

The Effect of Work Stress, Workload, and Work Motivation of Employees of the Investment Banking Division of PT. XYZ During the Implementation of Work From Home on Turnover Intention

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Abstract

This study aims to determine the effect of work stress, workload, and work motivation of employees of the investment banking division of PT XYZ during the implementation of work from home on turnover intention. This research was conducted in Jakarta involving 48 employees of the investment banking division of PT. XYZ. Data collection was carried out by distributing a questionnaire containing 41 questions by providing alternative answers with a scale such as 1 – 5, while the questionnaire was distributed via Google form. The data obtained were then analyzed using the PLS-based SEM method. The results of this study state that work from home has a positive and significant effect on work stress, work from home has a positive and significant effect on workload, work from home has a positive and significant effect on work motivation, work stress has a positive and significant effect on turnover intention, workload positive and significant effect on turnover intention and work motivation has a negative and significant effect on turnover intention. For this reason, the management of PT XYZ should pay attention to the level of effectiveness of the application of the form of homework by paying attention to the level of work stress and the workload given. In addition, it provides motivation to employees, so as to minimize the level of turnover intention. For further research, it is expected to add other variables that are thought to affect the intention to move.

Keywords

work stress; workload; work motivation; work from home; turnover intention



I. Introduction

At the end of 2019, the world was shocked by the emergence of a disease outbreak caused by a new type of corona virus, namely Sars-Cov-2 commonly referred to as Covid-19 and was first reported in Wuhan China on December 31, 2019. Until January 30, 2020, the World Health Organization (WHO) declared a public health emergency and made Covid-19 a matter of international concern. To prevent the spread of the Covid-19 virus, various efforts have been made by several countries, one of which is by imposing a lockdown. In Indonesia itself, the steps taken by the government to minimize the spread of Covid-19 are to enforce the Large-Scale Social Restrictions (PSBB) policy that President Joko Widodo appealed to at a press conference at the Bogor Palace, West Java on March 15, 2020. The President appealed to the public to work, study, and worship from home. One of them is creating a work from home (WFH) system. The WFH policy implemented by offices during the PSBB period is actually not a new thing, some developed countries such as the United States and countries in Europe. However, for developing countries like

Indonesia, the term WFH may still be foreign to ordinary people, where almost all office activities are carried out at home.

One company that supports government policies is PT. XYZ which is one of the banking subsidiaries engaged in the capital market. One of the services owned by PT. XYZ is investment banking. The PSBB policy forces employees in Indonesia, including employees of the investment banking division at PT XYZ, to implement the WFH policy and adapt to changing working conditions. Initially, the WFH policy was implemented by the investment banking division of PT XYZ in early April 2020 with a scheme of 50% of employees working from the office alternately with 50% of other employees working from home (Working from Home or “WFH”). However, after one week of implementing the WFH and WFO schedules, there were two cases of PT XYZ employees who were positive for COVID-19, so PT XYZ decided to carry out a comprehensive WFH policy.

One year after the comprehensive WFH policy was carried out by PT XYZ in the investment banking division, there were 6 employees who stopped working, some of whom stated the reasons for quitting work due to loss of motivation to work due to the high workload during WFH. This certainly has an impact on the performance generated by the investment banking division, where in 2020, the investment banking business segment of PT. XYZ posted revenue of Rp. 46.5 billion. This amount shows a decrease of 31% from the previous year of Rp. 67.5 billion. Revenue from the investment banking business segment can be seen in the following table.

Table 1. Income from PT XYZ . Investment Banking Business Segment

Deskripsi	2020		2019		Perubahan Change (%)	Description
	Rp miliar Rp billion	%	Rp miliar Rp billion	%		
Jasa Penjaminan Emisi Efek	15,64	33,51	34,81	51,56	(55,07)	Underwriting
Jasa Penjualan efek	-	0,00	21,84	32,36	(100,00)	Selling fees
Jasa Penasehat Keuangan	31,03	66,49	10,86	16,08	185,78	Financial Advisory
Jumlah	46,67	100,00	67,51	100,00	-30,87	Total

Source: PT XYZ Annual Report 2020

Based on the table above, it can be seen that the investment banking division's source of income is 66.49% from financial advisory services and 33.51% from securities underwriting. Meanwhile, there was no income from securities sales services during 2020, compared to 2019 which reached 32.36% of revenue originating from securities sales services. Targets and demands to work optimally are certainly highly expected by PT. XYZ to each of its employees under any conditions. To maintain the company's performance and capabilities, PT. XYZ recruits new employees who certainly have a high professional attitude. Seeing these conditions, researchers were intrigued to conduct further analysis regarding the effect of WFH on work stress, workload and work motivation of employees of PT XYZ's investment banking division, so that solutions can be found to reduce the annual quit rate.

