http://amresearchreview.com/index.php/Journal/about **Volume 3, Issue 4 (2025)**

Online ISSN

Print ISSN

3007-3197

3007-3189

http://amresearchreview.com/index.php/Journal/about

Annual Methodological Archive Research Review

http://amresearchreview.com/index.php/Journal/about Volume 3, Issue 4(2025)

Stress on the Clock. Exploring the Impact of Workplace Stress on Employees' Turnover Intentions

Prof. Dr. Syed Muneer Ahmed Shah¹, Safdar Nadeem Ch^{2*}

Article Details

ABSTRACT

Overload, Job Security

Prof. Dr. Sved Muneer Ahmed Shah

Abdul Latif University, KhairPur.

Safdar Nadeem Ch

Abdul Latif KhairPur.Corresponding Author Safdarnadeem129@gmail.com

Key words: Turnover Intention, Workplace Purpose: This research paper intends to dig out different factors of employee's Stress, Job Satisfaction, Low Salary, Work turnover intentions in any of the outfit and to develop the relationships between a set of variables in the well reputed organization Sui Southern Gas Company Limited (SSGC), Hyderabad Sindh, Pakistan.Methodology: It's a cross sectional quantitative study of SSGC Hyderabad Sindh, Pakistan. The data has been analyzed using SEM, descriptive statistics and confirmatory factor analyses (CFA) Department of Public Administraion Shah to find correlations. Findings: 6 Hypotheses has been accepted out of 9 hypotheses which indicates acceptable framework of the study. Limitation: This cross sectional study was limited to generalized survey questionnaire for SSGC, Hyderabad Department of Public Administraion Shah region. Contribution: This paper will not only contribute to the HRM literature University, but also assist management practitioners to develop policies for long term Email: retention of experienced and well groomed employees.

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INTRODUCTION

In this era of corporate landscape, organizations are increasingly dependent on their human capital for sustainable growth, competitive advantage and long term success. Among the various organizational challenges, managing human resources efficiently has emerged as a vital concern. In particular, the issue of employee turnover intentions has gained prominence, as it directly affects organizational performance, stability and operational competence (Giao et al., 2020; Mahesar, 2021; Rai, 2022). Turnover intention means that employee's cognizant and purposeful desire to leave the setup after a very short stay (Chathurani et al., 2008). It is often seen as a precursor to actual turnover and is influenced by a complex interplay of personal, job related and organizational factors. Frequent employee turnover can disturb coherence of the team, lessen output, increase recruitment challenges and training overheads and ultimately bang the organization's ability to achieve its strategic goals (Abbasi & Hollman, 2000; Chen et al., 2010). A broad literature identifies numerous factors contributing to turnover intentions. These include low job satisfaction, inadequate compensation, poor organizational culture, lack of career advancement, ineffective leadership and edgy interpersonal associations (Mosadeghrad, 2013; Santript & Ambalika, 2013; Mariana et al., 2014; Alavikolaei et al., 2016). Among these, workplace stress has surfaced as a particularly dominant and often underestimated driver of turnover.

Workplace stress is defined as a mental state that arises when job asks more than an individual's coping talent, leading to emotional exhaustion, reduced motivation and impaired performance (Iqbal, 2013). It represents a growing challenge for organizations worldwide, as it not only affects employee well-being but also contributes to negative organizational outcomes, including reduced productivity, malingering and augmented turnover rates (Jill, 2008; Abbasi, 2014). Ordinary sources of workplace stress include excessive workloads, prolonged working hours, ambiguous job roles, less managerial support, lack of training, inadequate compensation, tense deadlines and inadequate recognition (Yao et al., 2015). When such stressors persist, they can significantly reduce employees' commitment to the organization and encourage a desire to seek employment at some other place. In the perspective of Pakistan, several studies have highlighted the prevalence of work-related stress and its detrimental impact on employee retention. Factors such as insufficient job satisfaction, unsupportive work environments, lack of

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fairness, ineffective management systems, and limited career opportunities have been identified as common stressors that increase a will to quit (Sajid et al., 2009); (Mansoor et al., 2011); (Saba, 2014; Aftab, 2015). However, there remains a need for more organization specific research to understand how these stressors marked in different organizations.

