

Unpacking the Relationship Between Work Overload, Job Satisfaction, and Turnover Intention: The Mediating Role of Job Stress

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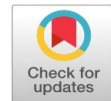
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Abstract: This study aimed to investigate the mediating role of job stress in the relationship between work overload, job satisfaction, and turnover intention. A survey was conducted among 300 employees from banking industry of Pakistan, who completed a adopted questionnaire measuring their levels of work overload, job stress, job satisfaction, and turnover intention. The researchers used structural equation modeling through PLS SEM to test the hypothesis of the study. The results of the study showed that work overload was negatively related to job satisfaction and positively related to job stress and turnover intention. Additionally, job stress was found to partially mediate the relationship between work overload and job satisfaction, as well as fully mediate the relationship between work overload and turnover intention. Furthermore, job satisfaction was found to have a negative relationship with turnover intention, suggesting that it may serve as a protective factor against turnover. The findings of this study have important implications for organizations seeking to reduce turnover rates and increase employee job satisfaction. Specifically, the study highlights the importance of managing workloads to reduce job stress, which in turn can improve job satisfaction and reduce turnover intention. This can be achieved through a variety of interventions, such as workload management strategies, employee training and development, and supportive leadership practices. This study contributes to the growing body of research on job stress, job satisfaction, and turnover intention, by highlighting the mediating role of job stress in these relationships and emphasizing the importance of managing workloads to improve employee outcomes.

Keywords: Job stress, Work overload, Job satisfaction and Turn-over intention, Pakistani banks

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INTRODUCTION

In today's fast-paced workplace, employees frequently encounter heavy responsibilities, short deadlines, and competing demands. This can result in feelings of tension and exhaustion and have negative effects on employee job satisfaction and intention to leave the organisation (Yousef et al., 2023). Work overload, defined as the degree to which employees perceive they have too much work to do and insufficient time to complete it, can contribute to these negative consequences (Andrews et al., 2023). Work overload can be a significant source of stress for employees, as it can result in feelings of being overburdened, anxiety, and frustration. This is especially true when employees believe they lack the resources or support to effectively manage their responsibilities (Ekingen et al., 2023). Job stress, defined as the physiological and psychological responses individuals experience when they perceive a discrepancy between the demands of their job and their capacity to meet those demand, is a typical reaction to work overload (Jiang et al., 2023).

Work overload consistently correlates with job stress. When employees believe they have an excessive burden or insufficient time to complete their duties, they may experience anxiety, pressure, and tension. Other factors, such as a lack of control over their work or deficient social support from employees or superiors, can exacerbate these emotions (Saberli et al., 2023; Skopak & Hadzaihmetovic, 2022). Job satisfaction, which is defined as an employee's comprehensive evaluation of their employment and work environment, is an essential component of employee well-being and organisational success. According to Tyagi et al. (2023), employees who are contented

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with their employment are more likely to be engaged, productive, and committed to their organisations. In contrast, dissatisfied employees may be more likely to experience fatigue, intention to leave, and other negative outcomes.

According to Li et al. (2021) work overload and job satisfaction have a negative relationship. When employees perceive that they have an excessive caseload or insufficient time to complete their duties, they may experience feelings of being overburdened, anxious, and frustrated. These emotions can contribute to decreased job satisfaction, as employees may believe they are unable to fulfil their objectives or fulfil their job responsibilities effectively. In addition, work overload can result in a lack of autonomy, diminished social support, and other negative job characteristics that further diminish job satisfaction (Jung et al., 2023; Khan et al., 2011; Wolor et al., 2022).

Turnover intention, as defined by Mensah et al. (2023), is a crucial outcome of work overload and job dissatisfaction. High attrition rates can be costly for businesses, resulting in decreased productivity, increased recruitment and training expenses, and diminished organisational efficacy. As a result of employment loss, employees may experience tension, uncertainty, and financial hardship as a result of employee turnover. Bustamam et al. (2023) found that work overload and job dissatisfaction are positively associated with intention to leave the organisation. The theoretical significance of this study lies in its contribution to the existing literature on work-related stress and turnover intention.

