

The Effect of Work-Family Conflict, Work Overload, and Perceived Organizational Support towards Work Stress and Its Impact on Turnover Intentions in the Private Bank Employees

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ABSTRACT

Objectives: The objective of this research is to determine how work-family conflict, work overload, and perceived organizational support affect work stress and subsequently influence turnover intentions in private bank employees

Methodology: The study employs a quantitative approach to test known hypotheses and involves collecting data via questionnaires from 120 participants in Sorong, West Papua, Indonesia. The data is analyzed using a structural equation model (SEM) with the aid of smart PLS and 100 samples

Finding: The results indicate that work-family conflict and work overload have significant positive effects on work stress and turnover intentions. Additionally, perceived organizational support has a significant positive impact on both work stress and turnover intentions. The study further finds that work stress mediates the relationship between work-family conflict, work overload, perceived organizational support, and turnover intentions. Therefore, organizations must address work-family conflict, and work overload to provide perceived organizational support to reduce work stress and turnover intentions among their employees

Conclusion: According to this research, the implications are that managers should implement measures to minimize work-family conflicts and workload to enhance employee well-being and reduce their intentions to leave the organization and the need to ensure that employees perceive support from the organization in different aspects such as compensation, promotion, and recognition

Keywords: perceived organizational support, turnover intentions, work-family conflict, work overload, work stress

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INTRODUCTION

Humans can choose several jobs as their profession for living necessities. One type of job that is in great demand is a job as a bank employee. Employees are considered to be the most important resource in an organization as they are the sources capable of directing, maintaining, and developing the organization in response to the needs of society and time (Karyatun, 2022). Many people have the notion that working at a bank will provide good financial and non-financial contributions (Balasubramanian et al., 2019). This condition causes many people to apply to work in banking companies.

At their workplace, employees anticipate that their personal needs will be met. When employed at a banking firm, workers hold an optimistic outlook that all of their necessities, such as salary, benefits, job position, personal growth, and positive relationships with coworkers and superiors will be satisfied. Nevertheless, there is a responsibility attached to working at a bank, despite the competitive advantages (both monetary and non-monetary) that can be gained. The workload at a banking service company is classified as arduous and only dependable and capable employees can thrive and persist in this field (Andreani & Petrik, 2016). The assessed employee would fall into five categories i.e. unacceptable performance, performance is slightly under the minimum expectation, performance meets the standard and expectation, performance exceeds the standard and expectation, and extraordinary performance (Rizana et al., 2023).

Most researchers acknowledge that motivation varies among individuals and can impact their reactions to workloads (Virgana, 2021). In the banking industry, employees are burdened with multiple responsibilities and workloads, resulting in stress (Abdul Majid et al., 2021) which can affect their job performance. The high workload in banking requires fast, precise, and accurate work causing immense pressure on employees, potentially leading to increased work stress. If prolonged, work stress can hinder bank employees from fulfilling their job requirements. Thus, it is crucial to conduct research that explores factors that can mitigate work stress (Daniel, 2019). It is important to involve employees to drive the strategic goals of the organization (Soelton et al., 2021). Soelton et al., (2020) also stated that Organizational Commitment and Work-Life Balance have a positive and significant effect on Organizational Citizenship Behavior and Employee Performance at the Aviation Engineering Center. Employee motivation acts as a vital mediator in this relationship, offering valuable insights for optimizing budget processes and fostering workforce efficiency (Fajra, 2023). While Employee competency significantly affects work commitment and employee performance (Jhon, 2023).

Various studies have focused on identifying the factors that contribute to work-related stress. According to Lambert et al., (2017), work-family conflict is one of the factors that can cause work stress, especially among police officers in India. The study found that higher levels of work-family conflict are associated with greater work stress. Work-family conflict arises when there is an imbalance between work and family responsibilities, as noted by Kusumanegara et al., (2018). Inadequate time and energy for family activities due to long working hours and heavy workloads are clear indicators of potential work-family conflict. Bank employees may experience work-family conflict as they struggle to balance work and household responsibilities. Consequently, this can lead to family conflicts that cause stress due to the heavy workload (Damayanti, 2019). Likewise, in the marketing process to influence purchasing decisions, organizational support felt by employees can have an impact (Murtiningsih, 2024).

Employee performance is considered important for the organization because the success of an organization is influenced by the performance itself (Sunatar, 2023).

In addition, Mittal & Bhakar, (2018) research reveals that work overload impacts significantly and positively affects work stress experienced by female employees in Indian banks. Work overload occurs when employees work excessively long hours, under heavy pressure, and without sufficient time off. In the industrial world, work overload is prevalent when a job demands a fast work pace, high output, and intense concentration from employees. Excessive workload can lead to employee fatigue due to imbalances or discrepancies between task demands and the time available to complete them (Astvik & Melin, 2013).

