THE EFFECT OF WORK STRESS ON EMPLOYEE TURNOVER INTENTION IN PT BANK RAKYAT INDONESIA MAKASSAR BRANCH AHMAD YANI

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Article Info	Abstract
	This study aims to analyze and explain the effect of work stress on the employee turnover intention in PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. The hypothesis proposed in this study is that job stress has a positive effect on the employee turnover intention in PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. The population in this study were 243 employee of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. However in this study, not whole the populations were being the research object, but only a part of the population. This study is expecting that the results obtained would describe the characteristic of the population itself. The sample in this study was determined based on the Slovin formula (Umar, 2008: 68), namely 71 employee. The data used are primary data and secondary data, data collection techniques are interviews, questionnaires, and observations. Data analysis used Regression Analysis, Partial Test (t test) and Classical Assumption Test consisting of the Normality Test, Heteroscedasticity Test and Multicolonierity Test. The results show that the hypothesis is rejected where the job stress variable has no effect on the turnover intention. H1 is rejected and H0 is accepted, meaning that the higher the level of employee work stress, would make lower turnover intention, on the contrary the lower level of employee work stress, makes higher turnover intention.

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1. Introduction

Human resources have an important role in the company that cannot be separated in achieving company goals and become the most important element in every activity carried out in the company. This indicates that a good human resource management process is needed within a company in order to achieve company goals. Oftenly companies facing obstacles that inhibiting the company's production process (Faslah, 2010: 146). One kind of these constraints is the desiring to change jobs (turnover intention) which leads the employee's decision to leave his job.

PT. Bank Rakyat Indonesia Tbk or abbreviated as BRI is one of the actors of economic activity in the world of domestic economy. In Indonesia, PT. Bank Rakyat Indonesia (BRI) is one of the largest banking businesses owned by [Indonesian government which was founded on December 16, 1895. One of BRI's branches in Indonesia is BRI Kanca Makassar Ahmad Yani which has 1 branch office, 4 Sub-Branch Offices (KCP), 7 offices. Units, 3 Cash Offices, and 5 Teras BRI Offices with approximately 287 employees. In 2017, around 15% of employees stated that they resigned from their jobs for various reasons, such as due to health reasons, worker requests, and family reasons. Based on the results of an interview with one of the HRD officer of PT Bank Rakyat Indonesia, Makassar Branch, Ahmad Yani, explained that the cause of the high rate of resignation or so-called turnover is that employees have to pursue production targets and a lot of work while the time given by the company to complete the work is very tight, so that stressing the employees.

Tett and Meyer (1993: 98) explain that "turnover intention was conceived to be a conscious and deliberate willfulness to leave the organization" (the desire to move refers to a conscious and planned desire to leave the organization). Turnover intention must be addressed as a phenomenon and human behavior that is important in corporate life from an individual and social perspective, given that the desire to move employees will have a significant impact on the company and the employees concerned (Toly, 2001: 2). A high employee turnover rate in a company can be seen from how much employees desire to leave the organization or company. Turnover intention of employees can be a negative impact on the organization, especially if it leads to an employee's decision to leave the organization (turnover). Therefore it is necessary to know the factors that can affect turnover intention so that the tendency to turnover can be emphasized. Several studies and existing literature show that turnover intention is related to the work satisfaction and work stress (Manurung and Ratnawati, 2012: 145).

Robbins (2006: 793) explains that stress is a dynamic condition in which individuals face opportunities, constraints, or demands related to what they really want and whose results are perceived as uncertain but important. Furthermore, Robbins (2006: 800) explains that the consequences of stress related to behavior include changes in productivity, absenteeism, and employee turnover, as well as eating habits, increased smoking and alcohol consumption, fast talking, restlessness, and sleep disturbances.

Research by Qureshi et. al (2013: 25) found a positive relationship between work stress and turnover intention, where an increase in work stress was also followed by an increase in turnover intention. Stress arises when employees are unable to meet job demands, unclear job responsibilities, lack of time to complete tasks, lack of facility support to carry out work, conflicting tasks, are examples of stressors. In the long term, employees who cannot withstand work stress will no longer be able to work in the company. At an increasingly severe stage, stress can make employees sick or even turnover (Manurung and Ratnawati, 2012: 2). Based on the description above, the researchers are interested in conducting research to determine whether work stress affects the turnover intention of employees in PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. The conceptual framework for this research can be seen in the following figure.

