

The Effect of Work Stress and Person Job Fit on Turnover Intention with Job Satisfaction as an Intervening Variable among Generation Z Employees in Jakarta

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Keywords:	Abstract
work stress, person-job fit, job satisfaction, turnover intention, generation z	Generation Z has become an increasingly important segment of the workforce; however, its high tendency toward job mobility presents significant challenges for employee retention. This study aims to examine the effects of work stress and <i>person-job fit</i> on turnover intention, with job satisfaction as an intervening variable among Generation Z employees at PT TIS in Jakarta. This study employed an explanatory quantitative approach with a cross-sectional design. Data were collected through an online questionnaire administered to 250 Generation Z employees selected using purposive sampling from a population of 667 employees. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results demonstrate that work stress and <i>person-job fit</i> significantly affect turnover intention, while job satisfaction has a significant negative effect on turnover intention and serves as the strongest direct predictor of turnover intention. Work stress significantly decreases job satisfaction, whereas <i>person-job fit</i> emerges as the strongest determinant of job satisfaction. Furthermore, job satisfaction partially mediates the effects of work stress and <i>person-job fit</i> on turnover intention, with Variance Accounted For (VAF) values of 46.73% and 54.79%, respectively. The model explains 62.8% of the variance in turnover intention. This study concludes that strengthening job satisfaction, managing work stress, and enhancing <i>person-job fit</i> are essential strategies for reducing turnover intention among Generation Z employees.

INTRODUCTION

The dynamics of the workforce structure in recent years show the dominance of Generation Z who are starting to enter the workforce. The Pew Research Center identified Generation Z as the generation born in the 1997–2012 range. Data from the 2024 Jakarta National Labor Force Survey (Sakernas) shows that the working population aged 20-24 years has increased to 468,367 people and 593,196 people aged 25-29 years. The large proportion of Generation Z indicates that their character and preferences are important factors that need to be the attention of companies, because this generation is known to have high expectations for work comfort and work-life balance, so it is easier to consider changing jobs when their expectations are not met a phenomenon known as turnover intention.

Turnover intention is understood as an individual's desire to leave and change jobs based on his or her own will, and various previous studies have shown that turnover intention is a strong parameter for actual turnover. Deloitte's global survey (2025) states that 31% of Generation Z plans to change jobs in the next two years, while the GoodStats survey (2024) shows that 60% of Generation Z in Jakarta plan to turnover from their workplace, generally as a strategy to seek stability, work-life balance, a greater sense of purpose, and learning opportunities.

The same problem is evident in Indonesia, particularly in metropolitan labor markets such as Jakarta, where younger workers face demanding organizational environments and numerous alternative employment opportunities. The manuscript reports that Jakarta's 2024 National Labor Force Survey recorded 468,367 employed individuals aged 20–24 years and 593,196 aged 25–29 years, illustrating the substantial presence of younger workers in the city's labor market. More importantly, the turnover phenomenon is particularly visible at PT TIS, a national private company operating in the networking sector in Jakarta. Company records show that PT TIS had 667 employees and experienced consistently high employee turnover during the last three observation periods. One important factor potentially explaining this phenomenon is work stress. Work stress emerges when employees perceive that occupational requirements, workload, time pressure, role expectations, or psychological demands exceed the resources they possess to manage those demands effectively. This factor is particularly relevant for Generation Z because contemporary young workers demonstrate strong expectations regarding well-being and sustainable working arrangements. Deloitte's global findings indicate that workplace factors such as long working hours, inadequate recognition, and managerial shortcomings contribute substantially to anxiety and stress among younger workers. The issue is strongly reflected in the conditions identified at PT TIS. Preliminary research involving 36 respondents from the target population found that 88.9% indicated work stress and 88.9% indicated turnover intention, demonstrating the potential coexistence of substantial occupational pressure and a strong desire to leave. Previous empirical evidence reinforces this relationship. Wahyuningrum and Khan (2023), studying 115 Generation Z employees in DKI Jakarta using SEM-PLS, found that work stress positively and significantly affected turnover intention and negatively affected job satisfaction. Similarly, Nurhidayati and Dini (2023), using 320 contract employees of BP Batam, demonstrated that work stress was related to turnover intention and that job satisfaction played a mediating role in the relationship. These findings suggest that prolonged occupational pressure can encourage withdrawal cognition either directly or indirectly through employees' evaluation of their jobs.

