

The effect of work environment, stress, and job satisfaction on employee turnover intention

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ABSTRACT

This study aims at investigating the factors that influence Bank Mandiri employees' turnover intention including work environment, stress, and job satisfaction. This research is expected to be able to find a solution to the problem of increasing turnover intention which could lead to serious problems. The study uses a quantitative method with the Path Analysis model and the resulted model analyzes both direct effect and indirect effects of independent variables on dependent variable. The sample size includes 100 employees of Mandiri Bank who were selected from a population of 430 employees based on purposive random sampling technique. The findings of this research indicate that, work environment had a positive and significant effect on job satisfaction. Second, stress had a negative and significant effect on job satisfaction. Third, work environment had a negative and significant effect on turnover intention. Fourth, stress had a positive and significant effect on turnover intention. Fifth, job satisfaction had a negative and significant effect on turnover intention. Based on these results, work environment, stress, and job satisfaction can be policy tools to reduce turnover intention, which can lead to a decrease in real turnover at Mandiri Bank.

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1. Introduction

Business competition is getting tougher in the current era of globalization, as well as in the future. Therefore, companies must increase their competitiveness in various ways, one of which is to retain the best employees. Employees are important assets in carrying out company operations (Rivai, 2009). In fact, the level of employees who decide to leave and move to another company has been increased recently (Price, 2001). Turnover has the risk of losing potential employees to the company, especially turnover caused by the employees' desires. Kumar et al. (2012) state that employee turnover is a serious issue especially for the human resources section. The employee turnover rate has a consequence on the company's operational costs and reduces the company's social capital. The higher the turnover rate is, the greater the costs for the company will be. Such condition will result in higher investment in human resources (HR), namely high investment costs for employee development which will affect production costs. Trevor (2001) argues that a high turnover rate will have negative consequences for the company and create serious problems which must be solved by the company. The inability of companies to retain employees will lead to turnover intention. A turnover phenomenon also occurs in the banking industry.

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Tampi (2010) who works as a *Secured Loan Manager Metropolitan Jabodetabek at OCBC NISP*, remarks that employee turnover in banking companies in Indonesia reached 15%-20% per year. Turnover in banking companies is still said to be high because it has exceeded 10% per year. According to Gillis (1994), employee turnover is said to be normal when it ranges from 5%-10% per year, and is relatively high when more than 10% per year.

Mandiri Bank Regional Office X Sulawesi-Maluku as a State-Owned Enterprise (BUMN) plays a role for the development of the financial sector to increase and encourage economic growth, especially the increasingly complex and dynamic people of Makassar who have higher expectation and desire for excellent services from Mandiri Bank. These expectations and desires are in line with the main principle of Mandiri Bank, namely providing the best services. However, this is difficult to realize optimally because currently Mandiri Bank is faced with the problems of employee turnover intention and job satisfaction. This problem is thought to be caused by a non-conducive working environment. This is due to the inability of management to create a supportive work environment, whereas a supportive work environment provides a sense of security and empowers employees to work more efficiently. If an employee likes the environment of his/her workplace, then he/she will feel living at home in that place to carry out activities so that work time is used more effectively. In addition to work environment, stress also triggers turnover intention. High stress level that occurs in employees is caused by high pressure from the leadership in achieving targets. High pressure causes loss of comfort and creates tension in the work that triggers stress in employees. Employee turnover at Bank Mandiri began around the last 4 years and continues to increase. The most significant increase occurred in the last 2 years, from 2015 to 2016 for about 5%-8% and from 2016 to 2017 for about 15%. Most employees who resign are dominated by middle management employees whose tenure is less than 10 years. Turnover in the two periods of the year experienced a significant increase, which was almost double the previous period (Prayuda, 2018).

Based on the description above, the employee turnover rate at Mandiri Bank is still relatively high which has an impact on cost and time in recruiting new employees. Thus, turnover becomes a problem that has an impact on the loss of potential human resources (HR) and the increasing cost of the company. Therefore, the issue of turnover in banks is still important to study through the behavior of turnover intention.

1.1. Research Problems

The proposed study of this paper is considering the following two questions,

1. Do work environment and stress affect job satisfaction?
2. Do work environment, stress, and job satisfaction affect turnover intention?