Seeing the results of research conducted by Tuwinanto & Rahadi (2021) that there are still many employees who currently do not like working from home. This is of course influenced by several factors that can vary depending on the individual. Tuwinanto & Rahadi (2021) mentioned that there were several findings of problems that arise when employees work from home including unstable networks, availability of data packages, home atmosphere, the environment around the house and household chores. This is what causes work stress during WFH. Research result Purwanto (2020) shows that employees

who experience WFH will experience high stress. This is caused by an increased workload, lack of entertainment, and being too pushy at work so that they can lose work motivation. This of course will have an impact on increasing employee turnover. Many factors affect employee turnover such as work stress, workload, and work motivation.

II. Review of Literature

2.1 Turnover Intention

According to Affandi et al. (2021) Turnover intention is the desire to move, not yet at the realization stage, which is to move from one workplace to another. Intention to leave is dissatisfaction with work that can trigger a person's desire to leave looking for a new job.

2.2 Work from Home

Also called Telecommuting Work or telework. Telework is defined as an alternative work arrangement in which employees work from an alternative location (e.g., away from the main office) for at least a large part of their work schedule and use electronic media to interact with other members of their office while doing the work (Dua & Hyronimus, 2020).

2.3 Work Stress

According to Vanchapo (2020) Work stress is an emotional state that arises due to a mismatch between the workload and the individual's ability to cope with the work stress he or she faces. Mangkunegara (2008) in Vanchapo (2020) expressed work stress as a feeling that suppresses or feels depressed experienced by employees in dealing with work. Too much stress can threaten a person's ability to deal with the environment.

2.4 Workload

Widiawati et al. (2017) said that workload is a situation where workers face tasks that must be completed at a certain time. Another type of workload is a combination of quantitative and qualitative workloads. Quantitative workload due to too many or too few tasks. Even though the workload is qualitative, if workers feel they are unable to complete the task or task, they will not use the skills and potential of the worker.

2.5 Work Motivation

Pristiyono et al. (2020) states that motivation is an important stimulus that directs human behavior. No individual has the same attitude or behavior, so in the midst of this diversity the organization is expected to frame practices that can satisfy groups and not just individuals. Pristiyono et al. (2020) Motivation is generally referred to as the reason for acting or behaving in a certain way. Motivation can also be interpreted as the direction of a person's behavior or what causes someone to want him to repeat a behavior and vice versa. It is motivation that drives people to act in a certain way, or at least to develop a predisposition for a certain behavior.

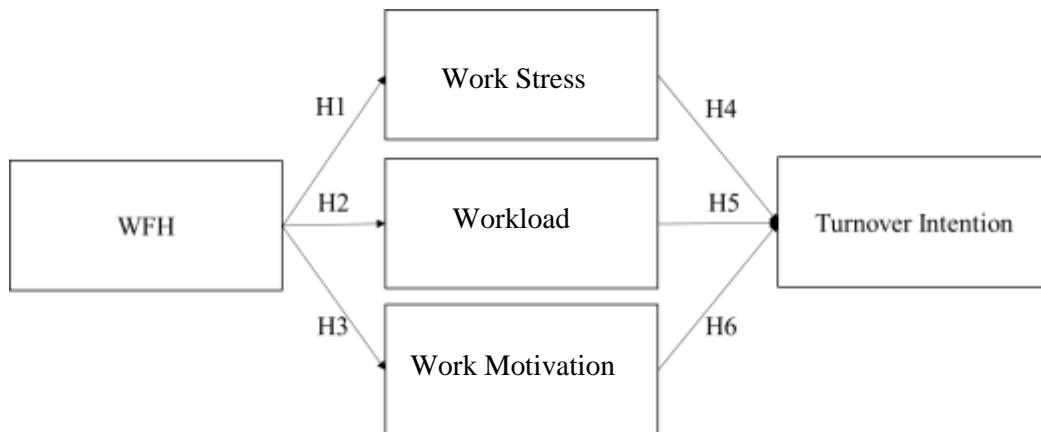


Figure 1. Conceptual Framework

2.6 Hypothesis

a. The Effect of Work from Home on Work Stress

The current pandemic forces workers to do extra work, even working overtime because they have to be able to complete the work they should be doing. Social isolation causes employees to be disconnected from their work environment and triggers job stress (Irawanto et al., 2021). Research result Gajendran & Harrison (2007), found that the more intense the workload through the telecommuting arrangement, the more stress was placed on workers. This study found that in the early stages of the pandemic, workers were still adapting and employees were still setting the right pace of work from home policies, where stress levels were still lower, this may prove that in adapting to a new work environment, workers may feel stressed. but at the same time, the closeness of family members may have reduced their stress levels (Hilbrecht et al., 2013). Based on the results of previous studies, the researchers made the following hypothesis:

