

THE EFFECT OF WORKLOAD, WORK ENVIRONMENT, AND WORK-LIFE BALANCE ON THE JOB SATISFACTION OF GENERATION Z EMPLOYEES

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ABSTRACT

This study examines the effect of workload, work environment, and work-life balance on the job satisfaction of Generation Z employees. Grounded in the Job Demands–Resources framework, workload is deliberately positioned as a hindrance demand predicted to reduce job satisfaction, so that the direction of the relationship is committed to before analysis. A survey of 105 Generation Z employees selected through purposive sampling was analysed using PLS-SEM with SmartPLS 4. The measurement model satisfied all convergent validity, discriminant validity, and construct reliability criteria, and the structural model yielded an R-square of 0.357. Contrary to prediction, workload had a positive and significant effect on job satisfaction; because the direction opposes the hypothesis, the first hypothesis is rejected rather than reinterpreted. Work environment and work-life balance had positive but non-significant effects, so the second and third hypotheses are also rejected. The findings indicate that workload operates as a challenge demand rather than a hindrance demand in this sample, while work-life balance behaves as a hygiene factor whose fulfilment does not automatically raise satisfaction. The challenge–hindrance classification therefore requires generational calibration.

Keywords: Workload, Work Environment, Work-Life Balance, Job Satisfaction, Generation Z.

INTRODUCTION.

Human resource management never truly ends with administrative matters alone. The function shapes how employees behave, how they perceive their work, and ultimately how much they contribute to organisational targets. Job satisfaction itself emerges from the evaluation each person makes of the work performed and of the conditions under which it is performed, settling into a relatively stable positive affective state (Locke, 1976; Aji et al., 2025).

Digitalisation has added a further layer of complexity, particularly as the workforce composition becomes increasingly dominated by Generation Z. Having grown up alongside technology from an early age, this cohort adapts to digital work systems far more rapidly than preceding generations. They also demand flexible working arrangements and regard the quality of life outside work as something worth defending. Several Indonesian studies indicate that this cohort responds to work pressure in patterns that differ from earlier generations (Wahyuningrum & Khan, 2023; Nur & Suryani, 2025).

One of the factors most frequently associated with job satisfaction is workload, defined as the volume of tasks and responsibilities an individual must complete within a given period according to organisational demands. When that volume exceeds reasonable limits, both physical and mental resources become depleted, opening the way for stress and eroding job satisfaction. Conversely, a distribution of tasks proportionate to individual capacity makes the work process feel lighter and more effective.

A second determinant is the work environment itself. Its scope is broad, ranging from visible elements such as spatial layout and facilities to intangible ones such as communication patterns and interpersonal relations. Workplaces that are safe, comfortable, and supported by warm social relations generally generate stronger motivation and higher satisfaction, whereas environments offering little support cause employees to lose engagement.

A third issue receiving growing attention is work-life balance, that is, an individual's capacity to manage the demands of work and personal life without sacrificing either. For Generation Z, this balance is frequently described not merely as a personal preference but as a decisive consideration when accepting or remaining in a job (Borage & Sudarman, 2022).

Nevertheless, one theoretical gap has rarely been closed by comparable studies in Indonesia: the failure to position workload unambiguously at the conceptual level. The literature distinguishes job demands into challenge demands, which individuals appraise as opportunities for growth, and hindrance demands, which they appraise as obstacles, and the two placements generate opposite directional predictions (Cavanaugh et al., 2000; LePine et al., 2005). Many studies do not declare this position in advance, so that when empirical results contradict the hypothesis, the theoretical direction is reversed instead, allowing the hypothesis to be reported as supported. Such a practice constitutes theoretical adjustment after the results are known and undermines the credibility of the findings.

Departing from this gap, the present study examines the extent to which workload, work environment, and work-life balance shape the job satisfaction of Generation Z employees, under one methodological commitment: the theoretical position of each variable is established beforehand, and decisions on the hypotheses follow the data as they are, including where the data reject the researchers' initial expectations. The intended contribution is a re-examination of the challenge–hindrance classification within a generational context that has received limited empirical scrutiny

METHODOLOGY

This study employs a quantitative approach using a survey method to assess the effect of workload, work environment, and work-life balance on the job satisfaction of Generation Z employees. This approach was selected because the objective is to measure the associations among variables objectively through numerical data processed with statistical tools (Sugiyono, 2020). The survey method was used for its capacity to reach a large number of respondents while facilitating data collection through questionnaires.

