The Influence of Workload and Work Environment on *Turnover Intention* at Bank XYZ

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Abstract. This study aims to determine the influence of workload and work environment on employee turnover intention at Bank XYZ. The research used a descriptive quantitative approach with a saturated sampling technique involving 50 employees as respondents. Data were collected through questionnaires and analyzed using simple and multiple linear regression. The validity and reliability tests showed that the research instruments were both valid (Corrected Item Total Correlation > 0.30) and reliable (Cronbach's Alpha > 0.60). The results of the simple linear regression showed that workload had a significant effect on turnover intention with a contribution of 69.3%, while the work environment had a significant effect with a contribution of 64.7%, both with significance values less than 0.05. The multiple linear regression analysis indicated that workload and work environment simultaneously affected turnover intention with a significance value below 0.05 and a contribution of 73.7%. The findings suggest that high workload and an unfavorable work environment increase employees' intention to leave the organization. Therefore, it is important for management to create a supportive work environment and distribute workload more effectively in order to reduce employee turnover intention.

Keywords: Workload; Work Environment; Turnover Intention; Bank

INTRODUCTION

The Financial Services Authority (OJK) Report 2024 indicates that Indonesia's Islamic banking sector has demonstrated positive performance, with total assets reaching IDR 980.30 trillion, representing a growth of 9.88 percent. Financing distribution also increased to IDR 643.55 trillion, growing by 9.92 percent year-on-year, in line with the expansion of the national banking industry. Third-party funds (TPF) reached IDR 753.60 trillion, growing by approximately 10 percent. Competition among Islamic banks has intensified, with Bank Syariah Indonesia (BSI) leading in branch networks, digital services, and product innovation. Meanwhile, Bank Muamalat maintains competitiveness through stricter implementation of Sharia principles, while other banks such as BTPN Syariah focus on microfinance and Islamic mortgage segments. In terms of service quality, BSI and Muamalat are considered superior, particularly in digital services.

High-quality human resources are a critical factor in enhancing performance and competitiveness within Islamic banking. Advanced technology and modern systems cannot deliver optimal results without competent human resources (Harahap & Iskandar, 2024). Therefore, improving employee performance is an essential aspect of sustainable growth in Islamic banks.

Optimal performance can only be achieved through systematic, continuous management, development, and empowerment of human resources (Arif et al., 2024), which directly affects organizational sustainability (Handoko & Soeling, 2020). Thus, superior human resources constitute a fundamental foundation for strengthening performance, driving growth, and enhancing the long-term competitiveness of Islamic

banks, even surpassing the role of technology and systems when human resource management is inadequate.

The Indonesian banking industry faces major challenges in employee retention, as reflected in high employee turnover rates (Adeline, 2022). High turnover has become a serious issue as it can disrupt organizational stability, reduce productivity, and increase human resource management costs (Degustia et al., 2025). Contributing factors include unclear job roles, job rotation, and difficulties adapting to changes in organizational structure and culture (Nasir et al., 2022). Turnover intention further exacerbates this problem by increasing recruitment and training costs (Hussayna et al., 2024) and potentially hindering the achievement of organizational goals (Handoko & Soeling, 2020).

This condition is also experienced by Bank XYZ, which faces high employee turnover that disrupts operational continuity and organizational stability. Internal data indicate fluctuations between employee recruitment and resignation throughout the year. In several months, January, February, June, July, August, September, and October, the number of employees leaving exceeded new hires. Overall, during 2024, Bank XYZ recruited 94 employees, while 105 employees resigned, clearly indicating a high turnover rate.

Performance reports also show that the monthly loan target of IDR 110 million was never achieved, with the highest realization at only 72.73 percent in March and the lowest at 60.00 percent in June. Average monthly achievement ranged between 66–68 percent. This gap is presumed to be associated with workload that is disproportionate to the available workforce and resources, making it difficult for employees to focus on achieving targets, ultimately reducing productivity.

Although Indonesia's Islamic banking sector continues to demonstrate positive performance and sustained growth in terms of assets, financing, and fund mobilization, significant challenges have emerged in the area of human resource management. In the context of Bank XYZ Sukabumi Branch, the primary issue encountered throughout 2024 was a high rate of employee turnover. Internal data indicate that 105 employees resigned, while new recruitment reached only 94 employees. This imbalance has directly affected operational performance and productivity, as reflected in the failure to achieve monthly lending targets. The highest achievement reached only 72.73 percent, with average monthly realization ranging between 66–68 percent of the IDR 110 million target. These conditions indicate fundamental problems in human resource management, particularly related to disproportionate workload distribution and suboptimal work environment conditions.