This research is to examine the effect of workplace stress on employee desire to leave SSGC (Sui Southern Gas Company), who is a key player of energy sector in Pakistan. Given the strategic importance of this organization and the technical nature of its workforce, understanding the relationship between mental stress and quitting the job is very important. The findings of this research are expected to contribute to the development of targeted interventions and stress management strategies that can help to reduce turnover, improve employee satisfaction and performance.

LITERATURE REVIEW

Since early 20th century, the dynamics of employee's turnover and its background has been a crucial point to inquiry in any of the organizational setting. In the past, the roots of turnover investigations can be traced back in the history of industrial revolution, where the crowd movement of labours between farms and factories sparked interest in firmness. As industries evolved, so it was realized that unnecessary employee turnover posed financial and operational burden to the organizations. Over the period of time, researchers began exploring deeper psychological and environmental factors e.g. stress, job satisfaction and overall culture of the organization that influence an employee's decision to quit. In the modern workplace, these issues have gained renewed urgency due to excessive work load, technological changes and much more demanding employee's expectations.

EMPLOYEE'S TURNOVER EFFECTS

Employee turnover can be defined as the process through which workers leave the organization and new hiring is done to keep the organization working smoothly. It indicates the flow of human capital within the job market across different roles and organizations (Hussain & Xian, 2019; Liyanage et al., 2014). Numerous scholars have done a lot of research on the detrimental impact of high turnover rates, noting that frequent departures disturb continuity, lessen productivity and boost the financial weight of recruiting and training replacements (Abelson & Baysinger, 1984; Boxall et al., 2003; Hancock et al., 2011). Mathis and Jackson (2004) has

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stated that excessive turnover can significantly harm organizational productivity and may cost millions annually in indirect losses such as recruitment expenses, on boarding time to gel in organizational culture and training period. Moreover, turnover affects company image and employee's confidence and twist the workplace culture (Entrekin & Court, 2001; Chew, 2004; Wobodo, Orianzi, & Oko Jaja, 2020).

WORKPLACE STRESS

Workplace stress is highly recognized as a serious driver of employee turnover intentions. It is characterized as a physiological response to prolonged job pressure and demands beyond worker's capability (Savery & Luks, 2001). Stress can negatively influence employee's health, cognition and emotional well being which results in disconnection and ignite a strong will to quit.

Much of the studies of this domain have shown that work place culture marked by insecurity, unjust practices and lack of support can considerably increase employee's intentions to leave the organization (Firth et al., 2007). Mano and Shay (2004) also studied that financial uncertainty and constant stress are major triggers for turnover, because they wear down employee's conviction and dedication.

JOB SATISFACTION

It is defined as personal affective and cognitive evaluation of job and it is a vital interpreter of turnover intention. Researchers mostly find a strong negative association in the job satisfaction and turnover of workers: the more satisfied employees always have fewer chances to quit (DeConinck & Stilwell, 2004). However, this relationship is often moderated by variables such as workload, job role and culture of the outfit.

Valentine et al. (2006) introduced the concept of perceived organizational ethics as a mediating factor, explaining that a supportive and value driven work place environment enhances job satisfaction and decreases turnover. When employees are respected and treated fairly at the place of duty, stress levels decline which enhances organizational loyalty and increases efficiency. Conversely, dissatisfaction increases sarcasm, lowers performance and intensify turnover risk.

WORK OVERLOAD

Work overload is one of the most invasive stressors in the place of work and is strongly

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interconnected with burnout and turnover. It happens only when workers are asked to complete excessive tasks within short period of time and with insufficient resources (Diane et al., 2007). Glaser et al. (1999) cited that workload pressure not only enhances stress but also significantly predicts employee's desire to leave the organizations.

