

Explaining Turnover Intention among Generation Z Contract Employees through Psychological, Physical, and Social Capital: Evidence from the Telecommunications BPO Industry

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ABSTRACT

Purpose – Employee turnover has become a major human resource challenge in the telecommunications Business Process Outsourcing (BPO) industry, particularly among Generation Z contract employees. This study examines the effects of psychological capital, physical capital, and social capital on turnover intention, with job satisfaction as a mediating variable.

Methodology/approach – A quantitative explanatory approach was employed using survey data collected from 338 Generation Z employees working under fixed-term employment contracts in the telecommunications division of BPO Company XYZ. Respondents were selected through purposive sampling. Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4 was utilized to assess both direct and indirect relationships among the proposed constructs.

Findings – The results indicate that psychological capital, physical capital, and social capital significantly enhance job satisfaction, with physical capital exerting the strongest effect. Job satisfaction significantly reduces turnover intention and mediates the relationships between all three forms of capital and turnover intention. The model explains 63.2% of the variance in job satisfaction and 51.5% of the variance in turnover intention. Descriptive findings further highlight career opportunity, trust, work facilities, optimism, and resilience as priority areas for improving employee retention.

Novelty – This study contributes to the Human Resource Management and Organizational Behavior literature by proposing an integrated model that examines psychological, physical, and social capital simultaneously as antecedents of turnover intention through the mediating role of job satisfaction. It also provides empirical evidence from Generation Z contract employees in the telecommunications BPO industry, offering a more comprehensive perspective on employee retention strategies.

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INTRODUCTION

The acceleration of digital transformation has significantly reshaped business processes, particularly in the telecommunications and Business Process Outsourcing (BPO) industry, where organizational performance increasingly depends on employees' technological adaptability and service competencies

(Putrawan & Wulansari, 2026; Fernando & Wulansari, 2021; Hamdani & Wulansari, 2026). As a result, human capital has become a strategic organizational asset, making employee retention a critical challenge for maintaining service quality and operational sustainability.

Employee turnover is particularly problematic in the telecommunications BPO industry because operational activities rely heavily on Generation Z employees working under fixed-term employment contracts. Compared with previous generations, Generation Z employees tend to value career development, meaningful work, psychological well-being, and supportive work environments, making retention strategies increasingly complex (Achmad et al., 2023; Inayah, 2026). Despite continuous investments in compensation systems and workplace facilities, turnover intention remains relatively high, suggesting that employees' decisions to remain with an organization are influenced by broader organizational and psychological factors beyond financial rewards.

Previous studies have identified psychological capital, physical work environment, social capital, and job satisfaction as important antecedents of turnover intention. Employees with stronger psychological resources generally report higher job satisfaction and lower turnover intention (Zambrano-Chumo & Guevara, 2024; Li et al., 2023), while supportive physical working conditions and positive workplace relationships contribute to stronger organizational commitment and employee retention (Solikhah & Andriani, 2023; Zhang et al., 2022). However, most previous studies have examined these organizational resources separately, providing limited evidence regarding their combined influence within a single structural model. Furthermore, the mediating role of job satisfaction in explaining how these organizational resources reduce turnover intention has received relatively little empirical attention, particularly among Generation Z contract employees in the telecommunications BPO industry.

To address these gaps, this study develops an integrated research model by examining the effects of psychological capital, physical capital, and social capital on turnover intention through the mediating role of job satisfaction among Generation Z contract employees in the telecommunications BPO sector. This study contributes to the Human Resource Management and Organizational Behavior literature by providing empirical evidence on the relative importance of multiple organizational resources in shaping employee retention and offers practical insights for developing more effective retention strategies in labor-intensive service organizations.

LITERATURE REVIEW

This study is grounded in the perspectives of Human Resource Management (HRM) and Organizational Behavior (OB), which emphasize that employee attitudes and behavioral outcomes are shaped by the interaction between individual capabilities, organizational resources, and workplace environments. In the context of labor-intensive service industries, employee retention cannot be explained by a single factor but rather by a combination of psychological, physical, and social resources that influence employees' job satisfaction and subsequent turnover intention. Therefore, this section reviews the theoretical foundations and recent empirical studies related to human resource management, organizational behavior, psychological capital, physical capital, social capital, job satisfaction, and turnover intention, which collectively provide the conceptual basis for developing the research framework and hypotheses.