These facts indicate the existence of an empirical gap between management's expectations in achieving performance targets and the actual conditions experienced by employees. The high turnover phenomenon at Bank XYZ not only disrupts service continuity but also increases recruitment and training costs while reducing organizational stability. This phenomenon warrants further investigation, as previous studies have produced mixed and inconsistent findings regarding the influence of workload and work environment on turnover intention.

Turnover refers to the phenomenon of workforce movement, whether voluntary or involuntary, one form of which is turnover intention, defined as an employee's intention to leave their current job and seek alternative employment elsewhere (Diany Chaerunissa et al., 2024). According to Junaidi et al., (2020) *turnover intention* represents an employee's voluntary tendency or intention to resign from an organization. A study conducted on employees of PT Ungaran Sari Garment found that turnover intention increased as workload, job stress, and overtime hours intensified. These factors collectively reduced

employees' comfort and job satisfaction (Junaidi et al., 2020). *Turnover intention is influenced by various factors, including workload and work environment* (Harras *et al.*, 2020). Furthermore Khomaryah et al., (2020) argue that excessive workload, an unconducive work environment, high competition, and limited promotion opportunities can increase stress and fatigue, thereby strengthening employees' intention to leave the organization.

According to Hakro et al., (2022) workload refers to a condition in which job demands exceed an individual's physical and mental capacity. Excessive workload triggers job stress, reduces job satisfaction, and increases turnover intention. The findings of Shahzad et al., (2020) indicate that workload has a positive effect on turnover intention, meaning that higher workload increases the likelihood of employees intending to leave their jobs. High workload directly elevates job stress, which subsequently strengthens employees' intention to resign. This condition occurs more frequently in the banking sector due to long working hours and intense performance target pressures (Hakro et al., 2022).

The work environment refers to the overall conditions surrounding the workplace that can influence employees' performance, comfort, and motivation in carrying out their tasks (Nurimansjah et al., 2023). The work environment encompasses interrelated physical, social, and psychological aspects that shape employees' attitudes and behaviors in the workplace. The findings of Nurimansjah et al., (2023) demonstrate that the work environment has a negative and significant effect on turnover intention. This indicates that the more favorable the work environment perceived by employees, the lower the likelihood that they will intend to leave the organization.

Based on previous studies, such as Hakro et al. (2022) and Shahzad (2020) which demonstrate that high workload has a positive effect on turnover intention, and Nurimansjah et al. (2023) who found that a conducive work environment has a negative effect on turnover intention, it is evident that both variables play a crucial role in determining employees' decisions to remain in or leave an organization. However, most prior research has examined these variables separately and has largely been conducted in foreign contexts or within non-banking industries. Consequently, such studies do not adequately reflect the distinctive conditions of Indonesia's Islamic banking sector. This limitation creates a theoretical and contextual gap, particularly due to the absence of empirical studies that simultaneously examine the effects of workload and work environment on turnover intention within the context of Bank XYZ Sukabumi Branch, which is currently experiencing high turnover rates and intense performance target pressures. Therefore, this study seeks to address this gap by conducting an in-depth analysis of internal organizational factors that influence employees' intentions to stay or leave, thereby contributing to the development of human resource management theory and practice in the Islamic banking sector.

Based on the background described above, this study aims to empirically analyze the influence of workload and work environment on employee turnover intention at Bank XYZ (Sukabumi Regency Branch). Specifically, this study seeks to identify the effect of workload on turnover intention, examine the effect of work environment on turnover intention, and analyze the simultaneous effect of workload and work environment on employee turnover intention at Bank XYZ (Sukabumi Regency Branch).

METHOD

This study employed a descriptive quantitative approach. According to Creswell, as cited in Guslina (2024), quantitative research aims to address social and human problems

through variables derived from theory, measured numerically, and analyzed using statistical methods. The research population consisted of all employees of Bank XYZ Sukabumi Regency Branch, totaling 50 individuals. A saturated sampling technique was applied, whereby the entire population was included as the research sample.

