



# Workload and turnover intention among gen z bank employees: the moderating roles of flourishing and emotion regulation

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# Workload and turnover intention among gen z bank employees: the moderating roles of flourishing and emotion regulation

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## ABSTRACT

Digital transformation in the banking sector has intensified the responsibilities and pace of work, increasing workload among Generation Z employees and potentially heightening turnover intention. This study examined the relationship between workload and turnover intention, as well as the separate moderating roles of flourishing and emotion regulation. A correlational non-experimental design was used, employing Moderated Regression Analysis (MRA), with questionnaire and convenience sampling. Participants consisted of 226 Gen Z bank employees in Indonesia, aged 20–27 years, with a minimum of six months work experience. The results showed that workload was positively and significantly associated with turnover intention ( $r = 0.397$ ;  $p < 0.05$ ), both flourishing and emotional regulation have a significant negative relationship with turnover intention. Moderation analysis showed that flourishing ( $\beta = -0.395$   $p < 0.05$ ) and emotion regulation ( $\beta = -0.308$ ;  $p < 0.05$ ) reduced the strength of the relationship between workload on turnover intention. The highest turnover intention was found among employees with high workload and low flourishing or emotion regulation. These findings supported the Job Demand-Control theory and emphasized the importance of psychological well-being and emotional skills in reducing turnover intention.

## Keywords:

Workload  
Turnover intention  
Flourishing  
Emotion regulation  
Generation z employees  
Banking

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## Pendahuluan

Banks as one of the primary financial institutions, play crucial role in a country's economy. This role is clearly evident in financial payment transactions. In recent times, there has been a shift from manual transaction to digital transactions. These global shifts observed consistently across multiple countries impacted reshaped workforce behaviors, intensified competition for digital talent, and widening skill gaps driven by technological change (Juchnowicz & Kinowska, 2021). Digital transaction enables more complex and integrated operational efficiencies, ultimately providing better customer service. Digital transformation is inevitable and has become an integral part of customers daily behavior, in line with growing cashless trend (Widodo & Widiyawan, 2021; Irsyad et al., 2024). The national information and communication technology council noted that digital banking grew by 13.48% in 2023. Improving the quality of human resources is the key to the success of digital transformation in banking. However, in reality, a significant skills gap still exists, making it necessary to develop adaptive and sustainable human resources (HR) management strategies.

One of the indicators of effective HR management is low turnover intention (Bhaskoro et al., 2024). Yet, the increasing trend of turnover intention driven by digitalization pressures unmatched by HR

readiness highlights the urgent need for scientific studies to identify root causes and formulate appropriate HR strategies to ensure continuous digital transformation. The high pace of mobilization within Indonesian bank pushes companies to optimize their resources, particularly human capital. Through HR, companies aim to achieve both qualitative and quantitative targets. Turnover intention refers to an employee's conscious or intentional desire to leave the company soon. This phenomenon negatively impacts companies by increasing both tangible and intangible cost. Tangible costs include recruitment expenses, screening, interviews, testing applicants, and training new hires. Intangible cost involves adaptation challenges, mentoring by existing employees, reduced productivity, rework due to errors, and supervision for new employee training (Guerra et al., 2023; Zunairoh et al., 2023; Bothma & Roodt, 2008; Bhaskoro et al., 2024; Allal-Chérif et al., 2021; Dessler et al., 1998).

Generation Z displays distinctive work characteristics such as a strong preference for work-life balance, heightened sensitivity to excessive job demands, and greater emphasis on psychological well-being and meaningful work. Prior research also shows that Gen Z employees are more vulnerable to emotional exhaustion and less tolerant of rigid or high pressure environments compared to earlier generations. Recent global studies show that post-pandemic labor dynamics have intensified mobility and reduced organizational loyalty among younger employees, making Gen Z particularly prone to early turnover. Although previously reported that 40% of Gen Z intended to leave their organizations within two years, newer evidence that this pattern is driven not merely but generational nomadism but by chronic feelings of overload, emotional strain, and high-pressure work climates that undermine their sense of sustainability at work. In the banking sector as known for fast paced operations and strict performance routines, Gen Z employees frequently report being overwhelmed, which erodes job satisfaction and increases turnover intention. Workload itself refers to the cumulative mental and physical effort required to complete tasks, shaped by work intensity, environmental condition, and individual capacity and emotional responses (Gaan & Shin, 2023; Adelia et al., 2024; Rubio-Valdehita et al., 2017).

In the banking industry, employees manage multiple responsibilities such as maintaining customer relationships, analyzing financial data, and complying with regulations. Four key aspects influence workload: cognitive demands, which attention, complex information processing, and decision making; temporal demands related to time pressure and the speed of work; performance demands which refer to expectation regarding job responsibilities; and emotional demands, encompassing the levels of anxiety, stress, or nervousness caused by work (Anggraini et al., 2022; Johan & Satrya, 2023; Rubio-Valdehita et al., 2017; M. Z. Anggraini & Idulfilastri, 2023; Rubio-Valdehita et al., 2017).

