WORK STRESS AS A MEDIATOR OF WORKLOAD, WORK ENVIRONMENT, AND TURNOVER INTENTION IN GENERATION Z EMPLOYEES

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Abstract

Turnover intention is the tendency of employees to leave their jobs voluntarily. This study aims to analyze the role of work stress in mediating workload and work environment on turnover intention in Generation Z employees in Jakarta. The sample in this study is Generation Z workers who have worked for at least 6 months in various business sectors in Jakarta, especially technology, creative, and banking. The results show that workload and work environment have a significant effect on work stress; Workload has a significant positive effect on turnover intention, while the work environment has a significant negative effect. Work stress has been proven to play a role as an intervening variable. The results of the study provide novelty about the phenomenon of generation, characteristics of Generation Z who are more sensitive to stress, workload and work environment. The main contribution of this research is to enrich research related to employees from Gen Z, provide a theoretical basis for who Gen Z is in the workplace and identify factors that influence Gen Z's job retention and loyalty, which are different from previous generations.
Keywords: generation Z, workload, work environment, work stress, turnover intention

INTRODUCTION

Turnover intention is a concept that is widely discussed in the human resource management (HRM) literature because it is related to organizational sustainability. The *Job Demands-Resources (JD-R)* theory explains that high workload (*job demand*) without adequate resource support can increase work stress, which further encourages the emergence of the intention to leave work (*turnover intention*). Previous research (Subagyo, Muftiyanto, Windarko, 2024; Inggartika, Khoiriah, & Putri, 2024) shows that workload and work stress are significant determinants of *turnover intention*, especially in Generation Z workers. However, some studies have found that the work environment does not always have a direct effect on *turnover intention* (Fathan & Sary, 2025), so further testing is needed regarding the mediating role of work stress.

The high *turnover* rate among Generation Z is an important phenomenon to be studied. *LinkedIn Workforce Report* (2023) data notes that Gen Z is the age group with the highest *turnover* rate compared to other generations. This is in line with the conditions in Indonesia, where companies face challenges in retaining young workers due to heavy workload, a less conducive work environment, and psychological pressure that causes stress. According to Deloitte's 2023 Gen Z Survey, 42% of Gen Z employees plan to leave their jobs within the next two years, indicating a global shift in employment attitudes. From the perspective of the JD-R and Herzberg frameworks, this trend reflects increasing job demands and limited satisfaction factors that motivate turnover. In Indonesia, this issue is amplified by structural labor market challenges—

Badan Pusat Statistik-BPS (2023) reports that the youth unemployment rate stands at 16.5%, and job tenure among young employees remains short. These conditions make it imperative to examine how workplace environment and workload contribute to stress and turnover intention among Indonesian Gen Z employees. In Indonesia, the unique characteristics of Gen Z as employees include the following: (a) Very quick to adapt to new technology, accustomed to multitasking, using social media as a source of work information; (b) Judging the workplace not only from salary, but also social goals, sustainability, and company values; (c) Not very comfortable with a rigid work system (9-5) → prefer hybrid, remote, or flexible hours; (d) (d) Loyalty tends to be conditional and short-term. Gen Z is not hesitant to change jobs if expectations are not met (Lazuardi, Hasanudin & Yakin, 2025).

The urgency of this research lies in the need for organizations to understand the factors that affect the intention to leave Generation Z workers to leave. By examining the influence of workload and work environment on *turnover intention* through the mediation of work stress, this study provides practical contributions in the form of recommendations for HR management strategies that are more adaptive to the characteristics of young workers. In addition, this study enriches the theoretical study of the mechanism of the relationship between external factors (workload and work environment) and psychological factors (stress) in influencing *turnover intention*.

Empirical research has discussed a lot of *turnover intentions*, generally among millennial workers or employees as a whole. The characteristics of Gen Z, who are more sensitive to stress, *work-life balance*, and work environment, require separate studies. Some studies related to the work environment have found a significant effect (Ratna & Saputra, 2024), but others state that they are not statistically significant (Fathan & Sary, 2025). This raises the question of whether the influence of the work environment on *turnover intention* is direct or indirect through work stress. Most studies confirm the important role of workload and work stress on *turnover intention,* but the influence of the work environment is still inconsistent. This research tries to fill this gap by placing work stress as a mediator in the context of Generation Z in Indonesia.

This study makes a theoretical contribution to enriching the literature on Human Resource Management by emphasizing the role of work stress as a mediating variable between external factors that were workload, work environment and *turnover intention.* Next, it provides a special study on Generation Z, which is still relatively under-researched in the context of *turnover intention* in Indonesia. This study extends the JD-R (job demands and resources) model by applying it to Gen Z employees in Indonesia, a demographic and cultural context that has been largely understudied. Previous JD-R applications have predominantly focused on Western samples, while this research demonstrates how job resources and demands may operate differently among younger employees in collectivist cultures.

