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The Impact of Toxic Workplace Environment, Work Role Overload, and Financial Anxiety on Workplace Stress: Islamic Workplace Spirituality as a Buffer

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The Impact of Toxic Workplace Environment, Work Role Overload, and Financial Anxiety on Workplace Stress: Islamic Workplace Spirituality as a Buffer

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Abstract: Lecturers in Indonesian universities face multiple demands, including toxic interpersonal climates, role overload, and financial concerns. Although academic workplace stress has been widely examined, it remains unclear whether relational, task-related, and financial demands explain lecturers' stress in the same way, and whether Islamic workplace spirituality buffers these demands equally. Addressing this gap refines the Job Demands–Resources and Conservation of Resources perspectives by clarifying the boundary conditions of culturally grounded spiritual resources in a religiously embedded work context. This study examines the relationships among toxic workplace environment, work role overload, financial anxiety, Islamic workplace spirituality, and workplace stress. A total of 220 lecturers from Indonesian higher education institutions participated in this study. Data were collected using structured questionnaires and analysed using Partial Least Squares Structural Equation Modelling (PLS- SEM). The results show that a toxic workplace environment is positively associated with workplace stress ($\beta = .13$, $p = .04$). Work role overload is also significantly associated with workplace stress; however, the direction is negative ($\beta = -.52$, $p < .001$), contrary to the proposed hypothesis. Financial anxiety is not significantly associated with workplace stress ($\beta = .02$, $p = .36$) and does not moderate the relationship between toxic workplace environment and workplace stress ($\beta = -.87$, $p = .07$). Islamic workplace spirituality moderates the relationship between work role overload and workplace stress ($\beta = -.23$, $p < .001$), but it does not moderate the association between toxic workplace environment and workplace stress ($\beta = .04$, $p = .31$). The findings contribute to workplace stress theory by showing that relational and task-related demands may not operate in the same manner, and that the stress-buffering role of Islamic workplace spirituality appears to be boundary-specific rather than universal.

Key Words: Workplace stress; Islamic workplace spirituality; Toxic workplace environment; Work role overload; Higher education lecturers

INTRODUCTION

Workplace stress has become a major concern in contemporary higher education, where lecturers must perform multiple responsibilities across teaching, research, community service, and institutional governance. Digitalisation, global benchmarking, and performance-based evaluations have intensified expectations for measurable outcomes. Although these reforms aim to improve competitiveness,

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accumulating evidence indicates rising levels of burnout, strain, and emotional exhaustion among academics, underscoring the profession's growing psychological vulnerability (Sabagh et al., 2022; Urbina-Garcia, 2020). However, the growing concern is not merely that lecturers experience stress, but that the sources of stress may not operate uniformly within academic work (Bakker & Demerouti, 2017; Urbina-Garcia, 2020). Interpersonal toxicity, role overload, and financial anxiety may reflect distinct forms of demand, each requiring different explanatory mechanisms within workplace stress theory (Han et al., 2022; Pindek et al., 2024; Sinclair & Cheung, 2016). Researchers note that stress is influenced not only by workload but also by the organisational environments in which academic work unfolds. Toxic workplace climates—marked by incivility, exclusion, favouritism, and weak supervisory support—reduce trust and undermine psychological safety. In universities that depend on collaboration and peer recognition, such conditions may magnify emotional tension and turn routine demands into chronic strain (Anjum et al., 2018; Laundon & Grant-Smith, 2023).

Although work role overload is commonly treated as a stress-inducing demand, its meaning may vary across occupational contexts (Bakker et al., 2023; Tang & Vandenberghe, 2021). In academic settings, heavy responsibilities may sometimes be interpreted not only as an excessive burden but also as signals of professional responsibility, autonomy, or opportunities for achievement and development (Naidoo-Chetty & du Plessis, 2021). Therefore, the relationship between role overload and stress may not always be linear or uniformly harmful to well-being, as role overload may function as a mixed or challenge-related stressor depending on appraisal and contextual resources (Huang et al., 2021; Podsakoff et al., 2023). Financial anxiety may shape lecturers' vulnerability to workplace stress, but its salience is likely context-dependent. Its influence may depend on perceived employment stability and the extent to which financial concerns are more immediate than daily organizational stressors (Jawahar et al., 2022; Sabagh et al., 2022; Simonse et al., 2024). Thus, financial anxiety should be treated as a potential, rather than universal, source of workplace stress (Rosso et al., 2024).

