

The Effect of Job Stress on Turnover Intention Through Work-Related Burnout with the Moderating Role of Financial Dependence at PT Patra Jasa

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Abstract

Job Stress is one of the factors that may increase employees' Turnover Intention, particularly when prolonged work pressure develops into Work-Related Burnout. This study aims to examine the effect of Job Stress on Turnover Intention, both directly and indirectly through Work-Related Burnout, and to analyze the moderating role of Financial Dependence in the relationship between Work-Related Burnout and Turnover Intention among Facility Management Services (FMS) employees at PT Patra Jasa. This study employed a quantitative approach using a survey method. Data were collected from 120 employees selected through purposive sampling and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results show that Job Stress has a positive and significant effect on Turnover Intention and Work-Related Burnout. Work-Related Burnout has a positive and significant effect on Turnover Intention and significantly mediates the relationship between Job Stress and Turnover Intention. However, Financial Dependence does not significantly moderate the relationship between Work-Related Burnout and Turnover Intention. These findings indicate that managing Job Stress and preventing Work-Related Burnout are important for reducing Turnover Intention among employees at PT Patra Jasa.

Keywords: Job Stress, Work-Related Burnout, Turnover Intention, Financial Dependence.

INTRODUCTION

Turnover Intention refers to an employee's conscious tendency or intention to voluntarily leave the organization in which they work. This intention is an important

250

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concern in human resource management because a high tendency to leave can disrupt organizational stability, reduce productivity, increase recruitment and replacement costs, and affect service continuity (Upadianti & Surya, 2025) (Adiguna & Suwandana, 2023). In service-based organizations, the issue becomes more critical because service quality depends heavily on employees' ability to maintain consistent performance and interaction with clients (Kurnia et al., 2026). Turnover Intention does not generally arise from a single factor, but develops through a combination of individual perceptions and working conditions (Haria et al., 2026). One factor frequently associated with employees' intention to leave is Job Stress, particularly when job demands exceed the individual's capacity to manage them effectively (Üngüren et al., 2024).

Job Stress is a psychological condition that arises when employees perceive job demands, responsibilities, or pressures as exceeding the resources available to cope with them (Hair & Alamer, 2022). Continuous exposure to such pressure can result in physical and psychological exhaustion and subsequently develop into Work-Related Burnout (Sari et al., 2026). Work-Related Burnout reflects fatigue and emotional exhaustion that are specifically associated with an individual's work and prolonged exposure to occupational stress (Silva et al., 2025). This relationship can be explained through the Job Demands-Resources (JD-R) perspective, in which excessive job demands without sufficient resources or support may deplete employees' physical and psychological energy, resulting in burnout and withdrawal-related outcomes such as Turnover Intention (Chen et al., 2024) (Alblihed & Alzghaibi, 2022). The mechanism therefore suggests that Job Stress can influence employees' intention to leave directly as well as indirectly through the development of Work-Related Burnout (Widyanata & Dwiatmadja, 2024).

Employee decisions to remain in or leave an organization are also influenced by economic considerations. Financial Dependence refers to the extent to which employees rely on income from their current employment as the primary resource for meeting personal and family needs (Pujiastri & Negoro, 2023). From the Conservation of Resources perspective, financial income represents an important resource that individuals attempt to protect and maintain, particularly when alternative sources of income are limited (Salama et al., 2022). At the same time, the Social Exchange perspective suggests that prolonged imbalance between employees' contributions and the returns they perceive from work may encourage withdrawal intentions (Chan et al., 2023). Consequently, employees experiencing burnout may respond differently depending on the degree to which they financially depend on their current employment (Bai et al., 2023). Financial Dependence may therefore alter the strength of the relationship between Work-Related Burnout and Turnover Intention, making economic dependence relevant alongside psychological work conditions (Nuraini et al., 2025).



