The Effect of Workload on Turnover Intention with Work Stress as a Mediating Variable Among Employees of "Budiman Swalayan" Ulak Karang Padang

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A R T I C L E   I N F O

A B S T R A C T

The fluctuating employee turnover rates at Budiman Swalayan Ulak Karang from 2022 to 2024 suggest dynamic work conditions that may reflect issues in human resource management. This study aims to analyze the effect of workload on turnover intention with work stress as a mediating variable. Data were collected through questionnaires from 57 permanent employees and analyzed using descriptive statistics and path analysis based on Partial Least Squares (PLS) with SmartPLS 3.0. The results show that workload does not directly affect turnover intention, but significantly influences work stress, which fully mediates the relationship. The findings highlight the importance of managing work stress to reduce turnover intention. This study implies that organizations should prioritize stress-reduction strategies, such as workload balancing and employee support systems, to enhance employee retention. The results also provide practical insights for HR policies aimed at fostering a healthier and more sustainable work environment.

INTRODUCTION

The retail industry in Indonesia has experienced rapid growth over the past few decades, driven by economic expansion, increased consumer purchasing power, and evolving lifestyles. Modern retail formats such as minimarkets, supermarkets, and department stores continue to expand and play a vital role in job creation and trade development. (ekon.go.id, 2021). In this labor-intensive sector, human resources are a crucial component that directly affects operational performance and customer satisfaction. Retail employees, who serve on the front lines, are expected to exhibit physical resilience, strong communication skills, and adaptability in a fast-paced work environment. (Mathis & Jackson, 2019). One major challenge in human resource management, particularly in the retail sector, is employee turnover. High turnover disrupts business operations, increases recruitment and training costs, and lowers morale and productivity. (Curran Daly & Associates, 2024). Turnover intention, defined as the employee's psychological readiness to leave their job, is a key predictor of actual turnover behavior. (Sopiah & Sangadji, 2018). High turnover intention can lead to the loss of organizational knowledge and a decline in team effectiveness. (Hom, Lee, Shaw, & Hausknecht, 2017; Smith, 2023).

Budiman Swalayan is a rapidly growing modern retail chain based in Padang, with nine outlets across various strategic locations. This study focuses on the Ulak Karang branch, situated in a densely populated area near education and business centers. This outlet is characterized by high operational demands and a heavy customer service load, potentially causing excessive workload and work-related stress among employees. Internal turnover data from 2022 to 2024 shows fluctuating turnover rates:

11.67% in 2022, decreasing to 6.84% in 2023, and rising again to 8.55% in 2024. Though still below the ideal threshold of 10% (Iskandar & Rahadi, 2021), the inconsistency signals potential HR management issues. Initial observations and surveys of Budiman Swalayan Ulak Karang employees indicate a considerable physical workload and psychological stress, with divisions such as cashiers, warehouse staff, and fresh food workers reporting high work intensities. A pre-survey involving 15 employees revealed that 67% felt overburdened, 73% perceived a lack of communication with decision-makers, and 87% experienced family dissatisfaction due to work-related stress. These findings highlight the significance of investigating the relationship between workload, work stress, and turnover intention.

Halim & Antolis, (2021) Explored the antecedents of turnover intention, identifying factors such as work-life imbalance, personality-job fit, unsatisfactory compensation, and poor organizational culture. Among these, workload and work stress are increasingly recognized as pivotal. (Al Hadi & Surya, 2023; Adiguna & Suwandana, 2023; Hernita, Ruhyat, Riduwan, & Ariyadi, 2022). According to the Job Demands-Resources (JD-R) theory (Bakker, Evangelia, & Sanz-vergel, 2023)Excessive job demands, such as workload, that are not matched by adequate resources, lead to stress and eventually a turnover intention. Several studies (Luthans, 2019) Confirm that workload contributes to work stress, which in turn increases turnover intention. Recent empirical research supports the mediating effect of work stress in various sectors, including banking, healthcare, and manufacturing. (Imaroh, Sudiro, & Sunaryo, 2023; Holland, Tham, Sheehan, & Cooper, 2019; Wibowo, Setiawan, & Yuniarinto, 2021). However, similar studies in Indonesia's retail sector remain limited. This research aims to fill that gap by focusing on a local modern retail company and empirically testing the mediating role of work stress in the relationship between workload and turnover intention. The novelty of this study lies in its context-specific approach to examining psychological dynamics in a local retail setting, where workload is intense and turnover risk is high. Using the JD-R theoretical framework and Partial Least Squares (PLS) analysis, this study provides empirical insights that contribute to the understanding of employee turnover in modern retail environments.