Integrating JD–R and COR perspectives, this study views toxic workplace environment and work role overload as qualitatively different demands (Bakker et al., 2023; Demerouti, 2025; Hobfoll et al., 2018). Toxic environments represent relational demands that threaten psychological safety and social resources, whereas role overload represents task-related demands that may either deplete resources or be appraised as a professional challenge (Han et al., 2022; Naidoo-Chetty & du Plessis, 2021; Pindek et al., 2024). Financial anxiety reflects a personal resource threat that may heighten vulnerability, while Islamic workplace spirituality is positioned as a culturally grounded personal resource that may help lecturers conserve meaning and psychological stability under pressure (Jawahar et al., 2022; Mohd Ali et al., 2022; Nawaz et al., 2024).

Nevertheless, despite expanding scholarship on academic well-being, important gaps persist. Research often isolates toxic climate, overload, or financial worry rather than examining their joint operation (Sabagh et al., 2022). Furthermore, dominant approaches emphasize risk while providing limited understanding of culturally grounded resources that may buffer individuals from escalating strain, an omission particularly significant in religious societies such as Indonesia where spiritual interpretations are embedded in professional life (Gazadinda et al., 2024; Suhariadi et al., 2023). Responding to these issues, the present study positions Islamic Workplace Spirituality (IWS) as a potential culturally grounded personal resource while examining financial anxiety as a personal financial concern that may shape vulnerability to stress. In line with Adawiyah and Pramuka (2017), IWS represents a spiritual system grounded in Islamic teachings, encompassing taqarrub (closeness to God), muraqabah (awareness of divine supervision), and istiqamah (steadfastness in ethical conduct) (Adawiyah & Pramuka, 2017). In this study, these spiritual orientations are understood as value-based resources that may shape how lecturers interpret and respond to workplace demands. Accordingly, this research develops and empirically tests an integrative model in which toxic workplace environment, work role overload, and financial anxiety are examined in relation to workplace stress, while IWS is tested as a potential moderator.

This study offers two theoretical contributions. First, it refines workplace stress theory by distinguishing between relational, task-related, and personal financial demands in academic work. Second, it extends workplace spirituality literature by examining Islamic workplace spirituality as a

culturally grounded personal resource with potential boundary conditions, particularly in buffering some forms of demand but not others.

Research Hypotheses

Workplace stress is commonly conceptualised as a psychological reaction that arises when individuals appraise job demands as exceeding the resources available to meet them, resulting in emotional strain and cognitive overload (Bakker & Demerouti, 2017; Lesener et al., 2019). Within the Job Demands–Resources (JD–R) framework, unfavourable working conditions function as job demands that activate the health-impairment process, thereby elevating employees’ stress levels over time (Bakker & de Vries, 2021). A toxic workplace environment—marked by interpersonal hostility, incivility, and perceived injustice—has been consistently associated with greater workplace stress, largely because it undermines psychological safety and depletes employees’ emotional resources (Anjum et al., 2018; Hershcovis et al., 2017). Continued exposure to such conditions heightens threat appraisals and negative affect, which in turn intensifies stress responses at work (Giorgi et al., 2017). Therefore: **H1:** A toxic workplace environment has a positive effect on workplace stress.

Work role overload reflects a structural job demand in which the quantity and/or intensity of assigned tasks exceeds employees’ available time and energy (Boxall & Macky, 2014). Empirical evidence indicates that role overload depletes cognitive and emotional resources, reduces perceived control, and heightens psychological strain (Inceoglu et al., 2018). From a Job Demands–Resources (JD–R) perspective, sustained exposure to high job demands accelerates the health-impairment process and, consequently, increases workplace stress (Bakker & Demerouti, 2017). Accordingly, employees experiencing work role overload are more likely to report higher workplace stress. Therefore: **H2:** Work role overload has a positive effect on workplace stress.

Beyond organisational demands, behavioural research highlights the role of personal psychological demands in shaping workplace stress (Harms et al., 2017). Financial anxiety—defined as persistent worry and emotional strain stemming from perceived personal financial insecurity—has been shown to deplete cognitive capacity and impair emotion regulation (Kim & Garman, 2004; Netemeyer et al., 2018). Employees with higher financial anxiety tend to report greater workplace stress, owing to diminished coping capacity and heightened sensitivity to workplace pressures (Sinclair & Cheung, 2016). Empirical studies further indicate that financial anxiety predicts workplace stress even after controlling for job-related stressors (Rosso et al., 2024; Simonse et al., 2024). Therefore: **H3:** Financial anxiety is positively associated with workplace stress.