The population comprises all Generation Z employees working at the organisations under study, characterised as individuals born between 1997 and 2012 who have been employed for at least six months. Sampling was conducted through purposive sampling with the following criteria: (1) membership in the Generation Z cohort, (2) active employment status, and (3) a minimum tenure of six months in the current workplace. Sample size followed PLS-SEM guidance, namely between 100 and 200 respondents or at least ten times the largest number of indicators in the model (Hair et al., 2022). The number of questionnaires collected and eligible for analysis was $n = 105$.

Table 1. Operational Definitions and Variable Indicators

Variable	Operational Definition	Indicators	Code
Workload (X1)	The totality of tasks an employee must complete within a given period, encompassing physical and mental	Task volume; task complexity; time utilisation; work targets	X1.1–X1.4

Variable	Operational Definition	Indicators	Code
	demands.		
Work Environment (X2)	All physical and non-physical conditions surrounding employees that influence the conduct of their work.	Physical condition of the work area; co-worker relations; supervisor relations; work facilities	X2.1–X2.4
Work-Life Balance (X3)	An employee's capacity to reconcile the demands of work with personal affairs in a balanced manner.	Time balance; involvement balance; satisfaction balance; flexibility of work arrangements	X3.1–X3.4
Job Satisfaction (Y)	The positive emotional state arising from an employee's appraisal of their work and work experience.	Satisfaction with the work; co-workers; supervisor; career development	Y1.1–Y1.4

HASIL DAN PEMBAHASAN

Evaluation of the Measurement Model

Convergent validity was assessed through outer loading values. An indicator is deemed valid where its outer loading exceeds .70 (Hair et al., 2022).

Table 2. Convergent Validity Results (Outer Loadings)

Variable	Indicator	Outer Loading	Remark
Workload (X1)	X1.1	0.751	Valid
	X1.2	0.812	Valid
	X1.3	0.720	Valid
	X1.4	0.711	Valid
Work Environment (X2)	X2.1	0.781	Valid
	X2.2	0.830	Valid
	X2.3	0.912	Valid
	X2.4	0.883	Valid
Work-Life Balance (X3)	X3.1	0.931	Valid
	X3.2	0.928	Valid
	X3.3	0.926	Valid
	X3.4	0.931	Valid
Job Satisfaction (Y)	Y1.1	0.776	Valid
	Y1.2	0.766	Valid
	Y1.3	0.791	Valid
	Y1.4	0.809	Valid

Source: SmartPLS 4 output (2026)

Table 2 shows that outer loadings for all indicators exceed .70, so that every indicator satisfies the convergent validity requirement and is eligible for the subsequent stage of analysis.

Table 3. Construct Reliability and Validity Results

Variable	Cronbach's Alpha	Composite Reliability	AVE	Remark
Workload (X1)	0.739	0.837	0.562	Reliable
Work Environment (X2)	0.875	0.914	0.727	Reliable
Work-Life Balance (X3)	0.948	0.962	0.863	Reliable
Job Satisfaction (Y)	0.790	0.863	0.613	Reliable

Source: SmartPLS 4 output (2026)

As shown in Table 3, every construct records Cronbach's alpha and composite reliability values exceeding .70, and AVE values for all variables exceed .50. All constructs are therefore reliable and satisfy the requirements of construct validity.

Table 4. Fornell-Larcker Criterion Results

Variable	X1	X2	X3	Y
Workload (X1)	0.750			
Work Environment (X2)	0.514	0.853		
Work-Life Balance (X3)	0.032	0.090	0.929	
Job Satisfaction (Y)	0.585	0.374	0.111	0.783

Source: SmartPLS 4 output (2026)

Table 5. Heterotrait-Monotrait Ratio (HTMT) Results

Variable Relationship	HTMT Value	Remark
Job Satisfaction ↔ Workload	0.754	Valid
Work Environment ↔ Workload	0.632	Valid
Work Environment ↔ Job Satisfaction	0.441	Valid
Work-Life Balance ↔ Workload	0.060	Valid
Work-Life Balance ↔ Job Satisfaction	0.129	Valid
Work-Life Balance ↔ Work Environment	0.110	Valid

Source: SmartPLS 4 output (2026)

Table 4 shows that the square root of AVE for each construct exceeds its correlation with every other construct, while Table 5 shows all HTMT values falling below the .90 threshold. Both results indicate that the requirement of discriminant validity has been satisfied.

