

Analysis of intention to quit with work stress as an intervening variable in generation Z

Egita Ilma Zuwita *, Akhmad Fauzi and Muhamdijir Anwar

Magister Management, Faculty of Economics and Business, University of Pembangunan Nasional Veteran Jawa Timur, Indonesia.

World Journal of Advanced Research and Reviews, 2025, 28(02), 1363-1370

Publication history: Received 06 October 2025; revised on 15 November 2025; accepted on 17 November 2025

Article DOI: <https://doi.org/10.30574/wjarr.2025.28.2.3866>

Abstract

The high intention to quit among Generation Z workers in Surabaya has led many companies to experience a significant increase in turnover rates. This phenomenon underscores the importance of understanding the factors that drive Generation Z's intention to leave their jobs. Therefore, this study aims to analyze the effects of job insecurity and work environment conditions on the intention to quit, considering work stress as an intervening variable that mediates these relationships. This study employs a quantitative approach using purposive sampling. The population consists of Generation Z who have at least 1 year of work experience in the same company. The sample includes 100 respondents, analyzed using Structural Equation Modeling (SEM) assisted by Partial Least Squares (PLS). The results show that job insecurity and work environment have a significant positive effect on work stress. Furthermore, these three variables also positively influence the intention to quit both directly and indirectly. These findings confirm that perceptions of job insecurity and poor work environment increase work stress, which in turn drives the intention to quit employment.

Keywords: Job Insecurity; Work Environment; Work Stress; Intention to Quit; Generation Z

1. Introduction

The phenomenon of employee turnover, especially among Generation Z, has become a significant concern for organizations worldwide. Generation Z, defined as individuals born between 1997 and 2012, represents an emerging and dominant segment of the workforce, distinguished by unique expectations and work-related values such as flexibility, creativity, and a strong emphasis on social responsibility (Deloitte, 2019). Their relatively high turnover intention has led to increasing employee churn, posing challenges to organizational stability and productivity (BPS, 2024).

Previous research reveals that turnover intention is influenced by a myriad of factors, including job insecurity, work environment, and job-related stressors. Job insecurity, characterized by fears of job loss or career stagnation, contributes to psychological distress that can motivate employees to consider quitting (Amin, 2022). The work environment also plays a critical role, with negative workplace factors such as interpersonal conflicts, inadequate support, and high-pressure aggravating employee dissatisfaction and turnover risks (Agustina et al., 2022).

Among these factors, work stress is particularly salient as both a direct predictor of turnover intention and an intervening variable mediating the relationship between job insecurity and workplace conditions on the desire to leave. Work stress arises from excessive workload, ambiguous roles, and lack of adequate recognition, which collectively deteriorate employee well-being and commitment (Irawanto et al., 2021). The inclusion of work stress as a mediating

* Corresponding author: Egita Ilma Zuwita

variable provides a nuanced understanding of how external factors translate into turnover intention through psychological strain.

Quantitative studies utilizing Structural Equation Modeling (SEM) have demonstrated significant positive relationships between job insecurity, poor work environment, work stress, and turnover intention among Generation Z employees. These findings align with Theory of Planned Behavior, which conceptualizes intention as a key determinant of actual behavior influenced by attitudes shaped by perceptions of job stability and workplace conditions (Ajzen and Fishbein, 2010).

Despite growing attention, there remains a gap in understanding the unique experiences of Generation Z alumni in specific regional contexts, such as Surabaya, Indonesia, where this cohort forms a substantial portion of the labor market. Research focusing on this demographic can provide valuable insights for human resource practices aimed at retention and well-being enhancement among young workers, thereby reducing disruptive turnover patterns. This study addresses this gap by analyzing the effects of job insecurity and work environment on the intention to quit, with work stress as an intervening variable, among Generation Z graduates from UPN "Veteran" Jawa Timur. Employing SEM and purposive sampling, the research aims to contribute theoretically and practically to the management of Generation Z workforce challenges in Indonesia.