The objectives of this study are to: (1) analyze the effect of workload on turnover intention, (2) assess the effect of work stress on turnover intention, (3) examine the effect of workload on work stress, and (4) test the mediating role of work stress in the relationship between workload and turnover intention among employees of Budiman Swalayan Ulak Karang Padang. This study aims to fill this empirical and contextual gap by analyzing the relationship between workload, work stress, and turnover intention among employees of Budiman Swalayan Ulak Karang Padang. The following is a detailed elaboration of the hypotheses and inter-variable relationships developed based on the JD-R framework: Workload is part of job demands, encompassing all physical or psychological efforts required by a job. High workloads can cause physical and mental fatigue, reduce motivation, and lower job satisfaction. According to Bakker, Evangelia, & Sanz-vergel (2023)When job demands exceed individual capacity and resources are lacking, employees may begin to contemplate resignation. Empirical evidence from Al Hadi & Surya (2023) and Imaroh, Sudiro, & Sunaryo (2023) supports the significant positive effect of workload on turnover intention, although Wibowo, Setiawan, & Yuniarinto (2021) Reported otherwise. Accordingly, the hypotheses formulated in this study are as follows.

H₁: Workload has a positive and significant effect on turnover intention.

Work stress refers to the psychological and emotional responses that arise from excessive job pressure. Within the JD-R framework, stress arises when high demands are not matched with sufficient resources. Chronic stress reduces employee commitment, satisfaction, and loyalty. (Luthans, 2019), which may lead to withdrawal behavior. Empirical studies by Al Hadi & Surya (2023) and Imaroh, Sudiro, & Sunaryo (2023) confirm that work stress has a positive and significant influence on turnover intention. Accordingly, the hypotheses formulated in this study are:

H₂: Work stress has a positive and significant effect on turnover intention.

High workload is a primary predictor of work stress. Tasks with excessive quantities, tight deadlines, and constant pressure can elevate both emotional and physical strain. According to Bakker, Evangelia, & Sanz-vergel (2023)Workload is a critical determinant of the health impairment process in JD-R theory. Similarly, Al Hadi & Surya (2023) Argue that disproportionate workload leads to psychological dysfunction and burnout. This positive association has been supported empirically by Imaroh, Sudiro, & Sunaryo (2023). Accordingly, the hypotheses formulated in this study are:

H₃: Workload has a positive and significant effect on work stress.

The JD-R theory posits that the relationship between workload and turnover intention is often mediated by psychological states such as stress. This "health impairment process" suggests that stress resulting from high workload is a mechanism leading to increased turnover intention. Prior studies by Al Hadi & Surya (2023), Imaroh, Sudiro, & Sunaryo (2023) and Wibowo, Setiawan, & Yuniarinto (2021) Confirm the partial mediating role of work stress. Accordingly, the hypotheses formulated in this study are:

H₄: Work stress mediates the relationship between workload and turnover intention.