At the national level, work-related psychological conditions remain relevant to the Indonesian workforce. Gallup's State of the Global Workplace 2026, based on data collected during 2025, reported that only 27% of employees in Indonesia were engaged at work, while 68% were not engaged and 5% were actively disengaged. The same country-level data showed that 14% of Indonesian employees reported experiencing considerable stress during the previous day. These figures indicate that work engagement and stress remain issues that organizations need to manage because prolonged occupational pressure can influence employees' attitudes toward their work and organization (Kurniawaty & Tawil, 2023). The relevance of employment mobility is also reflected in Indonesia's National Labor Force Survey, which specifically records whether individuals have stopped or changed jobs within the previous year and identifies reasons such as unsatisfactory income, incompatibility with the work environment, and expiration of employment contracts (Lineuwih et al., 2022).

At the organizational level, PT Patra Jasa operates in property, hospitality, and service businesses, including Facility Management Services that involve human resources in housekeeping, engineering, parking, security, and other support services. The company's 2024 Annual Report states that Patra Facility Management provides integrated services to more than 300 office buildings across 32 regions, indicating the operational scale and the importance of maintaining competent human resources. In the Facility Management Services (FMS) Multi Service unit in South Jakarta examined in this study, preliminary observations indicated that employees were required to complete work according to targets, coordinate with various parties, and maintain service quality for clients or users. The research respondents were also largely characterized by contract employment and relatively short tenure, particularly one to three years. These working conditions may create continuous pressure which, when not properly managed, can develop into Work-Related Burnout and subsequently increase Turnover Intention.

Previous empirical studies in Indonesia have demonstrated the importance of Job Stress and burnout in explaining employees' Turnover Intention. Yusnita and Gursida (2024), in their study entitled Work Stress, Job Burnout, and Turnover Intention among Micro, Small, and Medium Finance Company's Employee, found that burnout plays an important role in explaining the relationship between Work Stress and Turnover Intention among employees in the microfinance sector. Their findings indicate that increasing work pressure can lead to greater burnout, which subsequently contributes to employees' intention to leave the organization (Yusnita & Gursida, 2024). Similarly, Lasmi and Putra (2024), through their study Stress Fallout: How Burnout Fuels Employee Turnover, demonstrated in the tourism industry that Work-Related Burnout arising from work stress is associated with a higher tendency toward employee turnover. These findings reinforce



the view that burnout represents an important psychological mechanism connecting occupational stress with employees' intention to leave (Lasmi & Putra, 2024).

Although Yusnita and Gursida (2024) and Lasmi and Putra (2024) provide empirical evidence regarding the relationships among Job Stress, burnout, and Turnover Intention, their studies were conducted in different organizational contexts, namely microfinance companies and the tourism industry. In addition, these studies primarily emphasize the stress–burnout–turnover mechanism and do not incorporate Financial Dependence as a moderating variable in the relationship between Work-Related Burnout and Turnover Intention. This creates an empirical gap, particularly in the facility management service sector, where employees face service demands, operational targets, client expectations, and different employment arrangements. Therefore, examining Financial Dependence together with Job Stress, Work-Related Burnout, and Turnover Intention among FMS employees at PT Patra Jasa is important to determine whether employees' economic dependence on their current employment changes the extent to which burnout influences their intention to leave.

Accordingly, this study aims to examine the direct effect of Job Stress on Turnover Intention and Work-Related Burnout, the effect of Work-Related Burnout on Turnover Intention, the mediating role of Work-Related Burnout in the relationship between Job Stress and Turnover Intention, and the moderating role of Financial Dependence in the relationship between Work-Related Burnout and Turnover Intention among Facility Management Services (FMS) employees at PT Patra Jasa. The research addresses the identified problem through an integrated empirical model that tests direct, indirect, and moderating relationships using quantitative analysis. The findings are expected to provide a stronger basis for understanding the mechanisms underlying employees' Turnover Intention and to support PT Patra Jasa in developing more appropriate strategies for managing Job Stress, preventing Work-Related Burnout, improving employee welfare, and strengthening employee retention.

