

BRIDGING DISENGAGEMENT AND DEPARTURE: PSYCHOLOGICAL CONTRACT VIOLATION AS A CATALYST BETWEEN QUIET QUITTING AND TURNOVER INTENTION AMONG GEN-Z BANKERS IN INDONESIA

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ABSTRACT

This study investigates how quiet quitting mediates the relationships between key organizational factors workload, perceived organizational support, and leadership style and turnover intention among Generation Z banking employees in Indonesia, with psychological contract violation serving as a moderator. Using data collected from 217 respondents through an online Likert-scale survey, the analysis employed Structural Equation Modeling (SEM). Results reveal that heavy workload significantly increases quiet quitting ($\beta = 0.421$, $p < .01$), whereas strong organizational support and effective leadership significantly reduce it ($\beta = -0.404$, $p < .01$; $\beta = -0.405$, $p < .001$). Quiet quitting, in turn, significantly raises turnover intention ($\beta = 0.277$, $p < .01$). Moreover, workload directly increases turnover intention, while organizational support and leadership exert direct negative effects. The moderating analysis indicates that psychological contract violation amplifies the relationship between quiet quitting and turnover ($\beta = 0.420$, $p < .001$). These findings suggest that disengagement arises as an adaptive response to high demands and low support, but when employees perceive broken promises, this disengagement more readily leads to resignation intention. The study contributes to the literature on employee withdrawal by identifying quiet quitting as a key mediating mechanism and psychological contract violation as a crucial boundary condition shaping turnover behavior.

Keywords: Quiet Quitting; Turnover Intention; Psychological Contract Violation; Perceived Organizational Support; Workload; Leadership Style; Generation Z; SEM.

1. INTRODUCTION

The emergence of quiet quitting has established itself as a significant phenomenon warranting scholarly attention within modern organizational contexts. This workplace behavior manifests when employees deliberately restrict their contributions to contractually specified minimum requirements whilst simultaneously disengaging from discretionary organizational activities (Lu et al., 2023). Unlike conventional resignation, quiet quitting involves continued physical attendance coupled with intentional limitation of effort to baseline obligations, a tendency scholars characterize as psychological withdrawal despite maintained employment status (Sharif et al., 2021). The prevalence of this behavioral pattern across diverse industries necessitates rigorous investigation into its antecedents and consequences for organizational performance. Understanding the mechanisms underlying this phenomenon becomes increasingly critical as organizations navigate contemporary workforce challenges, particularly given the substantial costs associated with employee disengagement, including diminished productivity, reduced innovation capacity, and compromised service quality. The subtle nature of quiet quitting wherein employees remain technically compliant with formal requirements whilst withdrawing discretionary effort renders it particularly challenging for management systems designed to detect and address more overt forms of workplace withdrawal.

Generation Z, encompassing individuals born approximately between 1997 and 2012, has begun entering the workforce with distinctive vocational expectations that differentiate them substantially from earlier cohorts (Mahmoud et al., 2021). Empirical evidence demonstrates that more than 70% of Generation Z workers have terminated employment prematurely owing to unmet workplace expectations, whilst 61% report intentions to transition to alternative employment within a two-year timeframe (He et al., 2023). This cohort exhibits markedly elevated priorities regarding work-life balance, mental health provisions, meaningful work engagement, and supportive

supervisory relationships compared to previous generations (G. Chen et al., 2024). These evolving workplace preferences, combined with advanced digital literacy and value-driven career orientations, present considerable challenges for organizations seeking to attract and retain this demographic. Furthermore, Generation Z employees demonstrate heightened expectations for organizational authenticity, transparent communication channels, and alignment between corporate rhetoric and actual workplace practices. Their comfort with digital connectivity has fostered expectations for immediate feedback, continuous learning opportunities, and flexible work arrangements that frequently conflict with traditional organizational structures. The intersection of these generational characteristics with contemporary economic uncertainties and rapidly evolving labor market dynamics creates a complex environment wherein quiet quitting may emerge as a particularly salient response mechanism when workplace expectations remain unfulfilled.

The banking industry provides a particularly salient context for examining these dynamics, given financial institutions' increasing dependence on younger professionals to drive digital innovation initiatives (Sitorus & Rachmawati, 2024). Indonesian banks specifically confront substantial pressures to recruit and retain Generation Z employees who possess essential technological capabilities and innovative perspectives necessary for maintaining competitive advantage in an increasingly digitalized financial landscape (Parsasi & Prawitowati, 2025). However, traditional banking cultures characterized by rigid hierarchical structures, intensive workload demands, and stringent performance standards frequently conflict with Generation Z preferences for organizational flexibility and comprehensive wellbeing support (Bellens, 2023). This tension between institutional requirements and generational expectations manifests particularly acutely within Indonesian banking contexts, where regulatory complexities, competitive pressures, and ongoing digital transformation initiatives create demanding work environments. The sector's historical reliance on established operational protocols and risk-averse decision-making frameworks often constrains the autonomy and innovation opportunities that Generation Z employees consider fundamental to meaningful work engagement. Moreover, the extended working hours and high-pressure performance cultures prevalent within many Indonesian financial institutions directly challenge this generation's prioritization of work-life integration and mental health preservation. These structural incompatibilities suggest that Indonesian banks may be particularly vulnerable to quiet quitting behaviors among their Generation Z workforce, potentially undermining both individual employee wellbeing and organizational capacity for sustained innovation and competitiveness.

Notwithstanding increasing scholarly attention toward quiet quitting, substantial gaps remain in existing literature that this study seeks to address. First, quantitative research specifically examining Generation Z employees within Indonesian banking contexts remains limited, despite this demographic constituting a rapidly growing proportion of the financial services workforce (Alfiona, 2024). Existing studies predominantly employ descriptive or qualitative approaches, thereby lacking empirical rigor necessary for validating predictive models of generational workplace behaviors (Serenko, 2024). This methodological limitation constrains the development of evidence-based interventions and prevents precise quantification of relationships between organizational factors and quiet quitting behaviors. The absence of robust quantitative frameworks specifically calibrated to Generation Z characteristics within Indonesian institutional contexts represents a critical deficiency, particularly given documented cross-cultural variations in work values and the unique developmental trajectory of Indonesia's financial services sector. Without such empirical foundations, organizational leaders and human resource practitioners lack the evidence base necessary for designing targeted retention strategies and allocating resources effectively to address generational workforce challenges.