Furthermore, Saadeh & Suifan, (2019) research suggests that perceived organizational support (POS) can alleviate work stress among hospital employees in Amman, Jordan. POS refers to the employees' experience of policies, norms, procedures, and organizational actions that impact them positively or negatively. The extent to which employees perceive that an organization values and supports them is influenced by a variety of factors that contribute to Perceived Organizational Support (POS). Thus, an increase in POS can reduce work stress among bank employees.

Research Gap

The studies conducted by (Lambert et al., 2017; Mittal & Bhakar, 2018), and (Saadeh & Suifan, 2019) examine only a limited number of variables that affect work stress. This research aims to add a mediating variable, namely turnover intention, to determine if work-family conflict, work overload, and perceived organizational support affect work stress more effectively when passing through the turnover intention. (Ramli et al, 2022) The study will focus on private bank employees in Sorong, West Papua, whereas previous research involves police in India, female employees at Indian banks, and hospital employees in Amman, Jordan. This study aims to investigate the relationship between work-family conflict, work overload, perceived organizational support, work stress, and turnover intentions (Rahman & Syahrizal, 2019). In this case has form the *theoretical research gap* from the previous research.

Turnover intention refers to the intention or desire of an employee to leave their current job and search for better opportunities elsewhere. (Ramli et al, 2022) It is a significant problem that companies face, as higher turnover intention is indicative of low employee welfare. Therefore, companies are motivated to improve facilities and services to reduce the impact of turnover intention as it can decrease work stress and improve service quality for consumers (Harimurti & Suryani, 2019). The primary aim of this study is to investigate how work-family conflict, work overload, and perceived organizational support are associated with work stress and how they contribute to turnover intentions among employees working in private banks.

LITERATURE REVIEW

Work-Family Conflict

Work-family conflict is a situation where the demands or expectations of work and family roles are incompatible, causing tension or difficulty in managing both aspects of life (Barriga Medina et al., 2021). This conflict is often caused by long working hours and heavy workloads which

leave employees with limited time and energy for family activities (Obrenovic et al., 2020). Soomro et al., (2018) define work-family conflict as a conflict between the roles of employees in their work and family life which arises when they struggle to balance their duties in both domains. This creates difficulty in distinguishing whether family responsibilities are interfering with work or work is interfering with family. The former is referred to as family interference with work while employees spend most of their time and attention on family matters, leaving less time for work. Conversely, family interference with work occurs when employees spend most of their time and attention on family matters which can interfere with their work.

Table 1. Work-Family Conflict Indicators

| Variable | Indicators |
|---|--|
| Work-family conflict (Aboobaker et al., 2017) | Work-interference with family (time, strain, behavior) Family-interference with work (time, strain, behavior) |

The variable of work-family conflict, as defined by Aboobaker et al., (2017), encompasses indicators related to both work interfering with family and family interfering with work. Work-interference with family includes aspects such as time constraints, strain experienced due to balancing work and family responsibilities, and behavioral manifestations of this conflict. Similarly, family interference with work comprises indicators like time constraints imposed by family obligations, strain experienced when family commitments encroach upon work responsibilities, and behavioral responses to this conflict. These indicators collectively capture the multidimensional nature of work-family conflict, encompassing its impact on work and family domains.

Work Overload

Work overload refers to a situation where employees have to work on several tasks at the same time with the workload being excessive and beyond their capabilities. As a consequence, it can result in stress and lack of concentration which hinders employees' ability to perform their tasks and meet their obligations. According to Jeon et al., (2022), work overload can result in fatigue due to imbalances or discrepancies between task demands and the available time to complete them, as well as other factors such as role authority, role conflict, and lack of work support that contribute to work stress. Kimura et al., (2018) observed that work overload happens when an employee is assigned an excessive amount of work but lacks the time and skills to accomplish it. Pluta & Rudawska, (2021) found that work overload can be measured along three dimensions: time load, mental load, and psychological stress of workers. Finally, Gibran & Suryani, (2019) explained that work overload can happen when workers are given too much work that exceeds their available time and abilities (Gibran & Suryani, 2019).

Table 2. Work Overload Indicators

| Variable | Indicators |
|--|---|
| Work Overload (Haryanto., 2014; Saputri et al., 2022) | Difficulty level Overtime time Work completion time Responsibilities Working conditions |

The variable of work overload, as identified by (Haryanto., 2014) and (Saputri et al., 2022), encompasses several indicators. These include the difficulty level of tasks assigned to employees, the amount of overtime worked beyond regular hours, the time required to complete assigned tasks, the volume of responsibilities placed on employees, and the quality of working conditions provided. Together, these indicators capture the multifaceted nature of work overload, encompassing factors such as task complexity, time demands, workload volume, and environmental factors that contribute to the overall burden experienced by employees within their work roles.