2. Material and methods

2.1. Literature and Hypotheses

2.1.1. Theory of Planned Behavior

The Theory of Planned Behavior assumes that behavior is determined by a person's desire to do it or not, where that desire is also influenced by subjective attitudes and norms. This theory is known as TPB and was developed by Icek Ajzen (1985) as an extension of the Theory of Reasoned Action (TRA) previously formulated by Ajzen and Fishbein (1980). The Theory of Planned Behavior explains that attitudes toward behavior are an important factor in predicting behavior, although it is also necessary to consider an individual's subjective norms and perceived behavioral control. With the intention to behave in relation to investment, an individual will strive to improve their financial literacy, risk perception, and tax literacy in order to make appropriate investment decisions.

2.1.2. Job Insecurity

According to Amin (2022), job insecurity refers to a situation that continuously threatens employees with various insecurities in the workplace at their company. Another definition by Sahara (2021) states that job insecurity is a condition where workers feel threatened and powerless to do anything about their situation. Job insecurity is not only caused by threats of job loss but also by a loss of confidence in performing work tasks.

- H1: Job insecurity has a positive effect on work stress

2.1.3. Work Environment

The definition of workplace environment according to Khairani (2013) is everything surrounding employees that influences them in carrying out and completing the tasks assigned within a certain area. According to Sunyoto (2015), the workplace environment is an important component for employees in performing work activities. By paying attention to a good workplace environment or creating working conditions that can provide motivation to work, it will positively influence employee performance at work.

- H2: Work environment has a positive effect on work stress

2.1.4. Intention to Quit

Intention refers to the desire or willingness that arises in an individual to perform a certain action. Meanwhile, quitting refers to the voluntary resignation of an employee from their workplace. Therefore, it can be concluded that intention to quit is the employee's willingness to leave their job voluntarily of their own accord. Intention to quit means the employee's intention to stop working in an organization (Böckerman and Ilmakunnas, 2012). The employee's desire to quit can be defined as a withdrawal behavior consisting of several components that simultaneously arise within the individual, including the intention to leave, the desire to seek another job, evaluating the possibility of finding a suitable job elsewhere, and the willingness to leave the organization (Kundu and Gahlawat, 2015).

- H3: Job insecurity has a positive effect on intention to quit
- H4: Work environment has a positive effect on intention to quit

2.1.5. Work Stress

Work stress is defined as the feeling of pressure or being overwhelmed experienced by employees in facing their job responsibilities. Symptoms of work stress include emotional instability, restlessness, social withdrawal, difficulty sleeping, excessive smoking, inability to relax, anxiety, tension, nervousness, increased blood pressure, and digestive disorders. According to Irawan et al. (2021), in the current conditions, work stress can lead to role ambiguity, excessive workload, role conflicts, and time pressure while working from home, thereby reducing job satisfaction. It is considered a work attitude because it reflects how individuals feel (positively or negatively) about their workplace (Anwar, 2019).

- H5: Work stress has a positive effect on intention to quit
- H6: Work stress mediates the influence of job insecurity on intention to quit
- H7: Work stress mediates the influence of work environment on intention to quit

3. Methodology

The research method used in this thesis is a quantitative approach with an associative causal design aimed at analyzing the influence of job insecurity and work environment on the intention to quit, with work stress as an intervening variable. The population of the study consists of Generation Z alumni from UPN "Veteran" East Java who reside in Surabaya. The sampling technique was conducted using purposive sampling with a total sample size of 100 respondents. The criteria established for this study are as follows

- Aged between 18 and 28 years old
- Residing and working in Surabaya
- Having a minimum of 1 year of work experience in the same company

The independent variables include job insecurity and work environment. The dependent variable is intention to quit, with work stress as an intervening variable. The questionnaire was distributed via Google Forms and contained 15 questions. Data analysis was conducted using Smart 4.0.