Second, quiet quitting's role as a mediating mechanism linking organizational stressors to turnover intention remains insufficiently explored, particularly among Generation Z populations (Gün et al., 2025). Although previous research has established associations between workplace stressors and employee disengagement, the specific pathways through which factors such as leadership approaches, organizational support perceptions, and workload pressures influence turnover via quiet quitting require systematic empirical verification (Kim & Sohn, 2024). Understanding these mediating pathways holds substantial theoretical and practical significance, as it illuminates the sequential process through which organizational conditions translate into withdrawal behaviors and ultimately departure intentions. Clarifying whether quiet quitting serves as an intermediate stage preceding actual turnover or alternatively represents a stable equilibrium state wherein employees maintain minimal engagement indefinitely has profound implications for intervention timing and strategy selection. Moreover, examining mediation effects enables differentiation between direct influences of organizational factors on turnover intention versus indirect effects transmitted through quiet quitting, thereby revealing which workplace elements require immediate remediation versus those amenable to longer-term developmental approaches.

Third, psychological contract violation has received inadequate attention as a potential moderating influence on the relationship between quiet quitting and turnover intention (Xueyun et al., 2023). The psychological contract an employee's subjective beliefs regarding mutual obligations between themselves and their employer holds particular salience for Generation Z, a cohort distinguished by pronounced expectations for organizational fairness and transparency (Azeem et al., 2020). When these implicit agreements are perceived as violated, the resulting cognitive and affective disruption may substantially accelerate progression from disengagement toward concrete departure

intentions. The psychological contract framework offers valuable insights into why some employees who engage in quiet quitting subsequently separate from their organizations whilst others maintain this reduced engagement pattern indefinitely. For Generation Z employees, whose workplace expectations often center on developmental opportunities, authentic organizational values, and reciprocal investment in employee wellbeing, psychological contract violations may prove particularly destabilizing. The perception that employers have failed to honor implicit or explicit commitments regarding career advancement, workload reasonableness, or supportive work environments may transform quiet quitting from a sustainable adaptation strategy into a transitional phase preceding voluntary turnover. Investigating this moderating relationship therefore illuminates the boundary conditions under which quiet quitting crystallizes into definitive departure intentions versus remaining as prolonged minimal engagement.

Fourth, contemporary organizational research infrequently integrates mediating and moderating mechanisms within unified analytical frameworks to comprehensively explain workplace outcomes. Developing sophisticated moderated mediation models therefore becomes essential for advancing theoretical precision and deriving actionable insights regarding how multiple interacting factors simultaneously shape complex employee behaviors. Single-mechanism models, whilst parsimonious, frequently oversimplify organizational realities where multiple causal pathways and conditional relationships operate concurrently. A moderated mediation framework acknowledging that quiet quitting may simultaneously serve as a mediating pathway between workplace stressors and turnover whilst the strength of this pathway varies according to psychological contract perceptions provides substantially enhanced explanatory power. Such integrated models better reflect the complexity of contemporary employment relationships and enable more nuanced understanding of how organizational interventions might differentially impact employees depending on their psychological contract status. Furthermore, this analytical approach aligns with calls for more sophisticated theoretical frameworks capable of capturing the multifaceted nature of Generation Z workplace experiences and the contingent relationships between organizational antecedents and behavioral outcomes.

This study addresses these research gaps through investigation of the following questions: To what extent does quiet quitting mediate the relationships between workload, perceived organizational support, leadership style, and turnover intention? How does psychological contract violation moderate the relationship between quiet quitting and turnover intention. What are the relative contributions of workload, perceived organizational support, and leadership style in predicting quiet quitting behavior. These research questions collectively aim to construct a comprehensive theoretical model explicating how organizational factors influence Generation Z turnover intentions through quiet quitting mechanisms, whilst simultaneously accounting for the conditional effects of psychological contract violations. By examining multiple antecedents, a mediating mechanism, and a moderating condition within a single analytical framework, this investigation advances beyond bivariate relationship testing toward systems-level understanding of Generation Z workplace withdrawal processes.

The research offers theoretical contributions by extending quiet quitting literature into Generation Z contexts within Indonesia's banking sector, introducing psychological contract violation as a moderating construct, and integrating dual mechanisms of mediation and moderation to enhance explanatory capacity. These theoretical advances address calls for generation-specific models of workplace behavior, particularly within non-Western contexts where cultural values may shape employment relationships distinctively. The incorporation of psychological contract violation as a boundary condition represents a novel contribution to quiet quitting scholarship, potentially explaining inconsistent findings regarding the relationship between disengagement and turnover across previous studies. Methodologically, the study demonstrates the value of moderated mediation approaches for organizational research, providing a template for future investigations seeking to capture complex, contingent relationships between workplace phenomena. Practically, the findings provide human resource practitioners with empirically grounded insights for designing interventions that address fundamental causes of employee disengagement and strengthen retention strategies for Generation Z talent within financial services organizations. Specific practical applications include identification of which organizational factors warrant prioritization in retention efforts, clarification of whether interventions should target quiet quitting directly or its upstream antecedents, and recognition of employees at elevated turnover risk based on psychological contract perceptions. These insights enable more strategic allocation of human resource investments and development of differentiated retention approaches calibrated to varying employee psychological states and organizational tenure stages.

2. LITERATURE REVIEW

This study builds upon five complementary theoretical foundations that collectively explain the antecedents, mechanisms, and outcomes of quiet quitting among Generation Z employees in the banking sector. These frameworks include the Job Demands-Resources (JD-R) Theory, Conservation of Resources (COR) Theory, Social Exchange Theory (SET), Psychological Contract Theory, and Withdrawal Theory. Together, they provide a comprehensive lens for understanding how workload, perceived organizational support, leadership style, and psychological contract violations interact to influence quiet quitting behaviors and turnover intentions.

