



Work Environment Mediates the Influence of Workload and Career Development on Intention to Leave

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Abstract. Employee turnover in the banking sector, especially at Bank BNI Sorong City Branch, is a serious concern because of its impact on organizational stability and service quality. This research aims to understand the factors that influence the employee turnover rate in the branch. Observations and data show a significant turnover rate in the last two years, which can be caused by changes in company policy, limited career development opportunities, and high workload. The impacts include reduced continuity of service, loss of employee knowledge, and additional burden on HR teams. Factors such as job satisfaction, career development, and work environment were identified as important variables. The research method used a quantitative design with a cross-sectional approach and involved 100 respondents from the employee population of Bank BNI, Sorong City Branch. Data was collected through a questionnaire which included workload variables, career development, work environment, and intention to leave. Data analysis was carried out using Partial Least Square (PLS). The results of the analysis show the positive influence of workload and career development on the work environment. Workload also has a significant impact on intention to leave, where good workload management can reduce employees' intention to leave work. Career development has a positive impact on intention to leave, and the work environment mediates the relationship between career development and intention to leave work.

Keywords: Turnover, Workload, Career Development, Work Environment.

1 Introduction

The employee turnover rate in the banking sector, especially at Bank BNI Sorong City Branch, is a phenomenon that requires serious attention. Bank BNI as one of the leading financial institutions in Indonesia has a strategic role in supporting economic growth and financial stability. In recent years, the phenomenon of employee turnover in the banking sector, including in the Sorong City Branch, has become a major concern, especially because of its impact on organizational stability and service quality. The research gap that emerged was the lack of in-depth understanding of the specific factors that influence employee turnover rates at Bank BNI Sorong City Branch. Previous research has identified several general factors such as job satisfaction and work-life balance, but has not fully explored career development factors and how job satisfaction can function as a moderator between these factors.

Based on observations and data obtained, it can be observed that in the last two years, Bank BNI Sorong City Branch experienced a quite significant employee turnover rate. This phenomenon is manifested through the number of employees leaving and entering during that time period. The high turnover rate reflects the complex dynamics in the banking environment, especially amidst dynamic changes in organizational needs and market demands. This is in line with Rijasawitri and Suana research, urged who researched at PT. Kwalita Bali where the company is facing problems in the area of turnover intention [1]. This can be seen from the number of employees who often violate company regulations, such as employees who often arrive late for work.

Several factors that can cause high turnover rates include changes in company policies, limited career development opportunities, and workload demands that may put extra pressure on employees [2]. In some cases, there can also be external factors such as economic changes or developments in the banking industry as a whole that influence an employee's decision to stay or leave the organization.

According to Sundari, the impact of this high turnover rate can be felt in several aspects, including decreased continuity in service to customers, loss of knowledge and skills possessed by employees who leave, as well as additional burdens for the HR and management team to recruit and train new employees [3]. Relevant theories in this context include job satisfaction theory, career development theory, and turnover intention theory. Work environment theory can provide insight into how an employee's work environment can moderate the relationship between factors such as career development and workload and turnover intention. A conducive work environment is very important in an organization to create feelings of satisfaction and comfort for employees [4]. This will determine the success of the organization and achieve employee work discipline

A significant difference from previous research is the focus on Bank BNI Sorong City Branch, which may face unique dynamics and challenges in the local banking environment in Sorong. Therefore, further research is necessary to understand in depth the factors that may be the cause of employee turnover in this specific banking environment, as well as to identify how the work environment can play a moderating role. It is hoped that the conclusions of this research can provide a significant contribution to the development of more effective employee retention strategies at Bank BNI Sorong City Branch.

Therefore, this research aims to dig deeper into the factors that drive employee turnover, as well as identifying strategies that can be implemented by Bank BNI Sorong City Branch to overcome this challenge and increase employee retention in the longer term. Awareness of this high turnover rate is an important basis for developing sustainable and effective solutions to deal with this problem in the future.

2 Literature Review

2.1 Intention to Leave

"Intention to Leave" refers to a person's desire or intention to leave a particular organization or job within a specified period of time. This concept arises from the understanding that an employee's decision to stay or leave can be influenced by psychological, social and situational factors. Intention to Leave reflects employees'

level of engagement and satisfaction with their work environment, as well as the extent to which they feel fulfilled in their work. Measuring Intention to Leave generally involves surveys or questionnaires that ask the extent to which employees plan or consider leaving work within a certain time. This information is invaluable to organizations because it can provide insight into areas that need closer attention in order to retain employees and increase retention. By understanding Intention to Leave, companies can take proactive steps to create a work environment that is more adequate and meets employee needs, thereby reducing the likelihood of voluntary departure of team members.

