

THE EFFECT OF WORK STRESS AND JOB SATISFACTION ON TURNOVER RATE WITH ORGANIZATIONAL COMMITMENT AS THE INTERVENING VARIABLE IN PT BFI FINANCE

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Abstract

This study aimed to determine the effect of work stress and job satisfaction on turnover rate with organizational commitment as an intervening variable. This study used the census method, with the population of BFI Finance East Java 3 Regional Marketing and Operation Division consisting of 75 people, so the population in this study also was also as a sample. The analytical tool used was path analysis using SPSS software. The findings of this study indicated that work stress and job satisfaction had a significant impact (influence) on turnover rate. Work stress and job satisfaction are higher with the assumption that other variables are fixed, it will reduce the rate of turnover intention. Work stress and job satisfaction also had a significant impact (influence) on organizational commitment. If work stress is higher and job satisfaction is lower with the assumption that other variables are fixed, then organizational commitment will decrease.

Keywords: work stress, job satisfaction, organizational commitment, and turnover rate.

1. INTRODUCTION

The development of the domestic financing business has been quite fast in the last three (3) years; although in 2017, it slowed down slightly compared to previous years. According to the Association of Indonesian Financing Companies (APPI), the growth in the value of

multi-finance industry financing is around 17.4% per year in the last five (5) years. One of the finance companies experiencing business growth is PT. BFI Finance.

PT. BFI Finance, one of the financing companies in Indonesia, is the most dominant company in motorcycle financing in Indonesia. This company provides leasing for motorcycle products with various brands and has been awarded the Multifinance Award (2006) by Infobank magazine and the Multifinance Award (2018) by Investor Magazine. Human resources in the organization is a crucial aspect that determines the effectiveness of an organization. Organizations need to invest by carrying out the function of Human Resource Management (HRM), namely starting from recruitment, selection to retaining human resources; however, a phenomenon that commonly occurs is that good company performance can decrease as a result of various deviant employee behaviors.

One form of deviant employee behavior is employee turnover. Turnover can be fatal for the organization because it experiences a shortage of skilled labor in the labor market and causes high training costs for novice employees. Employee turnover can be minimized by paying attention on related factors, one of which is how the company manages a good and conducive climate in employee work activities and efforts to manage good and sustainable human resources to reduce stress levels that can be experienced by employees.

Data entry and exit of employees at PT. BFI Finance Regional Java 3 for the last 3 years can be seen in Table 1.1

	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Total	Mean
2017														
In	2	3	1	2	3	3	1	1	1	2	2	3	24	2
%	1.7	2.5	0.8	1.7	2.5	2.5	0.8	0.8	0.8	1.7	1.7	2.5	20	1.6
Out	5	6	3	7	3	6	2	3	4	7	4	3	53	4.4
%	4.2	5	2.5	5.8	2.5	5	1.7	2.5	3.3	5.8	3.3	2.5	44.1	3.6
Total of employee 150														
2018														
In	1	2	2	2	2	3	2	2	1	2	2	2	23	1.9
%	0.8	1.7	1.7	1.7	1.7	2.5	1.7	1.7	0.8	1.7	1.7	1.7	19.4	1.6
Out	3	6	4	3	5	4	5	8	7	8	3	1	57	4.7
%	2.5	5.1	3.4	2.5	4.3	3.4	4.3	6.8	6	6.8	2.5	0.8	48.4	4
Total of employee 116														
2019														
In	1	2	5	5	-	3	2	1	1	2	1	1	24	2
%	0.9	1.9	4.9	4.9	-	2.9	1.9	0.9	0.9	1.9	0.9	0.9	22.9	1.9
Out	3	1	4	3	5	2	2	8	7	-	3	1	39	3.2
%	2.9	0.9	3.9	2.9	4.9	1.9	1.9	7.9	6.9	-	2.9	0.9	37.9	3.1
Total of employee 101														

Source : HRD Division of PT. BFI Finance (2020)

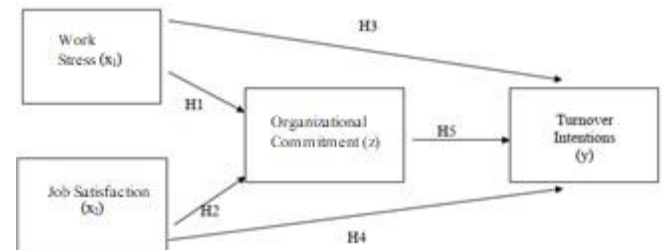
In line with the tabulation, the employee turnover rate is quite high for the last 3 years. This indicates that there are factors that cause the employee to leave. From some of these reasons, it is suspected that work stress, job satisfaction, and organizational commitment play a significant role, so that for this reason, this research is conducted.