However, research on the link between workload and turnover intention has been inconclusive. Some studies suggest workload does not significantly affect turnover intention, whereas (Bhaskoro et al., 2024) found that greater workload increases the likelihood of employees intending to leave. The inconsistency highlights the need to explore additional variables that may moderate this relationship. Employees experiencing high workloads often face dissatisfaction, frustration, social pressure, and difficulties managing daily life, which may lead to negative behaviors and increased turnover intention (Junaidi et al., 2020). Providing protection, safety, and employee promoting employee well-being are essential to retaining talent. Neglecting mental well-being limits employee's ability to thrive. In response, the World Health Organization (WHO) and the International Labour Organization (ILO) advocate global action to prioritize mental health and well-being as strategies to enhance workplace productivity. Despite its potential importance, the role of flourishing as a moderating factor remains underexplores. This study aims to investigate how flourishing may influence the relationship between workload and turnover intention.

Flourishing is a state in which a person is self-sufficient, happy and satisfied with life, characterized by competence, purpose, and deep engagement in activities as a highest well-being in positive psychology is described in (Diener et al., 2010) describe flourishing as rooted in both hedonic and eudemonic well-being theories (Seligman, 2011) defined flourishing as optimal functioning and

development, encapsulated in the PERMA models positive emotions, engagement relationships, meaning and accomplishments. Flourishing encompasses emotional, psychological and social well-being, all contributing to workplace success. Employees who flourish tend to be positive, motivated, caring, and purposeful, which helps them manage high workloads and responsibilities more effectively (Rautenbach & Rothmann, 2017). According to (Naim & Ozyilmaz, 2023), flourishing decreases employees turnover intention, even in challenging environments. While flourishing positively shapes work experiences and supports organizational sustainability, it remains an under-researched area in HR management (Fabricio et al., 2022).

The flourishing phenomenon among Gen Z reveals a behavioral difference from previous generations. Gen Z tends to prioritize personal happiness and well-being over job security, often choosing unemployment over job security, often choosing unemployment over remaining in roles that make them unhappy. The behavior reflects a lower tolerance for uncertainty and a lack of resilience when facing workplace challenges (Haq & Noorrizki, 2022). Many Gen Z employees report feeling unfulfilled, unhappy, and dissatisfied in their jobs, prompting them to consider leaving in search of greater happiness, well-being, and job satisfaction elsewhere.

According to Conservation of Resources (COR) theory, employees experiencing exhaustion are more likely to emotionally drained, which increases their turnover intention. In such cases, emotional regulation becomes critical to managing negative emotions. Employees unable to regulate their emotions may struggle to adapt and develop professionally. In Indonesia, Gen Z often finds difficult to regulate their emotions due to emotional exhaustion in high pressure, demanding work environments. This leads to a diminished sense of meaning and purpose in life, ultimately triggering their urge to leave the company (Hobfoll, 1989a); Anh Do et al., 2023)(Richard-Sephton et al., 2024)(Parray et al., 2023) As result, flourishing is proposed as a moderator variable in the relationship between workload and turnover intention.

In addition to flourishing, emotion regulation is proposed as a moderating variable that may influence the strength of the relationship between workload and turnover intention. Emotion regulation refers to the process by which individuals identify, monitor, evaluate, and modify their emotional responses, encompassing both psychological and behavioral aspects. The self-regulatory capacity is essential in managing workplace stressors, particularly in high demand environment. Emotion regulation strategies are generally categorized into two types: adaptive(functional) and maladaptive (dysfunctional). Adaptive strategies support individuals in achieving a desired emotional state and maintain psychological well-being, while maladaptive strategies can hinder emotional regulation and lead to emotional and psychological strain.

According to (Gross & John, 2003), two primary components define emotion regulation: cognitive and expressive suppression. Cognitive reappraisal is a cognitive strategy that involves reinterpreting an emotional challenging situation in a more constructive or balanced manner to reduce its emotional impact. For example, an employee experience work-related pressure may view it as an opportunity for personal or professional development rather than a sources of stress. In contrast, expressive suppression is a behavioral strategy wherein individuals consciously inhibit the outward expression of their emotions, either verbally or non-verbally. An employee, for instance, may choose to conceal feelings of frustration or disappointment to maintain professionalism and harmony within the workplace. Employees with a positive psychological condition are more likely to perform their work with enthusiasm and comfort, leading to higher productivity. Emotion regulation, therefore, plays a crucial role in managing workplace stress and maintaining emotional well-being (Curren & Park, 2024).

Considering the high turnover intention phenomenon, organization must understand the contributing factors and implement preventive measures. One significant influencing factor is workload (Johan & Satrya, 2023b). Employees who flourish are more resilient in facing job demands and are less likely to exhibit turnover intention (Nicolls et al., 2022). Similarly, individuals with effective emotion regulation skills are better able to manage their moods, maintain emotional balance, and reduce turnover intention (Ecer, 2022); Mariana et al., 2023).

