. Additionally, 18% of participants indicated that they were seeking a significant career change, suggesting a desire to move into a different field or pursue new professional challenges.

Salary dissatisfaction also played a role, as 10% of respondents reported being unhappy with their current compensation. Meanwhile, 8% of participants expressed a desire for greater flexibility in their work arrangements, such as flexible schedules or remote working opportunities. A smaller proportion of respondents cited organizational factors, including a mismatch with the company's performance and corporate strategy, which accounted for 5% of responses. Similarly, 4% of participants felt that the company's values and ethics were not aligned with their personal beliefs. Finally, another 5% reported dissatisfaction with their current role and expressed a desire for better non-financial benefits, indicating that aspects such as work environment, recognition, and professional development opportunities also influenced their decision to leave. These findings suggest that employees consider various factors beyond salary when deciding to switch jobs, including career growth, work-life balance, and company culture.

Page's 2023 research concludes that factors such as career advancement, work-life balance, company culture, and the desire for career change are the primary drivers for respondents in Indonesia to end their employment relationships. According to Mercer's (2022) study of over 23.200 employees in Indonesia, only 67% of employees intend to stay in their jobs. Indonesia ranks lowest globally and in the Asia-Pacific region in terms of employee engagement and retention.

PT Bank Papua plays a strategic role in supporting the economy in the Papua region. However, retaining competent employees remains a significant challenge for the bank. The company employs a total of 3,123 people across its organization. Of this number, 537 employees work at the head office, while the majority—2,586 employees—are distributed across 43 branch offices. This distribution indicates that most operational activities are carried out at the branch level rather than at the central office. Additionally, employees originating from Papua are predominantly assigned to branch offices throughout the region. This placement strategy is particularly significant if the company emphasizes local recruitment, as it can strengthen community engagement and contribute to regional empowerment by providing employment opportunities to local populations.

Table 1. Employee Turnover at PT Bank Pembangunan Daerah Papua as of June 30, 2024

No.	Location	Papua			Non-Papua			Total
		Male	Female	Total	Male	Female	Total	
1.	Total Employees at Head Office	86	93	173	206	152	358	537
2.	Total Employees at 43 Branch Offices	639	722	1.362	645	580	1.225	2.586

Source: Divisi SDM Bank Papua (2024)

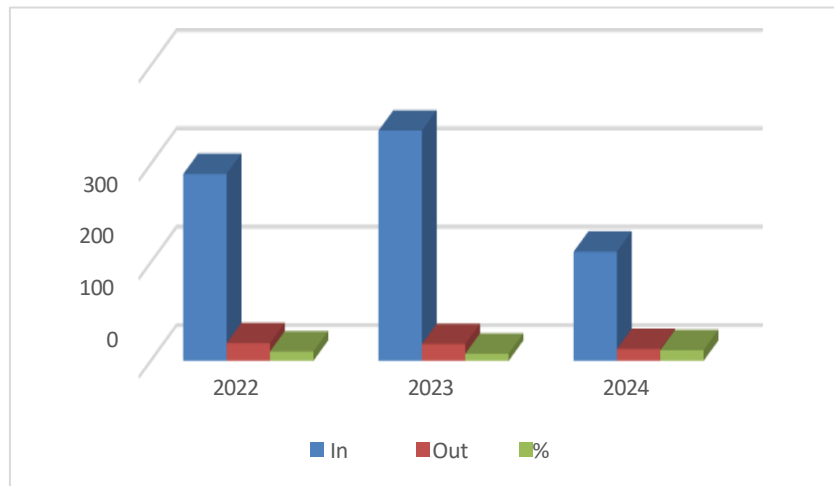


Figure 2. Voluntary Employee Turnover Rate Data for the Last 3 Years

Source: HRM Division Papua Bank (2024)

The data shows the number of individuals who joined and left PT Bank Papua over three years (2022-2024), along with the percentage of those who left relative to the total number of new hires. Employee movement over the three-year period shows fluctuations in both hiring and voluntary resignations. In 2022, the company hired 190 individuals, while 18 employees resigned voluntarily, resulting in a voluntary turnover rate of 9.47%. In 2023, recruitment increased to 234 new employees, while voluntary resignations slightly decreased to 17 individuals, producing a lower turnover rate of 7.26%. However, in 2024 the number of new hires dropped significantly to 111 individuals, while 12 employees resigned voluntarily, causing the voluntary turnover rate to rise to 10.81%. These figures indicate that although the absolute number of resignations in 2024 was lower than in previous years, the reduced hiring volume resulted in a higher proportion of voluntary turnover.

This data indicates fluctuations in the percentage of voluntary resignations, although the number of employees leaving voluntarily is not yet significant. However, it suggests that some employees still have a tendency or intention to leave the company.

Additionally, pre-survey data from 30 employees highlights several factors indicating turnover intention at PT Bank Papua, as shown in Table 2.