RESEARCH METHOD

This study employs a quantitative research method with a causal approach. The quantitative method is chosen as the study aims to examine the relationships among variables using statistical analysis. (Sugiyono, 2020). The causal approach is appropriate because the research investigates the effect of workload on turnover intention, with work stress serving as a mediating variable. The object of this research is the employees of Budiman Swalayan Ulak Karang, a retail store located in Padang, West Sumatra. The population of this study includes all permanent employees working at Budiman Swalayan Ulak Karang, totaling 57 individuals. Given the small population size, the sampling technique employed is proportionate random sampling, ensuring proportional representation from each division within the organization. The operational definitions and measurement of the variables are as follows:

Workload (X) refers to employees' perceptions regarding the amount of tasks, responsibilities, and work-related pressure they must handle within a given time. It is measured using 10 indicators developed by Sellers, Helton, Näswall, Funke, & Knott (2014) Including emotional demands, personal performance monitoring, communication demands, coordination demands, time distribution, team effectiveness, team support, dissatisfaction with the team, emotional demands within the team, and team performance monitoring. All indicators are measured using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Work Stress (M) is defined as the psychological state experienced by employees in response to perceived work pressure that exceeds their ability to cope with it. This variable is measured using four indicators adapted from Adi et al. (2022) Job demands, task-level resources, work group-level resources, and outcomes. Measurement is conducted using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Turnover Intention (Y) refers to an employee's tendency or desire to leave their current job and seek alternative employment, even if the intention is not realized immediately. It is measured using three indicators from Na-Nan, Kanthong, & Dhienhirun (2020) Turnover thinking, opportunities for a new job, and intention to quit. A five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

This research uses primary data, collected directly from respondents through a structured questionnaire. Primary data allows researchers to capture employees' subjective perceptions and experiences regarding workload, work stress, and turnover intention. The questionnaire employs closed-ended items and a Likert scale. The data analysis techniques include both descriptive and inferential

statistics. Inferential analysis was conducted using the Partial Least Squares – Structural Equation Modeling (PLS-SEM) method, processed with SmartPLS version 3.0. For the outer model, the following tests were performed: Convergent Validity (outer loading > 0.7) to ensure that indicators are highly correlated with their respective constructs (Sarwono, 2018). Reliability Testing using Cronbach's Alpha and Composite Reliability, to evaluate the internal consistency of each construct. For the inner model, the following assessments were conducted: coefficient of determination (R^2) and Predictive relevance (Q^2). Hypothesis testing was conducted to examine the direct and indirect effects of workload on turnover intention, with work stress serving as a mediating variable.

RESULTS AND DISCUSSION

Outer Model Evaluation

The outer model evaluation aims to assess the validity and reliability of the reflective measurement model. One of the primary tests conducted is convergent validity, which is assessed through the outer loading values of each indicator associated with its latent construct. The outer model evaluation involves examining the outer loading values of the indicators for each latent variable. In the first stage of analysis, several indicators failed to meet the minimum acceptable outer loading threshold of 0.70. These indicators were WL_6 (-0.899), WS_7 (-0.895), and WS_16 (-0.864). Consequently, they were excluded from the model to improve its measurement quality. A second evaluation was then conducted to reassess the outer loading of each indicator. These loadings reflect how well the observed variables represent the underlying constructs. The refined outer loading results, after removing invalid items, are summarized in Table 1.

Table 1. Outer Loading

	TI (Y)	WL (X)	WS (M)	Description
TI_10	0.833			Valid
TI_2	0.896			Valid
TI_3	0.898			Valid
TI_4	0.934			Valid
TI_5	0.925			Valid
TI_6	0.871			Valid
TI_7	0.916			Valid
TI_8	0.818			Valid
TI_9	0.855			Valid
WL_1		0.796		Valid
WL_10		0.866		Valid
WL_2		0.877		Valid
WL_3		0.857		Valid
WL_4		0.808		Valid
WL_5		0.873		Valid
WL_7		0.891		Valid
WL_8		0.914		Valid
WL_9		0.888		Valid
WS_1			0.767	Valid
WS_10			0.894	Valid
WS_11			0.891	Valid
WS_12			0.893	Valid
WS_13			0.938	Valid
WS_14			0.880	Valid
WS_15			0.911	Valid
WS_17			0.841	Valid
WS_2			0.804	Valid
WS_3			0.899	Valid
WS_4			0.921	Valid
WS_5			0.873	Valid
WS_6			0.960	Valid
WS_8			0.872	Valid
WS_9			0.918	Valid
TI_1	0.768			Valid

Source: SmartPLS v3.0 Output, 2025

After removing the invalid indicators, the second-stage analysis showed that all remaining indicators had outer loading values exceeding 0.70. This result confirms that each indicator strongly reflects its associated latent variable, indicating that all constructs—Workload (WL), Work Stress (WS), and Turnover Intention (TI)—demonstrate acceptable convergent validity and can be considered statistically valid.