Based on the explanation above, this study aims to investigate the influence of workload on turnover intention, with flourishing and emotion regulation as moderating variables. The inclusion of these two moderators aims to determine whether flourishing and emotion regulation affect the strength of a relationship between workload and turnover intention. Flourishing, through a sense of well-being and a positive outlook on life, can serve as a buffer against workload stress by fostering job satisfaction. Meanwhile, emotion regulation enables employees to manage emotional reactions effectively, helping them cope with the pressures of workload.

The theoretical benefit of this study is to expend knowledge and insight regarding the influence of workload on turnover intention, moderated by flourishing and emotion regulation. The practical benefit is to help organizations better understand the importance of fostering flourishing and emotional regulation among employees as strategies to reduce turnover caused by excessive workload. Therefore, the problem statement in this study is: "Does workload play a role in turnover intention, moderated by flourishing and emotion regulation?"

### **The Role of Workload on Turnover Intention**

The amount of work that employees are required to complete within a limited time can lead to exhaustion. A high workload may also come in the form of pressure from supervisors, where employees are required to complete tasks immediately. This situation can create feeling of pressure and cause discomfort. High workload if not managed properly will lead to turnover intention. This study is supported by (Nal et al., 2022) who explained that there is a positive relationship between workload and turnover intention ( $r = 0.595$ ,  $p < 0.05$ ). Turnover intention may increase because employees perceive that changing jobs could help them avoid excessive workload. On the other hand, a study by (Reynoso et al., 2024) found that workload does not significantly affect turnover intention ( $r = 0.087$ ,  $p > 0.05$ ) suggesting that employees may still re-evaluate their job based on previous experiences and outcome. This phenomenon can be explained through the Conservation of Resources (COR) Theory by (Hobfoll, 1989b), which states that individuals strive to maintain essential resources such as energy and psychological well-being. A high workload can deplete these resources, resulting in stress and a desire to leave work. However, if employees feel capable managing their workload and preserving their resources, they are more likely to stay and re-assess their work condition. Based on the explanation above, the first hypothesis is proposed:

#### **H1: Workload Significantly Affects Turnover Intention**

##### ***The Role of Flourishing in Moderating the Influence of Workload on Turnover Intention***

Excessive workload can have negative effects on employees causing fatigue, a sense of overload, neglect of other tasks, and failure to complete work on time. When employees experience a high workload, it can be detrimental as it may lead them to consider leaving the company (Junaidi et al., 2020). According to the theory of Conservation of Resources (Hobfoll, 1989), individuals who can maintain and build personal and social resources such as social support, self-efficacy, and meaning in work are better equipped to handle work pressure. These individuals are more likely to achieve a flourishing condition and are less likely to exhibit turnover intention despite experiencing high workloads. Even when burdened with tasks, flourishing serves as a buffer that helps prevent the turnover intention (Omar et al., 2020).

Employees who flourish experience positive emotions such as happiness and satisfaction, which enhance motivation, productivity, and workplace harmony. In contrast, non-flourishing employees are more prone to negative emotions like anxiety and boredom, lowering motivation and increasing turnover intention, which ultimately harms team performance. In this context, flourishing serves as a protective factor against turnover intention (Peethambaran & Naim, 2024). Flourishing also improves organizational outcomes by fostering a clear sense of role and contribution among employees. They are more responsible and less likely to perceive their work as a burden, thereby reducing the desire to change jobs (Kossek & Ollier-Malaterre, 2020). Even under high workloads, flourishing employees are more inclined to stay, as they find meaning, engagement, and positive relationships at work factors that help buffer against job stress caused turnover intention (Maloba & Pillay-Naidoo, 2022). This phenomenon can also be explained through Job Demands-Resources (JDR)



A theory from (Demerouti & Bakker, 2011), which explains that while high job demands can cause stress, job resources such as autonomy and support help mitigate it. As a personal resources, flourishing plays a key role in balancing these demands and lowering turnover intention. Based on the above discussion, the second hypothesis is proposed:

### **H2: Flourishing Moderates the Influence of Workload on Turnover Intention**

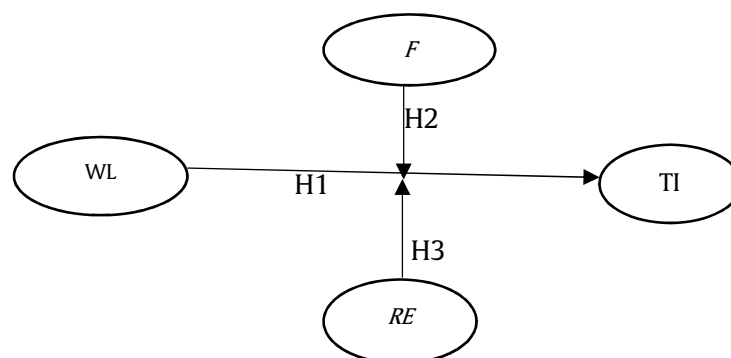
#### ***The Role of Emotion Regulation in Moderating the Influence of Workload on Turnover Intention***

