Work Stress and Compensation on Employee Turnover Intention: The Mediating Role of Work Motivation in a Regional Development Bank

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ABSTRACT. High employee turnover intention poses a significant threat to the operational continuity of regional development banks, particularly during periods of organisational transformation. This quantitative study investigates the effects of work stress and compensation on employee turnover intention at PT Bank DKI—a government-owned regional bank headquartered in Jakarta, Indonesia—with work motivation as a mediating variable. Drawing on the Job Demands–Resources (JD-R) model and Goal Setting Theory, a structural model was tested using Partial Least Squares Structural Equation Modelling (PLS-SEM) and a simple random sample of 119 employees drawn from a population of 168. Measurement quality was confirmed through convergent validity (outer loadings > 0.665), composite reliability (ϱ_c > 0.882), AVE > 0.599, and HTMT < 0.93 with all bootstrap confidence intervals below 1.00. The structural model explains 72.5% of variance in turnover intention and 76.7% in work motivation ($R^2 = 0.725$ and 0.767, respectively; SRMR = 0.074). All seven hypotheses were supported: work stress exerts a significant positive effect on turnover intention ($\beta = 0.443$, $p < 0.001$), while compensation exerts a significant negative effect ($\beta = -0.251$, $p = 0.001$). Work stress negatively predicts work motivation ($\beta = -0.597$, $p < 0.001$), whereas compensation positively predicts it ($\beta = 0.361$, $p < 0.001$). Work motivation, in turn, significantly reduces turnover intention ($\beta = -0.238$, $p = 0.021$) and fully mediates the paths from work stress ($\beta = 0.142$, $p = 0.031$) and compensation ($\beta = -0.086$, $p = 0.026$) to turnover intention. Theoretical and practical implications for human resource management in the banking sector are discussed.

Keyword: work stress; compensation; work motivation; turnover intention
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INTRODUCTION

The retention of skilled human capital constitutes one of the most persistent strategic challenges confronting organisations in the financial services sector. Employee turnover intention—the conscious and deliberate willingness of an employee to leave the organisation (Wibowo, 2020)—has been widely identified as an immediate antecedent of actual turnover and, therefore, as a primary lever for retention management (Allen et al., 2010). In the banking industry, where service quality is inseparable from the consistency and competence of frontline personnel, high turnover rates can disrupt operational continuity, inflate recruitment and training expenditure, and erode institutional knowledge (Cascio & Boudreau, 2016).

PT Bank DKI is a government-owned regional development bank (Bank Pembangunan Daerah; BPD) established in 1961 and mandated to support the economic development of Jakarta, the Indonesian capital. Despite implementing upward salary adjustments between 2023 and 2024, the bank recorded a marked increase in staff turnover, suggesting that financial compensation alone may be insufficient to retain talent when other workplace stressors remain unaddressed. Internal data revealed that 90% of respondents in a pre-survey (n = 30) indicated they would immediately accept an alternative job offer if available, underscoring the urgency of a systematic analysis.

Existing literature reveals two primary determinants of turnover intention: work stress and compensation. Work stress—characterised by emotional strain, physical fatigue, and heavy workload—is widely documented as a positive predictor of the intention to quit (Zhang et al., 2022; Robbins & Judge, 2019). Compensation—encompassing base salary, performance-based incentives, and non-monetary benefits—is conversely hypothesised to function as a negative predictor (Dessler, 2020; Mondy & Noe, 2016). However, the literature also reveals inconsistencies: some studies report that high compensation does not suppress turnover intention when work stress is simultaneously elevated (Kuswahyudi et al., 2022), suggesting the operation of intervening mechanisms.

Work motivation has emerged as a theoretically plausible mediator within this nexus. Empirical evidence indicates that elevated work stress depletes the motivational resources employees require to sustain engagement (Edin et al., 2024), whereas adequate compensation enhances intrinsic and extrinsic motivation alike (Nurlaila et al., 2024). Motivated employees, in turn, exhibit stronger organisational commitment and lower propensity to exit (Rahmawati & Lestari, 2021). Yet, direct tests of work motivation as a mediator in the stress–compensation–turnover triad remain sparse, particularly in the Indonesian regional banking context where institutional characteristics and compensation structures differ markedly from those documented in the hospitality and manufacturing literature (Dewi et al., 2024; Oktafiani, 2024).