H1: Work from home has a positive and significant effect on work stress

b. Effect of Work from Home on Workload

With the implementation of WFH, employees are faced with workloads that require deadlines, while employees have limited interaction with superiors when there are questions about their work. The perception of the workload of each individual or employee is certainly different, but the higher a person's workload will certainly give a negative perception of his work (Fitriantini et al., 2020). Study Simarmata (2020) shows that there is an effect of work from home on productivity. Based on the results of previous studies, the researchers made the following hypotheses:

H2: Work from home has a positive and significant effect on workload

c. The Effect of Work from Home on Work Motivation

When employees work from home, their work motivation is higher for two main reasons: productivity and personal life. Fitriani et al. (2021) shows that in terms of individual qualities perceived by employees, self-motivation is the most needed thing in doing work from home above other factors such as the ability to work alone, perseverance, and the ability to organize oneself. Research result Pristiyono et al. (2020); Fitriani et al. (2021) shows that work from home (WFH) has a direct and significant effect on motivation. Analysis result Susilo (2020) shows that work from home has a significant and positive effect on work motivation. A positive and significant relationship shows that by working from home, employees' work motivation increases. Based on the results of previous studies, the researchers made the following hypotheses:

H3: Work from home has a positive and significant effect on work motivation

d. The Effect of Work Stress on Turnover Intention

Fitriantini et al. (2020) explain that work-related stress can cause a sense of dissatisfaction from employees, so the simplest psychological impact of employee stress is that it can manifest in negative behavior at work, increased absenteeism, and quitting work. Maintaining a certain level of stress can encourage a person to do their job efficiently, but if employees do not have the ability to manage stress levels, it will create problems for their work, which in turn results in turnover intention behavior. Fitriantini et al., (2020). Study Padmarani (2017); Priya et al. (2017) stated that work stress has a significant positive effect on turnover. Research result Saeka & Suana (2016), also supported by research (Sewwandi & Perere, 2016) namely job stress has a positive influence on turnover intention. This means that the higher the level of work stress, the higher the level of employee turnover intention that occurs. Based on the results of previous studies, the researchers made the following hypothesis:

H4: Job stress has a positive and significant effect on turnover intention

e. Effect of Workload on Turnover Intention

Job demands that are too high make employees want to leave the environment, this situation makes employees disloyal to the company which results in high turnover intention. (Robbins & Judge, 2018). The results of the same study were also carried out by Verma & Kesari (2019); Pradita & Satrya (2019) which shows that workload has a positive effect on turnover intention, meaning that the higher the workload given to employees, the higher the turnover intention of employees. While different from the findings Purwanti et al. (2020) which states that workload has no significant effect on turnover intention. Based on the results of previous studies, the researchers made the following hypotheses:

H5: Workload has a positive and significant effect on turnover intention

f. The Effect of Work Motivation on Turnover Intention

According to Putra & Mujiati (2019) Work motivation is an encouragement given to someone and in this case is an employee, to make the employee able to complete something in accordance with company goals. Work motivation has a significant and negative influence on turnover intention. The negative influence means that when the employee's work motivation increases, the employee's intention to leave his place of work will be lower, and vice versa. This is supported by research from Ananto et al. (2016) which shows that motivation has a negative and significant effect on intention to leave. The higher the perception of employee motivation, the lower the employee's desire to leave. This can be explained because the higher the employee morale, the lower the employee's tendency to leave. Based on the results of previous studies, the researchers made the following hypotheses:

H6: Work motivation has a negative and significant effect on turnover intention

III. Research Methods

The research approach used in this research is quantitative method and the type of survey used is cross sectional survey design. Then, this research is also causality research. The independent variables in this study are work stress, workload, work motivation and work from home. While the dependent variable in this study is turnover intention. The population at the time this research was conducted were all employees of the Investment Banking Division of PT XYZ. Sampling was done by probability sampling method, with sampling technique using simple random sampling with convenience sampling. The number of samples was then calculated using the Slovin formula, so that a sample of 48 respondents was obtained. In this study the authors used two kinds of data collection techniques according to the classification of types and sources of primary data and secondary data. Where primary data is obtained through distributing questionnaires, by utilizing the Likert Scale measurement technique. As for secondary data obtained through library collection that can support primary data. This study uses a structural equation model (SEM) approach with a measurement model using the SmartPLS version 3.2.9 program.

