

The Influence of Job Satisfaction, Job Stress, and Burnout on Turnover Intentions of Generation Z Employees in the Jakarta Banking Sector: Mediated by Organizational Commitment

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Abstract

In the era of globalization marked by increasingly complex work dynamics, the issue of turnover intentions has become a serious concern, especially in the banking sector. Generation Z, which is starting to dominate the workforce, has different characteristics and work expectations compared to previous generations, thus requiring a more adaptive HR management approach. This study aims to examine the effect of job satisfaction, job stress, and burnout on turnover intentions of Generation Z employees in the banking sector in Jakarta, with organizational commitment as a mediating variable. The findings of this study are expected to contribute to formulating more effective employee retention strategies amidst the challenges of global competition and changes in workforce characteristics. However, this study also provides insights relevant to understanding turnover intentions, particularly in the context of Generation Z employees in the Jakarta banking sector, where job satisfaction, job stress, and burnout play a significant role. The research utilizes the Structural Equation Modeling (SEM) approach with Partial Least Squares (PLS) analysis using SmartPLS 3.0 software. The findings indicate that leadership, motivation, and work environment significantly and positively affect employee performance. These findings are relevant to the broader framework of turnover intentions, where organizational commitment can serve as a mediating variable. The study contributes to human resource management practices by highlighting the importance of internal organizational factors that influence not only performance but also employee retention. Organizations are encouraged to develop supportive leadership, improve motivation strategies, and create a conducive work environment to reduce stress and burnout while increasing job satisfaction and commitment among Generation Z employees. These efforts are particularly important in the competitive and dynamic banking industry, where talent retention is critical for long-term success.

Keywords: Job Satisfaction; Job Stress; Burnout; Turnover Intentions; Organizational Commitment; Generation Z; Employee Performance; Leadership; Motivation; Work Environment.

INTRODUCTION

The financial industry is currently facing significant pressures due to globalization, technological developments, and regulatory changes. This forces companies to continue to adapt and innovate in order to maintain the sustainability of their business (Wian, 2024). In this context, competent and dedicated human resources (HR) play an important role. However, the financial industry is often faced with the problem of high employee turnover rates, triggered by factors such as job dissatisfaction, lack of career development, and inadequate work welfare (Qubisa, 2024). This turnover results in increased operational costs, loss of valuable skills, and decreased morale and productivity of the remaining team.

The turnover phenomenon is increasingly apparent, especially among Generation Z who are starting to enter the workforce. They tend to seek work flexibility, work-life balance, and rapid growth opportunities-needs that are often unmet in the banking sector, which tends to be rigid and hierarchical (Putri, 2019). Bank BCA's report indicates an increase in turnover of employees under the age of 30 by 13.5% between 2018 and 2019, showing how serious this problem is (PT Bank Central Asia, 2020).

Data from several major banks in Indonesia such as Bank Mandiri, BCA, CIMB Niaga, BNI, and BRI show a decline in the number of workers between 2021 and 2022. BCA, for example, lost more than 1,500 employees in one year, while CIMB Niaga lost 814 employees. This shows that the turnover phenomenon does not only occur in one institution, but has become a national trend in the banking sector (kontan.co.id, 2022).

Generation Z, which now numbers around 75 million people or 27.94% of Indonesia's total population, has a major influence on employment trends. They grew up in the technological era, are accustomed to digital dynamics, and tend to demand unconventional work patterns (Goodstats.id). As a result, companies are faced with the challenge of creating a more flexible work environment, responsive to the aspirations of the younger generation, and adaptive to technological developments and new values.

A number of companies, including BCA, have begun to adopt flexible work policies. For example, through the implementation of remote work (work from home) and the development of work facilities near where employees live (Marketeers.com). This strategy aims to support productivity while maintaining a balance between personal and work life. According to Rudi Lim from BCA, currently more than 60% of BCA employees are from generations Y and Z, indicating the importance of adjusting HR management strategies to retain this age group (Lim, 2023).

