

GENERATION Z AT WORK: EXPLORING THE LINK BETWEEN WORK STRESS AND THE DESIRE TO LEAVE THE JOB WITH JOB SATISFACTION AS A MEDIATING VARIABLE

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Abstract

This study analyzes how the turnover intention among Generation Z workers was affected by their stress and their level of job satisfaction. A purposive sampling technique was used to obtain the data, and the data were gathered from 107 respondents using online questionnaires. The data analysis method used the Structural Equation Modeling-Partial Least Square (SEM-PLS) model from SmartPLS 4.0. The results show that Gen-Z employees' work stress has a significant and negative effect on the level of their job satisfaction, so does the job satisfaction on their turnover intention. Work stress also plays a significant part on turnover intention by positively affecting it, while job satisfaction mediates this relationship.

1. INTRODUCTION

Turnover intention has been a major issue for many organizations particularly in the era of globalization and dynamic working environments that become more complicated. The negative effects of turnover intention are numerous as it can result in the increase of recruitment costs and the loss of valuable skills and knowledge of the resigned employees (Logesh and Rajan, 2025). This has further been exacerbated by the fact that Generation Z has dominated the workforce structure nowadays, and they were reported to have very different work expectations than the previous generations (Sultana and Das, 2026).

Generation Z employees are more mobile in terms of jobs, and they prioritized work-life balance, flexibility, and satisfaction of their job more than the previous generations. Consequently, they tend to form an intention or desire to leave their jobs when the working conditions are not in alignment with their expectations (Tetteh et al., 2021; Mythili et al., 2026). As has been shown in earlier articles, one of the causes that lead to the high turnover intention of this generation is work or occupational stress, which is instigated by work pressure, workload, and hostile working environment (An et al., 2022; Pamungkas et al., 2023; Koura et al., 2025).

Zaheer et al. (2022) found out that work or occupational stress is positively influencing turnover intention, implying that the higher the level of stress to which the employees are exposed, the higher the likelihood of them leaving the company. The desire of an employee to leave the company or the organization they work for is referred to as turnover intention (Lazzari et al., 2022). In addition, occupational stress also negatively influences employees' satisfaction of their job, which is considered as a significant retention factor (Wongso et al., 2024). Job satisfaction is the degree of intrinsic and extrinsic satisfaction of people with their jobs (Pradenas et al., 2021).

The various studies have revealed that job satisfaction has a negative effect on turnover intention and it can also act as an intervening variable on the relationship between work/occupational stress and turnover intention. However, despite the fact that the number of literature works that explore the relationships between these variables is enormous, there are research gaps that need to be filled.

Previous research that examined how work stress influencing the GenZ employees' turnover intention includes the article that explored how compensation, work stress and job satisfaction impacting employees' retention by Wongso et al. (2024). The study outcomes revealed that the work stress was negatively affecting the employees' satisfaction of job, which in turn was negatively impacting the employees' turnover intention. The SEM analysis of

the data obtained from the samples of 112 employees showed that job satisfaction partially mediated the relationship between all the variables analyzed in this study, including remuneration, work stress, and employee retention. These results demonstrate the necessity to work on employees' stress and remunerate it to increase their satisfaction and prevent them from leaving.

Another study by Cho et al. (2020) has also examined how stress caused by work can result in the employees' intention to quit their job, through their satisfaction of job acting as a mediator. Their publication analyzed how both the amount of occupational stress experienced by Cybersecurity Professionals and their level of satisfaction impacting their intention to quit their job. The survey involved 157 cybersecurity professionals, who worked in various industries. The SEM analysis showed that stress caused by work can directly influence and is positively affecting employees' turnover intention, but job satisfaction can also mediated the connection between the two variables.

The third previous study, that also examined the impact of occupational stress on the employees' desire to quit, specifically during the COVID-19 pandemic, was conducted by Lin et al. (2024). The study involved 501 bank employees where questionnaires measuring the employees' stress level and their intention to leave were used to obtain the data for the study. The findings explained that the employees' satisfaction and their turnover intention were significantly and negatively correlated with the occupational stress that they experience during the pandemic.

These prior studies that specifically explored the mediating effect of job satisfaction have yielded mixed findings where satisfaction of job can either be a partial or complete mediator in determining the employees' intention to leave. Moreover, these works were done on the general populations of employees with no differentiation of the generational features. In fact, the values, preferences, and responses of generation Z to stress, especially the one caused by work, differ with that of the previous generations and thus the data obtained from general employees should not be associated with the GenerationZ employees.