Psychological Capital

Psychological capital refers to employees' positive psychological resources, including self-efficacy, hope, optimism, and resilience, which enable individuals to perform effectively and adapt to workplace challenges. Employees with higher psychological capital are more confident in achieving

work goals, maintaining positive expectations, and recovering from adversity, leading to more favorable work experiences. Consequently, positive psychological resources are expected to enhance employees' job satisfaction by strengthening motivation, work engagement, and psychological well-being. Previous studies have demonstrated that psychological capital has a significant positive effect on job satisfaction because employees with stronger psychological resources are better able to cope with workplace demands and organizational change (Yan et al., 2021; Zambrano-Chumo & Guevara, 2024). Therefore, this study proposes that Psychological Capital positively influences Job Satisfaction (H1).

Physical Capital

Physical capital refers to organizational resources that support employees' work activities, including work facilities, workplace conditions, occupational health and safety, and operational equipment. A supportive physical work environment enables employees to perform their tasks more efficiently while improving comfort and reducing work-related stress. As a result, employees are more likely to experience positive work attitudes and greater job satisfaction. Previous studies have consistently reported that favorable physical working conditions significantly improve employees' job satisfaction because they reflect organizational support for employees' well-being and work effectiveness (Muviana, 2022; Solikhah & Andriani, 2023). Accordingly, this study proposes that Physical Capital positively influences Job Satisfaction (H2).

Social Capital

Social capital refers to the quality of interpersonal relationships within the workplace, including trust, communication, collaboration, and mutual support among employees. Strong social capital promotes knowledge sharing, teamwork, and a psychologically supportive work environment that enables employees to perform effectively and develop stronger organizational attachment. Employees who experience positive social interactions are generally more satisfied with their jobs because they perceive greater organizational support and a stronger sense of belonging. Previous research has shown that workplace social capital contributes significantly to job satisfaction and employee retention by strengthening interpersonal trust and organizational commitment (Li et al., 2021; Zhang et al., 2022; Zhang & Zhu, 2023; (Chongbang, 2022; Iskanto et al., 2026; Suratno & Roosna, 2023)). Therefore, this study proposes that Social Capital positively influences Job Satisfaction (H3).

Job Satisfaction

Job satisfaction refers to employees' positive emotional responses resulting from the evaluation of their work experiences and organizational conditions. Employees who perceive meaningful work, fair treatment, supportive working conditions, and opportunities for career growth tend to experience higher levels of job satisfaction (Achmad et al., 2023; (Akmal et al., 2024; Cahyanto & Nurhayati, 2024; Iskanto et al., 2022)). Numerous studies have shown that satisfied employees are less likely to leave their organizations because positive work experiences strengthen organizational commitment and employees' willingness to remain with the organization (Hidayat & Wulansari, 2025; Lim & Dini, 2023). Accordingly, this study proposes that Job Satisfaction negatively influences Turnover Intention (H4). Furthermore, job satisfaction has been widely recognized as a key psychological mechanism through which organizational resources influence employees' intention to leave. Employees who perceive favorable psychological, physical, and social resources generally experience higher job satisfaction, which subsequently reduces their turnover intention (Zhang et al., 2022; Zambrano-Chumo & Guevara, 2024). Therefore, this study further proposes that Job Satisfaction mediates the relationships between Psychological Capital and Turnover Intention (H5), Physical Capital and Turnover Intention (H6), and Social Capital and Turnover Intention (H7).

Turnover Intention

Turnover intention refers to an employee's conscious willingness or intention to voluntarily leave an organization. It is widely recognized as one of the strongest predictors of actual employee turnover because it reflects employees' evaluations of their current work conditions, organizational experiences,

and future career opportunities (Hidayat & Wulansari, 2025). In labor-intensive service industries such as telecommunications and Business Process Outsourcing (BPO), turnover intention is influenced by various organizational and psychological factors, making employee retention a strategic priority for sustaining organizational performance.