Problem Statement

The issue of work overload is widespread in the banking sector of Pakistan, where employees are frequently tasked with managing substantial responsibilities and working extended hours. The aforementioned phenomenon may lead to elevated levels of stress at work and unfavorable consequences, including reduced satisfaction with work and an increased likelihood of voluntary turnover. Prior studies have investigated the relationship between work overload, job satisfaction, and intention to leave (Bano et al., 2023). While not all previous studies have explored the mediating role of job stress, it is an important factor to consider in understanding the relationship between work overload, job satisfaction, and turnover intention. Future research should continue to examine the underlying mechanisms and explore how different factors influence the relationship between these variables. Additionally, research is necessary to scrutinize this association within the Pakistani banking industry and to assess the function of job stress as an intermediary variable. Understanding the factors that impact employee job satisfaction and intention to leave is imperative in light of the banking industry's significance to the economy of Pakistan. The combination of intense competition within the sector and the inherent demands of the job can lead to elevated levels of work overload and job-related stress. The aforementioned factors could potentially lead to absenteeism, reduced productivity, and turnover of employees (Saber et al., 2023).

The aim of this research is to investigate the relationship between work overload, job satisfaction, and intention to leave among employees in the banking industry of Pakistan. The study places particular emphasis on the mediating role of job stress. Organizations may promote a more favorable work environment by understanding the determinants that influence employee job satisfaction and intention to leave, thereby mitigating job stress and work overload. Furthermore, this study provides valuable insights for policymakers and managers within the banking industry who are tasked with formulating policies and programs aimed at supporting employees and improving organizational outcomes.

LITERATURE REVIEW

Due to the excessive quantity of labour, employee performance is poor or average. The overwhelming volume of work causes a rise in the number of employees who are contemplating abandoning their employment, which will eventually manifest as an actual attrition of workers across a variety of industries (Hayajneh et al., 2021; Huo et al., 2019). Due to issues with their workloads, employees are not producing results that meet the organization's expectations. In turn, this has an effect on the organization's performance (Ratnaningrum et al., 2023). In this context, staff members produce quality work despite a manageable burden, and they remain content in their positions without expressing a desire to depart. There is an increase in both presenteeism and absenteeism among the staff due to the excessive workload (Boamah et al., 2022).

According to Ekingen et al. (2023), presentism is a phenomenon where employees physically attend work but exhibit a lack of mental engagement with their responsibilities. Notwithstanding, it has been observed that employees exhibit irregular attendance patterns and provide diverse justifications for their non-appearance, a

phenomenon commonly referred to as absenteeism. The study conducted by Ampofo and Karatepe (2022) indicates that the likelihood of employee attrition and a decrease in individual and collective performance is heightened by the influence of these two factors. According to Ding and Lyu (2022), employees encounter difficulties in upholding a favorable perspective and a feeling of contentment in their occupation when they are excessively encumbered with tasks.

Employees frequently declare their intention to seek employment elsewhere in the hopes of securing a position with more desirable terms. The likelihood of employee attrition has a substantial effect on an organization’s efficacy. Intentional staff turnover can have unintended consequences that manifest as genuine employee attrition. Therefore, departing employees possess valuable knowledge, experience, and expertise that they will implement in their new positions and organisations. Over the duration of an employee’s tenure in an organisation, their intentions are formed based on their perceptions of the position (Lee et al., 2023).

Work overload, job disenchantment, employee disengagement, and tension at work are all associated with an employee’s intention to abandon their current position. Due to the fact that additional factors, such as supervisor conduct, organisational culture, and HRM practises, play a significant role in employees’ intentions to abandon their current positions (Li et al., 2021). Previous research has demonstrated that an employee’s prospective employment intentions are a significant predictor of actual turnover. According to Ekingen et al. (2023), the intentions of employees to quit an organisation have a negative impact on measuring the efficacy of the organisation at a particular time interval.

The connection between work overload, employment satisfaction, and intention to leave is intricate and multifaceted. Stress at work has been found to play a significant mediating role in this relationship, which means that it can explain how work overload influences job satisfaction and intention to leave. In other words, work overload can result in job anxiety, which in turn can result in decreased job satisfaction and increased intention to quit (Andrews et al., 2023). Boamah et al. (2022) found that job stress is a significant predictor of intention to leave in a variety of contexts. Employees who experience high levels of job stress may be more likely to look for a less stressful environment elsewhere. Similarly, job stress has been found to have a negative effect on job satisfaction, which can also increase intention to leave the organisation

Work overload can cause job stress by causing employees to feel overburdened and unable to meet the demands of their position (Fleischer & Wanckel, 2023). This can result in frustration, anxiety, and exhaustion, all of which are symptoms of job stress. As a result, employees may become dissatisfied with their position and begin to contemplate departing. The existing body of literature suggests that the association among work overload, job satisfaction, and turnover intention is intricate and diverse (Boamah et al., 2022; Bustamam et al., 2023; Ding & Lyu, 2022; Ekingen et al., 2023). Excessive workload has the potential to cause job-related stress, subsequently leading to a decline in satisfaction with work and an increase in the likelihood of voluntary job termination. The significance of addressing work overload and fostering a positive work environment is emphasized by the mediating role of job stress in this relationship. This can lead to a decrease in job stress, an increase in job satisfaction, and a decrease in turnover intention.