This paper addresses this research gap by investigating the following questions: (1) Do work stress and compensation directly affect employee turnover intention at PT Bank DKI? (2) Do work stress and compensation affect work motivation? (3) Does work motivation influence turnover intention? (4) Does work motivation mediate the relationships between work stress and turnover intention, and between compensation and turnover intention? The theoretical framework integrates the Job Demands–Resources (JD-R) model (Bakker & Demerouti, 2017; Demerouti et al., 2021) with Goal Setting Theory (Locke & Latham, 2019, 2020) and tests seven a priori hypotheses using PLS-SEM on a sample of 119 bank employees.

The remainder of this paper is structured as follows. Section 2 reviews the theoretical foundations and develops the hypotheses. Section 3 describes the research design, sample, measures, and analytical approach. Section 4 reports the measurement and structural model results. Section 5 discusses theoretical and managerial implications. Section 6 presents conclusions, limitations, and directions for future research.

LITERATURE REVIEW

Theoretical Foundations

The Job Demands–Resources (JD-R) model, introduced by Demerouti et al. (2001) and elaborated by Bakker and Demerouti (2017), provides the overarching theoretical lens for the present study. JD-R posits that job characteristics can be classified into two broad categories: job demands—physical, cognitive, or emotional requirements that exact a sustained psychological or physiological cost—and job resources—structural or social aspects of the job that reduce demands, facilitate goal achievement, and stimulate growth and development. The model operates through two parallel processes: a health-impairment process, in which excessive demands (e.g., work stress) drain employee energy and engender disengagement; and a motivational process, in which resources (e.g., compensation) foster engagement and commitment.

Within this framework, work stress is conceptualised as a salient job demand. Chronic exposure to intense job stressors—target pressure, role overload, and interpersonal conflict—depletes employees' regulatory resources, undermines well-being, and ultimately increases the propensity to withdraw from the organisation (Cooper & Marshall, 2021). Compensation, conversely, constitutes a prototypical job resource: it signals organisational recognition, satisfies higher-order needs for esteem and self-actualisation, and bolsters employees' capacity to cope with demands (Demerouti et al., 2021).

Complementing the JD-R model, Goal Setting Theory (Locke & Latham, 2019, 2020) explains how specific, challenging goals—when aligned with organisational incentives such as performance-contingent compensation—channel individual effort, enhance persistence, and sustain motivation. Adequate compensation reinforces goal commitment by signalling that the organisation values employee contributions, thereby strengthening the motivational pathway that attenuates turnover intention.

Hypothesis Development

Work Stress and Turnover Intention. Numerous studies confirm that work stress positively predicts turnover intention (Zhang et al., 2022; Octaviani et al., 2025; Kurniawan & Susanto, 2023). When job demands are chronically high and unmanaged, employees experience burnout and seek to escape by leaving the organisation. Building on the health-impairment pathway of JD-R:

H1: Work stress has a significant positive effect on employee turnover intention.

Compensation and Turnover Intention. Competitive and equitable compensation reduces financial dissatisfaction, strengthens affective commitment, and decreases voluntary exit intentions (Dessler, 2020; Periyadi et al., 2024; Putri & Swasti, 2023):

H2: Compensation has a significant negative effect on employee turnover intention.

Work Stress and Work Motivation. Chronic stressors deplete the energetic and cognitive resources that sustain motivation; employees under intense pressure are less capable of directing effort towards organisational goals (Edin et al., 2024; Afriansyah et al., 2023):

H3: Work stress has a significant negative effect on work motivation.

Compensation and Work Motivation. Performance-contingent compensation—the primary job resource in the present context—stimulates goal commitment and extrinsic motivation by signalling organisational recognition (Nurlaila et al., 2024; Ramadhani & Wardani, 2025):

H4: Compensation has a significant positive effect on work motivation.

Work Motivation and Turnover Intention. Motivated employees exhibit stronger organisational commitment and lower withdrawal cognitions; they perceive their current employer as providing meaningful goal-attainment opportunities (Rahmawati & Lestari, 2021; Hidayat & Putri, 2023):

H5: Work motivation has a significant negative effect on employee turnover intention.

Mediating Role of Work Motivation. Under the health-impairment pathway, work stress diminishes motivation, which in turn elevates turnover cognitions. Under the motivational pathway, adequate compensation bolsters motivation, reducing the propensity to quit. Work motivation thus operationalises both pathways as a mediating variable (Halim et al., 2021; Fitriani & Yusiana, 2020):

H6: Work motivation significantly mediates the positive effect of work stress on employee turnover intention.

