

Effect of Workload and Job Stress on Employee Turnover Intention: A Case Study of Higher Education Sector of Khyber Pakhtunkhwa

Dr. Nisar Muhammad

*Assistant Professor, Govt. College of Management Sciences
Jamrud district Khyber
nisar.afridi20@yahoo.com*

Dr. Anjum Ihsan

*Assistant Professor, Department of Management Sciences
Islamia College Peshawar
anjumihsan@icp.edu.pk*

Dr. Kauser Hayat

*Assistant Professor Govt. College of Management Sciences
Wana, Waziristan
kauser.hayat87@yahoo.com*

Abstract

In present environment work load and stress at work is a significant and costly problem for various organization. On the other hand work force is considered the most valuable asset of an organization. One of the most important challenges for all the organization is on how to increase employees' resistance level against job stress. The basic aim of the present research was to measure the effect of workload and job stress on employee turnover intention. The current study selected 245 respondents from various higher education institutions of Khyber pakhtunkhwa using stratified random sampling method. For the factorization of data exploratory and confirmatory factor analysis was done. The SEM technique was used to test hypotheses of the study with GFI, CFI, TLI, and RMSEA indices. The outcomes of the study show that workload and job-stress are correlated with employee turnover intention. Therefore, higher education institutions should develop appropriate strategies for the retention of their valuable employees.

Keywords: *SEM, job stress, work load, turnover intention*

Introduction

In today competitive world, personnel are considered the most valuable asset of an organization (Khalil et al. 2020; Nelms, 2019) and every organization is looking for new ways to develop their human capital (Zahra, Khan, & Imran, 2018). To retain human capital in organization is a big challenge for all managers because various employees turn

to other organizations (Khalil et al. 2020; Qureshi et al. 2012). Turn over intention can be influenced by various factors, including career development (Nelms, 2019), job stress (Lu, Hu, & Huang, 2017), work load (Bowling & Kirkendall, 2012; Akhtar et al. 2018; Khalil et al. 2020), work environment (Zahra, Khan, & Imran, 2018), manager behavior (Akhtar et al. 2018), relocation (Nelms, 2019), job characteristics (Khalil et al. 2020; Qureshi et al. 2012), work life balance (Nelms, 2019), compensation (Bowling & Kirkendall, 2012), involuntary (Nelms, 2019), retirement (Nelms, 2019). There are various direct and indirect costs associated with turnover of skilled employees (Reeves, 2012). Bliss (2004) indicates that employee turnover is correlated with recruiting costs, new hiring expenditures, training expenditures, lost productivity expenditures, and lost sales expenditures. According to Armstrong (2006) two forms of turnover of employees occurred. One of them is when an employee decides to seek an alternative job, which is known as voluntary turnover. The other form of turnover is unconscious turnover. According to Reeves (2012), the expenditure of turnover can vary from \$2,300 to \$13,000/employee, depending on the organization and their position. Many organizations invest a lot of assets on new employees, such as time (Abbasi, 2015), energy (Akhtar et al. 2018), training (Zunaidah & Hadjri, 2019) for their growth and development (Armstrong, 2006; Bliss, 2004; Kazi & Zadeh, 2011; Khan, 2014; Khalil et al. 2020; Qurshi et al. 2012; Reeves, 2012; Zunaidah & Hadjri, 2019). Various employees left their jobs due to various reasons (Zunaidah & Hadjri, 2019). According to work institute report (2019), 22% employees left their jobs for career development, 12% employees quit their job due to work life balance, 11% left due to manager rude and harsh behavior, 10% because of relocation, 9% left for compensation and remaining left their jobs due to others factors. In 2018, 41.4 million 27% US employees voluntarily quit their jobs and this trend will hit 25% up to 2023 (Nelms, 2019). The tendency of employees to flight from one job to another may be in the form of resignation, dismissal from the service or withdrawal of the employees from the organization. To quit their jobs is not only occurring in private sector organization but it is also happening in public sector organization. Although in public sector organization the level of turnover intention is low compare to private sector organization. But it is clear that turnover intention having negative impact on the organizational performance (Akhtar et al. 2018). On the other hand those employees who are satisfied from their jobs will never ever leave their jobs. Many empirical studies have demonstrated a negative association between job stress, work load and turnover intention (Abbasi, 2015; Akhtar et al. 2018; Jiang & Klein, 2002; Lu, et al., 2017; Khan, 2014; Khalil et al. 2020; Kim & Wright, 2007; Nelms, 2019; Qureshi et al. 2012; Zahra et al. 2018; Zunaidah & Hadjri, 2019).