Table 1 Variable Indicators

Variables	Indicators	Sources
Job Insecurity (X1)	Difficulty in work adjustment High possibility of demotion Threat of dismissal and job loss Threat to career advancement opportunities Powerlessness against dismissal and transfer policies	Iskandar and Yuhan Syah, 2018
Work Environment (X2)	Interpersonal relationships among employees Relationships between subordinates and superiors	Wijaya, 2021
Work Stress (Z)	Workload Work pressure Inadequate working time and equipment Conflict between coworkers or supervisors Low compensation	Hasiba, 2016
Intention to Quit (Y)	Thoughts about quitting work Intention to leave the company Desire to seek other employment	Jaelani, 2021

Source: smart-PLS output (2025)

4. Results

4.1. Construct Validity and Reliability

Quality of construct measurement through reliability and validity tests. Construct reliability uses Cronbach's Alpha and Composite Reliability. Reliability test to ensure that the construct is free from measurement bias. Next, the instrument validity test uses the combined loading and cross loading methods, namely average variance extracted (AVE) for convergent validity and square root AVE for discriminant validity.

Table 2 Construct Validity and Reliability

	Cronbach's Alpha	Composite reliability (rhea)	Composite Reliability (hoc)
Job Insecurity (X1)	0.772	0.783	0.847
Work Environment (X2)	0.752	0.755	0.755
Intention to Quit (Y)	0.722	0.723	0.818
Work Stress (Z)	0.747	0.770	0.764

Source: smart-PLS output (2025)

As shown in Table 2, the Cronbach's alpha value of the four latent variables is higher than the threshold value of 0.70 (Hair et al., 2019). Likewise, the Composite Reliability Coefficient of the four latent variables is more than the threshold value of 0.70 (Hair et al., 2019). Thus, the four latent variables meet the reliability requirements, and the latent variables have good internal consistency, and the indicators are construct measures. For validity, use the AVE value. The results show that it has good validity because the estimated AVE value is higher than the specified standard normal value, namely 0.50.