One pattern warrants attention already at this stage. In Table 4, the correlation between work-life balance and job satisfaction is only .111, far lower than the correlation between workload and job satisfaction, which reaches .585. This pattern gives an early signal as to the direction of the structural model results and serves as a reference point for verifying the plausibility of all subsequent figures.

Evaluation of the Structural Model

The coefficient of determination (R^2) gauges the capacity of the independent variables to account for variance in the dependent variable, while f^2 gauges the contribution of each independent variable to R^2 .

Table 6. R² and f² Values

Description	Value	Category	Reference
R ² Job Satisfaction (Y)	0.357	Moderate	Hair et al. (2022)
Adjusted R ²	0.338	Moderate	Hair et al. (2022)
f ² X1 → Y	0.328	Medium–large	Cohen (1988)
f ² X2 → Y	0.009	Negligible	Cohen (1988)
f ² X3 → Y	0.011	Negligible	Cohen (1988)

Source: SmartPLS 4 output (2026)

The R² value for job satisfaction is .357, with an adjusted R² of .338. In other words, approximately 35.7% of the variance in job satisfaction is accounted for by the three independent variables, while the remaining 64.3% is determined by factors outside this study. Following the classification of Hair et al. (2022), this figure falls within the moderate category.

The f² values reveal that almost the entire explanatory power of the model rests on workload, at .328, whereas the contributions of work environment and work-life balance are negligible, at .009 and .011 respectively. This finding is consistent with the correlation pattern in Table 4 and provides an essential basis for interpreting the hypothesis testing results.

Hypothesis Testing

Hypothesis testing was conducted through the bootstrapping procedure in SmartPLS 4 with 5,000 subsamples. Path coefficients (original sample), t-statistics, and p-values are presented in a single table so that no discrepancy can arise between tables referring to the same estimates.

Table 7. Hypothesis Testing Results (Bootstrapping)

Variable Relationship	Original Sample	t-Statistic	p-Value	Direction	Remark
Workload (X1) → Job Satisfaction (Y)	0.535	7.352	.000	Positive	Significant
Work Environment (X2) → Job Satisfaction (Y)	0.091	1.138	.255	Positive	Not significant
Work-Life Balance (X3) → Job Satisfaction (Y)	0.086	1.037	.299	Positive	Not significant

Source: SmartPLS 4 bootstrapping output (2026)

Table 8. Summary of Hypothesis Decisions

Hypothesis	Statement	Predicted Direction	Observed Direction	Decision
H1	Workload has a negative and significant effect on job satisfaction	Negative	Positive (significant)	Rejected (opposite direction)
H2	Work environment has a positive and significant effect on job satisfaction	Positive	Positive (not significant)	Rejected (not significant)

Hypothesis	Statement	Predicted Direction	Observed Direction	Decision
H3	Work-life balance has a positive and significant effect on job satisfaction	Positive	Positive (not significant)	Rejected (not significant)
H4	The three variables jointly explain variance in job satisfaction to an adequate degree	–	$R^2 = .357$ (moderate)	Partially supported

Source: Compiled by the authors from SmartPLS 4 output (2026)

Table 7 shows that only one of the three paths attains the significance threshold. The path from workload to job satisfaction records a t-statistic of 7.352 and a p-value of .000. By contrast, the paths for work environment ($t = 1.138$, $p = .255$) and work-life balance ($t = 1.037$, $p = .299$) reach neither the 1.96 nor the .05 threshold, and both are therefore declared non-significant.

The summary in Table 8 shows that three of the four hypotheses are rejected. This outcome does not indicate a failed study; it is the consequence of applying, consistently, the decision criteria established at the outset. It is precisely here that the contribution of this study lies, since findings that contradict expectations demand deeper theoretical explanation than findings that merely confirm them.