Literature Review

Relationship between work-load, job-stress and turnover-intention

In order to realize complexity of work-load, it is important to define the word workload. Askijanto & Soetjipto (2018) describes workload as "without a direct reference

to a particular target being very busy". Workload can be defined as labor demand, according to Laschinger et al. (2001). According to Fox et al., 1993 it is physical and perceptual workloads. According to Bruggen (2015) workload can be defined as (being very busy without a direct reference to a specific target). Bowling and Kirkendal (2012.) considered work-load as any factor that reveals the total effort of an employee-work. The findings of the study found that workload and employee turnover intention has a positive association. High workload leads to high turnover intention (Bowling & Kirkendall, 2012).

Matthews et al. (2000) describes workload as "the mental task quality experiences of people as effortful and exhausted". Bowling and Kirkendal (2012) recommended that work-load involves any factor which represents the total work effort of a worker. There are some workload relationships and some work environment variables. Workload has been found to cause work fatigue in the sense of stressors (Moore, 2000.). According to Gaillard (2001.) there is an association between work-load and job-stress. The higher the work-load the higher will be the stress. Askiyanto & Soetjipto (2018) recommended that the connection between work-load and job stress is important to be noted. The term job stress can be defined by Masood (2013) and various other researchers in different other words such as Kazim et al. (2008) defined in term of disturbance or imbalance from normal state. There are three types of stress physical, emotional and behavioral stress (Masood, 2013). Job stress can negatively affect the performance of employees in terms of absenteeism, job dissatisfaction, turnover of employees and in-effectiveness of employees (Masood, 2013). Job stress and employee satisfaction have negative correlation in every sector and believe that employee with high work stress are more depressed and frustrated (Akhtar, Naheed, Akhtar, & Farooq, 2018). According to Askiyanto & Soetjipto (2018) work stress are negatively affecting the employees' performance due to depressed and frustrated environment that will lead to turnover-intention. The findings of the research further highlighted that undefined work, unpleasant working condition, lengthy working hours, staff shortage, lack of promotion job insecurity and rude administration behavior may also lead towards anxiety, job stress and dissatisfaction. Similarly, various organizations sometimes are not given an open opportunity to discuss their issues and problems with top management which ultimately result turnover of the employees (Zahra, Khan, & Imran, 2018).

Management researchers and practitioners have been researching employee turnover for many years, and it remains a serious issue of broad concern to managements (Akhtar et al. 2018; Armstrong, 2006; Askiyanto & Soetjipto, 2018; Bowling & Kirkendall, 2012; Jiang and Klein, 2002; Khalil et al. 2020; Kim and Wright, 2007; Masood, 2013; Yuting Li, Sawhney, & Tortorella, 2019; Zahra, Khan, & Imran, 2018). Employee-turnover applies to employees leaving their company and being changed by new workers.

Employee turnover happens as part of a replacement cycle when a fresh worker is recruited and trained against a vacant post (Woods, 1995). There are various direct-and-indirect costs associated with turnover. Bliss (2004.) indicates that employee turnover is

correlated with recruiting expenditures, fresh hiring expenditures, training expenditures, and lost-sales expenditure. Two forms of turnover of workers occur (Armstrong, 2006). When a worker decides to seek alternative jobs, voluntary turnover occurs. It is possible to make an unconscious turnover. Many researches have demonstrated a negative relation b/w satisfaction and turn-over for example (Jiang & Kleiin, 2002; Kim & Wriight, 2007.). Low job-satisfaction is a serious variable leading to increase turn-over-intention (Abbasi, 2015). Employee turnover in various organizations bring a heavy amount of money in waste. Reeves (2012.), suggested the cost of turnover can vary from \$2,300 to \$13,000 per worker, depending on the organization and position. Many companies invest a lot of assets on new employees, such as time, energy, training and development, so turnover is important (Kazi & Zadeh, 2011). According to Griffeth and Hoom (1995.), turn-over occurs when a worker, by personal choice, considers quit off from an organization. Only put, turn-over is "an employee's reverse organizational role" (Khan, 2014). The potential high costs associated with replacing a departing employee are the first mainly negative consequences of employee-turn-over (Masood, 2013). The cost of hiring, and training new employee is always a big challenge for organization, so companies always want to increase the dedication and retention of their skilled workers (Abbasi, 2015). Another negative effect of worker turn-over is the deterioration of organizational activity that reduced productivity (Akhtar et al. 2018). It is clear that personnel turn-over is expensive for organization so increasing personnel turn-over ratio is a threatening issue for managers (Askiyanto & Soetjpto, 2018).