Practical contribution to provide recommendations for Human Resource managers in designing a proportionate workload management policy so as not to cause excessive stress. Emphasizing the importance of creating a conducive work environment as an effort to reduce *turnover intention* in young workers. Provides an empirical basis for organizations to design Generation Z employee retention strategies through work stress management.

The importance of this research for policy makers to provide input for policymakers and stakeholders related to youth workforce management to create a more

friendly work system for Generation Z. Support the creation of a work climate that is sustainable, productive, and able to reduce employee turnover rates in strategic sectors.

LITERATURE REVIEW

The JD-R model (Bakker & Demerouti, 2007) explains that every job has job demands and job resources. Job Demands are job that require physical and psychological effort, such as a high workload or a bad work environment. If this demand is too great, it will cause work stress. Job Resources are supporting factors that help reduce work demands, such as social support, a conducive work environment, or flexibility. In this framework, when job demands (workload, environmental pressure) exceed individual capacity, work stress increases and leads to turnover intention.

Lazarus and Folkman (1984) explain that stress occurs when individuals assess environmental demands as greater than their ability to cope with them. Heavy workloads and negative work environments are major stressors that increase psychological stress. The consequence is a decrease in job satisfaction, a decrease in commitment, and an increase in turnover intention.

Frederick Herzberg's well known Two-Factor Theory was designed in year 1959. Herzberg's theory distinguishes between motivating (intrinsic) and hygiene (extrinsic) factors. The work environment includes hygiene factors that, if not met (for example, uncomfortable physical conditions, bad work relationships), will cause job dissatisfaction and eventually turnover intention. This theory reinforces the role of the work environment in this study.

By combining these three theories, it can be synthesized that job demands and resources (JD-R) trigger an appraisal process (Lazarus & Folkman, 1984) that results in stress or coping, and at the same time, the quality of these resources influences job satisfaction and motivation (Herzberg). Adequate job resources not only help cope with demands but also act as motivators that enhance long-term engagement and performance. This integration provides a more comprehensive understanding of how situational factors, psychological processes, and intrinsic motivation interact to determine employee work behaviour.

Prior studies have consistently demonstrated that both workload and work environment play an important role in shaping employees' turnover intention. For example, heavy workload has been associated with role stress, emotional exhaustion, and ultimately higher attrition rates (Podsakoff, MacKenzie, Lee, & Podsakoff, 2007). Similarly, unfavourable work environments—such as lack of supervisor support or poor organizational climate—have been linked to disengagement and withdrawal behaviors (Alam & Asim, 2019). However, existing literature tends to treat these predictors as direct antecedents of turnover intention, with limited attention to the underlying mechanisms. The stress appraisal perspective (Lazarus & Folkman, 1984) and the Job Demands–Resources (JD-R) model (Bakker & Demerouti, 2007) suggest that the effects of workload and work environment are not immediate but operate through employees' psychological states. In particular, work stress may function as a central mediator: high demands or unsupportive environments heighten stress, which in turn erodes job satisfaction and strengthens the intention to leave.

Turnover intention is defined as an individual's desire to leave the organization (Mobley, 2011; Xu, et.al, 2024). Factors that affect turnover intention include: Work

factors (workload, work environment). Psychological factors (work stress, job satisfaction). Individual and generational factors (job worth, Gen Z preferences).

High workloads demand that Generation Z workers work beyond their optimal capacity. This triggers work stress due to an imbalance between job demands and individual abilities (Subagyo et al., 2024; Putri & Febrian, 2025). Increased work stress leads to workers' desire to leave the organization, thereby increasing *turnover intention* (Inggartika et al., 2024).

Hypothesis 1: Workload affects work stress in Generation Z workers.

An unsupportive work environment, such as poor boss-subordinate relations, inadequate work facilities, or a negative work culture, has the potential to increase work stress (Ratna & Saputra, 2024). This stress worsens job satisfaction and encourages the desire to leave the organization. The work environment can also directly influence *turnover intention***,** although some studies have found the partial influence to be insignificant (Fathan & Sary, 2025). However, simultaneously with other variables, the work environment remains an important determinant.

Turnover intention is an employee's intention to leave their job, which is often influenced by internal and external factors. In the context of Generation Z workers, this phenomenon is increasingly prominent because of the characteristics of this generation, who tend to seek flexibility, work-life balance, and a healthy work environment.