H7: Work motivation significantly mediates the negative effect of compensation on employee turnover intention.

Work Motivation (Z) employed five indicators grounded in Luthans (2021) and Locke & Latham (2020): intrinsic satisfaction, perceived meaningfulness, responsiveness to rewards/promotion, enthusiasm without coercion, and goal orientation.

Turnover Intention (Y) was measured with five items adapted from Robbins & Judge (2019) and Wibowo (2020): job dissatisfaction, intention to search for alternatives, repeated resignation thoughts, comparison with alternatives, and mental decision to leave.

Analytical Approach

Data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4.0, consistent with the recommendations of Hair et al. (2019, 2021) for small-to-medium samples and models containing mediation paths. Measurement model evaluation proceeded in two stages: (a) convergent validity (outer loadings ≥ 0.60; AVE ≥ 0.50; Cronbach's $\alpha \geq 0.70$; CR ≥ 0.70), and (b) discriminant validity assessed via Heterotrait–Monotrait (HTMT) ratio (<0.90; Hair et al., 2021) and cross-loadings. The structural model was evaluated using path coefficients, R^2 values, f^2 effect sizes, and model fit (SRMR < 0.08). Mediation was tested via bootstrapping (5,000 resamples) with 95% confidence intervals (Preacher & Hayes, 2008).

METHODS

Research Design

This study employed a quantitative research approach using a cross-sectional survey design to examine the relationships among work stress, compensation, work motivation, and turnover intention in the banking sector. A quantitative design was considered appropriate because the study aimed to test causal relationships among latent variables through hypothesis testing and statistical modelling. The study adopted a positivist paradigm, emphasizing objective measurement and empirical verification through numerical data analysis.

The conceptual framework was grounded in the Job Demands–Resources (JD-R) Theory and Goal Setting Theory, which explain how job demands and organisational resources influence employee motivation and behavioural outcomes. Structural relationships among variables were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), which is suitable for predictive research models involving mediation effects and relatively moderate sample sizes.

A cross-sectional, quantitative survey design was adopted. The target population comprised all 168 permanent employees working at PT Bank DKI's operational branches in Jakarta. Sample size was determined using Slovin's formula (Edi Siregar & Vidya Nourma Linda, 2022), yielding n = 119 respondents (margin of error = 5%). Probability sampling with simple random sampling was employed to ensure representativeness across functional roles.

Of the 119 respondents, 54.6% were female and 45.4% male. The largest age cohort was 25–35 years (52.9%), consistent with the predominantly young workforce typical of regional banks undergoing digital transformation. The majority held a bachelor's degree (S1: 61.3%) and had accumulated 1–5 years of tenure (52.9%). The most represented job title was Relationship Manager – Consumer (29.4%), followed by Teller (28.6%) and Customer Service (19.3%).

Measures

All constructs were operationalised using established multi-item reflective scales adapted to the Indonesian banking context, scored on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Work Stress (X1) was measured with six indicators drawn from Ivancevich et al. (2020) and Luthans (2021), covering work-related stressors (job satisfaction [reversed], productivity, absenteeism) and non-work stressors (emotional tension, fatigue, health complaints).

Compensation (X2) was operationalised using five indicators following Mondy & Martocchio (2021) and Gómez-Mejía et al. (2019): competitive base salary, performance-based incentives, annual bonus, welfare allowance, and additional work facilities.

Population and Sample

The population of this study consisted of all permanent employees of PT Bank DKI operational branches located in Jakarta, Indonesia, totaling 168 employees. The sample size was determined using Slovin's formula with a 5% margin of error, resulting in 119 respondents. Probability sampling with a simple random sampling technique was applied to ensure that each member of the population had an equal opportunity to be selected as a respondent. This sampling approach enhances representativeness and minimizes selection bias in quantitative organisational research.

The demographic profile of respondents showed that 54.6% were female and 45.4% were male. The majority of respondents were between 25 and 35 years old (52.9%), held a bachelor's degree (61.3%), and had working tenure between one and five years (52.9%). The most dominant occupational positions included Relationship Manager–Consumer, Teller, and Customer Service.

