

The Effect of Work Pressure and Work Stress on Employees' Turnover Intention: The Moderating Role of Perceived Organizational Support in Islamic Banking

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ARTICLE INFO

Received 25 January 2026

Accepted 27 March 2026

Published 31 March 2026

Keywords: work pressure, job stress, turnover intention, POS

DOI :

<https://doi.org/10.24036/ecogen.v9.i1.62>

ABSTRACT

This study examines the effects of work pressure and job stress on turnover intention, as well as the moderating role of Perceived Organizational Support (POS) among employees of an Islamic banking institution in Malang. Using a quantitative explanatory design, data were collected from 130 employees through a census sampling method and analyzed using PLS-SEM with SmartPLS 4. The results show that work pressure does not significantly affect turnover intention ($t = 0.477$; $p = 0.634$), while job stress has a positive and significant effect ($t = 4.675$; $p < 0.001$). POS significantly moderates the relationships between work pressure and turnover intention ($t = 2.768$; $p = 0.006$) and between job stress and turnover intention ($t = 3.722$; $p < 0.001$) by weakening their effects. The model explains 86.7% of the variance in turnover intention ($R^2 = 0.867$). These findings support the JD-R model and Social Exchange Theory by emphasizing the buffering role of organizational support and highlight the importance of strengthening organizational support to reduce employees' turnover intention.



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INTRODUCTION

In an era of globalization and increasingly intense business competition, organizations are required not only to improve performance, but also to maintain the sustainability of human resources (HR) as a strategic asset. The success of an organization is largely determined by the quality and stability of its employees, as optimal and sustainable individual performance is the

foundation for achieving organizational goals (Handoko & Soeling, 2020; Pakkawaru et al., 2020). Therefore, effective and sustainable HRM is a key prerequisite for the consistent realization of an organization's vision and mission.

However, in practice, many organizations face the problem of high turnover intention, which is the tendency of employees to voluntarily leave the organization. Turnover intention is seen as an early indicator of actual turnover, which can cause significant losses in terms of recruitment and training costs, as well as the loss of organizational knowledge (Sopiah & Sangadji, 2020). This phenomenon is common in the banking sector, which is known for its high work demands, strict target pressures, and complex regulations (Elfenso & Andani, 2022).

Turnover intention is influenced by various factors, both individual and work environment-related. Among these factors, work pressure and work stress are the determinants most often associated with an increase in employees' intention to leave the organization. Work pressure arises when job demands—in terms of workload, time, and responsibility—are perceived to exceed an individual's capacity. Continuous pressure has the potential to develop into work stress, which is a negative and prolonged psychological, physical, and emotional response (Rosyidta et al., 2023)

In the context of Islamic banking, employees are not only required to achieve performance targets and maintain service quality, but also to comply with Sharia principles and strict banking regulations. This condition makes the Islamic banking work environment a unique context that has the potential to increase employee pressure and work stress (Sari Dewi et al., 2023) Employees with high levels of work stress tend to experience a decline in health, motivation, productivity, and loyalty to the organization (Arshadi & Damiri, 2013).

Theoretically, the relationship between work pressure, work stress, and turnover intention can be explained through the Job Demands–Resources (JD-R) Theory (Demerouti et al., 2001) This theory asserts that high job demands—such as excessive workload and time pressure—will drain employees' physical and psychological energy, thereby triggering work stress and ultimately increasing turnover intention. Conversely, the existence of job resources serves as a buffer that can reduce the negative impact of these job demands.

Within the JD-R framework, Perceived Organizational Support (POS) can be positioned as a crucial form of job resource. POS reflects the extent to which employees believe that the organization values their contributions and cares about their well-being (Syahputra et al., 2022). Positive perceived organizational support can provide psychological security, increase emotional attachment, and strengthen employee resilience in the face of work pressure and stress.

In addition, the role of POS can also be explained through Social Exchange Theory (SET) proposed by (Blau, 1964). This theory emphasizes that the relationship between employees and organizations is reciprocal. When employees feel that they receive support, fairness, and attention from the organization, they will respond with positive attitudes, such as loyalty and the desire to stay. Conversely, an imbalance between work demands and organizational support can trigger perceptions of unfairness that increase the intention to leave the organization. Thus, POS not only functions as a resource in JD-R but also as a social exchange mechanism in SET.