Hypothesis 2: The work environment affects work stress in Generation Z workers.

Theoretically, excessive workload will increase psychological distress and emotional exhaustion. This is in accordance with the *Job Demands-Resources (JD-R)* theory, where high job *demands* without commensurate compensation of resources cause work stress. High work stress ultimately encourages employees to have the intention to leave the organization (*turnover intention*) (Subagyo et al., 2024; Inggartika et al., 2024).

Hypothesis 3: Work stress mediates the influence of workload on turnover intention in Generation Z workers.

In addition, a less supportive work environment, both in terms of interpersonal relationships, physical conditions, and organizational culture, can also be a trigger for work stress. An unconducive work environment worsens employees' mental health and increases the likelihood of *turnover intention* (Ratna & Saputra, 2024). However, several studies (Fathan & Sary, 2025) have found that the work environment does not always have a direct effect, but rather through psychological variables such as work stress.

Hypothesis 4: Work stress mediates the influence of the work environment on turnover intention in Generation Z workers.

Work stress is placed as a mediating variable that bridges the influence of workload and work environment on *turnover intention*. Thus, this study seeks to test whether work stress strengthens the causal relationship between external factors, namely, workload and work environment, with the employee's psychological decision to leave the organization.

Hypothesis 5: Work stress affects turnover intention in Generation Z workers.

JD-R theory provides a robust structural framework for understanding how job demands and resources shape stress and related outcomes. However, it does not fully address how individuals cognitively appraise and respond to stressors. Lazarus and Folkman's stress theory complements this by explaining the psychological mechanisms of stress appraisal and coping, which are particularly relevant for younger employees who may perceive work stressors differently. Meanwhile, Herzberg's two-factor theory adds a motivational dimension, highlighting how hygiene and motivator factors interact with job demands and resources to influence satisfaction and turnover intentions. By integrating these frameworks, the study captures structural, psychological, and motivational perspectives simultaneously, offering a more comprehensive explanation of Gen Z employees' stress experiences and turnover intentions.

The model is in line with the *Job Demands-Resources (JD-R)* theory, where high work demands, i.e., *workload,* and a bad work environment increase Stress, which ultimately triggers *turnover intention*. The diagram of the research model is illustrated in Figure 1, as follows.

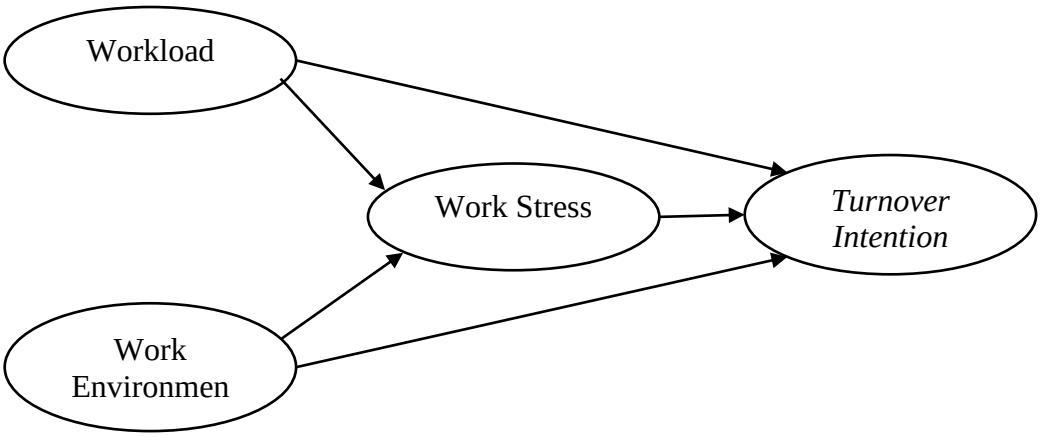

Figure 1. Research Model

Based on empirical research by explaining the pattern of relationships between variables, among others, workload directly and indirectly increases *turnover intention* (Subagyo et al., 2024; Putri & Febrian, 2025). Work stress is an important psychological factor that bridges the influence of workload and work environment on turnover intention (Inggartika et al., 2024). The work environment has a partial influence, not always significant (Fathan & Sary, 2025), but is important in multivariate models (Ratna & Saputra, 2024). A conducive work environment can reduce work stress.

RESEARCH METHOD

This study uses a quantitative approach with *an explanatory research method*. The goal is to explain the causal relationship between independent variables (workload, work environment), mediating variables (work stress), and dependent variables (*turnover intention*) in Generation Z workers.