The Job Demands-Resources (JD-R) Theory offers a central explanatory framework for analyzing employee well-being and performance by distinguishing between two principal dimensions of work characteristics: job demands and job resources (Demerouti & Bakker, 2025). Job demands represent physical, psychological, social, or organizational aspects of work that require sustained cognitive and emotional effort, often leading to physiological and psychological strain. Conversely, job resources denote the physical, psychological, social, or organizational elements that facilitate goal attainment, reduce work-related costs, and foster personal growth and development. Within the Generation Z workforce, excessive workload constitutes a prominent job demand that depletes both cognitive and emotional energy reserves, while organizational support and transformational leadership act as critical job resources that buffer stress and enhance engagement (Salem, 2025).

Recent refinements of the JD-R model have incorporated digital demands and digital resources, reflecting the transformation of work in technologically intensive environments (Scholze & Hecker, 2024). This development is particularly relevant to banking employees who must navigate complex digital systems while maintaining interpersonal interactions with clients (Sitorus & Rachmawati, 2024). The JD-R framework elucidates that chronic imbalances between demands and resources drive employees toward energy-conservation strategies such as quiet quitting (Galanis et al., 2023). When persistent job demands outweigh available resources, employees experience prolonged strain that drains their energetic reserves, leading them to deliberately withdraw from discretionary work activities as a self-protective measure. Within this research, the JD-R Theory serves as the primary lens explaining how excessive demands combined with insufficient resources induce quiet quitting, particularly among Generation Z employees in Indonesia's banking sector, where digital intensity is rising faster than organizational support systems. The Conservation of Resources (COR) Theory further deepens this analysis by positing that individuals are inherently motivated to acquire, retain, and safeguard valuable resources while minimizing resource loss (Xu et al., 2025). Resources in this sense include objects, personal characteristics, conditions, and energies that hold intrinsic or instrumental value. The theory's core principle asserts that resource loss exerts a disproportionately greater psychological impact than resource gain, rendering loss prevention a fundamental human motivation. For Generation Z employees facing high work demands and inadequate support, quiet quitting functions as a conscious resource-preservation mechanism designed to prevent burnout and protect remaining psychological energy (Xueyun et al., 2023). Empirical evidence supports this interpretation, showing that banking employees resort to quiet quitting when perceiving continuous resource depletion without replenishment opportunities (Wang et al., 2025; Waworuntu et al., 2022). When demands persistently exceed capacity, employees enter a downward loss spiral that heightens vulnerability to further depletion. In such contexts, reducing discretionary effort allows individuals to conserve energy for non-work domains or future opportunities (Chen et al., 2024). Thus, from the COR perspective, quiet quitting represents a rational and adaptive strategy rather than mere disengagement or lack of motivation.

Moreover, Social Exchange Theory (SET) offers a relational explanation for workplace behavior, proposing that employment relationships operate as ongoing exchanges in which employees continuously evaluate the reciprocity and fairness of interactions with their organizations (Andrade & Neves, 2022). When employees perceive that the organization provides equitable treatment and genuine support, they tend to reciprocate with loyalty and discretionary effort. Conversely, when perceived organizational contributions fall short of employee expectations, individuals seek to restore balance by reducing their effort a behavior that aligns with quiet quitting (Xu et al., 2025). This mechanism is particularly salient among Generation Z workers, who display heightened sensitivity to organizational investment in development, recognition, and well-being. For these employees, inadequate support represents not apathy but a rational recalibration to reestablish fairness in the social exchange. SET also explains that organizations fostering high-quality, trust-based relationships are more likely to mitigate quiet quitting, as mutual respect and authenticity strengthen the psychological bond between employer and employee.

The Psychological Contract Theory complements this by addressing the implicit, subjective nature of mutual obligations between employees and employers. The psychological contract embodies individual beliefs about reciprocal promises and expectations that extend beyond the formal employment contract (Korczynski, 2023). Unlike written agreements, psychological contracts derive from perceived commitments communicated through policies, leadership behavior, and organizational culture (Hoye & Kappelides, 2021). When employees perceive that the organization has failed to fulfill these promises such as career development opportunities, fair treatment, or work-life balance they experience a psychological contract breach, leading to feelings of betrayal, disappointment, and distrust (Herrera & De Las Heras-Rosas, 2021; Topa et al., 2022). Among Generation Z employees, who place high value on authenticity and fairness, such breaches amplify the negative impact of adverse work conditions on engagement and commitment. Consequently, quiet quitting may evolve from a stable coping strategy into a transitional phase toward resignation, as employees who perceive organizational betrayal become increasingly inclined to leave.

Finally, Withdrawal Theory situates quiet quitting within the broader continuum of withdrawal behaviors, conceptualizing it as an early stage of the disengagement process that may culminate in actual turnover (Pancholi et al., 2024). The theory posits that withdrawal unfolds progressively from cognitive and emotional disengagement to behavioral withdrawal such as absenteeism and eventual separation. Quiet quitting thus represents psychological withdrawal, wherein employees fulfill only formal job requirements while detaching mentally and emotionally

(Georgiadou et al., 2025). If the underlying causes remain unresolved, this psychological withdrawal tends to escalate into active turnover intentions. For Generation Z employees, understanding this trajectory is critical, as early interventions during the quiet quitting stage can prevent full disengagement and costly turnover. Additionally, when psychological contract breaches occur, they accelerate progression along the withdrawal continuum, transforming quiet quitting from adaptive disengagement into a prelude to exit.