METHOD

This study employed a quantitative approach with an associative causal research design to examine the direct, indirect, and moderating relationships among Job Stress, Work-Related Burnout, Financial Dependence, and Turnover Intention. Data were collected through an online questionnaire using a five-point Likert scale. The study focused on employees of PT Patra Jasa working in the Facility Management Services (FMS) Multi Service unit in South Jakarta. Respondents were selected using purposive sampling based on predetermined criteria, namely permanent or contract employees, having a minimum working period of one year, and being directly involved in operational activities. A total of 120 employees participated in the main study. Prior to the main data



collection, a pre-test was conducted on 30 respondents with characteristics comparable to those of the research population to assess the initial validity and reliability of the measurement instruments and to ensure that each questionnaire item could be properly understood by respondents.

The measurement instruments were adapted from established scales used in previous studies and adjusted to the context of the present research. Job Stress was measured using nine items adapted from De Bruin (2006), while Work-Related Burnout was measured using seven items from the Work-Related Burnout dimension of the Copenhagen Burnout Inventory developed by Kristensen et al. (2005). Financial Dependence was measured using five items adapted from Thompson et al. (2022), covering employees' dependence on salary, financial responsibilities, and the availability of alternative income sources. Turnover Intention was measured using five items adapted from Singh and Srivastava (2021), including employees' thoughts about leaving the company, plans to seek another job, active job-search behavior, willingness to resign when a better opportunity becomes available, and consideration of leaving in the near future. All instruments were administered using the same five-point Likert response format to provide consistent measurement across the four research constructs.

The research data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The analysis consisted of evaluating the measurement model (outer model) and the structural model (inner model). The measurement model was assessed through convergent validity, discriminant validity, and construct reliability, using outer loading, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability as the main criteria. The structural model was subsequently evaluated using path coefficients, t-statistics, p-values, the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was conducted through bootstrapping, with statistical significance evaluated using a t-statistic greater than 1.65 and a p-value below 0.05 as applied in the study. The mediating effect of Work-Related Burnout was examined through the indirect effect generated by bootstrapping, whereas the moderating role of Financial Dependence in the relationship between Work-Related Burnout and Turnover Intention was tested using the interaction effect in SmartPLS

RESULTS AND DISCUSSIONS

Respondent Characteristics

The respondents in this study consisted of 120 employees of the Facility Management Services (FMS) Multi Service unit at PT Patra Jasa. Their characteristics were classified based on gender, age, length of service, work unit, employment status,



and educational background. A summary of the respondents' characteristics is presented in Table 1.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	52	43.3
	Female	68	56.7
Age	< 25 years	27	22.5
	25–30 years	38	31.7
	31–35 years	36	30.0
	> 35 years	19	15.8
Length of Service	1–3 years	51	42.5
	4–6 years	39	32.5
	> 6 years	30	25.0
Work Unit	Administration	62	51.7
	Housekeeping	20	16.7
	Engineering	14	11.7
	Others	24	20.0
Employment Status	Contract	66	55.0
	Permanent	54	45.0
Education	Senior High School/Vocational School	53	44.2
	Diploma	20	16.7
	Bachelor's Degree	44	36.7
	Postgraduate Degree	3	2.5

Table 1 shows that the respondents were predominantly female, accounting for 56.7%, while 43.3% were male. Most respondents were aged 25–30 years (31.7%), had worked for 1–3 years (42.5%), and were employed in the administration unit (51.7%). In terms of employment status, 55.0% were contract employees and 45.0% were permanent employees. Regarding educational background, the largest proportion of respondents had completed senior high school or vocational school (44.2%), followed by respondents holding a bachelor's degree (36.7%). These results describe the demographic composition of the 120 employees who participated in the study.



