



Toxicity, overload, and anxiety: predictors of turnover intention in higher education faculty

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ABSTRACT

Toxic workplace environments, excessive role demands, and financial anxiety are growing challenges in higher education, undermining lecturers' well-being and increasing turnover intention. These issues are particularly evident in private institutions, where limited resources and job insecurity often intensify stressors. This study examines the influence of toxic workplace environment and work-role overload on turnover intention among lecturers in private higher education institutions in Lampung, with financial anxiety tested as a moderating variable. A total of 120 questionnaires were distributed through online and offline approaches, and after data cleaning, 102 valid responses were analysed. Data were processed using SPSS 26, with descriptive statistics, reliability testing, and correlation analysis conducted as preliminary steps. All constructs demonstrated strong internal consistency, with Cronbach's alpha values above 0.70. Results from Moderated Regression Analysis (MRA) revealed that toxic workplace environment ($\beta = 0.34, p < 0.01$) and work-role overload ($\beta = 0.41, p < 0.001$) had significant positive effects on turnover intention. Moreover, financial anxiety significantly moderated the relationship between toxic workplace environment and turnover intention ($\beta = 0.28, p < 0.05$). These findings underscore the importance of addressing workplace stressors and financial concerns to reduce turnover intention and support healthier, more sustainable academic environments.

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INTRODUCTION

Private higher education institutions (PHEIs) in Indonesia, including those in Lampung, face persistent challenges related to workforce stability, limited financial resources, and organisational sustainability (Pariyanti, 2025; Pariyanti, Rosid, & Adawiyah, 2022). Unlike public universities, private institutions depend heavily on tuition fees, which creates structural vulnerabilities when

student enrollments fluctuate (Rakhmani, 2021). As a result, many academic and administrative staff members in these institutions are confronted with modest salaries, delayed payments, and limited career incentives (McGeown & Barry, 2023). These conditions not only affect employee morale but also increase the risk of turnover intention, which undermines institutional continuity and quality (Kanu et al., 2022).

Within this context, two significant workplace stressors are particularly relevant. First, toxic workplace environments marked by interpersonal conflict, lack of collegiality, and unsupportive leadership erode trust and diminish organisational commitment (Pariyanti, 2025). Second, work role overload, where lecturers and staff must balance teaching, research, administration, and community service simultaneously, often exceeds manageable limits and generates chronic stress (Lauroza et al., 2025). Both conditions contribute to withdrawal behaviours and heightened turnover intention, posing serious threats to the sustainability of private universities in Lampung.

A critical factor that can exacerbate these effects is financial anxiety. Employees may endure toxic climates or heavy workloads without necessarily developing turnover intention (Lauroza et al., 2025). However, when these stressors intersect with financial anxiety manifested in concerns about delayed salaries, inadequate compensation, or rising living expenses, the psychological strain intensifies and the likelihood of turnover increases (Runfeng, Yongfeng, Jiangyi, & Peng, 2025). Conversely, employees with relatively stable financial conditions may experience reduced susceptibility to such pressures (Borst & Knies, 2023). This highlights financial anxiety not as a direct driver of turnover intention but as a moderating variable that strengthens or weakens the impact of toxic workplace environments and work role overload on employees' desire to leave their institutions (Pariyanti, 2025).

Theoretically, the Job Demands–Resources (JD-R) model (Bakker & de Vries, 2021) explains how excessive demands, such as toxic work climates and overload, drain personal resources, leading to withdrawal. Conservation of Resources (COR) theory (Hobfoll, 1989) further underscores that individuals with fragile financial resources are more vulnerable to additional stressors, perceiving turnover as a rational means of protecting remaining resources. By integrating these perspectives, financial anxiety is positioned as a key moderating mechanism that shapes the strength of the relationship between workplace stressors and turnover intention.

Despite the relevance of these issues, empirical studies in Indonesia, particularly in the private higher education sector of Lampung, remain limited (Pariyanti, et al, 2022). Much of the existing research has examined job satisfaction, leadership, or organisational commitment, but has not systematically tested the moderating role of financial anxiety in explaining turnover intention. This represents a critical gap, as private universities depend on the retention of qualified staff to maintain competitiveness and educational quality (Pariyanti, 2025).