Theoretical Model

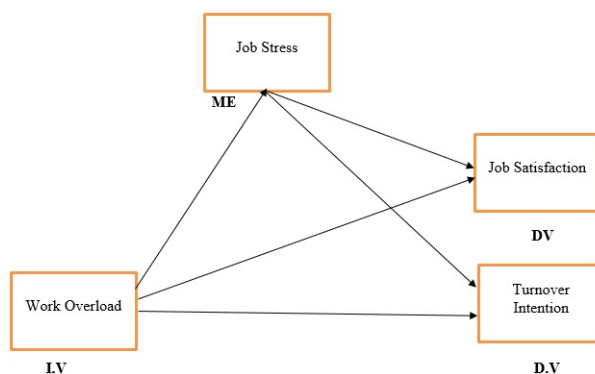


Figure 1: Theoretical Model

Hypothesis of the Study

H1: There is a significant effect of work overload on Job satisfaction.

H2: There is a significant effect of work overload on Turnover intention.

H3: There is a significant mediating effect of job stress between work overload and Job satisfaction.

H4: There is a significant mediating effect of job stress between work overload and Turnover intention.

METHODOLOGY

The objective of this research was to investigate the role of job stress as an intermediary variable in the relationship between work overload, job satisfaction, and intention to leave within the banking industry of Pakistan. The research methodology utilized in this study was quantitative, and data was gathered from a sample of 300 bank employees in Pakistan through the use of a structured questionnaire. For this study, a probability-based random sampling method was utilized to select a sample of 300 bank personnel from Lahore, Pakistan. The utilization of this approach ensures that every individual within the population has an equal opportunity to be chosen for the study, consequently augmenting the sample’s representativeness. To be considered eligible for the study, individuals must have been employed in the financial sector in Lahore for a minimum of six months and must have experienced work overload in their current role. The recruitment of participants was carried out through email and personal visits to the relevant institutions, with clear communication of the study’s objectives and characteristics. The sample comprised individuals from various job roles, including clerks, customer service representatives, administrators, and executives. The study’s participants exhibited a range of ages spanning from 22 to 55 years, with a calculated average age of 35. The sample consisted of an approximately equal number of male and female employees.

Using software such as SmartPLS, the PLS-SEM analysis can be conducted after data collection. Using techniques like Cronbach’s alpha and Confirmatory Factor Analysis (CFA), the first stage would be to determine the reliability and validity of the questionnaire’s measures. The structural model can then be tested to determine the relationships between work overload, job tension, job satisfaction, and intention to leave the job. The direct effects can be analyzed by investigating the path coefficients between each variable, while the indirect and mediation effects can be analyzed using bootstrap methods. The results of the PLS-SEM analysis can shed light on the specific relationships between work overload, workplace tension, job satisfaction, and intention to leave in the Pakistani banking industry. The analysis can determine which factors have the greatest influence on job stress, as well as how job stress impacts job satisfaction and intention to leave. The investigation was executed in accordance with ethical guidelines for human participant research. All participants provided informed consent, and confidentiality and anonymity were maintained throughout the study.

RESULTS

Reliability Analysis

Table 1: Reliability Analysis

	Cronbach’s Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Job Stress	0.727	0.784	0.818	0.544
Work Overload	0.75	0.75	0.812	0.591
Turnover Satisfaction	0.752	0.777	0.782	0.525
Job Satisfaction	0.744	0.755	0.785	0.578

According to the data in the preceding table, the CA value of each variable is greater than 0.70. In addition, the AVE values are greater than 5, which is above the threshold.