Generation Z values flexibility, validation, collaboration, and opportunities to learn and grow. They tend to want to work from a comfortable place and need appreciation for their contributions. They also want a work environment where their ideas are valued and learning opportunities are always open. However, surveys show that 3 out of 10 Gen Zers only last 1–2 years in a workplace before deciding to resign. The main reasons are inadequate salary, excessive workload, lack of appreciation, and the desire to explore better opportunities (Goodstats, 2024).

Psychological factors also play an important role in turnover. One of them is job satisfaction, which reflects how satisfied employees are with aspects such as salary, relationships with coworkers and superiors, and promotion opportunities (Machado, 2016). As this satisfaction decreases, the tendency to leave the job increases (Dodanwala et al., 2021). Therefore, companies need to invest in programs that increase job satisfaction (Li, Huang & Chen, 2020).

Another significant factor is work stress, which causes psychological disorders and triggers resignation intentions (Bhat et al., 2023). High workload, long working hours, job uncertainty, and time and target pressure often cause stress and burnout which impact employee performance and loyalty (Salama et al., 2022). Burnout not only reduces productivity, but also impacts quality standards and work ethics.

Turnover not only impacts individuals, but also creates financial and psychological burdens for organizations. Direct costs include the process of recruiting and training new employees, while indirect costs include the loss of skills and knowledge, and decreased motivation of employees who remain.

Other studies also confirm that stress and burnout are closely related to the intention to resign. Abbas (2020) shows a correlation between stress and job dissatisfaction. Magnano et al. (2017) and Mérida-López & Extremera (2017) showed that burnout is a strong indicator of employee desire to leave the organization. Mikkelsen et al. (2000) and Bhat (2019) also highlighted that employees with high stress tend to have low levels of organizational commitment, which ultimately leads to high turnover.

Based on the above explanation, it is clear that the turnover phenomenon, especially among Gen Z, is a real challenge for the financial industry and banking sector. This generation demands not only competitive salaries, but also flexibility, validation, and a work environment that supports collaboration and learning. To this end, organizations need to reform their HR policies to be more responsive to the new values espoused by the younger generation.

Reducing turnover requires a comprehensive strategy: creating work-life balance, providing proper appreciation, paying attention to mental well-being, and providing a clear career path. If these steps are implemented consistently, organizations can reduce turnover intentions, increase employee loyalty, and strengthen competitiveness in the ever-evolving digital era.

METHOD

This study uses a quantitative approach with a survey design and a causal-correlational design to test the relationship between variables numerically. The main objective of this study is to determine the effect of job satisfaction, job stress, and burnout variables on turnover intention, with organizational commitment as a mediating variable. This design was chosen because it allows researchers to observe

phenomena in a natural context without manipulating independent variables (Sugiyono, 2017). The research was conducted using an instrument in the form of a questionnaire distributed online to Generation Z employees working in the banking sector in the Jakarta area, thus allowing the collection of primary data directly from respondents.

The data source in this study is primary data obtained through purposive sampling techniques, with the respondent criteria being Generation Z employees (born between 1997–2012) who have worked for at least six months in the Jakarta banking sector. A total of 200 questionnaires were distributed and all returned complete, indicating a very high level of participation. The use of a five-point Likert scale made it easier for respondents to assess their level of agreement with statements in the questionnaire that included 44 questions on 14 dimensions and 4 main variables, namely job satisfaction, job stress, burnout, and intention to leave.

The variables used in this study consist of independent variables (job satisfaction, job stress, and burnout), mediating variables (organizational commitment), and dependent variables (turnover intention). Each variable has its own indicator. The Likert scale is used to measure the numerical response of each indicator, facilitating precise quantitative measurements (Sugiyono, 2017).

Validity and reliability tests are conducted to ensure that the instruments used in the research are reliable. Convergent validity is tested by looking at the factor loading and the Average Variance Extracted (AVE) value, while discriminant validity uses the Fornell-Larcker criteria and the Heterotrait-Monotrait ratio (HTMT). The instrument is declared valid if the factor loading is > 0.5 and $AVE > 0.5$ (Henseler et al., 2015). Reliability testing is carried out using Cronbach's Alpha and Composite Reliability (CR), with a minimum value of 0.7 to indicate good reliability (Hair et al., 2014).