The main objective is to find out the basic causes of employees turn over intention. The review of the literature show that the purpose of turnover is always affected by different factors such as job satisfaction (Zunaidah & Hadjri, 2019), organizational engagement (Khan, 2014), management (Akhtar et al. 2018), job-performance, (Akhtar et al. 2018), workfamily conflict (Masood, 2013), compensation (Khan, 2014), promotion (Akhtar et al. 2018, Zunaidah & Hadjri, 2019), work-load (Akhtar et al. 2018; Kazi & Zadeh, 2011, Akhtar et al. 2018), and absenteeism (Akhtar et al. 2018). Glismeyer (2012.) recommended that the purpose of turn-over should be identified as the mediating variable between affected attitudes. Various organizations apply various techniques for the satisfaction of their employees such as job rotation (Akhtar et al. 2018), attractive rewards strategies (Khan, 2014) and conduct employee gatherings for their refreshments (Akhtar et al. 2018). Stress has various types such as managerial, mental and burnout stress (Akhtar et al. 2018; Khan, 2014). Stress at working environment can create various problems for the employees (Akhtar et al. 2018; Ham, 2011).

The study conducted by the Mulyani et al. (2020) in Bangladesh. The focus of the study was to find out effect of workload and job-stress on turnover-intention of employees of Sewer section of PTX Semarang. The data was collected from 93 employees with the help of questionnaire. The finding of the study reveals that work-load and job-stress have a great effect on employees' turn-over intentions. Another study was conducted in the

national cyber department of Indonesia. Non probability sampling technique was used and the data was analyzed with the help of SEM. The findings of the research show that job-stressor has a positive-effect on employees' turnover-intention in service industry. According to Ham (2011) in the 21st century, turn-over research studies continues to command extensive attention from various aspects. The underlying reasons for this concern is that turn-over leads to maximize financial costs and expenditures (Akhtar, Naheed, Akhtar, & Farooq, 2018), disrupts organizational functioning and operations raises accident rates (Abbasi, 2015), and reduces customer service and reliability (Qureshi, Naseem, Arif, & Lodhi, 2012). Over the years, several interpretations have been suggested by academics and researchers to better understand the purpose of turnover (Zunaidah & Hadjri, 2019).

Research Gap

Various research studies were conducted in various countries of the world in various sectors to find out the effect of work-load and job-stress on workforce turn-over-intention. Still there is a research gaps exist in the form of methodology of the research, sampling technique method, and differences in the findings of the various studies. Majority of the previous studies have used the non-probability sampling method but the current study has used the probability sampling technique.

Problem statement

The present study specifically investigates the two factors workload and job stress that how it affect the employees' turn-over intention in higher education sector of Pakistan. In current scenario higher education face a strong competition in the market and constantly manage the strategies to survive in the market. Employee turnover in various organizations leads to a huge waste of money (Zunaidah & Hadjri, 2019).

Objectives of the study

- To find out the association between workload and employee turn-over-intention
- To find out the association between job stress and employee turn-over-intention

Theoretical Framework

The theory on which the current study is based on is the theory of Person Environment Fit theory. According to this theory, stress occurs when individuals identify mismatches of perception of the reality of the work environment (Zunaidah & Hadjri, 2019)

Theory of reasoned action also used to predict the intention of employees regarding turnover. According to this theory amount of intention possessed by employees will increase the efforts to carry out the real behaviour (Zunaidah & Hadjri, 2019). The Herzberg theory makes comparison of satisfiers and dissatisfies employees (Robbins, Judge, & Sanghi, 2009). This theory was mainly focusing on the query that what do people want from their jobs? Herzberg theory recommended that various variables regularly associated to satisfaction and others to dissatisfaction (Robbins, Judge, & Sanghi, 2009).

The theory tells about the “satisfaction” and “no satisfaction” concept which are known as Motivators and “no dissatisfaction” and “dissatisfaction” concept which are known as Hygiene factors. It means that this theory tells about the satisfied and not satisfied employees of the organization. Similarly, the theory also discuss that there is some factors that causes employees satisfaction and at the same time as some other job features keep away employee from dis-satisfaction.