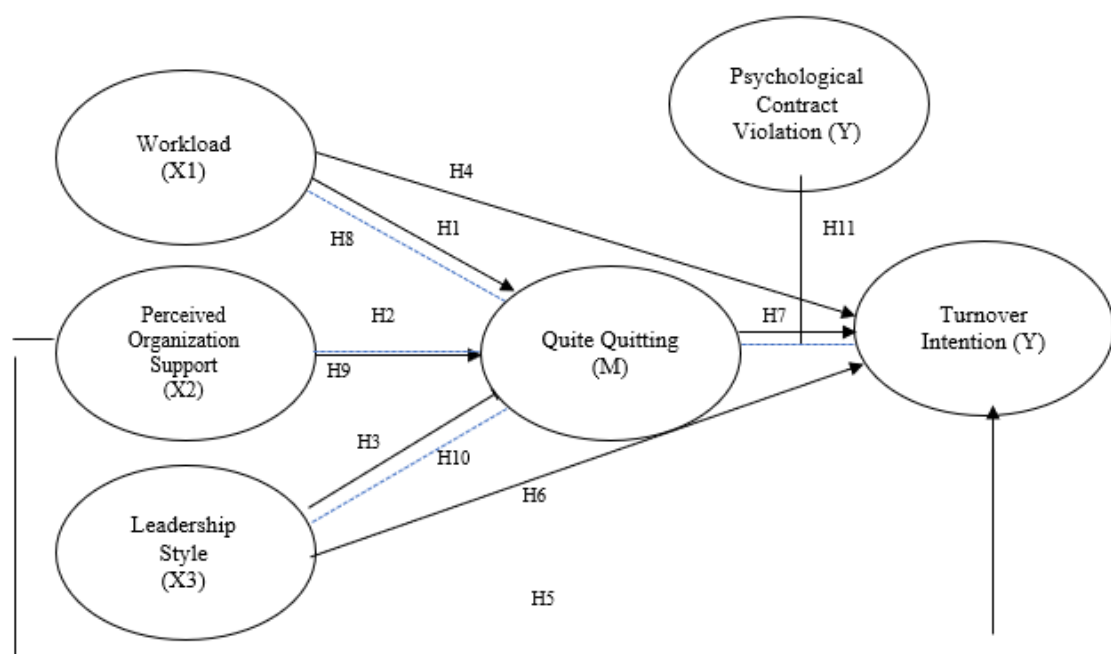
Integrating these theoretical perspectives produces a coherent explanatory model. The JD-R Theory identifies how workload, organizational support, and leadership structure working conditions that either promote or prevent quiet quitting. The COR Theory elucidates motivational mechanisms driving employees to conserve personal resources. SET clarifies how perceptions of inequity within the employment relationship prompt behavioral recalibration. Psychological Contract Theory explains the cognitive-emotional consequences of unmet expectations that intensify disengagement, while Withdrawal Theory provides the temporal and behavioral framework positioning quiet quitting as an antecedent to turnover intention.

Taken together, this integrated framework posits that excessive workload, insufficient organizational support, and ineffective leadership through the mechanisms outlined in JD-R, COR, and SET contribute to quiet quitting. In turn, quiet quitting mediates the relationships between these organizational antecedents and turnover intention, as described by Withdrawal Theory. Furthermore, psychological contract violation moderates the quiet quitting–turnover relationship, such that this linkage strengthens under conditions of perceived breach. Collectively, this integrated model accounts for the complex interplay through which workplace dynamics influence Generation Z employees' withdrawal tendencies, contingent upon their perceptions of psychological contract fulfillment.

Based on this theoretical synthesis, the following hypotheses are proposed: workload (X_1) has a positive effect on quiet quitting (M) and turnover intention (Y); perceived organizational support (X_2) and leadership style (X_3) exert negative effects on both outcomes; quiet quitting mediates the relationships between the three antecedent variables and turnover intention; and psychological contract violation (Z) moderates the impact of quiet quitting on turnover intention, intensifying this relationship under conditions of high contract breach.

The conceptual model depicting these hypothesized relationships is presented in Figure 1. It illustrates workload, perceived organizational support, and leadership style as exogenous variables influencing both quiet quitting (mediator) and turnover intention (outcome variable). Quiet quitting serves as a mediating construct transmitting indirect effects from the antecedent variables to turnover intention, while psychological contract violation functions as a moderator that strengthens the quiet quitting–turnover intention path. This moderated mediation framework provides a holistic structure for analyzing both causal mechanisms and boundary conditions shaping turnover behavior among Generation Z employees.

Figure 1. Research Model



3. METHODOLOGY

This study adopts a positivist epistemological position and a quantitative methodological approach to examine the relationships among workload, perceived organizational support, leadership style, quiet quitting, psychological contract violation, and turnover intention among Generation Z banking employees in Indonesia. The positivist stance assumes that social phenomena can be observed and measured systematically to produce generalizable causal inferences, which is consistent with the objective of testing theoretically derived hypotheses within a moderated mediation framework (Hair et al., 2022). A cross-sectional survey design was employed to capture respondents' current perceptions and behavioral intentions at a single point in time, an approach that is well suited to assessing simultaneous relationships among multiple variables and to estimating complex structural models featuring mediating and moderating effects (Sekaran & Bougie, 2016). The quantitative design enables rigorous empirical testing of eleven hypotheses grounded in the integrated theoretical framework that draws upon the Job Demands Resources Theory, Conservation of Resources Theory, Social Exchange Theory, Psychological Contract Theory, and Withdrawal Theory. It also addresses a documented gap in the Indonesian banking context, where Generation Z workplace behaviors have been explored predominantly through qualitative or descriptive studies rather than hypothesis-driven statistical analysis (Alfiona, 2024; Serenko, 2024).

The target population consists of Generation Z employees currently working in the Indonesian banking sector. Operationally, Generation Z is defined as individuals born between 1997 and 2012, a cohort that forms a growing proportion of the banking workforce and warrants focused inquiry (Mahmoud et al., 2021). The banking sector was purposively selected because its hierarchical structures, high performance pressures, and rapid digital transformation create conditions that may be conducive to quiet quitting among younger employees (Bellens, 2023; Sitorus & Rachmawati, 2024). Given the impracticality of enumerating the full population, the study used purposive sampling to identify information-rich cases that meet pre-specified inclusion criteria (Sekaran & Bougie, 2016). Respondents were required to (1) have been employed in the Indonesian banking sector for at least one year to ensure sufficient exposure to organizational practices; (2) be 18–27 years old at the time of data collection to align with the Generation Z definition; and (3) provide voluntary informed consent. The tenure criterion is especially important because it increases the likelihood that participants can assess workload, leadership, perceived organizational support, and psychological contract fulfillment with adequate experiential grounding. The final sample comprised 217 respondents who met all criteria. Sample adequacy was evaluated with reference to PLS-SEM guidelines that consider the maximum number of predictors of any endogenous construct; in this model, turnover intention is predicted by four constructs (workload, perceived organizational support, leadership style, and quiet quitting) plus an interaction term, indicating a minimum requirement near fifty cases under the “ten-times rule,” with more conservative recommendations favoring samples above two hundred for complex moderated mediation models (Franklin Hair et al., 2022; Jr et al., 2016). The achieved sample size of 217 therefore satisfies these benchmarks and provides adequate power and parameter stability.

