



The Influence of Workload, Leadership Style and Work Environment on Job Stress Among Generation Z Employees at PT Bank Negara Indonesia (Persero) Tbk

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Abstract: This research aims to analyze the impact of workload, work environment, and leadership style on job stress. The research used a quantitative method with 80 Gen Z employees as respondents from PT. Bank Negara Indonesia Tbk. The data were analyzed using multiple regression and processed with SPSS. This study offers novelty by focusing on Gen Z employees as the research subjects. The results show that workload significantly affects stress, with high workload, both in terms of quantity and complexity, increasing stress. On the other hand, the work environment was found to have no significant impact on stress, suggesting that internal factors such as workload are more influential in affecting stress levels. Leadership style also significantly affects stress, where supportive leadership styles, such as transformational or participative, reduce stress, while authoritarian leadership with high demands tends to increase stress. This study provides valuable insights for organizations in managing factors that influence work stress and creating a healthier and more productive work environment.

Keyword: Gen Z, Workload, Work Environment, Leadership Style, Job Stress

INTRODUCTION

According to the 2023 Cigna International Health survey involving nearly 12,000 workers worldwide, 91% of employees aged 18 to 24 reported experiencing stress, significantly higher than the global average of 84%. This fact indicates that Generation Z, who are just entering the workforce, face significant pressures despite having relatively fewer working hours compared to previous generations (Setiawati, 2024).

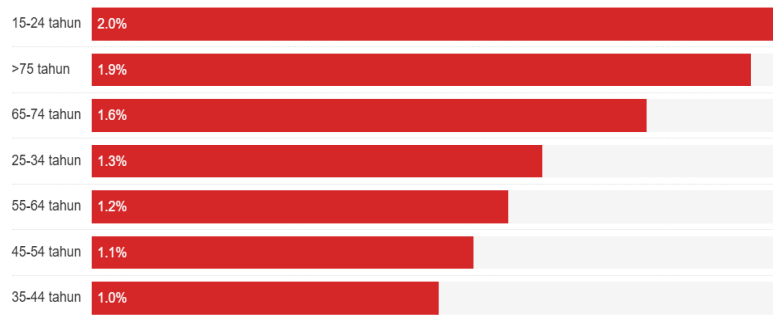


Figure 1 Prevalence of Depression in Indonesia

Source: Setiawati, 2024

According to the Indonesian Health Survey (SKI) report by the Ministry of Health (Kemenkes), the prevalence of depression in Indonesia reached 1.4% in 2023, highlighting significant challenges related to mental health among the population, including workers (Nariswari, 2024). Interestingly, according to data from the International Labour Organization (ILO), working hours in Indonesia are among the shortest in Southeast Asia, averaging 40 hours per week. This aligns with Labour Law No. 13 of 2003, which stipulates that normal working hours are a maximum of 7 hours per day for 6 working days or 8 hours per day for 5 working days per week. However, employees may still face overtime work of up to 3 hours per day or 14 hours per week, provided that appropriate compensation is given (Setiawati, 2024). Work stress is an adaptive reaction, both psychological and physical, influenced by individual characteristics or psychological processes, resulting from demands that exceed a person's ability to cope (Ivancevich et al., 2019). Previous research indicates that the majority of Generation Z employees experience stress due to the additional workload left by their senior colleagues. They feel highly pressured by tight deadlines as well as the extra effort and time required to complete their tasks. They also report difficulty in voicing complaints about excessive workloads due to a lack of communication with their supervisors. Additionally, they express a fear of being the next employee to lose their job, further exacerbating their stress as they face uncertainty in finding new employment (Hamdali & Liswandi, 2023).

Gen Z employees are more prone to stress as they highly value freedom in managing their time. Flexible scheduling helps them balance work and personal life. However, excessive workloads or strict deadlines disrupt this balance, making them more vulnerable to stress than previous generations, as it conflicts with their core value of work-life harmony (Anggara & Nursanti, 2019). At BNI, employees, including Gen Z, often face heavy workloads and unrealistic targets, such as completing account openings, credit cards, and loans in a single day. This creates significant pressure, with unmet targets leading to threats of reassignment or disciplinary actions, causing ongoing anxiety. Employees frequently work late without overtime pay, juggling additional tasks from sales teams to meet targets, resulting in extreme physical and mental exhaustion. Limited staff—often only one customer service officer and one teller per branch—forces employees to multitask, heightening stress. The shift to digital operations increases sales targets, with incentives only granted if targets are met, adding psychological strain. Authoritarian leaders further worsen morale by prioritizing targets over employee well-being, publicly reprimanding mistakes, and showing little empathy for high workloads. This lack of support damages employee confidence and motivation.