IV. Results and Discussion

The evaluation of the measurement model (outer model) is carried out to determine the validity and reliability of the link between the indicator and its latent variables. Based on the PLS method, testing the validity of the indicators can be done in 2 stages. The first stage, namely testing convergent validity, is a validity test based on the loading factor value of each construct and the next stage is discriminant validity testing, namely validity testing based on comparisons. The following are the results of discriminant validity from the cross loading value between the indicators and their respective constructs:

Table 1. Cross Loading Value of Each Variable and Research Model Construct

	Work Stress	Workload	Work motivation	Work From Home	Turnover Intention
SK1	0.803	0.604	0.666	0.684	0.759
SK2	0.812	0.771	0.769	0.699	0.751
SK3	0.919	0.757	0.822	0.782	0.767
SK4	0.819	0.626	0.705	0.669	0.645
SK5	0.851	0.688	0.842	0.779	0.689
SK6	0.879	0.706	0.777	0.730	0.738
SK7	0.817	0.801	0.800	0.708	0.738
BK1	0.772	0.822	0.820	0.636	0.679
BK2	0.710	0.826	0.781	0.679	0.684
BK3	0.785	0.858	0.797	0.682	0.788
BK4	0.733	0.870	0.809	0.624	0.776
BK5	0.760	0.910	0.784	0.673	0.844
BK6	0.681	0.852	0.690	0.638	0.812
BK7	0.583	0.770	0.640	0.548	0.665
MK1	0.730	0.783	0.811	0.664	0.756
MK2	0.737	0.648	0.821	0.689	0.564
MK3	0.780	0.718	0.888	0.736	0.656
MK4	0.853	0.772	0.926	0.705	0.703
MK5	0.764	0.753	0.851	0.631	0.633

	Work Stress	Workload	Work motivation	Work From Home	Turnover Intention
MK6	0.820	0.787	0.912	0.771	0.690
MK7	0.757	0.776	0.777	0.627	0.773
MK8	0.785	0.796	0.813	0.659	0.730
MK9	0.838	0.760	0.839	0.797	0.714
MK10	0.806	0.812	0.861	0.720	0.781
WFH1	0.722	0.704	0.731	0.899	0.666
WFH2	0.718	0.589	0.655	0.843	0.618
WFH3	0.794	0.667	0.728	0.852	0.742
WFH4	0.609	0.480	0.560	0.802	0.486
WFH5	0.697	0.637	0.675	0.765	0.677
WFH6	0.748	0.599	0.726	0.852	0.666
WFH7	0.798	0.648	0.703	0.840	0.701
WFH8	0.725	0.746	0.771	0.846	0.659
WFH9	0.700	0.621	0.665	0.850	0.580
TIN1	0.816	0.858	0.756	0.706	0.872
TIN2	0.808	0.753	0.768	0.673	0.815
TIN3	0.728	0.762	0.702	0.639	0.848
TIN4	0.668	0.673	0.643	0.638	0.842
TIN5	0.483	0.553	0.466	0.471	0.710

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

Based on the table above, it shows that the correlation value of the constructs of work stress, workload, work motivation, work from home, and turnover intention with indicators is greater than the correlation value with other constructs. Thus it can be concluded that all latent constructs show good discriminant validity because they can predict indicators on the cross loading value of each variable better than other indicators.

Furthermore, for discriminant validity testing is done by looking at the AVE (Average Variance Extracted) value. AVE value is good if it has a value greater than 0.50(Ghozali, 2016). Here are the values from the table below:

Table 2. Results of AVE (Average Variance Extraction) from the Research Model

Variable	AVE Value
Work Stress	0.699
Workload	0.713
Work motivation	0.722
Turnover Intention	0.671
Work From Home	0.705

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

The AVE value of the research model for all variables has a value above 0.5 so that the AVE value for discriminant validity testing has met for further testing. Thus, the discriminant validity test has been fulfilled as well as the convergent validity test.