Data were collected through the distribution of questionnaires using a five-point Likert scale, namely Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5). The collected data were analyzed using descriptive statistical tests, data quality tests, classical assumption tests, and hypothesis testing with the assistance of SPSS version 25.

This study involved three main variables: workload (X_1), representing the intensity and volume of employees' tasks measured through five indicators and 15 statements; work environment (X_2), encompassing physical and non-physical aspects such as interpersonal relationships, workplace comfort, and supervisory support measured through three indicators and 15 statements; and turnover intention (Y), reflecting employees' tendency or intention to leave the organization, measured through five indicators and 15 statements.

RESULT AND DISCUSSION
A. Research Result

Bank XYZ is a sub-branch office (*Kantor Cabang Pembantu*) in Sukabumi that officially commenced operations on July 1, 2015, in Cikole District, Sukabumi City. Its establishment aims to expand access to Islamic financial services while supporting the empowerment of productive underprivileged communities through microfinance based on the principles of trustworthiness, transparency, and fairness.

The respondent profile indicates that the majority of employees at Bank XYZ Sukabumi Regency Branch belong to a young age group, with 78% under 25 years old and the remaining 22% aged between 26 and 35 years. All respondents were female (100%), with job positions predominantly held by Community Officers (98%), while only a small proportion served as Business Managers (2%). All employees held permanent employment status (100%), with no contract-based staff. In terms of educational background, most respondents were senior high school graduates (94%), while 6% held diploma degrees. Based on tenure, the majority of respondents had 2–5 years of work experience (66%), followed by those with less than one year of experience (30%), and only a small proportion with 6–10 years of experience (4%).

Table 1.1 Validity Result

Item	Workload (X_1)	Work Environment (X_2)	*Turnover intention* (Y)
Pernyataan 1	.393	.402	.362
Pernyataan 2	.381	.341	.549
Pernyataan 3	.367	.372	.440
Pernyataan 4	.335	.302	.544
Pernyataan 5	.339	.390	.607
Pernyataan 6	.378	.423	.648
Pernyataan 7	.331	.372	.492
Pernyataan 8	.511	.493	.439
Pernyataan 9	.337	.350	.675

Item	Workload (X_1)	Work Environment (X_2)	Turnover intention (Y)
Pernyataan 10	.360	.411	.433
Pernyataan 11	.415	.342	.384
Pernyataan 12	.432	.405	.428
Pernyataan 13	.384	.381	.537
Pernyataan 14	.397	.339	.516
Pernyataan 15	.317	.408	.406

A research instrument, particularly a questionnaire, is considered valid when each statement item is able to accurately measure the intended variable. The validity of an item can be determined through a validity test by examining the Corrected Item–Total Correlation (CITC) value. According to commonly accepted statistical criteria, an item is deemed valid if its CITC value exceeds 0.30. This indicates that the item has a sufficiently strong correlation with the total construct score, and therefore is appropriate for measuring the research variable. Conversely, if the CITC value is below 0.30, the item is considered insufficiently representative and invalid for measuring the intended construct.

Based on the results presented in Table 1.1, all questionnaire items were found to be valid, as the Corrected Item–Total Correlation (CITC) values for each item exceeded 0.30. This finding indicates that each statement item has a strong correlation with its total construct score, leading to the conclusion that all questionnaire items are capable of accurately and representatively measuring the research variables.

Table 1.2 Reliability Test

Item	Workload (X_1)	Work Environment (X_2)	Turnover intention (Y)
Pernyataan 1	.760	.765	.856
Pernyataan 2	.761	.770	.848
Pernyataan 3	.762	.767	.853
Pernyataan 4	.765	.772	.848
Pernyataan 5	.764	.765	.844
Pernyataan 6	.761	.762	.842
Pernyataan 7	.766	.767	.850
Pernyataan 8	.749	.756	.853
Pernyataan 9	.765	.769	.840
Pernyataan 10	.763	.764	.854
Pernyataan 11	.758	.770	.855
Pernyataan 12	.757	.764	.854
Pernyataan 13	.761	.766	.848
Pernyataan 14	.759	.770	.849
Pernyataan 15	.767	.764	.855

Reliability testing in this study was conducted using Cronbach's Alpha coefficient to evaluate the internal consistency of each questionnaire item within the respective variables. Based on generally accepted criteria, a research instrument is considered reliable when the Cronbach's Alpha value exceeds 0.60, indicating that the items within the variable demonstrate a good level of consistency in measuring the same construct.