Work stress (excess workload) has a positive effect on perceived pressure (feeling depressed). Another study conducted by Tahira et al. (2016) showed that work stress had a significant effect on turnover and job satisfaction. Meanwhile, Suhanto's research (2010) found that individual indicators of stressor and work stress had a greater influence than the indicator of role stress on the dimensions of job satisfaction in employees. Another study conducted by Tadampali et al. (2016) revealed that the variable job satisfaction had a significant negative effect on employee turnover directly through mediating job satisfaction and indirectly organizational commitment had a significant negative effect on turnover.

Another factor that becomes a variable in this research is organizational commitment. The organizational commitment possessed by employees will have a good effect on the company. Employees who have organizational commitment will continue to survive and then be involved in efforts to achieve company goals, so that in facing fierce competition in the business world and reducing turnover, the company needs support of employees who are committed to the organization and

job satisfaction. Research conducted by Nurhuda (2016) showed the results that work stress had a positive and significant effect on satisfaction, meaning that the higher the work stress, the higher the satisfaction will be. Conversely, the lower the work stress, the lower employee satisfaction. However, research conducted by Aslihah (2015) stated that work stress had a negative and significant effect on employee satisfaction.

Based on the explanation above, a research model is arranged as follows:



The research problems of this study are:

- 1) How is the effect of work stress on organizational commitment to employees of PT. BFI Finance?
- 2) How is the effect of job satisfaction on organizational commitment to employees of PT. BFI Finance?
- 3) How is the effect of work stress on the employee turnover of PT. BFI Finance?
- 4) How is the effect of job satisfaction on the employee turnover of PT. BFI Finance?
- 5) How is the effect of work stress on the employee turnover of PT. BFI Finance?

2. LITERATURE REVIEW

A. Turnover

Turnover describes individual thoughts to leave, look for work elsewhere, and the desire to leave the organization (Waluyo, 2013:153). The causes of turnover include workers having low salary satisfaction, job satisfaction, and organizational commitment to their current job and being motivated to look for other jobs. If in a company the level of employee turnover increases from before, this is an indication of a decrease in motivation, enthusiasm, and work passion (Ridlo, 2012).

According to Dharma (2013), turnover is characterized by various things related to employee behavior, including:

- 1) Increased absenteeism. The responsibility level of employees in this phase is very less compared to before.
- 2) Being lazy to work. This employee orientation is to work in another place that is considered more capable of fulfilling all the wishes of the employee concerned.
- 3) Increased breach of work rules
- 4) Increased protests against superiors
- 5) Showing very different positive behavior than usual.

B. Work Stress

According to Handoko (2014: 200), stress is a condition of tension that affects a person's emotions, thought processes and conditions. As a result, too much stress can threaten a person's ability to deal with the environment, which ultimately interferes with the implementation and completion of tasks. According to Hasibuan (2014: 204), someone who experiences stress at work will experience nervousness at work, always feel worried, causing the person to often become angry, aggressive, unable to relax or be uncooperative.

Hasibuan (2014: 204) stated that the indicators of work stress are:

- 1) Workload. Excessive workload can trigger employee work stress.
- 2) The leader attitude. The attitude of leaders who are not fair in giving assignments can cause employee work stress.
- 3) Working time. Working time that exceeds applicable standards causes employee work stress.
- 4) Work authority. Work authority that is not in accordance with the assigned responsibilities causes employee work stress.

C. Job Satisfaction

Handoko (2011) defined job satisfaction as a pleasant or unpleasant emotional state in which employees view their work. Job satisfaction is a reflection of a person's feelings towards his job. According to Robbins (2015), job satisfaction is defined as an individual's general attitude towards his work, the difference between the amount of reward a worker receives and the amount they

believe they should receive. Individuals who feel satisfied with their jobs tend to stay in the organization. Meanwhile, individuals who feel dissatisfied with their work will choose to leave the organization.

