The Influence of Leadership, Motivation and Work Stress on Turnover Intention of PT. BCA Finance Karawang Branch

Diki Nurdiansyah, Parwoto, and Ahmad Badawi Saluy

ABSTRACT

Human resources in a corporate organization is a unity that can not be separated to achieve organizational goals. The achievement of organizational goals can be seen from the performance of employees. Currently, the problem of high turnover intention has become a serious problem for many companies. The negative impact that is felt due to the occurrence of turnover intention in the company is on the quality and ability to replace employees who leave the company, so it takes time and new costs in recruiting new employees. Leadership is expected to be able to direct and motivate employees so that they can carry out their jobs well, and can control or reduce stress levels in employees. And can reduce the turnover rate can maximize employee performance. Therefore, based on the above background, this research takes the title "The Effect Of Leadership, Motivation And Work Stress On Turnover Intention Of Employees Of PT. XYZ Karawang Branch". This type of research uses a quantitative approach, with a sample of 51 respondents with a sample collection technique that is saturated sampling technique. Evaluation of the Measurement Model (Outer Model) and Evaluation of the Structural Model (Inner Model) to test and prove the research hypothesis. The results of this study indicate that leadership and motivation have no significant effect on turnover intention, while work stress has a significant positive effect on turnover intention. In order to reduce the turnover rate, it is hoped that the leadership will provide an appropriate job description for each employee so that there is no oversize capacity on the ability and working hours of employees.

Keywords: Job Stress, Leadership, Motivation, Turnover Intention.

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I. INTRODUCTION

The financial sector is a group of service industry companies that have been included in public companies listed on the Indonesia Stock Exchange and are divided into several sub-sectors, including banking sub-sectors, financial institutions sub-sectors, securities companies sub-sector, insurance sub-sector and other sub-sector which is a company that produces raw materials totaling 1 company. To insert images in the financial sector, especially banking, has a very vital role in maintaining economic stability in a country. In addition to having a purpose as a provider of funds for those who have excess funds and those who lack funds, banking as a company also has another goal, namely maximizing the value of the company which can be reflected in the price of its shares.

Human resources in a company organization is an inseparable unit. As is known in the organization there is one element, namely humans, who are the driving force for the goals of an organization and play the most role in determining the success or failure of the organization's goals.

Currently, the problem of high turnover intention has

become a serious problem for many companies. The negative impact that is felt due to the occurrence of turnover intention in the company is on the quality and ability to replace employees who leave the company, so it takes time and new costs in recruiting new employees.

TABLE I: EMPLOYEE TURNOVER DATA

Year	Total Employees	Employee in	Employee out	Tolerance	Actual
2017	57	8	10	10%	17%
2018	55	9	9	10%	16%
2019	56	10	10	10%	17%
2020	51	8	9	10%	17%

The number of employees leaving PT BCA Finance Karawang from 2017 to 2020 appears that the employee turnover rate is quite high. The annual turnover rate always exceeds 10%. This is an indication of a problem that must be brought to the attention of management.

In addition to turnover data, the authors also conducted a pre-survey of 20 employees of PT BCA Finance Karawang, in order to find out what factors influence turnover intention, which are as follows:

A. Leadership

Based on the results of the pre-survey related to leadership, it can be stated that the leader has not been able to coordinate subordinates well, has not become a problem solver in dealing with every challenge and work obstacle faced by employees, and is considered unable to become a role model for subordinates.

TABLE II: LEADERSHIP PRE-SURVEY

No	Statement	Yes	Not
1.	My boss always coordinates well with employees	8	10
2.	Superiors and subordinates are directly involved in problem-solving	9	9
3.	Bosses can be role models for subordinates	10	10
Total average		28.3%	71.7%

B. Motivation

TABLE III: MOTIVATION PRE-SURVEY

No	Statement	Yes	Not
1.	I am always enthusiastic and motivated by my boss and coworkers	25%	10
2.	Wages/salaries given are in accordance with the workload given	45%	9
3.	I was given the opportunity to take part in a career development program	45%	10
Total average		38.3%	61.7%

Based on the results of the pre-survey related to motivation, it can be stated that there is no positive encouragement or motivation either from direct superiors or co-workers, the workload given is deemed not commensurate with the salary received, and opportunities for quality improvement are felt to be obtained easily and evenly.

C. Work Stress

TABLE IV: PRE-SURVEY OF WORK STRESS

No	Statement	Yes	Not
1.	I feel the workload given is in accordance with the time given	35%	65%
2.	I do work according to jobdesk	45%	55%
3.	The pressure given is in accordance with the target deadline	45%	55%
Total average		41.7%	58.3%

Based on the results of the pre-survey related to work stress, it can be stated that the workload given is not in accordance with the time allotted, sometimes employees do work outside their job desk, and employees feel that there is the pressure given to work that must be completed quickly.

One of the factors that can reduce turnover intention is the way the leader must direct and motivate employees when carrying out work in order to reduce the feeling of being lazy to work such as delaying work so that employees can complete work on time.

Leadership is expected to be able to direct and motivate employees so that they can carry out their jobs well, and can control or reduce stress levels in employees. And can reduce the turnover rate can maximize employee performance.

II. LITERATURE REVIEW

A. Leadership

Leadership is the ability to direct followers to work together with confidence and diligently carry out the tasks assigned by their leaders.