As shown in Table 1.2, the results of the reliability test indicate that the research instruments are reliable, as the Cronbach's Alpha values obtained for all variables are greater than 0.60. These findings suggest that each questionnaire item exhibits strong internal consistency and is capable of producing stable and reliable measurements for the research variables.

Table 1.3 Coefficientᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Model 1	(Constant)	4.702	4.292		1.095	.279
	Workload (X_1)	.957	.092	.832	10.410	.000
Model 2	(Constants)	2.766	4.956		.558	.579
	Work Environment (X_2)	.956	.102	.805	9.389	.000
a. "Dependent Variable: *Turnover intention*"						

Based on Table 1.3 (Model 1), the data obtained from the questionnaire responses, which served as the primary source of data collection in this study, were subsequently processed and analyzed using statistical methods. The results of the *t*-test indicate that the p-value (Sig.) is 0.000, which is less than the significance level of 0.05. Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted, indicating that workload (X1) has a significant effect on turnover intention (Y) among employees of Bank XYZ (Sukabumi Regency Branch).

Furthermore, Table 1.3 (Model 2) shows that the p-value (Sig.) is also 0.000, which is below 0.05. Accordingly, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted, indicating that the work environment (X_2) has a significant effect on turnover intention (Y) among employees of Bank XYZ (Sukabumi Regency Branch).

Table 1.4 Model Summary

Model Summary					
Model	Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Workload (X_1)	.832ᵃ	.693	.687	5.870
2	Work Environment (X_2)	.805ᵃ	.647	.640	6.291
a. "Dependent Variable: *Turnover intention*"					

Based on the results of the coefficient of determination test presented in Table 1.4, it can be concluded that the workload variable (X_1) explains 69.3% of the variance in turnover intention (Y). This indicates that workload makes a substantial contribution to

explaining variations in employees' intention to leave the organization, while the remaining 30.7% is influenced by other factors not included in this research model.

Furthermore, the analysis also shows that the work environment variable (X_2) accounts for 64.7% of the variance in turnover intention (Y). This suggests that work environment conditions play a significant role in influencing employees' intention to leave their jobs, while the remaining 35.3% is explained by other variables outside the scope of this study.

Table 1.5 Coefficient[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Model 1	(Constant)	-.206	4.396		-.095	.953
	Total X_1	.607	.152	.528	3.986	.000
	Total X_2	.439	.157	.369	2.786	.000
a. "Dependent Variable: *Turnover intention*"						

Table 1.5 shows that the regression coefficient for the workload variable (X1) is 0.607, indicating that a one-unit increase in workload leads to an increase of 0.607 units in turnover intention, assuming other variables remain constant. Meanwhile, the regression coefficient for the work environment variable (X2) is 0.439, indicating that a one-unit change in work environment conditions is associated with an increase of 0.439 units in turnover intention, ceteris paribus. Overall, these results indicate that both workload and work environment have a positive effect on employees' intention to leave their jobs. In other words, higher workload and increasingly unfavorable work environment conditions are associated with a greater tendency for employees to intend to resign.

Based on the analysis presented in Table 1.6, the workload (X1) and work environment (X2) variables simultaneously explain 73.7% of the variance in turnover intention (Y). This finding indicates that the combination of workload intensity and work environment conditions makes a strong contribution to explaining variations in employees' intention to leave their jobs. The remaining 26.3% is influenced by other factors not included in this study, such as job satisfaction, compensation, leadership style, and individual factors.

Table 1.6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858[a]	.737	.725	5.496

B. Discussion
1. The Effect of Workload on Turnover Intention

The results of this study indicate that workload has a positive and significant effect on turnover intention. This means that the higher the workload perceived by employees, the greater their tendency to leave the organization. This finding supports the study by Dewi (2023) which reported that increased workload significantly elevates turnover intention among banking employees. Similarly, Pane (2023) confirmed that employees

experiencing disproportionate workloads are more likely to seek alternative employment perceived as more balanced and humane.