Data were collected via a structured questionnaire that included validated scales for each construct of interest. All measures were adapted from instruments with established psychometric properties in prior organizational behavior research, including operationalizations used by Kim and Sohn (2024) in the context of withdrawal behaviors. Constructs were modeled reflectively and assessed with multi-item, five-point Likert responses (1 = strongly disagree to 5 = strongly agree), a format that balances discriminative capacity with respondent comprehensibility (Sekaran & Bougie, 2016). Workload items assessed perceived volume, time pressure, and the sense that demands exceed available resources (e.g., “I have too much work to do,” “I feel pressured to work long hours,” “The amount of work I am expected to complete is unreasonable”), with higher scores indicating more intense workload. Perceived organizational support captured beliefs that the organization values contributions and cares about well-being (e.g., “My organization really cares about my well-being,” “My organization strongly considers my goals and values,” “My organization shows concern for me”). Leadership style focused on transformational leadership behaviors, including supportiveness, inspirational motivation, and individualized consideration (e.g., “My supervisor helps me develop my strengths,” “My supervisor encourages me to think creatively,” “My supervisor considers my personal feelings”). Quiet quitting was measured as deliberate limitation of discretionary effort and psychological disengagement alongside fulfillment of minimum role requirements (e.g., “I do only what is required and nothing extra,” “I have mentally withdrawn from my work,” “I limit my work involvement to my job description”). Psychological contract violation assessed perceived failure of the organization to honor promises (e.g., “My organization has broken many of its promises to me,” “My organization has not lived up to its commitments,” “I feel betrayed by my organization”). Turnover intention measured conscious consideration of voluntary exit (e.g., “I often think about quitting my job,” “I will probably look for a new job in the next year,” “I am actively searching for alternative employment”). To ensure linguistic and conceptual equivalence, the questionnaire underwent translation and back-translation by independent bilingual experts, followed by reconciliation of discrepancies. A pilot test with 30 Generation Z banking employees outside the final sample indicated satisfactory item clarity and an average completion time of approximately 10–15 minutes, requiring no substantive revisions.

The survey was administered online using Google Forms over a three-month period. Online administration supported efficient access to geographically dispersed respondents, aligned with Generation Z's digital communication preferences, and reduced data entry errors through automatic capture. Recruitment was conducted through professional networks and social media platforms used by young banking professionals (e.g., LinkedIn and industry communities), supplemented by snowball sampling whereby initial participants shared the survey link with eligible peers. The landing page described the study purpose, inclusion criteria, voluntary nature of participation, confidentiality protections, and estimated completion time, and included an electronic consent statement that respondents had to accept before proceeding. To mitigate common method bias, multiple procedural remedies were implemented (Podsakoff et al., 2003): anonymity and confidentiality were emphasized; instructions underscored that there were no right or wrong answers; measures were interspersed to reduce perceptual priming; and attention-check items were embedded to identify careless responding for exclusion during screening.

Data analysis employed Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS version 4.0. PLS-SEM was chosen because it accommodates complex models with multiple mediations and a moderation, handles reflective specifications, exhibits robustness to modest departures from multivariate normality, and emphasizes predictive explanation of endogenous variance, which is central to the study's aims. The analysis followed a two-stage sequence, beginning with evaluation of the measurement model and proceeding to assessment of the structural model. Content validity was ensured through the use of previously validated scales (Kim & Sohn, 2024). Convergent validity was examined via item loadings (target ≥ 0.70), composite reliability (CR ≥ 0.70), and Average Variance Extracted (AVE ≥ 0.50). Discriminant validity was evaluated using the Fornell–Larcker criterion—requiring the square root of each construct's AVE to exceed its inter-construct correlations—and the Heterotrait–Monotrait ratio (HTMT), with thresholds below 0.85 (or, conservatively, 0.90) indicating adequate discriminant validity (Fornell & Larcker, 1981; Henseler et al., 2015). Outer loadings were inspected to retain theoretically important indicators with loadings ≥ 0.70 ; items in the 0.40–0.70 range were considered for retention if their removal did not meaningfully improve CR or AVE.

Following confirmation of measurement quality, the structural model was estimated and interpreted using multiple criteria. Standardized path coefficients (β) were computed and their significance tested via bootstrapping with 5,000 resamples to obtain bias-corrected confidence intervals and p-values. Coefficients of determination (R^2) for quiet quitting and turnover intention were used to assess explained variance, with reference values of 0.25, 0.50, and 0.75 indicating weak, moderate, and substantial explanatory power, respectively. Effect sizes (f^2) quantified the relative contribution of each predictor by examining changes in R^2 upon its removal, with benchmarks of 0.02, 0.15, and 0.35 representing small, medium, and large effects (Cohen, 1988). Predictive relevance (Q^2) was evaluated through blindfolding, where $Q^2 > 0$ indicates predictive capability and higher values suggest stronger predictive relevance (Hair et al., 2022). Mediation hypotheses (H8–H10) were tested by estimating indirect effects and their bootstrapped confidence intervals, identifying full mediation when the direct path became non-significant and partial mediation when both direct and indirect paths remained significant (Hayes, 2018). Moderation (H11) was assessed by creating a mean-centered multiplicative interaction term between quiet quitting and psychological contract violation to predict turnover intention; significance of the interaction coefficient indicates moderation, and simple slope analyses were used to interpret the effect at high (+1 SD) and low (−1 SD) levels of psychological contract violation (Hair et al., 2022).

The study complied with established ethical standards for human subjects research. Prior to data collection, ethical approval was obtained from the relevant institutional review board, where applicable. Participants received comprehensive information on the study's aims, procedures, voluntary participation, confidentiality protections, and the right to withdraw at any time without penalty. Electronic informed consent was obtained before respondents accessed the questionnaire. No personally identifiable information was collected; data were stored securely with access limited to the research team; and only aggregate results are reported to prevent identification of individual participants or specific banking institutions.