Measurement Model Assessment

The measurement model was evaluated through convergent validity, construct reliability, and discriminant validity. Convergent validity was assessed using outer loading and Average Variance Extracted (AVE), while construct reliability was evaluated using Cronbach's Alpha and Composite Reliability. The assessment was based on the final measurement results reported in the thesis after indicators that did not meet the required outer loading criteria were eliminated

Table 2. Measurement Model Assessment

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Financial Dependence	FD1	0.766	0.860	0.899	0.639
	FD2	0.831			
	FD3	0.782			
	FD4	0.825			
	FD5	0.792			
Turnover Intention	TI1	0.904	0.855	0.912	0.776
	TI2	0.890			
	TI5	0.848			
Job Stress	W1	0.769	0.863	0.907	0.682
	W4	0.774			
	W5	0.854			
	W6	0.801			
	W7	0.863			
	W8	0.867			
	W9	0.845			
Work-Related Burnout	WRB1	0.738	0.872	0.913	0.698
	WRB2	0.884			
	WRB3	0.817			
	WRB5	0.846			
	WRB6	0.865			
	WRB7	0.855			

Table 2 shows that all indicators retained in the second-stage measurement model had outer loading values above 0.70. The AVE values ranged from 0.639 to 0.776, exceeding the minimum criterion of 0.50. Cronbach's Alpha values ranged from 0.855 to 0.872, while Composite Reliability ranged from 0.899 to 0.913, all exceeding the criterion



of 0.70. These results indicate that the constructs in the model met the convergent validity and internal consistency reliability requirements.

Table 3. Discriminant Validity Assessment Using Fornell-Larcker Criterion

Construct	Financial Dependence	Turnover Intention	Work-Related Burnout	Job Stress
Financial Dependence	0.800	-	-	-
Turnover Intention	0.553	0.881	-	-
Work-Related Burnout	0.549	0.739	0.851	-
Job Stress	0.586	0.715	0.799	0.843

Table 3 presents the discriminant validity assessment using the Fornell-Larcker criterion. The square root of AVE for Financial Dependence, Turnover Intention, Work-Related Burnout, and Job Stress was 0.800, 0.881, 0.851, and 0.843, respectively. Each diagonal value was higher than the corresponding correlations with other constructs, indicating that the constructs satisfied the discriminant validity criterion and were empirically distinguishable from one another.

Structural Model Assessment

The structural model was evaluated to determine the explanatory and predictive ability of the proposed relationships among Job Stress, Work-Related Burnout, Financial Dependence, and Turnover Intention. The assessment considered the coefficient of determination (R^2), adjusted R^2 , effect size (f^2), predictive relevance (Q^2), and the model-fit indicators reported in the study. The R^2 values were used to determine the proportion of variance in the endogenous constructs explained by the model, while f^2 was used to assess the magnitude of each structural effect and Q^2 to evaluate the model's predictive relevance.

Table 4. Structural Model Assessment

Assessment	Relationship / Construct	Value	Interpretation Reported in the Study
R^2	Turnover Intention	0.631	Moderate
Adjusted R^2	Turnover Intention	0.618	—
R^2	Work-Related Burnout	0.654	Moderate
Adjusted R^2	Work-Related Burnout	0.651	—
f^2	Job Stress → Work-Related Burnout	1.888	Large



f^2	Work-Related Burnout → Turnover Intention	0.195	Moderate
f^2	Job Stress → Turnover Intention	0.074	Small
f^2	Financial Dependence → Turnover Intention	0.073	Small
f^2	Financial Dependence × Work-Related Burnout → Turnover Intention	0.070	Small
Q^2	Work-Related Burnout	0.635	Strong Predictive Relevance
Q^2	Turnover Intention	0.545	Strong Predictive Relevance
SRMR	Model	0.075	Fit
NFI	Model	0.803	Fit
GoF	Model	0.676	Strong Fit
Chi-Square	Model	288.893	Not Fit

