

## The Role of Job Satisfaction in Mediating the Effect of Workload on Turnover Intention

Luh Putu Dian Pradnyantari<sup>1\*</sup>, I Gusti Ayu Manuati Dewi<sup>2</sup>  
Universitas Udayana, Indonesia

**Corresponding Author:** Luh Putu Dian Pradnyantari  
[dian.pradnyan237@student.unud.ac.id](mailto:dian.pradnyan237@student.unud.ac.id)

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### ABSTRACT

This study seeks to uncover how workload shapes employees' turnover intention, with job satisfaction acting as a bridge between the two, within the organizational setting of PT Dwiniaga Pratama Sarana Denpasar. Out of a total of 125 employees, 95 respondents were selected using Slovin's formula combined with a proportional random sampling technique. Questionnaires and interviews were used for data collection, and SEM-PLS in SmartPLS 4.1 guided the quantitative analysis. Findings show that higher workloads significantly elevate turnover intention and reduce job satisfaction. Conversely, job satisfaction significantly suppresses turnover intention and partially mediates the link between workload and turnover intention. These insights suggest that maintaining a balanced workload aligned with employee capacity, alongside cultivating a supportive work climate, is crucial for strengthening job satisfaction and reducing the urge to leave the organization.

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## **INTRODUCTION**

Human resources (HR) within a company play a strategic role in determining work performance, demonstrating the importance of human resources (Solihin et al. 2022). Many companies today neglect even minor employee factors, which can lead to turnover intentions. Therefore, it is essential for companies to monitor and manage these factors closely.

Turnover intention represents the cognitive process in which employees contemplate leaving their current employment, whether for a specific reason or due to various factors (Astiti, 2020). Excessive workloads are often a major cause of employee dissatisfaction with their jobs, which, in consequence, intensifies their turnover intention.

Traditional Turnover Theory, indicates that lack of job satisfaction is a major factor influencing employees' decision to resign. Excessive workload is a factor that can reduce job satisfaction, thus increasing employees' tendency to leave the organization. Ayuningrum and Surya (2024) found that workload significantly increases turnover intention, while job satisfaction mediates this effect. In this study, workload is recognized as the key determinant of turnover intention.

## **LITERATURE REVIEW**

Workload is a major factor influencing employee turnover intention. High workloads can lead to stress, fatigue, and dissatisfaction, increasing employees' desire to seek other employment. Various studies, such as those by Fitriantini et al. (2020), Maulidah et al. (2022), Trisnadewi & Ardani (2023), Sutaryo et al. (2024), and Chang et al. (2024), Studies reveal that heavier workloads make employees more likely to consider resigning. Therefore, organizational management needs to manage workload effectively to reduce turnover intention. H1 :Workload has a positive and significant effect on employee turnover intention.

An unbalanced workload has a significant negative impact on employee job satisfaction. Excessive workload causes stress, fatigue, and decreased motivation, thus decreasing job satisfaction. Research by Satyagraha (2025), Widiatoro & Gaol (2024), Fatikasari (2024), Ahsani (2024), and Sun et al. (2025) consistently shows that the higher the workload, the lower employee job satisfaction. This condition can also increase the risk of turnover intention as employees seek jobs that better support their well-being. Thus, workload has a negative and significant effect on job satisfaction.

H2 :Workload has a negative and significant effect on employee job satisfaction.

The degree to which employees contemplate exiting the organization is strongly influenced by their personal fulfillment in their job. Those who feel valued and content in their roles are generally more devoted to the organization and less motivated to seek other opportunities. Soeprapto et al. (2024), Vanesa et al. (2024), Caniels & Curseu (2024), Yanuari et al. (2024), and Sakti et al. (2024) Repeated evidence from the analysis underscores that job satisfaction holds an inverse and statistically significant relationship with turnover intention. Employees who feel fulfilled and content in their roles are markedly less inclined to consider leaving the organization, whereas declining satisfaction tends to

heighten the urge to resign. For that reason, cultivating and preserving employee satisfaction stands as a pivotal strategy to suppress turnover tendencies within the company.

H3 :Job satisfaction has a negative and significant effect on employee turnover intention.

Job satisfaction moderates the relationship between workload and employees' intention to leave. A heavy workload undermines employee satisfaction, which then amplifies their propensity to exit the organization. Research by Setyani et al. (2025), Anees et al. (2021), Pranata & Fauzi (2024), Jayasri & Anisa (2023), and Pahlawan & Wahyuni (2022) shows that job satisfaction mediates the effect of workload on turnover intention. In other words, excessive workload decreases job satisfaction, which then leads to increased turnover intention.