However, previous studies have shown inconsistent findings regarding the influence of work pressure and work stress on turnover intention. Some studies found that work pressure and stress significantly influence increased turnover intention, while other studies show a weak or insignificant influence, especially when contextual factors and organizational support are taken into account. Furthermore, empirical studies that specifically place POS as a moderating variable in the context of Islamic banking are still limited. Most previous studies were conducted in the conventional banking sector or non-financial industries, thus not fully capturing the unique characteristics of an Islamic values-based work environment.

Furthermore, although JD-R and SET are often used separately, the integration of these two theories in explaining the moderating role of POS on the relationship between work pressure, work stress, and turnover intention is still rarely done. In fact, this integration is important to provide a more comprehensive understanding of how organizational resources work psychologically and socially in suppressing employee turnover intention (Nurdianto & Pratama, 2021).

Based on this gap, this study was conducted on employees of BSN Malang Branch Office. As a Sharia banking institution, BSN is expected to be able to create a professional and humanistic work environment, in line with Islamic values that emphasize justice and welfare. However, the reality of high work demands and pressure to meet targets has the potential to affect the psychological condition and sustainability of employees.

Therefore, this study aims to analyze the effect of work pressure and work stress on turnover intention, as well as to examine the role of POS as a moderating variable in this relationship. It is hoped that the results of this study will not only contribute theoretically to the development of HRM studies through the integration of JD-R and SET, but also provide practical implications for organizations in designing effective HR management strategies to reduce employee turnover intention.

RESEARCH METHOD

This study uses a quantitative approach with explanatory research, which aims to explain the causal relationship between work pressure and work stress variables on turnover intention, with POS (POS) as a moderator variable (Sari Dewi et al., 2023). The research population consisted of all 130 employees of BSN Malang Branch Office. The sampling technique used was census sampling, in which all members of the population were respondents because the population size was relatively small and could be reached in its entirety. All questionnaires were returned and could be processed, so the response rate for this study reached 100%.

The research data is primary data collected through a closed questionnaire with a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). The research instrument was adapted from a scale that had been used and validated in previous studies to maintain content validity. Work pressure was measured through indicators representing workload and time pressure, work stress was measured based on indicators proposed by Heppi et al. (2024), turnover intention was measured based on employees' intention to leave the organization voluntarily, while POS was

measured using a scale developed by Syahputra et al. (2022), All items were contextually adapted to the Islamic banking environment without changing their original conceptual meaning.

Data collection was conducted by distributing questionnaires directly to respondents during the predetermined research period. Before filling out the questionnaire, respondents were given an explanation of the research objectives, data confidentiality guarantees, and a statement that participation was voluntary and anonymous. This study adhered to research ethics principles by not disclosing the personal identities of respondents.

Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4 software, which included outer model testing, inner model testing, hypothesis testing, and moderation testing. The sample size met the adequacy requirements for PLS-SEM analysis based on the 10-times rule, which is a minimum of ten times the number of structural paths leading to one latent construct in the research model. PLS-SEM was chosen because the research model is predictive, involves moderating variables, and does not require strict data normality assumptions, making it more suitable than covariance-based SEM (CB-SEM).

Given that all data were obtained through self-reporting, this study tested for Common Method Bias (CMB) using a full collinearity test by examining the Variance Inflation Factor (VIF) value. A VIF value below the 3.3 threshold indicates that the research data are free from common method bias.

RESULTS AND DISCUSSION

Results

Outer Model Analysis

Convergen Validity

Convergent validity in this study was evaluated based on outer loading and Average Variance Extracted (AVE) values. Referring to (Solimun et al., 2017). indicators were declared valid if they had a loading factor value ≥ 0.50 , while the AVE value had to exceed 0.50.

Table 1. *Outer Loading Results*

Item	Work Pressure	Work Stress	Turnover Intention	POS	Description
X1.1	0,794				Valid
X1.2	0,820				Valid
X1.3	0,623				Valid
X1.4	0,830				Valid
X1.5	0,657				Valid
X1.6	0,700				Valid
X1.7	0,720				Valid
X1.8	0,775				Valid
X1.9	0,776				Valid
X1.10	0,753				Valid
X2.1		0,842			Valid