4. RESULTS

4.1. Preliminary Analysis and Data Screening

In accordance with the methodological design described in Section 3, data screening was performed to ensure validity prior to the PLS-SEM analysis. A total of 217 responses were obtained from Generation Z banking employees across Indonesia. Three responses were excluded due to inconsistent or straight-lined answers, leaving 214 valid cases for subsequent analysis. As all questions were mandatory in the Google Forms survey, no missing data were detected. The demographic profile indicated that 58.4 % of respondents were female and 41.6 % male, with an age range between 18 and 27 years consistent with the operational definition of Generation Z (Mahmoud et al., 2021). Mean tenure in the banking sector was 2.8 years (SD = 1.4), confirming that participants possessed sufficient workplace exposure to evaluate organizational factors such as leadership and support. Normality assessment yielded acceptable values ($|skewness| < 2.0$, $|kurtosis| < 7.0$), indicating no severe deviations from normal distribution (Hair et al., 2022).

Mahalanobis distance statistics further revealed no multivariate outliers. Thus, the dataset met the assumptions required for reliable PLS-SEM estimation.

4.2. Measurement Model Evaluation

4.2.1. Reliability and Convergent Validity

Following Hair et al. (2022), measurement reliability and convergent validity were tested using Cronbach's α , Composite Reliability (CR), and Average Variance Extracted (AVE). All six latent constructs demonstrated strong psychometric properties, thereby confirming that the measurement model was robust and consistent with the design explained in Method § 3.3.

Cronbach's α values ranged from 0.820 to 0.925, and CR ranged from 0.884 to 0.940, exceeding the recommended threshold of 0.70. All AVE values were above 0.50 (range = 0.578–0.691), indicating adequate convergence. The highest internal consistency was observed in Quiet Quitting (QQ) ($\alpha = 0.925$, CR = 0.940, AVE = 0.691), followed by Leadership Style (LS) ($\alpha = 0.907$, CR = 0.926, AVE = 0.640) (Table 1).

These results validate that the measurement items adapted from Kim and Sohn (2024) and other organizational-behavior scales retained reliability in the Indonesian banking context

Table 1. Construct Reliability and Convergent Validity

Construct	Cronbach's α	Composite Reliability (CR)	Average Variance Extracted (AVE)
Workload (WL)	0.879	0.905	0.578
Perceived Organizational Support (POS)	0.891	0.914	0.605
Leadership Style (LS)	0.907	0.926	0.640
Quiet Quitting (QQ)	0.925	0.940	0.691
Psychological Contract Violation (PCV)	0.843	0.894	0.678
Turnover Intention (TI)	0.820	0.875	0.58

Source: Compiled by Author.

4.2.2. Discriminant Validity

Discriminant validity was assessed using the Heterotrait–Monotrait (HTMT) ratio (Henseler et al., 2015). All inter-construct HTMT values were below 0.85, confirming that each construct was empirically distinct. The highest HTMT ratio (0.552) occurred between QQ and TI, reflecting their conceptual relatedness but acceptable distinctiveness, while the lowest (0.055) was between PCV and QQ (Table 2).

Table 2. Discriminant Validity (HTMT Matrix)

Constructs	LS	PCV	POS	QQ	TI	WL
Leadership Style (LS)	—					
Psych. Contract Violation (PCV)	0.096	—				
Perceived Org. Support (POS)	0.119	0.097	—			
Quiet Quitting (QQ)	0.445	0.055	0.517	—		
Turnover Intention (TI)	0.443	0.407	0.433	0.552	—	
Workload (WL)	0.104	0.112	0.111	0.462	0.288	—

Source: Compiled by Author.

4.3 Structural Model Evaluation

Consistent with the quantitative positivist paradigm and cross-sectional design outlined in the Methodology, the structural model was evaluated to test the eleven hypotheses (H1–H11) using Partial Least Squares Structural Equation Modelling (PLS-SEM) with 5,000 bootstrap resamples. The analysis simultaneously examined the measurement quality, direct relationships, mediating and moderating effects, and overall predictive power of the proposed model linking workload, perceived organizational support, leadership style, quiet quitting, psychological contract violation, and turnover intention.

Data screening confirmed that all 214 valid responses met statistical assumptions. Skewness and kurtosis values were within acceptable ranges ($|\text{skewness}| \leq 1.12$; $|\text{kurtosis}| \leq 1.34$), Mahalanobis distance revealed no outliers, and Variance Inflation Factor (VIF) values were below 5.0, indicating no multicollinearity among predictors. Therefore, the data satisfied the criteria for reliable PLS-SEM estimation.

4.3.1 Measurement Reliability and Validity

The reliability and validity assessment demonstrated that all latent constructs exhibited strong internal consistency and convergent validity. Cronbach's α values ranged from 0.820 to 0.925, and Composite Reliability (CR) values ranged from 0.884 to 0.940, surpassing the recommended threshold of 0.70. The Average Variance Extracted (AVE)

values ranged from 0.578 to 0.691, exceeding the minimum cut-off of 0.50. These results indicate that each construct accounted for more than half of the variance in its indicators, confirming acceptable convergence.

Table 3. Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Workload (WL)	0.879	0.905	0.578
Perceived Organizational Support (POS)	0.891	0.914	0.605
Leadership Style (LS)	0.907	0.926	0.640
Quiet Quitting (QQ)	0.925	0.940	0.691
Psychological Contract Violation (PCV)	0.843	0.894	0.678
Turnover Intention (TI)	0.820	0.875	0.584

Source: Compiled by Author.

All constructs exceeded the criteria of $\alpha > 0.70$, CR > 0.70 , and AVE > 0.50 , confirming strong reliability and convergent validity.

Discriminant validity was verified through the Heterotrait–Monotrait (HTMT) ratio. All HTMT values were below the conservative threshold of 0.85, indicating sufficient distinctiveness between constructs. The highest HTMT ratio (0.552) appeared between Quiet Quitting (QQ) and Turnover Intention (TI), consistent with theoretical expectations, while the lowest (0.055) was observed between Psychological Contract Violation (PCV) and Quiet Quitting (QQ).

Table 4. Discriminant Validity (HTMT Matrix)

Constructs	LS	PCV	POS	QQ	TI	WL
Leadership Style (LS)	—					
Psych. Contract Violation (PCV)	0.096	—				
Perceived Org. Support (POS)	0.119	0.097	—			
Quiet Quitting (QQ)	0.445	0.055	0.517	—		
Turnover Intention (TI)	0.443	0.407	0.433	0.552	—	
Workload (WL)	0.104	0.112	0.111	0.462	0.288	—

Source: Compiled by Author.