2.2 Workload

Workload is a complex phenomenon in the world of work that includes a number of factors that influence the duties and responsibilities of an individual or group. Workload can be manifested in two main dimensions, namely quantitative and qualitative. Quantitative dimensions include the amount of work that must be completed in a certain time period, such as processing big data, handling a large project, or responding to many client requests. Meanwhile, the qualitative dimension relates to the level of complexity or difficulty of the tasks at hand, such as making important decisions, handling emotionally complex situations, or responding to problems that require special skills. In everyday life, the workload must be completed within a predetermined time [5]. When an individual has low work demands, we can see that they also have good behavior. If they have high work pressure, the individual has a tendency to be displaced when facing a job.

2.3 Career Development

Career development is a series of efforts and activities aimed at improving an individual's skills, knowledge and capabilities in achieving their career goals. This process involves seeking learning opportunities, developing competencies, and planning steps to achieve occupational and professional aspirations. Career development activities may include participation in education and training related to the field of work or industry, preparation of a structured career plan, guidance from a mentor or career counselor, job rotation, understanding the job market, and establishing a positive career path. Career development not only provides individual benefits in achieving professional growth, but also makes a positive contribution to the progress and sustainability of the organization. By creating an environment that supports employee development, companies can ensure that their human resources remain relevant, skilled and contribute optimally in facing the dynamics of the ever-evolving world of work. Career development is a process of increasing individual employability to achieve the desired career [6].

2.4 Work Environment

The work environment includes all aspects that form the context in which individuals work. Physical factors, such as workspace design, lighting, and noise, can affect

employee comfort and productivity. Supportive facilities, such as rest rooms, can also create a positive atmosphere [7]. Social aspects, such as organizational culture and interpersonal relationships, play an important role in shaping the work atmosphere. A strong organizational culture, with shared values and norms, can influence employee satisfaction and identification with the company. Good relationships between employees and with management are also key elements in the work environment. On the psychological side, the level of job satisfaction felt by individuals, that is, the extent to which their expectations are met, also plays a significant role in shaping their perception of the work environment. By understanding and paying attention to these aspects, companies can create a work environment that supports employee well-being and performance.

3 Research Methods

This research adopts a quantitative research design with a cross-sectional approach, aiming to measure the relationship between variables that have been identified in the context of employee turnover at Bank BNI Sorong City Branch. The population of this research is all employees at the branch, and 100 respondents will be randomly selected to become the research sample. Data collection was carried out through a questionnaire developed based on related literature. This questionnaire includes independent variables, namely workload demands and career development, intervening variables, namely the work environment, and dependent variables, namely intention to leave. The collected data will be processed and analyzed using Partial Least Square (PLS). The analysis involves the Confirmatory Factor Analysis stage to test the measurement model and the structural model testing stage to identify relationships between variables. As an ethical measure, the confidentiality of respondents' identities will be maintained, and their consent will be obtained before primary data collection takes place. The validity and reliability of the instrument will be tested before the main data collection is carried out. Through this approach, it is hoped that this research can provide a deeper understanding of the factors that influence employee turnover intentions within the Bank BNI Sorong City Branch.

4 Results and Discussion

The data in this research will be analyzed using the Partial Least Square (PLS) method, which consists of two stages, namely analysis of the outer model and inner model. At the outer model stage, the validity and reliability of the indicators will be evaluated. Validity will be tested through Convergent Validity and Discriminant Validity to ensure the quality of variable measurement. Reliability, measured by Composite Reliability, will ensure the reliability of the data. After that, the focus of the analysis shifts to the inner model, which allows a deeper understanding of the influence between variables.

Table 1. Convergent Validity.