X2.2	0,877		Valid	
X2.3	0,821		Valid	
X2.4	0,845		Valid	
X2.5	0,840		Valid	
X2.6	0,834		Valid	
X2.7	0,837		Valid	
X2.8	0,833		Valid	
X2.9	0,804		Valid	
X2.10	0,867		Valid	
Y.1		0,791	Valid	
Y.2		0,766	Valid	
Y.3		0,773	Valid	
Y.4		0,726	Valid	
Y.5		0,795	Valid	
Y.6		0,810	Valid	
Y.7		0,694	Valid	
Y.8		0,743	Valid	
Y.9		0,711	Valid	
Y.10		0,756	Valid	
Z.1			0,737	Valid
Z.2			0,758	Valid
Z.3			0,689	Valid
Z.4			0,765	Valid
Z.5			0,738	Valid
Z.6			0,794	Valid
Z.7			0,785	Valid
Z.8			0,756	Valid

Source : Smart PLS Data Analysis, 2026

Based on the analysis results (Table 1), all indicators in the variables of Work Pressure, Work Stress, Turnover Intention, and POS (POS) have factor loading values in the range of 0.623–0.877, thus meeting the convergent validity criteria. There are no indicators that need to be eliminated because all of them are above the recommended minimum limit.

Furthermore, the evaluation of convergent validity is reinforced by the AVE values (Table 2). All variables produced AVE values above 0.50, namely Work Pressure (0.559), Work Stress (0.706), Turnover Intention (0.574), and POS (0.568). These results indicate that each construct is able to explain more than 50% of the variance in its indicators, thus convergent validity is deemed to be fulfilled.

Table 2. *Average Variance Extracted (AVE) Values*

Variable	AVE	Description
Work Pressure (X1)	0,559	Valid
Work Stress (X2)	0,706	Valid

<i>Turnover Intention (Y)</i>	0,574	Valid
<i>POS (Z)</i>	0,568	Valid

Source : Smart PLS Data Analysis, 2026

Discriminant Validity

Discriminant validity in this study was evaluated using two approaches, namely cross loading and Heterotrait–Monotrait Ratio (HTMT). Although cross loading was presented as supporting information, the main assessment of discriminant validity in this study referred to the HTMT value, which was assessed more strictly and recommended in the latest PLS-SEM literature (Hair et al., 2022).

Table 3. *Cross Loading Values*

Item	Work Pressure (X1)	Work Stress (X2)	Turnover Intention (Y)	POS (Z)
X1.1	0.794	0.698	0.735	0.697
X1.2	0.623	0.512	0.470	0.445
X1.3	0.830	0.765	0.698	0.707
X1.4	0.657	0.549	0.567	0.553
X1.5	0.700	0.590	0.570	0.562
X1.6	0.720	0.622	0.636	0.652
X1.7	0.775	0.759	0.719	0.737
X1.8	0.776	0.736	0.652	0.643
X1.9	0.753	0.653	0.663	0.655
X1.10	0.820	0.791	0.663	0.662
X2.1	0.862	0.842	0.804	0.770
X2.2	0.383	0.821	0.731	0.735
X2.3	0.760	0.845	0.695	0.689
X2.4	0.746	0.840	0.733	0.710
X2.5	0.732	0.834	0.721	0.704
X2.6	0.736	0.837	0.732	0.719
X2.7	0.722	0.833	0.724	0.708
X2.8	0.681	0.804	0.653	0.669
X2.9	0.710	0.867	0.707	0.712
X2.10	0.760	0.877	0.725	0.718
Y.1	0.681	0.703	0.791	0.711
Y.2	0.710	0.723	0.773	0.715
Y.3	0.594	0.583	0.726	0.661
Y.4	0.729	0.702	0.795	0.717
Y.5	0.679	0.658	0.810	0.689
Y.6	0.564	0.562	0.694	0.628
Y.7	0.641	0.676	0.743	0.708

Y.8	0.590	0.595	0.711	0.656
Y.9	0.645	0.657	0.756	0.664
Y.10	0.664	0.650	0.766	0.674
Z.1	0.668	0.623	0.651	0.737
Z.2	0.688	0.714	0.703	0.758
Z.3	0.548	0.544	0.653	0.689
Z.4	0.647	0.647	0.669	0.765
Z.5	0.644	0.642	0.677	0.738
Z.6	0.639	0.646	0.717	0.794
Z.7	0.663	0.644	0.676	0.785
Z.8	0.642	0.659	0.686	0.756

Source : Smart PLS Data Analysis, 2026

Based on the cross loading values (Table 3), most indicators show higher loadings on the construct being measured than on other constructs. Although there are several indicators that have relatively close cross loading values between constructs, this condition is still tolerable considering that the constructs studied are psychological and behavioral constructs that are conceptually interrelated. Therefore, the evaluation of discriminant validity does not only depend on cross loading, but is reinforced through HTMT testing.

