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## THE IMPACT OF WORKLOAD AND WORK STRESS ON TURNOVER INTENTIONS: THE ROLE OF MODERATING EMPLOYEE WELL-BEING

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### Abstract

This study examines the impact of workload and work pressure on the intention of change with employee welfare as a moderating variable in the context of the Indonesian banking sector. Using data from 110 employees at BNI KCU Fatmawati and analyzed through the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, the results revealed that workload ( $\beta = 0.542$ ,  $p < 0.001$ ) and work stress ( $\beta = 0.459$ ,  $p < 0.001$ ) significantly increased turnover intention. In contrast, employee well-being showed significant negative effects ( $\beta = -0.286$ ,  $p < 0.001$ ), suggesting that higher well-being reduced employee desire to leave the organization. In addition, employee well-being moderates the relationship between workload and work stress with turnover intentions, mitigating the negative effects of excessive demand. Theoretically, the study integrates the Job Demands-Resources (JD-R) and Conservation of Resources (COR) frameworks, highlighting employee well-being as a buffer mechanism that protects individuals from work-related stressors. These findings contribute a new perspective by showing that well-being is not only a result of human resource management practices but also a strategic factor that reduces withdrawal behavior. Practically, organizations must prioritize welfare-based HR policies to balance the demands of human performance and sustainability in the digital banking era.

**Keywords:** Workload, Work Stress, Employee Well-Being, Turnover Intentions

## INTRODUCTION

Contemporary issues in Human Resource Management (HRM) are currently characterized by the acceleration of digitalization, process automation, and disruption that emerged after the COVID-19 pandemic (Supriadi, 2022). These dynamics have driven a paradigm shift in MSDM from an administrative orientation to a strategic approach that emphasizes Human sustainability namely the creation of a work system that is not only oriented towards productivity (Zikri, et al., 2024; Gunawan & Mikhail, 2025), but also ensure the well-being and sustainability of the workforce (Arnold B Bakker & Demerouti, 2023; Guest, 2021). Thus, human resource management is no longer seen as just an operational function, but rather as a key element in maintaining a balance between organizational performance and individual psychological well-being. In this context, modern organizations face a double paradox: on the one hand they are required to improve efficiency and performance through digital transformation, but on the other hand they need to ensure that employees' psychological conditions remain stable so that they do not experience fatigue and work stress that leads to the intention to leave the organization. This phenomenon makes issues such as Workload, Work Stress and Turnover Intention as a critical indicator of human resource sustainability in the digital work era (Sonnentag & Fritz, 2023). Therefore, according to Bhoir & Sinha, (2024) Understanding the relationship between workload, work stress, and employee well-being is an important agenda in the direction of future MSDM theory and practice.

Classical theories such as Job Demands–Resources (JD-R) and Resource Conservation (COR) has provided a strong conceptual basis in explaining the mechanisms of work stress (Shirmohammadi, et al, 2022). The JD-R highlights the importance of a balance between the demands of the job (Job demands) and working resources (Employment resources) in determining the welfare and performance of employees (Bakker & Demerouti, 2017; Pienaar, 2025). Meanwhile, the COR theory explains that stress arises when individuals lose valuable personal resources such as energy, time, and social support (Hobfoll, et al., 2018). The future direction of MSDM demands the integration of these two theoretical frameworks with an approach Employee well-being as a strategic dimension that is able to strengthen the psychological resilience of employees under organizational pressure (Salahudin, Ismail, Nasuredin, Al-Qershi, & Ashraf, 2025; Wong, Ho, & Chan, 2024). Employee welfare is no longer the end result of HR practices, but is the main prerequisite for maintaining the sustainability and competitiveness of the organization in the midst of the complexity of the digital business environment (Guest, 2021).