1.2. Research Objectives

This study aims to determine whether work environment, stress, and job satisfaction affect employee turnover intention.

2. Literature Review

2.1. Previous Studies

Applebaum et al. (2010) argue that physical environment (noise, air quality, light, toxic exposure, temperature, humidity, aesthetics), and stress can affect the level of job satisfaction and will ultimately trigger turnover intention. There is a strong evidence that physical work environment not only affects job satisfaction, but also employee performance, employee injury, behavior, communication patterns, fatigue, error rates, and physical and psychological stress. Research by Lu et al. (2017) found that turnover intention was significantly associated with job satisfaction, work stress, work-family conflict and socio-demographic factors, including working hours per week, working in urban/rural areas, type of institution,

and age. Adebayo and Ogunsina (2011) suggest that when employees feel satisfied with the style of their supervisor, they tend to be more motivated and tend not to intend to quit the organization. The implication is that employees with higher work stress experience will experience low levels of job satisfaction and vice versa, resulting in turnover intention. Moreover, Lee et al. (2016) suggest that it is necessary to make improvements to the work environment and reduce work stress so that it is expected to reduce employee turnover.

2.2. Turnover Intention

Intention is the closest variable to the real behavior that someone will do (Fishbein & Ajzen, 1975). The intention of a person's conduct to carry out or not carry out certain behaviors is the initial determinant of the actual behavior (Prestholdt et al., 1987). Based on this opinion, experts then assume that a person's behavior can be predicted from his/her intention. Turnover is the process by which employees leave the organization and must be replaced (Mathis & Jackson, 2011). Mobley (1977) states that turnover is the cessation of individuals becoming members of an organization accompanied by the provision of financial rewards by the organization concerned. Turnover intention is the tendency or intention of employees to stop working from their jobs voluntarily at their own choice (Zeffane, 1994).

Employee turnovers are classified into three types, namely 1) involuntary turnover and voluntary turnover, 2) functional turnover and dysfunctional turnover, 3) uncontrollable turnover and controllable turnover (Mathis & Jackson, 2011). Factors that influence the occurrence of turnover intention are 1) environmental factors which consist of kinship responsibilities towards the environment and employment opportunities, 2) individual factors consisting of job satisfaction, commitment to the institution, job seeking behavior, intention to stay, general training / competency enhancement, willingness to work hard, negative or positive feelings towards work, 3) structural factors which consist of autonomy, fairness, work pressure, remuneration, possible promotion, work routine, and social support (Price, 2001).

2.3. Job Satisfaction

Job satisfaction is an emotional attitude (Malayu, 2007) which is individual in accordance with the value system that applies within oneself (Veithzal & Sagala, 2004). In addition, it is a positive feeling as a result of characteristics evaluation (Robbins & Judge, 2001). There are three groups of factors that influence job satisfaction, namely individual characteristics, situational variables, and job characteristics (Wexley & Yukl, 1984). In addition to these factors, job satisfaction is also influenced by opportunities for advancement, security, salary or wages, good company and management, supervision and supervisors, intrinsic factors of work, working conditions, social aspects of work, communication and other benefit packages (As'ad, 2004). The more aspects of the work in accordance with the wishes of the individual, the higher the level of satisfaction, and vice versa, the fewer aspects of the work in accordance with the wishes of the individual, the lower the level of satisfaction (Malayu, 2007).

2.4. Work Environment

Work environment is something around the workers and influences them in carrying out the tasks assigned (Nitisemito, 1992). The condition of the work environment greatly influences a person's attitude in work and is said to be good or appropriate if he/she can carry out activities in an optimal, healthy, safe, and comfortable manner (Cox & Cheyne, 2000). Employees will work optimally if the work environment is comfortable and supportive because employees feel satisfied with the work environment (Robbins & Judge, 2001). There are two indicators for measuring the work environment, namely 1) a pleasant, comfortable and safe working atmosphere including clear lighting, having no bothering noises, security in work and 2) availability of work facilities in the form of equipment to support the smooth process of work (Cox & Cheyne, 2000). Broadly speaking, the work environment is divided into two groups, namely: 1) physical work environment which consists of a work environment that is directly associated with employees such as work centers, chairs, tables, etc. and an intermediary environment or general

environment that can affect human conditions such as temperature, humidity, air circulation, lighting, noise, mechanical vibration, unpleasant odor, color, etc., 2) non-physical work environment which includes all circumstances relating to work relations, good relationships with superiors, fellow coworkers, and with subordinates (Sedarmayanti & Pd, 2001).