Table 4. HTMT

Heterotrait-monotrait ratio (HTMT) - List	Heterotrait-monotrait ratio (HTMT)
Work Stress<-> POS	0,921
Work Pressure <-> POS	0,940
Work Pressure <-> Work Stress	0,959
Turnover Intention <-> POS	0,998
Turnover Intention <-> Work Stress	0,918
Turnover Intention <-> Work Pressure	0,934

Source : Smart PLS Data Analysis, 2026

Although several HTMT values exceed the conservative threshold, HTMT should be interpreted as a diagnostic guideline rather than an absolute criterion. In the context of PLS-SEM, discriminant validity assessment emphasizes predictive accuracy and theoretical coherence rather than strict construct separation. Therefore, higher HTMT values can be considered acceptable when supported by strong theoretical justification and cross-loading evidence

The results of the analysis show that several construct pairs have HTMT values above the conservative limit of 0.85, with some even exceeding 0.90. The highest values were found in the relationship between Perceived Organizational Support (POS) and Turnover Intention (0.998), as well as between Work Pressure and Work Stress (0.959).

Statistically, these values indicate conceptual proximity between constructs. However, this condition can be explained theoretically because the variables in this study are within an interrelated conceptual framework, particularly in the perspective of Job Demands–Resources (JD-R) Theory developed by Evangelia Demerouti and Arnold B. Bakker. In this theory, job demands such as work pressure are closely related to work stress, and ultimately can affect turnover intention.

Thus, the high HTMT value in this study reflects the conceptual relationship between constructs rather than indicating a measurement problem. In addition, the constructs were retained because:

1. Each has a different conceptual definition.
2. The indicators were compiled based on different instruments.
3. The cross-loading results show that each indicator has the highest loading on its respective construct.

Based on these considerations, discriminant validity in this study was evaluated not only based on HTMT values alone, but also through theoretical justification and evaluation of the measurement model as a whole.

Reliability Test

To measure construct reliability in more detail. This test indicates a high level of reliability as shown by high test scores and uses Cronbach's alpha and composite reliability measurements. A variable is considered reliable if Cronbach's Alpha ≥ 0.60 and Composite Reliability ≥ 0.70 (Hair et al., 2022).

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Work Pressure	0,911	0,926	Reliable
Work Stress	0,954	0,960	Reliable
Turnover Intention	0,917	0,931	Reliable
POS	0,891	0,913	Reliable

Source : Smart PLS Data Analysis, 2026

In Table 5, each research variable has a composite reliability score exceeding 0.7. Work Pressure shows a value of 0.926, Work Stress 0.960, Turnover Intention 0.931, and POS 0.913. This aspect confirms that if each variable meets the composite reliability criteria, then it can be stated that all variables produce a high level of reliability. In addition, the reliability test is also supported by the use of Cronbach's Alpha. A construct is considered reliable when Cronbach's Alpha exceeds 0.60. The Cronbach's Alpha scores in this study can be seen in the following table. According to Table 3, all variables indicate scores exceeding 0.6, indicating that the entire construct has met the reliability standard (Hair et al., 2022).

Inner Model Analysis

R-Square

Table 6. R² (R-Square) and Adjusted R-Square

Variable	R ² (R-Square)	Adjusted R-Square
Turnover Intention	0,867	0,861

Source : Smart PLS Data Analysis, 2026

The inner model was evaluated by reviewing the R-Square (R²) and Adjusted R-Square values. Based on the analysis results (Table 6), the Turnover Intention variable had an R² value of

0.867 and an Adjusted R-Square of 0.861, which is classified as “high.” These values indicate that the combination of the variables Work Pressure, Work Stress, and the moderating interaction of POS (POS) can explain 86.7% of the variation in Turnover Intention. Further research is recommended to test the model in different organizational contexts or sectors to reduce the potential for conceptual proximity between constructs.