Variable	Indicator	Factor Loading	SE	P-Value
Work load	BK1	0.881	0.033	0.000

	BK2	0.878	0.029	0.000
	BK3	0.881	0.033	0.000
	BK4	0.647	0.121	0.000
	BK5	0.748	0.065	0.000
	PK1	0.700	0.073	0.000
	PK2	0.638	0.086	0.000
	PK3	0.738	0.047	0.000
	PK4	0.620	0.162	0.000
Career Development	PK5	0.663	0.063	0.000
	LK1	0.637	0.056	0.000
	LK2	0.695	0.056	0.000
	LK3	0.810	0.041	0.000
	LK4	0.850	0.035	0.000
Work Environment	LK5	0.804	0.040	0.000
	ITL1	0.636	0.133	0.000
	ITL2	0.822	0.034	0.000
	ITL3	0.631	0.091	0.000
Intention To Leave	ITL4	0.607	0.123	0.000
	ITL5	0.619	0.154	0.000

Convergent Validity testing is a critical stage in data analysis which aims to evaluate the extent to which indicators in one variable have a significant contribution to the construct being measured. In this research, the results of the Convergent Validity test show that all indicators exceed the loading factor value of 0.6. This significant loading factor value indicates that each indicator strongly and consistently reflects the construct variable being measured. These results provide confidence that these indicators can be relied upon as valid representations of the constructs measured in the context of this research. The consistency and strength of the relationship between indicators and construct variables shows that the measurement instruments used have good measuring power, strengthening the validity of the data collected. Thus, the results of this Convergent Validity test provide a strong basis for continuing further analysis of the influence of construct variables in the research model.

Discriminant Validity is an important step in measuring the extent to which the variables being tested can really be differentiated from one another [8]. Thus, through this table, we can explore the extent to which each variable has its own unique characteristics and does not overlap significantly with other variables in this study.

Discriminant validity is calculated using a cross loading approach, with the criterion that an indicator can be considered valid in measuring a particular construct if the loading factor value is greater than the correlation value between the indicator and other indicators. This cross-loading analysis aims to evaluate the extent to which each indicator is able to differentiate the construct being measured. Details of the cross-loading results can be found in Table 2 below:

Table 2. Discriminant Validity.

	Work Environment	Intention To Leave	Career Development	Workload
WE1	0.637	0.451	0.526	0.437
WE2	0.695	0.463	0.525	0.432
WE3	0.810	0.335	0.442	0.370
WE4	0.850	0.462	0.459	0.533
WE5	0.804	0.348	0.467	0.411
ITL1	0.248	0.636	0.231	0.327
ITL2	0.602	0.822	0.607	0.318
ITL3	0.332	0.631	0.199	0.455
ITL4	0.304	0.607	0.170	0.411
ITL5	0.227	0.619	0.091	0.399
CD1	0.417	0.271	0.700	0.306
CD2	0.384	0.329	0.638	0.354
CD3	0.495	0.420	0.738	0.380
CD4	0.432	0.274	0.620	0.307
CD5	0.427	0.226	0.663	0.215
WL1	0.390	0.798	0.253	0.881
WL2	0.602	0.822	0.607	0.878
WL3	0.390	0.798	0.253	0.881
WL4	0.248	0.636	0.231	0.647
WL5	0.681	0.586	0.505	0.748

From the results of the cross-loading measurements in Table 2, it can be concluded that overall, the indicators measuring the variables workload, career development, work environment, and intention to leave show a higher loading factor compared to the cross loading on other variables. This shows that the indicators related to these variables can be considered valid in measuring the corresponding construct. These results provide additional confidence regarding the reliability of the measurement instruments for these variables in the context of this research, strengthening the validity of the results of the analysis carried out.

Reliability testing in this research was carried out using two main approaches, namely Internal Consistency and Test-Retest Reliability. Internal Consistency was evaluated using the Cronbach's Alpha method to measure the correlation between items in the measurement instrument. Results that have a high alpha value indicate a good level of consistency between items in the construct variable. Meanwhile, Test-Retest Reliability involves repeating measurements at two different times to assess the extent to which the instrument can produce consistent results over time. The correlation coefficient between the measurement results at both times provides an idea of the stability of the instrument. This reliability testing aims to ensure the reliability and consistency of the measurement instrument, so that the data obtained can be relied on for further analysis.

Table 3. Composite Reliability.

Variable	Composite Reliability
Work Environment	0.815
Intention To Leave	0.752
Career Development	0.705
Work Load	0.883

The results of reliability testing in this study show that the Composite Reliability value for each variable exceeds the minimum accepted limit, namely 0.6. This indicates that the measurement instruments used to measure the variables in this research can be considered to have adequate reliability. With Composite Reliability that meets standards, it can be trusted that the data collected is reliable and provides a solid basis for further analysis regarding the relationship between the variables studied.