When overworked employees experience emotional tiredness, inferior morale and a turn down in job satisfaction, develop a direct way to turnover. Jumani (2022) has emphasized that unless organizations address the issues of excessive workload; they risk losing valuable talent and deteriorate team cohesion.

JOB SECURITY AND EMPLOYEE RETENTION

Job security is an additional grave factor that influences both workplace stress and turnover intentions. When employees perceive instability in their roles or realized organizational reshuffle, they are more likely to pursue their career at somewhere else (Jumani, 2022). Lambert(1991) opine that there is a strong link between job satisfaction and secured continuity in the profession. Secure jobs lead to employee commitment, while insecurity fosters fretfulness and exit intentions.

In high stress environments, a lack of job security multiplies psychological strain and weakens organizational commitment. Employees who feel that their places are vulnerable, they remain disengage from their roles, even prior to formal resignation (Embeddedness, 2019).

LOW SALARY AND TURNOVER INTENTIONS

Finance remains one of the top most tangible indicators of employee attachment in the organization. Numerous studies have shown that low salaries are strongly associated with decreased job satisfaction and increased turnover intent (Kabir & Parvin, 2011; Akram, 2012). Insufficient salary undermines motivation, especially when employees feel that their efforts are not satisfactorily rewarded and given due weightage.

Muhammad (2012) has stated in one of his study that performance based incentives and fair promotion systems are necessary to retain employees. A failure to meet financial expectations not only breeds discontentment but also increases the chances of employees pursuing better paying opportunities elsewhere. It makes a great HR loss to the outfit.

RESEARCH GAP

Review of existing literature reveals that while workplace stress and turnover intentions has

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been widely explored in Western contexts; however, inadequate research exists in Asian preview, mainly in Pakistan. Studies in this domain have found a range of contributing factors, e.g work overload, no recognition, less job satisfaction and poor organizational environments (Sajid et al., 2009; Mansoor et al., 2011; Saba, 2014; Aftab, 2015). Moreover, the majority of these investigations examines isolated variables and lacks in developing an integrated structure. This study aims to bridge this gap by investigating the combined effects of job satisfaction, job security, work overload and low salary package on turnover intentions, specifically within the context of Sui Southern Gas Company, Hyderabad Sindh, Pakistan. This Paper will contribute to existing literature, how workplace stressors influence employee behavior in Pakistan's energy sector organizations and proffers strategic insights for improving employees retention for the betterment of organization.

THE AIM AND OBJECTIVES OF STUDY

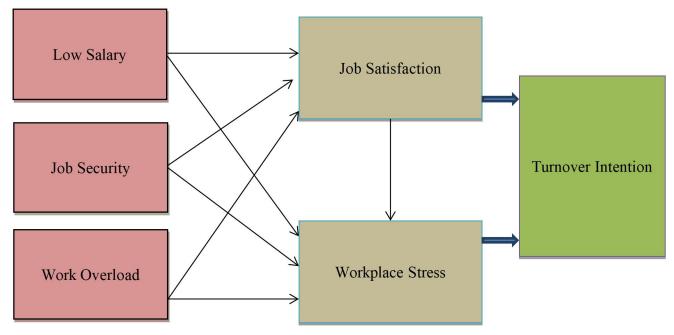
The aim of this current research is to observe the effect of workplace stress on employee's turnover intentions in SSGC. Following are the specific objectives:-

- 1. To analyse the association between low salary, job satisfaction and workplace stress.
- 2. To look at the bond between job security, job satisfaction and workplace stress.
- 3. To find the association between work overload, job satisfaction and workplace stress.
- 4. To analyze the relationship between job satisfactions and workplace stress.
- 5. To examine the relationship between job satisfaction and turnover intentions.
- 6. To find the association between workplace stress and turnover intentions.