Conservation of Resources (COR) theory holds that individuals become more vulnerable to stress when they perceive threats to resources and face additional demands (Hobfoll et al., 2018). Financial anxiety signals a threat to essential economic resources, which may accelerate emotional depletion and intensify stress reactions (Netemeyer et al., 2018). When financially anxious employees are exposed to a toxic workplace environment, constrained psychological resources may reduce their capacity to cope with interpersonal hostility and perceived injustice (Sinclair & Cheung, 2016). Prior evidence also suggests that personal financial strain can amplify the adverse effects of harmful work environments on psychological outcomes (Kim & Garman, 2004). Therefore: **H4:** Financial anxiety moderates the relationship between toxic workplace environment and workplace stress.

Building on the JD–R and COR frameworks, personal resources can buffer the detrimental effects of job demands on stress (Bakker & Demerouti, 2017). In this study, Islamic workplace spirituality (IWS), emphasising meaningful work, patience, sincerity and tawakkul, is conceptualised as a psychological resource that enhances emotion regulation, resilience and cognitive reappraisal, thereby helping individuals conserve emotional energy under work pressures (Mohd Ali et al., 2022). For academics with high IWS, work-role overload may be perceived as a meaningful challenge, thereby attenuating stress responses (Rego & Pina e Cunha, 2008). Likewise, under toxic workplace conditions, IWS may foster emotional self-control, forgiveness and adaptive coping, which reduce negative affect and inhibit stress escalation arising from interpersonal conflict (Raja et al., 2020). Therefore: **H5:** Islamic workplace spirituality (IWS) moderates the relationship between work role overload and workplace stress. **H6:** Islamic workplace spirituality (IWS) moderates the relationship between toxic workplace environment and workplace stress.

This study presents the conceptual research model shown in Figure 1, which is based on theoretical arguments and hypotheses regarding the relationships among a toxic workplace environment, work role overload, financial anxiety, workplace stress, and Islamic workplace spirituality (IWS).