The preliminary survey results from 30 employees of PT Bank Pembangunan Daerah Papua indicate that work environment, workload, job satisfaction, and job insecurity are the primary factors influencing turnover intention. The most influential factors among respondents are several key factors influence employee behaviour and retention within an organization. The work environment, which accounts for 23%, plays an important role in shaping employee well-being, as aspects such as inadequate facilities, interpersonal relationships among employees, and the physical and psychological conditions of the workplace can significantly affect comfort, motivation, and overall performance (Robbins & Judge, 2019). In addition, workload contributes 20% to the issue, where excessive job demands, limited resources, or unrealistic performance targets may lead to stress and eventually burnout among employees (Hodgetts, 2024). Job satisfaction also represents 20% and is a crucial determinant of employee retention and productivity, as factors such as recognition, opportunities for professional development, and the ability to maintain a healthy work-life balance strongly influence employees' engagement and willingness to remain in the organization (Luthans et al., 2021).

Table 2. Percentage of Voluntary Employee Turnover for the Last 3 Years

Pre-Survey Results Factors	Respond	%
Work Environment	7	23
Workload	6	20
Job Satisfaction	6	20
Job Insecurity	3	10
Compensation	2	7
Work Stress	2	7
Leadership Stily	1	3
Organizational Climate	1	3
Organizational Commitment	1	3
Total	30	100

Source: Pre-Survey Results Factors of PT. Bank Papua (2025)

Other influential factors include job insecurity, compensation, work stress, leadership style, organizational climate, organizational commitment, and work engagement. Previous research indicates that work environment and workload can impact turnover intention, although the results are still varied.

The work environment plays a crucial role in influencing employees' intention to leave the company (turnover intention). A comfortable and motivating work environment can enhance work morale and employee productivity. Various elements of the work environment, such as music, lighting, and other supporting facilities, can affect task performance. Research by Firdaus et al. (2017) shows that the work environment influences turnover intention, but different results were found by Khristanto (2018), who stated that there is no relationship between the two. Supportive work environment facilities, such as adequate lighting and safety assurance, can reduce employees' tendency to seek other jobs.

Workload is also an important factor that affects employees. Excessive workload can cause stress, fatigue, and other negative impacts on individuals and organizations. If job demands exceed employees' capacity, it can lead to delays or require additional time to complete tasks optimally (Fajarwati, 2018). Research on workload and turnover intention shows varied results. Studies by Riani and Sulistyowati (2019) found that workload affects turnover intention, but research by Ningrum (2021) found that workload has no significant influence.

Job satisfaction is also a crucial factor that influences turnover intention. Research shows that job satisfaction is closely linked to employee turnover rates, where increased job satisfaction generally inversely correlates with turnover rates. However, research by Susilo and Satrya (2019) shows different results, namely that job satisfaction does not have a significant influence on turnover intention. Providing adequate facilities by the company can enhance employee job satisfaction.

THEORETICAL FOUNDATIONS AND HYPOTHESIS DEVELOPMENT

Turnover Intention

Turnover intention is defined as an employee's intention or desire to leave an organization, not the actual act of terminating their employment with the organization (Paripurna et al., 2017). This refers to the potential or likelihood of an employee leaving their current job (Belete, 2018).

Essentially, turnover intention is still in the form of an intention or urge to leave, without having reached the stage of actual job change implementation. According to Harnoto (2002), turnover intention in employees can generally be seen through certain indications. According to Halimah, Fathoni, and Minarsih (2016), indicators of turnover intention consist of three main aspects: 1) Thinking of quitting – Employees start to consider leaving their current job. 2) Searching for alternative jobs – Employees begin actively seeking job opportunities elsewhere that are considered more promising. 3) Intention to leave – Employees have made up their minds to leave the organization or company where they currently work.

Workload

Herawati et al. (2016) note that workload not only encompasses the quantity and duration of tasks but also relates to job risks that can directly impact employees. Lin et al. (2018) reveal that workload often demands individuals to work at a high speed or intensity to complete their tasks. An increase in workload can become an obstacle in achieving work targets and potentially decrease employee performance (Bruggen, 2019). Meanwhile, Greenglass et al. (2021) emphasize that excessive workload can lead to emotional exhaustion, which is one of the main factors in job burnout. According to Putra (2017), workload indicators consist of four aspects: Targets to be achieved; Work conditions; Use of working time; Work standards.

The Concept of Work Environment

The work environment encompasses both physical and non-physical aspects that impact employee well-being and productivity (Sedarmayanti, 2018). The physical work environment includes tangible elements such as temperature, humidity, air circulation, and lighting, which can directly or indirectly affect employees. In contrast, the non-physical work environment pertains to the social and psychological dynamics within the workplace, including relationships with colleagues and supervisors. A harmonious work environment can enhance employee comfort and performance. Key factors influencing the work environment, as identified by Sedarmayanti (2018), include lighting levels, air temperature, humidity, air circulation, and noise levels.