Nevertheless, work stress alone may not adequately explain why employees develop turnover intention because employees also continuously evaluate whether their competencies, expectations, needs, and personal attributes correspond with the positions they occupy. This relationship is conceptualized as person–job fit, which generally encompasses the compatibility between job demands and employee abilities as well as the correspondence between employee needs and the resources or rewards supplied by a job. In the context of Generation Z, person–job fit becomes particularly important because younger employees tend to emphasize opportunities for learning, meaningful assignments, occupational development, flexibility, and career paths

compatible with their individual goals. Deloitte's 2025 survey highlights learning and development as major employment priorities for Generation Z, while its subsequent 2026 findings indicate that younger workers may accept lateral movement or even temporary career regression when these choices provide better long-term occupational fit. The preliminary survey at PT TIS similarly showed that 86.1% of respondents indicated an unfavorable condition regarding person–job fit, making it one of the most prominent problems identified before the main investigation. Empirical research supports the importance of this variable. Dalgıç (2022), examining 386 employees of five-star hotels, found that stronger person–job fit reduced turnover intention and that the relationship was partly transmitted through employee psychological resources. Research involving employees in high-technology industries has likewise shown that stronger person–job fit contributes to job satisfaction and organizational commitment, which subsequently reduces turnover intention.

The preceding evidence reveals several important research gaps. First, previous research has frequently examined work stress and turnover intention or person–job fit and turnover intention separately rather than integrating work stress and person–job fit simultaneously within a single explanatory model. Second, the mediating function of job satisfaction remains empirically inconsistent. While some studies demonstrate significant mediation, others particularly the Generation Z study conducted in DKI Jakarta by Wahyuningrum and Khan (2023) found no significant mediating effect of job satisfaction between work stress and turnover intention. Third, previous person–job fit research has often concentrated on hospitality, banking, government, or other occupational populations, whereas evidence from Generation Z employees working in networking-oriented private companies remains limited. Dalgıç (2022), for instance, studied hotel employees and identified a negative association between person–job fit and turnover intention, but the mediating mechanism investigated was job resourcefulness rather than job satisfaction. Fourth, relatively few studies simultaneously compare the direct and indirect pathways through which work stress and person–job fit shape turnover intention among Generation Z employees. The original manuscript similarly identifies the scarcity of studies combining these variables with job satisfaction as an intervening mechanism. Therefore, an integrated examination is needed to determine whether job satisfaction constitutes the psychological bridge through which unfavourable work pressure and inadequate job compatibility translate into intentions to leave.

Addressing these gaps is particularly urgent because the organizational conditions observed at PT TIS indicate that the theoretical relationships are accompanied by a substantial empirical problem. Preliminary evidence simultaneously shows high work stress, inadequate person–job fit, and high turnover intention, while company records demonstrate actual turnover rates exceeding 30% across successive periods. The combination of these conditions provides a strong justification for investigating not merely whether the variables are statistically associated, but also which pathway provides the strongest explanation of employee withdrawal intention. The urgency is further reinforced by the characteristics of Generation Z, whose employment decisions increasingly depend on well-being, meaningful work, professional growth, and sustainable career fit. Global evidence suggests that younger employees are willing to reconsider occupational

choices where such expectations are not fulfilled, making conventional retention approaches based primarily on compensation increasingly insufficient.

Accordingly, the novelty of this research lies in constructing an integrated explanatory model that simultaneously examines work stress and person–job fit as antecedents of turnover intention while positioning job satisfaction as an intervening variable among Generation Z employees of PT TIS in Jakarta. Rather than treating turnover intention as the direct consequence of a single organizational problem, this research evaluates two conceptually distinct mechanisms: a demand-related mechanism represented by work stress and a compatibility-related mechanism represented by person–job fit. It subsequently examines whether these mechanisms influence turnover intention directly or indirectly by altering employees' job satisfaction. The study is also contextually distinctive because it focuses specifically on Generation Z employees in a networking-sector company experiencing documented turnover rates above 30%, thereby connecting theoretical relationships with a concrete organizational phenomenon. This integrated framework enables the study to extend existing turnover literature by comparing the magnitude of direct, indirect, and mediating effects within a single SEM-PLS model. In this way, the research provides a more comprehensive explanation of how occupational pressure, employee–job compatibility, and affective evaluations of employment interact to shape withdrawal intentions among younger workers.