2.5. Stress

Stress is an emotional pattern and physiological reactions that occur in response to demands from inside or outside the organization (Baron & Greenberg, 1990) which forces someone to deviate from normal function because of changes in their psychological and physiological conditions (Beehr & Newman, 1978). Work stress is a feeling of pressure experienced by employees in the face of work (Hellriegel et al., 2004). Meanwhile, Ross and Altmaier (1994) state that work stress is an accumulation of a number of stress sources, namely work situations that are considered as pressure for most people. Some potential sources of stress that cause work stress to employees are: 1) environmental factors consisting of economic uncertainty, political uncertainty, technological uncertainty, 2) Organizational factors consisting of task demands, role demands, interpersonal demands, 3) individual factor (Robbins & Judge, 2001). Meanwhile, the causes of work stress are: 1) physical causes include noise, fatigue, temperature and humidity, 2) work load, 3) the nature of work consisting of new situations, personal threats, 4) freedom (Sunnyoto, 2013).

2.6. Conceptual Framework

Fig. 1 demonstrates the structure of the proposed study of this paper.

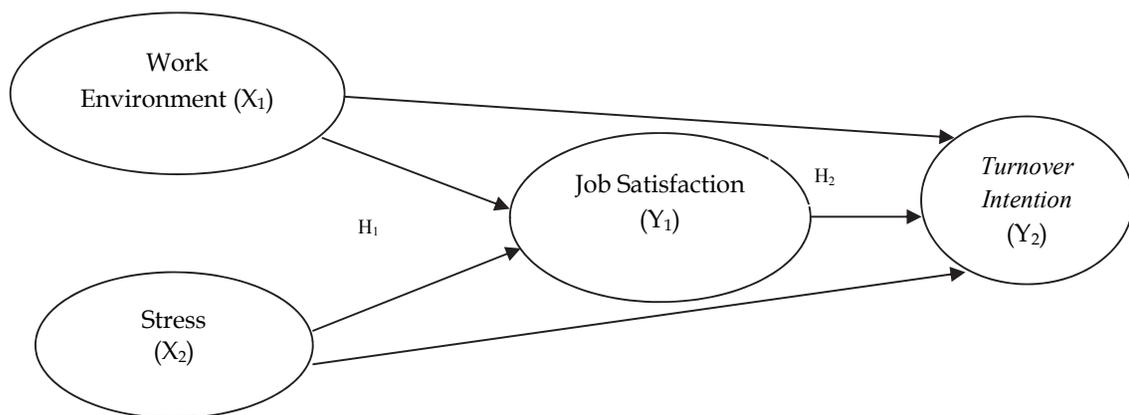


Fig. 1. Conceptual Framework

Based on the conceptual framework above, the writer formulated the following hypotheses:

1. Work environment and stress have an effect on job satisfaction.
2. Work environment, stress, and job satisfaction affect turnover intention.

3. Method

3.1. Location and Population

The primary objective of this research is associated with Mandiri Bank Regional Office X Makassar City Sulawesi-Maluku. The population in this study includes all 430 employees of the bank. The sample was taken using purposive sampling as 100 out of 430 employees because the characteristics of the employees were quite diverse (leaders and employees).

3.2. Technique of Data Analysis

The data analysis method used in this study is path analysis. This method of analysis is intended to test the linearity of the model and also examines the relationship and influence between the causal variables.