Job Satisfaction

Job satisfaction can be defined as the difference between the rewards received and expected (Afandi, 2018); an employee's attitude towards their job (Sutrisno, 2019); and the feeling of comfort or discomfort that employees have towards their job (Handoko, 2021). Job satisfaction plays a crucial role in organizations as it can impact employee performance and reflect the quality of organizational management. Each individual has a different level and type of satisfaction, influenced by their personality and other variables.

According to Afandi (2018), there are several indicators of job satisfaction, including: Job: the extent to which the job content provides satisfaction; Pay: the amount of compensation received and whether it is considered fair; Promotion: opportunities for growth through promotions; Supervisor: the person who provides direction and instruction in task execution; Coworkers: colleagues who contribute to completing work together.

Job Insecurity

Job Insecurity can have negative impacts both physically and psychologically on employees. Job Insecurity emphasizes anxiety about the possibility of job loss in the future and encompasses

the risk of losing the job itself or important elements in the job that have significant value for employees (Amin & Pancasasti, 2021). According to Gerungan (2022), indicators of Job Insecurity include: The level of threat perceived by individuals to various aspects of their job; The value or importance of the overall job; Individual perceptions of threats that jeopardize their job continuity; Feelings of power or powerlessness in facing these threats. Hypothesis Development H1: Workload has a positive (+) effect on Turnover Intention. H2: Work environment has a negative (-) effect on Turnover Intention. H3: Job satisfaction has a negative (-) effect on Turnover Intention. H4: Job insecurity has a positive (+) effect on Turnover Intention.

Workload on Turnover Intention

High workload can affect turnover intention levels in an organization. Excessive workload can lead to prolonged work stress, decreased job satisfaction, and increased employee desire to leave the organization. Based on Job Demands-Resources (JD-R) theory, excessive workload can drain employee energy and increase the risk of burnout and turnover intention. Previous research shows that workload significantly influences turnover intention (Liu & Lo, 2018). An unbalanced workload can also negatively impact employee performance and mental health (Abbas et al., 2021).

H1: Workload has a positive (+) effect on turnover intention.

Work Environment on Turnover Intention

The work environment plays a crucial role in determining employee turnover intention levels. A conducive work environment can increase job satisfaction and well-being, making employees more likely to stay with the organization. Conversely, an unsupportive work environment can trigger stress and employee dissatisfaction. Based on Victor Vroom's Expectancy Theory, a poor work environment can increase job dissatisfaction and encourage employees to seek opportunities elsewhere. Previous research has shown that the work environment influences turnover intention (Sutikno, 2020; Setiawan & Putra, 2016; Halimah et al., 2016; Putra & Utama, 2017). However, research findings differ (Alamsyah et al., 2018).

H2: The work environment has a negative (-) effect on turnover intention.

Job Satisfaction on Turnover Intention

Job satisfaction is an important factor influencing employee turnover intention. Employees who are satisfied with their jobs tend to exhibit high levels of loyalty and have no intention of looking for other jobs. Conversely, job dissatisfaction can trigger stress, decreased motivation, and a desire to leave the organization.

According to Mobley's (1986) theory, job dissatisfaction is a primary trigger for employees to seek alternative employment and decide to leave an organization. Previous research shows that job satisfaction has a significant impact on turnover intention (Trevor, 2001; Yanchus et al., 2017). Job satisfaction can also strengthen employees' perceptions of the organization and influence work attitudes and turnover intentions (Armenakis & Bedeian, 1999).

Previous research indicates that the relationship between job satisfaction and turnover intention is relatively weak (Porter & Steers, 1973). However, other research has found that job satisfaction can mediate the relationship between organizational support, perceptions of alternative job opportunities, and organizational commitment with turnover intention (Albalawi et al., 2019).

Research related to turnover intention has also been conducted in specific contexts, such as among nurses in the West (Quek et al., 2021), indicating that this topic has been studied from various perspectives.

H3: Job satisfaction has a negative (-) effect on turnover intention.

Job Insecurity on Turnover Intention

Job insecurity can be a significant factor influencing employee turnover intention. When employees feel insecure in their jobs, they tend to experience stress and job dissatisfaction, which then encourages them to seek more stable alternative employment. Job insecurity can also impact employee organizational commitment.

Previous research has shown that job insecurity has a positive and significant effect on turnover intention (Koestanto & Ardi, 2017; Januartha & Adnyani, 2019; and Saputra et al., 2020). A significant relationship between job insecurity and intention to leave was also found by Lee & Jeong (2017) and Arnold & Feldman (1982).

Akgunduz & Eryilmaz (2018) emphasize the importance of strategic organizational efforts to reduce employee perceptions of job insecurity, thereby preventing the loss of qualified human resources and maintaining long-term workforce stability.

H4: Job insecurity has a positive (+) effect on turnover intention.