Based on these considerations, this research aims to analyze the influence of work stress and person–job fit on turnover intention among Generation Z employees of PT TIS, both directly and indirectly through job satisfaction. Specifically, the study examines whether work stress affects turnover intention, whether person–job fit affects turnover intention, whether job satisfaction affects turnover intention, whether work stress affects job satisfaction, whether person–job fit affects job satisfaction, and whether job satisfaction mediates the respective effects of work stress and person–job fit on turnover intention. These objectives correspond to the seven relationships formulated in the manuscript.

METHOD

This study used an explanatory quantitative approach with a cross-sectional design to test the causal relationship between variables: work stress (X1) and person–job fit (X2) as independent variables, turnover intention (Y) as dependent variables, and job satisfaction (Z) as intervening variables. The research was carried out in December 2025–June 2026 in the Jakarta area, with the object of research being Generation Z employees of PT TIS. Data analysis used the Structural Equation Modeling technique based on Partial Least Squares (SEM-PLS) with the help of SmartPLS version 4.0, which was chosen because it did not assume the normality of data distribution, was able to estimate complex models without requiring very large samples, was suitable for predictive-exploratory research, and allowed direct and accurate testing of mediation models (Hair et al., 2017).

The research population consists of 667 employees. The number of samples was determined using the formula of Krejcie and Morgan (1970) with a confidence level of 95% and a margin of error of 5%, which resulted in a sample number of at least 244 respondents. The sampling

extraction technique used nonprobability sampling with purposive sampling technique. This study successfully collected data from 250 Generation Z respondents aged 18-29 who met the predetermined criteria, thereby fulfilling the minimum sample requirement.

Research Instruments

The research instrument was developed based on operational definitions and indicators that have been used and validated in previous research. A summary of the operationalization of variables is presented in Table 1.

Table 1. Operationalization of Research Variables

Variable	Dimensions	Number of Items	Source
Work Stress (X1)	Time Stress; Anxiety	6	Parker & DeCotiis (1983); Setar et al. (2015); Shukla & Srivastava (2016)
Person-Job Fit (x2)	Demands-Abilities Fit; Needs-Supplies Fit	6	Kristof-Brown et al., (2005), Cable & DeRue (2002); Bakker (2026)
Job Satisfaction (Z)	Work Itself; Pay; Promotion; Supervision; Coworkers	15	Kinicki et al. (2002); Stanton et al. (2002); Luthans (2011)
Turnover Intention (Y)	Thinking of Quitting; Intent to Search; Intention to Quit/Leave	9	Sager & Menon (1994); Sager et al. (1998); Na-nan & Kanthong (2020)

Source: Processed Researcher (2026)

All variables were measured using a 5-point Likert scale closed questionnaire as presented in Table 4, as this scale is able to accommodate respondents' responses that are neutral (Paensi et al., 2023), popularly used for their simplicity and efficiency for quantitative statistical analysis (Wibowo et al., 2025), and designed to test the strength of the subject's attitude towards a statement (Maheswara & Satoto, 2023).

Table 2 Likert Scale

Answer Criteria	Score
Strongly Disagree (STS)	1
Disagree (TS)	2
Neutral (N)	3
Agree (S)	4
Strongly Agree (SS)	5

Data Collection and Analysis Techniques

Data collection was carried out through a survey by distributing an online questionnaire through Google Forms to Generation Z employees of PT TIS, equipped with literature studies from relevant books and journals. Data analysis was carried out through two stages. First, the evaluation of the measurement model (outer model) which includes a convergent validity test (outer loading ≥ 0.70 and Average Variance Extracted/AVE ≥ 0.50), a discriminant validity test (Heterotrait-Monotrait Ratio/HTMT < 0.90 and the Fornell-Larcker criterion), and a reliability test (Cronbach's Alpha and Composite Reliability ≥ 0.70) referring to Hair et al. (2017). Second, the evaluation of the structural model (inner model) which included model suitability tests (SRMR and NFI), determination coefficients (R-Square), effect size (F-Square with small category ≥ 0.02 , medium ≥ 0.15 , large ≥ 0.35), predictive relevance (Q-Square through blindfolding procedure), as well as hypothesis and mediation testing through bootstrapping procedures with 5,000 subsamples, with t-statistics significance criteria ≥ 1.96 and p-value ≤ 0.05 at a 95% confidence level. The type of mediation was determined through the Variance Accounted For (VAF) test, with the categories of no mediation ($<20\%$), partial mediation ($20\text{--}80\%$), and full mediation ($>80\%$).