Research Framework

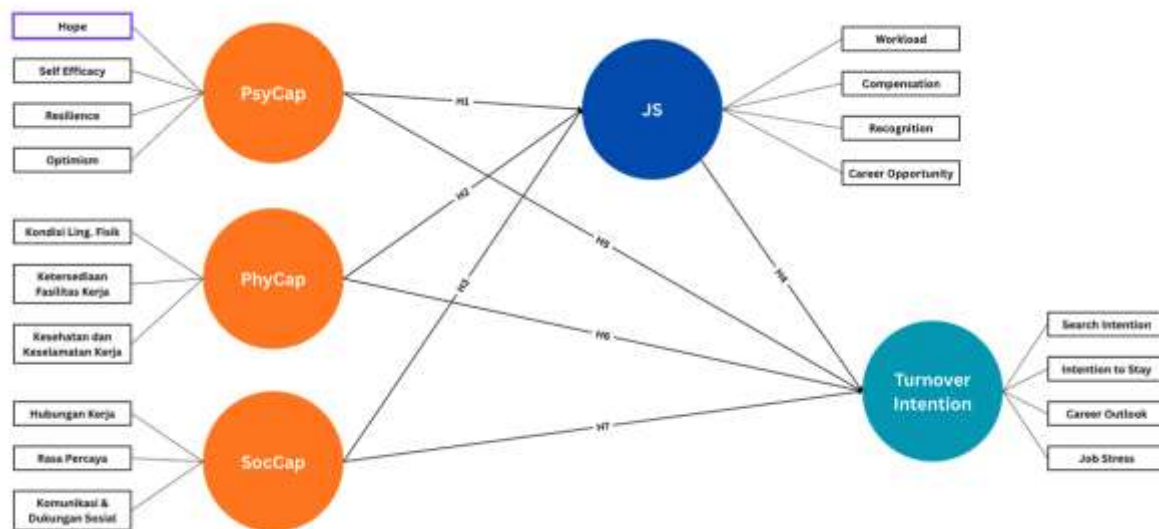


Figure 1. Research Framework

METHOD

This study employed a quantitative approach to examine the relationships among psychological capital, physical capital, social capital, job satisfaction, and turnover intention among Generation Z employees working under fixed-term employment contracts (PKWT) in the telecommunications Business Process Outsourcing (BPO) industry. The study was conducted at BPO Company XYZ, with the population consisting of Generation Z contract employees assigned to telecommunications services. A purposive sampling technique was used to select respondents who met the predetermined criteria, resulting in a total sample of 338 employees. Primary data were collected through an online structured questionnaire using a four-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree) (Hair et al., 2018; Iskanto, 2025).

The research model comprised five latent variables. Psychological capital was measured through self-efficacy, hope, optimism, and resilience; physical capital through occupational health and safety, work facilities, and the physical work environment; social capital through trust, communication and social support, and workplace relationships; job satisfaction through recognition, compensation, career opportunity, workload, and work environment; and turnover intention through indicators reflecting employees' intention to leave the organization. All measurement items were adapted from established literature and contextualized to the characteristics of Generation Z contract employees in the telecommunications BPO industry.

Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4. The analysis consisted of evaluating the measurement model (outer model) through convergent validity, discriminant validity, Average Variance Extracted (AVE), and Composite Reliability (CR), followed by evaluation of the structural model (inner model) using path coefficients, the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and bootstrapping procedures. A hypothesis was considered statistically supported when the T-statistic exceeded 1.96 and the p-value was below 0.05.