H4: Job satisfaction can mediate the influence of workload on turnover intention.

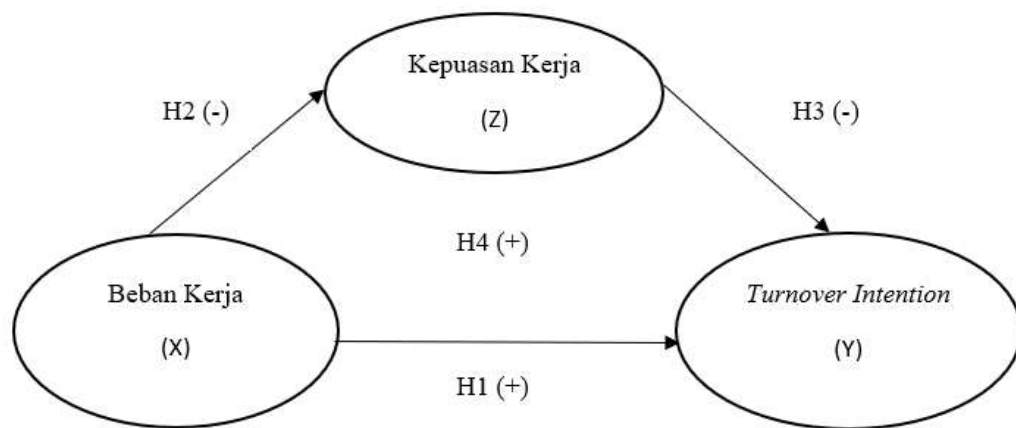


Figure 1. Conceptual Framework

## METHODOLOGY

This study adopts a quantitative method, focusing on associative-causal relationships. The location of this research is PT. Dwiniaga Pratama Sarana Denpasar, located at Jl. Moyo Island No. 2, Pedungan, South Denpasar, Denpasar City, Bali 80222. The Turnover Intention variable consists of three indicators: thoughts of leaving the organization, the desire to leave the company, and the desire to look for work elsewhere. The Workload variable consists of three indicators: physical workload, mental workload, and time workload. Job satisfaction, as a mediating variable, consists of five indicators: the work itself, salary, promotion, supervisor supervision, and coworkers.

All 125 employees of PT. Dwiniaga Pratama Sarana Denpasar were included as the population for this study. The sampling technique was determined using the Slovin formula to 95 people. The data collection method was through interviews and surveys using a questionnaire measured on a Likert scale of 1 to 5, with statements strongly agreeing with 5 scores, agreeing with 4 scores, quite agreeing with 3 scores, disagreeing with 2 scores, and strongly disagreeing with 1 score. To ensure the questionnaire's soundness, validity and

reliability tests were conducted, and the collected data were analyzed via SEM-PLS.

## RESEARCH RESULT AND DISCUSSION

PT. Dwiniaga Pratama Sarana Kota Denpasar is a private company engaged in consumer goods distribution and has a long track record and extensive experience in distributing various types of daily necessities to the public. This study used 95 PT. Dwiniaga Pratama Sarana Denpasar employees as respondents.

Table 1 shows that employees of PT. Dwiniaga Pratama Sarana Denpasar aged 26-30 years (32.6%) dominated in this study. In terms of gender, men dominated in this study at 63.2%, with unmarried status (61.1%), with the highest education of high school (58.1%).

Table 1. Respondent Characteristics

| No    | Characteristics | Classification                | Total<br>(people) | (%)  |
|-------|-----------------|-------------------------------|-------------------|------|
| 1     | Age             | 20-25 Years                   | 18                | 18.9 |
|       |                 | 26-30 Years                   | 31                | 32.6 |
|       |                 | 31-35 Years                   | 27                | 28.4 |
|       |                 | 36-40 Years                   | 19                | 20.1 |
| Total |                 |                               | 95                | 100  |
| 2     | Gender          | Man                           | 60                | 63.2 |
|       |                 | Woman                         | 35                | 36.8 |
| Total |                 |                               | 95                | 100  |
| 3     | Marital status  | Not married yet               | 58                | 61.1 |
|       |                 | Marry                         | 37                | 38.9 |
| Total |                 |                               | 95                | 100  |
| 4     | Education       | High School/Vocational School | 56                | 58.9 |
|       |                 | Diploma                       | 3                 | 3.2  |
|       |                 | Bachelor                      | 36                | 37.9 |
|       |                 | Total                         |                   |      |

*Source: Processed data, 2025*

The validity test results presented in Table 2 indicate that all research instruments covering turnover intention, workload, and job satisfaction have satisfied the established validity criteria. Each instrument demonstrates a Pearson correlation coefficient exceeding 0.30, signifying that the instruments possess adequate validity and are appropriate to be employed as measurement tools for the respective variables.