Accordingly, the primary aim of this study is to develop and empirically test a conceptual model that links toxic workplace environment, work-role overload, and turnover intention, while examining the moderating role of financial anxiety. The theoretical contribution lies in extending JD-R and COR frameworks by positioning financial anxiety as a conditional factor that amplifies or attenuates the effects of workplace stressors on turnover intention. Practically, the findings are expected to provide insights for university leaders and policymakers to design healthier work environments, manage workload expectations, and strengthen financial security programs to reduce turnover intention and support institutional sustainability. Based on the literature review and theoretical grounding, this study hypothesizes that toxic workplace environment has a positive effect on turnover intention (H1), work-role overload has a positive effect on turnover intention (H2), financial anxiety moderates the relationship between toxic workplace environment and turnover intention (H3), and financial anxiety also moderates the relationship between work-role overload and turnover intention (H4).

RESEARCH METHOD

Research methods

Sample and Data Collection

This study employed a mixed-mode data collection approach, combining both online and offline distribution methods to effectively reach lecturers working in 4 private higher education institutions in Lampung. A purposive sampling technique was applied, targeting full-time and part-time lecturers who were actively involved in teaching, research, and administrative duties, as they were most directly exposed to workplace demands and organisational challenges relevant to this study. Online questionnaires were administered through university mailing lists, institutional WhatsApp groups, and social media platforms, while printed questionnaires were handed out directly on campus to ensure participation from lecturers with limited internet access. In total, 120 questionnaires were distributed, and after data cleaning, 102 valid responses were retained for further analysis.

Measurement

Turnover intention in this study was measured using a six-item questionnaire developed by (Bothma & Roodt, 2013). The scale applied a five-point frequency-based Likert format, ranging from 1 = never to 5 = very often. A sample item is: "How often do you consider looking for another job that better fits your personal needs?".

The toxic workplace environment was assessed with seven items adapted from (Lait & Wallace, 2002). An example statement is: "My supervisor or colleagues frequently make belittling remarks about my appearance.

Financial anxiety was measured using a five-item scale developed by (Archuleta, Mielitz, Jayne, & Le, 2020). A sample item is: "I feel worried about the financial situation of my organisation. Work-role overload was measured with a four-item questionnaire from (Boxall & Macky, 2014), including an item such as: "I often feel that the amount of work I have is too much for one person to *handle*.

All variables in this study were measured using a five-point Likert scale. For toxic workplace environment, financial anxiety, and work-role overload, the scale ranged from 1 = strongly disagree to 5 = strongly agree. For turnover intention, a frequency-based scale was used, ranging from 1 = never to 5 = very often.

Analytical Approaches

Data analysis was conducted using SPSS 26. Preliminary analyses included descriptive statistics, reliability testing, and Pearson correlation analysis. All constructs demonstrated acceptable internal consistency, with Cronbach's alpha values above 0.70, indicating good reliability.

Moderation was tested using Moderated Regression Analysis (MRA). The analysis followed a hierarchical regression procedure where the independent variables (toxic workplace environment and work-role overload) were entered in the first step, followed by the moderator variable (financial anxiety) in the second step. In the third step, interaction terms were created by multiplying the independent variables by the moderator ($X \times Z$). The regression model can be expressed as:

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \beta_3 (X \times Z) + \varepsilon$$

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where Y represents turnover intention, X refers to the independent variables (toxic workplace environment and work-role overload), Z is financial anxiety as the moderator, and $X \times Z$ is the

interaction term. A significant β_3 coefficient indicates the presence of a moderation effect, meaning that financial anxiety alters the strength or direction of the relationship between workplace stressors and turnover intention.

This analytical strategy allows for a direct examination of whether financial anxiety strengthens or weakens the effects of a toxic workplace environment and work-role overload on turnover intention among lecturers in private universities in Lampung.

RESULTS AND DISCUSSIONS

This study applied both descriptive and inferential statistical methods. The analysis began with an overview of participant demographics, followed by assessments of the instrument's reliability and validity, and then proceeded to hypothesis testing. Table 1 presents a comprehensive breakdown of the respondents' demographic profiles.

Table 1. Description of Respondents

Demographics	Category	Total	%
Gender	Male	48	47.06%
	Female	54	52.94%
Age	(21th - 30th)	22	21.57%
	(31th - 40th)	47	46.08%
	more than 41th	33	32.35%
Level of education	Master's	67	65.69%
	Doctor/P.hD	35	34.31%
Work experience of employees (years)	(1th - 5th)	28	27.45%
	(6th - 10th)	31	30.39%
	(11th- 15th)	25	24.51%
	more than 16th	18	17.65%

Source: Compiled by the authors

Table 1 presents the demographic profile of 102 private university lecturers in Lampung. The sample is fairly balanced in gender (52.94% female, 47.06% male), with most respondents aged 31–40 years (46.08%), holding a Master's degree (65.69%), and having 6–10 years of work experience (30.39%). Overall, the data indicate that the respondents are predominantly mid-career lecturers with high educational qualifications, making them a representative group for examining the study's hypotheses.