RESULT AND DISCUSSION

Table 1. Result of Measurement Model Evaluation (Validity and Reliability)

Dimension	Loading	Result	CR	CA	AVE	Result
Psychological Capital (X1)			0,934	0,906	0,780	Reliable
Hope	0,847	Valid				
Self-Efficacy	0,907	Valid				
Optimism	0,915	Valid				
Resilience	0,861	Valid				
Physical Capital (X2)			0,930	0,887	0,815	Reliable
Work Environment	0,887	Valid				
Work Facilities	0,904	Valid				
Occupational Health	0,916	Valid				
Social Capital (X3)			0,957	0,932	0,880	Reliable
Teamwork	0,915	Valid				
Trust	0,951	Valid				
Communication & Social Support	0,948	Valid				
Job Satisfaction (Z)			0,972	0,961	0,800	Reliable
Working Condition	0,985	Valid				
Compensation	0,911	Valid				
Recognition	0,910	Valid				
Career Opportunity	0,980	Valid				
Turnover Intention (Y)			0,941	0,916	0,897	Reliable
Job Search Behavior	0,866	Valid				
Intention to Leave	0,918	Valid				
Career Outlook	0,917	Valid				
Job Stress	0,875	Valid				

Table 1 summarizes the measurement model evaluation results. All indicator loadings exceed the recommended threshold of 0.70, ranging from 0.847 to 0.985, confirming adequate indicator reliability. Likewise, all constructs achieve Composite Reliability (0.930–0.972), Cronbach's Alpha (0.887–0.961), and Average Variance Extracted (0.780–0.897) values above the recommended thresholds, indicating satisfactory internal consistency and convergent validity. Therefore, the measurement model fulfills the validity and reliability requirements for further structural model evaluation.

Table 2. Fornell-Larcker Criterion

Variables	Psychological Capital (X1)	Physical Capital (X2)	Social Capital (X3)	Turnover Intention (Y)	Job Satisfaction (Z)
Psychological Capital	0.883				
Physical Capital	0.613	0.903			
Social Capital	0.666	0.718	0.938		
Turnover Intention	-0.497	-0.598	-0.526	0.947	
Job Satisfaction	0.611	0.763	0.682	-0.710	0.894

Table 2 presents the results of the Fornell–Larcker criterion for assessing discriminant validity. The square root of the Average Variance Extracted (AVE) for each construct is greater than its correlations with other constructs, indicating that all constructs are empirically distinct. Therefore, the discriminant validity requirement based on the Fornell–Larcker criterion has been satisfied.

Table 4. Coefficient of Determination

Influence Between Variables	Q ²	R ²
<i>Y. Turnover Intention</i>	0.456	0.515
<i>Z. Job Satisfaction</i>	0.499	0.632

Table 4 presents the structural model evaluation results. The R² values indicate that the model explains 63.2% of the variance in Job Satisfaction and 51.5% of the variance in Turnover Intention, suggesting moderate explanatory power. Furthermore, the positive Q² values for both endogenous constructs confirm that the model has satisfactory predictive relevance.

Table 5. Result of Effect Size Analysis

Influence Between Variables	f-Square
Psychological Capital → Turnover Intention	0.006
Psychological Capital → Job Satisfaction	0.034
Physical Capital → Turnover Intention	0.008
Physical Capital → Job Satisfaction	0.335
Social Capital → Turnover Intention	0.000
Social Capital → Job Satisfaction	0.045
Job Satisfaction → Turnover Intention	0.256

Table 7 presents the effect size (f²) results of the structural model. The effect of Psychological Capital on Job Satisfaction obtained an f² value of 0.034, indicating a small effect, while Physical Capital on Job Satisfaction showed an f² value of 0.335, indicating a large effect. Social Capital on Job

Satisfaction produced an f^2 value of 0.045, representing a small effect. Furthermore, Job Satisfaction on Turnover Intention obtained an f^2 value of 0.256, indicating a medium effect. In contrast, the direct effects of Psychological Capital ($f^2 = 0.006$), Physical Capital ($f^2 = 0.008$), and Social Capital ($f^2 = 0.000$) on Turnover Intention were negligible. These findings suggest that Physical Capital contributes most substantially to improving Job Satisfaction, whereas Job Satisfaction serves as the primary mechanism influencing Turnover Intention, supporting its role as a mediating variable in the proposed research model.