The conceptual framework of reseach
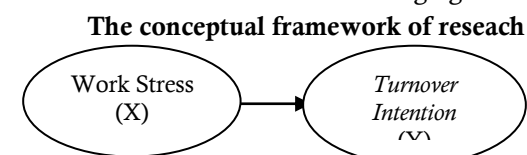
Picture. 1. The conceptual framework

2. Hypothesis

Suharsimi (2010: 110) explains that a hypothesis can be interpreted as a temporary answer to a research problem, until it is proven by the collected data. Based on the background and the research conceptual framework above, the hypothesis proposed in this study is that work stress has a positive effect on the turnover intention of employees in PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani.

3. Method

3.1 Population dan Sample

In this study, the population are 243 employees of PT Bank Rakyat Indonesia, Ahmad Yani Branch of Makassar. For this reason, the sample filtered from the population must be truly representative of the whole population. For the research sample, 71 respondents were choosen based on the sampling formula from Slovin (Umar, 2008: 108) which was measured through a questionnaire using the following formula:

$$n = \frac{N}{1 + Ne^2}$$

Explanation:
n = sample size
N = population size
e = Critical Value (The error rate in sampling, 10%)

3.2 Data analysis method

Quantitative data in this study were analyzed through several stages, following :

a) Descriptive analysis which is a statistical test aims to describe or provide an overview of the object under study through sample or population data as it is, without analyzing and making a generally accepted conclusion (Sugiyono, 2005:98).

b) Quantitative Analysis as following :
1) Regression analysis is a method used to measure how much the influence of independent or free variable namely X to the dependent variable, namely Y.
2) Partial test (t test), or partial test aims to test how far the influence of one explanatory or independent variable individually in explaining the dependent variables. Decision making is based on the comparison of the t value and the critical value according to the significant level used; 0.05 (Ghozali, 2011:47)

3) Classical Assumption Test
a. Normality test aims to test whether in the regression model the confounding or residual variables have a normal distribution, as it is known that the t test assumes that the residual value follows a normal distribution
b. Heteroscedasticity test aims to test whether in the regression model, there is an inequality of variance from the residuals of one observation to another.
c. Multicolonierity test aims to test whether the regression model found a correlation between independent variables (independent).

4. Results and Discussions

4.1 Observation Result

The research variable describes the respondent's response to work stress on turnover intention on employees of PT Bank Rakyat Indonesia, Makassar Branch, Ahmad Yani. The research variable in question is the independent variable as a variable that affects the dependent variable. The independent variable is Work Stress (X), while the dependent variable is Turnover Intention (Y). The tabulation results of research data that can be analyzed descriptively as following :

a. Work stress (X) is a feeling that pressures or feels depressed experienced by employees in facing the job, the focus of this research is excessive stress and is detrimental or commonly called "distress". Work stress is measured through four indicators thet workload, working time, feedback and responsibility. The dominant indicator in causing the work stress variable for employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani is the responsibility indicator with the average value 3.85, which means that this indicator

has the greatest contribution in causing work stress. Then followed by the workload indicator with the average value 3.75, and the feedback indicator obtained with an average value 3.50. Meanwhile, the working time indicator with the average value of 3.35 gives the smallest proportion in forming the work stress variable. Eventhough the contribution is the smallest, it does not mean that the working time indicator can be ignored because good time management can enable employees to manage their time at work so they do not become stress. All indicators in this variable will encourage the arising of work stress for employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani.

b. Turnover Intention (Y) in this research is the urge of employees to quit their job or move to another work place because of their own willingness. The indicators used in this study are mind of leaving, the desire to look for vacancies, the desire to leave the organization in the coming months. The dominant indicator in generating the employee turnover intention variable of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani is an indicator of the desire to find a job with the average value 3.64, which means that this indicator has the greatest contribution in generating turnover intention. Furthermore, followed by the mind indicator to come out with the average value 3.40. Meanwhile, the indicator desire to leave the organization with the average value 3.35 provides the smallest proportion in generating the turnover intention variable. Even though the contribution is the smallest, it does not mean that the indicator of desiring to leave the organization can be ignored because the satisfied employees makes employees want to leave the organization. All indicators in this variable will encourage the creation of turnover intention for employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani.