On the basis of these research gaps, this study will explore the impact of work/occupational stress experienced by Generation Z employees on their desire to leave their job or further will also be referred to as their turnover intention, in the presence of satisfaction of job acting as a mediator. This research is likely to add to the literature enrichment in the area of human resource management and to equip organizations with information on how to come up with efficient strategies to improve job satisfaction and decrease the employees' intention to leave the company.

2. LITERATURE REVIEW

This literature review is aimed at outlining theoretical premises of the variables that will be used in this study and outlining the past studies in this field so that hypotheses can be developed. This study seeks to fill this gap by exploring the impact of occupational stress experienced by Generation Z employees on their desire to quit their job, in the presence of job satisfaction as a mediating variable.

2.1 Theoretical and Conceptual Background

The two theoretical foundations that will be used in this paper are the Social Exchange Theory and Job Demands-Resources (JD-R) Theory. JD-R Theory states that work stress caused by too much work demand such as workload and work pressure can have a negative effect on the psychological well-being of employees (Demerouti et al., 2001). Meanwhile, Social Exchange Theory stated that employees will remain in an organization when they receive positive work experiences and satisfaction from their work (Homans, 1958; Cropanzano & Mitchell, 2005).

The theories are considered to fit well in this study compared to the other approaches since they provide a holistic explanation on the impacts of stress caused by work on the attitudes and behaviors of the employees, specifically their intention to quit. With high level of stress, the satisfaction of the employees towards their job declined, and this leads to the development their intention to leave the company.

Work or occupational stress, in this context, is the psychological and physical reactions of employees to the high amount of work expectations and other workplace pressures (Nijp, 2022; Piao and Managi, 2022). Job satisfaction indicates a positive emotional response of workers towards their jobs and workplace (Aguirre-Camarena et al., 2025). Turnover intention is described as a voluntary intention or desire of an employee to quit or leave their job (Lazzari et al., 2022). This research is specifically aimed at generation Z workers since this generation is more prone to leave the organization as they have different work expectations, values, and responses to workplace pressure compared to the other generations.

2.2 Empirical Review and Hypothesis

This section presents previous studies that have been conducted on the correlation of employees' stress, satisfaction and their turnover intention. Despite the fact that these variables have been studied widely in the body of literature on human resource management, there is a lack of empirical data on them with regard to Generation Z employees. Thus, this research intends to explore these relations, in the framework of Generation Z workers.

2.2.1 The Influence of Work Stress on Job Satisfaction

Work or occupational stress is the psychological and physical reactions of employees to the excess work demands and pressures (Nijp, 2022; Piao and Managi, 2022). Previous studies have suggested that too much stress caused by work can reduce the satisfaction of the workers because the outcomes of these stress are negative to the employees' work and emotional experiences (Aljawarneh et al., 2025; Joshi and Jahan, 2026). Workers who are under

the pressure of stress are less comfortable, less motivated, and displeased with their work (Gui, 2021; Ali et al., 2023; Garia et al., 2025).

H1: work stress negatively and significantly affects Gen Z employees' job satisfaction.

2.2.2 The Influence of Job Satisfaction on Turnover Intention

Job satisfaction is an indicator of favorable thoughts and evaluations made by workers regarding their job and the workplace (Aguirre-Camarena et al., 2025). When job satisfaction is high, it leads to the employees having a stronger commitment to the organization and they are not likely to leave their jobs (Obeng et al., 2021; Wang, 2024). On the other hand, low satisfaction can enhance the desire of the employees to find other working opportunities (Ngoc et al., 2024).

H2: job satisfaction negatively and significantly affects Gen Z employees' turnover intention.

2.2.3 The Influence of Work Stress on Turnover Intention

Work or occupational stress is one of the main determinants of the employees' desire to leave the organization (Immaneni and Sailaja, 2025; Koura et al., 2025). Emotional exhaustion of the employees may be augmented by the work pressure, workload, and lack of the supportive work environment and make the workers find other job opportunities (Pap et al., 2024; Rastogi and Singla, 2025; Antonakakis, 2026). Some of the previous authors have noted that the highly stressed employees are more likely to experience a high intention to quit their job (Syarifuddin et al., 2021).

H3: work stress positively and significantly affects Gen Z employees' turnover intention.