Multicollinearity Test (VIF)

Table 7. Variance Inflation Factor (VIF) Value

Structural Path	VIF
Work Pressure → Turnover Intention	1,82
Work Stress → Turnover Intention	2,41
POS × Work Pressure → Turnover Intention	2,76
POS × Work Stress → Turnover Intention	2,19

Source : Smart PLS Data Analysis, 2026

Although the R^2 value is very high in the context of organizational behavior research, especially with a relatively limited number of predictors and the presence of interaction constructs, this does not automatically indicate overfitting in the PLS-SEM approach. To ensure that the R^2 value is not affected by multicollinearity or construct redundancy, this study evaluated the Variance Inflation Factor (VIF). The test results show that all VIF values are below the critical limit of 3.3, so it can be concluded that there is no significant multicollinearity between latent constructs.

In addition, the use of an explanatory research design with psychological variables that are theoretically interrelated—namely work pressure, work stress, and perceived organizational support—conceptually allows for a high level of explanation of Turnover Intention. Thus, the R^2 value obtained is still within methodological limits and is academically acceptable in the context of PLS-SEM analysis.

F-Square

Table 8. F-Square

Variable	F-Square
Work Pressure → Turnover Intention	0,001
Work Stress → Turnover Intention	0,158
POS × Work Pressure → Turnover Intention	0,051
POS × Work Stress → Turnover Intention	0,093

Source : Smart PLS Data Analysis, 2026

According to the findings of the analysis in Table 8, the f-Square scores vary. In the Work Pressure variable on Turnover Intention, the f-square value is 0.001, which is below the small effect size threshold (0.02). This value indicates that although Work Pressure may be statistically significant in the structural model, its practical contribution in explaining the variation in Turnover Intention is relatively very weak when standing alone.

The Work Stress variable on Turnover Intention has an f-square value of 0.158, which is in the moderate category. This indicates that Work Stress makes a significant contribution in explaining the variation in Turnover Intention and is one of the main predictors in the model.

In the moderation variable, the POS × Work Pressure interaction has a value of 0.051, which is in the small category. This indicates that POS is able to moderate the relationship between Work Pressure and Turnover Intention, but with a relatively low level of influence.

Furthermore, the POS × Work Stress interaction has a value of 0.093, which is also in the small category, but is greater than the previous interaction. This finding shows that the moderating function of POS is more apparent in the relationship between Work Stress and Turnover Intention, although its influence is still relatively small in practical terms.

Hypothesis Test

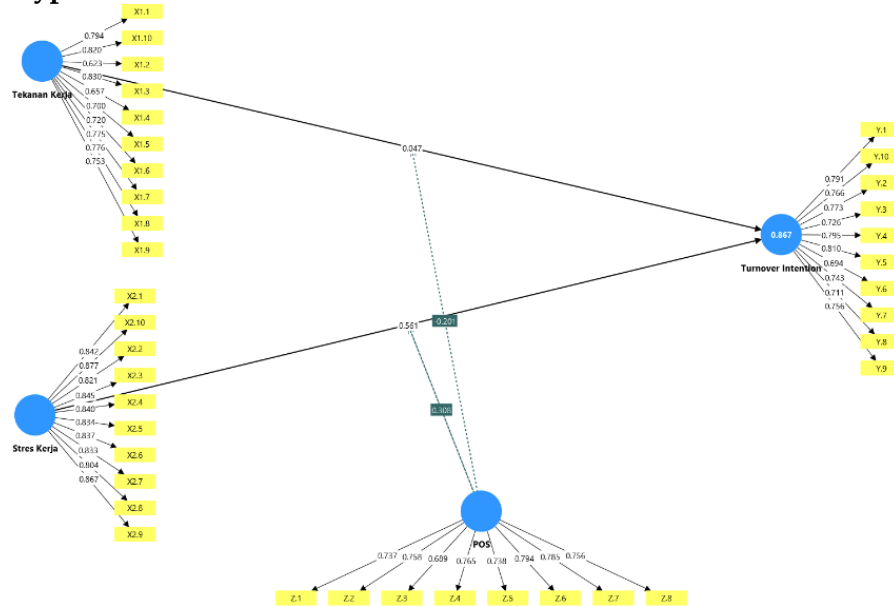


Figure 1. Hypothesis Test

Source : Smart PLS Data Analysis, 2026

In this study, hypothesis testing was conducted by referring to the path coefficient table to assess the correlation between variables. Path coefficient testing was performed using the bootstrapping procedure, which produced t-statistics and p-values along with the original sample values. A p-value < 0.05 indicates a direct impact between variables, while a p-value > 0.05 indicates the opposite. This study used a t-statistic significance criterion of 1.96 at a 95% confidence level. If the t-statistic exceeded this number, the relationship was declared significant. The hypothesis testing process was carried out using SmartPLS version 4.0 based on the path coefficient scores generated.