Conceptual Framework

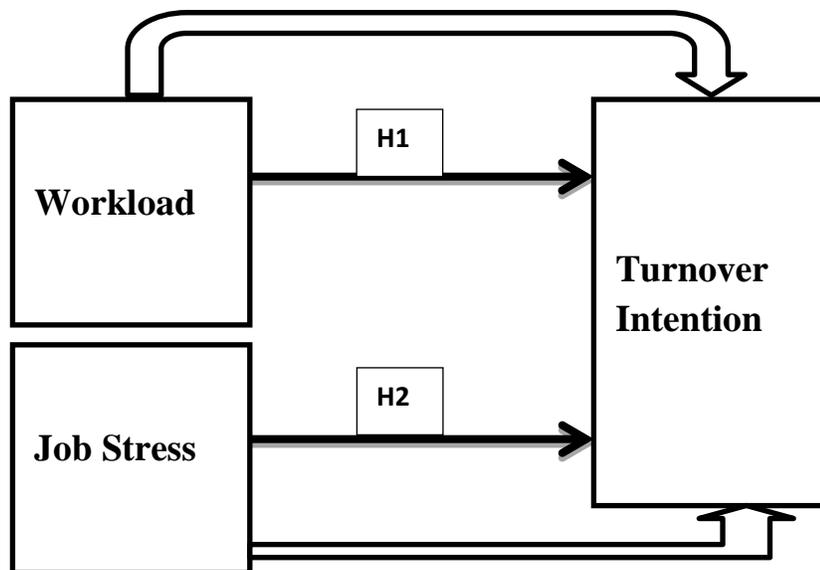


Figure 1: Conceptual Model

Hypotheses

H1: There is significant association b/w workload and employee turnover-intention

H2: There is significant association b/w job stress and employee turnover-intention

Methodology

The population of the current study was employees of the private universities of Khyber pakhtunkhwa. Sample size of the-study was taken with help of Krejciice and Morgaan table (1970). The proportionaate-sample method was applied to draw sample from the population in the first phase. Probability sampling method was also used in the second-stage to draw sample from employees of universities. Finally, 245 respondents were randomly selected from private sector universities of Khyber pakhtunkwa. Structured questionnaire was used for the collection of data. The five likert scales was used i.e. from very low to very high, comprise of 29 questions to investigate the effect of workload and job-stress on employee-turnover intention. There are three section of the

questionnaire, section A comprises questions about workload, section B contains questions about jobstress and section C contains questions about employee turnover intention. Various kinds of questions have been asked about the work load and respondents responded about the physical, mental and perceptual activities required during the job. Similarly questions about time pressure, frustration, guidance, support, motivation, irritation, monitoring, accomplishment of tasks and emotions were also asked. The respondents also responded about the employee turnover intention. The gathered data was analyzed with the help of SPSS and AMOS.

Data Analysis

Table 1: Test of Normality

| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
|-----------------------------|---------------------------------|-----|-------|--------------|-----|------|
| | Statistic, | d.f | Sig.. | Statistic | d.f | Sig. |
| Job Stress | .260 | 245 | .100 | .889 | 245 | .200 |
| Work Load | .261 | 245 | .181 | .891 | 245 | .198 |
| Employee Turnover intention | .210 | 245 | .100 | .912 | 245 | .200 |

Table 1 displays the test of normality. The test of normality overlay a normal curve on original data, to evaluate the fit.

Table 2. Factor analysis for variable Job Stress

| KMO and Bartlett's Test | | |
|--|-------------------|---------|
| Kaiser Meyer Olkin Measure of Sampling Adequacy. | | .684 |
| Bartlett's Test of Sphericity | Approx Chi Square | 166.134 |
| | df | 6 |
| | Sig. | .000 |

Table 2 depicts factor analysis for variable job stress. The dimension workload is composed of six variables namely JS1, JS2, JS3, JS4, JS5, and JS6. The variables JS1, JS3, JS4 and JS6 were taken for further analysis. According to Hair et al. (2006) the highest loading factor were retained for further proceeding. In factor analysis four factors were retained in dimension workload with factor loading (.659 to .791) and Cronbach's alpha .81. The Kaiser's criterion and Monte Carlo PCA was also used in the current research study.