Since the study employed self-reported data collected at a single point in time, we conducted several procedures to control for common method bias (CMB). During the questionnaire design, we applied procedural remedies as recommended by

Podsakoff et al. (2003), including assuring respondents of anonymity, using clear and concise wording, and counterbalancing question order to reduce evaluation apprehension.

The population in this study is Generation Z workers (born 1995–2010) who work in the service and industrial sectors in Indonesia. Samples were taken using *purposive sampling techniques***,** namely, workers who met the criteria: aged 18–29 years, had at least 6 months of work experience, and were active employees (permanent/contract). Sample size refers to the rule of Hair et al. (2010). In this study, 150 respondents are targeted to increase validity. This study used a purposive sampling technique, which selects respondents based on specific criteria relevant to the research objectives. While this technique allows researchers to obtain more specific and in-depth information from an appropriate target group, it has limitations regarding population representativeness. Because purposive sampling does not provide an equal opportunity for every member of the population to be selected, the research results cannot be statistically generalized to the entire population. The findings are more accurately understood as a description of the behavior or characteristics of a specific group, rather than the broader population. Therefore, the results of this study should be interpreted within the context of the characteristics of the sample studied, rather than as a universal generalization (Sekaran & Bougie, 2016).

In this study, 150 respondents were selected based on methodological considerations and statistical power. According to Hair et al. (2010), the minimum sample size for SEM or multivariate regression analysis is ideally 5–10 times the number of indicators or parameters being estimated. For example, with 15 measurable variables, the recommended sample size is between 75 and 150 respondents. Therefore, 150 respondents are already within the upper limit of this recommendation. Furthermore, based on the principle of statistical power, Cohen (1992) stated that for an analysis with a significance level (α) of 0.05, statistical power (power) of 0.80, and a medium effect size, the minimum sample size should be between 85 and 150 respondents for a model with multiple predictors. Thus, 150 respondents meet the minimum requirements for detecting a moderate effect with an adequate level of confidence.

Research variables as research objects consist of: independent variables, namely: Workload, indicators: Work conditions, Work time management, and Targets to be achieved. (Koesmowidjojo, 2017). Work Environment, indicators: physical conditions (lighting, noise, comfort), work relationships, organizational culture (Budiasa, 2021). Mediation variables, namely: Work Stress, indicators: emotional fatigue, role pressure, work conflict, anxiety (Hasibuan, 2014). Dependent variables, namely: Turnover Intention**,** indicators: intention to find another job, intention to leave the organization, long-term intention to stay (Mobley, 2011; Xu, et. al, 2024).

The data used is primary data obtained directly from respondents through questionnaires. Data analysis was carried out using *Structural Equation Modeling* based on *Partial Least Squares* (SEM-PLS) because the model has mediation variables and reflective indicators. There are two test stages, namely the outer model and the inner model. *The outer model* consists of *a convergent* validity test, *a discriminant validity test,* a composite reliability test, and *a Cronbach's alpha* test, *while the* inner model *consists of a determination coefficient (R^2),* predictive relevance *(Q^2),* goodness of fit *(GoF) test, and a hypothesis test.*

This study adhered to established ethical research standards. Participation was entirely voluntary, and respondents were informed about the purpose of the study prior to completing the questionnaire. Informed consent was obtained, and participants were assured of the confidentiality and anonymity of their responses. No identifying information was collected.

Beyond statistical reliability tests, several data validation steps were conducted to ensure data quality. First, the collected questionnaires were screened for completeness, and cases with excessive missing values were removed. Second, response patterns were examined to detect straight-lining or inconsistent answers, and such cases were excluded. Third, content validity of the measurement items was ensured through expert review by two academic specialists and one industry practitioner prior to data collection. These procedures strengthened the robustness of the dataset and minimized potential biases.

RESULTS AND DISCUSSION

The characteristics of the respondents in this study were obtained from the results of the distribution of questionnaires using Google Forms in May – June 2025. The majority of respondents are female, with the most dominant field of work, technology, and contract employee status.

Analysis of measurement models (*outer model)*

One of the results of the outer model test is the cross-loading value. Cross-loadings show the correlation between indicators (questionnaire items) and all constructs (latent variables) in the PLS model. Cross-loading tables are used to check discriminant validity—whether one indicator is truly "closer" to its own construct than to another construct. The measurement results of the *outer loading* or *loading factor* values for convergent validity and discriminant validity, in Table 1. *The following Cross Loading values*:

Table 1. Cross *Loading Value*

Variable	Workload (X1)	Work Environment (X2)	Work Stress (Z)	Turnover intention (Y)
Workload (X1)	**0.765**			
Work Environment (X2)	-0.212	**0.750**		
Work Stress (Z)	0.097	0.438	**0.747**	
Turnover intention (Y)	0.401	-0.204	0.208	**0.839**

Convergence Validity

To test the convergence validity, use *the outer loading or loading factor* value. An indicator has good validity if the *outer* loading value ≥ 0.70. In this study, it was obtained that all statement items produced an outer loading value ≥ 0.70, so it can be concluded that all *data items are valid*.