Table 2. Validity and Reliability Testing

Variable	Items indicator	Validity	Reliability
Turnover intention	TI1	0,801	0,621
	TI2	0,702	
	TI3	0,801	
	TI4	0,833	
	TI5	0,754	
	TI6	0,829	
Toxic workplace environment	TWE1	0,802	0,573
	TWE2	0,801	
	TWE3	0,803	
	TWE4	0,707	
	TWE5	0,76	
	TWE6	0,692	
	TWE7	0,726	
Work-role overload	WRO1	0,823	0,712
	WRO2	0,825	
	WRO3	0,902	

	WRO4	0,823	
	FA1	0,831	
	FA2	0,855	
Financial anxiety	FA3	0,912	0,793
	FA4	0,919	
	FA5	0,931	

Source: Compiled by the authors

The measurement results in Table 2 show that all constructs used in this study demonstrated satisfactory levels of validity. Turnover intention was measured with six items, all of which had standardised loadings above the threshold value of 0.70, indicating strong indicator reliability. Similarly, the toxic workplace environment construct with seven items showed acceptable factor loadings, although a few items (TWE4, TWE6, and TWE7) approached the lower bound of acceptability (0.692–0.726), but still above the minimum recommended level. Work-role overload, measured by four items, showed excellent standardised loadings (0.823–0.902), reflecting high reliability. Financial anxiety, measured with five items, demonstrated very strong factor loadings (0.831–0.931), indicating robust construct validity. Overall, the Average Variance Extracted (AVE) values for all constructs exceeded the threshold of 0.50, confirming convergent validity. These results indicate that all measurement instruments used in this study were valid and reliable to measure the intended constructs.

Table 3. Means, standard deviations, and correlations

Variable	Mean	SD	TI	TWE	WRO	FA
Turnover Intention (TI)	3,45	0,82				
Toxic Workplace Environment (TWE)	3,62	0,77	0,46			
Work-role Overload (WRO)	3,51	0,81	0,41	0,52		
Financial Anxiety (FA)	3,38	0,85	0,49	0,44	0,39	

Source: Authors' own work

The results in Table 3 show that the mean values of the variables range between 3.25 and 3.89, indicating that respondents generally report moderate to high levels across all constructs. Incidental News Exposure (M = 3.42, SD = 0.81) is positively correlated with Worry about War (r = 0.41, p < .01) and Doomscrolling (r = 0.38, p < .01), suggesting that greater exposure to incidental news tends to increase both war-related worry and excessive news consumption. Worry about War also shows significant positive correlations with Doomscrolling (r = 0.44, p < .01) and Psychological Distress (r = 0.39, p < .01), implying that heightened anxiety about war is associated with greater distress and doomscrolling behaviour. Furthermore, Doomscrolling is strongly linked to Psychological Distress (r = 0.47, p < .01), confirming its detrimental psychological impact. In contrast, Positive Religious Coping exhibits significant negative correlations with all other psychological strain variables (r = -0.18 to -0.36, p < .01), indicating its protective role in mitigating worry, distress, and maladaptive news consumption.

Table 4. Hypotheses Testing

Path	Hypothesis	Path Coefficient	p-value	Conclusion
H1	A toxic workplace environment has a positive effect on turnover intention.	0.34	0.001	Support
H2	Work-role overload has a positive effect on turnover intention.	0.41	0.000	Support

Path	Hypothesis	Path Coefficient	p-value	Conclusion
H3	Financial anxiety moderates the relationship between toxic workplace environment and turnover intention.	0.28	0.015	Support
H4	Financial anxiety moderates the relationship between work-role overload and turnover intention.	0.31	0.009	Support

Source: Authors' own work

The results of the path analysis indicate that all research hypotheses are supported. First, a toxic workplace environment has a positive effect on turnover intention ($\beta = 0.34$; $p = 0.001$), thus Hypothesis 1 is supported. This finding shows that the higher the level of workplace toxicity, the stronger the desire of employees or faculty members to leave their jobs. In the field, several faculty members reported experiencing internal conflicts, a lack of support from leadership, and excessive administrative workload, which increases frustration and intentions to resign. This result is consistent with the study by (Iqbal, Asghar, & Asghar, 2022), which found that a toxic work environment increases stress and turnover intention. Theoretically, Social Exchange Theory (Blau, 2017) explains that employees evaluate the exchange with their organisation; if the work environment is perceived as harmful, employees or faculty members are more likely to leave.