4. Results

4.1. Regression Analysis

Table 1

Causal Chain Model 1 : $Y_1 = PX_1 + PX_2 + e_1$

Model	Unstandardized Coefficients		Standardized Coefficients	T		Sig.	
	B	Std. Error	Beta	B	Std. Error	F	Sig.
1 (Constant)	4.809	.849		5.663	.000	10.744	.000(a)
Work Environment	.306	.138	.216	2.224	.028		
Stress	-.331	.106	-.303	-3.113	.002		

R = 0.426(a) R² = 0.181

a Dependent Variable: Job Satisfaction

Table 1 shows the magnitude of the influence of each causal variable on Y_1 (job satisfaction). Beta shows the influence of each causal variable. The influence of variable X_1 (work environment) was 0.216 and for variable X_2 (stress) was -0.303. R-Square was 0.181 or 18.1%. This value shows the magnitude of the influence of the work environment and stress on job satisfaction is 18.1%.

Table 2

Causal Chain Model 2: $Y_2 = PX_1 + PX_2 + PY_1 + e_2$

Model	Unstandardized Coefficients		Standardized Coefficients	t		Sig.	
	B	Std. Error	Beta	B	Std. Error	F	Sig.
1 (Constant)	6.025	.443		13.614	.000	19.200	.000(a)
Work Environment	-.129	.064	-.177	-2.024	.046		
Stress	.235	.050	.417	4.660	.000		
Job Satisfaction	-.100	.046	-.195	-2.189	.031		

R = 0.612 (a) R-Square = 0.375 0.612(a)

a Dependent Variable: Turnover Intention

Coefficients show the magnitude of the influence of each causal variable on Y_2 (*turnover intention*). Beta shows the magnitude of the influence of each causal variable. The effect of variable X_1 (work environment) was -0.177, variable X_2 (stress) was 0.417, and variable Y_1 (job satisfaction) was -0.195. R-Square was 0.375 or 37.5%. This value shows the magnitude of the influence of work environment, stress, and job satisfaction on the turnover intention variable is equal to 37.5%. The regression analysis is as follows,

- Direct Effect

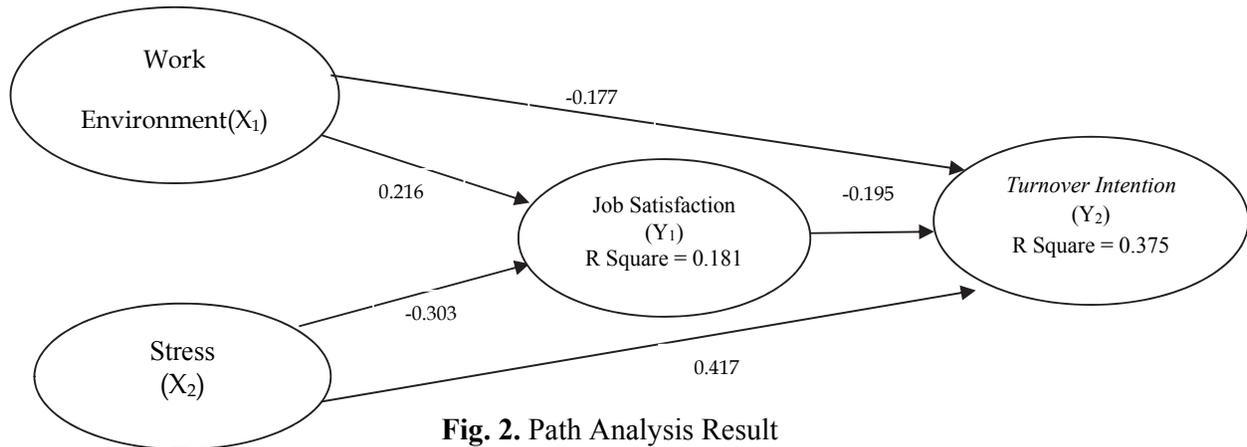
❖ Causal Chain Model 1 : $Y_1 = PX_1 + PX_2 + e_1$

- ✓ X_1 (work environment) has a positive and direct effect on Y_1 (job satisfaction) with a value of 0.216.
- ✓ X_2 (stress) has a negative and direct effect on Y_1 (job satisfaction) with the value of -0,303.

❖ Causal Chain Model 2: $Y_2 = PX_1 + PX_2 + PY_1 + e$

- ✓ X_1 (work environment) has a negative and direct effect on Y_2 (turnover intention) with the beta value of -0.177.