As presented in Table 3, the reliability test results for turnover intention, workload, and job satisfaction reveal Cronbach's Alpha values greater than 0.60. Thus, it can be concluded that all instruments demonstrate acceptable reliability and are suitable for further analysis.

Table 2. Validity Test Results

| No. | Variables              | Statement | Pearson Correlation | Information |
|-----|------------------------|-----------|---------------------|-------------|
| 1.  | Turnover intention (Y) | Y1.1      | 0.938               | Valid       |
|     |                        | Y1.2      | 0.859               | Valid       |
|     |                        | Y2.1      | 0.972               | Valid       |
|     |                        | Y2.2      | 0.979               | Valid       |
|     |                        | Y3.1      | 0.870               | Valid       |
|     |                        | Y3.2      | 0.922               | Valid       |
| 2.  | Workload (X)           | X1.1      | 0.962               | Valid       |
|     |                        | X1.2      | 0.934               | Valid       |
|     |                        | X2.1      | 0.909               | Valid       |
|     |                        | X2.2      | 0.962               | Valid       |
|     |                        | X2.3      | 0.932               | Valid       |
|     |                        | X2.4      | 0.907               | Valid       |
|     |                        | X3.1      | 0.911               | Valid       |
|     |                        | X3.2      | 0.897               | Valid       |
|     |                        | X3.3      | 0.872               | Valid       |
|     |                        | X3.4      | 0.824               | Valid       |
| 3.  | Job satisfaction (Z)   | Z1.1      | 0.968               | Valid       |
|     |                        | Z1.2      | 0.950               | Valid       |
|     |                        | Z1.3      | 0.922               | Valid       |
|     |                        | Z2.1      | 0.968               | Valid       |
|     |                        | Z2.2      | 0.956               | Valid       |
|     |                        | Z2.3      | 0.952               | Valid       |
|     |                        | Z3.1      | 0.827               | Valid       |
|     |                        | Z3.2      | 0.881               | Valid       |
|     |                        | Z4.1      | 0.889               | Valid       |
|     |                        | Z4.2      | 0.876               | Valid       |
|     |                        | Z4.3      | 0.879               | Valid       |
|     |                        | Z5.1      | 0.950               | Valid       |
|     |                        | Z5.2      | 0.931               | Valid       |

Source: Processed data, 2025

Table 3. Reliability Test

| No. | Variables             | Cronbach's Alpha | Information |
|-----|-----------------------|------------------|-------------|
| 1.  | Turnover intention(Y) | 0.965            | Reliable    |
| 2.  | Workload (X)          | 0.977            | Reliable    |
| 3.  | Job satisfaction(Z)   | 0.984            | Reliable    |

Source: Processed data, 2025

Based on Table 4, the turnover intention variable was measured using six statements with a five-point Likert scale, obtaining an overall average value of 3.41, which is classified as high. This finding indicates that employees have a high tendency to leave the company. The indicator with the lowest score was the

statement "I plan to leave this job" with an average value of 3.25 (fair category), Of all statements, this one achieved the greatest rating, "I see better job opportunities in other companies" with an average value of 3.47 (high category).

Table 4. Description of Respondents' Answers to Turnover Intention

| Statement                                               | Frequency of Respondents' Answers (person) |    |    |    |    | Total Answers | Average | Criteria    |
|---------------------------------------------------------|--------------------------------------------|----|----|----|----|---------------|---------|-------------|
|                                                         | 1                                          | 2  | 3  | 4  | 5  |               |         |             |
| 1 I have thought about quitting my current job          | 4                                          | 18 | 34 | 8  | 31 | 329           | 3.46    | High        |
| 2 I am thinking of changing jobs from my current job.   | 5                                          | 21 | 28 | 8  | 33 | 328           | 3.45    | High        |
| <b>Thoughts of Quitting</b>                             |                                            |    |    |    |    |               | 3.46    | High        |
| 3 I plan to leave this job                              | 7                                          | 29 | 19 | 13 | 27 | 309           | 3.25    | High enough |
| 4 I see better job opportunities in other companies     | 2                                          | 22 | 31 | 9  | 31 | 330           | 3.47    | High        |
| <b>The Desire to Leave</b>                              |                                            |    |    |    |    |               | 3.36    | High enough |
| 5 I contacted my friend to get job vacancy information. | 4                                          | 26 | 25 | 11 | 29 | 320           | 3.37    | High enough |
| 6 I try to find another job as soon as possible         | 2                                          | 21 | 32 | 15 | 25 | 325           | 3.42    | High        |
| <b>Desire to Look for Another Job</b>                   |                                            |    |    |    |    |               | 3.39    | High enough |
| <b>Average total turnover intention</b>                 |                                            |    |    |    |    |               | 3.41    | High        |