Table 6. Result of Hypothesis Testing (Direct)

Influence Between Variables	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
Psychological Capital → Job Satisfaction	0.156	0.053	2.967	0.003	Accepted
Physical Capital → Job Satisfaction	0.522	0.061	8.614	0.000	Accepted
Social Capital → Job Satisfaction	0.203	0.057	3.591	0.000	Accepted
Job Satisfaction → Turnover Intention	-0.581	0.083	7.020	0.000	Accepted

Table 8 presents the results of the direct effect hypothesis testing. The findings indicate that Psychological Capital has a positive and significant effect on Job Satisfaction ($\beta = 0.156$, $t = 2.967$, $p = 0.003$), supporting H1. Physical Capital demonstrates the strongest positive effect on Job Satisfaction ($\beta = 0.522$, $t = 8.614$, $p < 0.001$), followed by Social Capital ($\beta = 0.203$, $t = 3.591$, $p < 0.001$), supporting H2 and H3, respectively. Furthermore, Job Satisfaction has a significant negative effect on Turnover Intention ($\beta = -0.581$, $t = 7.020$, $p < 0.001$), supporting H4. These findings suggest that greater psychological, physical, and social capital contribute to higher job satisfaction, while increased job satisfaction reduces employees' turnover intention.

Table 7. Result of Hypothesis Testing (Indirect)

Influence Between Variables	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
Psychological Capital → Job Satisfaction → Turnover Intention	-0.091	0.032	2.831	0.005	Accepted
Physical Capital → Job Satisfaction → Turnover Intention	-0.303	0.064	4.735	0.000	Accepted
Social Capital → Job Satisfaction → Turnover Intention	-0.118	0.034	3.516	0.000	Accepted

Table 9 presents the results of the indirect effect (mediation) analysis. The findings reveal that Job Satisfaction significantly mediates the relationship between Psychological Capital and Turnover Intention ($\beta = -0.091$, $t = 2.831$, $p = 0.005$), supporting H5. Similarly, Job Satisfaction significantly mediates the effects of Physical Capital ($\beta = -0.303$, $t = 4.735$, $p < 0.001$) and Social Capital ($\beta = -0.118$, $t = 3.516$, $p < 0.001$) on Turnover Intention, supporting H6 and H7, respectively. Among the three indirect relationships, Physical Capital exhibits the largest indirect effect on reducing turnover intention through job satisfaction. These findings highlight the pivotal role of Job Satisfaction as the mediating mechanism through which organizational resources influence employees' intention to remain with the organization.

Discussion

The findings of this study demonstrate that Psychological Capital, Physical Capital, and Social Capital significantly influence Job Satisfaction, while Job Satisfaction has a significant negative effect on Turnover Intention among Generation Z contract employees. Furthermore, the mediation analysis confirms that Job Satisfaction significantly mediates the relationships between all three antecedent variables and Turnover Intention. These results support the Human Resource Management and Organizational Behavior perspectives, which emphasize that organizational resources influence employee retention primarily by enhancing employees' work attitudes and satisfaction rather than through direct mechanisms alone.

Among the three antecedent variables, Physical Capital emerged as the strongest predictor of Job Satisfaction ($\beta = 0.522$), indicating that work facilities, work environment, and occupational health conditions are the most influential organizational resources in shaping employees' satisfaction. This finding suggests that Generation Z employees place considerable importance on a supportive and comfortable working environment that enables them to perform effectively. Descriptive analysis further revealed that work facilities received the lowest mean score within the Physical Capital construct, particularly regarding the adequacy of work equipment and workplace temperature and air circulation. These findings imply that improving the quality of physical working conditions may substantially enhance employees' job satisfaction and strengthen retention. This result is consistent with previous studies reporting that a supportive physical work environment contributes positively to employee satisfaction and organizational commitment (Muviana, 2022; Solikhah & Andriani, 2023).

The findings also indicate that Psychological Capital positively contributes to Job Satisfaction, although its effect is weaker than that of Physical Capital. Employees with higher levels of hope, self-efficacy, optimism, and resilience tend to experience greater job satisfaction because these psychological resources enable them to cope more effectively with

work demands and organizational challenges. However, the descriptive findings revealed that optimism and resilience received relatively lower mean scores than hope and self-efficacy, suggesting that Generation Z contract employees remain uncertain about their long-term career prospects and their ability to cope with ongoing organizational changes. This finding aligns with recent studies indicating that psychological capital enhances employee attitudes and retention primarily through work-related psychological mechanisms such as job satisfaction rather than through direct effects alone (Zambrano-Chumo & Guevara, 2024).