Research model

The research model in this study consists of independent variables and dependent variables which can be seen in Figure 3.

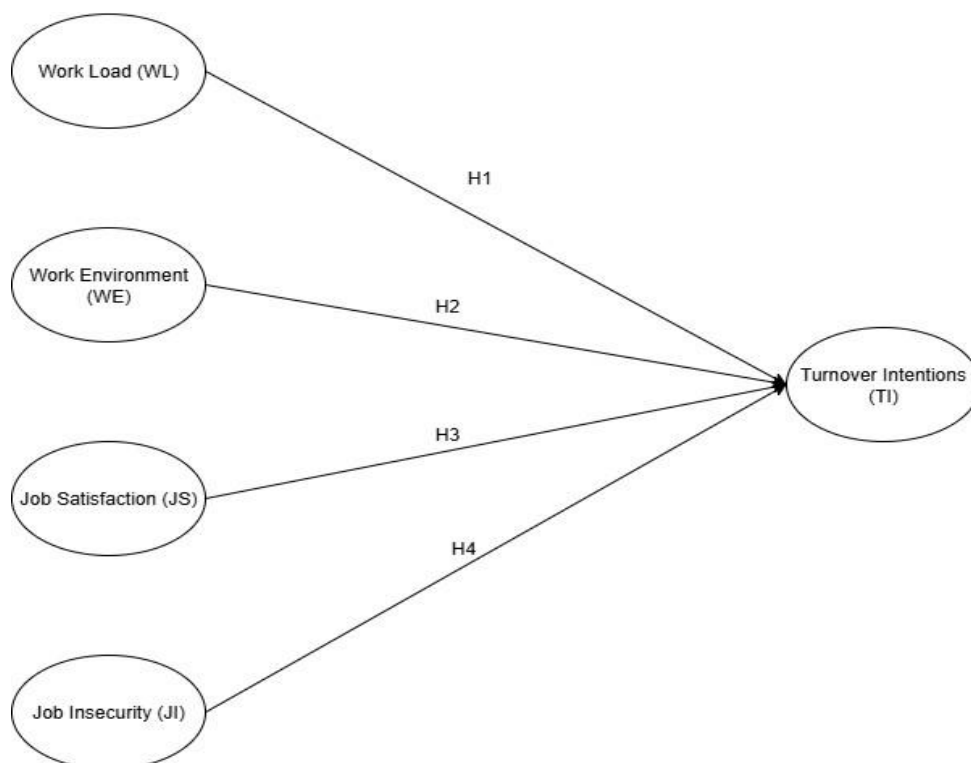


Figure 3. Framework Of Thinking

Source: Data Processed (2025)

RESEARCH METHOD

This study identifies and formulates problems related to workload, work environment, job satisfaction, and job insecurity among employees of PT Bank Pembangunan Daerah Papua. The study involves a subset of employees spread across 1 head office, 6 main branch offices, and 39 branch offices operating in Papua and outside Papua. This research employs purposive sampling technique to determine the sample based on specific criteria. The sample size calculation in this study uses the Slovin formula with a margin of error of 10%, resulting in 100 research samples. Quantitative data analysis methods begin with descriptive analysis and are followed by data analysis using Partial Least Squares (PLS).

Population and Sample

This study uses a population of all employees of PT. Bank Pembangunan Daerah Papua operating in Papua and outside Papua, totaling 3,123 employees. This study used a purposive sampling technique to determine the sample based on certain criteria. The sample calculation in this study used the Slovin formula with a margin of error of 10%. Therefore, the sample size taken by the author in this study is:

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{3123}{1 + 3123(0,1)^2}$$
$$n = \frac{3123}{1 + 3123(0,01)}$$
$$n = \frac{3123}{32,23}$$
$$n = 96,89$$

96,89 rounded to 100 because the minimum sample size is 100.

Where:

n: Number of samples required

N: Population size

e: Sampling error rate

The sampling criteria in this study were:

- 1) Population of PT. Bank Pembangunan Daerah Papua employees
- 2) Total respondents: 100 people
- 3) Employee status, whether permanent or contract
- 4) Minimum work period: 2 years

RESULTS AND DISCUSSION

Respondent Profile

Of the 100 valid respondents, their demographic profiles show variations in terms of gender, age, highest education, length of service, and employee status. Details of these respondents' profiles are available in Table 3.