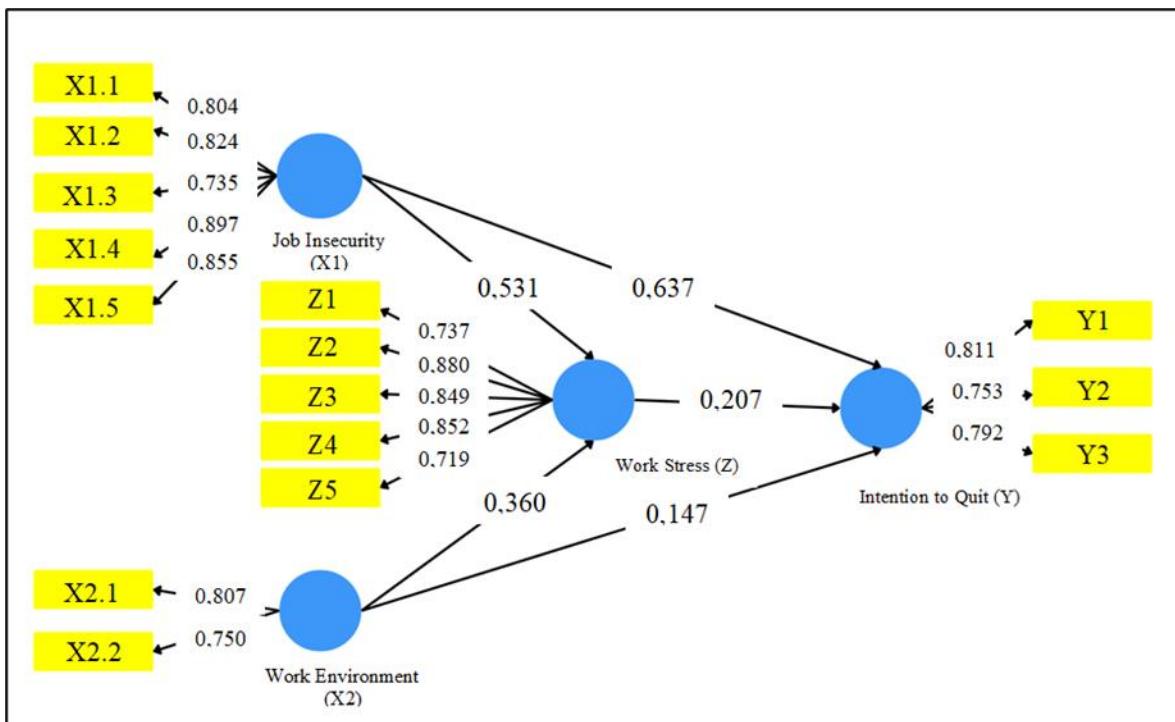
4.2. Smart PLS Results Analysis

Table 3 Outer Loading

Indicators	Job Insecurity (X1)	Work Environment (X2)	Intention to Quit (Y)	Work Stress (Z)
X1.1	0.804			
X1.2	0.824			
X1.3	0.735			
X1.4	0.897			
X1.5	0.855			
X2.1		0.807		
X2.2		0.750		
Y1			0.811	
Y2			0.753	
Y3			0.792	
Z1				0.737
Z2				0.880
Z3				0.849
Z4				0.852
Z5				0.719

Source: smart-PLS output (2025)

Table 3 illustrates that the factor loading of each indicator of the four latent variables is more than the threshold value of 0.5 (Ghazali, 2015). It can be concluded that all indicators in the four latent variables have good validity, and based on empirical results, this research model is free from potential measurement bias.

**Figure 1** Outer Model

The estimated loading factor results for each construct indicator show that all indicators have met the validity criteria and are suitable for use, with loading factor values above 0.7. Because they have an additional factor value of 0.70 or more, each indicator meets the validity criteria. Therefore, validity through external load has been tested, and the measurement model is considered suitable to proceed to the next testing stage. Overall, the research variables Job Insecurity, Work Environment, Work Stress and Intention to Quit have AVE square root values greater than their correlation values with other variables, thus fulfilling discriminant validity.

Table 4 R Square

	R Square	R Square Adjusted
Intention to Quit (Y)	0.774	0.767

Source: smart-PLS output (2025)

The model has the ability to explain the phenomenon of Intention to Quit by 77.40%, as indicated by the R^2 value of 0.774. This means that intention to quit are influenced by Job Insecurity, Work Environment and Work Stress by 77.40%, while the remaining 22.60% is influenced by variables other than job insecurity, work environment, and work stress. Thus, it can be concluded that the model in this study has relevant predictive value. The results of the combined reliability tests and Cronbach's alpha indicate that all constructs have acceptable reliability with values exceeding 0.7.

4.3. Hypothesis Results

Table 5 Hypothesis Results

Hypothesis		Original Sample (0)	P-Values	Information
H1	Job Insecurity (X1) -> Work Stress (Z)	0.531	0.000	Significant
H2	Work Environment (X2) -> Work Stress (Z)	0.360	0.000	Significant
H3	Job Insecurity (X1) -> Intention to Quit (Y)	0.637	0.000	Significant
H4	Work Environment (X2) -> Intention to Quit (Y)	0.147	0.020	Significant

H5	Work Stress (Z) -> Intention to Quit (Y)	0.207	0.008	Significant
H6	Job Insecurity (X1) -> Work Stress (Z) -> Intention to Quit (Y)	0.110	0.025	Significant
H7	Work Environment (X2) -> Work Stress (Z) -> Intention to Quit (Y)	0.074	0.038	Significant

Source: smart-PLS output (2025)

5. Discussion

This study found that job insecurity plays a role in increasing work stress levels among Generation Z. Uncertainty about job stability and career prospects causes anxiety, leading to psychological pressure, consistent with previous findings that job insecurity is a significant psychological stressor (Habib, 2025). This finding aligns with the Theory of Planned Behavior, where negative attitudes toward job insecurity influence individual feelings that trigger stress as a psychological response. This insecurity reduces perceived behavioral control, thereby increasing psychological pressure that affects the intention to quit. This condition underscores the importance of job stability for young employees to reduce stress that could potentially impair job performance.

An unfavorable work environment, such as tensions among colleagues and ineffective communication, has been proven to increase work stress. This finding supports studies indicating that the work environment is a key determinant of employee stress levels (Utami et al., 2020). The Theory of Planned Behavior explains that the perception of inability to control workplace environmental situations triggers psychological pressure that becomes a source of stress. Accordingly, companies need to create a harmonious work atmosphere to support employees' emotional well-being.