To ensure that the constructs used in the study are both reliable and valid, several statistical tests were conducted, including Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). The results are summarized in Table 2.

**Table 2. Construct Reliability and Convergent Validity**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
TI (Y)	0.965	0.966	0.970	0.762
WL (X)	0.957	0.958	0.964	0.746
WS (M)	0.980	0.981	0.982	0.784

Source: SmartPLS v3.0 Output, 2025

All constructs meet the reliability criteria as shown by Cronbach's Alpha and Composite Reliability values, which exceed the threshold of 0.70 (Hair et. al, 2019). Furthermore, the convergent validity of each construct is also considered adequate, as all AVE values are above 0.50, indicating that the majority of the variance is captured by the latent construct rather than by measurement error. These results confirm that the latent variables — Turnover Intention, Workload, and Work Stress — are measured consistently and accurately represent their respective indicators.

The structural model was evaluated using several key indicators, including the coefficient of determination (R^2), predictive relevance (Q^2), path coefficients, and hypothesis testing based on bootstrapping results.

The coefficient of determination (R^2) was used to assess the explanatory power of the independent and mediating variables on the dependent variable. Higher R^2 values indicate a stronger predictive accuracy of the structural model. The structural model evaluation is visually illustrated in Figure 1, which depicts the strength and direction of relationships between variables along with their respective path coefficients.
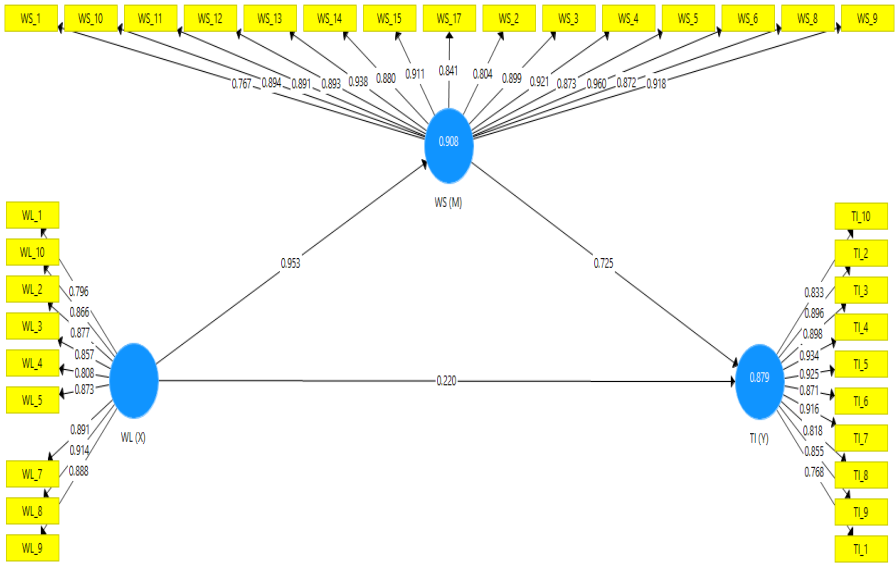
Figure 1. Model Evaluation (Structural Model)
Source: SmartPLS v3.0 Output, 2025

Table 3 presents the R Square (R²) and Adjusted R Square values used to evaluate the explanatory power of the independent variable (Workload) and the mediating variable (Work Stress) on the dependent variable (Turnover Intention).