These results are also consistent with the findings of Hakro et al., (2022) and Shahzad et al., (2020) who explained that workload exceeding employees' physical and mental capacity leads to job stress, reduced job satisfaction, and an increased tendency toward turnover intention. Specifically, Shahzad (2020) found that workload has a significant positive effect on employees' intention to leave, while Hakro et al. (2022) emphasized that excessive workload increases job stress, which subsequently strengthens employees' intention to resign. Likewise, Hussain et al. (2020) in their study of the hospitality industry, demonstrated that workload has both direct and indirect effects on turnover intention through the mediating role of job stress.

In the context of Bank XYZ Sukabumi Regency Branch, similar conditions are evident. High financing targets, extended working hours, and administrative pressures constitute significant sources of workload for employees. Workload that is not proportionate to the available workforce and organizational resources leads to physical and mental fatigue, reduces motivation, and increases employees' intention to seek alternative employment. These findings underscore that proportional workload management is a crucial factor in reducing turnover intention within the Islamic banking sector.

2. The Effect of Work Environment on Turnover Intention

The findings of this study also reveal that the work environment has a negative and significant effect on turnover intention. This indicates that the more favorable and conducive the work environment perceived by employees, the lower their tendency to leave the organization. This result is consistent with the studies of Drigo Wahyu, (2023) and Nurimansjah et al., (2023) which emphasize that a positive work environment encompassing physical, social, and psychological aspects can significantly reduce turnover intention. A healthy work environment not only creates a sense of comfort but also fosters employees' sense of belonging and strengthens their emotional attachment to the organization.

In the study conducted by Nurimansjah et al. (2023) within the mining industry, it was found that a safe and clean work environment supported by harmonious social relationships can reduce job stress and strengthen employee loyalty. These findings are consistent with the results of the present study, which show that an unconducive work environment such as disharmonious working relationships, inadequate physical facilities, or weak communication between supervisors and subordinates significantly increases employees' intention to leave the organization.

In the context of Bank XYZ, a high-pressure work environment with limited organizational support may exacerbate the negative impact of excessive workload. Conversely, if management is able to create a healthy and safe work environment while paying adequate attention to employee well-being, the potential for turnover intention can be significantly reduced. Accordingly, the findings of this study reinforce the view that the work environment is a critical factor that directly influences employee loyalty and retention.

3. The Effect of Work Load and Work Environment on Turnover Intention

The results of the simultaneous test indicate that workload and work environment jointly have a significant effect on turnover intention. The combination of high workload and an unsupportive work environment has been shown to strengthen employees' tendency to resign. This finding is consistent with the study by Kuncoro & Suprapto (2024) which emphasizes that the interaction between intense job pressure and unfavorable work environment conditions has a strong influence on increasing turnover intention.

These results are also in line with the conceptual model proposed by Hussain et al. (2020), which explains that workload and job stress simultaneously increase turnover intention, with job stress acting as a mediating mechanism in this relationship. In other words, excessive workload elevates psychological pressure, and when accompanied by an unsupportive work environment, the negative impact on employee loyalty becomes even more pronounced.

In the context of Bank XYZ, the high turnover phenomenon is not solely attributable to excessive workload but is also driven by a work environment that has not fully supported employee well-being. The imbalance between high job demands and limited organizational support generates stress, fatigue, and employees' intention to leave. Therefore, the findings of this study underscore the importance of a comprehensive human resource management approach that involves managing workload proportionally while simultaneously creating a safe, comfortable, and collaborative work environment.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that workload and work environment significantly influence employee turnover intention at Bank XYZ Sukabumi Regency Branch. Workload has a positive and significant effect on turnover intention, indicating that the higher the workload perceived by employees, the greater their tendency to leave their jobs. Excessive workload generates pressure, physical and mental fatigue, and reduces job satisfaction and motivation, thereby triggering employees' intention to leave the organization.

The work environment has a negative and significant effect on turnover intention, meaning that the more favorable and conducive the work environment perceived by employees, the lower their intention to resign. A supportive work environment can foster a sense of safety and comfort while enhancing employee loyalty and emotional attachment to the organization.

Furthermore, workload and work environment simultaneously have a significant effect on turnover intention. The combination of high workload and an unsupportive work environment increases the risk of employee turnover, whereas a balance between job demands and healthy working conditions can reduce turnover intention. Overall, the findings of this study underscore the critical role of management in proportionally managing workload and creating a positive, safe, and supportive work environment. Balanced management of these two aspects will help organizations reduce turnover rates, enhance employee satisfaction and loyalty, and strengthen overall organizational performance and sustainability.

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