Table 9. Path Coefficient

Variable	T-Statistic	P-Value	Description
Work Pressure -> Turnover Intention	0,477	0,634	Tidak Signifikan
Work Stress -> Turnover Intention	4,675	0,000	Signifikan

Source: Smart PLS Data Analysis, 2026

Based on the test results, the t-statistic value for the effect of Work Pressure on Turnover Intention was 0.477 with a p-value of 0.634. Thus, it can be stated that Work Pressure does not have a significant effect on Turnover Intention. This means that the level of work pressure experienced by employees does not directly affect their desire to leave their jobs. Therefore, the hypothesis that Work Pressure affects Turnover Intention is rejected. Meanwhile, the test results for Work Stress on Turnover Intention indicate a t-statistic score of 4.675 with a p-value of 0.000. This means that Work Stress has a significant effect on Turnover Intention. In other words, the greater the stress felt by employees, the higher the likelihood that they will want to leave their jobs. This means that the hypothesis concluding that Work Stress has an impact on Turnover Intention is accepted.

Moderation Test

The impact of moderating variables determines the strength or weakness of the correlation between independent and dependent variables. In this study, the POS variable acts as a moderating variable. This analysis aims to understand whether POS can strengthen or weaken the influence of Work Pressure and Work Stress on Turnover Intention.

Table 10. Moderation Test

Variable	T-Statistic	P Values	Description
<i>POS x Work Pressure -> Turnover Intention</i>	2,768	0,006	Significant
<i>POS x Work Stress -> Turnover Intention</i>	3,722	0,000	Significant

Source : Smart PLS Data Analysis, 2026

Based on the test results, the POS variable interacting with Work Pressure on Turnover Intention shows a t-statistic score of 2.768 and a p-value of 0.006. This t-statistic score exceeds 1.96, and the p-value is less than 0.05, so it can be concluded that the effect is significant. This means that the organizational support felt by employees can weaken the correlation between work pressure and turnover intention. In other words, when employees feel supported by the organization, the negative impact of work pressure on their desire to leave can be reduced. Furthermore, testing the interaction between POS and Work Stress on Turnover Intention produced a t-statistic score of 3.722 with a p-value of 0.000. This indicates that the effect is significant. This aspect means that proper organizational support can reduce the effect of work stress on employees' desire to leave their jobs. With organizational support, employees tend to be better able to manage stress and have a higher commitment to staying.

Discussion

The Effect of Work Pressure on Turnover Intention

The test results show that work pressure does not have a significant effect on turnover intention among employees of BSN KC Malang. This finding indicates that work pressure stemming from performance targets, workload, and responsibility demands does not automatically translate into a desire to leave the organization. Theoretically, this can be explained

through the perspective of work adaptation, in which individuals are able to interpret work pressure as a challenge (challenge stressor), rather than an obstacle (hindrance stressor), as long as the pressure remains within manageable limits.

In the context of Islamic banking, work pressure also has the potential to be interpreted differently. Religious values, job stability, and the internalization of moral responsibility and trustworthiness can form psychological mechanisms that suppress the intention to leave, even though job demands are relatively high. Thus, work pressure does not directly trigger turnover intention but is first processed through a framework of values, work meaning, and perceptions of organizational stability.

These findings are in line with research (Nurdianto & Pratama, 2021), which found that work pressure does not always lead to turnover intention, especially when employees have adequate personal and contextual resources. These results also enrich the literature by showing that the impact of work pressure is contextual, not universal.

The Effect of Work Stress on Turnover Intention

Unlike work pressure, work stress has been shown to have a significant effect on turnover intention. These findings indicate that when work pressure has developed into sustained psychological pressure—such as emotional exhaustion, mental strain, and an imbalance between demands and individual capacity—the desire to leave the organization increases significantly.

Theoretically, this finding is consistent with the Job Demands–Resources (JD-R) framework, which explains that stress arises when job demands exceed available resources. Work stress functions as a key psychological mechanism that bridges job demands and behavioral decisions, including the intention to leave. In this condition, turnover intention becomes a coping strategy to avoid exhaustion and restore psychological balance.

