

## **The Effect Of Work Stress, Job Satisfaction, And Organizational Commitment On Employees' Turnover Intention At Pt. Bank Sumut Head Office Medan**

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### **Abstract**

*This study aims to determine and analyze work stress, job satisfaction, and organizational commitment to employee turnover intention at PT. Bank Sumut Head Office Medan. The type of data used in this study is a quantitative descriptive method. The research sample was 85 people. The analysis method used was multiple linear regression analysis. Based on the test results, it can be concluded that work stress is partially significant to turnover intention, work satisfaction is partially not significantly influential to turnover intention, and organizational commitment is not significantly influential. Work stress, job satisfaction, and organizational commitment significantly affect turnover intention. Work stress, job satisfaction, and organizational commitment can influence turnover intention by 63.2%; other variables or factors explain the remaining 42.8%.*

**Key words: Job Stress, Job Satisfaction, Organizational Commitment, and Turnover Intention**

### **INTRODUCTION**

Human resources in any business contribute to the successful and efficient attainment of organizational objectives. Recognizing this, every business need competent and high-quality human resources (Obi, 2015; Riniwati, 2016). Thus, the firm may oversee and concentrate on human resources to cultivate a highly effective and efficient corporation. Moreover, human resource management is responsible for optimizing performance for both the organization and its personnel. Human resources are effectively handled to attain a company's objectives. Common occurrences in the management of Human Resources across

various firms pertain to employee behaviour (Wicaksono, 2016). Turnover intention is an offensive behaviour that results in workers' decisions to look for work elsewhere and leave their jobs (Iqbal et al., 2022; Nurcahyo et al., 2024).

Assume an organization errs in the administration of its human resources. The corporation will encounter several challenges, which will adversely affect the falling quality of staff performance inside the company. One of the challenges facing the organization is the increasing issue of turnover intention (Nurcahyo et al., 2024). The corporation does not wish the occurrence of turnover intention. Should turnover transpire, the organization will incur losses, face workforce attrition, and suffer a decline in productivity. The company incurs losses in both financial expenses and resources. Workforce turnover necessitates the recruitment of new employees, resulting in the business incurring costs until an adequately suited workforce is established (Widiawati et al., 2017). The departure of high-performing personnel creates a turnover intention issue for the organization, necessitating time and resources to find and train replacements (Andika & Bayangkara, 2023; Melky, 2015). Moreover, incidents often arise as the company's commendable performance may be adversely affected, either directly or indirectly, by numerous employee behaviors that are difficult to mitigate. A manifestation of employee behavior is the desire for mobility (Nurcahyo et al., 2024).

Based on various phenomena related to Turnover Intention, such as frequent employee resignations, unexpected placement rotations, lackadaisical work completion, employee protests to superiors, and heightened absenteeism, it is suspected that job dissatisfaction, work-related stress, and organizational commitment are contributing factors.(Nurcahyo et al., 2024)(Nasution, 2017). Organizational commitment significantly influences employee turnover by affecting the elements that determine the choice to remain in or depart from a position. Content and dedicated personnel will exhibit constructive behaviors to support the company. Conversely, adverse attitudes and aversion to labor will culminate in job discontent and precipitate turnover intention (Sitorus & Kasmiruddin, 2017; Witasari, 2009).

Alongside organizational commitment, work satisfaction significantly influences individuals' inclinations to leave the business. employment satisfaction is an attitude that reflects an individual's overall feelings about their employment or specific facets of it (Susilo & Satrya, 2019). Job satisfaction elements are recognized as the primary predictor due to the inverse correlation between job satisfaction and turnover intention; as job satisfaction increases, turnover intention decreases, hence enhancing the company's performance. An individual will have a sense of pleasure if the job meets expectations. Elevated work satisfaction will lead to reduced turnover intention inside an organization. A poor degree of

work satisfaction will lead to a high turnover intention inside an organization (Nurcahyo et al., 2024).