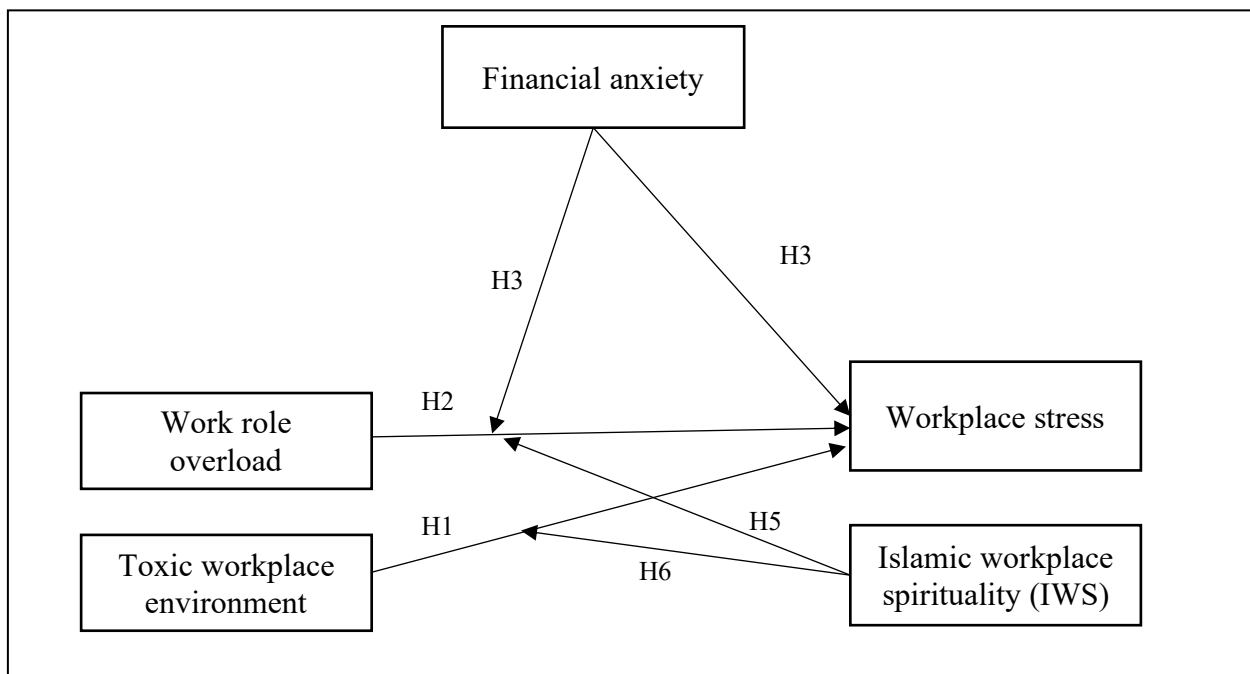


Figure 1 Proposed Conceptual Framework

METHOD

This study employed a quantitative explanatory design with a cross-sectional survey approach to examine the relationships among toxic workplace environment, work role overload, financial anxiety, Islamic workplace spirituality, and workplace stress within a modelled structural framework.

Participants

The respondents were full-time lecturers at Indonesian higher education institutions who agreed to distribute the questionnaire. A purposive sampling method was used because the study required participants who were actively engaged in academic work and able to assess workplace conditions, role demands, financial issues, and work-related stress. Eligible respondents were full-time lecturers with sufficient experience to evaluate the stressors examined. Because the study relied on institutional permission and formal approval from participating universities, the sample is purposive rather than a statistically representative sample of all Indonesian lecturers. All participants took part voluntarily and gave informed consent before completing the questionnaire. The study-maintained anonymity, and no personally identifiable information was collected. Participants were informed that their responses would be used exclusively for research purposes and that they could withdraw at any time without penalty.

Data collection involved both online and offline methods. For the online method, electronic questionnaires were shared via designated institutional contacts. Offline data were gathered through direct distribution and collection of printed questionnaires. The questionnaire included sections on demographic details, toxic workplace environment, work role overload, financial anxiety, workplace stress, and Islamic workplace spirituality (IWS). To minimise common method bias, demographic and research-variable items were separated into different sections. Furthermore, anonymity was preserved, clear instructions were provided for each item, and the questionnaire was organised to reduce socially desirable responses. A total of 283 questionnaires were collected. After screening for eligibility,

completeness, and response consistency, 220 valid responses remained for analysis. Cochran's formula guided the estimation of the minimum sample size needed for reliable statistical analysis. However, due to the purposive sampling approach and access limitations at institutions, this sample should be viewed as sufficient for model testing rather than as a representative of the entire population. A detailed respondent profile is shown in Table 1.

Table 1 Demographic Description of Respondents

Characteristics	Category	Total	Percentage
Gender	Male	107	48.64
	Female	113	51.36
Age	21–30 years	36	16.37
	31–40 years	118	53.64
	> 41 years	66	30.00
Institution Type	Public University	85	38.64
	Private University	135	61.36
University Orientation	General	161	73.18
	Religious-based	59	26.82
Work Tenure	1–5 years	78	35.45
	6–10 years	64	29.09
	11–15 years	40	18.18
	≥ 16 years	38	17.27
Education Level	Master's degree	178	80.90
	Doctoral degree	42	19.10

Table 1 shows the demographic details of the study participants. The sample was fairly balanced in gender, with a slight majority of female lecturers (51.36%). Most respondents were between 31 and 40 years old (53.64%), employed at private universities (61.36%), and affiliated with general institutions (73.18%). They mostly had 1 to 10 years of work experience and held a master's degree, suggesting they had sufficient professional background to reflect on workplace conditions and stress-related experiences.