The role of emotion regulation in reducing turnover intention can be explained through the Emotional Intelligence Theory (Salovey & Mayer, 1990). This theory states that an individual's ability to recognize, understand, and manage his own and others' emotions (including emotion regulation) contributes to success in dealing with work pressure, maintaining social relationships, and increasing resistance to stress so as to suppress the turnover intention. High workload may trigger negative emotions, but with good emotion regulation, employees can remain focused, productive, and avoid burnout. Conversely, poor emotion regulation tends to increase turnover intention (Martin-Brufau et al., 2020). Emotion regulation function as a strategy to reassess and respond to stressful situations constructively, helping to manage anxiety and pressure (Brandão et al., 2023). The ability enables employees to adapt more effectively to job demands and maintain balance in the workplace, thus lowering the desire intention to leave (Claponea & Lorga, 2023).

This phenomenon can also be explained through the job demand control (JDC) theory proposed by Karasek (1979), which explains that stress and turnover intention are influenced by the interaction between job demands and job control. Employees with greater control over their work are better able to manage stress including through effective emotion regulation thereby reducing turnover intention. Conversely, high job demands combined with low control increase stress and the likelihood of resignation. Based on this explanation, the following third hypothesis can be proposed:

### **H3: Emotion Regulation Moderates the Influence of Workload on Turnover Intention**

Based on the research questions above, this research can be described as follows



**Figure 1** *The Research Model of the Effect of WLon TI was Moderated by F and RE*

Information: WL = Workload, F = *Flourishing*, TI = Turnover Intention, RE = Emotion Regulation.

## **Methods**

This study employed a non-experimental quantitative design using Moderated Regression Analysis (MRA). The analysis procedure began with classical assumption test consisting of a validity test, a reality test, a normality test, a heteroskedasticity test, a multicollinearity test, an autocorrelation test and bootstrapping. Hypothesis testing was conducted using descriptive statistics, MRA, and interaction effect testing. Bootstrapping with 1000 samples was applied to strengthen the robustness of parameter estimates and the result bias values approached zero with narrow confidence interval, indicating stable model estimation.

## **Participants**

Participants were Gen Z employees aged 20 to 27 years with a minimum working period of 6 months in the banking industry of PT. X in Indonesia. The number of samples in this study was 226 participants. The data collection technique used is convenience sampling. Convenience sampling is a sampling technique based on the availability of samples by selecting participants who are easy to obtain. The effect size for the obtained sample falls within the medium to large category based on Cohen criteria, indicating adequate statistical power to detect meaningful effects. The calculated  $f^2$  values further support this; flourishing ( $R^2 = 0.166$ ,  $f^2 = 0.199$ ) and emotion regulation ( $R^2 = 0.168$ ,  $f^2 = 0.202$ ). Both fall within the medium range and approach the threshold for a large effect, indicating meaningful practical significance.

**Table 1.** Participant Overview

Participant Characteristics		N	Present (%)
Gender	Man	126	55,80
	Woman	100	44,20
Employment Status	Permanent Employees	143	63,30
	Contract Employees	83	36,70
Age	21	24	10,60
	22	35	15,50
	23	33	14,60
	24	49	21,70
	25	40	17,70
	26	28	12,40
	27	17	7,50

### Measurement

All instruments used in this study were standardized psychological states that had been previously published in peer-reviewed journals. Each instrument underwent a translation and adaptation process, reviewed by PhD-level faculty members and professional in psychology, and was pilot-tested with 50 respondents to ensure content validity and cultural suitability. A Turnover Intention Scale - 6 (TIS-6) measuring tool, consisting of 8 items, developed by Bothma, C. F. C., and Roodt, G. (2008). The questionnaire used Likert scale measurements on a scale of 1-5 from 1 (never) to 5 (always). The TIS-6 reality score was 0.745. Example of a statement item 'How often are you thinking about quitting your job?'. (Bothma & Roodt, 2008) Flourishing was measured using the Flourishing Scale (FS), consisting of 8 items, developed by Diener, et al. (2010). The questionnaire used Likert scale measurements on a scale of 1-7 from 1 (strongly disagree) to 7 (strongly agree). The FS reality score was 0.828. Example of a statement item 'I live a purposeful and meaningful life'. Emotion regulation was measured by the Emotion Regulation Questionnaire (ERQ), consisting of 10 items, developed by Gross, et al. (2003). The questionnaire used Likert scale measurements on a scale of 1-7 ranging from 1 (strongly disagree) to 7 (strongly agree). The reliability score of the ERQ cognitive reappraisal dimension was 0.702 and the expressive suppression dimension was 0.621. Examples of cognitive reappraisal item statement items 'When I want to feel more positive emotions, then I change my mindset' and expressive suppression 'When I feel negative emotions, I don't express them.'