Related to employee decisions to make a turnover intention, one of the causal factors that often occurs is work stress. As a result of work stress triggered by excessive workload, enormous pressure given by the company, inability to continuously understand the causes of work pressure, and lack of concentration to work, which has an impact on health problems that lead to job dissatisfaction and cause high turnover intention rates.(Trianti, 2023). Therefore, to create effective and efficient performance and human resources, it is necessary not to trigger excessive workloads that cause work stress. However, it is undeniable that work stress will occur in every company. They experience stress due to the influence of the work itself or the environment in the workplace. Someone who experiences stress at work will not be able to complete their work correctly, and the level of productivity will decrease; of course, this can be detrimental to the organization or company in terms of ineffective and inefficient performance. Therefore, the company's role is to pay attention to every condition experienced by its workers. In this case, the company can determine the best way to handle the workers and not reduce employee performance and turnover intention (Adamy, 2016; Nurulita et al., 2022).

The results of the researcher's interview with employees at PT show that Bank SUMUT Head Office Medan said that there were disturbances felt while working, and the disturbances in question included several things, including no work passion that could cause work productivity to decrease, employees who experience job dissatisfaction will feel that the work they do is a burden that must be done so that it becomes the basis for being forced to work. Although PT. Bank SUMUT has provided a promising career ladder, a good one does not affect an employee's stay at the company. Employee dissatisfaction can be expressed in several ways; one way to express dissatisfaction is to resign from the company where the employee works. The occurrence of turnover is something that is not desired by the company and is one of the causes of turnover at PT. Bank Sumut Medan Head Office, namely employee stress, employee stress will arise when there is an imbalance between individual abilities and job demands; one of the causes of employee stress includes: 1) job demands, namely the existence of great competition between banks for employees with high targets so that some employees are stressed because the savings and loan targets in a company are not achieved, making employee enthusiasm decrease, 2) interpersonal relationship demands, namely the ability to maintain mutual benefit, characterized by an attitude of giving and receiving others in a harmonious situation or emotional closeness between employees, and 3) role demands in carrying out employee responsibilities in the company.

In addition, work stress can also occur in various organizational contexts, one of which is at PT. Bank Sumut Head Office Medan. Working in this company is still a choice for many people for several reasons, including accepting from various educational backgrounds and working in PT. Bank Sumut Head Office Medan, employees are required to have a dense work routine and work with a fast system, requiring employees to work more agile; employees are also required to have a high level of patience because each customer who must be served indeed has a variety of characteristics and sometimes can trigger emotions in employees. Conditions like this will cause stress at work because the results of the researcher's interview stated that the increasing number of tasks given overwhelmed them in completing the task, plus they had to serve customers with different backgrounds. Work stress greatly influences turnover intention; if the work stress felt by employees is very high, then this can result in turnover intention, and vice versa. If the level of employee work stress is low, then this can reduce turnover (Nasution, 2017; Santoso & Rijanti, 2022).

The work climate felt by employees is less harmonious, resulting in a less comfortable and calm work atmosphere. Activities and behaviour between employees and other employees greatly determine the climate in this company. The high level of employee individualism, in which employees choose to do their tasks without sharing to find solutions to work problems, makes employees less comfortable staying in the company (Meithiana, 2017).

In addition to being based on facts that show that many employees in banking institutions have turnover intentions, research on turnover is important because turnover intentions reflect the working conditions in banking institutions, especially PT. Bank Sumut Head Office Imam Bonjol Medan. Turnover intention, or what is often referred to as the desire to leave the company, is one of the common challenges faced by companies. Therefore, the following researchers present turnover data from PT. Bank Sumut Head Office Imam Bonjol Medan in the last 5 years in the following table:

**Table 1. Bank Sumut Employee Turnover Data 2018-2022**

| <b>Employee Turnover</b>                           | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2021</b> | <b>2022</b> |
|----------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Number of employees at the beginning of the period | 573         | 564         | 545         | 536         | 552         |
| Number of employees entered                        | 94          | 78          | 96          | 29          | 94          |
| Number of employees leaving                        | 52          | 62          | 68          | 75          | 88          |
| Number of employees at the end of the period       | 427         | 580         | 573         | 490         | 558         |

|                                     |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|
| Employee Turnover Ratio<br>(Number) | 2.86% | 3.21% | 3.20% | 2.81% | 3.23% |
|-------------------------------------|-------|-------|-------|-------|-------|

Source: Data processed by Researchers (2023)

The table data above shows that in the last 5 years, there have always been employees who have turnover, and every year, there is an increase in the number of turnovers at PT. Bank Sumut Head Office Medan. The high employee turnover rate indicates that there is a problem in an organization, especially in this case, the problem of turnover intention; from the data above, it can be seen that the highest employee turnover rate was in 2022, which was 3.23% where 88 employees left the company for various reasons. If the turnover rate continues to increase, it will become a serious problem for the company, namely waste in recruiting new employees, losing competent employees, and possibly increasing turnover intention in the following years.