4.1 Inner Model

At the Inner Model stage, hypothesis testing is carried out to evaluate the significance of the influence of exogenous variables on endogenous variables. The test criteria state that if the probability of a statistical test result is \leq the significance level (Alpha (α) = 5%), then it can be concluded that there is a significant influence of the exogenous variable on the endogenous variable. Information related to the results of hypothesis testing can be found in Table 4.

Table 4. Direct influence between variables

Exogenous	Endogenous	Path Coefficient	SE	P Value
Work load	Work environment	0,36	0.069	0.000
Career development	Work environment	0,474	0.071	0.000
Work load	Intention to Leave	-0,878	0.037	0.000
Career development	Intention to Leave	-0,048	0.059	0.041
Work environment	Intention to Leave	-0,019	0.059	0.044

The research results show several significant findings based on the resulting path coefficients. First, the path coefficient between workload and work environment is 0.36, indicating a positive influence. This means that the better the level of workload given to employees, the better the work environment they feel. This may indicate that an appropriate workload can create a situation where employees feel more involved and comfortable in the work environment.

Furthermore, the path coefficient between career development and work environment of 0.474 also shows a positive influence. This indicates that career development efforts can contribute positively to employees' feelings about their work environment.

In the context of intention to leave, interesting findings emerge. The path coefficient between workload and intention to leave is -0.878 , indicating a significant negative influence. This means that the better workload management an employee obtains, the lower the likelihood of their intention to leave their job. These results provide important insight that effective workload management can be a key factor in minimizing employee intentions to leave the organization.

Meanwhile, the path coefficient between career development and intention to leave is -0.048 , indicating a smaller negative influence. Although significant, the impact is not as big as workload. This may indicate that career development efforts have a positive impact on employee retention, but are not a major factor in reducing intentions to leave a job. Finally, the path coefficient between work environment and intention to leave is -0.019 , indicating a small negative influence. This shows that a good work environment can also slightly reduce employees' intention to leave the organization. Image, Research path diagram from Partial Least Square (PLS) analysis can provide a more comprehensive visual representation of the relationship between these variables. This analysis provides a deeper understanding of the internal dynamics and factors that influence employees' intentions to stay or leave the organization.

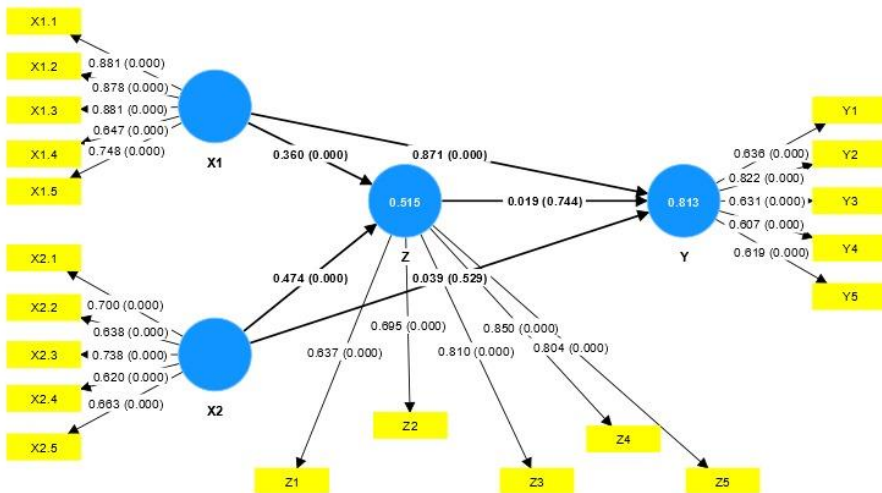


Fig. 1. Direct influence between variables

The influence of career development on the work environment shows significance in this research. Furthermore, there is a significant influence of the work environment on intention to leave work (intention to leave), and the influence of career development on intention to leave is also proven to be significant. These results indicate that the work environment can be considered as a Partial Mediation variable or partially mediates the relationship between career development and intention to leave work. The career development variable stands out as the largest contributor to improving the work

environment, with a total effect of 0.474. On the other hand, the workload variable is the strongest factor in influencing the intention to leave work, with a total effect of 0.871. These findings provide a deeper understanding of the complex dynamics between key variables in organizational contexts.