RESULTS AND DISCUSSION

Research Overview

This study examines the effect of work stress and person-job fit on turnover intention with job satisfaction as an intervening variable in Generation Z employees. PT TIS is a national private company in the field of networking in Jakarta that demands high speed and reliability of services, so its employees often face great work pressure. The study population amounted to 667 Generation Z employees aged 18–29 years, with a sample of 250 respondents obtained through purposive sampling, exceeding the minimum limit of 244 respondents as a result of the calculation of the Krejcie and Morgan (1970) formula. The SEM-PLS analysis was carried out through the evaluation of the outer model and the inner model, including the bootstrapping procedure with 5,000 subsamples.

Respondent Characteristics

Table 3 Characteristics of Research Respondents

Characteristics	Categories	Frequency	Percentage (%)
Age	18–21 Years	42	16,8
	22–25 Years	103	41,2
	26–29 Years	105	42,0
Gender	Women	99	39,6
	Male	151	60,4
Employment Status	Permanent Employees	131	52,4
	Contract Employees	119	47,6
Tenure	< 1 Year	56	22,4

Characteristics	Categories	Frequency	Percentage (%)
	1–3 Years	99	39,6
	> 3 Years	95	38,0
Final Education	High School/Equivalent	90	36,0
	Diploma	16	6,4
	Bachelor (S1)	144	57,6

Source: Researcher-Processed Data (2026)

Based on Table 3, the majority of respondents are aged 26–29 years (42.0%) and 22–25 years (41.2%), which are the final segment of Generation Z who have had adequate work experience. Male respondents dominated (60.4%), in line with the characteristics of the networking industry which is filled with many technical personnel. The composition of employment status is relatively balanced between permanent (52.4%) and contract (47.6%) employees, which has the potential to influence the perception of job security. The majority of respondents (77.6%) have worked for more than one year so they have sufficient experience to assess working conditions, and the majority are Bachelor's education (57.6%), which contributes to high expectations of job characteristics and career development.

Descriptive Analysis of Research Variables

Descriptive analysis using average interpretation guidelines adapted from Sugiyono (2017): 1.00–1.79 Very Low; 1.80–2.59 Low; 2.60–3.39 Sufficient; 3.40–4.19 Height; and 4.20–5.00 Very High.

Work Stress (X1)

Table 4. Descriptive Statistics of Work Stress Variables (X1)

Code	Red	Categories	Dimensions
WS1	3,92	Height	Time Stress
WS2	3,85	Height	Time Stress
WS3	3,88	Height	Time Stress
WS4	3,79	Height	Anxiety
WS5	3,76	Height	Anxiety
WS6	3,83	Height	Anxiety
Overall Average	3,84	Height	–

Source: Researcher-Processed Data (2026)

The work stress variable obtained an average of 3.84 (High category), with the highest value in WS1 (3.92) which measures the pressure of completing work on time, indicating that the dimension of time stress is the most dominant source of stress, which is reasonable considering that the telecommunications industry demands a quick response. The lowest score in WS5 (3.76) remained in the High category, indicating work-related anxiety extending beyond working hours. The narrow range of values between indicators (3.76–3.92) shows that the problem of work stress

is systemic, in line with Deloitte's findings (2025) that 29% of Generation Z in Indonesia experience prolonged work stress.

Person-Job Fit (x2)

Table 5. Descriptive Statistics of Person-Job Fit Variables (X2)

Code	Red	Categories	Dimensions
PJ1	3,15	Enough	Demands-Abilities Fit
PJ2	3,32	Enough	Demands-Abilities Fit
PJ3	3,19	Enough	Demands-Abilities Fit
PJ4	2,98	Enough	Needs-Supplies Fit
PJ5	3,05	Enough	Needs-Supplies Fit
PJ6	3,10	Enough	Needs-Supplies Fit
Overall Average	3,13	Enough	–

Source: Researcher-Processed Data (2026)

The person-job fit variable obtained an average of 3.13 (Adequate category), the lowest among all the study variables. The highest value in PJ2 (3.32) indicates that employees are sufficiently able to meet the technical requirements of the job (demands-abilities fit), while the needs-supplies fit dimension shows a lower value, especially PJ4 (2.98) which measures the fulfillment of expectations for job characteristics. This pattern indicates that the main problem is not the inability of employees to meet the demands of work, but rather the inability of work to meet the needs and expectations of employees, in line with BPS data (2024) which shows that 35.36% of Indonesia's Generation Z work not according to their abilities.