These findings reinforce the results of previous studies (Bawawa et al., 2021; Marcella & Ie, 2022; Sopiah & Sangadji, 2020; Xue et al., 2022; Zafriarni & Fitri, 2025) that consistently place work stress as a major predictor of turnover intention. Thus, work stress can be viewed as a direct trigger for turnover intention compared to more situational work pressures.

The Moderating Effect of POS Between Work Pressure on Turnover Intention

The results of the moderation analysis show that POS (POS) acts as a pure moderator in the relationship between work pressure and turnover intention. This is indicated by the insignificant direct effect of work pressure on turnover intention, but the interaction between work pressure and POS proved to be significant.

Conceptually, these findings indicate that work pressure has the potential to affect turnover intention when employees assess organizational support at a certain level. High organizational support through attention, fairness, and appreciation for employee contributions can change the meaning of work pressure from a burden to a challenge that can be overcome. Conversely, when organizational support is low, work pressure is more easily perceived as a threat (Nurdianto & Pratama, 2021).

Although the moderation effect size is relatively small, these findings still have important theoretical significance. In organizational behavior research, moderation effects are often subtle yet strategic, as they indicate the boundary conditions of a causal relationship. These findings align with research by (Indriani & Novriadi, 2025) and (Afsar & Badir, 2017) which emphasize the role of POS in mitigating the negative impact of work demands on turnover intention.

The Moderating Effect of POS Between Work Stress on Turnover Intention

The test results show that POS acts as a quasi-moderator in the relationship between work stress and turnover intention. This means that POS not only functions as an interaction variable, but also has a direct influence on turnover intention.

These findings indicate that organizational support has a dual protective function. First, it directly reduces turnover intention by increasing employees' sense of appreciation and commitment. Second, it indirectly weakens the impact of work stress by providing psychological and emotional resources that help employees manage work pressure more adaptively.

Although the moderation effect size is relatively small, this finding remains practically relevant. The small moderation effect indicates that POS is not the only solution, but serves as an important buffer that slows the escalation of work stress into turnover intention. This finding supports (Indriani & Novriadi, 2025) which emphasizes that POS plays a crucial role in demanding work contexts.

Theoretical and Managerial Implications

Theoretically, this study confirms that work pressure and work stress are conceptually and empirically distinct constructs, with non-identical behavioral consequences. Furthermore, these findings expand the moderation literature by showing that POS can act as both a pure and a quasi moderator, depending on the type of work demands faced by employees.

Managerially, the results of this study suggest that organizations should not only manage workloads, but also prevent the escalation of pressure into psychological stress. Strengthening organizational support through fair communication, attention to employee welfare, and recognition of work contributions are key strategies for reducing turnover intention, especially in the context of Islamic banking, which emphasizes the values of stability and trustworthiness.

CONCLUSION

Based on the results of the analysis using SmartPLS 4, this study concludes that work pressure does not have a significant effect on turnover intention among employees of BSN Malang Branch Office. Conversely, work stress has been proven to have a positive and significant effect on turnover intention. These findings indicate that job demands do not automatically encourage turnover intention, but when these demands develop into continuous psychological pressure, employees' tendency to leave the organization increases.

This study also proves that POS (POS) plays a significant role as a moderating variable. POS functions as a pure moderator in the relationship between work pressure and turnover intention, as well as a quasi-moderator in the relationship between work stress and turnover

intention. This confirms that organizational support not only directly suppresses turnover intention, but also weakens the negative impact of work stress on turnover intention.

Theoretically, these findings strengthen the Job Demands–Resources (JD-R) framework by showing that job demands only have a significant impact on turnover intention when they have developed into work stress. Furthermore, this study extends Social Exchange Theory by confirming that perceptions of organizational support form a psychological reciprocity mechanism; when employees feel valued and supported, they tend to maintain their commitment to the organization even when faced with work pressure. In the context of Islamic banking, the values of stability, moral responsibility, and organizational support become contextual factors that reinforce this mechanism.

Managerially, the results of this study indicate that human resource management needs to focus on preventing the escalation of work pressure into psychological stress by strengthening the organizational support system. Strategies such as improving internal communication, providing work appreciation, monitoring workloads periodically, and providing stress management programs are important steps to reduce turnover intention in a sustainable manner. Thus, this study provides empirical and conceptual contributions in explaining the dynamics of work pressure, work stress, and organizational support on turnover intention, particularly in the context of Islamic banking organizations.

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