- ✓ X_2 (stress) has a positive and direct effect on Y_2 (turnover intention) with a beta value of 0,417.
- ✓ Y_1 (job satisfaction) has a negative and direct effect on Y_2 (turnover intention) with the beta value of -0.195.



5. Discussion

5.1. Work Environment and Stress Affects Job Satisfaction

Both variables simultaneously influence job satisfaction by 18.1%. This can be seen from the value of R-Square or the coefficient of determination of 0.181. This means that work environment and stress only have an influence of 18.1% on Mandiri Bank employees' job satisfaction. From the researchers' observation, there are several factors which are influencing Mandiri Bank employees' job satisfaction, such as workload, policies or internal regulations of Mandiri Bank, demands from the leadership, and other factors were not examined in this study due to researchers' limitations in terms of costs, time and resources. The work environment at Bank Mandiri is very ideal by following a SOP (Standard Operating Procedure) in a decent work environment so that the effect on employee job satisfaction is only 0.216. Meanwhile, the influence of stress of Mandiri Bank employees on their job satisfaction is slightly greater, which is equal to -0.303. This is because working in the banking industry is always faced with the demands of a high workload that can lead to stress when these demands are not met. Work environment has an effect on job satisfaction of Mandiri Bank employees of **0.216**. The working environment conditions at Bank Mandiri have provided the availability of supporting facilities, physical environment, management practices, and the application of the K3 concept (occupational health and safety), both physical and non-physical work environments that can affect employees directly or indirectly at work, which will have an impact on the process of creating good working relationships among fellow employees, between employees and leaders, and relationships with stakeholders around them.

The results of this study are relevant to the theory put forward by Khera (2010), stating that the work environment in this case is a physical and non-physical environment. The combination of both is able to create a sense of comfort and security for an employee at work so that job satisfaction occurs, and this is also supported by research by Applebaum et al. (2010), as explained in the previous studies above. Stress affects Mandiri Bank employees' job satisfaction with a negative value of **-0.303**. This condition can be interpreted that higher levels of stress in the form of work overload, conflict, low responsibility and lack of career development experienced by employees, employee job satisfaction tend to decrease and most stress occurs when humans work. High stress level at work has a large influence on the lack of efficient work and employees feel dissatisfied. The results of this study are relevant to the theory proposed by Fairbrother and Warn (2003) that the ability to manage physiological and psychological pressures has a significant impact on job satisfaction. Stress can make job dissatisfaction, increased turnover,

and loss of labor (Samad, 2006) and the results of the study by Applebaum et al. (2010) and Lee et al. (2016), as described in previous studies above confirm this.

The research findings state that work environment and stress affect Mandiri Bank employee job satisfaction, and this has already been supported by theories and results of previous studies. Thus, to increase employee job satisfaction, it is necessary to increase work environment both physically and non-physically in the forms of adequate support facilities, good physical environment, good management practices, and the application of the K3 concept (occupational health and safety) and stress reduction by reducing work overload, reducing conflict, giving appropriate responsibilities and improving Mandiri Bank employee career development policies.

5.2. Work Environment, Stress, and Job Satisfaction Affects Turnover Intention

The work environment, stress, and job satisfaction have an influence of 37.5% on the turnover intention of Mandiri Bank employees. This proves that the three variables simultaneously do not contribute significantly to employee turnover intention, where there are other factors that are more dominant in influencing turnover intention that were not examined in this study. Work environment has an effect on Mandiri Bank employees' turnover with a coefficient value of **-0.177**. This condition can be interpreted that work environment in the form of availability of supporting facilities, physical environment, management practices, and the application of good and healthy K3 (occupational health and safety) concepts will lead to low employee turnover intention. Employees can mobilize all their abilities and creativities if supported by a good work environment. However, if the work environment created is not able to make employees feel comfortable to work, they will not feel at home in the organization and will end up in turnover intention. The results of this study are relevant to the theory put forward by Shah et al. (2012) that one of the factors causing high turnover in a company is a work environment that consists of communication in the workplace, political environment, coworkers and attitudes of superiors that make employees feel dissatisfied at work and from research results by Lee et al. (2016), as described in the previous studies discussed earlier. Stress has an effect on the turnover of Mandiri Bank employees with a beta value of **0.417**. This condition can be interpreted that higher level the stress among employees in the form of work overload, conflict, low responsibility and lack of career development will increase the employee turnover intention. The stress experienced by Mandiri Bank employees is inseparable from the demands of excessive work (overload) as one of the contributing factors. Stress is also caused by internal conflicts between employees and between employees and leaders. Low responsibility for work is also a cause of stress among employees. The leadership policy in developing employee career that is not in accordance with employee expectations also causes stress. Bank Mandiri's employee promotion policies are determined by the achievement of the targets set by the leadership so that employees feel pressured to work to achieve these targets. Heavy workload and the demands of achieving work targets put pressure on employees, resulting in employees experiencing stress symptoms which ultimately cause them to have the intention to leave the company.