Table 3. Demographic Profile: Gender, Age, Education Level, Length of Service, and Employee Status

No	Demographic	Category	Total	Percentage
1	Sex	Male	47	47%
		Female	53	53%
2	Age	< 20 year	-	-
		21-30 year	15	15%
		31-40 year	60	60%
		41-50 year	24	24%
		>50 year	1	1%
3	Education Level	Junior High School	-	-
		Senior High School	3	3%
		Bachelor's Degree (S1)	92	92%
4	Length of Service	Master's Degree (S2)	5	5%
		Doctoral Degree (S3)	-	-
		<1 year	-	-
		1-3 year	7	7%
		3-5 year	12	12%
5	Employee Status	5-10 year	22	22%
		>10 year	59	59%
		Permanent	92	92%
		Contract	8	8%

Source: Data Processed (2025)

Out of a total of 100 respondents, based on the available demographic data, the majority of respondents were women, accounting for 53%, while men comprised 47%. The largest age range of respondents fell within the 31–40 years group, with a percentage of 60%, followed by the 41–50 years age group (24%), and the 21–30 years age group (15%). Respondents under 20 years and over 50 years were either not recorded or very few in number. In terms of educational background, the majority of respondents held a Bachelor's degree (S1), accounting for 92%, while the remaining respondents held a Master's degree (S2) at 5%, and only 3% were high school graduates. Regarding length of service, more than half of the respondents had worked for over 10 years (59%), followed by the 5–10 years group (22%), the 3–5 years group (12%), and less than 1–3 years (7%). Almost all respondents were permanent employees (92%), while only 8% were contract employees. Overall, these data indicate that the respondent profile is dominated by women, productive to pre-retirement age, highly educated, and with considerable work experience.

Convergent Validity

An indicator is considered valid if its loading factor is positive and exceeds 0.7. The loading factor shows the weight of each variable, with indicators having high loading factors indicating dominance or strength of that variable. The loading factor values listed in Table 4.

As shown in Table 4, the loading factor values for each manifest variable are presented. All indicators have loading factor values greater than 0.7, demonstrating their validity.

Table 4. Convergent Validity Test Results

Variable	Indicator	Loading Factor	Remark
<i>Work Load (WL)</i>	X1.1	0.769	Valid
	X1.2	0.834	Valid
	X1.3	0.845	Valid
	X1.4	0.786	Valid
	X1.5	0.759	Valid
	X1.6	0.772	Valid
	X1.7	0.879	Valid
	X1.8	0.804	Valid
	X1.9	0.911	Valid
<i>Work Environment (WE)</i>	X2.1	0.845	Valid
	X2.2	0.860	Valid
	X2.3	0.812	Valid
	X2.4	0.746	Valid
	X2.5	0.912	Valid
	X2.6	0.912	Valid
	X2.7	0.866	Valid
	X2.8	0.794	Valid
	X2.9	0.886	Valid
	X2.10	0.835	Valid
<i>Job Satisfaction (JS)</i>	X3.1	0.853	Valid
	X3.2	0.839	Valid
	X3.3	0.809	Valid
	X3.4	0.851	Valid
	X3.5	0.747	Valid
	X3.6	0.808	Valid
	X3.7	0.793	Valid
	X3.8	0.762	Valid
	X3.9	0.753	Valid
	X3.10	0.865	Valid
	X3.11	0.777	Valid
	X3.12	0.852	Valid
	X3.13	0.768	Valid
	X3.14	0.833	Valid
	X3.15	0.897	Valid
<i>Job Insecurity (JI)</i>	X4.1	0.721	Valid
	X4.2	0.801	Valid
	X4.3	0.727	Valid
	X4.4	0.770	Valid
	X4.5	0.754	Valid
	X4.6	0.780	Valid
	X4.7	0.771	Valid
	X4.8	0.719	Valid
	X4.9	0.887	Valid
	X4.10	0.828	Valid
	X4.11	0.754	Valid
	X4.12	0.800	Valid
<i>Turnover Intention (TI)</i>	Y1	0.705	Valid
	Y2	0.807	Valid
	Y3	0.840	Valid
	Y4	0.856	Valid
	Y5	0.922	Valid
	Y6	0.871	Valid

Source: Data Processed (2025)

Reliability

Tabel 5. Composite Reliability dan Cronbach's Alpha

	<i>Cronbach's alpha</i>	<i>Composite reliability</i>	<i>Average Variance Extracted (AVE)</i>
<i>Work Load (WL)</i>	0.937	0.944	0.655
<i>Work Environment (WE)</i>	0.961	0.962	0.719
<i>Job Satisfaction (JS)</i>	0.959	0.961	0.621
<i>Job Insecurity (JI)</i>	0.873	0.782	0.693
<i>Turnover Intentions (TI)</i>	0.915	0.933	0.699

Source: Data Processed (2025)

Table 5 shows that the Composite Reliability values of all variables exceed 0.70, demonstrating the reliability of all indicators in measuring their respective constructs. Additionally, the Cronbach's Alpha values for each variable are greater than 0.70, and the AVE values for each variable are greater than 0.60, confirming the reliability of all variables in this study.