Source: Processed data, 2025

Based on Table 5, the workload variable (X) was measured using ten statements with a five-point Likert scale, obtaining an overall average value of 3.42 which is classified as high. This finding indicates that employees of PT. Dwiniaga Pratama Sarana Denpasar feel a high workload. The indicator with the lowest score is the statement "My work requires strong energy" with an average value of 3.27 (sufficient category), while the highest scores are found in the statements "The time provided to complete the work is limited" and "At certain times I become busy with my work" with an average value of 3.55 each (high category).

Table 5. Description of Respondents' Answers to Workload

|                               | Statement                                                     | Frequency of Respondents' Answers (person) |    |    |    |    | Total Answers | Average | Criteria    |
|-------------------------------|---------------------------------------------------------------|--------------------------------------------|----|----|----|----|---------------|---------|-------------|
|                               |                                                               | 1                                          | 2  | 3  | 4  | 5  |               |         |             |
| 1                             | I feel tired easily when working                              | 7                                          | 16 | 30 | 7  | 35 | 332           | 3.49    | High        |
| 2                             | My job requires strong energy                                 | 6                                          | 28 | 22 | 12 | 27 | 311           | 3.27    | High Enough |
| <b>Physical Workload</b>      |                                                               |                                            |    |    |    |    |               | 3.38    | High enough |
| 3                             | I need concentration to complete the work                     | 6                                          | 20 | 28 | 10 | 31 | 325           | 3.42    | High        |
| 4                             | I felt confused while working                                 | 13                                         | 17 | 23 | 12 | 30 | 314           | 3.31    | High enough |
| 5                             | I am always alert to the conditions of my workplace.          | 8                                          | 29 | 17 | 7  | 34 | 315           | 3.32    | High enough |
| 6                             | I need mental strength in my work                             | 4                                          | 24 | 25 | 7  | 35 | 330           | 3.47    | High        |
| <b>Mental Burden</b>          |                                                               |                                            |    |    |    |    |               | 3.38    | High enough |
| 7                             | The time provided to complete the work is limited             | 2                                          | 21 | 30 | 7  | 35 | 337           | 3.55    | High        |
| 8                             | I often do more than two tasks (double job) at the same time. | 2                                          | 21 | 30 | 12 | 30 | 332           | 3.49    | High        |
| 9                             | My boss gave me an assignment suddenly                        | 4                                          | 30 | 19 | 11 | 31 | 320           | 3.37    | Enough High |
| 10                            | At certain times I get busy with my work                      | 0                                          | 20 | 33 | 12 | 30 | 337           | 3.55    | High        |
| <b>Time Burden</b>            |                                                               |                                            |    |    |    |    |               | 3.49    | High        |
| <b>Average total workload</b> |                                                               |                                            |    |    |    |    |               | 3.42    | High        |

Source: Processed data, 2025

Based on Table 6, the job satisfaction variable (Z) was measured using thirteen statement indicators with a five-point Likert scale, obtaining an overall average value of 3.26 which is classified as sufficient. This finding indicates that employees of PT. Dwiniaga Pratama Sarana Denpasar have a fairly high level of job satisfaction. The indicator with the lowest score is the statement "My income is in accordance with the workload" with an average value of 2.93 (sufficient category), one achieved the greatest rating "Promotions carried out by the company can motivate employees to develop and progress" with an average value of 3.57 (high category).