Measurement of Variables

All constructs in this study were operationalised as reflective latent variables measured using established multi-item scales adapted from prior studies and contextualised to the Indonesian banking sector. Responses were measured using a five-point Likert scale ranging from 1 = "Strongly Disagree" to 5 = "Strongly Agree."

Work Stress (X1)

Work stress was measured using six indicators adapted from Ivancevich et al. (2020) and Luthans (2021). The indicators captured dimensions such as emotional pressure, workload burden, fatigue, absenteeism tendency, productivity disruption, and health-related complaints.

Compensation (X2)

Compensation was measured using five indicators derived from Mondy and Martocchio (2021) and Gómez-Mejía et al. (2019). The indicators included base salary competitiveness, performance incentives, annual bonuses, welfare allowances, and additional work facilities provided by the organisation.

Work Motivation (Z)

Work motivation was operationalised using five indicators adapted from Luthans (2021) and Locke and Latham (2020). The measurement dimensions included intrinsic motivation, meaningfulness of work, responsiveness toward rewards and promotion opportunities, enthusiasm at work, and goal orientation.

Turnover Intention (Y)

Turnover intention was measured using five indicators adapted from Robbins and Judge (2019) and Wibowo (2020). The indicators reflected employees' intention to seek alternative employment, resignation thoughts, comparison with external job opportunities, dissatisfaction with current employment, and psychological intention to leave the organisation.

Data Collection Procedure

Primary data were collected through structured questionnaires distributed directly to employees of PT Bank DKI. Prior to full-scale data collection, the questionnaire underwent preliminary evaluation to ensure clarity, readability, and contextual relevance. Respondents participated voluntarily, and confidentiality of responses was guaranteed to reduce social desirability bias and improve response accuracy.

Data Analysis Technique

Data analysis was conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4.0 software. PLS-SEM was selected because it is suitable for predictive and exploratory research models, supports mediation analysis, and performs effectively with relatively small-to-medium sample sizes and non-normal data distributions.

The analysis procedure consisted of two major stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model).