4.2 Instrument test results
a) Validity Test

The validity test is done by correlating the score of each item with the total score of each attribute. Validity shows the extent to which measuring instruments can measure what is being measured (Sugiyono, 2005: 57). The results of the instrument validity test of the work stress variable obtained the Corrected Item Total Correlation (r-count) between 0.360 - 0.846 or r-count> r-table 0.230. This means that every item statement of the work stress variable used in this study is valid. The results of the instrument validity test of the turnover intention variable obtained the Corrected Item Total Correlation (r-count) between 0.642 - 0.875 or r-count> r-table 0.230. This means that every item of the statement from the turnover intention variable used in this study is valid.

b) Reliability test

Sugiyono (2005:80) explained that reliability refers to an understanding that the instruments used in research to obtain the information used can be trusted as a data collection tool and are able to reveal actual information in the field. The results of the reliability test analysis above obtained the Cronbach's Alpha (r-count) value of 43 statements which were divided into 2 variables, where the overall value of r-count> r-table was 0.230. This means that each statement item from the variables used in this study is reliable or it can be said that the research instrument used in its measuring function does not cause a double meaning so that it has reliability in measuring the effect of work satisfaction on employee turnover intention of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani.

c) Classical Assumpton Test

The prerequisite analysis test was carried out before performing multiple linear regression analysis. The prerequisites used in this study include the normality test, linearity test, multicollinearity test and heteroscedasticity test which were carried out using the computer device with the SPSS 19.00 for Windows program. The results of the prerequisite analysis are presented below.
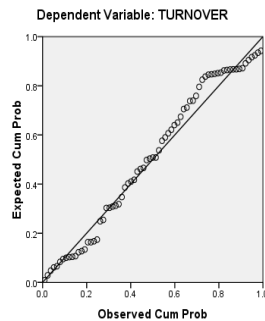
1) Normality Test

Variable	Significancy	Information
Work stress	0,369	Normal
Turnover Intention	0,166	Normal

Source: Primary Data Processed, 2018

The results of the normality test in the table above show that all research variables have a significance value greater than 0.05 at (sig> 0.05), so it can be concluded that the research data is normally distributed.

Normal P-P Plot of Regression Standardized Residual

Picture 2. *Normal P-P Plot of Regression Standardized Residual*

The graphical display of the Normal Probability Plot in the image above shows that the distribution of points along the diagonal line, which means that the regression model used in this study has met the normality assumption of the data so that the results will be good or in accordance with the classical assumptions of a regression.

2) Linierity Test

Variable	Significancy	Information
Workstress → *Turnover Intention*	0,720	Linier

Source : Primary Data Processed, 2018

The results of the linearity test show that the two variables have a significance value greater than 0.05 (sig> 0.05), this indicates that all research variables are linear.

3) Heteroscedasticity test

The results of the analysis show that the significance value of the work stress variable (X) is 0.940> 0.05. So it can be concluded that the independent variable job stress does not occur heteroscedasticity.

4) Multikolinearity Test

Coefficients^a

Model	Colinearity Statistics		VIF Standard	Decision
	Tolerance	VIF		
1 (Constant) WORK STRESS	.999	1.001	10	Multikolineraity not happened

The results of the analysis can be explained that the variable has a VIF value <10 and a tolerance value> 0.1. This shows that

There is multicollinearity in the equation the existence of multicollinearity in the equation is not proven. In other words, there is no multicollinearity in the equation or the relationship between the independent variables, in this case work stress is less than 10, it can be concluded that there is no multicollinearity problem in the regression model.

4.3 Research Hypothesis Testing
a) Simultantly Test (F-tets)

The test results simultaneously or simultaneously show that work stress variables have a significant and significant effect on turnover intention. The results of the ANOVA (Analysis of Variant) test or F-test in this study obtained the F-count value of 3.167> F-table value of 3.15 (df1 = 2; df2 = 68; α 0.05) or the probability value of 0.040 <α value 0.05. Thus it can be concluded that the variable job stress has a significant and significant effect on the turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. The results of the analysis of the F-count value obtained were 3.167. Because the value of F-count> F-table or 3.167> 3.15 which means that it has a significant effect on α 0.05. Thus, it can be concluded that work stress variables

simultaneously have a significant and significant effect on the turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. Furthermore, to determine the influence of work stress variables simultaneously and significantly influence turnover intention, the coefficient of determination (R2) is used. Based on the results of the determination test, it can be explained that the coefficient of determination (R2) is 0.083. This coefficient of determination states that simultaneously the work stress variable affects employee turnover intention has an effect but only at 8.3%, while the remaining 91.7% is influenced by other variables not included in this study.

c. Partial Testing (t-test)