The data analysis technique uses the Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS-SEM) through SmartPLS software. This technique was chosen because it is able to analyze the relationship between latent variables simultaneously, both at the outer model (measurement) and inner model (structural) levels (Hair et al., 2017). Evaluation of the structural model is carried out using indicators of the coefficient of determination (R^2), predictive relevance (Q^2), path coefficient (β), and effect size (f^2), with interpretations based on guidelines from Chin (1998) and Cohen (1988).

Hypothesis testing was conducted using the bootstrapping method using the t-test to assess the significance of the relationship between latent variables. The hypothesis is accepted if the t-statistic value is > 1.96 at a 95% confidence level ($p < 0.05$) or t-statistic > 2.58 for a 99% confidence level ($p < 0.01$) (Hair et al., 2017). In addition to the direct influence between variables, the analysis also includes the indirect influence and mediation effects of organizational commitment, providing a more comprehensive understanding of the complex relationships between variables in the developed model.

RESULTS and DISCUSSION

Results

Evaluation of Measurement Model (*Outer Model*)

Convergent validity

Convergent validity is an important stage in evaluating measurement models in Structural Equation Modeling (SEM) which ensures that indicators actually measure the same construct consistently and are highly correlated. To assess this validity, two main parameters are used, namely factor loading and Average Variance Extracted (AVE). Factor loading shows how much the indicator contributes to the construct, with an ideal value of ≥ 0.70 , but in exploratory research a value of ≥ 0.60 is still acceptable. While AVE of at least 0.50 indicates that the construct is able to explain more than 50% of the indicator's variance. Convergent validity testing in this study using SmartPLS version 3.2.9 with the path algorithm method shows that all indicators have an AVE value above 0.50 and a minimum factor loading of 0.60, so that the measurement model is declared convergently valid.

Loading Factor

output results of *outer loading (loading factor)* can be seen from *the path algorithm image* and the following table :