Perceived Organizational Support (POS)

POS is a type of organizational support that assures employees that their contributions are appreciated and their well-being is valued by the organization they work for. According to (Jeong & Kim, 2022), POS is a way for organizations to show their support for employees. Rhoades and Eisenberger also noted that POS is an assessment of how much attention the organization pays to employee welfare, how fairly employees are treated, and how much attention is given to employees' concerns (Mascarenhas et al., 2022). The level of perceived organizational support is seen as a factor that affects the attitudes of employees towards their work and the organization they work for. Essentially, perceived organizational support refers to an employee's perception of how much their organization values their contributions and cares for their overall well-being.

Table 3. POS Indicators

| <i>Variable</i> | <i>Indicators</i> |
|--|---|
| <i>Perceived Organizational Support</i> (Mohamed & Ali, 2015; Rhoades & Eisenberger, 2002; Yolanda & Said, 2022) | <i>Procedural justice</i> |
| | <i>Superior support</i> |
| | <i>Organizational benefits and working conditions</i> |
| | <i>Procedural justice</i> |

Perceived Organizational Support, as studied by (Mohamed & Ali, 2015; Rhoades & Eisenberger, 2002), and (Yolanda & Said, 2022), is represented by various indicators. These include perceptions of procedural justice within the organization which refers to fairness in decision-making processes and procedures. Additionally, it encompasses the level of supervisor support, including guidance, encouragement, and assistance with work-related matters. Furthermore, it involves perceptions of organizational benefits and working conditions, such as

access to resources, opportunities for development, and the overall quality of the work environment. These indicators reflect employees' perceptions of the support and fairness provided by their organization which can influence their overall job satisfaction and stress levels.

Work Stress

Stress is a natural reaction to the demands, threats, or pressure that a person experiences which can affect their behavior and mental state. Stress can have both physical and emotional effects on a person. In the workplace, employees often experience work-related stress which can lead to changes in their behavior. This condition is not always negative as the stress may subside once the challenge is overcome.

Maulina & Wicaksono, (2021) refer to King's definition of work stress as a state of tension that arises from a psychological and physical imbalance and affects an employee's emotional and cognitive processes, as well as their general well-being. Job stress refers specifically to stress related to work. Based on the above understanding, work stress occurs when employees face challenging situations that can create tension and affect their behavior. Job stress can lead to emotional changes, physical and psychological imbalances, and changes in thought processes which may affect employee performance.

Table 4. Work Stress Indicators

| <i>Variable</i> | <i>Indicators</i> |
|---|--|
| <i>Work Stress</i> (Saputri et al., 2022) | <i>Task demands</i> |
| | <i>Role demands</i> |
| | <i>Organizational</i> |
| | <i>Structure Organizational leadership</i> |

As Saputri et al., (2022) examined that work stress encompasses various dimensions of demands within the work environment. These include task demands that relate to the duties and responsibilities assigned to employees, often involving workload, deadlines, and complexity of tasks. Role demands refer to the expectations and responsibilities of a particular job or position. Additionally, organizational structure reflects the overall framework and hierarchy within the organization, including factors such as communication channels and decision-making processes. Lastly, organizational leadership pertains to the effectiveness and style of leadership within the organization which can significantly impact employees' perceptions of support, direction, and motivation. These dimensions collectively contribute to the experience of work stress among employees.

Turnover Intentions

Desire or intention refers to an individual's inclination or willingness to perform a specific action. Turnover, on the other hand, is when an employee voluntarily leaves their job or moves to a different workplace. Turnover intention, as defined by Hussain et al., (2020), is the inclination of employees to quit their current jobs. Employee turnover, or simply turnover, is the movement of employees in and out of an organization or company (Kurniawaty et al., 2019).

According to Aburumman et al., (2020), turnover pertains to the frequency of employees departing from an organization and necessitating the recruitment of new staff. Meanwhile, Mobley et al. (Romão et al., 2022; Saratian et al., 2023) define turnover intention as the desire or tendency of employees to voluntarily leave their jobs or move to another workplace of their choosing. The intention to leave a company, also known as turnover intentions, represents the extent to which an employee wishes to quit their current organization. There can be various factors leading to such intentions, including the pursuit of better job opportunities (Serhan et al., 2022).