Instrumentation

The study assessed Islamic workplace spirituality (IWS) using a 13-item scale by Adawiyah & Pramuka (2017), which captures lecturers' views of their work as a form of worship, sincerity, patience, and the pursuit of Allah's pleasure. A representative item is "I work with the intention of worship and seeking Allah's approval." Workplace stress was measured with six items adapted from Lait & Wallace (2003), focusing on psychological tension, feeling overwhelmed, and mental strain at work; for example, "I feel pressured or overwhelmed because of my job." Toxic workplace environment (TWE) was evaluated using seven items from the same source, addressing negative interactions, hostility, unpleasant treatment, and perceived injustice. An example is "I often experience unpleasant interactions at work." Financial anxiety (FA) was assessed with five items from Archuleta et al. (2020), relating to economic insecurity and emotional distress regarding finances; for instance, "I often feel anxious about my personal financial situation." Work role overload (WRO) was measured with four items from Boxall & Macky (2014), focusing on excessive workload, limited time and energy, and high role demands; a sample item is "I have too many tasks compared to the time available." All items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). When necessary, the original English instruments were translated into Indonesian and subsequently back-translated to ensure conceptual equivalence. Information on construct reliability, validity, and factor loadings is presented in Table 2.

Data Analysis

PLS-SEM was selected because the study aimed to estimate a prediction-focused structural model with multiple latent constructs and moderation effects. This method is well suited to examining complex

relationships that prioritise explained variance and theoretical development over strict covariance-based validation. In the measurement model, convergent validity was assessed via indicator loadings and average variance extracted (AVE), while internal consistency reliability was assessed using Cronbach's alpha and composite reliability (CR). Discriminant validity was confirmed using the Fornell–Larcker criterion. For the structural model, bootstrapping was used to assess the significance of direct and moderating path coefficients. Predictor and moderator variables were mean-centred before estimating interaction effects to reduce multicollinearity and ease interpretation. The model's explanatory power was evaluated using the R^2 of the endogenous variable. Results of both measurement and structural assessments are shown in Figure 2 and Tables 2–4.