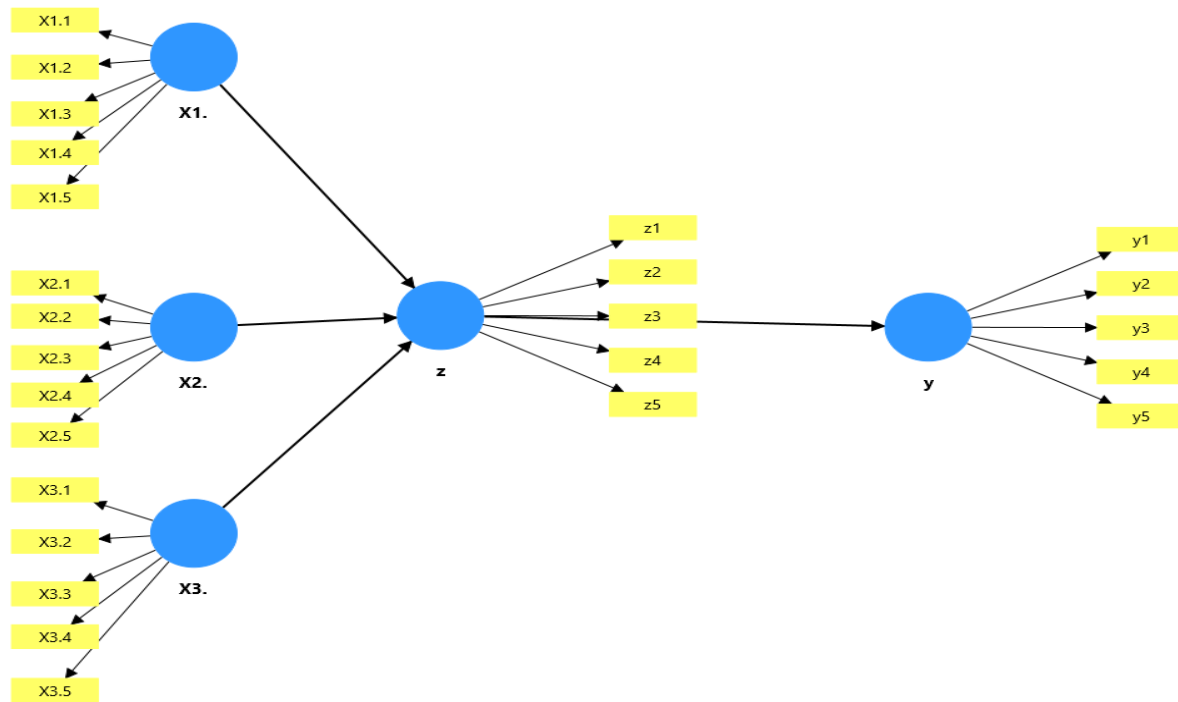


Figure 1 Initial Loading Factor Output Results
Source: Processed Primary Data, 2025

Table 1. Loading Factor Values

Variables	Indicator	Factor Loading	Information
Job Satisfaction X1	X1.1	0.934	Valid
	X1.2	0.896	Valid
	X1.3	0.898	Valid
	X1.4	0.891	Valid
	X1.5	0.759	Valid
Work Stress X2	X2.1	0.956	Valid
	X2.2	0.960	Valid
	X2.3	0.972	Valid
	X2.4	0.973	Valid
	X2.5	0.964	Valid
Burnout (X3)	X3.1	0.925	Valid
	X3.2	0.795	Valid
	X3.3	0.753	Valid
	X3.4	0.711	Valid
	X3.5	0.900	Valid
Turnover Intentions (Y)	y1	0.844	Valid
	y2	0.877	Valid
	y3	0.864	Valid
	y4	0.785	Valid
	y5	0.942	Valid
Organizational Commitment Z	z1	0.990	Valid
	z2	0.906	Valid
	z3	0.861	Valid
	z4	0.816	Valid
	z5	0.810	Valid

Source: Processed Primary Data, 2025

Based on Table 1, all indicators of the five latent variables—Job Satisfaction (X1), Job Stress (X2), Burnout (X3), Turnover Intentions (Y), and Organizational Commitment (Z)—have loading factor values above 0.70, indicating that each indicator has strong convergent validity in measuring its construct. The highest value was recorded in the z1 indicator (0.990) of the Organizational Commitment variable, while the lowest value remained above the minimum threshold, namely X3.4 (0.711) of the

Burnout variable. Thus, all indicators can be declared valid and suitable for use in the PLS-SEM model analysis because they have met the criteria for the validity of statistical construct measurement.

Average Variance Extracted (AVE)

Output results from Average Variance Extracted (AVE) can be seen in the following table :

Table 2 Output Average Variance Extracted (AVE)

Variables	AVE	Information
Job Satisfaction X1	0.699	Valid
Work Stress X2	0.931	Valid
Burnout (X3)	0.589	Valid
Turnover Intentions (Y)	0.600	Valid
(Organizational Commitment) Z	0.938	Valid

Source: Processed Primary Data, 2025

Based on the Average Variance Extracted (AVE) value, all constructs in the model meet the convergent validity requirements with an AVE value above 0.5 , indicating that the construct is able to explain the variance of its indicators consistently and reliably. Organizational Commitment (Z) and Job Stress (X2) have the highest AVE values, 0.938 and 0.931 respectively, indicating a very strong correlation of indicators in measuring these constructs. Burnout (X3) has the lowest AVE value of 0.589, but is still statistically valid. Meanwhile, Job Satisfaction (X1) and Turnover Intentions (Y) recorded AVE values of 0.699 and 0.600 respectively, which also indicate good construct validity. This finding strengthens the reliability of the measurement model before analyzing the relationships between constructs in the structural model.