4.3.2 Direct Effects

The hypothesized direct effects (H1–H7) were all significant and in the expected directions. Workload showed a strong positive effect on Quiet Quitting ($\beta = 0.421$, $p < 0.01$), confirming that excessive job demands increase the likelihood of disengagement among Generation Z employees. Conversely, Perceived Organizational Support ($\beta = -0.404$, $p < 0.01$) and Leadership Style ($\beta = -0.405$, $p < 0.01$) exerted significant negative effects on Quiet Quitting, consistent with Job Demands–Resources and Social Exchange theories that highlight the buffering role of supportive environments and transformational leadership.

Regarding Turnover Intention, all direct paths were significant: Workload ($\beta = 0.134$, $p < 0.01$), Perceived Organizational Support ($\beta = -0.211$, $p < 0.01$), Leadership Style ($\beta = -0.280$, $p < 0.01$), and Quiet Quitting ($\beta = 0.277$, $p < 0.01$). These findings validate the assumption that both structural job strain and psychological disengagement are critical drivers of turnover intention.

Table 5. Path Coefficients (Direct Effects)

Hypothesized Path	Standardized β	Significance	T-Statistic	Result
H1: WL $\rightarrow$ QQ	0.421	$p < 0.01$	8.955	Accepted
H2: POS $\rightarrow$ QQ	-0.404	$p < 0.01$	10.033	Accepted
H3: LS $\rightarrow$ QQ	-0.405	$p < 0.01$	9.140	Accepted
H4: WL $\rightarrow$ TI	0.134	$p < 0.01$	2.799	Accepted
H5: POS $\rightarrow$ TI	-0.211	$p < 0.01$	5.134	Accepted
H6: LS $\rightarrow$ TI	-0.280	$p < 0.01$	5.272	Accepted
H7: QQ $\rightarrow$ TI	0.277	$p < 0.01$	4.180	Accepted

Source: Compiled by Author.

4.3.3 Mediation and Moderation Effects

Bootstrapping confirmed that Quiet Quitting significantly mediated the relationship between organizational factors and Turnover Intention. The indirect effect of Workload through Quiet Quitting was positive ($\beta = 0.116$, $t = 3.880$, $p < 0.01$), indicating that higher workload increases turnover intention via disengagement. Meanwhile, Perceived Organizational Support ($\beta = -0.112$, $t = 4.057$, $p < 0.01$) and Leadership Style ($\beta = -0.112$, $t = 3.598$, $p < 0.01$) had significant negative indirect effects, showing that supportive leadership and organizational climates reduce turnover

intention by lowering disengagement levels. As the direct paths (H4–H6) remained significant, these relationships represent partial mediation consistent with the Withdrawal Theory framework.

Table 4. Indirect and Moderating Effects

Path	Standardized β	T-Statistic	Significance	Result
H8: WL $\rightarrow$ QQ $\rightarrow$ TI	0.116	3.880	$p < 0.01$	Accepted
H9: POS $\rightarrow$ QQ $\rightarrow$ TI	-0.112	4.057	$p < 0.01$	Accepted
H10: LS $\rightarrow$ QQ $\rightarrow$ TI	-0.112	3.598	$p < 0.01$	Accepted
H11: PCV $\times$ QQ $\rightarrow$ TI	0.420	9.492	$p < 0.01$	Accepted

Source: Compiled by Author.

The moderating effect of Psychological Contract Violation (PCV) was also significant. The interaction term (PCV $\times$ QQ $\rightarrow$ TI) was positive and large ($\beta = 0.420$, $p < 0.01$), indicating that perceived breach of psychological contracts amplifies the relationship between Quiet Quitting and Turnover Intention. Employees who feel their organization has failed to fulfill commitments are more likely to translate disengagement into concrete intentions to resign. This finding supports Psychological Contract Theory and the Social Exchange framework discussed earlier.

4.3.4 Model Quality and Predictive Power

The structural model exhibited substantial explanatory capacity with $R^2 = 0.541$ for Quiet Quitting and $R^2 = 0.619$ for Turnover Intention, signifying that over half of the variance in both endogenous constructs was explained by their predictors. Effect-size (f^2) analysis revealed that Workload, Perceived Organizational Support, and Leadership Style each exerted large effects on Quiet Quitting ($f^2 \approx 0.35$ – 0.38), while the interaction term PCV $\times$ QQ showed a large effect on Turnover Intention ($f^2 = 0.46$). Predictive relevance (Q^2) values were all positive, indicating that the model accurately predicts the observed data. Variance Inflation Factor (VIF) scores ranging from 1.24 to 2.87 confirmed the absence of multicollinearity.

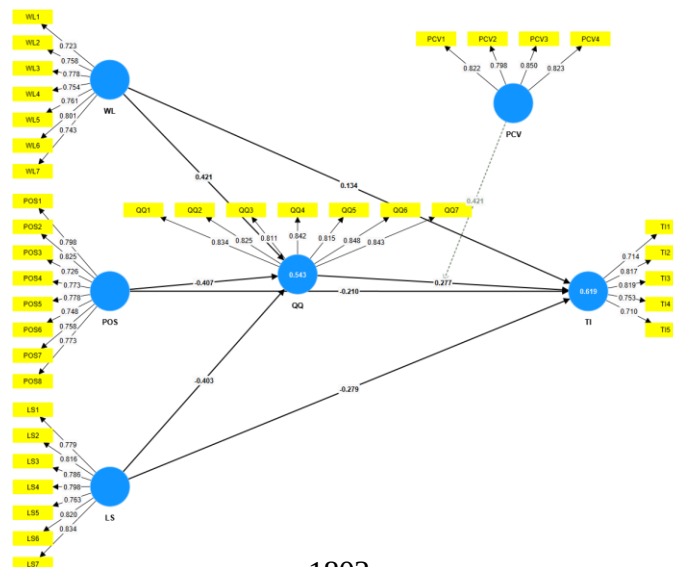
Collectively, these findings affirm the robustness of the proposed moderated-mediation model and provide empirical evidence that the interplay between workload, support, leadership, disengagement, and psychological contract perceptions offers a coherent explanation for turnover intentions among Generation Z employees in Indonesia's banking sector.