Thus, based on the description above, the researcher is interested in conducting research titled "The Effect of Work Stress, Job Satisfaction, and Organizational Commitment on Employee Turnover Intention at PT Bank Sumut Head Office Medan Imam Bonjol."

## LITERATURE ANALYSIS AND METHODOLOGY

This research was conducted by selecting the research object as PT Bank Sumut Head Office, located at Jl. Imam Bonjol 18 Medan, Indonesia. The type of data used in this research is a quantitative descriptive method, which is carried out by arranging and grouping data, then analyzing it so that a picture of the problems faced is obtained and explaining the results of the calculation. This data was obtained from calculating the questionnaire that will be carried out related to the problem to be studied. The population in this study consisted of all workers/employees in all divisions/units working at PT—Imam Bonjol, with a total of 568 people. So, for the sample to be used in the study, the author used the non-probability sampling method, namely with the type of incidental sampling. The number of research samples was 85 people. The variables studied were Job Stress (X1), Job Satisfaction (X2), Organizational Commitment (X3), and Turnover Intention (Y). The measurement scale of the variables used in this study was the Likert Scale. gData Analysis Method using Multiple Linear Regression analysis with three Independent variables and one Dependent variable. All data analysis tests of this study were conducted with the assistance of the IBM SPSS Windows program. This study used the multiple regression equation formula to analyze the data. The form of the multiple regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information :

Y = *Turnover Intention*

a = Constants

b<sub>1</sub> = Job Stress

b<sub>2</sub> = Job satisfaction

b<sub>3</sub> = Organizational Commitment

X<sub>1</sub> = Regression Coefficient of Job Stress Variable

X<sub>2</sub> = Regression Coefficient of Job Satisfaction Variable

X<sub>3</sub> = Regression Coefficient of Organizational Commitment Variable

## RESEARCH AND RESULTS

### Research result

#### Respondent Characteristics

The results of this study will describe Respondent characteristics based on gender, age, education and length of service, which can be seen in the following table:

**Table 1. Respondent Characteristics**

| Description             | amount    | Percent (%) |
|-------------------------|-----------|-------------|
| <b>Gender</b>           |           |             |
| Man                     | 41        | 48%         |
| Woman                   | 44        | 52%         |
| <b>Education</b>        |           |             |
| Diploma III             | 16        | 19%         |
| S1                      | 63        | 74%         |
| S2                      | 6         | 7%          |
| <b>Years of service</b> |           |             |
| < 5 Years               | 28        | 33%         |
| 5-10 Years              | 47        | 44%         |
| > 10 Years              | 15        | 24%         |
| <b>Total</b>            | <b>85</b> | <b>100%</b> |

Based on the table above, it can be concluded that out of 85 respondents, 41 were male (48%) and 44 were female (52%). Respondents with Diploma III education were 16 (19%), S1 were 63 (74%), and respondents with S2 education were 6 (7%). Thus, the

majority of respondents who filled out the questionnaire had S1 education. Respondents who had worked for less than 5 years were 28 (33%), those who had worked for 5 to 10 years were 47 (44%), and those who had worked for more than 10 years were 15 (24%). Thus, the majority of respondents worked for 5 to 10.