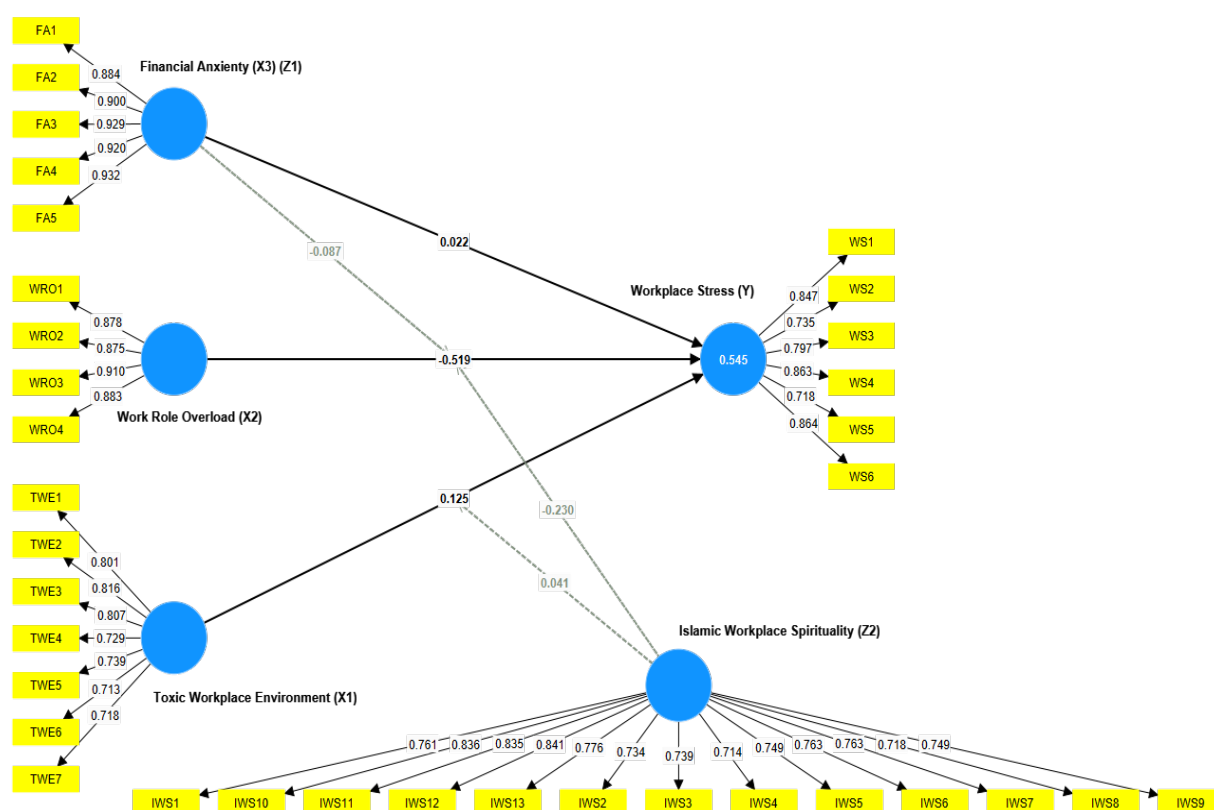


Figure 2. Results of Conceptual Framework Evaluation

Figure 2 shows that a toxic workplace environment is significantly positively associated with workplace stress, whereas work role overload is significantly negatively associated. Financial anxiety shows a positive but non-significant association. The moderation results further indicate that Islamic workplace spirituality significantly moderates the relationship between work role overload and workplace stress, but not the relationship between a toxic workplace environment and workplace stress.

Based on the assessment of the measurement model in Table 2, all constructs meet the recommended criteria for internal consistency and convergent validity. Average factor loadings range from .76 to .91, indicating that the indicators, on average, adequately represent their latent constructs; FA (.91) and WRO (.88) are the strongest, while TWE (.76) and IWS (.76) remain acceptable for established measures. Consistently, composite reliability (CR) values (.91–.96) and Cronbach's alpha values (.87–.95) exceed the .70 threshold, confirming strong internal consistency. Convergent validity is further supported by AVE values ranging from .58 to .83, all above the .50 cutoff, indicating that each construct explains more than half of the variance in its indicators. Overall, these results indicate that the measurement instruments are reliable and valid for subsequent structural model analysis.

Table 2. Validity and Reliability of Scales

Variable	n	Factor loading	CR	Cronbach's alpha	AVE
Toxic Workplace Environment (TWE)	7	.76	.91	.87	.58
Work Role Overload (WRO)	4	.88	.92	.91	.78
Financial Anxiety (FA)	5	.91	.96	.95	.83
Islamic Workplace Spirituality (IWS)	13	.76	.95	.95	.59
Workplace Stress (WS)	6	.80	.92	.89	.65

Table 3 presents the discriminant validity assessment using the Fornell–Larcker criterion. The square roots of the average variance extracted (shown on the diagonal) exceed the inter-construct correlations in their respective rows and columns. For example, financial anxiety has a square root of AVE of .91, which exceeds its correlations with Islamic workplace spirituality (–.37), toxic workplace environment (.43), work role overload (–.42), and workplace stress (.42). A similar pattern is observed for the remaining constructs, with each diagonal value surpassing the associated off-diagonal coefficients. These results indicate that each construct shares more variance with its own indicators than with other constructs, thereby confirming adequate discriminant validity.

Table 3. Discriminant validity: Fornell–Larcker criterion

Construct	FA	IWS	TWE	WRO	WS
Financial Anxiety (FA)	.91				
Islamic Workplace Spirituality (IWS)	–.37	.77			
Toxic Workplace Environment (TWE)	.43	–.55	.76		
Work Role Overload (WRO)	–.42	.38	–.41	.88	
Workplace Stress (WS)	.42	–.38	.44	–.66	.81

Table 4 Hypothesis Testing Results

	Hypothesis	Path coefficient	p-value	Conclusion
H1	Toxic workplace environment positively affects workplace stress.	.13	.04	Supported
H2	Work role overload positively affects workplace stress.	–.52	.00	Not supported (opposite direction)
H3	Financial anxiety positively affects workplace stress.	.02	.36	Not supported
H4	Financial anxiety moderates the relationship between toxic workplace environment and workplace stress.	–.87	.07	Not supported
H5	Islamic workplace spirituality moderates the relationship between work role overload and workplace stress.	–.23	.00	Supported
H6	Islamic workplace spirituality moderates the relationship between toxic workplace environment and workplace stress.	.04	.31	Not supported

Note. * $p < .05$. ** $p < .01$. *** $p < .001$.

The analysis reported in Table 4 provides important insights into the distinct roles of organisational, task-related, and personal factors in explaining workplace stress among lecturers. The first hypothesis is supported, as a toxic workplace environment is positively and statistically significantly associated with workplace stress ($\beta = .13$, $p = .04$). This indicates that lecturers who perceive higher levels of interpersonal hostility, unfair treatment, and unpleasant workplace interactions tend to report higher levels of workplace stress. Although the coefficient is relatively modest, the result is meaningful because toxic relational conditions remain significantly associated with stress even after accounting for other variables.