Job insecurity directly contributes to the intention to quit among Generation Z. When employees feel uncertain about their future and encounter obstacles in career development, a strong desire arises to seek more stable job opportunities. This is consistent with the Theory of Planned Behavior, which posits that attitudes toward behavior (in this case, the desire to quit) are based on beliefs about the negative consequences of job insecurity. The perception of low control over one's job reinforces the intention to seek better alternatives. This indicates the need for organizations to strengthen job security aspects to retain potential young human resources.

A poor work environment, characterized by conflicts among individuals and work pressure, increases employees' motivation to quit. The Theory of Planned Behavior explains that social pressure is an important aspect influencing individuals' decisions to stay or leave their jobs. This study is consistent with literature demonstrating that a non-supportive environment triggers dissatisfaction and ultimately increases the intention to quit (Fera and Wijono, 2025). Improving the work environment should be a primary focus in employee retention strategies.

Work stress acts as a critical mediator that strengthens the relationship between work factors and intention to quit. Work stress encourages employees' intention to quit, due to time pressure, the need for efficiency in handling multiple tasks simultaneously, and pressure to meet strict performance standards, which leads to thoughts and tendencies to seek lighter alternative jobs. Employees experiencing high stress levels tend to have a greater propensity to leave their jobs. This finding emphasizes the necessity of stress management interventions as part of efforts to maintain workforce retention.

Based on the analyses conducted, the test results show that the direct effects of job insecurity and work environment on the intention to quit are greater than the indirect effects through work stress. This reflects the real phenomenon among Generation Z in today's workforce, aligning with their characteristic prioritization of efficiency and quick response to dissatisfaction or insecurity in the workplace. Therefore, these findings confirm that work stress significantly mediates the influence of job insecurity and work environment on the intention to quit.

6. Conclusion

Based on the results of research and data analysis, this study confirms that job insecurity and a poor work environment significantly increase work stress, which in turn elevates the intention to quit among Generation Z employees, consistent with the Theory of Planned Behavior. The direct influence of job insecurity and work environment on Generation Z's intention to quit is greater than the indirect influence through work stress. Generation Z tends to make quick decisions to quit without necessarily experiencing severe stress beforehand. This decision-making pattern of Generation Z reflects a need for certainty, open communication, and a supportive work environment. These findings

highlight the critical role of psychological and social factors in shaping employees' behavioral intentions. For companies aiming to reduce turnover intention, it is imperative to foster a supportive and stable work environment, provide job security, and implement effective stress management strategies, thereby enhancing employee well-being and organizational commitment for sustainable workforce retention.

Compliance with ethical standards

Acknowledgments

The authors would like to thank the researchers and colleagues from Universitas Pembangunan Nasional Veteran Jawa Timur who have supported the researcher in completing this research article.

Disclosure of conflict of interest

The authors declare no conflict of interest in the article because there was no funding from any party withs that would interfere with the results of this research.