R Square

Based on the results of the Inner Model analysis shown in the figure, all latent variables Workload (WL), Work Environment (WE), Job Satisfaction (JS), and Job Insecurity (JI) have a direct influence on Turnover Intention (TI). The path coefficient values indicate the direction and strength of each variable's relationship with Turnover Intention. Among these, Work Environment demonstrates the strongest effect with a coefficient of 3.523, followed by Workload at 2.527, Job Insecurity at 2.339, and Job Satisfaction at 2.164. These values suggest that the condition of the



Figure 4. Inner Model
Source: Data Processed (2025)

work environment plays the most dominant role in increasing or reducing employees' intention to leave the company. Meanwhile, workload, job satisfaction, and job insecurity also show significant effects, though their influences are slightly weaker compared to the work environment. These finding highlights that improving the work environment such as creating a supportive and safe atmosphere is more effective in reducing turnover intention than merely managing workload or enhancing job satisfaction.

The coefficient of determination (R-square) values in the Table 6 above reveal that the R-square value for the Turnover Intention variable is 0.780, suggesting that 78% of the variance in Turnover Intention can be explained by the variables of workload, work environment, job satisfaction, and job insecurity.

Additionally, the predictive relevance (Q2) is assessed using Blindfolding in PLS, which evaluates the model's ability to predict original data values. According to Ghozali and Latan (2015), Q2 values of 0.002, 0.15, and 0.35 indicate weak, moderate, and strong predictive relevance, respectively. A Q2 value greater than 0 indicates that the model has predictive relevance, whereas a Q2 value less than 0 suggests a lack of predictive relevance.

The test results in the Table 7 indicate that the Turnover Intention variable demonstrates a strong predictive relevance relationship.

Table 6. R Square

	R Square	R Square Adjusted
<i>Turnover Intention (TI)</i>	0.780	0.750

Source: Data Processed (2025)

Tabel 7. Q-Square

	Q²predict	Hasil
Turnover intention	0.573	<i>Large predictive relevance</i>

Source: Data Processed (2025)

Hypothesis Testing

Tabel 8. Result of Hypothesis Testing

Hypothesis	Variable Relationship	Original Sample (O)	t-statistics	P-value	Conclusion
H ₁	Workload positively affects Turnover Intention	0.705	2.527	0.009	Accepted
H ₂	Work Environment negatively affects Turnover Intention	-0.618	3.523	0.001	Accepted
H ₃	Job Satisfaction negatively affects Turnover Intention	-0.519	2.164	0.045	Accepted
H ₄	Job Insecurity positively affects Turnover Intention	0.503	2.339	0.020	Accepted

Source: Data Processed (2025)

Discussion

The Influence of Workload on Turnover Intention

The results of the first hypothesis test indicate that workload has a positive effect on turnover intention, with an original sample value of 0.705, a p-value of 0.009, and a t-statistic of 2.527. The p-value of 0.009 is less than 0.05, and the t-statistic of 2.527 is greater than the t-table value of 1.98. These results suggest that the hypothesis that workload has a positive effect on turnover intention is accepted.

This study's findings reinforce previous research that workload management is a crucial factor in reducing turnover intention rates. If PT Bank Papua aims to retain productive and loyal employees, interventions to manage workload, both quantitatively and qualitatively, are necessary. The results also indicate that the higher the workload perceived by employees, the higher their tendency to have turnover intention. Excessive workload often leads to physical and mental fatigue, as well as a decrease in work-life balance. When employees feel unable to handle the workload, they will experience stress and begin to consider looking for other jobs that offer better balance.

This finding is consistent with previous research conducted by Ariyanti and Nuraini (2020), which found that high workload significantly increases turnover intention in the banking sector. Additionally, a study by Saragih and Margaretha (2018) showed that workload exceeding individual capacity causes job stress, which directly contributes to the desire to resign. Greenberg (2011) also emphasizes the importance of managing workload as part of employee retention strategies, as disproportionate workload is a major trigger for turnover.

Furthermore, Karatepe (2013) stated in his research in the service sector that job demands, such as high workload and unrealistic organizational expectations, reduce job satisfaction and increase turnover intention. Similarly, Schaufeli and Bakker (2004), through the Job Demands-Resources (JD-R) model, stated that job demands like high workload accelerate emotional exhaustion (burnout), which is a strong predictor of turnover intention. Pengaruh Lingkungan Kerja berpengaruh negatif terhadap Turnover Intention.

The Influence of Work Environment on Turnover Intention

A Discussion The results of the second hypothesis test indicate that work environment has a negative effect on turnover intention, with an original sample value of -0.618, a p-value of 0.001, and a t-statistic of 3.523. The p-value of 0.001 is less than 0.05, and the t-statistic of 3.523 exceeds the t-table value of 1.98. These results suggest that the hypothesis that work environment has a negative effect on turnover intention is accepted.

This study's findings emphasize the importance of management's role in creating a work environment that is not only physically safe but also psychosocially supportive. PT Bank Pembangunan Daerah Papua can utilize these findings to design retention strategies based on improving the work environment to reduce turnover intention rates.