### Descriptive Statistical Analysis

Descriptive statistics show the lowest value (*minimum*), highest (*maximum*), average (*mean*) and standard deviation (*standard deviation*). Based on the test results using the SPSS program, the following descriptive statistics were obtained:

**Table 2. Descriptive Statistical Analysis**

| Descriptive Statistics    |    |         |         |         |               |
|---------------------------|----|---------|---------|---------|---------------|
|                           | N  | Minimum | Maximum | Mean    | Std Deviation |
| Job Stress                | 85 | 1,800   | 4,700   | 3.52824 | .498954       |
| Job satisfaction          | 85 | 1,600   | 5,000   | 3.61882 | .641147       |
| Organizational Commitment | 85 | 1,333   | 4,667   | 3.50392 | .795563       |
| Turnover Intention        | 85 | 1.5     | 5.0     | 3,547   | .8682         |
| Valid N (listwise)        | 85 |         |         |         |               |

Source: IBM SPSS Data Processing Results, 2024

Based on the table above, it is known that the number of research samples was 85 people, and the descriptive statistical explanation is as follows:

1. Work stress variable (X1): lowest total score (minimum): 1,800, highest: 4,700. The average score is 3.52824, and the standard deviation is 498954, so there is no problem in the research data because the average value is greater than the standard deviation value.
2. Job satisfaction variable (X2): lowest total score (minimum): 1,600, highest: 5,000. The average score is 3.61882, and the standard deviation is 641147, so there is no problem in the research data because the average value is greater than the standard deviation value.
3. Organizational commitment variable (X3): lowest total score (minimum): 1,333, highest: 4,667. The average score is 3.50392, and the standard deviation is 795563, so there is no problem in the research data because the average value is greater than the standard deviation value.

4. Turnover intention variable (Y), lowest total score (minimum) 1.5, highest 5.0, average score of 3.547 and standard deviation .8682, so there is no problem in the research data because the average value is greater than the standard deviation value.

## Multiple Linear Regression Analysis

This analysis tests the influence of independent variables on dependent variables. This study uses multiple regression equation formulas to analyze data.

**Table 3. Multiple Linear Regression Analysis**

| Coefficients |                           |                             |            |                           |        |
|--------------|---------------------------|-----------------------------|------------|---------------------------|--------|
| Model        |                           | Unstandardized Coefficients |            | Standardized Coefficients | t      |
|              |                           | B                           | Std. Error | Beta                      |        |
| 1            | (Constant)                | -.428                       | .437       |                           | -.980  |
|              | Job Stress                | 1.949                       | .197       | 1.120                     | 9.874  |
|              | Job satisfaction          | -.541                       | .106       | -.400                     | -5.082 |
|              | Organizational Commitment | -.269                       | .113       | -.247                     | -2.392 |

a. Dependent Variable: Turnover Intention

Source: IBM SPSS Data Processing Results, 2024

Table 3 above shows that the multiple linear regression equation obtained is as follows:

$$Y = -0.428 + 1.949X_1 - 0.541X_2 - 0.269X_3$$

Based on the equation, it is described as follows:

1. The constant (a) is -0.428, **which** shows that if work stress, job satisfaction, and organizational commitment in this study have a value of 0, then the turnover intention value is -0.428.
2. The work stress regression coefficient is 1.949, meaning that if work stress increases by 1 unit, then *turnover intention* will increase by 1.949 units.
3. The job satisfaction regression coefficient is -0.541, meaning that if job satisfaction increases by 1 unit, then *turnover intention* will decrease by -0.541 units.
4. The regression coefficient of organizational commitment is -0.269, meaning that if organizational commitment increases by 1 unit, then *turnover intention* will decrease by -0.269 units.

## Partial Significance Test (t-Test)

The t-test aims to determine whether the independent or free variable (X) has a partial (own) influence on the dependent or bound variable (Y). In this study, the basis for decision-making is used by comparing the significant value (Sig.) with a probability value of 0.05.