Job satisfaction is influenced by several factors, including:

- 1) Individual, job satisfaction is influenced by age, gender, experience, and so forth.
- 2) Work, job satisfaction is influenced by job autonomy, creativity with various task identities, task significance, certain meaningful jobs in organizations and others.
- 3) Organizational, job satisfaction is influenced by business scale, organizational complexity, formalization, centralization, number of group members, length of operation, age of work group, leadership

D. Organizational Commitment

According to Robbins (2015: 123), organizational commitment is defined as the level of identification and attachment of individuals to the organization they enter, where the characteristics of organizational commitment include one's loyalty to the organization, willingness to use effort on behalf of the organization, compatibility between one's goals and organizational goals. Organizational members who have high loyalty and loyalty to the organization will have a high desire for the organization and make the organization successful. The stronger the recognition and involvement of individuals with the organization will have a high commitment (Mathis & Jackson, 2010).

Organizational commitment as the degree to which employees identify themselves with the organization and their involvement in the organization, according to him there are 3 components, namely:

- 1) Affective Organizational Commitment (AOC). The emotional approach of the individual in his involvement with the organization, so that the individual will feel connected to the organization.
- 2) Continuance Organizational Commitment (COC). The desire possessed by individuals to

survive in the organization, so that individuals feel the need to be associated with the organization.

- 3) Normative Organizational Commitment (NOC). The feeling of obligation of the individual to survive in the organization.

3. METHOD

The research design is classified as explanatory research, namely research that attempts to explain a subject matter and there is a hypothesis testing, as well as analyzing the data obtained (Sumarni and Wahyuni, 2006:52). In this study, path analysis is used so that it can be seen the magnitude of the influence of work stress and organizational commitment on the turnover rate with job satisfaction as an intervening variable at PT BFI Finance East Java 3 Regional.

The population in this study were all staff of the Marketing and Operations Division of PT. BFI Finance East Java 3Regional. At the Jember Branch, the marketing and operational division staff were 25 people, Banyuwangi branch had 20 people, Lumajang Branch had 10 people, Situbondo Branch had 10 people and Bondowoso branch had 10 people. The total population is 75 people. This study used the census method, so the population in this study was also as a sample.

4. RESULT AND DISCUSSION

A. Description (Respondents) on PT BFI Finance East Java 3 Regional

As a preliminary result, the following will provide a description of the characteristics of the respondents expressed in the form of tabulation of respondents' identities. This study uses the census method, with a population of BFI Finance East Java 3 Regional at Marketing and Operations Division as many as 75 people.

	Frequency	Percentage (%)
Sex		
Male	30	40.0
Female	45	60.0
Total	75	100.0
Age		
<20 years old	1	1.3
21 - 30 years old	51	68.0
31 - 40 years old	16	21.3
41 - 50 years old	4	5.3
> 51 years old	3	4.0
Total	75	100.0
Latest Education		
High School/Equivalent	14	18.7
D1 - D3	32	42.7
Bachelor - Doctoral	29	38.7
Total	75	100.0
Working Duration		
< 2 years	34	45.3
2 - 5 years	3	4.0
6 - 10 years	19	25.3
11 - 15 years	15	20.0
16 - 20 years	4	5.3
Total	75	100.0

Source: Output SPSS Ver. 23 Diolah (2021)

B. Validity and Reliability Test

As in each variable, for variables of work stress (X1), job satisfaction (X2), organizational commitment (Z) and turnover rate (Y), the average of each indicator is declared "valid" because $r\text{-Calculate} > r\text{-Table}$ (0.22).

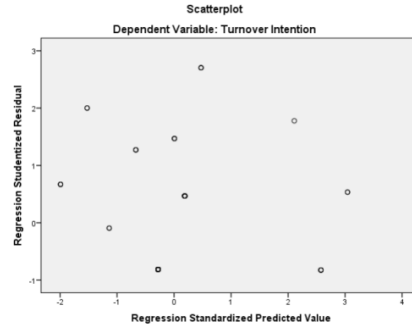
No.	Variable	r - Count	r - Table	Remarks	
1.	Work Stress(X1)	X1.1	.922	0.22	Valid
		X1.2	.696		Valid
		X1.3	.696		Valid
		X1.4	.942		Valid
		X1.5	.942		Valid
2.	Job Satisfaction (X2)	X2.1	.922	0.22	Valid
		X2.2	.696		Valid
		X2.3	.922		Valid
		X2.4	.696		Valid
		X2.5	.670		Valid
		X2.6	.942		Valid
		X2.7	.271		Valid
		X2.8	.942		Valid
		X2.9	.922		Valid
		X2.10	.942		Valid
		X2.11	.271		Valid
		X2.12	.942		Valid
		X2.13	.922		Valid
		X2.14	.942		Valid
		X2.15	.271		Valid
X2.16	.922	Valid			
X2.17	.670	Valid			
X2.18	.942	Valid			
X2.19	.922	Valid			
X2.20	.942	Valid			
3.	Organizational Commitment (Z)	Z1	.670	0.22	Valid
		Z2	.942		Valid
		Z3	.696		Valid
4.	Turnover intention (Y)	Y1	.670	0.22	Valid
		Y2	.942		Valid
		Y3	.271		Valid
		Y4	.942		Valid
		Y5	.696		Valid