Another test to evaluate the outer model is to look at the reliability of the latent variable construct which is measured by two kinds of measures, namely composite reliability and Cronbach alpha from the indicator block that measures the construct. The first stage, the construct is declared reliable if it has a composite reliability value above 0.70(Ghozali, 2016). The following are the test results of composite reliability:

Table 3. Composite Reliability Value of the Research Model

Variable	Composite Reliability	Condition	Information
Work Stress	0.942	> 0.7	Reliable
Workload	0.946	> 0.7	Reliable
Work motivation	0.963	> 0.7	Reliable
Work From Home	0.955	> 0.7	Reliable
Turnover Intention	0.910	> 0.7	Reliable

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

Each variable has a composite reliability value above 0.7. So it can be concluded that the research model has met the value of composite reliability.

The next stage of reliability testing is testing Cronbach's alpha value. The construct is declared reliable if it has Cronbach's alpha value above 0.60(Ghozali, 2016). The following are the test results from Cronbach's alpha.

Table 4. Cronbach's Alpha Value from the Research Model

Variable	Cronbach's Alpha	Condition	Information
Work Stress	0.927	> 0.6	Reliable
Workload	0.933	> 0.6	Reliable
Work motivation	0.957	> 0.6	Reliable
Work From Home	0.947	> 0.6	Reliable
Turnover Intention	0.877	> 0.6	Reliable

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

The table shows that all variables have Cronbach's alpha values above 0.6. These results indicate that the model has met the criteria of composite reliability and Cronbach's alpha, so that the research model has met the criteria of reliability and is a reliable and reliable measuring instrument.

Then validate the overall structural model with the Goodness of Fit Index (GoF). With the aim of validating the combined performance of the measurement model (outer model) and structural model (inner model) obtained through the following calculations:

$$\text{GoF} = \sqrt{(\text{AVE} \times R^2)}$$

$$\text{GoF} = \sqrt{(0,702 \times 0,858)}$$

$$\text{GoF} = \sqrt{(0,602)}$$

$$\text{GoF} = 0,776$$

Information:

$$\text{AVE} = (0.713+0.722+0.699+0.671+0.703)/5 = 3.508/5 = 0.702$$

$$\text{R square}(Y) = 0.856$$

The results of the calculation of the goodness of fit index (GoF) show a value of 0.776. Based on these results, it can be concluded that the overall performance of the measurement model (outer model) and structural model (inner model) is good because the Goodness of Fit Index (GoF) value is more than 0.25 (moderate scale).

The inner model test is a test of the type and magnitude of the influence of the independent latent variable on the dependent latent variable. This test consists of 2 stages, namely the R-Square (R^2) determinant coefficient test, which is a test that calculates how much the independent latent variable explains the variance of the dependent latent variable and hypothesis testing, which is a test of the research model hypothesis.

The value of R^2 explains how much the independent variable hypothesized in the equation is able to explain the dependent variable. The results of the coefficient of determination test can be seen as follows:

Table 5. R-Square Value of the Research Model

Variable	R-Square
Work Stress	0.749
Workload	0.576
Work motivation	0.684
Turnover Intention	0.858

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

Then the hypothesis testing in this study uses path coefficient values, t-statistics, and p-values. The rules of thumb used in this study are t-statistics > 1.96 or p-value < 0.05 (5%) which can conclude that there is a significant effect between the independent variable and the dependent variable. The relationship between variables can be assessed through the path coefficient column, while the level of significance can be assessed through the t-statistics column or p-value, as follows:

Table 6. Value of Path Coefficient, t-Statistics, and P-Values

Variable Relationship	Original Sample	T Statistics	P -Values	Conclusion
Work From Home -> Work Stress	0.865	25,797	0.000	H1 Accepted
Work From Home -> Workload	0.759	9.606	0.000	H2 Accepted
Work From Home -> Work Motivation	0.827	17,606	0.000	H3 Accepted
Job Stress -> Turnover Intention	0.665	4,775	0.000	H4 Accepted
Workload -> Turnover Intention	0.717	4,391	0.000	H5 Accepted
Work Motivation -> Turnover Intention	-0.435	2,208	0.028	H6 Accepted

Source: Data Processing Results with SmartPLS 3.2.9 (2021)

In this process the determination of the basis for making decisions on the value of t count. Where t count is obtained from the path coefficient analysis value, while t table is obtained by looking at the percentage point table for the t distribution based on the significant level and degree of freedom. In this study for the 95% confidence level ($\alpha 0.05$), the t-table value for the two-tailed hypothesis is 1.96.