The workload was measured using Carmen-Q, consisting of 29 statements, developed by Valdehita, et al. (2017), which were translated into Indonesian. The questionnaire uses a Likert scale measurement of 1-4 from 1 (never) to 4 (always). The reliability score of (R. Anggraini et al., 2022) the cognitive demands dimension is 0.629 with the example of the item statement item 'My work needs a lot of information'. The temporal demands dimension reliability score was 0.630 with the example item statement item 'Work speed is charged to me'. The reliability score of the emotional demands dimension is 0.671 with the example of the item statement item 'I feel very physically tired'. The

reliability score of the professional demands dimension is 0.629 with the example of the item statement item 'My workers must have no mistakes'.

### Procedure

The research was conducted at PT. Bank X in Jakarta in February 2025, following the approval of ethics committee under reference number 025-TIM/KEPTM/1152/FPsi-UNTAR/II/2025. After completing a preliminary assessment at research site, the researcher submitted a formal request to the bank head office. Upon approval, data collection began. The questionnaire was distributed online via Google Forms. Potential participants were approached individually, those who agreed provided informed consent and proceeded to the survey, whereas those who declined were automatically excluded. Participants were also informed that they had the right to withdraw or discontinue the survey at any point without any consequences. To ensure confidentiality, all data were secured stored and participants identities were recorded using initials only, with full data access restricted solely to the researcher.

## Results and Discussion

This study involved 226 respondents without any missing data, as shown in the Case Processing Summary. The validity test showed that all items in the variables Turnover Intention (TI), Flourishing (F), Emotion Regulation (RE), and Workload (WL) met the validity criteria, with a calculated value of  $\geq r_{table}$ . A total of 27 items were tested on the Workload variable, four items (WL1-WL4) were deemed invalid and subsequently removed, resulting 23 valid items.

**Table 2.** Correlation Matrix Table

	Variable	M	SD	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
[1]	TI	3.07	1.01	(0.745)									
[2]	F	4.59	1.50	-0.121*	(0.828)								
[3]	RE	4.62	1.49	-0.068*	0.596**	(0.754)							
[4]	CR	4.74	1.49	-0.19*	0.638**	0.901**	(0.702)						
[5]	ES	4.51	1.45	-0.311*	0.324**	0.786**	0.439**	(0.621)					
[6]	WL	3.19	0.86	0.397**	-	-0.159*	-	-0.26*	(0.766)				
					0.320**		0.213**						
[7]	CD	2.96	0.80	0.231*	-	-0.035*	-0.103*	-0.044*	0.550**	(0.629)			
					0.192**								
[8]	TD	3.02	0.82	0.295**	-0.145*	-0.151*	-0.060*	-	0.747**	0.410**	(0.630)		
								0.226**					
[9]	ED	3.06	0.80	0.294**	-	-	-	-0.097*	0.680**	0.124*	0.347**	(0.671)	
					0.233**	0.210**	0.237**						
[10]	PD	3.10	0.77	0.273**	-	-	-	-	0.610**	0.169*	0.247**	0.430**	(0.629)
					0.339**	0.336**	0.355**	0.189**					

Note: The variables in the table are numbered as follows: 1 = Turnover Intention (TI), 2 = Flourishing (F), 3 = Emotion Regulation (RE), 4 = Cognitive Reappraisal (CR), 5 = Expressive Suppression (ES), 6 = Workload (WL) 7 = Cognitive Demand (CD), 8 = Temporal Demand (TD), 9 = Emotional Demand (ED), 10 = Professional Demand (PD). Numbers 4 and 5 are the dimensions of RE. Numbers 7-10 are the dimensions of WL. The score ( ) is the reliability value. \* $p < 0.05$ . \*\* $p < 0.01$ .

The reliability analysis showed that all variables had a Cronbach's Alpha value of  $\geq 0.60$ , which means that all instruments were reliable. The Flourishing variable had the highest reliability ( $\alpha = 0.828$ ), while the Emotion Regulation subvariable namely Expressive Suppression had the lowest reliability value ( $\alpha = 0.621$ ) but still met the minimum threshold.



The classical assumption test confirmed that the dataset met the requirements for multiple linear regression analysis. The P-Plot and Kolmogorov-Smirnov test indicated normally distributed residuals, the multicollinearity test showed no violations ( $VIF < 10$ ), no heteroscedasticity was found, and Durbin-Watson value of 1.419 indicated no autocorrelation. Additionally, bootstrapping supported the model's robustness, with bias values approaching zero and narrow confidence intervals, demonstrating stable parameter estimates.