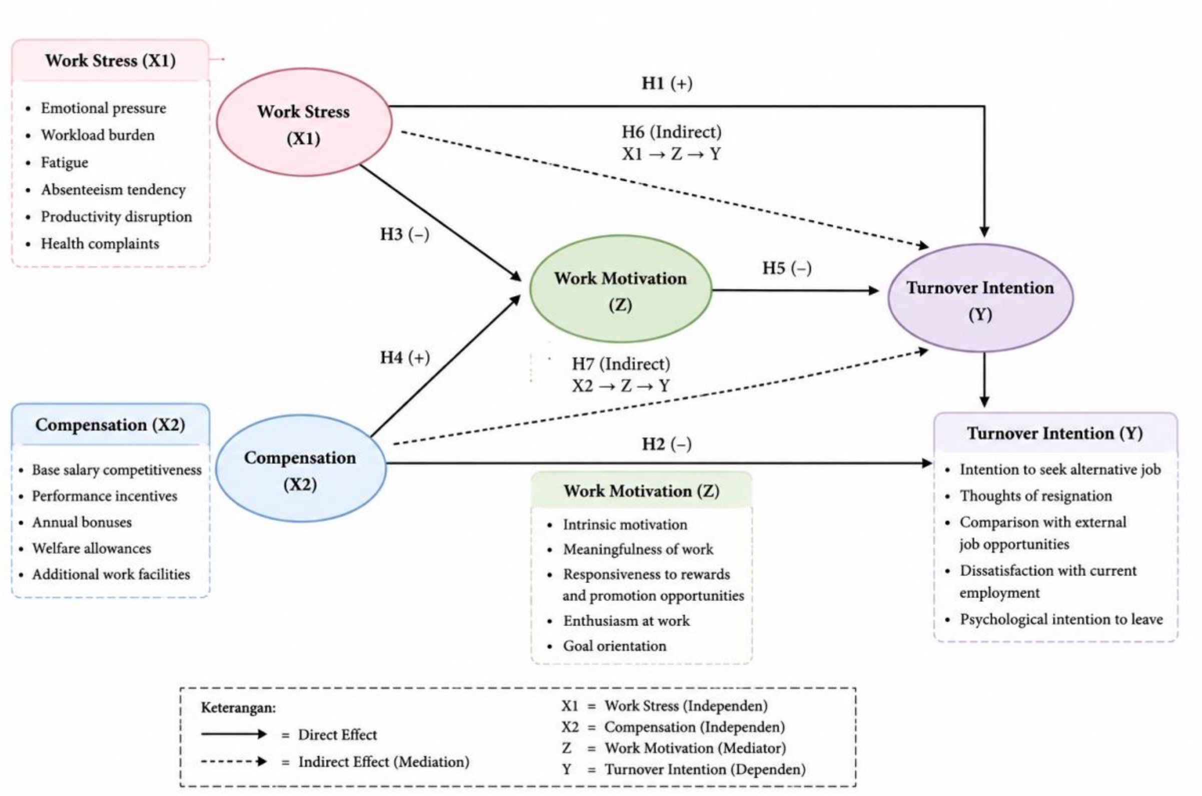
Measurement Model Evaluation

The measurement model assessment examined construct reliability and validity through the following criteria: Outer loading values ≥ 0.60 , Average Variance Extracted (AVE) ≥ 0.50 , Composite Reliability (CR) ≥ 0.70, Cronbach's Alpha ≥ 0.70

Discriminant validity was evaluated using the Heterotrait–Monotrait Ratio (HTMT) with threshold values below 0.90, supported by cross-loading analysis.

Structural Model Evaluation

The structural model was assessed using: Path coefficient significance , Coefficient of determination (R^2), Effect size (f^2), Predictive relevance , Standardized Root Mean Square Residual (SRMR). Hypothesis testing and mediation analysis were conducted using the bootstrapping procedure with 5,000 resamples and a 95% confidence interval to determine the significance of direct and indirect effects among variables.



RESULT AND DISCUSSION

Measurement Model

Table 1 reports outer loadings and key reliability/validity statistics. All outer loadings exceeded 0.66, with most surpassing 0.75, confirming indicator relevance. Cronbach's α values ranged from 0.833 to 0.904, and composite reliability (ρ_c) values from 0.882 to 0.929, both well above the threshold of 0.70. Average Variance Extracted (AVE) ranged from 0.599 to 0.723, exceeding the minimum criterion of 0.50, thereby satisfying convergent validity.

Table 2 presents the discriminant validity assessment via HTMT. Two values marginally exceeded 0.90 (X1–Y: 0.923; X1–Z: 0.933); however, bootstrap confidence intervals for all construct pairs remained below 1.00 (maximum upper bound = 0.603), confirming adequate discriminant validity following Hair et al. (2021). Cross-loadings further substantiated that each indicator loaded more strongly on its intended construct than on any other (Table 2). All VIF values were below 3.5, ruling out multicollinearity concerns.

Table 1. Measurement Model: Convergent Validity and Reliability

Variable	Indicator	Outer Loading	Cronbach's α	CR (ϱ_c)	AVE
Work Stress (X1)	X1.1	0.781	0.864	0.899	0.599
	X1.2	0.773			
	X1.3	0.852			
	X1.4	0.851			
	X1.5	0.704			
	X1.6	0.665			
Compensation (X2)	X2.1	0.788	0.833	0.882	0.599
	X2.2	0.737			
	X2.3	0.741			
	X2.4	0.797			
	X2.5	0.804			
Work Motivation (Z)	Z.1	0.819	0.904	0.929	0.723
	Z.2	0.843			
	Z.3	0.879			
	Z.4	0.895			
	Z.5	0.812			
Turnover Intention (Y)	Y.1	0.755	0.872	0.908	0.664
	Y.2	0.851			
	Y.3	0.855			
	Y.4	0.870			
	Y.5	0.734			

Note: CR = composite reliability (ϱ_c); AVE = average variance extracted. All values computed via SmartPLS 4.0 with 5,000 bootstrap resamples.

Table 2. Discriminant Validity: HTMT Ratios

	Work Stress (X1)	Compensation (X2)	Turnover Intention (Y)	Work Motivation (Z)
Work Stress (X1)	—			
Compensation (X2)	0.746	—		
Turnover Intention (Y)	0.923 *	0.830	—	
Work Motivation (Z)	0.933 *	0.852	0.888	—

Note: * HTMT > 0.90; bootstrap confidence intervals confirmed all upper bounds < 1.00, supporting discriminant validity (Hair et al., 2021).

Structural Model and Hypothesis Testing

The structural model demonstrated good explanatory power: $R^2 = 0.725$ for turnover intention (Y) and $R^2 = 0.767$ for work motivation (Z), indicating that work stress and compensation collectively account for 72.5% and 76.7% of variance in the respective endogenous constructs. Model fit was acceptable (SRMR = 0.074 < 0.08).