2.2.4 The Mediating Role of Job Satisfaction

Some of the past research has shown that job satisfaction can be the mediator between work stress and the employees turnover intention (Ji et al., 2026). Occupational stress is also likely to cause a decrease in satisfaction among employees, which results in the increased rate of employees leaving the organization (Zaheer et al., 2022; Yulia et al., 2025). In this respect, job satisfaction explains the mediating effect, according to which, work stress influences the employees' desire to leave.

H4: job satisfaction mediates the effect of work stress on Gen Z employees' turnover intention, where work stress indirectly increases their turnover intention through decreased job satisfaction

3. RESEARCH METHODOLOGY

The causal relationships between the variables were studied by conducting the quantitative explanatory research between April and May 2026. Primary data were collected through questionnaires which given to the respondents using a Likert scale of 1-5 in quantifying the variables. Work stress variable was measured by indicators such as work anxiety, emotional pressure, lack of support at workplace, high workload, low job control and uncomfortable working conditions. Indicators of job satisfaction includes the support from managers, compensation satisfaction, career advancement opportunity, worklife and workload balance, and the recognition of employee contribution. On the other hand, the the intention to leave job or employees' turnover intention was measured using indicators which included the intention of the employees to quit the organization, how deep the employees are emotionally attached to their companies and how often they search for employment opportunities in other organizations.

Purposive sampling technique were used and the samples consists of Generation Z workers, that is, people born between 1997 and 2012 that were currently employed actively in firms in Jakarta. 107 respondents were involved in this research and StructuraleEquationnnModeling (SEM) was used to analyze the data, which was run on SmartPLS 4 software on the basis of Partial Least Squares (PLS). This analysis was conducted by considering both the outerrand also innermodel. The outer model analysis determined the validity and reliability by convergent, discriminant and composite validities. Indicators were selected based on loading factors and a loading factor of over 0.70 and composite reliability of over 0.70. The inner model was used to test variable association with respect to R-SQ (R^2), bootstrapping analysis, t-test and p-value. An important relationship was established as a p-value of less than 0.05. A mediation analysis was also done to examine how work/occupational stress impacting Generation Z employees' tuironover intention with their satisfaction acting as a mediator.

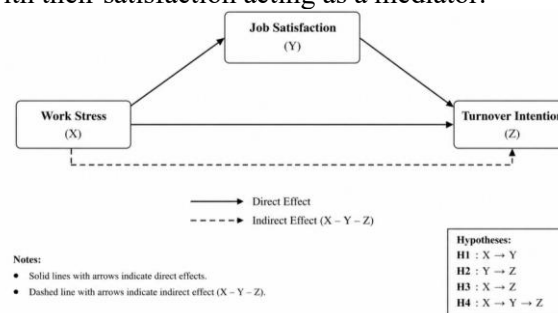


Figure 1. Conceptual Model of the Study

Source: Authors' analysis (2026)

4. RESULT AND DISCUSSION

4.1 Result

The data processing methods applied in this quantitative analysis was Partial Least Squares (PLS). The procedure is presented in two general steps, which include: outer model (measurement model) evaluation and inner model (structural model) evaluation

4.1.1. Results of Outer Model Test

a) Convergent Validity

Table 1. Convergent Validity

Indicator	WorkStress	JobSatisfaction	TurnoverIntention
WorkStress1	0.741		
WorkStress2	0.743		
WorkStress3	0.793		
WorkStress4	0.782		
WorkStress5	0.850		
WorkStress6	0.786		
WorkStress7	0.838		
JobSatisfaction1		0.638	
JobSatisfaction2		0.831	
JobSatisfaction3		0.895	
JobSatisfaction4		0.657	
JobSatisfaction5		0.882	
TurnoverIntention1			0.900
TurnoverIntention2			0.871
TurnoverIntention3			0.771
TurnoverIntention4			0.932
TurnoverIntention5			0.724
TurnoverIntention6			0.815
TurnoverIntention7			0.863

Source: Data output calculated with SmartPLS 4.0 (2026)

Based on the Table 1 above, the requirement for convergent validity has been met for all of the research variables, with a value that is above 0.7. There are two indicators with a loading factor that is less than 0.7, but the two indicators can still be considered valid since the AVE value for the construct remains above 0.5 (Heir et al., 2021). In this way, the indicators employed are proclaimed valid and they met the requirements for convergent validity.