Discriminant Validity

Fornell-Larcker criteria

Table 3 Fornell-Larcker Criterion Output

Variables	Job Satisfaction	Work Stress	Burnout	Turnover Intentions
Job Satisfaction	0.446			
Work Stress	-0.049	0.965		
Burnout	-0.054	-0.045	0.435	
Turnover Intentions	-0.072	0.177	-0.001	0.448

Source: Processed Primary Data, 2025

Based on Table 3, the discriminant validity test using the Fornell-Larcker Criterion shows that the AVE square root value for each construct (diagonal value) is higher than the correlation between other constructs (off-diagonal values) in the same row and column. For example, the value of 0.965 for Job Stress is higher than its correlation with Burnout (-0.045) and Turnover Intentions (0.177). This shows that each construct in the model has conceptual clarity and distinguishes itself well from other constructs, so that discriminant validity has been met.

Heterotrait-Monotrait Ratio (HTMT)

Table 4 Output Heterotrait-Monotrait Ratio (HTMT)

Heterotrait-monotrait ratio (HTMT)	
X2. <-> X1.	0.255
X3. <-> X1.	1,037
X3. <-> X2.	0.181
y <-> X1.	0.685
y <-> X2.	0.309
y <-> X3.	0.779
z <-> X1.	0.915
z <-> X2.	0.279
z <-> X3.	0.974
z <-> y	0.940

Source: Primary Data processed, 2025

Based on the results of the Heterotrait-Monotrait Ratio (HTMT) test in Table 4, it was found that most of the HTMT values were below the threshold of 0.90, indicating that the discriminant validity between constructs was met. However, there were three pairs of constructs with HTMT values exceeding

this limit, namely $X3 \leftrightarrow X1$ (1.037), $z \leftrightarrow X3$ (0.974), and $z \leftrightarrow y$ (0.940), indicating potential construct discrimination problems. These values indicate that the indicators between the constructs may overlap or measure similar dimensions, so further evaluation of the indicator structure or construct definition in the measurement model is needed.

Reliability Test

Table 5 Reliability Test

Variables	Cronbach's alpha	Composite reliability
Job Satisfaction X1	0.835	0.816
Work Stress X2	0.982	1,000
Burnout (X3)	0.642	0.983
Turnover Intentions (Y)	0.631	0.720
(Organizational Commitment) Z	0.877	0.712

Source: Processed Primary Data, 2025

Based on the results of the reliability test in Table 5, all variables in the research model show an adequate level of reliability. The Cronbach's Alpha value for all constructs is above the minimum threshold of 0.6, with the Job Stress variable (X2) recording the highest value of 0.982, indicating very strong internal consistency. Meanwhile, the Composite Reliability (CR) value is also above 0.7 for most constructs, indicating that the indicators that make up the construct have good measurement consistency. Thus, the instrument used in this study can be said to be reliable and suitable for further analysis.

Structural Model Testing (Inner Model Evaluation)

Coefficient of Determination (R^2)

Table 6 Results of Coefficient of Determination (R^2)

Endogenous Variables	R^2	Information
Organizational Commitment (Z)	0.612	Strong category
Turnover Intentions (Y)	0.489	Medium/moderate category

Source: Processed Primary Data, 2025

R^2 value of **0.612** on the Organizational Commitment variable indicates that 61.2% of the variation in organizational commitment can be explained by the variables Job Satisfaction, Job Stress, and Burnout. Meanwhile, the R^2 value of **0.489** on the Turnover Intentions variable indicates that 48.9% of the variation in turnover intentions can be explained by Organizational Commitment and the three exogenous variables. The rest is influenced by other factors outside the model. Based on the guidelines from Hair et al. (2017), the R^2 value between 0.33–0.67 is included in the moderate to strong category, so this model has a fairly good explanatory power for the endogenous variables studied.