Table 5. Turnover Indicators

| <i>Variable</i> | <i>Indicators</i> |
|---|--|
| <i>Turnover Intentions</i> (Muttaqiyathun & Rosita, 2020) | <i>The thought of leaving the organization</i> |
| | <i>The desire for a new job</i> |
| | <i>The desire to leave the organization</i> |

Turnover intentions, as investigated by Muttaqiyathun & Rosita, (2020), are represented by several indicators. These include the thought of leaving the organization which reflects the consideration or contemplation of seeking alternative employment opportunities. Additionally, turnover intentions encompass the desire for a new job, indicating a preference or inclination towards pursuing employment elsewhere. Furthermore, it involves the desire to leave the organization, reflecting a willingness or intention to terminate one's employment within the current organization. These indicators collectively signify employees' intentions or inclinations to voluntarily exit their current organization which can affect turnover rates and organizational stability.

METHOD

Study Design

The study utilized quantitative techniques to test a pre-existing hypothesis. This approach involves collecting numerical data through a questionnaire to measure the variables under investigation.

Research Subject

The research subject of this study is the employees of a private bank in Sorong, West Papua, Indonesia. The participants were taken by simple random sampling and 120 private bank employees participated in this study.

Data Collected Method

The data for this research was collected through questionnaire instruments which indicators are gained from credible sources. The indicators of each variable are in the following.

Operational Definition

Table 6. Operational Definition

| Variable | Indicators | Reference |
|---|--|--|
| <i>Work-family conflict</i> | Work- interference with Family (time, strain, behavior) Family- interference with work (time, strain, behavior) | (Aboobaker et al., 2017) |
| <i>Work overload</i> | Difficulty level Overtime time Work completion time Responsibilities Working conditions | (Haryanto., 2014; Saputri et al., 2022) |
| <i>Perceived Organisational Support</i> | Procedural justice Superior support Organizational benefits and working conditions Procedural justice | (Mohamed & Ali, 2015; Rhoades & Eisenberger, 2002; Yolanda & Said, 2022) |
| <i>Work Stress</i> | Task demands Role demands Interpersonal demands Organization al structure Organization al leadership | (Saputri et al., 2022) |
| <i>Turnover Intentions</i> | The thought of leaving the organization The desire for a new job The desire to leave the organization | (Muttaqiyathun & Rosita, 2020) |

Data Analysis Method

Smart Partial Least Squares (PLS) was used to conduct a structural analysis of the Equation Model in this study (Ghozali, 2018). The aspects of the SEM model are indicated (1) outer model analysis (validity & reliability test); (2) r-square; (3) inner model analysis or hypothesis test.

1. Ha: t-statistic > 1.96 with p-values < 0.05, indicating that the hypothesis is accepted.
2. H0: t-statistic < 1.96 with p-values > 0.05, indicating that the hypothesis is rejected.

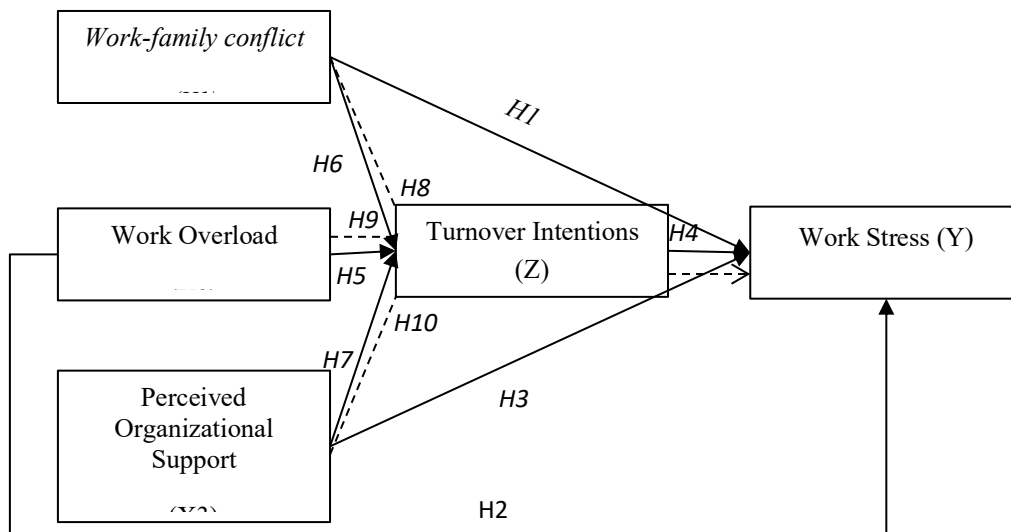


Figure I. Thinking Framework

The thinking framework outlines the hypotheses on various factors influencing work stress and turnover intentions within an organizational context. H1 posits that work-family conflict positively impacts work stress. H2 suggests a similar relationship between work overload and work stress. H3 proposes that perceived organizational support increases job stress. H4 indicates that turnover intentions correlate positively with work stress. Lastly, H5 predicts that work overload influences turnover intentions positively. These hypotheses collectively highlight the complex interplay between work-related factors and their potential impacts on employee stress levels and intentions to leave their jobs.