Workload: A Hypothesis Rejected on Directional Grounds

The path coefficient from workload to job satisfaction of .535 with a p-value of .000 indicates a strong and significant relationship. Its direction, however, is positive, whereas H1 predicted a negative direction on the basis of positioning workload as a hindrance demand. Under the two-condition criterion, H1 is declared rejected. Significance without directional correspondence cannot be treated as support for a hypothesis.

Rejecting H1 requires an explanation of why the direction is positive. The most plausible account is that, within this sample, workload was appraised by respondents as a challenge demand rather than the hindrance demand assumed at the outset (Cavanaugh et al., 2000; LePine et al., 2005). Respondent characteristics support this account. The Generation Z employees in this study are largely at an early career stage, a phase in which the accumulation of experience and competence constitutes a primary need. At this stage, task volume and complexity are read as signals of organisational trust and as a route to expanding one's capacity, rather than as a threat.

This reading gains support from its converse. An excessively light workload in the early career stage carries the risk of boreout, a state of disengagement arising from work perceived as insufficiently meaningful and insufficiently challenging (Stock, 2015). For younger employees, being entrusted with a large and difficult set of tasks is more often construed as recognition than as exploitation, provided those tasks remain within reach of their abilities.

This finding nevertheless requires one important qualification if it is not to be misread in practice. The positive relationship identified holds within the range of workload experienced by these respondents and cannot be generalised into a claim that increasing workload will always raise job satisfaction. Literature on the relationship between job demands and well-being generally reveals an inverted U-shaped pattern, whereby rising demands increase satisfaction up to an optimum before reducing it beyond that point (Warr, 1994). Since this study tested only a linear relationship, the positive finding is best understood as a depiction of one segment of that curve.

Work Environment: An Absorbed Effect

The path for work environment yields a coefficient of .091 with a p-value of .255, so the effect is non-significant and H2 is rejected. The f^2 value of .009 reinforces this decision.

The finding is notable because at the bivariate level the work environment is in fact fairly clearly associated with job satisfaction, at .374 as shown in Table 4. The attenuation of this association to .091 in the multivariate model can be explained by the high correlation between work environment and workload, at .514. In other words, much of the variance in job satisfaction that initially appeared attributable to the work environment is shared variance already absorbed by workload.

In the Generation Z context, this finding admits a particular reading. For a cohort accustomed to flexible, digitally mediated working patterns, the physical condition of the workspace is no longer the principal determinant of work experience. What matters more is the psychological climate, the clarity of direction, and the quality of the relationship with supervisors, and all three are most palpably conveyed through how the organisation distributes workload. The non-significance of the work environment therefore does not mean that it is unimportant; it indicates that its influence operates through the same channel as workload.

Work-Life Balance: A Generation Z Paradox

The path for work-life balance yields a coefficient of .086 with a p-value of .299, so the effect is non-significant and H3 is rejected. An f^2 of .011 and a bivariate correlation of .111 indicate that work-life balance shares almost no variance with job satisfaction in this sample.

This result runs counter to the dominant narrative positioning work-life balance as Generation Z's foremost need (Nur & Suryani, 2025). It is precisely here that the conceptual contribution of this study lies, since the result demands a more careful reading of the relationship between what Generation Z declares to be a priority and what empirically drives their job satisfaction. Four mutually complementary explanations may be offered.

First, there is a possible restriction of range. If most respondents work in organisations that maintain reasonable hours and flexible arrangements, their work-life balance scores will cluster at the upper end with little variance. A variable that scarcely varies is mathematically incapable of explaining variance in another variable, however substantively important it may be. The very high AVE for work-life balance, at .863, is consistent with the presence of such a uniform response pattern.

Second, work-life balance appears to operate as a hygiene factor rather than a motivator (Herzberg et al., 1959). Hygiene factors serve to prevent dissatisfaction, but the absence of dissatisfaction does not itself generate satisfaction. On this account, a balance already secured becomes a baseline condition taken for granted and therefore ceases to distinguish satisfied from less satisfied employees. What does distinguish them are motivators such as opportunities for growth and recognition, and in this study those are most closely represented by the workload variable.