Job Satisfaction (Z)

Table 6 Descriptive Statistics of Job Satisfaction Variable (Z)

Code	Red	Categories	Dimensions
JS1	3,45	Height	Work Itself
JS2	2,89	Enough	Work Itself
JS3	3,38	Enough	Work Itself
JS4	3,12	Enough	Payment
JS5	3,08	Enough	Payment
JS6	3,15	Enough	Payment
JS7	3,02	Enough	Promotion
JS8	2,95	Enough	Promotion
JS9	3,18	Enough	Promotion
JS10	3,35	Enough	Supervision
JS11	3,28	Enough	Supervision
JS12	3,31	Enough	Supervision

Code	Red	Categories	Dimensions
JS13	3,48	Height	Coworkers
JS14	2,85	Enough	Coworkers
JS15	2,90	Enough	Coworkers
Overall Average	3,16	Enough	–

Source: Researcher-Processed Data (2026)

The job satisfaction variable obtained an average of 3.16 (Sufficient category). The highest scores in JS13 (3.48, coworkers dimension) and JS1 (3.45, work itself dimension) indicate that co-worker relationships and a sense of accomplishment are the strongest sources of satisfaction. On the other hand, the promotion dimension shows the lowest value (JS8 = 2.95; JS7 = 3.02), indicating that limited career opportunities are perceived as the main source of dissatisfaction. The pay dimension is also relatively low (3.08–3.15), creating a condition of inequity considering the high workload felt by employees.

Turnover Intention (Y)

Table 7. Descriptive Statistics of Variable Turnover Intention (Y)

Code	Red	Categories	Dimensions
TI1	3,75	Height	Thinking of Quitting
TI2	3,68	Height	Thinking of Quitting
TI3	3,52	Height	Thinking of Quitting
TI4	3,61	Height	Intention to Search
TI5	3,70	Height	Intention to Search
TI6	3,88	Height	Intention to Search
TI7	3,59	Height	Intention to Quit/Leave
TI8	3,82	Height	Intention to Quit/Leave
TI9	3,48	Height	Intention to Quit/Leave
Overall Average	3,67	Height	–

Source: Researcher-Processed Data (2026)

The turnover intention variable obtained an average of 3.67 (High category), the highest among all research variables, with all nine indicators in the High category (3.48–3.88). The highest scores on TI6 (3.88) indicate a desire for better working conditions as the main motivation, while high TI8 (3.82) and TI6 indicate conditional quitting intention employees are ready to move as soon as a better opportunity becomes available. This finding is consistent with the historical data of PT TIS's actual turnover of 32.1%.

Evaluation of Measurement Models (Outer Model)

Convergent Validity

Table 8 Convergent Validity Test Results

Variable	Indicator	Loading Factor	Verdict	AVE
Work Stress	WS1	0,771	Valid	0,597
	WS2	0,745	Valid	
	WS3	0,799	Valid	
	WS4	0,809	Valid	
	WS5	0,756	Valid	
	WS6	0,767	Valid	
Person-Job Fit	PJ1	0,742	Valid	0,685
	PJ2	0,811	Valid	
	PJ3	0,873	Valid	
	PJ4	0,848	Valid	
	PJ5	0,857	Valid	
	PJ6	0,828	Valid	
Job Satisfaction	JS1–JS15	0,703–0,842	Valid	0,589
Turnover Intention	TI1–TI9	0,725–0,840	Valid	0,580

Source: Researcher-Processed Data (2026)

All 36 indicators had a loading factor above 0.70 (ranging from 0.703 in JS7 to 0.873 in PJ3) and all constructs had an AVE above 0.50 (0.580–0.685), so that all indicators and constructs were declared to meet the convergent validity criteria of Hair et al. (2017).