- H1: Work-family conflict affects work stress positively and significantly
- H2: Work overload affects work stress positively and significantly
- H3: Perceived organizational support affects job stress positively and significantly
- H4: Turnover intentions affect work stress positively and significantly
- H5: Work overload affects turnover intentions positively and significantly
- H6: Work-family conflict affects turnover intentions positively and significantly
- H7: Perceived organizational support affects turnover intentions positively and significantly
- H8: Turnover intentions mediate work-family conflict on work stress
- H9: Turnover intentions mediate work overload on work stress
- H10: Turnover intentions mediate perceived organizational support on work

RESULTS AND DISCUSSION

Outer Model Analysis

Validity Test

In assessing the validity of the questionnaire used in this study, the researchers employed convergent validity and AVE. Convergent validity is a technique used to assess the measurement model of reflective indicators by calculating the correlation between item scores and component scores using PLS. If the correlation between an individual reflective

measurement and the construct being measured is over 0.7, it is considered high. However, according to Dahri (2017), if a measurement scale is in the early stages of development, a loading value of 0.5 to 0.6 is adequate.

Table 7. Validity Test Results

| Variab le | | Outer Loadi ng | AV E | Informati on |
|----------------------|------|-------------------------------|-----------------|-------------------------|
| WFC (X1) | X1.1 | 0.932 | 0.86 8 | Valid |
| | X1.2 | 0.932 | | Valid |
| WO (X2) | X2.1 | 0.833 | 0.71 2 | Valid |
| | X2.2 | 0.806 | | Valid |
| | X2.3 | 0.839 | | Valid |
| | X2.4 | 0.841 | | Valid |
| | X2.5 | 0.899 | | Valid |
| POS (X3) | X3.1 | 0.904 | 0.84 5 | Valid |
| | X3.2 | 0.922 | | Valid |
| | X3.3 | 0.946 | | Valid |
| | X3.4 | 0.904 | | Valid |
| TI (Y) | Y1.1 | 0.842 | 0.72 7 | Valid |
| | Y1.2 | 0.862 | | Valid |
| | Y1.3 | 0.854 | | Valid |
| WS (Z) | M1 | 0.830 | 0.70 2 | Valid |
| | M2 | 0.823 | | Valid |
| | M3 | 0.822 | | Valid |
| | M4 | 0.844 | | Valid |
| | M5 | 0.867 | | Valid |

Reliability Test

Two methods were used to test the reliability of the measurements in this study: the Cronbach Alpha test and the Composite Reliability Test. The Cronbach Alpha test measures the minimum reliability of a variable, with a value greater than 0.7 considered reliable. Meanwhile, the Composite Reliability Test measures the actual reliability value, and a score greater than 0.7 is indicative of high reliability.

Table 8. Reliability Test Results

| | Cronbach's Alpha | rho A | Composite Reliability |
|----------|-------------------------|--------------|------------------------------|
| POS (X3) | 0.939 | 0.940 | 0.956 |
| WS (Z) | 0.894 | 0.895 | 0.922 |
| TI (Y) | 0.813 | 0.816 | 0.889 |
| WFC (X1) | 0.848 | 0.848 | 0.930 |
| WO (X2) | 0.899 | 0.903 | 0.925 |

The results of the tests indicate that all the instruments used in the study are reliable, as their Cronbach Alpha scores and Composite Reliability values are greater than 0.7.

Convergent Validity Test after Modification

After removing indicators that did not meet the loading factor value criteria, the results of the PLS-SEM model computation are presented in the figure below. As shown in the figure, all the indicators in each variable have loading factor values above 0.6, indicating good measurement quality. Consequently, the study proceeds to perform a Discriminant Validity test.