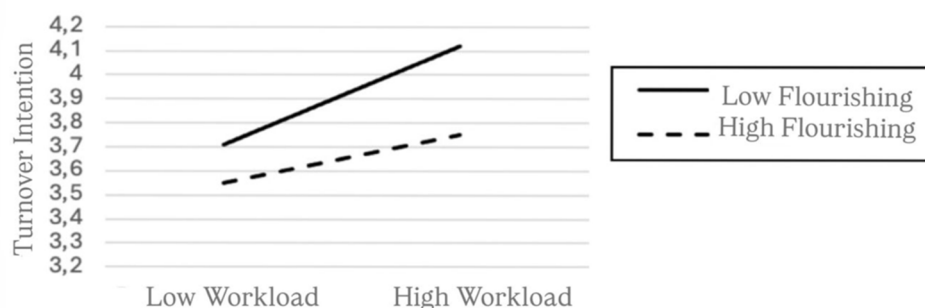
All analyses in this study were conducted using a significance level of 0.05. The results of the correlation analysis revealed that the Workload variable had the strongest relationship with Turnover Intention ( $r = 0.397$ ;  $p < 0.05$ ), indicating that the higher the perceived workload, the greater the turnover intention. In addition, a significant negative association was found between flourishing and turnover intention ( $r = -0.121$ ;  $p < 0.05$ ), meaning that individuals with higher levels of psychological well-being tended to have lower turnover intention. Emotion regulation also weak but significant negative correlation with turnover ( $r = -0.068$ ;  $p < 0.05$ ), indicating that emotional regulation abilities, although modest, contributed to reducing turnover intention. Further analysis showed a strong positive correlation between cognitive reappraisal (CR) and expressive suppression (ES) ( $r = 0.786$ ;  $p < 0.05$ ). CR was also strongly correlated with overall emotion regulation ( $r = 0.901$ ;  $p < 0.05$ ) and flourishing ( $r = 0.638$ ;  $p < 0.05$ ), while ES showed a moderate positive correlation with flourishing ( $r = 0.324$ ;  $p < 0.05$ ). All dimensions of workload are positively interrelated, especially between temporal demand and workload ( $r = 0.747$ ;  $p < 0.05$ ). Conversely, Flourishing was negatively correlated with all dimensions of workload, with the strongest negative correlation found professional demand ( $r = -0.339$ ;  $p < 0.05$ ). These results demonstrate consistency in the direction of the relationship between each dimension and each respective overarching variable construct.

**Table 3.** Moderation Regression Analysis on the Effect of Workload on Turnover Intention

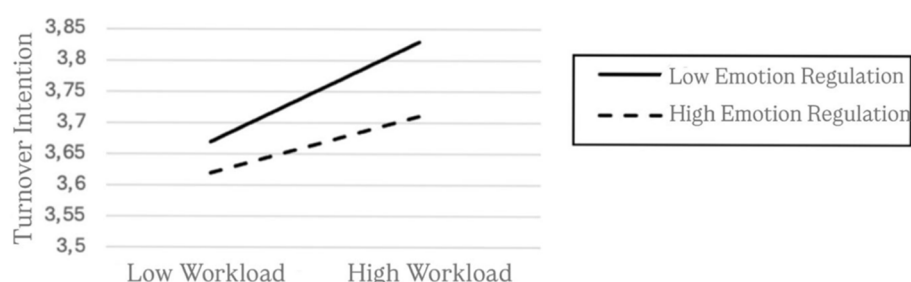
Moderation Variables	$\beta$	. Sig
Flourishing	-0,395	0,023
Emotion Regulation	-0,308	0,042

The moderation regression analysis revealed that Flourishing significantly moderated the relationship between workload and turnover intention ( $\beta = -0.395$ ;  $p < 0.05$ ). This indicated that individuals with higher level of flourishing experience a weakened positive effect of workload on turnover intentions. Similarly, emotion regulation was also found to be a significant moderator in the same relationship ( $\beta = -0.308$ ;  $p < 0.05$ ), suggesting that individuals with stronger emotion regulation abilities are less affected by workload in terms of their turnover intention. These results (see Table 3) suggest that both flourishing and emotion regulation serve as protective factors that buffer the negative impact of workload on turnover intention. The moderation models demonstrated acceptable explanatory power, with flourishing explaining 16,6% of the variance in turnover intention ( $R^2 = 0.166$ ,  $f^2 = 0.199$ ) and emotion regulation explaining 16,8% of the variance ( $R^2 = 0.168$ ,  $f^2 = 0.202$ ). Both fall within the medium range approach the threshold for a large effect, providing sufficient statistical justification for the adequacy of the sample size and confirming the practical significance of the moderating effects.

Furthermore, the interaction analysis showed that individuals experiencing high workload combined with low levels of flourishing reported the highest turnover intention (mean = 4.12), in contrast, under high workload conditions, those with high levels of flourishing demonstrated lower turnover intention (mean = 3.75). Under low workload conditions, individuals with low flourishing had an average turnover intention of 3.71, while those with high flourishing reported the lowest turnover intention (mean = 3.55). These results (see Figure 2) indicate that flourishing effectively buffers the impact of workload on turnover intention.



**Figure 2** Graph of the Effect of Flourishing Moderation on the Role of Workload on Turnover Intention



**Figure 3** Graph of the Effect of Emotion Regulation Moderation on the Role of Workload on Turnover Intention.

The results of the interaction test showed that the individuals with high workload and low emotion regulation exhibited the highest turnover intention (mean = 3.83). Under conditions of high workload and high emotion regulation, turnover intention was slightly lower (mean = 3.71). In low workload conditions, individuals with low emotion regulation had an average turnover intention of 3.67, while those with high emotion regulation reported the lowest turnover intention (mean = 3.62). These findings (see Figure 3) suggest that emotion regulation moderates the relationship between workload and turnover intention, albeit with a relatively modest buffering effect.