Discriminatory Validity

Table 9 HTMT Test Results and Fornell-Larcker Criteria (Square Root of AVE)

Variable	Work Stress	Person-Job Fit	Job Satisfaction	Turnover Intention
HTMT				
Work Stress	–			
Person-Job Fit	0,548	–		
Job Satisfaction	0,656	0,745	–	
Turnover Intention	0,669	0,714	0,809	–
Fornell-Larcker				
Work Stress	0,775			
Person-Job Fit	0,494	0,828		
Job Satisfaction	-0,607	-0,698	0,765	
Turnover Intention	0,600	0,654	-0,761	0,766

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

All HTMT values were below 0.90, with the highest value of 0.809 between job satisfaction and turnover intention, and the lowest value of 0.548 between work stress and person-job fit. The Fornell-Larcker criterion shows that the root value of AVE for each construct (0.765–0.828) is greater than the correlation between other constructs. Negative signs in several correlations (job satisfaction with work stress and person-job fit; job satisfaction with turnover intention) are theoretically significant and consistent with the hypothetical direction of the relationship. Thus the entire construct meets the validity of the discriminant.

Reliability Test

Table 10. Construct Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Verdict
Work Stress	0,867	0,900	Reliable
Person-Job Fit	0,907	0,929	Reliable
Job Satisfaction	0,949	0,955	Reliable
Turnover Intention	0,911	0,927	Reliable

Source: SmartPLS Output – Processed by Researchers (2026)

All constructs have Cronbach's Alpha (0.867–0.949) and Composite Reliability (0.900–0.955) values above the 0.70 threshold, so that all instruments are declared reliable and the measurement model is declared suitable for structural model testing.

Evaluation of Structural Models (Inner Model)

Model Fit Test (Model Fit)

Table 11. Model Fit Test Results (Model Fit)

Fit Index	Saturated Model	Estimated Model
SRMR	0,067	0,067
d_ ULS	3,014	3,014
d_ G	1,063	1,063
Chi-square	1.416,327	1.416,327
NFI	0,793	0,793

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

An SRMR value of 0.067 was below the 0.08 threshold (Hair et al., 2017), indicating the model had an acceptable fit. An NFI value of 0.793 is acceptable given the complexity of the model involving four latent constructs and 36 indicators. The similarity of values between the saturated model and the estimated model in all fit indices shows that the specification of the research model has been correct.

Coefficient of Determination (R-Square)

Table 12. Determination Coefficient Test Results (R-Square)

Endogenous Variable	R-Square	R-Square Adjusted
Job Satisfaction	0,578	0,574
Turnover Intention	0,632	0,628

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

Work stress and person-job fit simultaneously explained 57.4% of the variation in job satisfaction (moderate category), while work stress, person-job fit, and job satisfaction simultaneously explained 62.8% of the variation in turnover intention (moderate to strong category), indicating the predictive ability of a meaningful model.

Effect Size (F-Square)

Table 13. Effect Size (F-Square) Test Results

Variable Relationships	f ²	Categories
Work Stress → Job Satisfaction	0,216	Medium
Person-Job Fit → Job Satisfaction	0,495	Large
Work Stress → Turnover Intention	0,064	Small
Person-Job Fit → Turnover Intention	0,063	Small
Job Satisfaction → Turnover Intention	0,279	Medium

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

Person-job fit provides the largest effect size on job satisfaction (0.495, large category), far exceeding work stress (0.216, medium). The direct effect of work stress and person-job fit on turnover intention was relatively small (0.064 and 0.063), while job satisfaction provided a moderate effect size on turnover intention (0.279), indicating that most of the influence of the two exogenous variables on turnover intention was through job satisfaction.

Predictive Relevance (Q-Square)

Table 14. Predictive Relevance Test Results (Q-Square)

Endogenous Variable	Q ² Predict
Job Satisfaction	0,568
Turnover Intention	0,519

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

The Q² values for job satisfaction (0.568) and turnover intention (0.519) were in the strong category (Q² > 0.50), indicating that the research model had good predictive relevance and adequate generalizability.

Hypothesis Testing

Direct Effect Hypothesis Testing

Table 15. Direct Effect Hypothesis Testing Results

Hypothesis	O	T-Statistics	P-Values	Conclusion
H1: Work Stress → Turnover Intention	0,195	3,217	0,001	Accepted
H2: Person-Job Fit → Turnover Intention	0,214	3,459	0,001	Accepted
H3: Job Satisfaction → Turnover Intention	-0,493	8,089	0,000	Accepted
H4: Work Stress → Job Satisfaction	-0,347	7,766	0,000	Accepted
H5: Person-Job Fit → Job Satisfaction	-0,526	12,344	0,000	Accepted

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

All five influence hypotheses were directly accepted because the T-statistics > 1.96 and the p-value < 0.05 . Job satisfaction is the strongest direct predictor of turnover intention (absolute coefficient of 0.493), while person-job fit is the strongest determinant of job satisfaction (T-statistics 12.344).