The results of this study are relevant to the theory proposed by Firth et al. (2004) that work stress makes employees quit the organization. The lack of supervision and support from managers in carrying out tasks will lead to high levels of stress and turnover intention (Yahaya et al., 2009). Employees who experience stress eventually show a tendency to leave the organization (Guimaraes, 1997) and supported by research results from Lee et al. (2016), as described in the previous study above. Job satisfaction has an effect on the turnover intention of Mandiri Bank employees with the value of **-0.195**. This condition can be interpreted that higher levels of job satisfaction in the form of rewards, welfare, work itself, and supervision experienced by employees, will reduce employee turnover intention. Job satisfaction is an individual thing because each individual will have different levels of satisfaction according to the values that apply in each individual. The more aspects of the work in accordance with individual expectation, the higher the level of satisfaction. If employees have high satisfaction with their work, then the employee will be spared from thoughts of turnover and look for other better jobs. On the other hand, if an employee feels

dissatisfied with his/her job and does not get what he/she wants from his/her job, he/she will think of looking for other jobs that are better and more satisfying.

The results of this study are relevant to the theory put forward by Ramly (1996) which states that employee job satisfaction is very important for a company. Job satisfaction plays a major role in most turnover theories (Lee et al., 2016) and in line with the research of Adebayo and Ogunsina (2011), as explained in the previous studies mentioned before. The results of the study indicate that the work environment, stress, and job satisfaction affect the turnover of the intention of Mandiri Bank employees, supported by the theories and the results of previous studies. Thus, to reduce turnover intention it is necessary to repair and improve the work environment both physically and non-physically in the form of the availability of supporting facilities, physical environment, management practices, and the application of the K3 concept (occupational health and safety), stress reduction needs to be done in the form of reducing work overload, conflict reduction, giving the right responsibilities and improving employee career development policies, and it is necessary to increase job satisfaction in the form of giving awards to outstanding employees, welfare improvement, growing love for work, implementation of consultative supervision of Mandiri Bank employees.

6. Conclusion

Based on the results of the research and discussion described in the previous section, several conclusions are formulated as follows. First, the work environment has a direct positive effect on job satisfaction. This means that employee job satisfaction can be increased through efforts to improve work environment both physically and non-physically in the form of adequate supporting facilities, good physical environment, good management practices, and the application of the K3 concept (work health and safety) to Mandiri Bank employees. Second, stress has a direct negative effect on job satisfaction. This means that employee job satisfaction can be improved through efforts to reduce stress by reducing work overload, reducing conflict, giving appropriate responsibilities and improving Bank Mandiri employee career development policies. Third, the work environment has a direct negative effect on turnover intention. This means that turnover intention can be reduced through efforts to improve work environment both physically and non-physically in the form of the availability of adequate supporting facilities, good physical environment, good management practices, and the application of the K3 concept (work health and safety) to Mandiri Bank employees. Fourth, stress has a direct positive effect on turnover intention. This means that turnover intention can be overcome by reducing work overload, reducing conflict, giving appropriate responsibilities, and improving Mandiri Bank employee career development policies. Fifth, job satisfaction has a direct negative effect on turnover intention. This means that intention turnover can be reduced through efforts to increase job satisfaction in the form of awarding employees who excel, improving their welfare, foster their love for work, implementing consultative supervision on Mandiri Bank employees.

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