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FRAMEWORK AND HYPOTHESES

Framework of this research is appended below in the figure 1:-



HYPOTHESES

- H1a: Low Salary (LS) has significant and negative effect on job satisfaction (JS).
- H1b: Low Salary (LS) has positive impact on workplace stress (WS).
- **H2a:** Job Security (JSEC) has significant and positive effect on job satisfaction (JS).
- **H2b:** Job Security (JSEC) has negative association on workplace stress (WS).
- **H3a:** Work Overload (WO) has negative association with job satisfaction (JS).
- **H3b:** Work Overload (WO) has positive relationship with workplace stress (WS).
- **H4:** Workplace Stress (WS) has negative relationship with job satisfaction (JS).
- **H5:** Job Satisfaction(JS) has negative effect on turnover intention(TI).
- **H6:** Workplace Stress (WS) has positive relationship with turnover intention (TI).

RESEARCH METHODOLOGY

The current study has been conducted in SSGC Hyderabad Sindh, Pakistan to see the impact of workplace stress on employees' turnover intentions. It is a cross-sectional and quantitative study. The survey questionnaires comprising five point Likert scale were used for data collection. Sample size 200 will be sufficient for final analysis (Krejcie and Morgan, 1970). Total

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460 questionnaires were randomly distributed among SSGC employees by personal visits and emails. Coded data was used for ensuring employees opinion. Moreover, SPSS 21 version along with Smart-PLS 4 was used. The same techniques have been used to test complex relationships among variables (Hair *et al.*, 2014).

DATA ANALYSIS AND FINDINGS
DEMOGRAPHY OF RESPONDENTS

CHARACTERISTIC	CATEGORY	FREQUENCY	PERCENTAGE
Gender	Male.	186	93
GENDER	FEMALE.	14	7
	20-29	78	39
AGE GROUP	30-39	41	20.5
AGE GROUP	40-49	47	23.5
	50 YEARS AND ABOVE	34	17
	GRADUATES	147	73
EDUCATION LEVEL	Masters	52	26
	MS AND ABOVE	1	.5
	1 TO 5 YEARS	16	8
JOB EXPERIENCE	6 TO 10 YEARS	70	33
	11 TO 15 YEARS	74	37
	15 YEARS & ABOVE	40	20

As far as gender is concerned sample size comprising 186 (93%) male employees and 14 female staff (7%). Male ratio remained higher than females being male dominant organization (Khilji, 2003). In addition to above, the 20-29 age of participant was 39%, followed by 23.5% age group of 40-49. The great number of participants 147 had bachelor degrees, 73.5% and the remaining respondents hold master degrees which becomes 26%. Maximum of the participants having 37% had 11-15 years job experience.

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DESCRIPTIVE STATISTICS OF ITEMS CACULATION OF CRONBACH ALPHA, MEANS & STD DEVIATION OF ITEMS

ITEMS CODE	Items a	MEAN	STD. DEVIATION
JSEC1		3.05	1.397
JSEC2	JSEC ITEMS a . 75	3.05	1.227
JSEC3		3.40	1.244
WO1		2.21	1.208
WO2	WO ITEMS & 70	2.42	1.270
WO3	WO ITEMS α. 72	2.28	1.138
WO4		2.22	1.085
LS1		2.30	1.103
LS2	I C reports a se	2.33	1.099
LS3	LS ITEMS α. 86	2.33	1.148
LS4		2.41	1.152
JS1		3.39	1.279
JS2		3.14	1.381
JS3	JS ITEMS a . 76	3.08	1.200
JS4		3.44	1.226
JS5		3.37	1.237
TI1		2.28	1.052
TI2	TI months of T	2.11	1.127
TI3	TI ITEMS α. 74	2.17	1.021
TI4		2.24	1.099
WPS1		2.21	1.024
WPS2	WPS ITEMS α. 77	2.00	1.094
WPS3		2.21	.995

Note: JSEC= job security; WO= work overload; LS= low salary; JS= job satisfaction; TI= turnover intentions; WPS= workplace stress.