Table 3. R Square

	R Square	R Square Adjusted
TI (Y)	0.879	0.875
WS (M)	0.908	0.906

Source: SmartPLS v3.0 Output, 2025

The R² value for Turnover Intention (TI) is 0.879, indicating that 87.9% of the variance in TI is explained by Workload (WL) and Work Stress (WS). Similarly, the R² value for Work Stress (WS) is 0.908, suggesting that WL explains 90.8% of the variance in WS. These values demonstrate a high level of explanatory power, indicating a substantial model.

Table 4 shows the Q² (Predictive Relevance) values obtained through the blindfolding procedure. The Q² value indicates the model's capability to predict data points of the endogenous variables.

Table 4. Q Square

	SSO	SSE	Q² (=1-SSE/SSO)
TI (Y)	570	195.162	0.658
WL (X)	513	513	
WS (M)	855	253.289	0.704

Source: SmartPLS v3.0 Output, 2025

In addition, the Q² values for TI (0.658) and WS (0.704) also exceed the threshold of 0.35 (Hair et. al, 2019)Confirming that the model has strong predictive relevance for both endogenous variables.

Hypothesis testing in this study was conducted using the bootstrapping procedure in SmartPLS to evaluate the direct and indirect relationships between variables. The significance of each path was assessed using t-statistics and p-values, with a significance level of 0.05 (α = 5%). A hypothesis is considered accepted if the p-value is less than 0.05 and the t-statistic exceeds 1.96. Table 5 presents the direct effects between the variables tested in the model.

Table 5. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
WL (X) ➔ TI (Y)	0.220	0.219	0.134	1.641	0.101
WL (X) ➔ WS (M)	0.953	0.952	0.013	75.634	0.000
WS (M) ➔ TI (Y)	0.725	0.725	0.132	5.495	0.000

Source: SmartPLS v3.0 Output, 2025

In addition to direct effects, this study also examined the indirect influence of workload (WL) on technological innovation (TI) through work stress (WS) as a mediating variable. The analysis was performed using the bootstrapping method to assess the statistical significance of the mediation path. Table 6 summarizes the results of the indirect effect analysis, including the original sample estimates, t-statistics, and p-values.

Table 6. Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
WL (X) ➔ TI (Y)	0.691	0.691	0.127	5.432	0.000
WL (X) ➔ WS (M)		0.000	0.000		
WS (M) ➔ TI (Y)					

Source: SmartPLS v3.0 Output, 2025

H₁: Workload has a significant positive effect on turnover intention among employees of "Budiman Swalayan" Ulak Karang in Padang City. The path coefficient from workload to turnover

intention is 0.220, with a T-statistic of 1.641 and a p-value of 0.101. Since the p-value is greater than 0.05, the effect is not statistically significant. This indicates that workload does not have a significant direct effect on turnover intention. Therefore, the first hypothesis **(H₁) is rejected.**

H₂: Work stress has a significant positive effect on turnover intention among employees of "Budiman Swalayan" Ulak Karang in Padang City. The path coefficient from work stress to turnover intention is 0.725, with a T-statistic of 5.495 and a p-value less than 0.001. This means the effect is statistically significant and positive, suggesting that higher work stress significantly increases turnover intention. Based on this result, the second hypothesis **(H₂) is accepted.**

H₃: Workload has a significant positive effect on work stress among employees of "Budiman Swalayan" Ulak Karang in Padang City. The path coefficient from workload to work stress is 0.953, with a T-statistic of 75.634 and a p-value less than 0.001. This is a powerful and highly significant positive effect, indicating that increased workload strongly leads to higher work stress. Accordingly, the third hypothesis **(H₃) is accepted.**

H₄: Work stress mediates the effect of workload on turnover intention among employees of "Budiman Swalayan" Ulak Karang in Padang City. The indirect effect of workload on turnover intention through work stress is 0.691, with a T-statistic of 5.432 and a p-value less than 0.001, confirming that the mediating effect is statistically significant. Furthermore, since the direct effect of workload on turnover intention is not significant (H₁ rejected) while the indirect effect is significant, this provides strong evidence of complete mediation. In other words, workload influences turnover intention entirely through work stress. Therefore, the fourth hypothesis **(H₄) is accepted,** confirming that work stress fully mediates the relationship between workload and turnover intention.