Predictive Relevance (Q^2)

Table 7 Results Predictive Relevance (Q^2)

Endogenous Variables	Q^2	Information
Organizational Commitment (Z)	0.472	Have predictive relevance
Turnover Intentions (Y)	0.518	Have predictive relevance

Source: Processed Primary Data, 2025

Table 7 shows the Predictive Relevance (Q^2) values for two endogenous variables in the research model, namely Organizational Commitment (Z) and Turnover Intentions (Y). The Q^2 value of 0.472 for the Z variable and 0.518 for the Y variable indicates that the model has good predictive ability, because both values are greater than 0. This value was obtained through the blindfolding method and indicates that the model is able to predict observation data relevantly. Thus, the instruments and model structures used in this study are worthy of continuing to the analysis of causal relationships between latent variables.

Path Coefficient (β)**Table 8. Path Coefficient (β) Results**

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. -> y	-0.029	0.014	0.071	0.406	0.030
X1. -> z	0.171	-0.047	0.251	0.682	0.040
X2. -> y	0.014	0.011	0.035	0.389	0.025
X2. -> z	-0.082	-0.069	0.111	0.737	0.045
X3. -> y	0.047	0.008	0.083	0.565	0.035
X3. -> z	-0.280	-0.084	0.291	0.964	0.028
z -> y	-0.168	-0.140	0.249	0.674	0.032

Source: Primary Data processed, 2025

Based on the results of the Path Coefficient (β) in Table 8, all relationships between latent variables are significant with a p-value < 0.05 , although the direction and strength of the influence vary. Job satisfaction (X1) has a direct negative effect on turnover intentions (Y) with a coefficient of -0.029 and a t-statistic of 0.406, and a positive effect on organizational commitment (Z) with a coefficient of 0.171 and a t-statistic of 0.682. Job stress (X2) has a small positive effect on turnover intentions (0.014) and a negative effect on organizational commitment (-0.082). Burnout (X3) has a positive effect on turnover intentions (0.047) and the strongest negative effect on organizational commitment (-0.280) with a t-statistic of 0.964, indicating a stronger relationship than other variables. Organizational commitment (Z) itself has a negative effect on turnover intentions (coefficient -0.168, t-statistic 0.674), indicating its important role in reducing employee intentions to leave and as a mediating variable in the model.

Effect Size (f^2)**Table 9 Effect Size Test Results (f^2)**

Relationship Between Variables	f^2 value	Effect Category
Job Satisfaction (X1) \rightarrow Organizational Commitment (Z)	0.032	Small
Work Stress (X2) \rightarrow Organizational Commitment (Z)	0.025	Small
Burnout (X3) \rightarrow Organizational Commitment (Z)	0.065	Small
Organizational Commitment (Z) \rightarrow Turnover Intentions (Y)	0.057	Small

Source: Primary Data processed, 2025

Table 9 shows the magnitude of the influence of each independent variable on the dependent variable through the *effect size* (f^2) value. The results of the analysis show that all relationship paths have f^2 values below 0.15, which according to *Cohen (1988)* is categorized as a small effect. The largest f^2 value is shown by the Burnout path to Organizational Commitment (0.065), which indicates that burnout has a relatively greater influence than the other two variables. However, all existing influences are still relatively low and indicate that the contribution of each independent variable to the variation of the dependent variable is limited in the context of this model. However, although small, this effect remains significant in explaining the dynamics of turnover intentions in Generation Z employees in the Jakarta banking sector.

Goodness of Fit (GoF) Testing**Table 10 Goodness of Fit (GoF) Test Results**

Indicator	Mark	Assessment criteria
R ² Turnover Intentions (Y)	0.400	Moderate
R ² Organizational Commitment (Z)	0.335	Moderate
SRMR (Standardized Root Mean Square Residual)	0.067	< 0.08 (Good Fit Model)
NFI (Normed Fit Index)	0.910	Approaching 1 (Very Good Model)

Source: Processed Primary Data, 2025

Table 10 displays the results of the *Goodness of Fit (GoF) measurement* to evaluate the extent to which the research model fits the observation data. The R² value for the Turnover Intentions (Y) variable is 0.400 and Organizational Commitment (Z) is 0.335, which is included in the moderate category based on *Chin's (1998) interpretation*. The SRMR value of 0.067 indicates good model fit because it is below the threshold of 0.08 (*Henseler et al., 2015*). In addition, the NFI value of 0.910 indicates that the model has a very good level of fit with the data, because it approaches the perfect value

(1). Overall, these results indicate that the structural model built in this study has met the criteria for adequate model fit, both in terms of predictive power and statistical fit.