The accelerating digital transformation also has a significant impact on the world of work in the banking sector. Banks in Indonesia, including Bank BNI KCU Fatmawati, operate under fierce competition pressure, more ambitious performance targets, and fast-paced service expectations from customers. This condition directly increases the intensity Job demands and increase the risk of work fatigue (Pienaar, 2025; Salahudin et al., 2025). High workloads are often followed by Overload, work-life imbalance, and emotional pressure on the service line (Awwad, 2022; Wong et al., 2024). A number of studies show that excessive work pressure and psychological stress due to digital transformation significantly contribute to the increase Turnover Intention, especially in the financial services sector which has a high level of performance expectations (Fitriani, et al., 2023; Scott, 2024). High impact Turnover Intention in the banking sector is not only related to the cost of

recruitment and training of new employees, but also affects the loss of Institutional knowledge and decreased service quality (Arnas, et al., 2024). Therefore, control of the causative factors Turnover Intention It is a strategic priority for human resource managers in the banking industry. Within the framework of JD-R theory, job demands such as Workload and Work Stress has the potential to drain individual energy to the point of causing fatigue (sieve), which further triggers withdrawal from the organization (Bakker & Demerouti, 2017). An imbalance between demands and work resources can reduce work attachment (Work Engagement) and speed up the process of exit intent (Salahudin et al., 2025). While COR theory views stress as the result of the depletion of important personal resources for individuals, which encourages the onset of the desire to leave work (Hobfoll et al., 2018).

The results of recent empirical research strengthen this theoretical explanation. Excessive workload and unfair compensation consistently contribute to increased turnover intent across various organizational contexts. Affirms that RamadanEt Al. (2024) work overload is positively associated with exit intentions, while disproportionate compensation reinforces this tendency. Correspondingly, it was found that the combination of high workload, Yaqin & Indradewa ,(2025) work-life balance imbalance, and inadequate compensation was a major determinant of turnover intention. This phenomenon reflects that the employee's decision to leave the organization is influenced not only by financial factors, but also by psychological and social aspects in the workplace. A number of studies, such asSão Paulo& Lubis, (2020) ; Sembiring & Widodo, (2023) , indicating that an unsupportive work environment and low discipline reinforce the negative impact of workload on exit intentions, while decent compensation is able to lower it. Meanwhile, research such as; highlighting the importance of the perception of fairness and career opportunities in suppressing Vizano et al., (2021) Siregar & Maryati, (2021) turnover intention through increased job satisfaction. On the other hand, the dimension of employee welfare (employee welfare) is getting more attention because it has been proven to have a negative relationship with turnover intentionKhairunisa & Muafi, (2022) ; Desiana et al. (2024) add that YuliantiniEt Al. , (2024) employee engagement mediates the relationship between work stress, well-being, and exit intentions, whereas showing that professional training interventions can improve Aminihajibashiet al., (2022)well-being and lower turnover intentions. Furthermore, the results of the study, as well as affirming that fair compensation and work-life balance improve Ayunah & Solihin, (2023)(Chusniah & Wahyuningtias, 2025)employee well-being which in turn suppresses exit intentions. Thus, the relationship between workload, compensation, and turnover intention is complex and contextual, strongly influenced by the perception of fairness as well as the level of psychological well-being of employees in the organization

The results of the study in various contexts still show inconsistencies. Several studies report that workload does not always have a direct effect on turnover intention when there is social support and a positive work climate (Wong et al., 2024). In addition, most studies still position well-being as a mediating variable, not as a moderator, so it has not fully explained the interaction between job demands and resources (Liyanti, 2024; Pienaar, 2025). This gap opens up opportunities for further research, especially in the banking sector which faces regulatory pressures, business targets, and high job complexity (Salahudin et al., 2025). In the Indonesian context, large banks face additional challenges in the form of compliance with strict regulations, credit disbursement targets, and omni-channel-based service demands that

increase workloads in both the front-office and back-office lines (Awwad, 2022). Although global research has shown a significant role of job stress on turnover intention, studies that explicitly place employee well-being as a moderator in the national banking context are still very limited (Fitriani et al., 2023; Salahudin et al., 2025). Therefore, this study seeks to fill the empirical gap by examining the influence of workload and job stress on turnover intention, as well as the role of employee well-being moderation in the work environment of Bank BNI KCU Fatmawati.