Workload refers to the total amount of tasks an individual must complete within a given period, including the variety of assignments and challenges encountered in accomplishing them (F. Luthan, 2020). Excessive workload can trigger work stress. When an employee faces high demands, including a large volume of work, difficult tasks, and tight deadlines, it can lead to mental pressure (Emmanuel & Sanda, 2019). Previous research found that workload affects work stress, with an imbalance between workload and an individual's ability to handle it being

a major cause of stress (Raharja & Heryanda, 2021). Similarly, other studies show that high workloads significantly increase stress, especially for shift workers (Emmanuel & Sanda, 2019). As bank employees, all staff are required to market products with high targets. The workload is heavy due to numerous tasks, often unrealistic given the limited staff. For example, a teller and customer service must handle multiple tasks simultaneously, including social assistance programs, walk-in customers, and sales team assignments. This forces employees to work quickly and often beyond regular hours without overtime compensation, increasing stress and fatigue due to tight deadlines.

A complex and high-pressure workplace presents challenges for organizational leaders, who must manage the workforce while maintaining commitment and morale. Leadership style itself can be a source of stress for employees (Lyons & Schneider, 2019). A manager must carefully consider the leadership style applied to ensure effective communication. The ideal leadership style should not only focus on productivity but also attend to the feelings and well-being of employees keputusan (Robbins & Judge, 2019). Leadership style influences a leader's success in affecting their subordinates. A leader's interactions, guidance, and decision-making can create a supportive work environment or become a source of stress for employees (Yulia & Mukzam, 2017). In line with this finding, Kanda & Arkan (2024) explain that leadership style affects work stress. Employees who align with their leader's style tend to feel comfortable and experience lower stress levels. However, Sari (2019) found a different result, showing that an authoritarian leadership style contributes to work stress. Not all employees respond to leadership styles as a source of stress, especially if they have a supportive environment and colleagues.

A good work environment can influence an individual's performance (Santoso & Syifa, 2023). The work environment refers to the physical, social, and psychological conditions in the workplace that can impact employee motivation, performance, and job satisfaction (Robbins & Coulter, 2020). Previous research shows that the work environment affects work stress. A good and adequate work environment can promote comfort and reduce psychological pressure (Rosyia Wardani, 2020). In line with these findings, Surbakti et al. (2021) and Lee (2020) show that the work environment affects work stress. Both physical and non-physical factors can influence comfort, efficiency, and employees' psychological conditions, ultimately impacting stress levels. However, other studies present a different finding, suggesting that the work environment does not affect work stress.

This phenomenon raises the question of the main causes of high stress levels, particularly among young employees, known as Gen Z, despite working within a reasonable duration. This study will analyze the impact of workload, leadership style, and work environment on work stress. Given the existing gap in research findings and the potential for further exploration. This research offers novelty by integrating three key variables workload, leadership style, and work environment into a single research framework, focusing on Gen Z employees. This framework has not been explored in previous studies, and the findings aim to provide deeper insights into the factors influencing work stress among Gen Z employees.

The Effect of Workload on Job Stress

Workload refers to the number of tasks or duties an employee must complete within a specific time frame (Robbins & Judge, 2019). High or imbalanced workloads can increase mental and physical strain, negatively impacting employee well-being. Excessive workload is often a primary cause of stress. Employees facing heavy tasks, tight deadlines, and insufficient resources experience higher stress levels (Aulia et al., 2022). High workloads can trigger physiological and psychological stress responses, such as increased anxiety, fatigue, and reduced motivation (Safitri, 2020). Studies indicate that workloads misaligned with an employee's capabilities tend to cause prolonged stress, affecting productivity, job satisfaction,

and overall performance (Rohman & Ichsan, 2021). In general, higher workloads lead to higher levels of job stress.

Hypothesis 1: Workload affects job stress.

The Effect of Work Environment on Job Stress

The work environment encompasses various physical, social, and psychological factors in the workplace that influence employees' experiences and well-being. Factors such as workplace cleanliness, physical conditions (lighting, temperature, noise), coworker relationships, social support, open communication, and management style significantly affect stress levels (Gibson, 2020). A poor or unsupportive work environment can lead to emotional and physical discomfort, increasing job stress (Yuanto & Anwar, 2024). Toxic environments, lack of support from supervisors or colleagues, and interpersonal conflicts can create persistent tension, making employees feel unsafe or undervalued. Conversely, a supportive work environment with adequate facilities, clear communication, and positive relationships between employees and management can reduce stress levels (Hamdali & Liswandi, 2023). A conducive work environment minimizes stress and enhances job satisfaction and performance, while an unsupportive one increases anxiety and pressure (L. Luthan, 2023).