Table 3 presents the direct effects. Work stress significantly and positively predicted turnover intention ($\beta = 0.443$, $t = 4.289$, $p < 0.001$), supporting H1. Compensation significantly and negatively predicted turnover intention ($\beta = -0.251$, $t = 3.238$, $p = 0.001$), supporting H2. Work stress significantly and negatively predicted work motivation ($\beta = -0.597$, $t = 7.477$, $p < 0.001$), supporting H3, and registered the largest f^2 effect size (0.890). Compensation significantly and positively predicted work motivation ($\beta = 0.361$, $t = 4.532$, $p < 0.001$), supporting H4. Work motivation significantly and negatively predicted turnover intention ($\beta = -0.238$, $t = 2.039$, $p = 0.021$), supporting H5.

Table 4 presents the indirect (mediation) effects. Work motivation significantly mediated the path from work stress to turnover intention ($\beta = 0.142$, $t = 1.865$, $p = 0.031$), supporting H6. The positive indirect coefficient reflects that stress reduces motivation, which in turn elevates turnover intention—consistent with the JD-R health-impairment pathway. Work motivation also significantly mediated the path from compensation to turnover intention ($\beta = -0.086$, $t = 1.936$, $p = 0.026$), supporting H7, whereby compensation enhances motivation and thereby reduces turnover propensity.

Table 3. Direct Effects: Path Coefficients and Hypothesis Testing

Hypothesis	Path	β	Sample Mean	STDEV	t-Statistic	p-Value	Decision
H1	X1 → Y	0.443	0.437	0.103	4.289	0.000	Supported
H2	X2 → Y	−0.251	−0.257	0.078	3.238	0.001	Supported
H3	X1 → Z	−0.597	−0.598	0.080	7.477	0.000	Supported
H4	X2 → Z	0.361	0.360	0.080	4.532	0.000	Supported
H5	Z → Y	−0.238	−0.240	0.117	2.039	0.021	Supported

Note: X1 = Work Stress; X2 = Compensation; Z = Work Motivation; Y = Turnover Intention. Bootstrapping with 5,000 resamples; one-tailed t critical = 1.65 ($\alpha = 0.05$).

Table 4. Indirect Effects (Mediation) via Work Motivation

Hypothesis	Indirect Path	β	Sample Mean	STDEV	t-Statistic	p-Value	Decision
H6	X1 → Z → Y	0.142	0.145	0.076	1.865	0.031	Supported
H7	X2 → Z → Y	−0.086	−0.085	0.044	1.936	0.026	Supported

Note: Bootstrapping with 5,000 resamples. Confidence interval upper bounds < 1.00 confirm mediation.

DISCUSSION

Work Stress as a Driver of Turnover Intention

The positive and significant direct effect of work stress on turnover intention ($\beta = 0.443$) is congruent with the JD-R health-impairment pathway and corroborates findings in the banking (Novitania & Tasrim, 2024), hospitality (Zhang et al., 2022), and technology sectors (Oktafiani, 2024). Critically, the moderate-to-large effect size ($f^2 = 0.220$) underscores that work stress is not merely a peripheral factor but a substantive predictor of withdrawal cognitions at PT Bank DKI. The pre-survey data, in which 80% of respondents reported excessive workload and supervisor pressure, illuminate the practical referent of this relationship: employees experiencing chronic overload and emotional strain actively contemplate exit as a coping response (Cooper & Marshall, 2021).

Compensation as a Protective Factor

Compensation exerted a significant negative effect on turnover intention ($\beta = -0.251$, $f^2 = 0.101$), consistent with its characterisation as a job resource in the JD-R model and with the established compensation–retention literature (Dessler, 2020; Mondy & Noe, 2016). Yet the weaker effect relative to work stress—and the pre-survey finding that 60% of employees did not feel valued by their remuneration despite 73.3% acknowledging that allowances covered basic needs—echoes Saleem et al.'s (2020) distinction between the instrumental and symbolic dimensions of pay. When compensation satisfies material needs but fails to convey genuine recognition, its motivational impact is attenuated. These findings suggest that pay reform at PT Bank DKI should explicitly address the welfare allowance component (X2.4, highest loading = 0.797) as the primary lever for perceived fairness.