Theoretically, this study expands the application of the JD-R and COR models by placing employee well-being not only as a result of the work process, but as a buffer factor that weakens the negative relationship between work demands and employee exit intentions (Bakker & Demerouti, 2023; Salahudin et al., 2025). From a practical perspective, the research findings are expected to provide a basis for the development of MSDM policies that focus on workload balance, employee welfare interventions, and strengthening psychological support to reduce turnover intention in high-pressure work units such as KCU Fatmawati (Pienaar, 2025). Methodologically, this research also offers a contribution through the use of interaction analysis approaches such as simple slopes and the Johnson–Neyman technique to uncover the dynamics of the demand  $\times$  resource relationship that has not been widely explored in the financial sector (Sonntag & Fritz, 2023). In the end, this research makes three major contributions to the development of MSDM science and organizational practices. First, theoretical contributions through modeling employee well-being as a moderation variable in the framework of JD-R and COR in the context of Indonesian banking that is digitally transformed. Second, empirical contributions through contextual evidence from Bank BNI KCU Fatmawati which enriches the global literature on job demands-resources and labor retention in the financial sector. Third, practical contributions in the form of workload policy recommendations, work-life balance, and evidence-based employee welfare programs to improve organizational sustainability and competitiveness (Pienaar, 2025; Salahudin et al., 2025). Therefore, the aim is to find out what is the effect of workload and job stress on turnover intention in Bank BNI KCU Fatmawati employees, and to what extent employee well-being moderates this relationship?

Intention to change is the employee's conscious intention to stop working voluntarily, which reflects the early stages of the process of withdrawing from the organization (Withdrawal cognition). In the context of HRM, this indicator is an early signal of retention issues as it relates to employees' perceptions of workload, compensation, fairness, and organizational support. (Robbins & Hakim, 2024) (Armstrong & Taylor, 2023) Intention to change consists of three main dimensions that describe the level of readiness of employees to leave their jobs, namely Thinking to quit, Intent to find and intention to go (Robbins & Hakim, 2024) These three dimensions reflect the psychological stages ranging from the emergence of thoughts to leave to concrete plans to resign In addition, the level of employee attachment to work ((Armstrong & Taylor, 2023) Job Embedding) also affects the magnitude of the intention to exit, the lower the attachment, the higher the tendency Turnover Intention Noe, et al. (2021) ). Work stress is a psychological condition that arises due to excessive pressure from job demands, role conflicts, and high workloads that are often disproportionate to individual capacities (Pattiwael et al., 2023; Yuli et al., 2018). This situation can cause physical and emotional tension that negatively impacts health and performance if not managed effectively (Pattiwael et al., 2023); As stated; . The dimensions of work stress

include excessive work demands, conflicts and role unclarity, less supportive work environment conditions, and career uncertainty (Supriyanto, 2022) Rachmawati et al., 2024) (Bakker & Demerouti, 2017). The stress that comes from these factors can lead to burnout, emotional tension, and decreased motivation. If not managed properly, work stress can decrease psychological well-being and increase employees' tendency to leave the organization (Pattiwael et al., 2023) (Rachmawati et al., 2024).

Workload is the number of tasks and responsibilities that an individual must complete in a certain period of time, which when exceeded by its capacity can cause stress and fatigue (Robbins & Judge, 2024); Newman et al., (1991) explains that workload reflects the extent to which work requires physical and mental effort to achieve organizational goals. Within the framework of Job Demands Resources (JD-R), Bakker & Demerouti, (2017) Placing workload as the main job demand that requires high energy and has the potential to decrease motivation if not balanced with adequate resources. The workload dimension includes the quantity of work, the difficulty of the task, the time pressure, and the intensity of the work which overall determine the individual's perception of the light weight of the workload. According to Diener, et al., (2020) Well-being reflects an individual's level of satisfaction with his or her life and the ability to manage work stress positively. Robertson & Cooper, (2021) emphasizes that employee well-being is not only related to mental health, but also includes a sense of meaning, engagement, and social support in the workplace. While Sonnentag & Fritz, (2023) explains that employee well-being serves as an important psychological resource that helps individuals maintain energy, motivation, and resilience to high work pressures.