Third, there is a gap between stated attitudes and lived experience. Generation Z is indeed known for vocally rejecting hustle culture and for openness in discussing mental health at work (Wahyuningrum & Khan, 2023). That rejection, however, is directed at meaningless exhaustion, namely overwork without recognition and without a developmental trajectory, rather than at hard work as such. Where workload is experienced as meaningful and commensurate with personal growth, hard work ceases to be perceived as hustle culture. On this reading, the finding that workload exerts a positive effect while work-life balance does not is no contradiction; it affirms that what Generation Z rejects and

what Generation Z seeks are two distinct things.

Fourth, there is a possible mismatch between the instrument and the reality it measures. The work-life balance indicators employed rest on time, involvement, and satisfaction (McDonald & Bradley, 2005), and that formulation presupposes a firm boundary between work and personal space. Yet Generation Z works within a pattern of digital integration, in which work and personal life interleave throughout the day through the same devices. For them, balance is better understood as the capacity for boundary management and control over one's work rhythm than as a symmetrical division of time (Kossek et al., 2012). An instrument premised on time allocation may therefore fail to capture that experience.

These four explanations converge on a single conclusion: the importance of work-life balance to Generation Z at the level of discourse does not automatically translate into a driver of job satisfaction at the empirical level. A comparable finding has emerged in the banking sector, where work-life balance was shown not always to operate through the job satisfaction channel that theory assumes (Aji et al., 2025). For organisations, the implication is clear: providing flexible work policies is a necessary condition for preventing dissatisfaction, but it is not sufficient for cultivating satisfaction.

Joint Effects and Implications

Taken jointly, the three independent variables yield an R^2 of .357, within the moderate category, so H4 is partially supported. The qualification matters because the f^2 analysis shows that the model's explanatory power rests almost entirely on workload. In practice the model resembles one with a single dominant predictor rather than one with three comparable predictors.

Theoretically, this study offers two contributions. First, the challenge–hindrance classification of job demands proves not to inhere fixedly in the type of demand, but to depend on who appraises it and at what career stage. This suggests the need for generational calibration in applying the JD-R framework (Bakker & Demerouti, 2017). Second, the study reveals a distance between the work preferences Generation Z declares and the variables that empirically drive their job satisfaction.

Practically, organisations are advised not to stop at work-life balance policies as their principal strategy for retaining Generation Z employees. Such policies remain necessary as a foundation, but they must be complemented by job design offering calibrated challenge, clear feedback, and visible development pathways.

CONCLUSION

Based on SEM-PLS analysis of 105 Generation Z employees, this study concludes that workload has a positive and significant effect on job satisfaction ($\beta = 0.535$, $p = .000$). Because H1 predicted a negative direction on the basis of positioning workload as a hindrance demand, the first hypothesis is rejected, and the positive direction indicates that workload behaves as a challenge demand within this sample. Work environment ($\beta = 0.091$, $p = .255$) and work-life balance ($\beta = 0.086$, $p = .299$) exert positive but non-significant effects, so H2 and H3 are likewise rejected. Jointly, the three variables account for 35.7% of the variance in job satisfaction, so H4 is partially supported.

The contribution of this study is twofold. Theoretically, the challenge–hindrance classification of job demands is shown to require generational and career-stage calibration, since workload conventionally positioned as a hindrance demand instead behaves as a challenge demand among early-career Generation Z employees. Practically, the study indicates that the job satisfaction of Generation Z employees is determined more by the

meaningfulness and challenge of the work than by physical comfort or by a work-life balance that has already been secured.

Several limitations apply. The cross-sectional design precludes causal inference; all data were self-reported at a single point in time, admitting the possibility of common method bias (Podsakoff et al., 2003); and purposive sampling means the results cannot be generalised to the whole population of Generation Z employees. The model tested also assumed only linear relationships, whereas the workload finding points to a possible inverted U-shaped association.

Future research is advised to test the inverted U-shaped relationship between workload and job satisfaction in order to locate its optimum, and to incorporate moderating variables such as job autonomy, supervisory support, and role clarity to explain the conditions under which workload is appraised as a challenge rather than a hindrance. Developing a work-life balance instrument grounded in boundary management is likewise recommended, so as to align better with Generation Z's digital work patterns. Adding variables such as compensation, leadership, and employee engagement, and adopting a longitudinal design with a larger sample, would further strengthen the explanatory power of the model.

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