Table 4 shows that the model explained 63.1% of the variance in Turnover Intention and 65.4% of the variance in Work-Related Burnout, with both R^2 values categorized as moderate in the thesis. The largest effect size was found for the relationship between Job Stress and Work-Related Burnout ($f^2 = 1.888$), whereas Work-Related Burnout had a moderate effect on Turnover Intention ($f^2 = 0.195$). The effects of Job Stress on Turnover Intention ($f^2 = 0.074$), Financial Dependence on Turnover Intention ($f^2 = 0.073$), and the interaction between Financial Dependence and Work-Related Burnout ($f^2 = 0.070$) were categorized as small. The Q^2 values of 0.635 for Work-Related Burnout and 0.545 for Turnover Intention were both greater than zero and were reported as indicating strong predictive relevance. Regarding model fit, the study reported an SRMR of 0.075, NFI of 0.803, and GoF of 0.676 as acceptable or strong, although the Chi-Square value of 288.893 was classified as not fit.

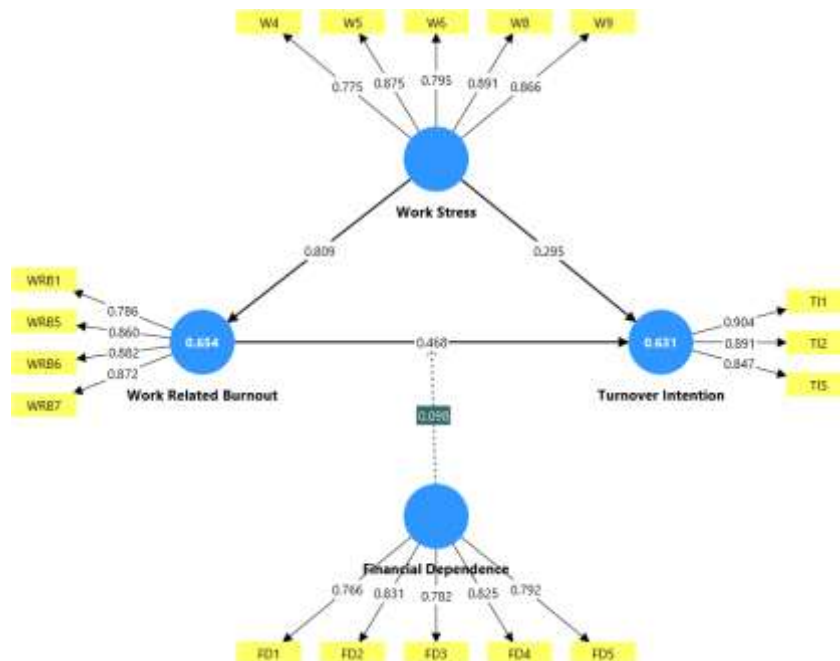


Figure 1 illustrates the structural relationships among Job Stress, Work-Related Burnout, Financial Dependence, and Turnover Intention in the research model. The path coefficient from Job Stress to Work-Related Burnout was 0.809, indicating a positive relationship, while the coefficient from Job Stress to Turnover Intention was 0.295. Work-Related Burnout also showed a positive relationship with Turnover Intention, with a path coefficient of 0.468. Meanwhile, the interaction effect of Financial Dependence on the relationship between Work-Related Burnout and Turnover Intention was 0.098. The model also shows R^2 values of 0.654 for Work-Related Burnout and 0.631 for Turnover Intention, indicating that the structural model explained 65.4% of the variance in Work-Related Burnout and 63.1% of the variance in Turnover Intention. These coefficients visually summarize the direct and moderating relationships examined in the study before their statistical significance is further assessed through hypothesis testing.

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4 to examine the significance of the direct, mediating, and moderating effects in the structural model. Based on the criteria applied in the thesis, a hypothesis was considered supported when the t-statistic exceeded 1.65 and the p-value was below 0.05. The results of the hypothesis testing are presented in Table 5.