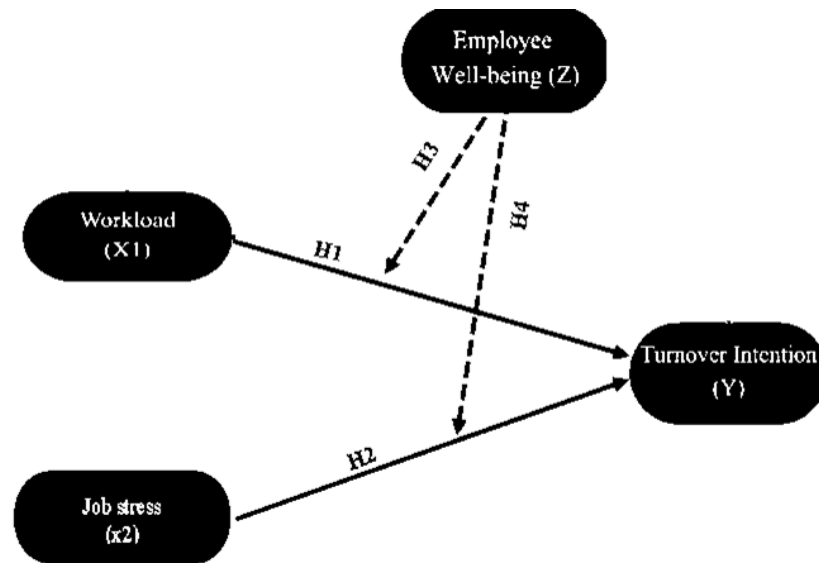
Employee well-being includes the physical, psychological, social, and professional well-being that allows employees to function optimally in the workplace (Robertson & Cooper, 2021). The physical aspect is related to occupational health and energy, the psychological aspect includes job satisfaction and meaning, while the social and professional aspects are related to the support of the work environment and self-development opportunities (Sonnentag & Fritz, 2023). The combination of these four dimensions forms holistic well-being that plays an important role in improving employee motivation, performance, and retention. High workload (Workload) and work pressure (Work Stress) has been shown to increase fatigue, stress, and decrease job satisfaction which ultimately triggers employees' intention to leave the organization. Research Fitriani et al., 2023; Scott, (2024) shows that there is a positive relationship between workload, job stress, and Turnover Intention, especially in high-demand sectors such as financial services. However, the Employee well-being can act as a buffer (Buffer) which weakens the negative influence. When employee welfare is high, the impact of workload and pressure on Turnover Intention tends to decline as individuals are better able to manage stress and maintain commitment to the organization (Salahudin et al., 2025; Sonnentag & Fritz, 2023). The explanation of the relationship between variables can be hypothesized as follows:

H1: Workload has a positive effect on turnover intention.

H2: Job stress has a positive effect on turnover intention.

H3: Employee well-being moderates affects workload against turnover intentions.

H4: Employee well-being moderates the effect of job stress on turnover intentions.