The R-squared (R^2) value of 0.813 in this study reflects the level of variability in the model that can be explained by the independent variables. With a percentage of 81.3%, this indicates that the model developed is able to explain most of the variation in the dependent variable, namely intention to leave. High numbers in R^2 indicate that variables such as workload, career development, and work environment make substantial contributions in explaining variations in intention to leave work. However, it is important to remember that there may be other factors outside of this model that can also influence an employee's intention to stay or leave. In this context, a high R^2 provides confidence that the model provides a good picture of the internal factors that contribute to an employee's decision to stay or leave the organization.

Table 5. Testing the indirect influence hypothesis

Exogenous	Endogenous	Endogenous	Indirect Coefficient	SE	P Value
Work load	Work environment	Intention to Leave	-0,007	0.021	0.04
Career development	Work environment	Intention to Leave	-0,009	0.029	0.05

In the context of indirect testing, the analysis results show that the influence of workload on intention to leave through the work environment shows a p-value of 0.046. With a p-value that is smaller than the significance level ($\alpha = 5\%$), it can be concluded that there is a significant influence of workload on intention to leave through the work environment mediator. The path coefficient found was -0.007 indicating that the higher the level of work environment that is influenced by an increase in workload, the greater the tendency to reduce the intention to leave work.

Meanwhile, on the influence of career development on intention to leave through the work environment, a p-value of 0.05 indicates a significant relationship. The path coefficient of -0.009 indicates that increasing career development, which is reflected in improving the work environment, tends to reduce the intention to leave work. Although the p-value is close to the level of significance, these findings provide clues that career development can play an important role in moderating employees' intentions to stay in the organization through improving the work environment.

4.2 The influence of workload on the work environment

Based on the research results above, it was found that workload has a significant influence on the work environment. A positive path coefficient value of 0.36 indicates that the higher the level of workload experienced by employees, the better their

perception of the work environment. This means that a well-managed workload can create a more positive work environment [9]. These findings reinforce the importance of workload management in creating supportive working conditions, which in turn can influence employee satisfaction and retention.

4.3 The influence of career development on the work environment

Based on the research findings above, there is a significant influence between career development and the work environment. A positive path coefficient of 0.474 indicates that the higher the career development efforts made by employees, the better their perception of the work environment. These results provide a deeper understanding that investment in career development can make a positive contribution to creating a conducive work environment and motivating employees. Thus, an effective career development strategy can be the key to improving the quality of the work environment, which in the end can have a positive impact on employee well-being and performance [5].

4.4 The influence of workload on Intention to Leave

Based on the research results, it was found that workload has a significant influence on Intention to Leave. The path coefficient of -0.878 indicates a strong negative influence, indicating that the better the level of workload given to employees, the lower their intention to leave work. These findings underscore the importance of effective workload management as a strategy to reduce the level of employees' desire to leave the organization [10].

4.5 The influence of career development on Intention to Leave

Furthermore, the influence of career development on Intention to Leave was also found to be significant with a path coefficient of -0.048. This value shows that the higher the level of career development implemented in the organization, the lower the employee's intention to leave work. These results underscore the positive role of career development in mitigating employee intentions to leave the organization and suggest that investment efforts in career development can impact better employee retention [11].

4.6 The influence of workload and career development on Intention to Leave through the work environment

The results of the analysis show that the influence of workload on Intention to Leave through the work environment is significant with a p-value of 0.046. The path coefficient of -0.007 indicates that the better the workload given to employees that contributes to improving the work environment, the lower the employee's intention to leave work. These results highlight the mediating role of the work environment in linking workload with employees' intentions to stay in the organization.

Meanwhile, the influence of career development on Intention to Leave through the work environment shows a p-value of 0.05. Although at the limit level of significance, the path coefficient of -0.009 indicates that increasing career development, which is reflected in improving the work environment, tends to reduce employees' intentions to leave work. These findings confirm that an improved work environment through career development efforts can be a key factor in mitigating employees' intentions to leave the organization [12].

5 Conclusion

In a series of research findings, it can be concluded that workload has a significant effect on employees' desire to leave work (Intention to Leave). Effective workload management can be a key strategy in minimizing employee turnover intentions. In addition, investment in career development also has a positive impact, not only directly reducing the intention to leave work, but also through the mediation of improving the work environment. A conducive work environment is an important factor in retaining employees. Therefore, policies that pay attention to workload management and career development, as well as creating a good work environment, can improve employee retention and overall organizational well-being. .

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