Table 6. Description of Respondents' Answers Regarding Job Satisfaction

|                                      | Statement                                                                               | Frequency of Respondents' Answers (person) |    |    |    |    | Total Answers | Average | Criteria    |
|--------------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------|----|----|----|----|---------------|---------|-------------|
|                                      |                                                                                         | 1                                          | 2  | 3  | 4  | 5  |               |         |             |
| 1                                    | I am satisfied with my current job                                                      | 12                                         | 26 | 13 | 17 | 27 | 306           | 3.22    | Enough High |
| 2                                    | I feel proud of my current job                                                          | 6                                          | 22 | 26 | 9  | 32 | 324           | 3.41    | High        |
| 3                                    | I love my current job                                                                   | 6                                          | 22 | 28 | 11 | 28 | 318           | 3.35    | High Enough |
| <b>Job Satisfaction</b>              |                                                                                         |                                            |    |    |    |    |               | 3.33    | High Enough |
| 4                                    | My wages are commensurate with the type of work I do.                                   | 16                                         | 22 | 23 | 13 | 21 | 286           | 3.01    | High Enough |
| 5                                    | My income is in line with my workload                                                   | 16                                         | 22 | 26 | 15 | 16 | 278           | 2.93    | High enough |
| 6                                    | My salary can cover all my needs                                                        | 12                                         | 26 | 26 | 14 | 17 | 283           | 2.98    | High Enough |
| <b>Satisfaction with Wages</b>       |                                                                                         |                                            |    |    |    |    |               | 2.97    | Enough Tall |
| 7                                    | The company where I work provides equal opportunities to get a promotion.               | 8                                          | 16 | 32 | 28 | 11 | 303           | 3.19    | High Enough |
| 8                                    | Job promotions carried out by companies can motivate employees to develop and progress. | 9                                          | 18 | 20 | 6  | 42 | 339           | 3.57    | High        |
| <b>Satisfaction with Promotion</b>   |                                                                                         |                                            |    |    |    |    |               | 3.38    | Enough High |
| 9                                    | My boss provides support to employees                                                   | 5                                          | 19 | 26 | 31 | 14 | 315           | 3.32    | Enough High |
| 10                                   | My boss provides assistance when I have difficulties at work.                           | 8                                          | 16 | 26 | 33 | 12 | 310           | 3.26    | High enough |
| 11                                   | I feel cared for at work by my boss                                                     | 14                                         | 10 | 29 | 30 | 12 | 301           | 3.17    | High enough |
| <b>Satisfaction with Supervision</b> |                                                                                         |                                            |    |    |    |    |               | 3.25    | High enough |

|                                       |                                                  |   |    |    |    |    |     |      |             |
|---------------------------------------|--------------------------------------------------|---|----|----|----|----|-----|------|-------------|
| 12                                    | My colleagues and I help each other in our work. | 0 | 27 | 27 | 10 | 31 | 330 | 3.47 | High        |
| 13                                    | My coworkers always give me support              | 2 | 26 | 25 | 8  | 34 | 331 | 3.48 | High        |
| <b>Work colleague</b>                 |                                                  |   |    |    |    |    |     | 3.48 | High        |
| <b>Average total job satisfaction</b> |                                                  |   |    |    |    |    |     | 3.26 | High enough |

*Source: Processed data, 2025*

The data presented in Table 7 confirm that the criteria for convergent validity have been satisfied. This conclusion is drawn from the fact that each original sample value exceeds 0.50 and the corresponding t-statistic surpasses 1.96. Accordingly, every indicator contained within the constructs of organizational commitment, job satisfaction, and employee retention demonstrates acceptable levels of validity.

Table 7. Outer Loadings Test Results

| Statement<-variables      | Outer Loadings | T Statistics | Information |
|---------------------------|----------------|--------------|-------------|
| Y1.1<- Turnover intention | 0.946          | 84,292       | Valid       |
| Y1.2<- Turnover intention | 0.890          | 31,430       | Valid       |
| Y2.1<- Turnover intention | 0.944          | 53,756       | Valid       |
| Y2.2<- Turnover intention | 0.949          | 89,796       | Valid       |
| Y3.1<- Turnover intention | 0.930          | 64,174       | Valid       |
| Y3.2<- Turnover intention | 0.925          | 71,323       | Valid       |
| X1.1<- Workload           | 0.946          | 119,712      | Valid       |
| X1.2<- Workload           | 0.918          | 56,220       | Valid       |
| X2.1<- Workload           | 0.911          | 58,096       | Valid       |
| X2.2<- Workload           | 0.953          | 119,851      | Valid       |
| X2.3<- Workload           | 0.952          | 79,103       | Valid       |
| X2.4<- Workload           | 0.915          | 59,798       | Valid       |
| X3.1<- Workload           | 0.944          | 91,874       | Valid       |
| X3.2<- Workload           | 0.938          | 91,494       | Valid       |
| X3.3<- Workload           | 0.924          | 61,591       | Valid       |
| X3.4<- Workload           | 0.920          | 64,871       | Valid       |
| Z1.1<- Job satisfaction   | 0.933          | 79,745       | Valid       |
| Z1.2<- Job satisfaction   | 0.913          | 54,844       | Valid       |
| Z1.3<- Job satisfaction   | 0.902          | 45,094       | Valid       |
| Z2.1<- Job satisfaction   | 0.941          | 80,951       | Valid       |
| Z2.2<- Job satisfaction   | 0.935          | 88,748       | Valid       |