Hypothesis 2: The work environment affects job stress.

The Effect of Leadership Style on Job Stress

Leadership style refers to the approach leaders use to manage and guide team members or employees. The leadership style adopted in an organization significantly impacts employees' work experiences, including their stress levels. A positive leadership style can motivate employees and foster a healthy work environment, while an inappropriate or authoritarian style can heighten stress levels. Generally, unsupportive leadership styles, such as overly authoritarian or unclear approaches, can cause stress as employees may feel undervalued or struggle to meet high expectations. Conversely, empowering and supportive leadership styles reduce stress by fostering a positive work atmosphere and enhancing job satisfaction. Leaders who overly control and limit employees' ability to innovate or make independent decisions can increase feelings of pressure and stress. Authoritarian leadership often results in dissatisfaction and tension among employees (Samudera & Agustina, 2024).

Hypothesis 3: Leadership style affects job stress.

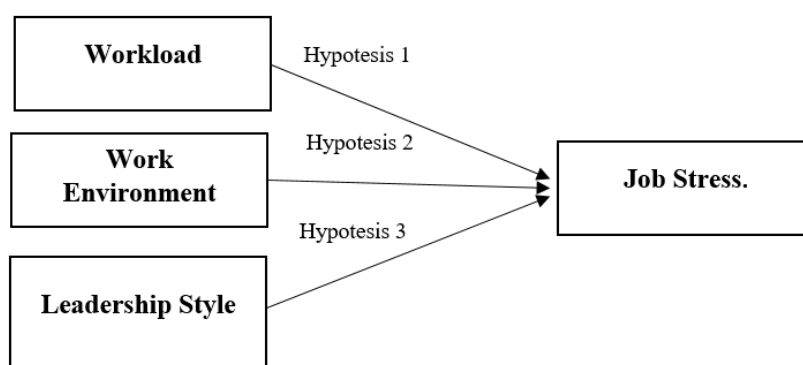


Figure 2. Conceptual Framework

METHOD

The research method to be used in this study is the quantitative method. The quantitative method is a research approach that utilizes numerical measurement and statistical analysis to collect, analyze, and interpret data. This method focuses on gathering data in the

form of numbers, which are then processed using statistical techniques to draw conclusions or test research hypotheses (Saunders et al., 2021). The sample consists of 80 Gen Z employees at PT Bank Negara Indonesia (Persero) Tbk. Data analysis will be conducted using The analysis will be conducted using SPSS (Statistical Package for the Social Sciences), specifically the version suitable for multiple regression analysis, such as SPSS 25.

RESULTS AND DISCUSSION

Results

Table 1. Descriptive Statistical Analysis

Descriptive Statistics					
	N	Min	Max	Mean	Std. Dev
Work Stress	80	18	30	24.53	2.801
Workload	80	23	55	44.51	6.690
Work environment	80	20	35	28.30	3.817
Leadership style	80	20	30	24.53	2.842
Valid N (listwise)	80				

Source: Spss Output, (2024)

1. Work Stress. Work stress among respondents ranged from 18 to 30, with an average of 24.53, indicating a moderate level of stress. The standard deviation of 2.801 suggests that perceptions of work stress are relatively consistent.
2. Workload. Workload scores ranged from 23 to 55, with an average of 44.51, indicating a relatively heavy workload. The standard deviation of 6.690 shows significant variation in respondents' perceptions of their workload.
3. Work Environment. The work environment was rated between 20 and 35, with an average of 28.30, suggesting that it is generally perceived as good. The standard deviation of 3.817 indicates moderate variation in how respondents perceive their work environment.
4. Leadership Style. Leadership style scores ranged from 20 to 30, with an average of 24.53, indicating consistency in leadership perceptions. The standard deviation of 2.842 shows a relatively uniform perception of leadership among respondents.

Table 2. Validation Test

Work Stress	Y1	Y2	Y3	Y4	Y5	Y6					
	1	.305	0.265	.492	.382	.508					
Workload	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11
	.328	.480	.369	.226	.323	.327	.223	.431	.538	.316	.512
Work Environment	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7				
	.263*	0.259	0.222	.324	.323	.375	0.466				
Leadership Style	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6					
	.300	.512	.250*	.355	.430	.360					

Source: Spss Output, (2024)

The validation test results show that the calculated r value for each indicator is above the table r value (0.219). Therefore, it can be concluded that all the indicators used in this study are valid.