Source: Output SPSS Ver. 23 Diolah (2021)

In each of the tested variables, they have reliability with Cronbach alpha with a significance level > 0.6 then the questions used to measure the variables are "reliable".

No.	Variabel	Cronbach's Alpha	Reliability	Remarks
1.	Work stress (X1)	.889	0,6	Reliable
2.	Job satisfaction (X2)	.970		Reliable
3.	Organizational commitment (Z)	.894		Reliable
4.	Turnover intention (Y)	.890		Reliable

Sumber: Output SPSS Ver. 23 Diolah (2021)



C. Classical Assumption Test

1) Normality Test

One-Sample Kolmogorov-Smirnov Test		Description
N	75	normally distributed
Asymp. Sig. (2-tailed)	.006 ^c	

The significance value of Asymp. Sig. (2-tailed) is 0.06 greater than 0.05. Therefore, according to the basis of decision making in the normality test with Kolmogorov Smiirnov (K-S), it can be concluded that Ho is accepted, which means that the residual data is normally distributed or can be stated that it has passed the normality test.

2) Multicollinearity Test

Coefficients ^a				Description
Model		Collinearity Statistics		
		Tolerance	VIF	
1	(Constant)			
	Work stress	.063	5.809	no multicollinearity
	Job Satisfaction	.104	9.611	no multicollinearity
	Organizational Commitment	.117	8.515	no multicollinearity

The VIF value is said to have no symptoms of multicollinearity if the VIF < 10 and the Tolerance value > 0.10. In each variable, the VIF value does not interfere with each other. Thus, it can be concluded that there is no multicollinearity.

3) Heteroscedasticity Test

Heteroscedesity test analysis was done by a scatter plot, where if the points in the graph are scattered (not forming a pattern) then there is no heteroscedasticity. This means that in the regression function in the study, disturbances arise due to unequal variances.

D. Path Analysis

Coefficients ^a					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	1.655	.437	3.789	.000
	Stres kerja	.399	.075	5.322	.000
	Kepuasan kerja	.217	.016	13.573	.000
	Komitmen organisasional	.764	.095	8.006	.000

a. Dependen Variabel: Turnover intention

Sumber: Output SPSS Ver. 23 Diolah (2021)

- 1) The effect of work stress on turnover intention Work stress has a significant effect on turnover intention. It is shown that the t-count value of 5.322 > from the t-table of 3.789 means it is significant, and the p-value of 0.00 < 0.05 means it is significant. Thus, H1 is accepted and Ho is rejected, meaning that there is a significant effect of work stress on turnover intention.
- 2) The effect of job satisfaction on turnover intention Job satisfaction has a significant effect on turnover intention. It is shown that the t-count value of 13,573 > from the t-table of 3.789 is significant, and the p-value of 0.00 < 0.05 means significant. Thus H2 is accepted and Ho is rejected, meaning that there is a significant effect of job satisfaction on turnover intention.
- 3) The effect of organizational commitment on turnover intention Organizational commitment has a significant effect on turnover intention. It is shown that the t-count value of 8.006 > from the t-table of 3.789 means it is significant, and the p-value of 0.00 < 0.05 means it

is significant. Thus, H3 is accepted and Ho is rejected, meaning that there is a significant effect of organizational commitment on turnover intention.