Table 5. Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient (β)	STDEV	t-Statistic	p-Value	Decision
H1	Job Stress $\rightarrow$ Turnover Intention	0.295	0.135	2.186	0.029	Supported
H2	Job Stress $\rightarrow$ Work-Related Burnout	0.809	0.040	20.257	0.000	Supported
H3	Work-Related Burnout $\rightarrow$ Turnover Intention	0.468	0.133	3.508	0.000	Supported
H4	Job Stress $\rightarrow$ Work-Related Burnout $\rightarrow$ Turnover Intention	0.378	0.112	3.370	0.001	Supported
H5	Financial Dependence $\times$ Work-Related Burnout $\rightarrow$ Turnover Intention	0.098	0.065	1.508	0.132	Not Supported

Table 5 shows that four of the five proposed hypotheses were supported. Job Stress had a positive and significant effect on Turnover Intention ($\beta = 0.295$, $t = 2.186$, $p = 0.029$) and Work-Related Burnout ($\beta = 0.809$, $t = 20.257$, $p < 0.001$), supporting H1 and H2. Work-Related Burnout also had a positive and significant effect on Turnover Intention ($\beta = 0.468$, $t = 3.508$, $p < 0.001$), supporting H3. The indirect effect of Job Stress on Turnover Intention through Work-Related Burnout was significant ($\beta = 0.378$, $t = 3.370$, $p = 0.001$), indicating support for H4. In contrast, the interaction between Financial Dependence and Work-Related Burnout was not significant ($\beta = 0.098$, $t = 1.508$, $p = 0.132$); therefore, H5 was not supported, indicating that Financial Dependence did not significantly moderate the relationship between Work-Related Burnout and Turnover Intention in this study.

DISCUSSION

The findings show that Job Stress has a positive and significant effect on both Turnover Intention and Work-Related Burnout, while Work-Related Burnout also has a positive and significant effect on Turnover Intention. This indicates that increasing work pressure can directly strengthen employees' intention to leave and can also create physical and psychological exhaustion that further encourages Turnover Intention. In the context of PT Patra Jasa, this condition is related to job demands, workload, deadlines, coordination, and operational targets. The respondent profile also supports this explanation, as many respondents were contract employees with one to three years of service and a large proportion worked in administrative functions. These findings are consistent with the studies cited in the thesis, including Unguren et al. (2024), Lineuwih (2022), Chen et al. (2024), Astiena and Lita (2025), and Sari et al. (2026), which similarly demonstrate positive relationships among Job Stress, Work-Related Burnout, and Turnover Intention.

Work-Related Burnout was also found to significantly mediate the relationship between Job Stress and Turnover Intention, indicating that prolonged Job Stress can increase burnout, which subsequently strengthens employees' intention to leave the organization. This result confirms that burnout serves as an important psychological mechanism linking work pressure to Turnover Intention. However, Financial Dependence did not significantly moderate the relationship between Work-Related Burnout and Turnover Intention. This means that employees may still consider leaving their jobs when experiencing burnout even though they financially depend on their current employment. This finding differs from Unguren et al. (2024), who found a significant moderating role of Financial Dependence, suggesting that its role may differ across organizational and employment contexts. Overall, the results emphasize the importance of managing workload, reducing excessive work pressure, preventing prolonged burnout, and improving employee welfare to support employee retention at PT Patra Jasa.

CONCLUSION

This study concludes that Job Stress has a positive and significant effect on both Turnover Intention and Work-Related Burnout among Facility Management Services (FMS) employees at PT Patra Jasa, while Work-Related Burnout also has a positive and significant effect on Turnover Intention. Work-Related Burnout significantly mediates the relationship between Job Stress and Turnover Intention, indicating that increasing work pressure can lead to greater work-related exhaustion, which subsequently strengthens employees' intention to leave the organization. In contrast, Financial Dependence does not significantly moderate the relationship between Work-Related Burnout and Turnover Intention, indicating that employees' financial dependence on their current employment

is not sufficient to strengthen or weaken the effect of burnout on their intention to leave. Therefore, PT Patra Jasa should prioritize the management of Job Stress and the prevention of Work-Related Burnout through appropriate workload allocation, adequate rest periods, employee condition monitoring, open communication, and improvements in employee welfare to reduce Turnover Intention and support employee retention.

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