Table 2: Discriminant Validity_ HTMT

Job Stress				
Work overload	0.304			
Job satisfaction	0.209	0.395		
Turnover Intention	0.358	0.294	0.162	1

The concept of discriminant validity in Partial Least Squares Structural Equation Modelling (PLS-SEM) pertains to the degree to which a given construct is distinct from other constructs present in the model. The Heterotrait-Monotrait (HTMT) ratio of correlations is a frequently used technique for evaluating discriminant validity. The process of analysing the outcomes of HTMT in SmartPLS entails scrutinizing the HTMT metrics for every construct pair within the model. A HTMT value below 0.85 signifies discriminant constructs, thereby instilling confidence in their usability within the model. The values presented in the aforementioned table fall below the established threshold for validity, indicating that the data is suitable for additional analysis.

Structural Model

The study's findings indicate an adverse relationship between work overload and job satisfaction, as well as a beneficial relationship between work overload and job stress and turnover intention. The findings suggest that job stress has a significant negative impact on job satisfaction and a significant positive impact on turnover intention. Furthermore, it was found that job-related stress served as a mediator in the relationship between work overload and job satisfaction. Moreover, the study revealed that job stress mediates the relationship between work overload and turnover intention. The researcher used structural equation model by using SMART PLS SEM for testing the hypothesis which is more authentic and advance statistical measure for testing such types of study.

Table 3: Structural Equation Modeling

	Original Sample (O)	T Statistics	p Values
Direct Effect			
Work overload -> Job Satisfaction	-0.314	5.257	0.000
Work overload -> Turnover Intention	0.445	8.133	0.000
Work overload -> Job Stress	0.664	5.243	0.000
Job Stress -> Job Satisfaction	-0.524	4.841	0.000
Job Stress -> Turnover Intention	0.412	6.253	0.000
Mediating Effect			
Work-Overload -> Job Stress -> Employees Satisfaction	-0.252	5.714	0
Work-Overload -> Job Stress -> Turnover Intentions	0.112	5.562	0.026

DISCUSSION AND CONCLUSION

The objective of the research was to examine the correlation among work overload, job satisfaction, and turnover intention in the banking industry of Pakistan, with a particular emphasis on the intervening influence of job stress. The research employed Structural Equation Modelling (PLS-SEM) as a statistical method to examine the data obtained from a representative sample of 300 individuals employed in the banking industry of Pakistan.

The study's findings indicate that an increase in work overload has a significant positive impact on job stress, while simultaneously having a notable negative impact on job satisfaction. The study found that job stress had a noteworthy adverse impact on job satisfaction while simultaneously having a notable favourable impact on turnover intention. Furthermore, the association between work overload and job satisfaction was completely mediated by job stress, whereas the relationship between job satisfaction and turnover intention was partially mediated by job stress.

The findings align with previous research that has established the adverse effects of excessive workload on job satisfaction, and the intervening function of job stress in this association (Ekingen et al., 2023). The research additionally validates the negative relationship between work-related stress and job satisfaction, as well as the strong association between professional stress and the intention to leave one's job (Jiang et al., 2023). The finding that job stress entirely mediates the relationship between work overload and job satisfaction is also consistent with prior research Hayajneh et al. (2021) that has emphasized the role of job stress as a mediator in the relationship between workload and job satisfaction. The findings indicate that higher levels of work-related stress may result in a reduction in job satisfaction and an augmented inclination to resign from one's employment. Furthermore, the results of the studies suggest that job stress fully mediate in the association between work overload and job satisfaction, which is in line with previous research.

The research holds major implications for the banking industry of Pakistan and other sectors characterized by elevated job requirements. The results indicate that it is imperative for organisations to prioritize the workload of

their workforce and implement measures to mitigate work overload in order to mitigate job stress and turnover intention. Additionally, the research emphasises the significance of effectively managing occupational stress as a means of fostering job contentment and mitigating the likelihood of employee turnover. The provision of resources and support to employees, including training programmes, mentoring, and counselling services, can aid in their ability to manage work demands and mitigate the adverse effects of job stress on job satisfaction and turnover intention.

LIMITATIONS AND FUTURE DIRECTIONS

The research exhibits a number of limitations that could potentially impact the applicability and reliability of the findings. The research was carried out solely within the banking industry of Pakistan. Hence, the extent to which the results can be applied to other regions or industries might be restricted. The distinctive features of the banking industry in Pakistan may exhibit dissimilarities from other sectors or nations, potentially influencing the outcomes of the research. Moreover, the research employed a cross-sectional methodology, thereby constraining the capacity to establish causal connections among the variables. Longitudinal investigations are necessary to validate the causal associations among work overload, job satisfaction, job stress, and turnover intention across a span of time. Further researcher may extend sample size and use other variable as a mediator to assess the relationship between observed variable.

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