Discussion

The discussion of this study revealed that workload does not have a significant direct effect on turnover intention, as shown by the path coefficient of 0.220 with a p-value of 0.101. Despite the positive direction of the coefficient, the relationship is not strong enough to be considered statistically significant. This suggests that increased workload alone does not directly lead to turnover intention among employees. A plausible explanation is that employees may not immediately perceive workload as a reason to leave, especially in work environments where high workload is normalized or associated with job security and responsibility. In such contexts, workload is only likely to be perceived negatively if it creates stress.

This result contradicts the findings of Al Hadi & Surya, (2023) and Imaroh et al. (2023), who reported a significant positive relationship between workload and turnover intention. However, it aligns with Wibowo et al. (2021), who argued that workload by itself may not be a sufficient trigger for turnover unless mediated by stress. These findings support the proposition of the Job Demands-Resources (JD-R) theory, which states that job demands, such as workload, only result in negative outcomes when they exceed employees' coping resources, thereby inducing stress.

In contrast, work stress was found to have a substantial and statistically significant positive effect on turnover intention, with a path coefficient of 0.725 and a p-value < 0.001. This confirms that higher levels of psychological stress, such as emotional exhaustion and fatigue, strongly increase the desire to resign. This finding is consistent with stress theory and empirical studies. (Imaroh et al., 2023), which assert that chronic stress reduces employees' organizational commitment and increases withdrawal behaviors, including turnover.

Additionally, the analysis revealed that workload significantly and positively affects work stress, with a path coefficient of 0.953 and a p-value < 0.001. This confirms that a higher workload leads to higher levels of work stress, especially when employees lack sufficient resources to manage their tasks effectively. This supports the JD-R model, which identifies workload as a key job demand in the health impairment process, whereby excessive demands lead to stress and burnout (Bakker et al.).

Furthermore, the mediating analysis confirmed that work stress fully mediates the relationship between workload and turnover intention, as evidenced by the significant indirect effect (0.691, p < 0.001) and the non-significant direct effect. This pattern of results suggests that workload influences turnover intention primarily through its impact on work stress. In other words, increased workload raises stress (H_3), and this stress, in turn, increases the desire to resign (H_2). The absence of a direct effect, combined with a strong indirect effect, provides strong support for a complete mediation model (H_4).

This finding highlights the importance of prioritizing stress management strategies, such as workload balancing, improved communication, and resource allocation, rather than merely reducing the amount of work assigned, in interventions aimed at reducing turnover. Addressing the subjective experience of stress may be more impactful in preventing turnover than adjusting objective task loads alone.

CONCLUSION

This study aimed to examine the effect of workload on turnover intention among employees at Budiman Swalayan Ulak Karang, Padang, with work stress acting as a mediating variable. The findings indicate that workload does not have a direct significant effect on turnover intention, suggesting that employees' perception of workload alone may not immediately influence their decision to leave. However, work stress was found to have a substantial positive effect on turnover intention, highlighting that psychological strain plays a crucial role in shaping employees' intent to resign. Additionally, workload was shown to have a robust and statistically significant effect on work stress, confirming that increased job demands substantially contribute to elevated stress levels. Most notably, the indirect effect of workload on turnover intention through work stress was also significant, demonstrating complete mediation. This means that workload impacts turnover intention entirely through its influence on work stress.

Theoretically, these findings support the stressor-strain-outcome model, emphasizing the mediating role of psychological stress in the relationship between work demands and behavioral outcomes. Practically, the results suggest that to reduce turnover intention, management should focus not only on workload distribution but also more critically on preventing and managing work stress. Organizations like Budiman Swalayan are advised to implement effective stress management strategies, such as workload balancing, improved communication, and providing adequate rest periods, to create a healthier work environment and enhance employee retention.

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