References

- [1] Agustina, H., Zakaria, W., M, D. Y., Hendra, H., and Muhammad, A. (2022). Work Environment and Life Balance on Work Passion and its Implications on Turnover Intention. *RJOAS*. 97–110. <https://doi.org/10.18551/rjoas.2022-06.12>
- [2] Amin and Pancasasti. (2022). Pengaruh Job Insecurity Terhadap Kinerja Karyawan Dengan Kepuasan Kerja Sebagai Variabel Intervening Pada PT. XYZ Banten. *Tecnomedia Journal*, Vol. 6 No. 2
- [3] Anwar, M. (2019). Pengaruh Konflik Peran, Stress Kerja dan Komitmen Organisasi Terhadap Kinerja Karyawan Bagian Produksi Di PT. Bumi Karya Sentosa Di Surabaya. <https://repository.unja.ac.id/47933/>
- [4] Ajzen, I. (1985). From Intentions to Actions: A Theory pf Planned Behavior. In J. Kuhl and J. Beckman (Eds.), *Action-Control: From Cognition to Behavior*. Heidelberg : Springer
- [5] Ajzen, I. and Fishbein. (2010). *Attitude, Personality, and Behavior*. aguOpen. University Press, USA.
- [6] Böckerman, Petri dan Ilmakunnas, Pekka. (2012). The Job Satisfaction-Productivity Nexus: A Study Using Matched Survey and Register Data. New York: Cornell University IRL School. Vol. 65, No. 2.
- [7] Deloitte. (2019). *Deloitte Indonesia Perspectives 2019*. Jakarta : Deloitte. (Book style)
- [8] Fera Sulistiyan, and Wijono, S. (2025). LINGKUNGAN KERJA (FISIK DAN SOSIAL) SEBAGAI PREDIKTOR TURNOVER INTENTION KARYAWAN PT X BOYOLALI. *Journal of Innovation Research and Knowledge*, 5(2), 1589–1602. <https://doi.org/10.53625/jirk.v5i2.10624>
- [9] Ghazali ,l., and Laten. H. (2015). Partial least square: Konsep, teknik dan aplikasi menggunakan program smart PLS 3.0 (2nd ed). Semarang: Universitas Diponegoro.
- [10] Habib, M.F., et al. (2025). Pengaruh Stres Kerja dan Job Insecurity terhadap Turnover Intention dengan Kepuasan Kerja sebagai Variabel Intervening". *Jurnal EDUCATIO*, 11(1), 21–31
- [11] Hair, J. F. et. al. (2019). Partial Least Squares Structural Equation Modeling Based Discrete Choice Modeling : An Illustration In Modeling Retailer Choice. *Business Research*. 12(1) : 115-142.
- [12] Hasibuan, Malayu. (2016). *Manajemen Sumber Daya Manusia*. Jakarta : Bumi Aksara.
- [13] Irawanto, D. W., Novianti, K. R., and Roz, K. (2021). Work From Home: Measuring Satisfaction Between Work-Life Balance And Work Stress During The Covid-19 Pandemic in Indonesia. *Economies*, 9(3), 1–13. <https://doi.org/10.3390/economies9030096>
- [14] Iskandar, and Yuhansyah. (2018). Pengaruh Motivasi and Ketidaknyamanan Kerja Terhadap Penilaian Kerja yang Berdampak pada Kepuasan Kerja. Surabaya : Media Sahabat Cendekia.
- [15] Jaelani and Ardan. (2021). *Manajemen Sumber Daya Manusia : Turnover Intention Dapat Mempengaruhi Kualitas Kinerja Perusahaan*. Banyumas: CV. Pena Persada.

- [16] Kundu, and Gahlawat. (2015). Socially Responsible HR Practices And Employees' Intention To Quit : The Mediating Role Of Job Satisfaction. *Human Resource Development International*, Volume 18, Number (4), Chptr. 387 – 406. <https://doi.org/10.1080/13678868.2015.1056500>
- [17] Khairani M. (2013). *Psikologi Belajar*. Yogyakarta: Aswara Pressindo.
- [18] Sahara. (2021). Pengaruh Disiplin Kerja dan Job Insecurity Terhadap Kinerja Pegawai Pahala Express Delivery. *Jurnal Value: Jurnal Manajemen dan Akuntansi*, Vol.16 No.2, 419-426. <https://Journal.umc.ac.id/index.php/VL>
- [19] Sunyoto, Danang, (2015). *Manajemen dan Pengembangan Sumber Daya Manusia*. Cetakan Pertama, Jakarta : CAPS.
- [20] Utami, et. al. (2020). Analisis Kinerja Pegawai Terdampak Lingkungan Kerja Non Fisik Dan Beban Kerja Melalui Stres Kerja. *JBE : Jurnal Bingkai Ekonomi*. Vol. 5 No. 2. <https://doi.org/10.54066/jbe.v5i2.82>
- [21] Wijaya, C. Ojak Manurung. (2021). *Produktivitas Kerja*. Jakarta : Kencana.