Similarly, Social Capital significantly improves Job Satisfaction, confirming the importance of teamwork, trust, communication, and social support in creating positive work experiences. Nevertheless, the descriptive analysis identified trust as the lowest-rated dimension within the Social Capital construct, suggesting that although interpersonal relationships among employees are generally positive, stronger mutual trust between employees and the organization remains necessary. Previous research has consistently shown that workplace social capital strengthens job satisfaction and reduces turnover intention by fostering supportive relationships and organizational trust (Zhang et al., 2022).

Another important finding is that Job Satisfaction significantly reduces Turnover Intention ($\beta = -0.581$) and serves as the principal mediating mechanism linking organizational resources to employee retention. The indirect effect analysis further demonstrates that all mediation hypotheses are supported, with Physical Capital exhibiting the strongest indirect effect on Turnover Intention through Job Satisfaction. In addition, the descriptive findings indicate that career opportunity and compensation received the lowest mean scores among the Job Satisfaction dimensions, while employees also reported moderate levels of intention to explore alternative employment opportunities. These findings suggest that improving career development opportunities, ensuring fair compensation, and providing a supportive work environment may strengthen employees' satisfaction and reduce their intention to leave the organization.

Overall, the structural model explains 63.2% of the variance in Job Satisfaction and 51.5% of the variance in Turnover Intention, indicating moderate explanatory power. The study extends previous research by integrating Psychological Capital, Physical Capital, and Social Capital into a single mediation model and demonstrates that Job Satisfaction serves as the key mechanism through which organizational resources influence the turnover intention of Generation Z contract employees. These findings provide both theoretical support for Human Resource Management and Organizational Behavior perspectives and practical implications for organizations seeking to improve employee retention in labor-intensive service industries.

CONCLUSION

This study examined the effects of Psychological Capital, Physical Capital, and Social Capital on Turnover Intention through the mediating role of Job Satisfaction among Generation Z contract employees in the telecommunications and Business Process Outsourcing (BPO) industry. The results

demonstrate that all three forms of capital positively and significantly influence Job Satisfaction, while Job Satisfaction has a significant negative effect on Turnover Intention. Furthermore, Job Satisfaction significantly mediates the relationships between Psychological Capital, Physical Capital, Social Capital, and Turnover Intention. Among the antecedent variables, Physical Capital emerged as the strongest predictor of Job Satisfaction, indicating the critical importance of providing adequate work facilities, supportive work environments, and occupational health conditions to improve employee retention. The findings also reveal that the proposed model explains 63.2% of the variance in Job Satisfaction and 51.5% of the variance in Turnover Intention, demonstrating satisfactory explanatory power. These results contribute to the Human Resource Management and Organizational Behavior literature by integrating three organizational resource dimensions into a single mediation model and highlighting Job Satisfaction as the key mechanism through which organizational resources influence the turnover intention of Generation Z contract employees.

From a practical perspective, the findings suggest that organizations should prioritize initiatives that strengthen employees' job satisfaction by improving both tangible and intangible organizational resources. Particular attention should be directed toward enhancing workplace facilities, ensuring ergonomic and supportive working conditions, fostering mutual trust and communication, strengthening employees' psychological resources through coaching and development programs, and providing transparent career development opportunities alongside fair compensation systems. These initiatives are expected to create a more positive employee experience and contribute to stronger retention among Generation Z contract employees.

From an academic perspective, this study extends the Human Resource Management and Organizational Behavior literature by empirically integrating Psychological Capital, Physical Capital, and Social Capital within a single structural model that explains turnover intention through the mediating role of Job Satisfaction. Future studies are encouraged to examine additional determinants of turnover intention, such as organizational commitment, employee engagement, perceived organizational support, leadership style, or work-life balance, to improve the explanatory power of the model. Comparative studies involving different industries, employment statuses, or generational cohorts are also recommended to enhance the generalizability of the findings and provide a broader understanding of employee retention in contemporary organizations.

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