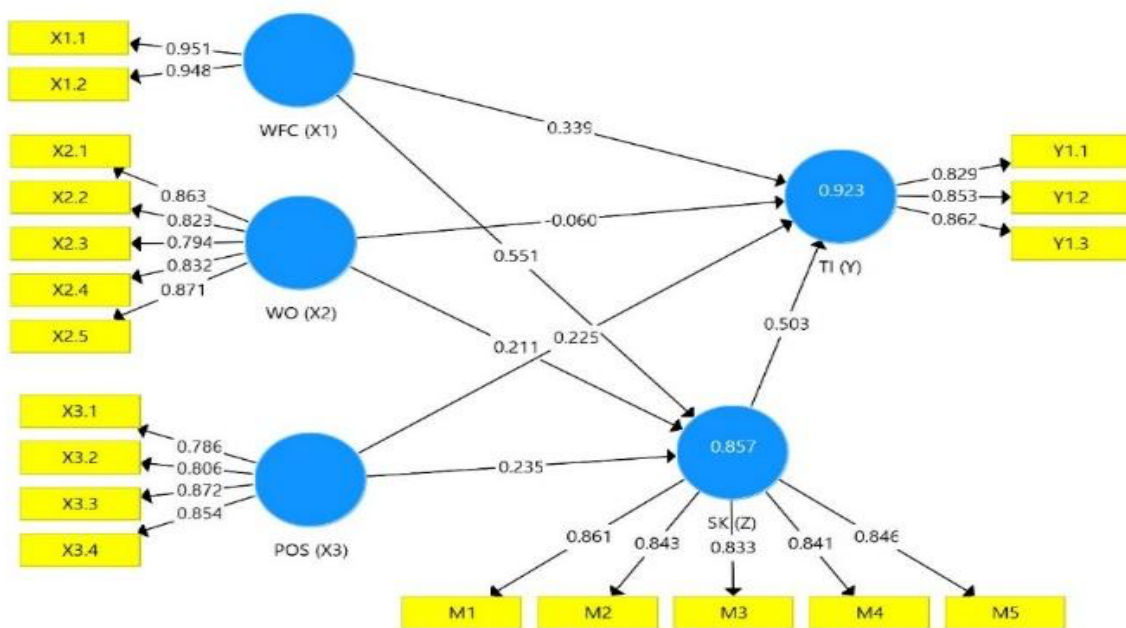


Figure 2. Convergent Validity Test after Modification

Uji R-Square

The study employed the R-Square coefficient determination test to evaluate the influence of exogenous variables on endogenous variables. The SmartPLS software was used for data analysis, and the resulting R-Square values are presented in the table below.

Table 9. R-Square Test Results

| | R Square | R Square Adjusted |
|--------|----------|-------------------|
| WS (Z) | 0.825 | 0.822 |
| TI (Y) | 0.900 | 0.897 |

The findings reveal that Turnover Intentions are impacted by Work-Family Conflict, Work Overload, Perceived Organizational Support, and Work Stress which account for 90% of the variance. The remaining 10% is influenced by other factors not included in this study. The R-Square value for Turnover Intentions is 0.900. Additionally, the results indicate that Work Stress is influenced by Work-Family Conflict, Work Overload, and Perceived Organizational Support by 82.5%, while the remaining 17.5% is influenced by unexplained factors. The R-Square value for Work Stress is 0.825.

Hypothesis Test Results

The assessment of hypothesis testing involves examining the t-statistic and probability values. For a significance level of 5%, the t-value is compared with the critical t-value in the t-table. If the t-statistic is greater than the critical t-value, the hypothesis is rejected. On the other hand, if the p-value is less than 0.05, the hypothesis is accepted based on the level of probability.

Table 10. Hypothesis Test Results

| | Original Sample (O) | T Statistics (O/STDEV) | P Values |
|----------------------------------|---------------------|--------------------------|----------|
| POS (X3) -> SK (Z) | -0.019 | 2.488 | 0.026 |
| POS (X3) -> TI (Y) | -0.025 | 2.793 | 0.028 |
| SK (Z) -> TI (Y) | 0.579 | 5.952 | 0.000 |
| WFC (X1) -> SK (Z) | 0.522 | 7.773 | 0.000 |
| WFC (X1) -> TI (Y) | 0.272 | 3.473 | 0.001 |
| WO (X2) -> SK (Z) | 0.433 | 6.098 | 0.000 |
| WO (X2) -> TI (Y) | 0.128 | 2.165 | 0.031 |
| POS (X3) -> SK (Z) - > TI (Y) | -0.011 | 4.762 | 0.034 |
| WFC (X1) -> SK (Z) - > TI (Y) | 0.303 | 4.533 | 0.000 |
| WO (X2) -> SK (Z) - > TI (Y) | 0.251 | 5.069 | 0.000 |