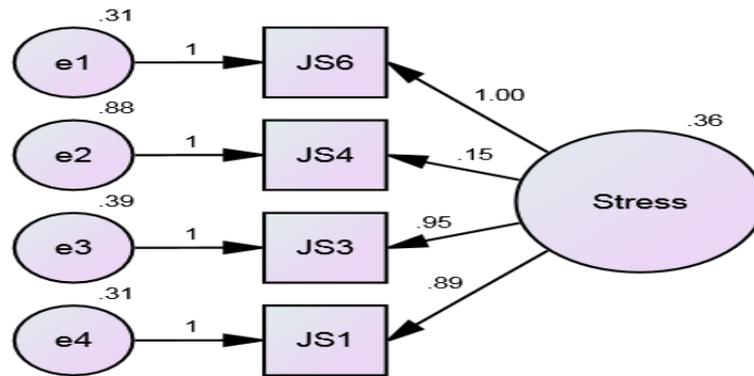


Table 3. Factor-Analysis for variable Workload

| KMO and Bartlett's Test | | |
|---|-------------------|---------|
| Kaiser Meyer Olkin Measure of Sampling Adequacy | | .773 |
| Bartlett's Test of Sphericity | Approx Chi Square | 542.944 |
| | df | 10 |
| | Sig | .000 |

Table 3 reveals factor analysis for variable workload. The dimension workload contained 8 variables namely WL01, WL02, WL03, WL04, WL05, WL06, WL07 and WL08. The variables WL01, WL03 and WL06 were dropped from further analysis. The highest loading factors ranging from (.708 to .841) were retained for further analysis. The BTS was significant at recommended level and value of KMO was .773. The eigenvalue rule and Monte Carlo PCA was also applied in the study.

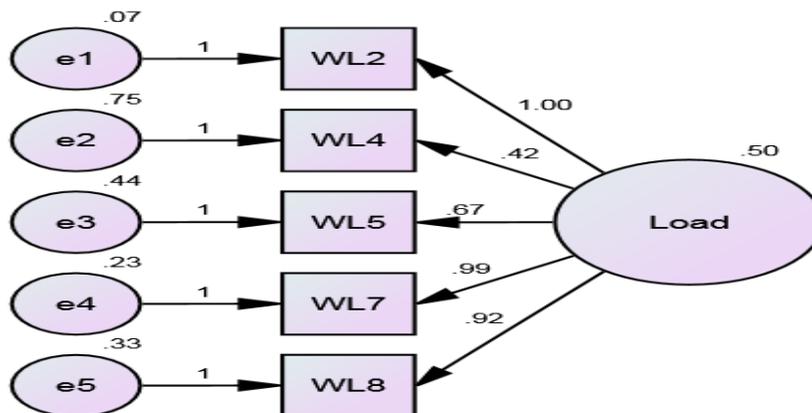


Table 4 Factor analysis for dimension Employee Turnover Intention

| KMO and Bartlett's Test | | |
|---|-------------------|---------|
| Kaiser Meyer Olkin Measure of Sampling Adequacy | | .781 |
| Bartlett's Test of Sphericity | Approx Chi Square | 958.486 |
| | d.f | 21 |
| | Sig. | .000 |

Table 4 reveals the factor analysis for variable employee turnover intention. The dimension employee turnover intention consists of 12 variables namely ER01, ER02, ER03, ER04, ER05, ER06, ER07, ER08, ER09, ER10, ER11, and ER12. The variable ER1, ER9, ER10, ER11 and ER12 were dropped from further analysis. The lowest loading factors were excluded from further analysis and the highest were included for further analysis ranging from (.668 to .942). The investigation of the items reveals that KMO value was 0.781 with BTS at significant level $p < 0.05$.

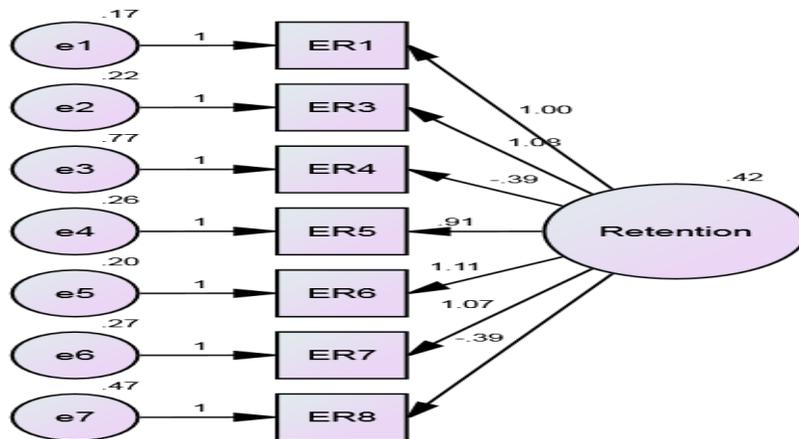


Table 5 Rotated Component Matrix^a

| | Components | | |
|-----|------------|-----------|--------------------|
| | Job Stress | Work Load | Turnover intention |
| JS1 | .791 | | |
| JS3 | .659 | | |
| JS4 | .751 | | |
| JS6 | .668 | | |
| WL2 | | .792 | |
| WL4 | | .841 | |
| WL5 | | .758 | |
| WL7 | | .780 | |