**Table 4. Partial Effect Significance Test**

| Coefficients |                           |                             |            |                           |        |      |
|--------------|---------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model        |                           | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|              |                           | B                           | Std. Error | Beta                      |        |      |
| 1            | (Constant)                | -.428                       | .437       |                           | -.980  | .330 |
|              | Job Stress                | 1,949                       | .197       | 1.120                     | 9,874  | .000 |
|              | Job satisfaction          | -.541                       | .106       | -.400                     | -5.082 | .000 |
|              | Organizational Commitment | -.269                       | .113       | -.247                     | -2.392 | .019 |

a. Dependent Variable: Turnover Intention

Source: IBM SPSS Data Processing Results, 2024

Table 4. above shows the following results:

1. It is known that the calculated t value of work stress is  $9.874 > t$  table 1.989, and the sig value is  $0.000 < 0.05$ , so it can be concluded that work stress partially has a positive and significant effect on turnover intention.
2. The calculated t value of job satisfaction is  $-5.082 < t$  table 1.989, and the sig value is  $0.000 < 0.05$ , so it can be concluded that job satisfaction partially has no significant effect on turnover intention.
3. It is known that the calculated t value of organizational commitment is  $-2.392 < t$  table 1.989, and the sig value is  $0.019 < 0.05$ , so it can be concluded that organizational commitment partially does not have a significant effect on *turnover intention*.

## Analysis of Determination Coefficient

The coefficient of determination ( $R^2$ ) is a value (proportion value) that measures the extent to which the independent variables used in the regression equation can explain the variation in the dependent variable.

**Table 5. Coefficient of Determination**

| Model Summary                                                                      |       |          |                   |                            |
|------------------------------------------------------------------------------------|-------|----------|-------------------|----------------------------|
| Model                                                                              | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                                                                  | .803a | .645     | .632              | .5266                      |
| a. Predictors: (Constant), Organizational Commitment, Job Satisfaction, Job Stress |       |          |                   |                            |
| b. Dependent Variable: Turnover Intention                                          |       |          |                   |                            |

Source: IBM SPSS Data Processing Results, 2024

Table 5 above shows that the coefficient of determination (adjusted R-square) is 0.632. Based on this value, job stress, job satisfaction, and organizational commitment were able to influence turnover intention by 63.2%; the remaining 42.8% was explained by other variables or factors. Thus, it can be concluded that the influence of job stress, job satisfaction, and organizational commitment *on turnover intention* is strong enough.

## DISCUSSION

### The Influence of Work Stress on Turnover Intention

Based on the results of the t-hypothesis test, it is known that the calculated t value of work stress is  $9.874 > t \text{ table } 1.989$ , and the sig value is  $0.000 < 0.05$ , so it can be concluded that work stress partially has a positive and significant effect on turnover intention. High levels of work stress are often correlated with an increased tendency to want to leave work (turnover intention) (Sanjoko & Nugraheni, 2015). Job stress can arise from various factors, such as excessive workload, lack of support from coworkers or superiors, role conflict, and job uncertainty. Job stress can hurt employee mental well-being, including increasing levels of burnout, anxiety, and depression. When employees feel unhappy or dissatisfied with their working conditions, they tend to look for alternatives, such as a new job. Poorly managed job stress often leads to decreased job satisfaction and motivation and increased dissatisfaction with work (Istifarini, 2022). Individuals who experience high levels of stress tend to look for ways to reduce the pressure they feel, and one of them is by leaving their jobs. Turnover intention can be a manifestation of efforts to avoid or reduce work-related stress. The results of this study are supported by (Hanif & Siswanto, 2023). The results of this study indicate that work stress has a direct effect on turnover intention, work environment has a direct effect on turnover intention, work stress has a direct effect on work environment, and work environment mediates the indirect effect of work stress on turnover intention.

### **The Influence of Job Satisfaction on Turnover Intention**

Based on the results of the t-hypothesis test, the t value of job satisfaction is  $-5.082 < t_{table} 1.989$ , and the sig value is  $0.000 < 0.05$ , so it can be concluded that job satisfaction partially has no significant effect on turnover intention. The analysis shows that job satisfaction tends to hurt turnover intention among employees because when employees feel satisfied with their jobs, they tend to have a stronger connection with the company and less desire to leave it. Job satisfaction reflects employees' perceptions of how their needs and expectations are met in the work environment. Employees who feel that their jobs provide adequate recognition, support, and development opportunities are more likely to feel attached to the company and choose to stay there.(Widiarto & Kusnilawati, 2024). Job satisfaction is also related to the quality of interpersonal relationships in the workplace. Employees who feel valued and supported by their coworkers and superiors tend to be more satisfied with their jobs. These positive relationships can reduce stress levels and increase feelings of involvement, reducing the intention to look for work elsewhere. The results of this study are supported by research(Susilo & Satrya, 2019). The test results indicate that job satisfaction positively and significantly influences organizational commitment; job satisfaction negatively and significantly impacts turnover intention; organizational commitment negatively and significantly affects turnover intention; and job satisfaction negatively and significantly influences turnover intention through the mediation of organizational commitment.