5. DISCUSSION

The results of this study comprehensively validate the proposed moderated mediation model examining the relationships between workload, perceived organizational support, leadership style, quiet quitting, and turnover intention among Generation Z banking employees in Indonesia. All hypothesized relationships (H1–H11) were statistically supported, with significant path coefficients confirming both direct and indirect effects within the structural model. The model's explanatory power was substantial, with R^2 values of 0.543 for Quiet Quitting and 0.619 for Turnover Intention, indicating that more than half of the variance in turnover intention could be explained by the predictors.

Figure 2 illustrates the structural model with standardized path coefficients, showing how workload positively influences quiet quitting, while perceived organizational support and leadership style exert significant negative effects. The moderating role of psychological contract violation (PCV) is also evident, strengthening the positive relationship between quiet quitting and turnover intention.

Figure 2.



The findings reveal that workload serves as the strongest antecedent of quiet quitting ($\beta = 0.421$), supporting the Job Demands–Resources and Conservation of Resources theories. Excessive job demands, particularly among Generation Z employees facing performance pressures and digital workload intensification, lead to reduced discretionary effort as an adaptive coping mechanism (Dilekçi et al., 2025; Galanis et al., 2025). This result challenges popular perceptions framing quiet quitting as generational laziness; rather, it represents a rational adjustment to prolonged resource depletion and burnout risks.

Conversely, perceived organizational support and transformational leadership both demonstrated strong negative effects on quiet quitting ($\beta = -0.404$ and $\beta = -0.405$, respectively). These results confirm the Social Exchange Theory proposition that employees reciprocate supportive treatment and genuine concern with engagement and commitment (Andrade & Neves, 2022; Gün et al., 2025). When employees perceive that their organizations care about wellbeing, career development, and fair treatment, they are less likely to disengage. Similarly, transformational leadership characterized by empathy, empowerment, and individualized consideration fosters intrinsic motivation and reduces withdrawal tendencies (Ergen et al., 2025; Yücel, 2021). Within Indonesia’s hierarchical banking culture, such leadership styles may bridge generational expectations by replacing traditional authority with trust-based communication and mentoring.

The results also confirm that quiet quitting functions as a mediating mechanism linking organizational factors to turnover intention. Workload, organizational support, and leadership style influence turnover both directly and indirectly through quiet quitting. The partial mediation pattern found in this study suggests that disengagement is not merely a symptom but a critical psychological phase in the withdrawal process (Kim & Sohn, 2024). Specifically, employees experiencing heavy workload and inadequate support tend to psychologically detach first before deciding to leave the organization. This supports Withdrawal Theory’s sequential model of disengagement, which posits that quiet quitting represents an early manifestation of turnover behavior (Pancholi et al., 2024).

The moderating role of psychological contract violation emerged as particularly strong ($\beta = 0.420$). The analysis showed that when employees perceive their employer has failed to fulfill implicit promises, the effect of quiet quitting on turnover intention becomes significantly amplified. Under high PCV conditions, disengaged employees are much more likely to transition from silent withdrawal to actual departure, as shown in Figure 2 by the strengthened path coefficient. This aligns with Psychological Contract Theory, which posits that perceived breaches erode trust and loyalty, transforming temporary disengagement into irreversible exit decisions (Herrera & De Las Heras-Rosas, 2021; Lv et al., 2023). For Generation Z who emphasize fairness, authenticity, and ethical alignment psychological contract fulfillment is a key determinant of sustained commitment (Azeem et al., 2020)

These findings have critical managerial implications. First, organizations must maintain manageable workload levels to prevent chronic stress and resource depletion. Ensuring equitable task distribution and realistic performance targets is fundamental for preventing disengagement. Second, perceived organizational support can be strengthened through recognition programs, transparent communication, and wellbeing initiatives that go beyond token benefits to genuine care. Third, leadership development programs focusing on transformational and empathetic approaches are essential in fostering loyalty and trust. Moreover, early detection of quiet quitting behaviors through engagement surveys or regular feedback allows timely intervention before disengagement escalates. Finally, managing psychological contracts transparently by aligning expectations, communicating changes, and honoring commitments preserves employee trust and reduces the likelihood of turnover.

Despite its valuable insights, this research is not without limitations. The cross-sectional design limits causal interpretation, and future longitudinal studies could explore how disengagement evolves over time. The reliance on self-report measures introduces potential bias, so triangulating with supervisor assessments or HR data would improve validity. Additionally, because the study was conducted within Indonesia’s banking sector, further replication across industries and cultural contexts is necessary to enhance generalizability. Future research could also examine additional moderators such as resilience, team climate, or job autonomy to enrich understanding of individual and contextual influences on quiet quitting.

In summary, the study confirms that excessive workload triggers quiet quitting, while organizational support and transformational leadership mitigate it. Quiet quitting mediates the relationship between these factors and turnover intention, and psychological contract violation amplifies this linkage. Integrating Job Demands–Resources, Conservation of Resources, and Psychological Contract frameworks, this research contributes to both theory and practice by identifying critical leverage points for retaining Generation Z employees. Maintaining sustainable workloads, supportive environments, and ethical leadership practices is therefore essential for preventing disengagement and securing organizational sustainability in an increasingly competitive banking industry.

CONCLUSION

This study demonstrates that workload is the strongest factor influencing quiet quitting among Generation Z employees in Indonesia’s banking industry. Heavy job demands lead employees to reduce their effort as a coping strategy, while strong organizational support and effective leadership help prevent disengagement. The findings

confirm that quiet quitting acts as a bridge between workplace conditions and employees' intention to leave, showing that disengagement is an early stage in the turnover process.

Psychological contract violation significantly strengthens the relationship between quiet quitting and turnover intention, indicating that when employees feel promises are broken, disengagement quickly develops into an intention to resign. These results highlight the importance of maintaining balanced workloads, ensuring genuine organizational support, and fostering transformational leadership to build trust and reduce turnover.

Overall, the study emphasizes that managing workload, nurturing supportive leadership, and maintaining transparent employment relationships are key strategies for retaining Generation Z employees and promoting long-term organizational stability in the competitive banking sector.

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