The second hypothesis is not supported. Work role overload shows a statistically significant negative association with workplace stress ($\beta = -.52$, $p = .00$), which runs counter to the hypothesised direction. This finding should not be treated merely as an unexpected result, but as a theoretically

important deviation from the conventional assumption that role overload necessarily increases stress. The result indicates that, within this model, higher perceived role overload is associated with lower workplace stress. Because this direction contradicts the proposed hypothesis, further interpretation is developed cautiously in the discussion section.

The third hypothesis, which suggested that financial anxiety positively influences workplace stress, is not supported ($\beta = .02$, $p = .36$). This non-significant link indicates that personal financial worries might not be a key factor in stress within this academic setting. Compared to organizational factors, financial concerns seem to have a limited effect on emotional strain. Regarding moderation, financial anxiety does not significantly alter the relationship between a toxic workplace environment and stress ($\beta = -.87$, $p = .07$), leading to the rejection of the fourth hypothesis. Although the interaction hints at a possible buffering effect, the evidence is not strong enough to confirm it. In contrast, Islamic workplace spirituality significantly moderates the link between work role overload and stress ($\beta = -.23$, $p = .00$). The negative coefficient suggests that increased spirituality reduces the impact of heavy workloads on stress, supporting the fifth hypothesis. This highlights the role of meaning and faith in helping lecturers stay emotionally balanced under pressure. Lastly, Islamic workplace spirituality does not moderate the connection between toxic work environments and stress ($\beta = .04$, $p = .31$), so the sixth hypothesis is not supported. This may imply that spiritual resources are more effective for managing task-related stress than dealing with interpersonal hostility.

DISCUSSION

This study enhances our understanding of workplace stress among Indonesian university lecturers by revealing that various demands impact stress differently. A toxic work environment is linked to increased stress, whereas work role overload surprisingly shows a negative correlation. Financial anxiety does not have a significant direct or moderating effect. These findings imply that stress in academic workplaces arises from distinct demand pathways, with relational, task-related, and financial pressures each carrying unique implications and effects (Bakker et al., 2023; Hobfoll et al., 2018).

First, a toxic workplace environment is significantly linked to increased workplace stress, confirming H1. This finding supports growing evidence that incivility, hostility, and psychologically unsafe atmospheres serve as chronic social stressors that worsen emotional exhaustion (Lee et al., 2024). Recent reviews also establish consistent connections between interpersonal mistreatment and psychological strain (Magley et al., 2026). In Indonesian universities, where collegial bonds and hierarchical structures are often intricate, repeated exposure to social toxicity can gradually erode a sense of security and deplete emotional energy, thereby activating the health-impairment pathway identified in JD-R studies.

Second, work role overload surprisingly shows a significant negative relationship with workplace stress, leading to the rejection of H2. This is not just an unexpected result; it also indicates a theoretical challenge, as role overload is generally thought to increase stress by depleting resources. However, in this context, higher role overload correlates with lower stress levels, implying that academic workload may not always act as a hindrance demand (Pindek et al., 2024; Podsakoff et al., 2023). One possible interpretation is that some lecturers may appraise heavy role responsibilities as challenge-related demands associated with professional responsibility, competence, autonomy, or career relevance. In academic settings, responsibilities related to teaching, research, accreditation, student supervision, and institutional service may be perceived by some lecturers as indicators of professional involvement rather than purely as an excessive burden (Naidoo-Chetty & du Plessis, 2021). However, because challenge appraisal was not directly measured in this study, this explanation should be treated as a theoretically plausible interpretation rather than a confirmed empirical mechanism.

Third, financial anxiety does not significantly directly impact workplace stress, leading to the rejection of H3. Although some research connects economic insecurity with emotional exhaustion (Jawahar et al., 2022), recent studies indicate that its effect differs depending on the context. For lecturers, factors like employment stability, a strong professional identity, and chances for extra income may lessen the urgency of financial worries compared to daily interpersonal interactions (Wei et al.,

2024). Therefore, the relationships within the institution seem more directly influential in shaping stress responses.

Fourth, financial anxiety does not buffer the link between a toxic workplace and stress. This implies that when social toxicity is high, economic worry adds minimal extra impact. Likewise, studies on incivility show that persistent interpersonal threats generally lead to consistent psychological effects (Han et al., 2022).