## Discussion

This study aimed to examine the relationship between workload and turnover intention, as well as the moderating roles of flourishing and emotion regulation. The findings revealed that workload was positively and significantly associated with turnover intention ( $r = 0.397$ ;  $p < 0.05$ ; see table 2), indicating that employees who experience higher levels of workload are more likely to consider leaving their jobs. The result aligns with (Karasek Jr, 1979) Job Demand-Control (JD-C) theory, which posits that excessive job demands can lead to psychological strain, reduced job satisfaction, and ultimately increased turnover risk. Furthermore, these findings are consistent with previous studies (Anees et al., 2021; Omar et al., 2020), which identified high workload as a strong predictor of turnover intention.

However, these findings contrast with those of (Bhaskoro et al., 2024) who reported that workload was not always a significant predictor of turnover intention. This discrepancy may be explained by the presence of other psychological variables. For example, (Reynoso et al., 2024) found that flourishing and emotion regulation serve as protective factors that buffer the negative impact of workload on employees' turnover intention. In line with this, the present study found that flourishing significantly moderated the relationship between workload and turnover intention ( $\beta = -0.395$ ;  $p < 0.05$ ; see table 3). Individuals with high levels of flourishing demonstrated lower turnover intention, even experiencing high work pressure. These findings are consistent with positive psychology theory (Seligman, 2011), which posits that individuals with high psychological well-being develop a stronger

emotional connection to their work, and perceive their work as meaningful and purposeful. The results also support previous research by (Naim & Ozyilmaz, 2023; Rautenbach & Rothmann, 2017) who emphasized that flourishing provides psychological protection against job demands. This suggests that flourishing acts as an internal psychological resource that enhances mental resilience, particularly among Gen Z employees, in coping with high work demands.

The results also showed that emotion regulation significantly moderated the relationship between workload and turnover intention ( $\beta = -0.308$ ;  $p < 0.05$ ; see table 3). This indicates that individuals with higher emotion regulation abilities are less likely to consider leaving their organization, even when facing high work pressure. These findings support both theoretical and empirical work emphasizing the importance of emotion regulation in the workplace, particularly the ability to reinterpret and manage emotional responses in stressful situations (Gross & John, 2003; Martín-Brufau et al., 2020). Furthermore, the correlation matrix (see Table 2) illustrates that the two dimensions of emotion regulation, cognitive regulation (CR) and emotional suppression (ES), are significantly correlated ( $r = 0.439$ ;  $p < 0.05$ ), reflecting their interrelated role in shaping an individual's overall emotion regulation capacity. Interestingly, CR showed a very weak negative correlation with turnover intention ( $r = -0.019$ ;  $p < 0.05$ ), whereas ES had a stronger significant negative correlation ( $r = -0.311$ ;  $p < 0.05$ ). This suggests that in this study, the use of expressive suppression strategies may be more strongly associated with reduced turnover intention than cognitive appraisal, potentially indicating that the ability to restrain emotional expression plays a more salient role in how individuals cope with work-related stressors that contribute to turnover intention.

Referring to Table 2, all four dimensions of the Workload (WL) variable exhibited significant positive relationships with each other, indicating a mutually reinforcing workload structure. For instance, cognitive demand (CD) and task demand (TD) were significantly correlated ( $r = 0.410$ ;  $p < 0.05$ ), suggesting that skill development requirements often coincide with high task expectations. Similarly, TD and emotional demand (ED) were also closely related ( $r = 0.347$ ;  $p < 0.05$ ), reflecting that demanding tasks often involve emotional strain. A weaker, yet significant, correlation was also found between CD and ED ( $r = 0.124$ ;  $p < 0.05$ ), suggesting that competency development includes emotional components. Each workload dimension was also positively associated with turnover intention (e.g., temporal demand for CPI = 0.295;  $p < 0.05$ ), confirming that both cognitive and emotional aspects of workload contribute to employee's turnover intention.

The study also found that Flourishing (F) was positively correlated with emotion regulation (RE) ( $r = 0.596$ ,  $p < 0.05$ ), mainly through CR ( $r = 0.638$ ,  $p < 0.05$ ) and ES ( $r = 0.324$ ,  $p < 0.05$ ), as well as a significant negative correlation with WL ( $r = -0.320$ ,  $p < 0.05$ ) and its four dimensions, namely CD ( $r = -0.192$ ,  $p < 0.05$ ), TD ( $r = -0.145$ ,  $p < 0.05$ ), ED ( $r = -0.233$ ,  $p < 0.05$ ), and PD ( $r = -0.339$ ,  $p < 0.05$ ). Moreover, flourishing showed a negative correlation with turnover intention ( $r = -0.121$ ,  $p < 0.05$ ), supporting the view that individuals with higher psychological well-being are less likely to leave their jobs. These findings suggest that flourishing contributes to better emotional regulation and self-perception and may enhance employee capacity to manage job demands.