Discussion

Work-Family Conflict on Turnover Intentions

The hypothesis testing results on the relationship between Work-Family Conflict and Turnover Intentions suggest that the p-value which is 0.001, is less than the significance level of 0.05. Moreover, the t-statistic value of 3.473 is greater than the critical value of 1.660, and the beta score of 0.272 indicates a positive effect. These results confirm that Work-Family Conflict has a significant and positive impact on Turnover Intentions. Work-family conflict refers to a type of conflict between work and family roles that creates pressure, making it difficult for employees to fulfill their responsibilities in both domains. When employees devote more time and energy to one role, they may find it challenging to meet the requirements of the other role, leading to role conflict and increased pressure. The study's findings are consistent with prior research, such as (Babakus et al., 2016; Yousef & Danial, 2012) which shows that work-family

conflict has a significant negative impact on organizational commitment. Additionally, Aboobaker et al., (2017) demonstrate that work-family conflict has a significant positive effect on turnover intention.

Work-Family Conflict on Work Stress

According to the results of testing the hypothesis on the influence of Work-Family Conflict on work stress, the p-value is found to be 0.000 which is smaller than the threshold of 0.05. Additionally, the t-statistic value is 7.773, greater than the critical value of 1.660, and the beta score is 0.522. Thus, it can be concluded that Work-Family Conflict has a significant positive impact on work stress. This implies that the conflict experienced by an employee can lead to increased work stress, and the higher the conflict, the higher the level of work stress. These findings are consistent with previous studies conducted by Hammer et al., (2004), and Bazana & Dodd, (2013) which show that work-family conflict has a positive effect on work stress. This is due to the potential increase in work stress experienced by employees as the conflict level rises.

Work Overload on Turnover Intentions

The findings of the hypothesis testing for the impact of Work Overload on Turnover Intentions reveal that the p-value is 0.031 which is less than 0.05, indicating a significant relationship. Moreover, the t-statistic value of 2.165 is greater than 1.660, and the beta coefficient is 0.128. Therefore, it can be concluded that Work Overload has a significant positive effect on Turnover Intentions, as explained earlier. This research aims to analyze and assess how work overload influences employees' intention to leave their jobs. Work overload refers to a scenario in which employees are assigned tasks that exceed their capacity while working for a company. This study aligns with Nisa & Malik, (2016)'s research which demonstrates that work overload has a significant impact on turnover intention. Continuous work overload can result in prolonged fatigue which is a dominant factor that employees cannot tolerate, leading to an increased desire to leave their jobs (turnover intention).

Work Overload on Work Stress

The hypothesis test results on the impact of Work Overload on work stress show that the p-value is 0.000 which is less than 0.05. Furthermore, the t-statistic value is 6.098 which is greater than 1.660, and the beta score is 0.433. Therefore, it can be concluded that Work Overload has a significant positive effect on work stress. The findings of this study align with previous research conducted by (Karimi et al., 2014) and (Malik, 2011), indicating that higher levels of work overload lead to higher levels of work stress. These results offer practical guidance to employees who struggle to manage their workload effectively, as excessive workloads can negatively impact their stress levels.

Perceived Organizational Support on Turnover Intentions

The hypothesis testing results on the relationship between Perceived Organizational Support and Turnover Intentions show that the p-value is less than 0.05 at 0.028, with a t-statistic value of 2.793 which is greater than 1.660, and a beta score of -0.025. As such, it can be concluded that Perceived Organizational Support has a significant negative effect on Turnover Intentions. Prior research by Shams et al., (2020) both found that higher levels of perceived organizational support are linked with lower rates of employee turnover. Additionally, Dhar, (2014) suggests that the relationship between workers and their organization is based on reciprocity, and when employees perceive positive reciprocation from their organization, they tend to reciprocate by reducing their level of turnover intention. These findings suggest that future research on this topic is necessary.

Perceived Organizational Support on Work Stress

The findings of the hypothesis testing on the impact of Perceived Organizational Support on work stress suggest that there is a significant positive effect. The p-value of 0.026 is less than the predetermined significance level of 0.05. Additionally, the t-statistic value of 2.488 exceeds the critical value of 1.660, and the beta score is estimated at -0.019. Therefore, it can be concluded that Perceived Organizational Support has a considerable impact on work stress. As per previous research by Shams et al., (2020) higher levels of perceived organizational support can lead to reduced turnover intention among employees. Hence, it is important to further investigate the relationship between Perceived Organizational Support and work stress to identify ways to reduce stress levels in the workplace. One way employees reciprocate the organization's valuation is through continued engagement, fostering a sense of organizational belongingness that is integral to employee identity. When employees feel valued, experience fairness, and are comfortable with their working conditions, the likelihood of work stress is reduced. The results align with the research carried out by Devita, (2021)