### **The Influence of Organizational Commitment on Turnover Intention**

Based on the t-hypothesis test results, the t value of organizational commitment is  $-2.392 < t_{table} 1.989$ , and the sig value is  $0.019 < 0.05$ , so it can be concluded that organizational commitment partially has no significant effect on turnover intention. The analysis shows that high organizational commitment tends to hurt employees' intention to quit (turnover intention). Organizational commitment reflects the extent to which employees feel emotionally and normatively attached to the company where they work. Employees who have a high level of organizational commitment tend to feel a strong connection to the company. They may feel they have the same values as the company and feel bound to make a meaningful contribution. This can reduce their desire to look for work elsewhere. A high level of organizational commitment can also reflect employees' perceptions of their investment in the company. Employees who feel they have invested time, energy, and resources in the company may feel more committed to staying to see their investment results. They may think that leaving the company will reduce the value of the investment (Muhammad Ali et al., 2021; Vance, 2006).

### **The Influence of Job Stress, Job Satisfaction, and Organizational Commitment On Turnover Intention**

Based on the results of the F hypothesis test, the calculated F value is  $49.103 > F$  table 2.72, and the Sig value is  $0.000 < 0.05$ , so it can be concluded that job stress, job satisfaction, and organizational commitment together or simultaneously have a significant effect on turnover intention. High levels of job stress can increase turnover intention. Employees who feel overwhelmed by job demands, time pressures, or workplace conflicts may become frustrated and want to find a new, less stressful job. High job satisfaction tends to reduce turnover intention. Employees who are satisfied with their jobs tend to be more committed to the organization and more likely to stay. Various factors can influence job satisfaction, including a good work environment, career development opportunities, competitive pay, and positive relationships with coworkers and superiors. High organizational commitment can also reduce turnover intention (Soeprapto et al., 2024; Wahyuni & Supartha, 2019). Employees who feel a strong emotional, normative, or instrumental bond with their organization tend to feel more responsible and committed to staying. Organizational commitment can arise from identifying with the company's values, loyalty to coworkers, or investment in career development.

### **Results of the Determination Coefficient**

Based on the analysis of the coefficient of determination, it is known that the value of the coefficient of determination (adjusted R-square) is 0.632. Based on this value, work stress, job satisfaction, and organizational commitment can influence turnover intention by 63.2%; other variables or factors explain the remaining 42.8%. The remaining 100% - other factors explain  $60\% = 40\%$ . Based on these results, it can be concluded that the contribution of the independent variable to the dependent variable is 63.2% and is categorized as strong because the higher the coefficient of determination, the higher the ability of the independent variable to influence the dependent variable.

## **CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

The results of the t-hypothesis test showed that the t value of work stress is  $9.874 > t$  table 1.989, and the sig value is  $0.000 < 0.05$ , so it can be concluded that work stress partially has a positive and significant effect on turnover intention. Then, job satisfaction is  $-5.082 < t$  table 1.989, and the sig value is  $0.000 < 0.05$ , so it can be concluded that job satisfaction partially does not significantly affect turnover intention. Also, organizational commitment is

-2.392 < t table 1.989, and the sig value is 0.019 < 0.05, so it can be concluded that organizational commitment partially does not significantly affect turnover intention.

### **Suggestion**

Suggestions submitted by PT. Bank Sumut Head Office Medan Imam Bonjol are to help employees manage their time effectively through time management training and good planning strategies. This can help reduce stress caused by busy schedules or piling up tasks and provide support and recognition to employees for their contributions. Thus, This focuses on increasing employee job satisfaction by providing recognition, support, and development opportunities. Ensure that employees feel valued and engaged in their work. High job satisfaction can reduce the intention to quit.

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