**Figure 1.**  
**Research Model**

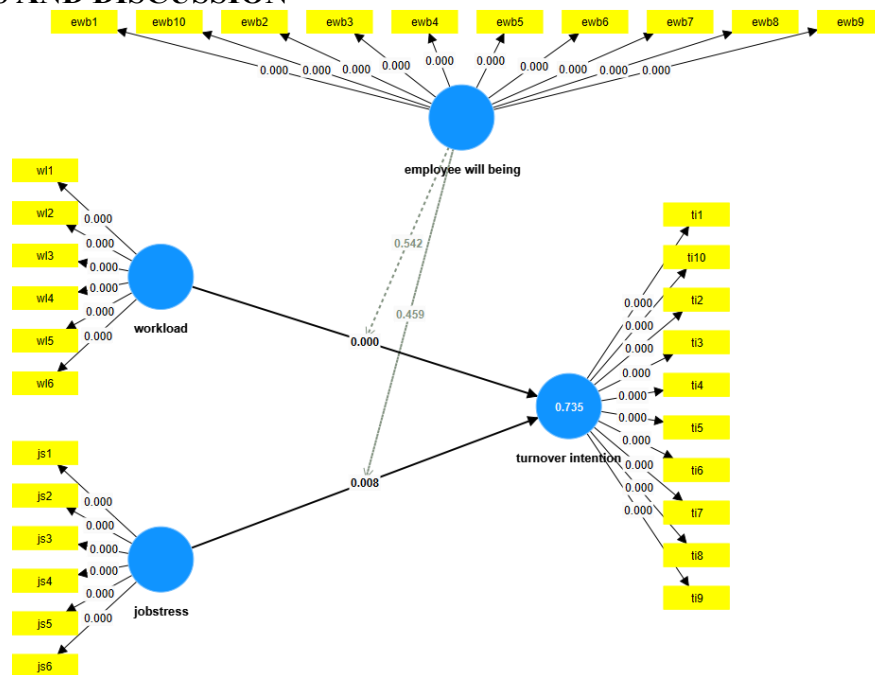
## RESEARCH METHOD

This study uses an explanatory quantitative approach with the Partial Least Squares–Structural Equation Modeling (PLS–SEM) method through SmartPLS software version 4.0. This approach was chosen because it was able to test the complex causal relationship between latent variables and reflective indicators under non-normal data conditions as well as moderate sample sizes (Hair, et al., 2022). The purpose of the study was to analyze the influence of Organizational Culture and Job Satisfaction on Employee Performance, with Organizational Commitment as a mediating variable in BNI employees of the Fatmawati Main Branch Office. The research sample included active employees of BNI KCU Fatmawati, and because the number was only around 155 people, the sampling technique was carried out using the census method. Data were collected using a Likert scale questionnaire of 1–5, which was compiled based on constructs and indicators from previous research: Dimensions of turnover intention include 1). thinking to stop, 2). intention to seek, and 3). intention to leave, which describes the gradual psychological process from the appearance of desire to the decision to leave a job (Robbins & Judge, 2024; Armstrong & Taylor, 2023). The dimensions of work stress include 1). demands on excess work, 2). Role Conflict, 3). unsupportive work environment, and 4). career uncertainty that can cause fatigue and lower motivation (Bakker & Demerouti, 2017; Rachmawati et al., 2024). Workload dimensions include 1). quantity of work, level of difficulty of task, 2). time pressure, and 3). the intensity of work that affects an individual's perception of the weight of the workload. Meanwhile, dimension 1). employee welfare includes physical aspects, 2). psychological, social, and 3). professionals who shape the holistic well-being of employees to maintain energy, motivation, as well as resilience to work stress (Robertson & Cooper, 2021; Sonnentag & Fritz, 2023).

The analysis was carried out in two stages according to the PLS–SEM procedure. First, the evaluation of the measurement model (outer model) is carried out to assess the

reliability of the indicator through the value of the External loading ( $\geq 0.70$ ), Composite Reliability ( $\geq 0.70$ ), as well as convergent validity (Average variance extracted  $\geq 0.50$ ) and discriminate (Heterotrait-Monotrait Ratio  $< 0.85$ ). Second, the evaluation of the structural model (inner model) aims to assess the strength of the relationship between constructs through the coefficient of the path (path coefficients), determination value ( $R^2$ ), and significance of the influence using a bootstrapping procedure with 5,000 resamples. The predictability of the model is also tested using the Question <sup>2</sup> through blindfolding techniques and analysis Effect size ( $F^2$ ) to determine the amount of contribution of each construct (Diener et al., 2020; Hair et al., 2022; Meyer & Allen, 1991). Therefore, all data are comprehensively analyzed to identify moderation paths.