Above table discloses the values of Cronbach Alpha, Means and Standard deviation of each item. All items of study were calculated on five Point Likert Scale with number 5 as strong

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agreement and number 1 indicating strong disagreement with each items in survey questionnaires. The Cronbach α of low salary (LS) is greater than all latent variables.

STEP 1: CALCULATION OF MEASUREMENT MODEL FACTOR LOADING CALCULATION OF FACTOR LOADING/ DISCRIMINANT VALIDITY AT ITEM LEVEL

ITEMS#	JS	JSEC	LS	TI	WOL	WPS
JS1	0.7857	0.4405	-0.3426	-0.3615	-0.257	-0.3474
JS2	0.6547	0.4849	-0.202	-0.2548	-0.2421	-0.219
JS3	0.7452	0.3719	-0.0626	-0.1089	-0.0862	-0.1477
JS4	0.7896	0.4605	-0.2121	-0.4255	-0.467	-0.423
JS5	0.6165	0.3709	- 0.1594	-0.2429	-0.2354	-0.2481
JSEC1	0.4181	0.5933	-0.1876	-0.1994	-0.1753	-0.156
JSEC2	0.515	0.7798	-0.0429	-0.0895	-0.0809	-0.1229
JSEC3	0.4613	0.7748	-0.1388	-0.3338	-0.3802	-0.3173
LS1	-0.2531	-0.1068	0.8951	0.4249	0.4552	0.4717
LS2	-0.2188	-0.1268	0.8765	0.3448	0.3995	0.4252
LS3	-0.2261	-0.1285	0.8696	0.549	0.4199	0.3848
LS4	-0.2161	-0.1979	0.7415	0.4899	0.3466	0.3337
TI1	-0.298	-0.1518	0.4776	0.7562	0.3148	0.3711
TI2	-0.3881	-0.3824	0.3758	0.7634	0.4625	0.4193
TI3	-0.2534	-0.148	0.2681	0.7181	0.4843	0.4441
TI4	-0.2256	-0.1617	0.3655	0.776	0.3697	0.3453
WOL1	-0.2723	-0.2397	0.3528	0.4141	0.8414	0.3998
WOL2	-0.2887	-0.2048	0.2858	0.4605	0.6117	0.4799
WOL3	-0.2901	-0.2444	0.3889	0.3512	0.8068	0.3535
WOL4	-0.2493	-0.1852	0.3962	0.4097	0.6943	0.3427
WPS1	-0.2613	-0.1333	0.4461	0.4688	0.4932	0.7754
WPS2	-0.3479	-0.3397	0.3424	0.3366	0.3904	0.743
WPS3	-0.2591	-0.1476	0.2917	0.4921	0.4814	0.6778

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The above calculation of measurement model analysis conducted using Smart PLS 4. These results were obtained through the cross-loading method, which indicates the factor loadings of each item (Hair et al., 2006). The primary purpose of evaluating factor loadings is to determine whether each item significantly loads onto its own construct which is a key aspect of establishing discriminant validity. According to well recognized guidelines, items with factor loadings of ≥ 0.5 are considered acceptable for further analysis. (Chin, 1998; Hair et al., 2006; Fornell & Larcker, 1981)

AVE, CR, R² AND CRONBACH ALPHA

Following table will calculate average variance extracted and construct reliability. The Cronbach alpha is used to determine the reliability of measurement model. According to Krathwohl (1997), construct reliability refers to the ability of observed variables to every time reflect the underlying latent construct. However, the measurement of reliability and internal consistency of the deliberate variables symbolizes a latent construct is the construct reliability. (Hair et al., 2006)

CALCULATION OF AVE, CR, R² AND ALPHA

Variable	AVE (o.s)	CR - (0.7)	R ²⁻ (0.6)	A (0.7)	GoF -
	AVE -(0.5)		K (0.0)	A - (0.7)	(0.5)
JOB SAT	0.521	0.8434	0.7869	0.7707	
JOB SEC	0.5202	0.7622		0.5326	
LS	0.7188	0.9105		0.8678	
TI	0.5681	0.8402	0.8191	0.7484	
WOL	0.5538	0.8302		0.723	
WPS	0.5376	0.7766	0.7429	0.5714	
AVERAGE	0.5699	0.8272	0.7830	0.7023	0.668001