Table 3. Reliability Test

Variable	Cronbach's Alpha
Work Stress	0.692

Workload	0.910
Work environment	0.815
Leadership style	0.803

Source: Spss Output, (2024)

Based on the reliability test results, Cronbach's Alpha for the work stress variable is 0.692 (moderate reliability), the workload variable is 0.910 (excellent reliability), the work environment variable is 0.815 (high reliability), and the leadership style variable is 0.803 (high reliability). This indicates that the tested instruments have a good level of consistency. In other words, the items within the instrument are correlated and provide similar measurements of the construct being measured.

Table 4. Classical Assumption Test

Test	Variable	Result
Normality Test (One-Sample Kolmogorov-Smirnov Test)	Asymp. Sig. (2-tailed)	0.074
	Workload	0.846
	Work Environment	0.060
Heteroscedasticity Test	Leadership Style	0.271
	Workload	VIF: 2.438
	Work Environment	VIF: 2.245
Multicollinearity Test	Leadership Style	VIF: 2.498

Source: Spss Output, (2024)

1. Normality Test (One-Sample Kolmogorov-Smirnov Test): Asymp. Sig. (2-tailed) = 0.074: This result indicates that the data does not significantly deviate from a normal distribution (p-value > 0.05). Therefore, the assumption of normality is met.
2. Heteroscedasticity Test: Workload (0.846), Work Environment (0.060), Leadership Style (0.271). All p-values are greater than 0.05, indicating that there is no evidence of heteroscedasticity. The assumption of homoscedasticity can be considered safe to accept.
3. Multicollinearity Test (VIF): Workload = 2.438, Work Environment = 2.245, Leadership Style = 2.498: All Variance Inflation Factor (VIF) values are below 5, which indicates that multicollinearity is not a problem. This means that the independent variables do not exhibit strong correlation with each other.

Table 5. Coefficient of Determination Test

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.787 ^a	0.619	0.604	1.763	2.136	

Source: Spss Output, (2024)

The Adjusted R Square value is 0.604. This means that approximately 60.4% of the variation in the work stress variable can be explained by the combination of workload, work environment, and leadership style, after accounting for the number of independent variables in the model. The remaining 39.6% can be influenced by other variables outside of this study.

Table 6. Multiple Regression Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	6.810	1.767	3.854	0.000

Workload	0.172	0.046	0.412	3.725	0.000
Work environment	-0.123	0.078	-0.167	1.573	0.120
Leadership style	0.551	0.110	0.559	4.991	0.000

a. Dependent Variable: Work Stress

Source: Spss Output, (2024)

$$Y = 6.810 + 0.172 X_1 - 0.123 X_2 + 0.551 X_3 + e$$

Interpretation:

1. Constant Value = 6.810. This is the estimated value of "work stress" when all independent variables (workload, work environment, and leadership style) are at zero.
2. Workload (0.172). This coefficient indicates that for every one-unit increase in "workload," work stress is expected to increase by 0.172, assuming other variables remain constant.
3. Work Environment (-0.123). This coefficient indicates that for every one-unit increase in "work environment," work stress is expected to decrease by 0.123, assuming other variables remain constant.
4. Leadership Style (0.551). This coefficient indicates that for every one-unit increase in "leadership style," work stress is expected to decrease by 0.551, assuming other variables remain constant.

Table 7. Hypothesis Test

Variable	t	Sig.	Description
Workload	3.725	0.000	H ₀ is rejected and H ₁ is accepted.
Work environment	-1.573	0.120	H ₀ is accepted and H ₂ is rejected
Leadership style	4.991	0.000	H ₀ is rejected and H ₃ is accepted.

Source: Spss Output, (2024)

Interpretation:

1. Workload = t = 3.725, Sig. = 0.000. Since the significance level is less than 0.05, H₀ is rejected and H₁ is accepted. This means that workload has a significant effect on work stress.
2. Work Environment = t = -1.573, Sig. = 0.120. Since the significance level is greater than 0.05, H₀ is accepted and H₂ is rejected. This means that work environment does not have a significant effect on work stress.
3. Leadership Style = t = 4.991, Sig. = 0.000. Since the significance level is less than 0.05, H₀ is rejected and H₃ is accepted. This means that leadership style has a significant effect on work stress.