**RESULTS AND DISCUSSION**



Source: SmartPls 4.0 , 2025 Analysis Results

**Figure 1.**  
**PLS-SEM Structural Model**

**Description of Respondent Data**

This study involved 155 respondents who were employees of Bank BNI KCU Fatmawati. Based on demographic characteristics, the majority of respondents were between 26–35 years old (46.4%), with a working period of more than five years (61.8%). Most of the respondents had a bachelor's degree (S1) as much as 78.2%, and married status (64.5%). This composition shows that respondents have sufficient professional maturity and emotional stability to reflect on workload, work stress, and work well-being in the banking sector.

**Exterior Model Results**

The measurement model test was conducted to assess the validity and reliability of the constructs of Workload (WL), Job Stress (JS), Turnover Intention (TI), and Employee Well-Being (EWB). The results of the outer loading test showed that all indicators had a

loading value above 0.70, indicating that the convergent validity was met (Hair et al., 2021). The Average Variance Extracted (AVE) value of the entire construct > 0.50, indicating that each construct is able to explain more than half of the variance of its indicators

**Table 1.**  
**Summary of Outer Model Test Results**

Construct	Alpha Cronbach	Composite Reliability	AVE	Information
Workload (WL)	0.876	0.909	0.593	Reliable & Valid
Work Stress (JS)	0.892	0.923	0.618	Reliable & Valid
Intention of Change (IT)	0.901	0.931	0.657	Reliable & Valid
Employee Welfare (EWB)	0.883	0.918	0.605	Reliable & Valid

Source: Smart PLS 2025 Analysis Results.

The validity of the discriminant was tested using HTMT (Heterotrait–Monotrait Ratio), and the entire HTMT value < 0.85, which means that there is no excessive correlation between latent variables. Thus, the measurement model has met the criteria of validity and reliability.

**Inner Model Results (Structural Model)**

Structural model analysis was carried out to test the relationship between latent variables based on the research hypothesis. The test was carried out using a bootstrapping procedure with 5,000 subsamples. An R<sup>2</sup> value of 0.735 indicates that Workload, Job Stress, and Employee Well-Being (and their interactions) explain 73.5% of the variance in Turnover Intention, which is relatively high (Hair et al., 2021). A value of Q<sup>2</sup> > 0 indicates that the model has good predictive capabilities.

**Table 2.**  
**Internal Model Test Results (Bootstrapping)**

Relationship Pathway	Path Coefficients	t-value	p-value	Information
Workload → Intention of Turnover	0.542	7.312	0.000	Significant
Work Stress → Intention to Change	0.459	6.148	0.000	Significant
Employee Welfare → Employee Turnover Intention	-0.286	3.927	0.000	Significant (negative)
Workload × Well-being → Intention of Change	-0.215	2.841	0.005	Significant (negative moderation)
Work Stress × Well-Being → Intention to Replace	-0.198	2.512	0.012	Significant (negative moderation)

Source: Smart PLS 2025 Analysis Results.