| | | |
|-----|------|------|
| WL8 | .708 | |
| ER1 | | .761 |
| ER3 | | .839 |
| ER4 | | .668 |
| ER5 | | .761 |
| ER6 | | .863 |
| ER7 | | .942 |
| ER8 | | .733 |

Table 5 depicts the rotated component matrix for variable workload, job-stress and employee-turnover-intention. The factor loading of entire variable are greater than 0.6.

Table 6 Reliability Statistics

| Construct | No. of items | Cronbach's Alpha |
|-----------------------------|--------------|------------------|
| Job Stress | 4 | .877 |
| Work Load | 5 | .862 |
| Employee Turnover intention | 7 | .904 |

Table 6 represents the reliability statistics for each variable used in the present study. It is saw from the table that value of all of the variables are higher than the recommended value of cronbaach alpha i.e. higher than 0.70.

Table 7 Model Fit Summary

| Fit indices | Value | Threshold value |
|-------------|-------|-----------------|
| GFI | .95 | close-to-1 |
| CFI | .93 | close-to-1 |
| TLI | .96 | close-to-1 |
| NFI | .94 | close-to-1 |
| RMSEA | .06 | <0.08 |
| CMIN/df | 1.065 | <3 |

Table 7 shows the fit summary of the model. Results of the structural equation modeling were quite good with GFI .95, CFI .93, RMSEA .06 and TLI with .96 with acceptable range. The recommended value for GFI, CFI, NFI and TLI was more than 0.90 (Hair et al. 2006, 2010). Similarly value for RMSEA less than .08 was acceptable. With respect to measurement model indicators of all variables presented higher loadings which show the reliability of variable.