Work Stress on Turnover Intentions

The hypothesis testing results indicate that Turnover Intentions are significantly influenced by work stress, as demonstrated by the p-value of 0.000, t-statistic value of 5.952, and beta score of 0.579. This finding is consistent with previous studies conducted by Hopkins et al., (2010), Firth et al., (2004), and (Parvaiz et al., 2015), all of which found that work stress and role stressors are primary factors that affect employee turnover intention. Hopkins et al., (2010) noted that work environment and role stress have a significant impact on employee stress and lead to turnover intention, while Firth et al., (2004) found that role stress is not only linked to reduced job satisfaction but is also the most influential variable in organizational turnover intention. Parvaiz et al., (2015) found that role stressors, including role ambiguity, conflict, and overload, significantly impact employee turnover intention. These findings underscore the need for organizations to address work stress and role stressors to reduce turnover intention and improve employee retention.

Work Stress Mediate Work-Family Conflict on Turnover Intentions

The hypothesis testing revealed that Work-Family Conflict has a significant positive impact on Turnover Intentions when Work Stress is the mediator. This is supported by a p-value of 0.000 which is below the significance level of 0.05, as well as a t-statistic value of 4.533 which is greater than 1.660. Additionally, the beta score of 0.303 further confirms the significant positive influence of Work-Family Conflict on Turnover Intentions, when Work Stress is the mediator. Previous studies have highlighted job stress as a distinct mediator of turnover intention. For instance, Gull et al., (2023) found that work fatigue, as a mediator of work-family conflict, significantly and positively impacts turnover intention. Work stress serves as a precursor to turnover intention and has unique characteristics.

Work Stress Mediate Effect of Work Overload on Turnover Intentions

Based on the results of the hypothesis testing, it is demonstrated that Work Overload has a significant positive effect on Turnover Intentions when mediated by work stress, as indicated by the p-value of 0.000 (less than 0.05), t-statistic value of 5.069 (greater than 1.660), and beta score of 0.251. Work overload is a prevalent stressor in the work environment that arises from the excessive demands of work-related tasks and time constraints, leading to prolonged fatigue and ultimately employee intentions to leave. Previous research has shown that work overload is a dominant factor in contributing to work stress and turnover intention, particularly in

industries that demand fast-paced work, high work quality, and concentration from their employees. These findings align with Nahrifah et al., (2021)'s research.

Work Stress Mediate Perceived Organizational Support on Turnover Intentions

The p-value for the test of the effect of perceived organizational support on intentions to leave the company which is mediated by work stress is 0.000 which is less than 0.05. Additionally, the beta score is -0.011 and the t-statistic value of 4.762 is higher than 1.660. The aforementioned justification demonstrates that Perceived Organizational Support significantly influences Turnover Intentions through the medium of Work Stress. This research aligns with the findings of Eisenberger et al., (1986) cited in T. Hussain & Asif, (2012) which proposes that the level of organizational support perceived by employees affects their attitudes and performance towards the organization, and ultimately their intention to leave. When employees receive adequate support from the organization, their positive attitude is reflected in their improved performance, as measured by Key Performance Indicators (KPIs). This, in turn, reduces their intention to leave the organization, as confirmed by the results of unstructured interviews with the average employee receiving a good KPI rating.

CONCLUSION

According to results gained in this study, Work-Family Conflict has a significant positive impact on both Turnover Intentions and work stress. Similarly, work overload is observed to increase work stress, whereas perceived organizational support has a positive effect on both turnover intentions and work stress. Furthermore, the study reveals that work stress has a considerable positive influence on turnover intentions. Additionally, it implies that the association between work-family conflict and turnover intentions, as well as the relationship between work overload and turnover intentions, is mediated by work stress.

The implications according to these research results are; firstly, private banks in Indonesia need to acknowledge the influence of work-family conflict and work overload on work stress which can result in increased turnover intentions among employees. Consequently, managers must take action to mitigate work-family conflicts and reduce workloads to improve employee welfare and decrease the likelihood of them leaving the organization.

Secondly, the research emphasizes the significance of perceived organizational support in influencing both turnover intentions and work stress. Organizations must ensure that their employees feel supported by the organization in various areas such as compensation, promotion, and recognition. This can improve employee well-being and commitment, leading to reduced turnover intentions and work stress.

Other than that, this research only focuses on the turnover intentions aspects by intervening in the work-family conflict, work overload, organizational support, and work stress. Therefore, further research to understand other factors that can enhance the possibility of higher turnover intention of private bank employees needs to be developed. In addition, the subject of this research involves private bank employees in Sorong, West Papua, Indonesia. Therefore, to determine more aspects of subjects in gaining knowledge of turnover intentions, other subjects also needed to be conducted for future research.

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