| Statement<-variables    | <i>Outer Loadings</i> | T Statistics | Information |
|-------------------------|-----------------------|--------------|-------------|
| Z2.3<- Job satisfaction | 0.931                 | 77,030       | Valid       |
| Z3.1<- Job satisfaction | 0.884                 | 38,497       | Valid       |
| Z3.2<- Job satisfaction | 0.853                 | 38,422       | Valid       |
| Z4.1<- Job satisfaction | 0.918                 | 54,637       | Valid       |
| Z4.2<- Job satisfaction | 0.916                 | 55,005       | Valid       |
| Z4.3<- Job satisfaction | 0.913                 | 56,408       | Valid       |
| Z5.1<- Job satisfaction | 0.889                 | 47,174       | Valid       |
| Z5.2<- Job satisfaction | 0.901                 | 54,235       | Valid       |

*Source: Processed data, 2025*

According to the statistical output presented in Table 8, each indicator demonstrates the strongest association with its intended construct rather than with other constructs in the model. This pattern is consistently observed across all dimensions turnover intention (Y), workload (X), and job satisfaction (Z) thereby confirming the presence of satisfactory discriminant validity. To complement this finding, an additional assessment using the AVE approach reveals that every construct yields an AVE value greater than 0.50. These combined results signify that the research model adequately fulfills the discriminant validity standards established through both cross-loading and AVE evaluations.

Table 8. Cross Loading Test Results

| Item | Variables                 |              |                  |
|------|---------------------------|--------------|------------------|
|      | <i>Turnover intention</i> | Workload     | Job satisfaction |
| Y1.1 | <b>0.946</b>              | 0.709        | -0.712           |
| Y1.2 | <b>0.890</b>              | 0.672        | -0.719           |
| Y2.1 | <b>0.944</b>              | 0.771        | -0.695           |
| Y2.2 | <b>0.949</b>              | 0.776        | -0.709           |
| Y3.1 | <b>0.930</b>              | 0.700        | -0.708           |
| Y3.2 | <b>0.925</b>              | 0.744        | -0.690           |
| X1.1 | 0.734                     | <b>0.946</b> | -0.677           |
| X1.2 | 0.733                     | <b>0.918</b> | -0.699           |
| X2.1 | 0.721                     | <b>0.911</b> | -0.647           |
| X2.2 | 0.747                     | <b>0.953</b> | -0.682           |
| X2.3 | 0.746                     | <b>0.952</b> | -0.681           |
| X2.4 | 0.697                     | <b>0.915</b> | -0.638           |
| X3.1 | 0.753                     | <b>0.944</b> | -0.681           |
| X3.2 | 0.762                     | <b>0.938</b> | -0.664           |
| X3.3 | 0.701                     | <b>0.924</b> | -0.639           |
| X3.4 | 0.709                     | <b>0.920</b> | -0.632           |
| Z1.1 | -0.739                    | -0.669       | <b>0.933</b>     |
| Z1.2 | -0.661                    | -0.622       | <b>0.913</b>     |
| Z1.3 | -0.649                    | -0.626       | <b>0.902</b>     |

| Item | Variables                 |          |                  |
|------|---------------------------|----------|------------------|
|      | <i>Turnover intention</i> | Workload | Job satisfaction |
| Z2.1 | -0.702                    | -0.647   | <b>0.941</b>     |
| Z2.2 | -0.696                    | -0.663   | <b>0.935</b>     |
| Z2.3 | -0.684                    | -0.654   | <b>0.931</b>     |
| Z3.1 | -0.673                    | -0.624   | <b>0.884</b>     |
| Z3.2 | -0.777                    | -0.734   | <b>0.853</b>     |
| Z4.1 | -0.688                    | -0.624   | <b>0.918</b>     |
| Z4.2 | -0.698                    | -0.644   | <b>0.916</b>     |
| Z4.3 | -0.678                    | -0.663   | <b>0.913</b>     |
| Z5.1 | -0.638                    | -0.607   | <b>0.889</b>     |
| Z5.2 | -0.654                    | -0.632   | <b>0.901</b>     |

Source: Processed data, 2025

As presented in Table 9, the AVE values for turnover intention, workload, and job satisfaction are 0.867, 0.869, and 0.828, respectively. Given that all AVE values surpass 0.50, the model can be considered to possess good convergent validity.