Discussion

The results of the first hypothesis show that work from home has a positive and significant effect on work stress. These results indicate that the higher the implementation of WFH, it will have an impact on increasing employee work stress at the Investment Banking Division of PT. XYZ. This is supported by the opinion Galvez et al. (2020) and Contreras et al. (2020) that working from home often results in higher stress levels. Based on the respondents' responses, it was shown that the stress level for the employees of the Investment Banking Division at PT XYZ was caused by an increase in the number of jobs. So with the existence of WFH, the perceived work stress causes employees to think about leaving this organization.

The results of the second hypothesis indicate that work from home has a positive and significant effect on workload. These results indicate that the higher the implementation of WFH, the higher the workload in the Investment Banking Division of PT. XYZ. The results of this hypothesis support the research conducted by Simarmata (2020) shows that

there is an effect of work from home on productivity. Based on the respondents' responses, it is shown that WFH can trigger respondents to leave this organization. This is because the workload received by employees is getting higher.

The third hypothesis shows that work from home has a positive and significant effect on work motivation. These results indicate that the higher the application of WFH, it will affect the increase in work motivation in the Investment Banking Division of PT. XYZ. The results of this hypothesis support the research Pristiyono et al. (2020); Fitriani et al. (2021) which shows that work from home (WFH) has a direct and significant effect on motivation. Based on respondents' responses, it shows that during WFH conducted by employees of the Investment Banking Division of PT XYZ, they have not been able to motivate employees to work better. To be able to increase work motivation, the management is expected to be able to provide rewards in their work even though they are in WFH conditions.

The results of the fourth hypothesis indicate that work stress has a positive and significant effect on turnover intention. These results indicate that the higher the level of stress felt by the employees, the higher the turnover intention of the employees of the Investment Banking Division of PT. XYZ. The results of this hypothesis support the research conducted by Padmarani (2017); Priya et al. (2017) stated that work stress has a significant positive effect on turnover. This means that the higher the level of work stress, the higher the level of employee turnover intention that occurs. Based on the respondent's response, it shows that the respondent feels that the stress level is caused by the increased work volume. So they feel that the time to work often collides with personal time to take care of the household.

The results of the fifth hypothesis indicate that workload has a positive and significant effect on turnover intention. These results indicate that the higher the workload felt by the employees, the higher the turnover intention of the employees of the Investment Banking Division of PT. XYZ. The results of the study are in line with the findings Verma & Kesari (2019); Pradita & Satrya (2019) which shows that workload has a positive effect on turnover intention, meaning that the higher the workload given to employees, the higher the turnover intention of employees. Based on respondents' responses, the workload often occurs because employees often find it difficult to divide their time and are very busy due to complex work requiring fast and sometimes sudden completion times so that it can lead to high turnover intention.

The results of the sixth hypothesis indicate that motivation has a negative and significant effect on turnover intention. These results indicate that the higher the work motivation felt by employees, the lower the level of turnover intention in the employees of the Investment Banking Division of PT XYZ. The results of the hypothesis support the research of Ananto et al. (2016) which shows that motivation has a negative and significant effect on intention to leave. The higher the perception of employee motivation, the lower the employee's desire to leave. Based on the respondents' responses, it shows that the thing that can motivate employees is the provision of rewards at work. Giving fair and transparent rewards can certainly encourage employees to improve their performance.

V. Conclusion

The study was conducted to determine the effect of work from home on work stress, workload, and employee motivation. Also to determine the effect of work stress, workload, and work motivation on turnover intention. From the results of the tests that have been carried out, the results obtained are 1) Work from home has a positive and significant effect on work stress, 2) Work from home has a positive and significant effect on workload, 3) Work from home has a positive and significant influence on work motivation. , 4) Work stress has a positive and significant effect on turnover intention, 5) Workload has a positive and significant effect on turnover intention, 6) Work motivation has a negative and significant influence on turnover intention.

For this reason, it is suggested to the management to further increase motivation and enthusiasm for employees in order to complete tasks outside their usual assignments, so that they can reduce stress levels due to the new tasks they are doing outside their usual assignments. Also the management is advised to pay more attention to the stress level of employees by providing a workload that is in accordance with the time limit according to the volume of work. Furthermore, it is suggested to the management to pay more attention to the implementation of a more effective WFH by providing motivation for employees so that they feel that working from home can also improve their performance. Regarding turnover intention, management is deemed to be able to minimize the turnover rate that occurs in employees by giving them confidence that the quality of work produced while working at home is also better and more effective. Finally, it is recommended for further researchers to investigate other variables not studied or included in this study which are thought to affect the turnover intention variable.

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