Discriminant Validity

The discriminant validity test is carried out to ensure that each construct in the model has a clear difference from the other, as well as does not overlap in measuring different concepts. The commonly applied method is *the Fornell-Larcker Criterion.*

The results of data processing in Table 1 resulted in a *higher cross-loading* value of each construct compared to the correlation with other constructs (e.g., workload 0.765 > correlation with work environment -0.212, work stress 0.097, and *turnover intention* 0.401). The same applies to work environment (0.750), work stress (0.747), and *turnover intention* (0.839). Thus, the entire construct meets the *Fornell-Larcker criteria*, so that the validity of the discriminator is met. In addition to observing the *Fornell-Larcker criteria*, discriminant validity *can also be* obtained by reviewing the *Average Variance Extracted (AVE)* value on each construct ≥ 0.50 (Hair Jr., 2021). Presented in Table 2. The *Average Variance Extracted* value is as follows:

Table 2. *Average Variance Extracted*

Variable	Average Variance Extracted (AVE)
Workload (X1)	0.585
Work Environment (X2)	0.562
Work Stress (Z)	0.558
Turnover intention (Y)	0.703

Composite reliability

Composite reliability is a part of testing the reliability value of indicators on a variable. A variable can be said to meet *the reliability* value if it has a > value of 0.70. The *composite reliability* value can be seen in Table 3.

Table 3. *Composite reliability*

Variable	***Composite reliability* (rho_c)**
Workload (X1)	0.894
Work Environment (X2)	0.928
Work Stress (Z)	0.883
Turnover intention (Y)	0.934

The results of data processing in Table 3 produced a *composite reliability* value for the workload variable of 0.847, which indicates that the variable is reliable because it meets the *composite reliability* value > 0.70. The work environment variable has a value of 0.928 > 0.70, which means that the value is reliable.

The reliability test is seen based on *Cronbach's alpha* value. A variable can be said to be reliable if it has *a Cronbach's alpha* value > 0.70.

Table 1. Cronbach's alpha

Variabel	***Cronbach's Alpha***
Workload (X1)	0.859
Work Environment (X2)	0.914
Work Stress (Z)	0.842
Turnover intention (Y)	0.915

The results of data processing in Table 4 show that the Cronbach's alpha value for each variable is > 0.70. Therefore, it can be concluded that the statement used in this study to measure each variable of each variable states that all variables have a high level of reliability.

Structural model analysis (*inner model*)

Internal model *evaluation* was carried out to identify direct and indirect influences between variables.

Coefficient of determination (R^2)

The R^2 value is used to measure the degree of variation of changes in independent variables on dependent variables. Based on the data that has been acknowledged, the R^2 value is obtained as follows:

Table 5. Result of R^2

Variable	R^2
Work Stress (Z)	0.229
Turnover intention (Y)	0.242

Based on the results of data processing in Table 5, the R^2 value of work stress of 0.229 indicates that workload and work environment explain 22.9% of the variation in work stress, while the remaining 77.1% is influenced by other factors. This value is relatively weak according to Hair Jr (2021), but it is still acceptable in social research. Meanwhile, the R^2 *turnover intention* of 0.242 means that 24.2% of the variation is explained by workload, work environment, and work stress. Although low, this value is still relevant because human behavior is influenced by many factors that cannot be fully included in the model. However, in behavioral and management research, a relatively low R^2 value is still acceptable because human behavior is influenced by various complex factors that cannot all be included in the model. Therefore, although the model's explanatory power is limited, these results still provide helpful information and indicate a significant influence of exogenous variables on endogenous variables. The implications of model robustness include the model's limited explanatory power, which means that predictions or generalizations of research results must be made with caution. In exploratory research, a low R^2 is still acceptable, especially if the focus is on finding initial relationships between variables (Chin, 1998).

***Effect size* (f^2)**

The f^2 test is used to measure how much of *an* independent construct is relative to a dependent construct in *a structural model*. The value of f^2 indicates the amount of contribution of the exogenous construct to the change in the value of the R^2 of the endogenous construct. The following are the results of the f^2 test in this study.