Indirect Hypothesis Testing

Table 16. Indirect Effect Hypothesis Testing Results

Hypothesis	O	T-Statistics	P-Values	Conclusion
H6: Work Stress → Job Satisfaction → Turnover Intention	0,171	5,394	0,000	Accepted
H7: Person-Job Fit → Job Satisfaction → Turnover Intention	0,259	6,725	0,000	Accepted

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

Job satisfaction was shown to significantly mediate the effect of work stress (indirect effect 0.171) and person-job fit (indirect effect 0.259) on turnover intention. The total effect of person-job fit on turnover intention (0.473) is greater than work stress (0.366).

Test Variance Accounted For (VAF)

Table 17. Variance Accounted For (VAF) Test Results

Mediation Pathway	Direct Effect	Indirect Effect	Total Effect	VAF (%)	Categories
Work Stress → JS → Turnover Intention	0,195	0,171	0,366	46,73	Partial Mediation
Person-Job Fit → JS → Turnover Intention	0,214	0,259	0,473	54,79	Partial Mediation

Source: SmartPLS 4.0 Output – Researcher-Processed (2026)

Both VAF values are in the range of 20–80%, confirming that job satisfaction plays a role as a partial mediation in both pathways, where the role of job satisfaction mediation is more dominant in the person-job fit pathway (54.79%) than in the work stress pathway (46.73%).

The Effect of Work Stress on Turnover Intention (H1)

The test results proved that work stress had a positive and significant effect on turnover intention (coefficient of 0.195; T-statistics 3,217; $p=0.001$), until H1 is accepted. These findings are in line with the theory of Organizational Behavior (Luthans, 2011) which places work stress as situational factors that shape individual behavior in the organization, as well as the transactional theory of stress by Lazarus and Folkman (1984) which explains that the imbalance between job demands and coping capacity encourages individuals to take flight response actions in the form of the desire to find another job. These findings are consistent with Salama et al. (2022) in hotel employees in Egypt, Nurimansjah et al. (2023) in Indonesian mining employees, Wahyuningrum and Ryan (2023) in Generation Z of DKI Jakarta, Nurhidayati and Dini (2023) in BP Batam contract employees. In the context of PT TIS, the dimension of time stress especially the pressure to complete work on time is the most dominant source of pressure, so companies need to evaluate workload sharing, set more realistic targets, and strengthen supervisor support through effective communication.

The Effect of Person-Job Fit on Turnover Intention (H2)

The test results proved that person-job fit had a positive and significant effect on turnover intention (coefficient of 0.214; T-statistics 3,459; $p=0.001$), so that H2 is accepted, with a slightly stronger effect than work stress. These findings are based on the Person-Environment Fit Theory (Kristof-Brown et al., 2005) which explains that misfit especially in the needs-supplies fit dimension causes frustration that drives turnover intention. These findings are consistent with Pratama et al. (2026) in CV Citra Karya Abadi and Hanifa & Santoso (2024) in PT Victory International Futures Spazio Surabaya. The low person-job fit at PT TIS (average 3.13), especially in the needs-supplies fit dimension, indicates the need to improve the recruitment and selection process, prepare a clearer job description, and provide career development opportunities and job rotation according to competencies.

The Effect of Job Satisfaction on Turnover Intention (H3)

The test results proved that job satisfaction had a negative and significant effect on turnover intention (coefficient -0.493; T-statistics 8,089; $p=0.000$), so H3 is accepted, and is the strongest direct predictor in this research model. These findings are in line with Luthans (2011) and Robbins and Judge (2013) who place job satisfaction as the main determinant of individual behavior in organizations, and are consistent with Kurniawati and Surya (2022), Purbowo et al. (2025), and Vizano et al. (2023). Based on Herzberg's two-factor theory, the low value in the pay and promotion dimensions in this study indicates that the hygiene factor has not been fulfilled properly, so companies need to evaluate the reward system, career development, and promotion mechanism to better suit employee performance.