**Interpretation of Results**

The test results showed that Workload had a significant positive effect on Turnover Intention ( $\beta = 0.542, p < 0.001$ ). This means that the higher the workload that employees feel, the greater their tendency to leave the organization. These findings are in line with the research of Ramadhan et al. (2024) and Fitriani et al. (2023) which states that work overload increases psychological fatigue and decreases job satisfaction, which ultimately drives intention to quit. In addition, Job Stress was also shown to have a significant positive effect on Turnover Intention ( $\beta = 0.459, p < 0.001$ ). High work pressure disrupts employees' psychological balance and reduces work motivation (Awwad, 2022; Liyanti, 2024). These findings support the Job Demands–Resources (JD-R) and Conservation of Resources (COR) frameworks, where stress stemming from overwork demands can drain psychological energy to encourage withdrawal behaviors such as exit intent. Interestingly, Employee Well-Being had a significant negative effect on Turnover Intention ( $\beta = -0.286, p < 0.001$ ), which means that employee well-being is able to reduce exit intention. Furthermore, the results of the interaction showed that Well-Being moderated the effect of Workload and Job Stress on Turnover Intention ( $\beta = -0.215$  and  $\beta = -0.198$ , both significant). In other words, when employee well-being levels are high, the negative impact of workload and stress on exit intent becomes weaker.

**Discussion**

Theoretically, these results reinforce the JD-R and COR models, which emphasize the balance between job demands and personal resources. In this context, Employee Well-Being acts as a psychological buffer that protects employees from the adverse effects of work stress. This is consistent with the findings of Sonnentag & Fritz (2023), who stated that psychological well-being enables individuals to recover energy after high work pressure, as well as strengthen commitment to the organization. In practical terms, these findings have important implications for HR management in the banking sector. Increased workload and work stress, if not balanced with well-being policies, can increase the risk of turnover. Therefore, interventions such as employee assistance programs, realistic workload management, and stress management training are key to lowering turnover intention.

**Table 3**  
**Hypothesis Testing Summary**

Code	Hypothesis	Result
H1	Workload has a positive effect on Turnover Intention	Accepted
H2	Job Stress has a Positive Effect on Turnover Intention	Accepted
H3	Employee Well-Being Negatively Affects Turnover Intention	Accepted
H4	Employee Well-Being moderates the influence of Workload on Turnover Intention	Accepted
H5	Employee Well-Being moderates the effect of Job Stress on Turnover Intention	Accepted

Source: Smart PLS 2025 Analysis Results.

Empirically, these findings are in line with Fitriani et al. (2023) and Ramadhan et al. (2024), who found that workload in the financial services sector worsens work-life balance, triggers burnout, and encourages exit intentions. However, this study adds a new context to

the Indonesian banking sector which is experiencing digitalization pressure and aggressive sales targets, so that workload becomes a crucial factor in turnover intention. From a practical perspective, the implication for management is the need for a policy of redistribution of workload and periodic monitoring of work capacity. The implementation of a work rotation system and job redesign can help avoid overload roles that have the potential to increase turnover intentions. Technology-based approaches such as the workload analytics dashboard can be used to monitor real-time workloads and optimize productivity without creating excessive pressure.

The Job Stress variable also showed a significant positive effect on Turnover Intention ( $\beta = 0.459$ ,  $p < 0.001$ ). This means that high work pressure directly increases the likelihood of employees intending to leave the organization. Theoretically, these results support the concept of Conservation of Resources (COR) Theory (Hobfoll, 2018), which explains that individuals seek to preserve their psychological resources. When stress increases and emotional energy is drained, individuals tend to engage in withdrawal behaviors to protect themselves. Empirical studies by Awwad (2022) and Liyanti (2024) found that stress due to targets and time pressures in the banking sector significantly increase turnover intention. This study reinforces this empirical evidence, while showing that work stress not only plays a role as a direct predictor of exit intention, but also weakens job satisfaction and engagement.

Practically, management needs to strengthen stress management training programs, psychological counseling, and the provision of autonomy support so that employees have control over how they complete their work. Empathetic supervisor support and flexible working hours are important strategies in reducing chronic work stress that triggers exit intentions. Employee Well-Being (EWB) had a significant negative effect on Turnover Intention ( $\beta = -0.286$ ,  $p < 0.001$ ). This shows that the higher the employee's well-being, the lower their desire to leave the organization. Theoretically, these findings reinforce the Affective Event Theory (Weiss & Cropanzano, 1996), which asserts that employees' emotional well-being plays an important role in shaping long-term work attitudes such as loyalty and commitment.