Table 6. Result of Effect Size (F^2)

Variable	Work Stress (Z)	*Turnover intention* (Y)
Workload (X1)	0.049	0.120
Work Environment (X2)	**0.285**	0.069
Work Stress (Z)		0.088

Based on Table 6, workload had a small effect on work stress ($f^2 = 0.049$) and *turnover intention* ($f^2 = 0.120$). The work environment also had a small effect on *turnover intention* ($f^2 = 0.069$), while work stress had a small effect on *turnover intention* ($f^2 = 0.088$). However, the work environment had a moderate influence on work stress ($f^2 = 0.285$), making it the most dominant factor in influencing employee work stress. Overall, although the free variable is significant to *turnover intention*, the contribution is relatively low, so there may still be other factors outside the model that influence employee intention to leave.

***Predictive relevance* (Q^2)**

The q^2 test is performed to measure how well the model predicts the observation value, as well as to measure the predictive relevance in estimating existing parameters. The following are the results of the q^2 test in this study:

Table 7. Result of Q^2

Variable	Q^2predict
Work Stress (Z)	0.176
Turnover intention (Y)	0.129

Based on Table 7, the values of the Q^2 test on the work stress variable are 0.176, and *turnover intention* is 0.129, and it can be said that this study has a medium predictive ability. Nonetheless, a positive Q^2 value indicates that the model has predictive relevance and can be used to explain the endogenous variables in this study.

Goodness of Fit (GoF)

The *Goodness of Fit* test is used to assess the extent to which the regression function of the sample can statistically reflect the actual value. The feasibility measurement of this model can be done through the statistical value f. The results of the *Goodness of Fit* test are as follows:

Table 8. Result of Goodness of fit

Nilai *Goodness of fit*	Value
SRMR	0.076
NFI	0.763

Referring to Table 8 of the values of the processing results in the *Goodness of Fit test*, the SRMR value of $0.076 \leq 0.08$ which is below the threshold of 0.08 as recommended by Henseler et al. (2014). This indicates that the model has a good level of fit between the predicted and observed covariance matrices. In addition, the NFI value obtained was 0.88, which, although not yet reaching the 0.90 threshold for a good fit (Bentler & Bonett, 1980), is still acceptable in the context of exploratory research, as stated by Hair et al. (2021). Thus, based on the two GoF indices, the model used has an adequate level of model fit. An NFI value of 0.763, close to 1, means that the model test is feasible to use in the study.

Hypothesis test

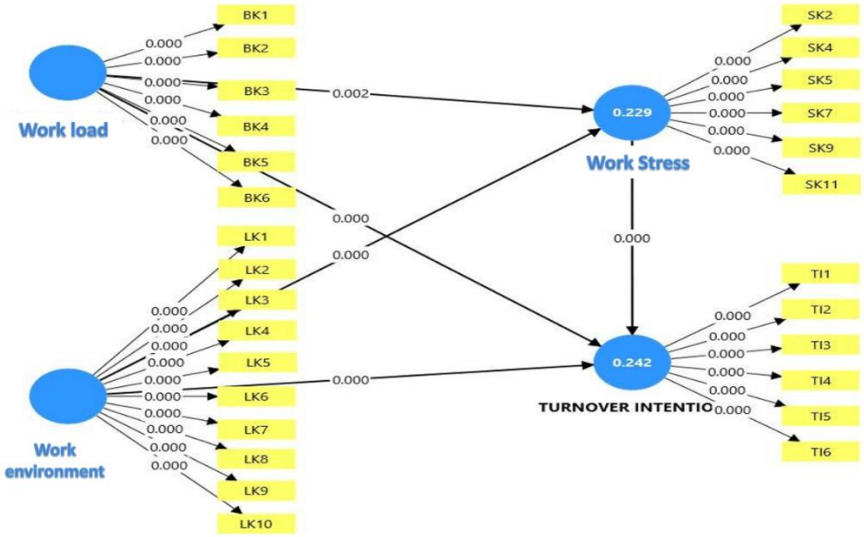

Figure. 2 Path Diagram of Modelling Results Using Bootstrapping

Hypothesis testing was carried out by looking at *the path coefficients* on Smart-PLS 4 through *a bootstrapping procedure*. Figure 2 shows the model of testing relationships between variables.

The results of data processing produced findings that can be used to test the hypothesis in this study. Hypothesis testing was carried out by referring to t-statistical values and p-values obtained through *path coefficients* and *specific indirect effects* in the Smart-PLS 4 program.

Direct Effect

Path coefficients aim to show the direct effect of independent variables on dependent variables. Path coefficient evaluation is an estimate of the relationship between variables in a structural model obtained through *the bootstrapping* method. A hypothesis is declared acceptable if the resulting t-statistical value exceeds 1.96 with a significance of 5% or a p-value < 0.05. *The path coefficients* can be seen in Table 9.