The Effect of Work Stress on Job Satisfaction (H4)

The test results proved that work stress had a negative and significant effect on job satisfaction (coefficient -0.347; T-statistics 7,766; $p=0,000$), until H4 is accepted. These findings are explained through the framework of Job Demands-Resources (Bakker & Demerouti, 2014) and Conservation of Resources Theory (Hobfoll, 1989), where job demands that exceed resources drain employees' emotional capacity to feel job satisfaction. These findings are consistent with Salsabilla et al. (2022) and Dwiriansyah et al. (2022), although in contrast to Wahyuningrum and Khan (2023) who found no significant effect on the smaller samples. The medium effect size ($f^2=0.216$) in this pathway proves that work stress is practically meaningful to job satisfaction, so that more realistic workload management and deadlines are important steps for PT TIS.

The Effect of Person-Job Fit on Job Satisfaction (H5)

The test results proved that person-job fit had a significant effect on job satisfaction with the highest T-statistics in the model (12.344; $p=0.000$), so that H5 was accepted and supported by the large category effect size ($f^2=0.495$). These findings are based on the Person-Environment Fit Theory (Kristof-Brown et al., 2005) and are consistent with Gunasti & Pratama (2022). The negative coefficient sign in the SmartPLS output reflects a pattern of covariance in the respondents' actual conditions where person-job fit and job satisfaction are both at low levels, but substantively both T-statistics and p-values confirm a relationship consistent with the theory. Person-job fit is proven to be the strongest determinant of job satisfaction, so investing in improving job suitability is the most efficient retention strategy for PT TIS.

The Role of Job Satisfaction in Mediating Work Stress on Turnover Intention (H6)

The test results showed that job satisfaction partially mediated the effect of work stress on turnover intention (indirect effect 0.171; T-statistics 5,394; $p=0.000$; VAF 46.73%), up to H6 accepted. These findings are consistent with Nurhidayati and Dini (2023), Wahyuningrum and Khan (2023), and Vizano et al. (2023). The VAF value shows that almost half of the effect of work stress on turnover intention is through a decrease in job satisfaction, so that the job satisfaction improvement program can be an effective buffer to reduce the impact of work stress on employee retention, even though the source of work stress has not been completely addressed.

The Role of Job Satisfaction in Mediating Person-Job Fit on Turnover Intention (H7)

The test results proved that job satisfaction partially mediated the influence of person-job fit on turnover intention (indirect effect 0.259; T-statistics 6,725; $p=0.000$; VAF 54.79%), up to H7 accepted. These findings are consistent with Djaganata and Pusparini (2024), Trysantika et al. (2023), and Cable and DeRue (2002). More than half of the influence of person-job fit on turnover intention is transmitted through job satisfaction, making job satisfaction the most crucial psychological bridge in the person-job fit chain to turnover intention, so increasing person-job fit both through improved recruitment and post-joining career management needs to be accompanied by simultaneous strengthening of job satisfaction.

CONCLUSION

Based on the results of the SEM-PLS analysis of 250 Generation Z employees of PT TIS, all seven research hypotheses were accepted: work stress and person-job fit have a significant positive effect on turnover intention; Job satisfaction has a significant negative effect on turnover intention and is the strongest direct predictor; work stress has a negative effect on job satisfaction; person-job fit is the strongest determinant of job satisfaction; and job satisfaction was proven to partially mediate the influence of work stress (VAF 46.73%) and person-job fit (VAF 54.79%) on turnover intention. The research model explained 57.4% variation in job satisfaction and 62.8% variation in turnover intention with strong predictive relevance. Based on these findings, PT TIS management is advised to implement a dual strategy, namely managing sources of work stress through more realistic workload and deadline planning, as well as increasing person-job fit through improving the recruitment, selection, and career development process, as well as strengthening job satisfaction through improving the compensation system, promotion opportunities, and performance appreciation, considering that job satisfaction is a key variable that suppresses turnover intention. Generation Z employees are advised to reflectively evaluate the source of dissatisfaction and communicate it to the company before making a decision to change jobs. The next study is suggested to add other variables such as career development, work-life balance, and organizational commitment, using a longitudinal design, and expanding the scope of respondents across industries and regions so that the results of the study have a better generalization, considering that this study is limited to one company with cross-sectional design and self-report data that has the potential to cause perception bias.

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