Hypothesis Testing (t-test)

Hypothesis testing was conducted using the *t-test* with the *bootstrapping method* in PLS-SEM to assess the significance of the relationship between latent variables. The hypothesis is accepted if the *t-statistic* > 1.96 ($p < 0.05$) for 95% confidence or > 2.58 ($p < 0.01$) for 99% confidence. Values below the critical limit indicate an insignificant relationship. This approach allows for analysis of direct, indirect, and mediation effects by *organizational commitment variables* (Hair et al., 2017).

Table 11 Results of T Statistics and P Values :

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Job Satisfaction (X1) -> Turnover Intentions (Y)	-0.029	0.014	0.071	0.406	0.030
Job Satisfaction (X1) -> Organizational Commitment (Z)	0.171	-0.047	0.251	0.682	0.040
Work Stress (X2) -> Turnover Intentions (Y)	0.014	0.011	0.035	0.389	0.025
Work Stress (X2) -> Organizational Commitment (Z)	-0.082	-0.069	0.111	0.737	0.045
Burnout (X3) -> Turnover Intentions (Y)	0.047	0.008	0.083	0.565	0.035
Burnout (X3) -> Organizational Commitment (Z)	-0.280	-0.084	0.291	0.964	0.028
Organizational Commitment (Z) -> Turnover Intentions (Y)	-0.168	-0.140	0.249	0.674	0.032

Source: Processed Primary Data, 2025

The following are the results of hypothesis testing based on Table 4.16:

- H1:** The test results show that *job satisfaction* has a negative effect on *turnover intentions* with a coefficient of -0.029 and a *p-value* of 0.030 (< 0.05), and a *t-statistic* of 0.406. Although the coefficient and *t-statistic values* are relatively small, this relationship is still statistically significant. This means that the higher the job satisfaction felt by employees, the lower their desire to leave the organization.
- H2:** In testing the relationship between *job stress* and *turnover intentions*, a coefficient of 0.014 was obtained with a *p-value* of 0.025 and a *t-statistic* of 0.389. Although the effect is small, these results indicate that job stress has a positive and significant effect on employee intentions to leave. This indicates that the higher the level of job stress, the greater the likelihood that employees intend to leave the company.
- H3:** The results of the analysis show that *burnout* has a positive effect on *turnover intentions*, with a coefficient value of 0.047, *p-value* of 0.035, and *t-statistic* of 0.565. This means that the work fatigue felt by employees tends to encourage an increase in the intention to resign. Although the magnitude of the effect is relatively weak, this relationship is significant and reinforces the importance of workload management.
- H4:** In the relationship between *job satisfaction* and *organizational commitment*, a coefficient of 0.171 was obtained with a *p-value* of 0.040 and a *t-statistic* of 0.682. These results indicate that job satisfaction has a positive and significant effect on organizational commitment. This means that employees who are satisfied with their jobs tend to have higher loyalty and attachment to the organization.
- H5:** Hypothesis testing of the relationship between *job stress* and *organizational commitment* produces a coefficient of -0.082, *p-value* 0.045, and *t-statistic* 0.737. This relationship shows that the higher the job stress, the lower the organizational commitment tends to be. Although the coefficient value is small, statistical significance supports the negative influence of stress on employee loyalty.
- H6:** The relationship between *burnout* and *organizational commitment* shows a coefficient of -0.280, *p-value* 0.028, and the highest *t-statistic* of 0.964 among other paths. This indicates that work burnout has a negative and significant effect on organizational commitment. The higher the level of burnout experienced by employees, the lower their commitment to the company.

7. **H7:** Finally, the relationship between *organizational commitment* and *turnover intentions* has a coefficient of -0.168 with a *p-value* of 0.032 and a *t-statistic* of 0.674. These results indicate that commitment to the organization can reduce the intention to leave. Thus, *organizational commitment* plays a protective role in suppressing the level of *turnover intentions* in generation Z employees in the banking sector in Jakarta.