Table 9. *Path Coefficient*

Variable	*Path coefficients*	*T statistics*	*P values*
Workload (X1) → Work Stress (Z)	0.199	3.142	**0.002**
Work Environment (X2) → Work Stress (Z)	0.480	3.932	**0.000**
Workload (X1) → Turnover intention (Y)	0.316	4.076	**0.000**
Work Environment (X2) → Turnover intention (Y)	-0.266	3.565	**0.000**
Work Stress (Z) → Turnover intention (Y)	0.294	3.725	**0.000**

Excessive workload in terms of the number of tasks, complexity, and deadlines has been shown to increase work stress. The results of the analysis showed a positive and significant influence, where employees who were burdened with excessive responsibilities without adequate support experienced higher mental distress. The main indicators are the demands of stacked work, difficult targets to achieve, and time constraints. This finding is in line with Santoso (2024), who emphasized that excessive workload triggers stress and can interfere with the mental and physical condition of employees.

A less conducive work environment, such as uncomfortable physical conditions, noise, and poor social relationships, increases work stress. On the contrary, a supportive work environment can reduce stress. The results of this study are consistent with Santoso (2024), who stated that a positive work environment makes employees more comfortable and motivated, while a toxic environment increases psychological stress.

High workload encourages physical and mental fatigue, which ultimately increases the intention to resign. The indicators include heavy demands, high targets, and time constraints. The results of the study prove that workload has a positive effect on turnover intention, according to the findings of Taufik (2021). Therefore, proportionate workload management is important to reduce turnover.

A good work environment has a negative and significant effect on turnover intention. Employees who feel physical comfort, a positive atmosphere, and harmonious social relationships tend to stay, while conflict-ridden environments and inadequate facilities increase exit intentions. This finding is in line with Taufik (2021), who emphasizes the importance of a conducive work environment to reduce turnover intention.

Work stress has been shown to have a positive and significant effect on turnover intention. The higher the stress, the greater the desire of employees to quit due to decreased satisfaction and emotional attachment. This result is in line with Muzajjad (2021), who stated that prolonged stress without good management triggers turnover intention.

Indirect Effect

Specific indirect effect is used to show the indirect influence of independent variables on dependent variables through intervening variables. Specific indirect effects are carried out by the bootstrapping method in the Smart-PLS 4 program. The research hypothesis can be declared acceptable if the t-statistical value > 1.96 with a significance of 5% or the p-value < 0.05. The path coefficient can be seen in Table 10.

Table 10. Specific indirect effects

Variable	*Path coefficient*	*T statistics*	*P values*
Workload (X1) →Work Stress (Z) → Turnover intention (Y)	0.058	2.624	0.009
Work Environment (X2) → Work Stress (Z) →Turnover intention (Y)	0.141	2.301	0.021

The results showed that work stress mediated the relationship between workload and turnover intention. A high workload not only directly increases the intention to resign, but also creates mental pressure that strengthens the intention. Prolonged stress due to a heavy workload can reduce employee motivation, satisfaction, and loyalty.

Therefore, balanced workload management and psychological support are important to reduce stress and turnover intention. These findings are in line with Ayunah & Solihin (2023), which states that increased workload increases stress and has an impact on turnover intention.

Work stress has also been shown to be a mediator in the relationship between the work environment and turnover intention. An unconducive work environment triggers stress, which in turn increases the intention to resign. This condition decreases job satisfaction, mental health, and employee loyalty. Therefore, companies need to create a healthy, supportive, and collaborative work environment through facility improvements, improved social relationships, and stress management training. This result is strengthened by Suganda (2023), who emphasizes the role of work stress as a mediator between the work environment and turnover intention.

The results of the study indicate that the work environment has a stronger influence on stress than workload. This finding aligns with the JD-R framework, where the quality of job resources such as coworker support, good communication, and a healthy organizational culture can mitigate the negative effects of job demands (Bakker & Demerouti, 2007). In the context of Indonesian organizations, a collaborative work environment can also create a sense of psychological safety, enabling employees to better cope with work pressure. Conversely, although high workload is often associated with stress, its influence is lessened if the work environment supports adaptive coping (Lazarus & Folkman, 1984). These findings demonstrate the importance of organizational focus on improving working conditions and supportive leadership as key strategies for reducing employee stress.

Analysis of the pattern of indicators relationships of construct variables

Work conditions with complex work procedures, additional administrative burdens, or unsupportive physical working conditions make Generation Z employees feel overwhelmed. Work time management**,** the limited time of completing many tasks, triggers a feeling of urgency, which increases psychological stress. High targets that are difficult to achieve in a limited time are a source of mental stress. Work stress arises when Generation Z employees feel that the demands of work exceed their capacity. Indicators of work stress include excessive workload**,** long working hours**,** and increased conflicts due to target pressure. Unsupportive leaders' attitudes, weak communication, and unclear authority further worsen the situation.