Formula of $GoF = \sqrt{AverageR^2 * average Communaltiy}$

The above table presents the results of AVE (Average variance Extracted) and constructs reliability. The loading of all items above 0.7 and AVE above 0.50 shows internal consistency (Hulland 1999). Hence, the entire requirement for convergent validity, construct reliability, Cronbach's alpha and communality is achieved.

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INTER-CONSTRUCT CORRELATION

The following table shows the Inter-construct correlation which relates to the degree, by which multiple methods of measuring a variable provide the same results (O'Leary-Kelly and Vokurka, 1998; Hair et al., 2006; Krathwohl, 1997; Fornell and Larcker, 1981).

CALCULATION OF INTER-CONSTRUCT CORRELATION

ITEM	JOB_SAT	JOB_SEC	LS	TI	WOL	WPS
JOB_SAT	1					
JOB_SEC	0.4729	1				
LS	-0.2697	- 0.1613	1			
TI	-0.3943	-0.2857	0.6532	1		
WOL	-0.3696	-0.2952	0.4803	0.4045	1	
WPS	-0.3924	-0.2778	0.3454	0.504	0.3346	1

DISCRIMINANT VALIDITY

Discriminant validity refers to the extent to which a construct is actually different from other constructs, denoting that it captures phenomenon which is not represented by other variables in the model. In other words, the variance associated with a measure should reflect only the variance attributable to its intended latent variable and not be influenced by other variables (O'Leary-Kelly and Vokurka, 1998). To evaluate discriminant validity in this study, the Average Variance Extracted (AVE) for each construct was compared with the squared correlations between constructs. A construct is considered to have adequate discriminant validity if its AVE exceeds the squared inter-construct correlations. The following table presents the results of this analysis for each construct used in the study, confirming the distinctiveness of the constructs measured.

CALCULATION OF DISCRIMINANT VALIDITY AT CONSTRUCT LEVEL

Variable	Job_Sat	Job_Sec	LS	TI	WOL	WPS
Job_Sat	0.521					
Job_Sec	0.224	0.5202				
LS	0.073	0.026	0.7188			
TI	0.155	0.082	0.427	0.5681		

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WOL	0.137	0.087	0.231	0.164	0.5538	
WPS	0.154	0.077	0.119	0.254	0.112	0.5376

STEP 2: ASSESSMENT OF THE STRUCTURAL MODEL

HYPOTHESES TESTING

The hypotheses were tested by applying two assessment steps.

- 1. Measurement Model or inner model (recognizes the relationships among latent variables).
- 2. Structural Model or outer model (recognizes the relationships among latent variables and its observed variables).

A structural model in Figure-1 is a conceptual framework of the study. Data collection was carried out from SSGC employees and variables have been analyzed at the organizational level. Based on the structural model, the research hypotheses were tested by using SPSS and other relevant research tools. Results are summarized as under in the following Table:-

HYPOTHESES TEST RESULTS

Umothosos#	Path Relations	β- value	t-value (1.96)	Accepted/
Trypotheses#	rath Relations	p - varue	t-value (1.96)	Rejected
H1a	LS JOB_SAT	-0.0369	(0.7611)Not	Rejected
			Significant.	
H1b	$LS \longrightarrow WPS$	0.5088	(10.0606)***	Accepted
H2a	JOB_SEC→	0.8278	(22.0662)***	Accepted
	JOB_SAT			
H2b	JOB_SEC→ WPS	-0.0559	(1.1311)Not	Rejected
			Significant.	
Н3а	WOL→ JOB_SAT	-0.0185	(0.4184)Not	Rejected
			Significant.	
H3b	WOL→ WPS	0.4737	(9.1615)***	Accepted
H4	WPS- JOB_SAT	-0.1213	2.2285)*	Accepted
H5	JOB_SAT→ TI	-0.1468	(2.4837)*	Accepted
H6	WPS → TI	0.8856	(33.485)***	Accepted

(Minimum acceptance level: i.e. p<0.05 (Hair et al., 2006; Byrne, 2001)

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DISCUSSION AND RESULTS

Result-1: β = -.0369; t= 0.7611; p \geq .05 (Rejected).