Table 9. Average Variance Extracted Value Test Results

| Research Variables           | <i>Average Variance Eextracted(AVE)</i> |
|------------------------------|-----------------------------------------|
| <i>Turnover intention(Y)</i> | 0.867                                   |
| Workload (X)                 | 0.869                                   |
| Job satisfaction(Z)          | 0.828                                   |

Source: Processed data, 2025

Table 10 confirms that all measured variables meet reliability standards. The composite reliability scores for turnover intention, workload, and job satisfaction are 0.975, 0.985, and 0.984, while the Cronbach's alpha values for employee retention, organizational commitment, and job satisfaction reach 0.969, 0.983, and 0.983. Since each value exceeds the 0.70 threshold, every construct in the model can be considered highly reliable.

Table 10. Reliability and Cronbach's Alpha Test Results

| Variables                    | <i>Composite Reliability</i> | <i>Cronbach's Alpha</i> | Information |
|------------------------------|------------------------------|-------------------------|-------------|
| <i>Turnover intention(Y)</i> | 0.975                        | 0.969                   | Reliable    |
| Workload (X)                 | 0.985                        | 0.983                   | Reliable    |
| Job satisfaction(Z)          | 0.984                        | 0.983                   | Reliable    |

Source: Processed data, 2025

Table 11 highlights that job satisfaction is influenced by workload to the extent of 50.8%, leaving almost half of its variability to factors beyond the model. For turnover intention, the combined effect of workload and job satisfaction covers 69.5% of its variance, with the rest explained by variables outside the model.

Table 11. R-Square Test Results

| Variables          | R Square |
|--------------------|----------|
| Job satisfaction   | 0.508    |
| Turnover intention | 0.695    |

Source: Processed data, 2025

Figure 2 illustrates the conceptual framework built upon four formulated hypotheses describing the interaction among the examined variables. The first hypothesis assumes that workload positively and significantly contributes to employees' turnover intention. The second posits a significant negative association between workload and job satisfaction. The third hypothesis shows that greater satisfaction at work lowers turnover intention. The fourth hypothesis suggests that job satisfaction mediates the impact of workload on employees' turnover intention.

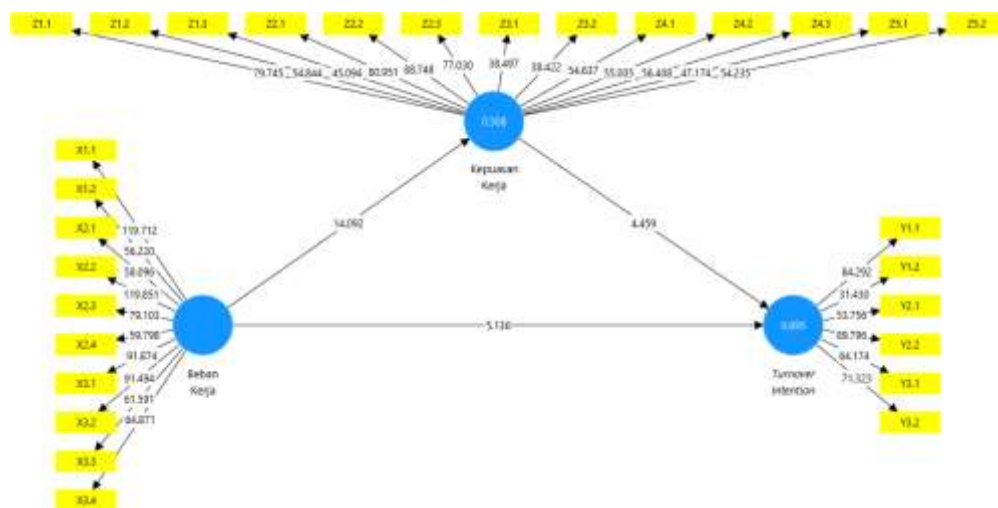


Figure 2. PLS SEM test results

Source: Processed data, 2025

Table 12 outlines the analytical outcomes illustrating the association between workload, job satisfaction, and turnover intention. The analysis reveals that workload has a path coefficient of 0.495 toward turnover intention, supported by a p-value of 0.000 (below the 0.05 threshold) and a t-statistic of 5.136 (above 1.96). These metrics confirm that workload exerts a significant and positive effect on employees' intention to leave. In other words, as workload intensifies, employees tend to display a stronger desire to resign from the organization.