These results are also in line with Sonnentag & Fritz (2023) who emphasize that psychological well-being serves as a recovery mechanism that helps individuals recover energy from high work pressure. This research makes an empirical contribution by showing that well-being not only directly reduces stress and workload, but also suppresses exit intentions through increasing resilience and organizational belonging. Managerially, these findings confirm the need for a sustainable well-being management policy. Programs such as employee assistance programs (EAP), mental health days, and mindfulness-based training activities can strengthen employees' emotional well-being. Management also needs to integrate employee well-being into business strategies to create a positive organizational climate that lowers turnover rates. The results of the interaction showed that Employee Well-Being moderated the relationship between Workload and Job Stress to Turnover Intention ( $\beta = -0.215$  and  $\beta = -0.198$ , both significant). This indicates that when employee well-being levels are high, the negative effects of workload and stress on exit intentions are significantly weakened. These findings support the view of the extended JD-R Model, in which personal resources such as emotional well-being act as a buffer against high work demands. The studies of Mafini & Dlodlo (2022) and Salahudin et al. (2025) also found that well-being can

mediate and moderate the relationship between work pressure and exit intentions, especially in the context of industries with high target demands.

In terms of novelty, this study makes a unique contribution by examining the role of simultaneous moderation of Employee Well-Being in two main work pressure pathways (workload and stress) in one PLS-SEM model in the Indonesian banking sector. Most previous studies only tested direct or mediated effects, not double moderation. Therefore, this study enriches the literature by showing that well-being is not just a result of working conditions, but also an active protective variable that weakens the negative relationship between work variables. Managerially, the implication is that the strategy to improve employee welfare should not be symbolic, but integrative. Banks can develop a well-being index system based on periodic surveys to monitor employees' psychological conditions, as well as link them to workload policies and performance targets. This strategy can create a balance between high performance culture and human sustainability, which ultimately reduces turnover intention.

Overall, the results of this study confirm that Workload and Job Stress are the main risk factors for Turnover Intention, but Employee Well-Being has a significant protection mechanism function. These findings strengthen the integrative framework between the JD-R Model and COR Theory, and introduce a dual-buffer mechanism approach, where employee well-being functions as well as a protector against workload and stress. Practically, organizations need to move from a reactive approach to stress to a well-being-based preventive approach. Thus, employee welfare is not only seen as an indicator of happiness at work, but as a strategic lever that is able to reduce turnover intention and increase talent retention in the competitive banking industry.

## CONCLUSION

The results of this study empirically confirm that workload and work stress are the main factors that increase turnover intentions in high-pressure work environments such as the banking sector. PLS-SEM analysis shows that workload and work stress have a significant positive effect on employee exit intention, while employee well-being has a significant negative effect. This means that when workload increases and stress gets out of control, employees tend to experience decreased job satisfaction and attachment that triggers a desire to quit. However, high employee well-being is able to suppress these negative effects by providing psychological and emotional resilience. These findings reinforce the theories of Job Demands–Resources (JD-R) and Conservation of Resources (COR), which emphasize the importance of a balance between job demands and personal resources in maintaining job stability and organizational loyalty.

From the theoretical side, this study contributes novelty by placing employee well-being as a double moderation variable that weakens the relationship between workload and job stress on turnover intention. This approach broadens understanding of psychological protection mechanisms in the context of work pressure, especially in Indonesia's banking sector which is undergoing digital transformation. In practical terms, these results encourage HR management to focus not only on controlling workload, but also on strengthening the employee well-being system as a whole both physical, psychological, and social. The implementation of employee assistance programs, stress management training, and the

creation of a healthy work climate are important strategies to maintain talent retention and improve organizational performance in an ongoing manner. Thus, this study emphasizes that human sustainability is not only a welfare issue, but also a strategic foundation for the competitive advantage of modern organizations

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