2) Discriminant Validity

Table 2. Discriminant Validity

Indicator	WorkStress	JobSatisfaction	TurnoverIntention
WorkStress1	0.741	-0.225	0.307
WorkStress2	0.743	-0.251	0.284
WorkStress3	0.793	-0.303	0.290
WorkStress4	0.782	-0.491	0.485
WorkStress5	0.850	-0.432	0.474
WorkStress6	0.786	-0.185	0.249
WorkStress7	0.838	-0.355	0.545
JobSatisfaction1	-0.458	0.638	-0.278
JobSatisfaction2	-0.225	0.831	-0.506
JobSatisfaction3	-0.312	0.895	-0.574
JobSatisfaction4	-0.147	0.657	-0.377
JobSatisfaction5	-0.501	0.882	-0.671
TurnoverIntention1	0.494	-0.614	0.900
TurnoverIntention2	0.524	-0.574	0.871
TurnoverIntention3	0.452	-0.559	0.771
TurnoverIntention4	0.472	-0.555	0.932
TurnoverIntention5	0.197	-0.403	0.724
TurnoverIntention6	0.378	-0.458	0.815
TurnoverIntention7	0.407	-0.549	0.863

Source: Data output calculated with SmartPLS 4.0 (2026)

As Table 2 shows, the value for each indicator of the construct that it is measuring, is higher than the value of the other constructs. These signify that all the indicators meet the conditions of discriminant validity.

3) AVE (Average Variance Extracted)

Table 3. AVE (Average Variance Extracted)

Variables	AVEValue	Criteria	Validities
WorkStress	0.626	>0,5.	Valid.
JobSatisfaction	0.622	>0,5.	Valid.
TurnoverIntention	0.709	>0,5.	Valid.

Source: Data output calculated with SmartPLS 4.0 (2026)

Table 3 indicates that all the variables in this study have AVE value above 0.5. Therefore, all the variables can be deemed as valid and met the AVE testing criteria.

4) Composite Reliability

Table 4. Composite Reliability

Variables	Composite reliability	Criteria	Reliability
WorkStress	0.930	>0,7.	Reliable
JobSatisfaction.	0.899	>0,7.	Reliable
TurnoverIntention.	0.942	>0,7.	Reliable

Source: Data output calculated with SmartPLS 4.0 (2026)

Table 4 imply that all the variables used in this study had a composite reliability of more than 0.7. This means that all the variables have passed the reliability test and can be termed to be reliable.

5) Cronbach's Alpha

Table 5. Cronbach's Alpha

Variables.	Cronbachs Alpha	Criteria	Reliability
Work Stress.	0.902	>0,7.	Reliable
Job Satisfaction.	0.844	>0,7.	Reliable
Turnover Intention.	0.931	>0,7.	Reliable

Source: Data output calculated with SmartPLS 4.0 (2026)

The Cronbachs' alpha of all the variables in this study found in Table 5 are higher than 0.7. It means that all the variables were confirmed to be reliable and met the criteria of Cronbachs alpha testing.

4.1.2. Results of Inner Model Test

According to Imam Ghozali (2015), an inner model evaluation is a test, which is used to explore the correlation between independent and dependent latent variables. This structural model may also be termed as a hypothesis test or a test of intervariable influence. The R-Square test (determination coefficient) was used in this study to measure the inner model.

1) R-Square Test.

Table 6. R-Square Test.

Tests	Results	Criteria
JobSatisfaction	0,192	Weak
TurnoverIntention	0,474	Moderate

Source: Data output calculated with SmartPLS 4.0 (2026)

The R-Square test or coefficient of determination measures the degree to which independent variables are impacting dependent variables. As it is depicted in the table above, the R-Square of the variable of job satisfaction is 0.192 or 19.2% that is considered weak. This implies that the job stress can be used to explain the 19.2 percent of the variation in the employees' satisfaction with the remaining 80.8 percent being influenced by other determinants which are not covered in the research model such as compensation, environment of work, company culture, and work-life balance. In the meantime, the variable has an R-Square of 0.474 or 47.4% which falls under moderate. This shows that stress of work and job satisfaction explain simultaneously 47.4% of the variation in employees' intention to quit, the rest 52.6% is attributed to other variables that are not within the scope of this study like career opportunities, organizational commitment, salary satisfaction, work environment, and personal factors. These suggest that the model has a moderate explanatory power for employees' intention to quit their job.