4) Coefficient of Path Model I

Model Summary ^b		
Model	R	R Square
1	.982 ^a	.964

Predictors: (Constant), Turnover Intention, Work Stress, Job Satisfaction

Coefficients ^a			
Model		Standardized Coefficients	Sig.
		Beta	
1	(Constant)	.499	.248
	Work Stress	.508	.000

Dependent Variable: Organizational Commitment

Regression Model I in the table of coefficients can be seen that the significance value of the two variables, namely work stress on organizational commitment = 0.00 < 0.05. These results conclude that Regression Model I, namely the variable work stress on organizational commitment has a significant effect. The value of R2 or R Square contained in the model summary table is 0.964, this indicates that the contribution or contribution of work stress to organizational commitment is 96.4%. Meanwhile, the value of e1 can be searched with the formula $e1 = \sqrt{1-0.964} = 0.981$.

5) Coefficient of Path Model II

Regression Model II in the coefficients table can be seen that the significance value of job satisfaction on organizational commitment = 0.00 < 0.05. These results conclude that Regression Model II, namely the variable job satisfaction on organizational commitment has a significant effect. The value of R2 or R Square contained in the model summary table is 0.938, this shows that the contribution or contribution of the influence of job satisfaction on organizational commitment is 93.8%. Meanwhile,

for the value of e1 can be searched with the formula $e2 = \sqrt{1-93.8} = 0.968$.

Model Summary ^b		
Model	R	R Square
1	.969 ^a	.938

Predictors: (Constant), Turnover Intention, Work Stress, Job Satisfaction

Coefficients ^a			
Model		Standardized Coefficients	Sig.
		Beta	
1	(Constant)	.499	.164
	Job Satisfaction	.128	.000

Dependent Variable: Organizational Commitment

6) Coefficient of Path Model III

Model Summary ^b		
Model	R	R Square
1	.969 ^a	.938

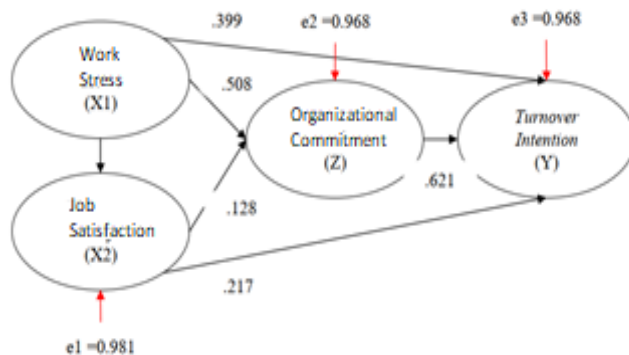
a. Predictors: (Constant), Turnover Intention, Work Stress, Job Satisfaction

Coefficients ^a			
Model		Standardized Coefficients	Sig.
		Beta	
1	(Constant)		.248
	Turnover Intention	.621	.000

a. Dependent Variable: Organizational Commitment

Regression Model III in the table of coefficients can be seen that the significance value of the three

variables, namely organizational commitment = $0.00 > 0.05$. These results conclude that Regression Model III, namely organizational commitment variable has an effect on turnover intention. The value of R² or R Square contained in the model summary table is 0.938, this shows that the contribution or contribution of organizational commitment influences turnover intention is 93.8%. Meanwhile, the value of e₃ can be found using the formula $e_3 = (1-0.938) = 0.968$. Thus, the path diagram of the structural model III is obtained as follows:



Hypothesis	Statistical Value			Conclusion
	tHitung	tTabel (α5%)	Sig (P)	
H ₁ Work stress --> Organizational commitment	9.659	1.166	.000	H ₁ is accepted, there is a significant effect of work stress on organizational commitment
H ₂ Job satisfaction --> Organizational commitment	5.610	1.166	.000	H ₂ is accepted, there is a positive significant effect of job satisfaction on organizational commitment
H ₃ Work stress --> Turnover Intention	5.322	3.789	.000	H ₃ is accepted, there is a significant effect of work stress on turnover intention
H ₄ Job satisfaction --> Turnover Intention	13.573	3.789	.000	H ₄ is accepted, there is a positive significant effect of job satisfaction on turnover intention
H ₅ Organizational commitment --> Turnover Intention	8.006	3.789	.000	H ₅ is accepted, there is a positive significant effect of organizational commitment on turnover intention

E. Discussion

1) The Effect of Work Stress on Organizational Commitment

The results of the analysis show that work stress

H1 is accepted, there is a significant effect of work stress on organizational commitment directly has an impact (influence) on organizational commitment. This shows that if work stress is higher with the assumption that other variables are fixed, then organizational commitment will decrease, so that employee performance becomes an evaluation for the leadership. As Nurhuda's previous research (2016) shows that work stress has a positive and significant effect on satisfaction, meaning that the higher the work stress, the higher the satisfaction, on the contrary, the lower the work stress, the lower the employee satisfaction. This is different from research conducted by Asliyah (2015) and Pamungkas (2016) stating that work stress has a negative and significant effect on employee satisfaction.