Work Motivation as Mediator

The large negative effect of work stress on work motivation ($\beta = -0.597$, $f^2 = 0.890$) is the strongest path coefficient in the model and confirms the centrality of motivational depletion as a mechanism connecting job demands to withdrawal behaviour. The positive effect of compensation on motivation ($\beta = 0.361$, $f^2 = 0.325$), though smaller, reinforces the resource-activation pathway of JD-R and is consistent with Ramadhani & Wardani (2025), who demonstrate that performance-contingent reward systems amplify goal commitment and sustained effort.

Work motivation's negative direct effect on turnover intention ($\beta = -0.238$) is statistically significant but associated with a relatively small effect size ($f^2 = 0.048$), indicating that the motivational pathway is principally indirect—channelled through the antecedent constructs—rather than operating as a standalone retention mechanism. The significant mediation results (H6, H7) provide partial mediation evidence: both stress-to-turnover and compensation-to-turnover pathways retain direct significance after controlling for motivation, confirming that motivation captures only part of the transmission mechanism and that other mediators (e.g., organisational commitment, job satisfaction) likely operate in parallel.

The positive indirect coefficient for the mediated stress path ($\beta = 0.142$) warrants careful interpretation. Work stress reduces motivation (negative direct path), which in turn reduces turnover intention (negative path from motivation to turnover); the product of two negative paths yields a positive indirect effect, meaning that high stress contributes to turnover intention partly by impairing the motivational buffer that would otherwise suppress exit cognitions. This chain is consistent with the JD-R health-impairment process described by Bakker & Demerouti (2017).

Theoretical Contributions

This study makes three theoretical contributions. First, it provides an integrated test of the JD-R model's dual pathways within a single mediated framework, confirming that the same antecedent set (work stress = demand; compensation = resource) activates both pathways through work motivation. Second, it extends Goal Setting Theory to the retention context by demonstrating that compensation-enhanced goal commitment suppresses turnover propensity via motivation. Third, it establishes the regional development banking sector in Indonesia as a theoretically distinct context where demand–resource imbalances manifest differently from those documented in Western service industries, contributing to the broader cross-cultural literature on turnover.

CONCLUSION

Conclusions

This study confirms that work stress and compensation are significant direct and indirect determinants of employee turnover intention at PT Bank DKI, with work motivation serving as a significant mediating variable. All seven hypotheses were supported. The structural model achieves strong explanatory power ($R^2 = 0.725$ for turnover intention; $R^2 = 0.767$ for work motivation), and model fit is acceptable (SRMR = 0.074). Work stress constitutes the dominant predictor of motivational depletion ($\beta = -0.597$), while compensation represents a meaningful but insufficient countervailing resource. Together, these findings suggest that stress reduction and compensation reform must be pursued concurrently if organisations seek to curtail turnover intention meaningfully.

Managerial Implications

First, PT Bank DKI should implement structured workload balancing interventions targeting the Emotional Tension indicator (X1.4, outer loading = 0.851): specifically, task allocation audits, achievable deadline protocols, and a permanent employee counselling programme to reduce emotional pressure at the frontline. Second, the welfare allowance component (X2.4) should be revised to align with employees' actual cost-of-living benchmarks, transforming monetary transfers into genuine signals of organisational recognition—addressing the esteem-needs deficit identified in the pre-survey. Third, non-financial recognition practices should be introduced to target the Work Enthusiasm indicator (Z.4, loading = 0.895): public performance acknowledgements, participatory decision-making, and structured career-development conversations can sustain motivational reserves without proportionate cost increases.

Limitations and Future Research

Several limitations should be acknowledged. The cross-sectional design prevents causal inference; longitudinal or experimental designs are needed to establish temporal precedence. The single-organisation sample limits generalisability to other BPD entities or private banks operating under different ownership structures, compensation policies, and regulatory environments. Although CMV was not formally tested, all scale items were collected in a single questionnaire wave. Future research should (a) expand the sample across multiple BPDs to enable cross-organisational comparison; (b) incorporate job satisfaction and organisational commitment as additional mediators; (c) test whether role conflict, overload, and role ambiguity operate as distinct sub-dimensions of work stress with differential pathways to turnover; and (d) examine whether generational differences (Gen Y vs. Gen Z) moderate the stress–motivation–turnover chain in the Indonesian banking sector.

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