This finding is consistent with Herzberg's two-factor theory (1959), which states that work environment is a hygiene factor that, if not fulfilled, can lead to job dissatisfaction and increased employee turnover intention. A non-conducive work environment, such as lack of facilities, poor relationships among colleagues, and physical and psychological pressure in the workplace, is a major cause of high turnover intention in various sectors.

This study is supported by findings from Sutanto and Kurniawan (2016), which revealed that a safe, comfortable, and supportive work environment can reduce employee turnover intention. In another study, Putri and Suana (2020) also proved that there is a significant negative effect between work environment and turnover intention in the banking sector. Similarly, Nitisemito (2010) explains that a physically and socially healthy work environment has a direct impact on employee loyalty and retention. Furthermore, Raziq and Maulabakhsh (2015) mention that organizations that provide a positive and supportive work environment are more likely to retain their talent because employees feel valued and involved. Additionally, Chandrasekar (2011) emphasizes that work environment contributes significantly to employee productivity and retention, particularly in the service sector that requires stability and excellent service.

The Influence of Job Satisfaction on Turnover Intention

The Influence of Job Satisfaction on Turnover Intention: A Discussion The results of the third hypothesis test indicate that job satisfaction has a negative effect on turnover intention, with an original sample value of -0.519, a p-value of 0.045, and a t-statistic of 2.164. The p-value of 0.045 is less than 0.05, and the t-statistic of 2.164 exceeds the t-table value of 1.98. These results suggest that the hypothesis that job satisfaction has a negative effect on turnover intention is accepted. This finding indicates that the higher the level of job satisfaction perceived by employees, the lower their tendency to have turnover intention. Job satisfaction is a positive emotional state that arises when an individual feels that their job provides what they expect, whether in terms of rewards, work environment, career development opportunities, or interpersonal relationships in the workplace.

This result is consistent with various previous studies, such as those conducted by Tett and Meyer (1993), which stated that job satisfaction is one of the main predictors in the turnover intention model. Research by Luthans (2011) also mentions that employees who are satisfied with their jobs tend to show high loyalty and have a low desire to look for other jobs.

A more contextual study conducted by Handoko and Wahyuni (2019) in the banking sector in Indonesia shows that dimensions of job satisfaction such as compensation, career development, and supervision have a significant negative relationship with turnover intention. Meanwhile, Mobley et al. (1979), through the turnover model, state that job dissatisfaction is the main trigger for the emergence of thoughts of quitting, which then develops into intention and real action to resign. Similarly, Lambert et al. (2021), in a study of public organizations, show that increasing job satisfaction reduces job stress and increases organizational commitment, which ultimately decreases turnover intention. The results of this study emphasize the importance of organizations like PT Bank Papua to continue managing and improving aspects that promote job satisfaction as a strategy to reduce turnover rates.

The Influence of Job Insecurity on Turnover Intention

The Influence of Job Insecurity on Turnover Intention: A Discussion The results of the fourth hypothesis test indicate that job insecurity has a positive effect on turnover intention, with an original sample value of 0.503, a p-value of 0.020, and a t-statistic of 2.339. The p-value of 0.020 is less than 0.05, and the t-statistic of 2.339 exceeds the t-table value of 1.98. These results suggest that the hypothesis that job insecurity has a positive effect on turnover intention is accepted.

This finding indicates that feelings of job insecurity perceived by employees directly

encourage them to have turnover intention. Several factors can contribute to this result. One of them is that employees experiencing job insecurity may not have other strong considerations to stay with the company, such as external job opportunities, dependence on job stability, or the absence of internal programs that support employee well-being. Additionally, job insecurity can significantly influence turnover intention if employees feel that the situation cannot be improved by the company through appropriate managerial policies. Besides external factors, individual factors also play a role, such as employees' attitudes towards risk or their ability to adapt to uncertain situations. Some employees may be less tolerant of job insecurity because they feel they have no prospects for growth in the company, while others may focus on immediately seeking alternative employment. PT Bank Papua needs to recognize the importance of creating a sense of security for its employees through transparent communication, job security, and support in facing organizational changes. Trust in the future of their job can reduce anxiety and help retain quality employees.

This finding is consistent with research by Probst (2023) and Sverke *et al.* (2022), which found that perceptions of job loss threat have a positive correlation with intention to quit, even if employees have not experienced actual job loss. Meanwhile, a study by Putra and Wijaya (2021) in the Indonesian financial sector shows that job insecurity resulting from digitalization system changes and employee efficiency policies significantly increases turnover intention.

Managerial Implication

To reduce turnover intention and improve employee well-being, organizations need to develop a balanced work system based on objective workload analysis. This involves mapping the number, type, and complexity of tasks performed by employees and comparing them with their actual capacities, including skills, time limitations, and psychological workload. Using tools such as workload analysis or time-motion studies, companies can design realistic and clearly defined job descriptions that accurately reflect employees' responsibilities. Regular reviews and task redistribution are also necessary to ensure that workloads remain balanced. By implementing a structured and data-driven work system, organizations can prevent excessive workload, reduce burnout risk, and create a more efficient and sustainable work structure.