The moderation analysis in Figure 2 further supports this, showing that individuals with high workload and low flourishing exhibited the highest turnover intention (mean = 4.11), while those with high flourishing in the same workload condition had lower turnover intention (mean = 3.75). Under low workload conditions, turnover intention between high flourishing individuals was relatively close (mean = 3.71 vs mean = 3.55), suggesting that the buffering role of flourishing is more prominent in high-pressure contexts. This aligns with (Keyes, 2007) research, which emphasizes that individuals with high flourishing are more resilient and adaptive under work stress.

Similarly, moderation analysis in Figure 3 showed that the combination of high workload and low emotion regulation led to the highest turnover intention (mean = 3.83). When emotion regulation was high under the same workload, turnover intention was slightly lower (mean = 3.74), indicating that the ability to regulate emotions helps buffer the effects of stress. In the low workload conditions, turnover intention between low and high emotion regulation was relatively minor (mean = 3.67 vs. Mean = 3.62), indicating that the protective role of emotion regulation is more crucial in high demand

work situations. These results are consistent with previous studies ([Brandão et al., 2023](#); [Claponea & Iorga, 2023](#)) which highlight that emotional regulation is especially important when employees face intense work pressures.

Theoretically, this study contributes to the development of Job Demand Control (JD-C) Theory, Positive Psychology Theory, and Emotion Regulation Theory, by demonstrating that psychological resources such as flourishing and emotion regulation function as moderators that mitigate the negative impact of workload on turnover intention. These findings expand the understanding that turnover intention is not solely driven by external job demands, but also significantly shaped by internal psychological capacities. Particularly, the findings emphasize the need for organizations particularly in the banking sector to prioritize employee psychological well-being and emotional regulation. Intervention such as mindfulness training, emotional coaching, well-being programs, and flexible work policies can be effective in enhancing flourishing and emotional competence. These initiatives are especially crucial for Gen Z employees, who may exhibit lower pressure tolerance and organizational commitment compared to previous generations.

Despite its contributions, this study has several limitations. First, its cross-sectional design limits the ability to draw causal inferences between workload, flourishing, emotion regulation, and turnover intention. Second, the use of convenience sampling restricts the generalizability of the findings to the broader Gen Z population or across different industries. Third, the reliance on self-report measures increases the risk of social desirability and common method bias.

To address these limitations, future research is encouraged to adopt longitudinal design to observe the dynamic interplay among variables over time. A mixed-methods approach could also provide richer, qualitative insights into employees' lived experiences. Additionally, further exploration of external factors such as psychological contract fulfillment (PCF), leader-member exchange (LMX), or perceived organizational support (POS) as potential mediators or moderators is recommended. For instance, PCF has been shown to reduce the negative effects of workload by reinforcing employees' trust in their organization, while LMX can buffer workload through stronger interpersonal relationships. Moreover, POS, as demonstrated by ([Mauludi & Fasikhah, 2024](#)), can mediate the impact of workload on turnover intention by enhancing job satisfaction. Expanding future samples to include other industrial sectors will also improve the representativeness and applicability of findings ([Shao et al., 2022](#); [Wu et al., 2023](#)).

## Conclusion

This study demonstrates that workload has a positive and significant relationship with turnover intention, indicating that employees who perceive a higher workload are more likely to consider leaving their jobs. However, this relationship is not isolated. A key contribution of this study is the identification of flourishing and emotion regulation as significant moderator variables that buffer the negative effects of workload on turnover intention.

Flourishing was found to weaken the impact of high workload on turnover intention, particularly under intense work pressure. Individuals with high levels of flourishing tend to process a stronger sense of meaning, purpose, and emotional connection to their work, which enhances their resilience. These findings are aligned with the positive psychology perspective, which emphasizes the role of psychological well-being in sustaining motivation and persistence in challenging environments.

Similarly, emotion regulation emerged as a protective psychological resource. Employees with greater emotional regulation abilities, especially in managing emotional responses through strategies such as expressive suppression, reported lower turnover intentions even under high workload conditions. This highlights the importance of emotional competence in maintaining employee retention and well-being.

Theoretically, these findings contribute to the development of the Job Demand-Control (JD-C) model, positive psychology theory, and emotion regulation frameworks, by emphasizing that internal

psychological capacities significantly shape how individuals respond to job stressors. Practically, the result underscore the need for organizational interventions aimed at strengthening psychological well-being and emotional regulation skills, especially among Gen Z employees, who may be more susceptible to occupational stress and lower organizational loyalty.

Despite this contribution, it should be noted that this study has limitations. The cross-sectional design restricts causal interpretation, the use of convenience sampling limits generalizability, and self-report data may be subject to response biases. Future research should consider employing longitudinal design, mixed-method approaches, and incorporating additional external variables such as perceived organizational support, psychological contract fulfillment, or leader member exchange to enrich the current model and offer a more comprehensive understanding of turnover intention.

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