2) Results of Path Coefficient & Hypothesis Testing

All of hypotheses were tested with the help of the SmartPLS 4.0 that evaluates the association between independent and dependent determinants/variables with the help of the bootstrapping procedure. The hypothesis's p-value that is <0.05 , and t-statistic value which is greater than t-table value of 1.96, was deemed an acceptance and was considered significant. The findings on the path coefficient and hypotheses testing are shown in the following results.

A) Direct Effect (Path Coefficient) Results

Table 7. Direct Effect (Path Coefficient) Results

Relationship Between Variables	Original. sample	Sample. mean	Standard. deviation	Tstatistics	PValues
WorkStress -> TurnoverIntention	0.287.	0.298.	0.098.	2.926.	0.003.
WorkStress -> JobSatisfaction	-0.438.	-0.462.	0.110.	3.987.	0.000.
JobSatisfaction -> TurnoverIntention	-0.512.	-0.514.	0.087.	5.895.	0.000.

Source: Data output calculated with SmartPLS 4.0 (2026)

a) Hypothesis 1

The path coefficient result for the first hypothesis in the original sample (O) column is -0.438 or -43.8%, with a t-statistic of 3.987 exceeding the value of 1.96. This means that the hypothesis is accepted and that the employees' stress caused by work is negatively impacting their satisfaction. The p-value was $0.000 < 0.05$, meaning that the stress is significantly influencing the employees' satisfaction. Therefore, Hypothesis 1 can be accepted, and it can be concluded that stress of work is negatively and significantly affecting employees' job satisfaction.

b) Hypothesis 2

The path coefficient result for the second hypothesis is -0.512 or -51.2%, with t-statistic value of 5.895 which is higher than 1.96; however, according to the table above, its original sample (O) is -0.512 or -51.2%. This is an indication that the hypothesis is accepted and the employees' satisfaction towards their job negatively influences their desire to leave their job. Also, the p-value was $0.000 < 0.05$. Accordingly, the Hypothesis 2 is accepted, and it can be concluded that employees' satisfaction is negatively impacting their intention to leave and both variables are significantly related.

c) Hypothesis 3

The path coefficient result for the third hypothesis is 0.287 or 28.7%, with t-statistic of 2.926, which is >1.96 . This implies that the hypothesis is accepted and the stress experienced by the employees has a positive influence on their intention to leave their job. As the p-value is $0.003 < 0.05$, the Hypothesis 3 is accepted, and it can be concluded that occupational stress is positively and significantly affecting their intention to quit.

B) The Result of Specific Indirect Effect

Table 8. The Result of Specific Indirect Effect

Relationship Between Variables	Original. sample	Sample. mean	Standard. deviation	T.statistics	P.Values
Work Stress -> JobSatisfaction -> Turnover Intention.	0.224.	0.239.	0.074.	3.012.	0.003.

Source: Data output calculated with SmartPLS 4.0 (2026)

a) Hypothesis 4

As it was shown on the table above, the indirect effect result is 0.224 or 22.4 percent, with t-statistics of 3.012 that is >1.96 . The p-value was $0.003 < 0.005$. Thus, Hypothesis 4 is accepted, and it can be considered that the impact of stress caused by work on employees desire to leave their job is significant and the correlation between the two variables can be mediated by the employees' satisfaction towards their job.

4.2 Discussion

This study's objective is to examine the impact of stress cause by work on Generation Z workers' desire to leave their, in the presence of satisfaction of job acting as a mediator. In this research, the researcher calculated and tested the relationship between variables using a number of dimensions and indicators which included a series of statements items. The data were obtained from online questionnaire which were calculated and analyzed to get the research findings.

4.2.1 The Effect of Work Stress on Generation Z Employees' Job Satisfaction

The testing results of Hypothesis 1 indicated that there is negative and significant effect of work/occupational stress on the employees' satisfaction. It implies that the more the Generation Z workers are stressed at work, the lower the satisfaction levels towards their jobs. The indicators that were measured in this research such as high work pressure, anxiety related to work, lack of support from supervisors and coworkers, and excessive workload may reduce employees' satisfaction with their jobs. Therefore, companies have to work on the employees' working conditions in order to minimize stress and maintain the employees' satisfaction. Generation Z employees prefer a workplace with more accommodative working environment, equal distribution of workload and adequate organizational support. These results are in alignment with the past research by Joshi and Jahan (2026) that indicated that job stress negatively and significantly affects the employees' satisfaction. In such a manner, it can be inferred, the higher the level of stress among the Generation Z employees, the lower their job satisfaction level.