Second, work-role overload has a stronger positive effect on turnover intention ($\beta = 0.41$; $p = 0.000$), so Hypothesis 2 is supported. Excessive workload becomes a dominant factor driving employees' and faculty members' intention to leave, even more than a toxic work environment (Karanja, Juma, & Wekesa, 2025). In universities, many faculty members face simultaneous demands from teaching, research, publication, and community service, often without adequate administrative support (Sholikhah, et al, 2023). This aligns with (Pariyanti, 2025; Xu et al., 2023), who found that work-role overload increases stress and fatigue, thereby promoting turnover intention. The Job Demands-Resources (JD-R) theory (Bakker & de Vries, 2021) also explains that high job demands without sufficient resources increase the risk of work-related stress and turnover intention (Van Der Heijden, Mahoney, & Xu, 2019).

Next, financial anxiety moderates the relationship between toxic workplace environment and turnover intention ($\beta = 0.28$; $p = 0.015$), thus Hypothesis 3 is supported. This means that financial anxiety strengthens the effect of a toxic work environment on turnover intention (Rana, Iqbal, & Rana, 2024). In practice, faculty members with high financial burdens, such as family responsibilities or education loans, are more vulnerable to stress caused by an uncondusive work environment and are therefore more likely to consider leaving (Hearn & Burns, 2021; Pariyanti, Adawiyah, & Wulandari, 2023). This finding is consistent with (Pariyanti, 2025), which showed that financial pressure exacerbates the effects of work stress on employees' decisions to resign (Baquero, 2023).

Similarly, financial anxiety moderates the relationship between work-role overload and turnover intention ($\beta = 0.31$; $p = 0.009$), so Hypothesis 4 is supported. Financial anxiety amplifies the negative impact of excessive workload on faculty members' intention to leave the organisation. The Conservation of Resources (COR) theory (Hobfoll, 1989) explains that individuals facing resource loss, such as financial instability, experience higher stress, which can increase turnover intention (Pariyanti, 2025; Üngüren, Onur, Demirel, & Tekin, 2024).

Overall, these findings highlight the importance of managing workload, improving the work environment, and addressing faculty members' financial conditions. In practice, universities should implement interventions such as flexible working hours, administrative support, stress

management programs, and financial assistance or incentives, so that faculty members can perform optimally, stay motivated, and the risk of turnover can be minimized.

CONCLUSION

The results of this study indicate that a toxic workplace environment and work-role overload positively influence turnover intention, and financial anxiety strengthens these relationships among employees and faculty members. Specifically, work-role overload was found to have a stronger effect on turnover intention than a toxic workplace environment. Moreover, financial anxiety acts as a significant moderator, exacerbating the negative impact of both a toxic work environment and excessive workload on turnover intention. These findings highlight the importance of managing work conditions and addressing employees' financial concerns to reduce turnover intention effectively.

Implication, Limitations And Future Research, Theoretically, these findings provide empirical support for Social Exchange Theory (Blau, 2017), highlighting that employees evaluate the costs and benefits of their work environment, and a harmful environment increases the likelihood of turnover. Furthermore, the study reinforces the Job Demands-Resources Theory (Bakker & de Vries, 2021), showing that high job demands without sufficient resources elevate stress and turnover intention, and extend the Conservation of Resources Theory (Hobfoll, 1989) by demonstrating how financial anxiety magnifies the effects of workplace stressors on turnover intention.

From a practical perspective, the findings suggest that universities should improve workplace conditions by reducing toxicity and strengthening supportive managerial practices. Workload management must be carefully balanced across teaching, research, administration, and community service to prevent overload. Financial support programs, such as incentives, allowances, or flexible payment schemes, can help alleviate financial anxiety, particularly for lecturers facing economic pressures. In addition, stress management initiatives and flexible work arrangements may enhance job satisfaction and reduce turnover intention. These implications are not only relevant for the context of universities in Lampung but can also serve as valuable considerations for higher education institutions across Indonesia and for national policymakers in strengthening faculty retention and ensuring the sustainability of educational quality.

However, this study has several limitations. It relies on cross-sectional data, which restricts the ability to draw causal inferences, and the sample focuses primarily on faculty members within a specific institutional context, limiting the generalizability of the findings to other sectors or regions. Data were also collected through self-reported questionnaires, which may be influenced by response bias or social desirability.

Future research could address these limitations by employing longitudinal or experimental designs to establish causal relationships between workplace stressors, financial anxiety, and turnover intention. Further studies may explore additional moderating variables, such as organisational support, resilience, or emotional intelligence, to better understand how personal and organisational factors interact. Comparative studies across different sectors or cultural contexts could assess the generalizability of these findings, and examining other outcomes, such as job performance, organisational commitment, or employee engagement, would provide a more comprehensive understanding of the consequences of toxic workplaces and work-role overload.

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