Discussion: H1a result shows that low salary (LS) has negative and not significant relationship with job satisfaction (JS). This result is already approved by most of the scholars that low salary does not affect employees' job satisfaction in the organizations.

Result-2:
$$\beta$$
= .5088; t= 10.0606***; p \le .05 (Accepted).

Discussion: H1b result shows that low salary (LS) has a positive and significant relationship with workplace stress (WPS). Finding reveals that the salary does affect employees' loyalty towards organization (Folger and Konovsky, 1989; Levine, 1993). In other words, when employees' salary is not as per the assigned role and capabilities, then they will find other venues for his services and contribution will be reduced.

Result-3:
$$\beta$$
= .8278; t= 22.0662***; p \leq .05 (Accepted)

Discussion: H2a result shows that job-security (JOB SEC) has a positive and significant relationship with job satisfaction (JOB SAT). This hypothesis has been accepted (Tripoli 2007; Geary, 2009).

Result-4:
$$\beta$$
= - .0559; t= 1.1311; p \geq .05 (Rejected)

Discussion: H2b result shows that job-security (JOB SEC) has negative and not significant relationship with workplace stress (WPS). As per available literature, mostly scholars argued that workplace stress does not affect on the employee's job security (Mansoor et al., 2011).

Result-5:
$$\beta$$
= - .0185; t= 0.4184; p \geq .05 (Rejected)

Discussion: H3a result shows that work overload (WOL) has negative and not significant relationship with job-satisfaction (JS). Hence, this hypotheses is also rejected.

Result-6:
$$\beta$$
= .4737; t= 9.1615***; p \leq .05 (Accepted)

Discussion: H3b result shows that work overload (WOL) has a positive and significant relationship with workplace stress (WPS). Studies available of this domain also verify that work overload leads to stress at workplace (Razzaqi, Shams, &Feroze, 2022). Hence, H3b is accepted.

Result-7:
$$\beta$$
= - .1213; t= 2.2285*; p \leq .05 (Accepted)

Discussion: H4 result shows that workplace stress (WPS) has a negative and significant

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relationship with job satisfaction (JOB SAT). Hence, H4 is accepted and verifies.

Result-8:
$$\beta$$
= - .1468; t= 2.4837*; p \le .05 (Accepted)

Discussion: H5 result shows that job satisfaction (JSAT) has negative and significant relationship with turnover intention (TI). Mostly scholars agree that job satisfaction and turnover intention are negatively interrelated (DeConinck& Stilwell, 2004).

Result-9:
$$\beta$$
= .8856; t= 33.485***; p \le .05 (Accepted)

Discussion: H6 result shows that workplace stress (WPS) has a positive and significant relationship with turnover intention (TI). Hence, H6 is accepted and verified.

CONCLUSION

This study was aimed to predict the causal relationships between a dependent variable such as turnover intention (TI) and independent variables such as low salary (LS), job security (JSEC), work overload (WOL), job satisfaction (JSAT) and workplace stress (WPS). The findings showed statistically significantly positive and negative relationships between independent variables and the dependent variable turnover intention (TI). All independent variables were related to employees such as (low salary, job security and work overload) and mediator variables (job satisfaction, workplace stress) were relationship with each other. The mediator variable job satisfaction (JSAT) was found negative and significant relationship with turnover intention (TI) and mediator variable workplace stress (WPS) was found positive and significant relationship with turnover intention (TI). Hence, as per calculations of the data, It shows that three hypotheses were not supported and six of them were strongly supported.

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