Fourth, Islamic workplace spirituality notably moderates the link between work role overload and workplace stress, confirming H5. The negative moderation coefficient shows that spirituality diminishes the connection between role overload and stress. This indicates that Islamic workplace spirituality could serve as a culturally specific personal resource, enabling lecturers to better cope with task-related pressures (Adawiyah & Pramuka, 2017; Mohd Ali et al., 2022; Nawaz et al., 2024). Theoretically, it may reflect how spiritual orientation supports a meaning-based evaluation of demanding work, although direct measures of mechanisms such as emotional regulation, patience, or cognitive reappraisal were not included in this study (Demerouti, 2025; Hobfoll et al., 2018). However, Islamic workplace spirituality does not buffer the effect of toxic environments, leading to the rejection of H6. Internal meaning systems may support coping with task pressure, yet they appear less capable of neutralising persistent injustice or interpersonal aggression. Such conditions often require structural reform and organisational intervention rather than solely individual adaptation (Nielsen et al., 2024).

Overall, the findings emphasize a key difference: in Indonesian academia, relational quality impacts stress more than workload or financial insecurity. Spiritual resources help reframe role demands but can't replace healthy social environments. This nuance improves the application of JD-R and COR theories in higher education. From a counseling standpoint, the results imply that universities shouldn't rely only on individual coping strategies to reduce lecturer stress. Services like counseling, psychoeducational programs, reflective supervision, and peer support can enhance emotional regulation, meaning-making, and adaptive coping, especially under high role demands. Additionally, the findings suggest that counseling should be paired with institutional efforts to decrease interpersonal toxicity and foster better relational climates, as spiritual and psychological resources alone might not be enough to counter ongoing workplace hostility.

STUDY LIMITATIONS

This study has some limitations. First, its cross-sectional design hampers the ability to establish causal links. As a result, the connections among toxic workplace environment, work role overload, financial anxiety, Islamic workplace spirituality, and workplace stress should be seen as correlations within a structural model, not as proof of causality. Second, the reliance on self-reported questionnaires may introduce bias from common method variance and social desirability, especially since these variables involve sensitive perceptions related to workplace conditions, financial worries, stress, and spirituality. Although procedural controls were implemented, future research could improve validity with longitudinal studies, qualitative interviews, or data from multiple sources. Third, the purposive sampling and limited access to institutions restrict the broader applicability of the findings. While the sample offers valuable insights from Indonesian university lecturers, it may not fully represent lecturers across various regions, institutions, employment types, or religious backgrounds. Lastly, mechanisms like challenge appraisal, meaning-making, emotional regulation, and spiritual coping were not directly measured. Therefore, these should be viewed as theoretically based interpretations rather than direct empirical evidence. Future studies should focus on examining these mechanisms explicitly and exploring specific aspects of Islamic workplace spirituality in different workplace contexts.

CONCLUSION

This study examined the relationships among toxic workplace environment, work role overload, financial anxiety, Islamic workplace spirituality, and workplace stress among Indonesian university

lecturers. The findings indicate that workplace stress in academic settings is more strongly associated with relational workplace conditions than with financial anxiety. A toxic workplace environment shows a significant positive association with workplace stress, suggesting that interpersonal hostility, unfair treatment, and psychologically unsafe climates remain important sources of strain for lecturers. In contrast, work role overload shows a significant negative association with workplace stress, which challenges the common assumption that overload necessarily functions as a stress-inducing demand. However, because challenge appraisal and related mechanisms were not directly measured, this result should be interpreted as evidence that the meaning of role overload may vary across academic contexts, rather than as proof that overload is inherently beneficial.

The study also shows that Islamic workplace spirituality functions as a protective resource only under specific conditions. It moderates the relationship between work role overload and workplace stress, but not the relationship between a toxic workplace environment and workplace stress. This finding suggests that spiritual resources may help lecturers manage task-related pressures but may be less effective in reducing strain caused by persistent interpersonal toxicity. Theoretically, these findings refine the application of JD–R and COR perspectives by showing that relational, task-related, and financial demands do not operate uniformly and that culturally grounded spiritual resources have boundary conditions. Practically, the results highlight the importance of integrating counselling support, reflective coping programmes, and spiritual resources with broader institutional efforts to build healthier, fairer, and more supportive academic work environments.

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