Discussion

The Effect of Workload on Work Stress

The results of this study indicate that workload has a significant impact on work stress. A high workload, both in terms of quantity and complexity, contributes to the psychological pressure experienced by employees (Safitri & Suyanto, 2022). This supports the argument that excessive job demands, when not balanced with adequate resources, can significantly increase work stress. According to Luthans (2019), work stress is an individual's response to demands that are excessive or not aligned with their abilities and available resources. Robbins and Judge (2019) also emphasize that workload is a primary factor that triggers work stress, particularly when employees are faced with too many or complex tasks within a limited timeframe. Work stress arises when there is an imbalance between job demands and an individual's ability to meet them (Aulia et al., 2022). This discrepancy causes increasing psychological pressure,

especially if tasks are not completed on time or to expected standards. Additionally, Ivancevich & Matteson (2019) stress that excessive workload can lead to emotional exhaustion, decreased productivity, and negatively affect overall mental health. The findings of this study are consistent with previous research.

Rahma (2022) found that a high workload increases work stress levels in employees in the education sector. This was further supported by Fitriana & Rosid (2024), who discovered that excessive workloads among manufacturing employees are directly related to high levels of stress. Similarly, Hamdali & Liswandi (2023) identified that employees with complex tasks and long working hours tend to experience significant stress, and Simanjourang & Wahyanti (2021) also reported that high workloads are a major factor influencing work stress.

The Effect of Work Environment on Work Stress

The results of this study indicate that the work environment does not have a significant effect on work stress. These findings suggest that although the work environment conditions, such as physical facilities, noise, or workplace comfort, may not be optimal, these factors are not the primary triggers of work stress for the respondents. According to Robbins and Judge (2019) and Ivancevich and Matteson (2019), work stress is more often influenced by individual factors, such as workload or how employees manage pressure, rather than the physical or social conditions of the workplace. This means that while the work environment plays a role in overall comfort, internal factors, such as feeling pressured by job demands, are more significant in affecting stress. Furthermore, Ivancevich and Matteson (2019) state that the influence of the work environment on stress is often contextual. This means that if employees are accustomed to or able to adapt to their work environment, its effect on stress becomes less significant. For example, even if the work environment is noisy or filled with distractions, if employees can adjust or are not disturbed by these conditions, the stress caused by the work environment will be minimal (L. Luthan, 2023).

These findings contradict previous research by Puspitasari et al. (2021), which found that poor work environments, such as high noise levels and inadequate ventilation, significantly increased work stress. Additionally, the results are inconsistent with Hamdali & Liswandi (2023), who identified that an uncomfortable work environment is one of the main causes of stress in employees in the service sector. On the other hand, this study supports findings from Yuanto & Anwar (2024) and Rahma (2022), who stated that the work environment is not a dominant factor in influencing work stress, especially in organizations with a strong adaptation culture. They argue that when employees have good coping strategies and social support from coworkers, the impact of the work environment on stress becomes insignificant.

The Effect of Leadership Style on Work Stress.

The results of this study indicate that leadership style has a significant effect on work stress. The leadership style applied by a leader can influence the level of stress experienced by employees. Leaders who adopt an authoritarian style, with high demands and without providing emotional support, tend to increase employees' psychological pressure. On the other hand, supportive leadership styles, such as transformational or participative leadership, can reduce work stress because leaders provide motivation, support, and clarity in their directions. According to Robbins and Judge (2019), effective leadership is key to creating a positive work environment and reducing stress. Luthans (2020) also emphasizes the importance of a good relationship between leaders and subordinates in creating a conducive work atmosphere. Leaders who can adjust their leadership style to meet employees' needs can boost employees' confidence, thereby reducing stress (Samudera & Agustina, 2024). These findings are consistent with previous research, such as Rahma (2022), which found that supportive leadership styles reduce work stress, and Simanjourang & Wahyanti (2021), who reported that

transformational leadership can minimize work stress in the banking sector. This study also supports the findings of Puspitasari et al. (2021), which show that authoritarian leadership styles increase work stress, while participative leadership styles can reduce stress. Yuanto & Anwar (2024) found that flexible and communicative leadership styles help reduce employee stress in the service sector. This suggests the need for leaders who are supportive and flexible in managing employees to create a healthier and more productive work environment (Sinuhaji, 2023).

CONCLUSION

Based on the analysis and discussion, the following conclusions can be drawn:

1. Workload has been proven to affect work stress. High workload, both in terms of quantity and complexity, significantly impacts work stress.
2. The work environment has been shown to have no significant effect on work stress in this study. Although environmental conditions such as noise or comfort may be less than optimal, internal factors such as workload and how pressure is managed have a greater influence on stress.
3. Leadership style has been proven to affect work stress. Supportive leadership styles, such as transformational or participative, can reduce work stress, while authoritarian leadership with high demands can increase stress.

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