4.2.2 The Effect of Job Satisfaction on Generation Z Employees' Turnover Intention

The testing results of Hypothesis 2 proved that employees' satisfaction is significantly and negatively affecting their intention to quit their job. This implies that higher the level of Generation Z workers' satisfaction, the lesser their intention to quit. Supervisor support, valuing the contribution of employees, equal workloads, contentedness with payment, and possibility of career growth measured in this study are the factors that motivate Gen-Z workers to stay in the company. Companies should thus work towards enhancing satisfaction of employees to lower their intention to quit. Employees with high level of work satisfaction will be more comfortable, emotionally attached to the organization they work for and they are unlikely to find employment in other organizations. These are in alignment with the previous research by Wang (2024) who found out that employees satisfaction has negative and significant impact on their desire to leave their job. Thus, it can be inferred that the low level of turnover intention on Generation Z employees is associated with the high level of satisfaction among them and vice versa.

4.2.3 The Effect of Work Stress on Generation Z Employees' Turnover Intention

The testing results of Hypothesis 3 proved that stress caused by work has a significant and positive influence on the turnover intention among Generation Z employees. This implies that the greater the stress related to work that the Generation Z employees are experiencing, the greater their desire to quit. Anxiety related to the job, high work pressure, job conditions that are beyond control, and working conditions that affect the mental health negatively, may make employees consider leaving the organization and seek a better job. Hence, organizations should be keen to monitor stress levels of their employees to avoid a higher intention of turnover. Establishing a favorable working environment, ensuring positive communication, and ensuring a good organizational support can assist in decreasing intention to quit among Generation Z workers. These were in line with the past research by Syarifuddin et al. (2021) that noted that occupational/work stress as a significant and positive impact on employees' turnover intention. Hence, it may be inferred that the higher the stress that Generation Z employees experiencing, the higher their desire to leave their job.

4.2.4 The Effect of Work Stress on Generation Z Employees' Turnover Intention through Job Satisfaction

The testing results of Hypothesis 4 indicated that stress caused by work has a significant effect on Generation Z's desire to quit through their job satisfaction. This is in alignment with the first testing result, which showed a negative and significant correlation between employees' stress and their satisfaction towards their job, and match with the second testing result, which showed negative and significant relationship between the employees' satisfaction and their desire to leave their job. This indicates that the higher the job stress, the lower the job satisfaction that the Generation Z employees have, and this translates to intention to quit among them. These are also in alignment with the earlier research by Zaheer et al. (2022) and Yulia et al. (2025) that asserted that satisfaction of job is a mediator between occupational stress and employees' turnover intention. Thus, we can infer that Generation Z employees' satisfaction can mediate the impact of stress caused by work on their turnover intention.

5. CONCLUSION

Based on the discussions above, it is possible to conclude that work stress and satisfaction of job are the determinants that influence the desire to quit among Generation Z employees. High levels of stress caused by work can reduce satisfaction towards job and increase the intention to quit among Generation Z employees. This is supported by the hypothesis testing results as the results indicate that work/occupational stress has an effect on the Gen Z workers' turnover intention, and their satisfaction towards their job mediates this relationship. This research

used the method of SEM-PLS with SmartPLS 4.0 software in examining the relationships between variables. The findings from the analysis, testing and discussion result in the following conclusions:

- a. Work stress is significantly and negatively affecting Generation Z employees' job satisfaction.
- b. Job satisfaction is significantly and negatively affecting Generation Z employees' turnover intention.
- c. Work stress is significantly and positively affecting Generation Z employees' turnover intention.
- d. The relationship between Generation Z employees' work stress and their desire to leave their job can be mediated by job satisfaction.

The future study should look into the relationships between occupational stress, work satisfaction and the desire to leave the job within the different generational groups that include the Millennial and Generation X that have not yet retired from the workplace. The research can compare the findings to identify other potential differences in the perceptions, attitudes and expectations from these previous generations at the workplace. Other determinants that are also relevant, such as the balance between employees' work and personal life, support from organization, the leadership style of the leaders, and opportunities to develop career, could also be incorporated in future studies to provide a more balanced view of what causes the employees' intention or desire to leave their jobs

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