The results of the analysis can be seen from the t-count value and the significance /probability of the independent variable, namely the work stress variable with a t-count value of 1.022 or sig. 0.310 while the t-table at df2 (68) and an error rate of α 0.05, the t-table is 1.995. This means that the t-count of the independent variable is smaller than the t-table or the probability significance value is greater than α 0.05, which is for the work stress variable 1.022 <1.995 or 0.310> 0.05 (no significant effect). Thus, it can be concluded that job stress has no effect on the turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. Furthermore, in the table above, it can also be seen that the results of the linear regression equation from this research model are as follows:

$$Y = Bo + B X + e$$
$$Y = 75,867 - 0,438 X$$

Furthermore, the functional relationship of the independent variable X and the dependent variable Y is seen from the standardized beta coefficient, the following equation is obtained:

$$ZY = -0,119 X$$

Based on the multiple linear regression equation above, it can be interpreted as follows:
1) Constant (Bo) = 75,867, which is known through the beta number or standardized coefficient if all independent variables have a value of zero (0) then the value of the dependent variable (Beta) is 75,867

2) B = -0,117, which indicates that work stress is negative so that it has an opposite relationship to the turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. This means that for each one-unit increase in work stress (X), the turnover intention (Y) variable will decrease by 0.117 with the assumption that the other independent variables of the regression model are fixed. This means that if the work stress of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani employees increases, the employee turnover intention will decrease. Conversely, if the work stress of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani employees decreases, then turnover intention will actually increase.

Based on the description above, it can be seen that the work stress variable has no effect on turnover intention where H1 is rejected and H0 is accepted, the higher a person's work stress, the lower the turnover intention, on the contrary, the lower one's work stress, the higher the turnover intention.

Discussion

The simultaneous test results show that the work stress variable has a significant effect on the turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. Furthermore, the partial test results show that the work stress variable has no effect on turnover intention. The results of hypothesis testing have proven that there is no influence between work stress on turnover intention of employees of PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. Through the results of calculations that have been done, it is obtained a significance value of 0.310> 0.05, thus H0 is accepted, H1 is rejected. The higher the employee's work stress, the lower the turnover intention, conversely, the lower the employee's work stress, the higher the turnover intention. Most of the research respondents were aged 26-30 years, who were still relatively young so that their stress level was still able to be overcome with other activities without having to leave the company. However when employees feel that the job is not challenging, the employee wants to leave the company. In addition, most

of the respondents who were the research subjects were unmarried, so their stress levels were still low because their attention and work had not been divided with their household chores. The characteristics of the respondents in this study have an effect on the results of the study, which causes work stress to have no effect on turnover intention.

The results of previous research conducted by Eka (2014: 49) stated that work stress has a positive and significant effect on turnover intention. This means that the higher the work stress experienced by employees, the higher their turnover intention. From the results of the analysis, it can be explained that employees who face continuous excessive work stress will feel strong pressure to get out of these conditions. However, it is different from the results of this study, namely that job stress does not affect turnover intention. The results of the study are supported by research conducted by Ikhsan and Sinta (2020: 29) on the analysis of the factors that affect turnover at PT. Abc Batam, of the 5 (five) independent variables used in this study, only 2 variables that influence the high level of employee turnover intention at PT ABC, namely leadership and job satisfaction, while the other 3 (three) variables do not have a significant effect.

Based on the theory stated by Atkinson and Hill (Dharma, 2013: 62), which explains that several factors that influence work commitment that make employees stay in a company and do not intend to leave are often rewarded by the company for employee work performance. In line with this, the results of this study also prove that on the work stress variable questionnaire, employees often receive praise and appreciation when they successfully complete their tasks well. Under these conditions, employees can stay afloat and feel less pressured when workloads accumulate which causes stress at work.**5. Conclusion and Suggestion**

5.1 Conclusion

Based on the descriptions and analysis results shown in the previous chapter, the following conclusions can be concluded: the simultaneous test results show that the job stress variable has a significant effect on employee turnover intention at PT Bank Rakyat Indonesia Makassar Branch Ahmad Yani. The partial test results show that the job stress variable has no effect on turnover intention. The higher the level of stress experienced by employees, the lower their turnover intention, and vice versa, when employees do not feel stressed at work, their turnover intention will increase.

5.2 Suggestion

Researchers who are interested in conducting similar research are expected to observe and explore further the problems faced by PT Bank Rakyat Indonesia employees, especially the Ahmad Yani Makassar Branch and other objects by adding other variables such as organizational commitment, organizational culture, leadership and work motivation. of course adjusted to the object of research.

Further researchers are expected to be more careful in choosing suitable indicators to be used as a basis for research, especially on work stress variables, so that the level of work stress from employees can really be measured properly. For the company PT Bank Rakyat Indonesia, Makassar Branch Ahmad Yani, namely to reduce employee turnover intention, it should be done by coordinating and placing workers according to the capacity and expertise of employees, repairing company equipment needed by employees at work, and to manage employee work stress levels, the personnel department. should increase the role in terms of accommodating complaints and providing counseling for employees who have problems in carrying out work.

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