A noisy, uncomfortable, or stressful work environment creates tension. Incomplete facilities, such as damaged equipment, narrow workspaces, will add to the mental and physical burden. An accident-prone environment causes worry and stress. Potential conflicts among co-workers, unhealthy competition, or poor communication create psychological stress. Equal treatment in the workplace aims to avoid unfairness in the division of duties, promotion, or compensation, causing frustration and stress.

A poor work atmosphere increases conflict and adds to the psychological workload. Inadequate facilities extend working hours, triggering frustration. The lack of security makes Generation Z employees feel that they do not have the authority to work for their safety. Poor working relationships exacerbate ineffective communication and interpersonal conflict. Injustice lowers the leader's support and gives rise to the leader's attitude that is considered unfair.

Work stress becomes a psychological mechanism that explains how excessive workload transforms into an intention to leave. High work stress reduces satisfaction,

lowers commitment, and weakens emotional bonds with the organization. This increases the thought of leaving**,** reinforces plans to leave, and encourages real action in the form of another job search**.**

Workload affects turnover intention both directly and through work stress as a mediator. Directly, the workload is heavy to discouraging the intention to resign because Generation Z employees feel tired, burdened, and unable to achieve targets. Indirectly, workloads cause stress through various aspects, including time, conflict, communication, and authority. This stress is what strengthens the intention to resign.

Work stress mediates the relationship between the work environment and turnover intention. Directly, a conducive work environment reduces turnover intention because Generation Z employees feel comfortable, safe, and treated fairly. Indirectly, a poor work environment increases work stress, which ultimately drives outward thinking, reinforces exit plans, and encourages real action to find a new job for Generation Z employees.

The finding that the work environment plays a greater role than workload in influencing stress has important practical implications for HR strategy. Companies can focus on improving aspects of the work environment by engaging employees, increasing flexible working hours, creating collaborative and healthy workspaces, and adapting policies to meet the needs of younger generations, such as Gen Z, who place greater value on flexibility and company values. Furthermore, HR can design line manager training to detect and mitigate environment-based stress proactively.

Findings regarding stress perceptions among Gen Z employees can be compared with the characteristics of previous generations, such as Millennials. Previous studies have shown that Millennials tend to have a higher tolerance for rigid work systems and high workloads due to their experience in the early stages of digitalization (Twenge et al., 2010). Conversely, Gen Z, born into a wholly digital environment, tends to be more sensitive to work-life balance issues and inflexible work environments (Singh et al., 2022). These differences suggest that stress management strategies need to be tailored to the characteristics of different generations.

CONCLUSIONS AND SUGGESTIONS

The results of the study show that workload and work environment have a significant effect on work stress, where high task demands, difficult targets, and a less conducive work environment increase psychological pressure for generation Z employees. Novelty in this study emphasizes that the comparison of the phenomenon of generation Z with the millennial generation in general plays an important role in workload and work stress on turnover intention. This study tries to fill this gap by placing work stress as a mediator in the context of Generation Z in Indonesia. The limitation of placing work stress as a mediator of a negative work environment does not always immediately make employees leave, but creates stress that strengthens the intention to resign. The contribution of this research is that companies need to pay attention to the physical and social work environment because both have a great influence on the psychological condition of employees. New directions for future research with conflict management programs, healthy communication, fair leadership, and the provision of work facilities are proven to be factors that suppress turnover intention.

The findings of this study indicate that workload demands and lack of resources significantly contribute to stress among Gen Z employees, which in turn affects their engagement and job satisfaction. Based on these results, several targeted strategies can be implemented by HR managers, (1) Tailored Stress Management Programs Develop stress management initiatives specifically designed for Gen Z employees, such as digital mindfulness workshops, peer support groups, or gamified wellness challenges that align with Gen Z's technology affinity and social orientation; (2) Flexible Work Design; (3) Implement flexible scheduling or hybrid work models that accommodate Gen Z's desire for autonomy and work–life balance. This can include flexible start times, options to work remotely on certain days, or project-based rotations to reduce monotony; (4) Enhanced Feedback and Mentoring Systems, establish structured mentoring and regular feedback channels to provide guidance and emotional support, which aligns with Gen Z's preference for frequent communication and growth opportunities; (5) Resource Allocation Tools, Introduce digital tools to monitor workloads in real time, enabling managers to redistribute tasks promptly and prevent burnout.

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