2) The Effect of Job Satisfaction on Organizational Commitment

The results of the analysis show that job satisfaction directly has a positive impact on organizational commitment. This shows that if job satisfaction is higher with the assumption that other variables are fixed, then organizational commitment will increase, so that employee performance becomes an additional value for the leadership. As in previous research, Elangovan (2001) in his research which found a strong relationship between job satisfaction and organizational commitment has a positive relationship. Previously Bartol (1979); Reicher (1985); Johnson, et al. (1990) in Brown and Peterson (2000) also provide the same conclusion, that the higher the job satisfaction felt by the employees, the higher the commitment to the company.

3) The Effect of Work Stress on Turnover Intention

The results of the analysis show that work stress has a significant effect on turnover intention. This shows that if work stress is higher with the assumption that other variables are fixed, then organizational commitment will decrease, so that turnover intention becomes the last choice

of employees. As previous research by Caesarani and Riana (2016), Alipour and Monfared (2015), and Wibowo (2015) which state that work stress affects organizational commitment and turnover. This statement means that the higher the work stress, the higher the organizational commitment and turnover, on the contrary, the lower the work stress, the lower the organizational commitment and turnover.

4) The Effect of Job Satisfaction on Turnover Intention

The results of the analysis show that job satisfaction directly has a significant effect on turnover intention. This shows that if job satisfaction is lower with the assumption that other variables are fixed, then organizational commitment will decrease, so that turnover intention becomes an evaluation for employees. This is different from the research conducted by Saryanto and Amboningtyas (2017), and Nining et al. (2018) showing the results that job satisfaction has a negative and significant effect on turnover, meaning that the higher the job satisfaction, the lower the turnover, on the contrary, the lower the job satisfaction, the higher the turnover.

5) The Effect of Organizational Commitment on Turnover Intention

The results of the analysis show that organizational commitment has a significant effect on turnover intention. This shows that if organizational commitment is lower with the assumption that other variables are fixed, turnover intention will increase, so that employee performance becomes an evaluation for the leadership. This is different from the research conducted by Tadampali et al. (2016) show the results that organizational commitment has a significant negative effect on turnover directly. The higher the organizational commitment of employees, the lower the turnover in the company. In Widiyanto's research (2018), explaining that organizational commitment does not have significant effect on turnover.

5. CONCLUSION AND SUGGESTION

A. Conclusion

- 1) Work stress has an effect (influence) on organizational commitment to employees of PT. BFI Finance East Java 3 Regional. Namely, if the work stress is higher with the assumption that other variables are fixed, the organizational commitment will decrease.
- 2) Job satisfaction has a positive impact on organizational commitment to employees of PT. BFI Finance East Java 3 Regional. That is, if job satisfaction is higher with the assumption that other variables are fixed, organizational commitment will increase.
- 3) Work stress has a significant effect on turnover intention of employees of PT. BFI Finance East Java 3 Regional. That is, if work stress is higher with the assumption that other variables are fixed, turnover intention will increase.
- 4) Job satisfaction has a significant effect on turnover intention of employees of PT. BFI Finance East Java 3 Regional. This means that the higher the level of job satisfaction, the lower the level of turnover intention.
- 5) Organizational commitment has a significant effect on turnover intention of employees of PT. BFI Finance East Java 3 Regional. This means that the higher the level of organizational commitment, the lower the turnover intention.

B. Suggestion

Management of PT. BFI Finance East Java 3 Regional should review the management of employees' working time by adjusting the amount and level of difficulty in a job in order to avoid excessive stress. PT. BFI Finance East Java 3 Regional should increase employee job satisfaction, both from the expectation of a salary that is commensurate with the work done, supervision that is able to motivate employees, clearer and more systematic promotion opportunities, pleasant and cooperative relationships with co-workers, and job satisfaction themselves so that employees feel

more proud of what they have so that they can provide the best for the company.

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