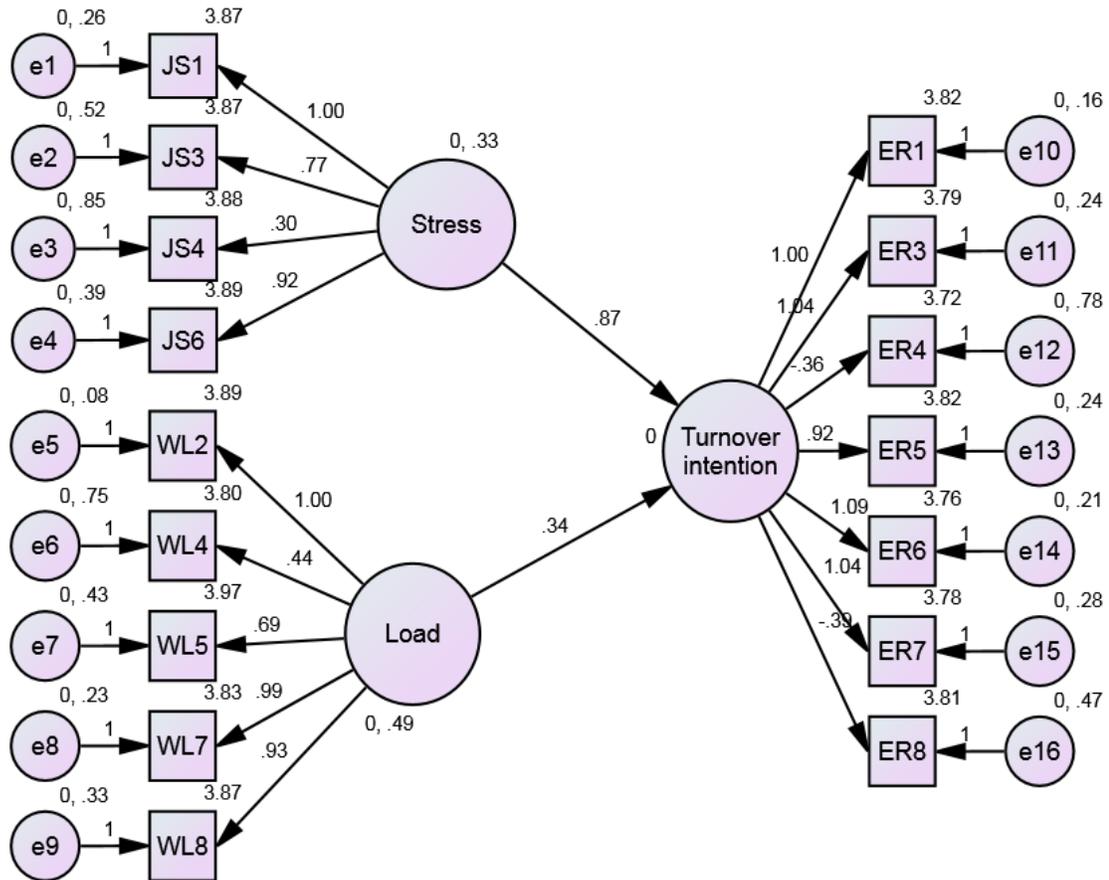


Figure 2: Structural Equation-Model

Table 8 Regression Estimates

| Dependent Variable | Independent Variable | Estimate | S.E. | C.R. | P. |
|--------------------|----------------------|----------|------|--------|-----|
| Turnover intention | <--- Job-Stress | .866 | .071 | 12.269 | *** |
| Turnover intention | <--- Work Load | .341 | .037 | 9.120 | *** |

Results and Discussion

After the analysis of demographic profile next stage is to test the research tool comprises of validity-and-reliability-tests. The test of normality is another important tool used for the purification of data. The test of normality used to shows the normal curve on the obtained data to investigate either data is fit for further process or not. Shapiro-wilk test was used for the normality of data and show that variable workload, job stress and turnover intention were not significant. It shows that variables insignificant variable fit-

the-normal cure well. Though, if the Shapiro-wilk-test was significant then data will display a poor cure. After the normality test (KMO.) and (BTS.) were done to further purify data. The items in variable workload, job stress and turnover over intention were retained for further investigation having KMO value greater .6.and B.T.S value less than $p < 0.05$ level. EFA and confirmatory factor analysis were also used in the current study.

The structural-equation-modeling technique was used for testing hypotheses of study. Various fit indices were used to test the goodness of the model. After the confirmation that indices GFI, CFI, TLI, NFI and RMSEA were higher than the recommended value then SEM run to check the hypotheses relationship among variables.

The review of literature shows that job stress and work load among personnel and turn over intention has always been important issues for researchers and management(Abbasi, 2015; Akhtar et al. 2018; Altahtoo, 2018;Askianto & Soetjipto, 2018; Farooq 2015; Faisal et al., 2014; Kim & Wright, 2007; Lakmini et al., 2015; Masood, 20133;Muhammad et al., 20133;Nelms, 2019;Qureshi et al. 2012;Serhat et al. 2017;Yang, 2014; Yuting Li, 2019;Zahra, 2018; Zunaidah & Hadjri, 2019). Table 8 reveals the result of regression weight test or hypotheses testing. The current study regression estimates shows that there is positive association between job-stress and employee turnover-intention having estimate value .866, C.R value is 12.269 and p value is significant. It means that with growth in job-stress the employee turnover-intentions in current job are also increased. Table 8 also shows that work load is positively associated with employee turnover intention. The estimate value for workload and turnover-intention is .341 and C.R value is 9.12 which show that increase in work load can increase the employee turnover intention as well. Outcomes of study found that job stress, workload and employee turnover intention has a positive association.

Many organizations spend a massive amount of money on employees, like time, energy and training to retain them in the organization.(Kazi&Zadeh, 2011). High workload leads to high turnover intention(Bowling & Kirkendall, 2012). According to Serhat et al. (2017) work load are positively associated with turn over intention. The findings of Muhammad et al. (2013) study also recommended that workload have a strong correlation with employee-turnover-intention. Akhtar et al. (2018) found in his research study that workload and turnover intention are significantly associated with one another. Another study conducted to investigate relationship b/w workload and employee-turnover intention and found both variables are highly significant relationship between them(Motlou, Sing, & Karodia, 2016). Therefore, employee turnover in various organizations leads to a huge waste of money. There are various direct and indirect costs associated with turnover. Altahtoo (2018) indicates that employee turnover is correlated with recruiting charges, new hiring charges, training charges and sales charges. The employee turnover intention has been increased in case of high work load and job stress. The above mentioned costs are highly associated with employee turnover intention(Altahtoo, 2018). findings of the current study also supported by the studies of various researchers like (Akhtar et al. 2018; Altahtoo, 2018; Askianto & Soetjipto,

2018; Farooq 2015; Faisal et al., 2014; Lakmini et al., 2015; Muhammad, 2013) who state that the work-load has positive effect on turnover-intention.