In addition, organizations must create a supportive work environment that promotes both physical and psychological well-being. This can be achieved by conducting regular workplace audits through employee satisfaction surveys, direct observations, and facility evaluations. The results of these assessments should be used to improve working conditions and identify potential risks related to employee stress, interpersonal conflict, or ineffective management practices. Furthermore, companies should actively foster a supportive organizational culture through transparent leadership, fair recognition systems, and managerial training focused on employee well-being. Providing safe communication channels, open dialogue, and well-being programs such as counseling or team-building activities can also strengthen a healthy and collaborative work climate.

Another important strategy is enhancing job satisfaction and managing job insecurity. Job satisfaction can be improved through fair and transparent compensation systems, recognition of employee contributions, and clear career development opportunities supported by training, coaching, and mentoring programs. When employees feel fairly rewarded and see long-term career prospects within the organization, their commitment and motivation tend to increase. At the same

time, organizations must manage job insecurity by maintaining open and consistent internal communication, especially during periods of organizational change. Employees should be informed early and involved in decision-making processes so they feel included in the transformation process. Through transparent communication and employee participation, organizations can reduce uncertainty, strengthen trust, and maintain employee loyalty.

CONCLUSION

Based on the results of hypothesis testing using the Partial Least Squares (PLS) approach with bootstrapping method, it was found that the four independent variables tested, namely workload, work environment, job satisfaction, and job insecurity, significantly influence turnover intention. All hypotheses were accepted and showed statistically significant effects. Firstly, workload has a positive effect on turnover intention. Excessive workload tends to encourage employees to leave the company. This emphasizes the importance of balanced workload management, through task distribution, realistic targets, and support for flexibility policies and stress management programs. Secondly, work environment has a negative effect on turnover intention. A safe, comfortable, and supportive work environment can reduce employees' desire to resign. Therefore, the company needs to create a conducive work atmosphere, strengthen an inclusive work culture, and provide welfare programs and safe communication channels for employees. Thirdly, job satisfaction also has a negative effect on turnover intention. The higher the employee satisfaction, the lower their intention to leave the company. Job satisfaction can be increased through a fair compensation system, clear career development opportunities, rewards for performance, and harmonious interpersonal relationships. Fourthly, job insecurity has a positive effect on turnover intention. Uncertainty about the future of work encourages employees to seek more stable alternatives. To address this, the company needs to provide job security, transparent communication, and support for adaptation through reskilling and upskilling programs.

Research Limitations

This study has several limitations that should be considered when interpreting the findings. First, the research was conducted only within PT Bank Pembangunan Daerah Papua, which may limit the generalizability of the results to other organizations or industries with different organizational cultures, management practices, and employee characteristics. Therefore, the findings may primarily reflect the specific conditions within the organization studied.

Second, this study relied on self-reported questionnaire data, which may introduce response bias. Employees may provide socially desirable answers or may not fully express their actual perceptions regarding workload, work environment, job satisfaction, job insecurity, and turnover intention. As a result, the responses collected may not completely capture the true conditions experienced by employees.

Third, this research focused only on four independent variables workload, work environment, job satisfaction, and job insecurity while other factors that may influence turnover intention, such as leadership style, organizational commitment, compensation satisfaction, and career development opportunities, were not included in the model. Future studies are therefore encouraged to incorporate additional variables and examine different organizational contexts to provide a more comprehensive understanding of the factors influencing turnover intention.

Suggestions

To reduce turnover intention caused by excessive workload, PT Bank Pembangunan Daerah Papua should evaluate task distribution and performance expectations to ensure they match employees' capacities and competencies. Tasks should be assigned with realistic deadlines, and the organization should promote work-life balance through supportive policies such as flexible working hours and adequate rest periods. Recognizing employee achievements through incentives or other reward mechanisms can also reduce stress and improve employee loyalty.

Creating a comfortable and supportive work environment is also essential for workforce stability. The organization should ensure that workplace facilities meet appropriate standards, including adequate lighting, proper air circulation, and ergonomic workspace design. In addition, fostering a positive social environment through open communication, teamwork development, and regular feedback between employees and management can strengthen collaboration. A workplace that is free from conflict, intimidation, and discrimination will increase employees' sense of safety and belonging, thereby reducing turnover intention.

Furthermore, PT Bank Pembangunan Daerah Papua should implement human resource strategies aimed at improving job satisfaction. This can be achieved through fair compensation, consistent recognition of employee contributions, clear career development opportunities, and transparent performance evaluation systems. Providing training and professional development programs, as well as maintaining open communication and employee involvement in decision-making, can strengthen motivation and commitment. When employees feel valued and secure about their future within the organization, their intention to leave will naturally decrease.

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