Table 12 further demonstrates that workload exerts a significant negative impact on job satisfaction, with an effect coefficient of -0.713, a p-value of 0.000 (less than 0.05), and a t-statistic of 14.092 (greater than 1.96). These results suggest that increased workload substantially reduces employees' job satisfaction. When job demands become excessive, employees are more prone to stress and

exhaustion, which in turn diminish their sense of comfort and engagement at work.

A negative and statistically with a coefficient of -0.405,  $p = 0.000$ , and  $t = 4.459$ . This indicates that higher job satisfaction reduces employees' tendency to leave. Indirect effect analysis confirms significant mediation via job satisfaction (coefficient = 0.288;  $p = 0.000$ ;  $t = 4.507$ ), while workload's direct effect on turnover intention is still significant (coefficient = 0.495;  $p = 0.000$ ;  $t = 5.136$ ). These results confirm that workload influences turnover intention both directly and indirectly through its negative impact on job satisfaction.

Table 12. Hypothesis Testing Results

| Hypothesis                                             | Original<br>Sample | <i>t</i> statistic | <i>p</i> values | Information |
|--------------------------------------------------------|--------------------|--------------------|-----------------|-------------|
| Direct Influence                                       |                    |                    |                 |             |
| Workload -> Turnover intention                         | 0.495              | 5,136              | 0,000           | Significant |
| Workload -> Job satisfaction                           | -0.713             | 14,092             | 0,000           | Significant |
| Job satisfaction -> Turnover intention                 | -0.405             | 4,459              | 0,000           | Significant |
| Indirect Influence                                     |                    |                    |                 |             |
| Workload -> Job satisfaction -<br>> Turnover intention | 0.288              | 4,507              | 0,000           | Significant |

Source: Processed data, 2025

Based on Traditional Turnover Theory, heavy workloads increase turnover intention, yet job satisfaction mitigates this influence. These findings confirm that when employees are satisfied with their jobs, both in terms of rewards, working conditions, and development opportunities, they tend to have lower turnover intentions despite a high workload.

The results of this study can be used as input for PT. Dwiniaga Pratama Sarana Denpasar to improve employee retention through balanced workload management and increased job satisfaction, thereby maintaining employee loyalty and productivity.

## CONCLUSIONS AND RECOMMENDATIONS

Digital social influence has a positive effect on stock investment decisions among Generation Z. Furthermore, digital social influence is also proven to affect behavioral finance, indicating that digital social interactions – whether through friends, family, or financial influencers – are able to shape individuals' financial behavior. Another finding shows that behavioral finance has a positive influence on investment decisions, although its effect is relatively small compared to other factors. Meanwhile, financial literacy emerges as the most dominant factor, not only directly affecting investment decisions but also moderating the relationship between behavioral finance and investment decisions. Therefore, it can be concluded that financial literacy is the key

element that helps Generation Z make more rational investment decisions aligned with long-term goals.

Drawing upon the research outcomes, several key recommendations can be formulated. The study demonstrates that higher workload leads to a greater likelihood of employees wanting to leave the organization, while it has a significant negative impact on their job satisfaction. Conversely, job satisfaction itself shows a significant negative relationship with turnover intention. These findings affirm that when employees experience heavier workloads, their satisfaction at work tends to decline, thereby heightening their desire to resign.

PT. Dwiniaga Pratama Sarana Denpasar is advised to manage its workload effectively by adjusting targets and completion times to avoid excessive stress. Furthermore, the company needs to improve employee job satisfaction, for example by adjusting compensation to workload, thereby increasing loyalty and reducing turnover intention.

## ADVANCED RESEARCH

The findings of this study open avenues for advanced research on the complex mechanisms linking workload, job satisfaction, and turnover intention across diverse organizational and cultural settings. Future studies could adopt a longitudinal design to capture the dynamic evolution of employee perceptions and behaviors over time, integrating moderating variables such as emotional intelligence, organizational support, or leadership style to deepen understanding of how psychological resilience mitigates the adverse effects of heavy workloads. Moreover, applying a multi-level analysis across industries and employment types would allow researchers to identify contextual distinctions that influence job satisfaction and turnover patterns. Expanding the model with qualitative exploration—such as narrative interviews or ethnographic approaches—may further illuminate the nuanced cognitive and emotional processes that underlie turnover decisions, providing more comprehensive insights for evidence-based human resource strategies.

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