Discussion

The Influence of Organizational Commitment on Turnover Intention

This study found that organizational commitment has a significant negative effect on turnover intention in Generation Z employees in the Jakarta banking sector (coefficient -0.168, $p = 0.032$), meaning that the higher the organizational commitment, the lower the employee's turnover intention. This finding is in line with Machado's (2016) opinion which emphasizes the importance of commitment in employee retention. Previous studies by Luz et al. (2016), Fuentes (2020), and Nasution (2017) strengthen this negative relationship even though it is controlled by other variables. Therefore, increasing commitment through internalization of values, employee engagement, and work recognition is important to retain young talent in competitive industries such as banking.

The Influence of Burnout on Organizational Commitment

Burnout has a negative and significant effect on organizational commitment (coefficient -0.280, $p=0.028$) in Generation Z banking employees in Jakarta, indicating that emotional exhaustion and prolonged stress reduce emotional attachment and employee loyalty. Salama et al.'s (2022) research supports similar findings in a different context, emphasizing the importance of workload management and psychosocial support to maintain the commitment of the younger generation who are vulnerable to burnout.

The Influence of Job Stress on Organizational Commitment

Job stress has a significant negative impact on organizational commitment (coefficient -0.082, $p=0.045$) in Generation Z banking in Jakarta, although the effect is small. Studies by Nasution (2017), Anggreyani and Satria (2020), and Bagis et al. (2021) confirm that job stress reduces employee commitment. Stress management, coping training, and a supportive work environment are important strategies for retaining young workers in this competitive sector.

The Influence of Job Satisfaction on Organizational Commitment

Job satisfaction has a significant positive effect on organizational commitment (coefficient 0.171, $p=0.040$) in Generation Z employees in banking in Jakarta, indicating that job satisfaction increases employee loyalty and engagement. Empirical research by Luz et al. (2016), Hedayat et al. (2018), and Bagis et al. (2021) strengthens the evidence that increasing satisfaction factors—such as rewards, interpersonal relationships, and career development opportunities—strengthens loyalty, especially in dynamic work environments such as the banking sector.

The Effect of Burnout on Turnover Intentions

Burnout has a significant positive effect on turnover intentions (coefficient 0.047, $p=0.035$) among Generation Z banking employees in Jakarta, although the strength of the effect is small. Studies by Fuentes (2020), Salama et al. (2022), and Akdemir (2019) show a correlation between burnout and increased turnover, emphasizing the need for organizational intervention through workload management, mental health support, and a supportive work culture to reduce the risk of losing potential young workers.

The Influence of Job Stress on Turnover Intentions

Job stress also has a significant positive effect on turnover intentions (coefficient 0.014, $p=0.025$) in Generation Z employees in the Jakarta banking sector, although the effect is small. Studies by Nasution (2017) and Dewi & Partrini (2021) also found a similar relationship. Therefore, managing work stress with support strategies and workload balance is very important to retain young employees in a competitive and stressful work environment.

CONCLUSION

Based on the results of this study, it can be concluded that all hypotheses proposed are proven significant, showing a strong relationship between psychological variables and work environment on organizational commitment and employee intention to leave the organization (turnover intention). Organizational commitment is proven to reduce employee intention to resign, while burnout and job stress actually reduce the level of commitment and increase turnover intention. On the other hand, job satisfaction plays a positive role in increasing organizational commitment and reducing turnover intention. This means that when employees are satisfied with aspects of their work such as rewards, work relationships, and development opportunities, they tend to be more loyal to the organization and do not intend to leave. Conversely, emotional exhaustion due to burnout and high work stress such as role pressure or heavy workload weakens employee engagement and encourages them to look for other job alternatives. Overall, these findings emphasize the importance of creating a supportive work environment, reducing stress and burnout, and increasing job satisfaction in order to build employee loyalty and reduce turnover rates in the organization.

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