Conclusion/Recommendations

Employees are considered the most important capital of an organization. The findings of the study reveal that employee turnover-intentions are positively correlated with job-stress. If an organization is interested to retain their most valuable intellectual-capital they must decrease job stress. On the other hand, work load is also positively associated with turnover intention. The overloaded burden employee always flight to another organization. Therefore, organization must be rational in workload distribution to create win-win position for the organization and employees.

Workload and job-Stress is a universal challenge for the management of various organizations. There are various impacts of work-load and job-stress have seen in form of maximum absenteeism, low performance at work or low productivity, extreme tension or hyper tension and drug addiction. The management should provide adequate cooperation and support to reduce the job-stress and work-load of the employees. Similarly proper counseling and training is also necessary for the personal growth and satisfaction of the employees in order to retain in the organization. Working environment should flexible and employees should be supported emotionally. Deadline should be achievable and quantitative in nature. Employees should be cleared about their job responsibilities and authorities. Immediate boss and line manager should encourage their subordinates at work.

Results of the current study will also strengthen the theory of person environment fit theory. This research will also be used for future research studies who are interested in the variables that effect employee-turnover-intention. This study is limited only to universities of Khyber Pakhtunkhwa (Pakitan). Future researchers are advised to involve colleges and other industrial fields, as well as increase the number of other variables as mediating/moderating-variables.

References

- Abbasi, T. F. (2015). Impact of Work overload on stress, job satisfaction, and turnover intentions with moderating role of islamic work ethics. *Management Studies and Economic Systems (MSES)*, 2(1), 27-37.
- Akhtar, A., Naheed, K., Akhtar, S., & Farooq, U. (2018). Impact of job stress oneEmployees' job satisfaction: An empirical study of private banks of Pakistan. *Pakistan Journal of Social Sciences (PJSS)*, 38(1), 137-151.
- Altahtoo, U. A. (2018). The Effect of Job Satisfaction and Workload on IT Project Employee Turnover Intention in the Madinah Government of Saudi Arabia. *International Journal of Business and Social Science*.

- Askiyanto, M., & Soetjipto, B. E. (2018). The Effect of Workload, Work Stress and Organizational Climate on Turnover Intention with Work Satisfaction as an Intervening variable (Study at PT BRI Life and Health Insurance of Malang). *European Journal of Business and Management*.
- Bowling, N. A., & Kirkendall, C. (2012). Workload: A review of potential causes, consequences, and interventions. *Contemporary occupational health psychology: Global perspectives on research and practice*, 2, 221-238.
- Khalil, S. M., Khan, S. N., & Shah, F. A. (2020). The Impact of Work Life Balance, Role Conflict and Work Overload on Employee. *Journal of Business and Tourism*, 6(1).
- Lu, Y., Hu, X., & Huang, X. (2017). L., Hao, Y. (2017). The relationship between job satisfaction, work stress, work family conflict and turn over int.
- Masood, A. (2013). Effects of Job Stress Effects of job stress on employee retention: A study on banking sector of akistan. *International Journal of Scientific and Research Publications*, 3(9).
- Motlou, Sing, S., & Karodia, A. M. (2016). An evaluation of the imapct of job satisfaction on employee retention at Lonmin rowland shafi north west province. *Kuwait Chapter of Arabian Journal of Business and Management Review*.
- Nelms, D. (2019). *2019 Retention report*. Franklin: Work Institute.
- Qureshi, M. I., Naseem, I., Arif, S., & Lodhi, S. (2012). Job stress, workload, environment and employees turnover intentions: Destiny or choice. *Archives Des Sciences*.
- Robbins, S. P., Judge, T. A., & Sanghi, S. (2009). *Organizational Behaviour*. Chennai: Pearson Education Inc., India.
- Zahra, S. S., Khan , M. I., & Imran, M. (2018). The relationship between job stress and turnover intentions in the pesticide sector of Pakistan: An employee behavior perspective. *Management Issues in Healthcare System*, 1-12.
- Zunaidah, N., & Hadjri. (2019). Work stress, job satisfaction and turnover intention: Case study on regional developoment banks in southern Sumatera. *International journal of scientific & technology research*, 8(7).