B. Motivation

Motivation is a process that describes the intensity, direction, and persistence of an individual to achieve a goal.

C. Work Stress

Job stress is a feeling that suppresses or feels pressured by employees in dealing with work. Work stress is characterized by symptoms including unstable emotions, feeling uneasy, being alone, having trouble sleeping, not being able to relax, being anxious, tense, and nervous.

D. Turnover Intention

Turnover Intention is an employee's behavior that has a close relationship with the desire to leave his job, there are many reasons that cause this turnover intention, and one of them is the desire to get a better job.

Fig. 1. Framework

III. METHODOLOGY

A. Types of Research

This study uses a quantitative approach method. According to Widodo (2017: 68), it is a series of research that starts from a number of theories and then is dedicated to a hypothesis and assumptions of a framework that is described in an analysis, which consists of variables that will lead to the operationalization of the concept.

B. Population and Sample

In this study, the sampling technique used is the saturated sampling technique, which is a sampling technique when all members of the population are used as samples.

C. Methods and Analysis

This study uses SEM (Structural Equation Model) analysis with SmartPLS3 which aims to determine whether there is an influence of the independent variable on the dependent variable. The evaluation of the model in PLS consists of two stages, namely the evaluation of the outer model or measurement model and the evaluation of the inner model or structural model (structural measurement). Evaluation of the measurement model is grouped into an evaluation of the reflective and formative models.

IV. RESULTS AND DISCUSSIONS

A. Evaluation of the Measurement Model (Outer Model)

1) Convergent Validity

The convergent validity test is carried out by checking, among others, individual item reliability, internal consistency, or construct reliability, and average variance extracted. Evaluation of convergent validity from individual item reliability checks can be seen from the standardized loading factor value. The standardized loading factor describes the magnitude of the correlation between each measurement item (indicator) and its construct.

The loading factor value used in this study is > 0.5 so that if the loading factor value is < 0.5 in the calculation results of the measurement model (outer model) it will be removed from the model. All indicators on the variables of leadership, motivation, work stress, and turnover intention already have a loading factor > 0.50 which means that all indicators are valid in the measurement model.

The evaluation of convergent validity from the Average Variance Extracted (AVE) examination illustrates the magnitude of the variance or diversity of manifest variables that can be owned by the latent construct, the greater the variance or diversity of manifest variables that can be contained by the latent construct, the greater the representation of the manifest variable on the latent construct.

TABLE V: AVERAGE VARIANCE EXTRACTED (AVE) VALUE

Variable	Average Variance Extracted (AVE) Value
Leadership	0.540
Motivation	0.592
Work Stress	0.545
Turnover Intention	0.623

AVE values for all variables have AVE values > 0.5 , which are 0.540 for leadership, 0.592 for motivation, 0.545 for work stress, and 0.623 for turnover intention.

The evaluation of convergent validity from internal consistency reliability checks can be seen from the Cronbach's Coefficient Alpha and Composite Reliability (CR) values.

TABLE VI: CRONBACH'S COEFFICIENT ALPHA AND COMPOSITE RELIABILITY (CR) VALUES

Variable	Cronbach's Coefficient Alpha	Composite Reliability (CR)
Leadership	0.891	0.913
Motivation	0.922	0.935
Work Stress	0.788	0.846
Turnover Intention	0.931	0.942

Cronbach's Coefficient Alpha and composite reliability values for the variables studied, namely leadership, motivation, work stress, and turnover intention are more than 0.6 or even close to 1. This value has exceeded the standard, namely > 0.6 and > 0.7 , so all variables in the study declared reliable.

2) Discriminant Validity

Discriminant validity is by checking the value of cross loading, namely the correlation coefficient of the indicator to the construct compared to the correlation coefficient with other constructs.

All indicators on the variable constructs of leadership, motivation, work stress and turnover intention have a cross loading value that is greater than the cross loading value of other constructs.

B. Evaluation of the Structural Model (Inner Model)

Evaluation of the structural model (inner model) or hypothesis testing in this study through the steps of evaluating the path coefficient value, evaluating the R² value, validating the overall structural model with the Goodness of Fit Index (GoF), and testing predictive relevance (Q²).

1) Evaluation of Path Coefficient Value (Path Coefficient)

Evaluating the value of the path coefficient, based on the results of calculations using the calculate SmartPLS version 3.0 bootstrapping, the results obtained are path coefficients that describe the strength of the relationship between constructs/variables.

TABLE VII: PATH COEFFICIENT TESTING RESULTS

Variable	O	M	STDEF	O-STDEV	P-Values
Leadership (X1) -> Turnover Intention (Y)	-0.135	-0.088	0.167	0.806	0.420
Motivation (X2) -> Turnover Intention (Y)	-0.034	-0.042	0.159	0.212	0.832
Work Stress (X3) -> Turnover Intention (Y)	0.803	0.798	0.148	5.431	0.000

a) The path coefficient is -0.135 with $T_{\text{statistic}} (0.806) < T_{\text{table}} (2.011)$ and p-values of $0.420 > 0.05$, thus Leadership has no significant effect on Turnover Intention.

b) The path coefficient is -0.034 with $T_{\text{statistic}} (0.212) < T_{\text{table}} (2.011)$ and p-values is $0.832 > 0.05$, thus motivation has no significant effect on Turnover Intention.

c) The path coefficient is 0.803 with $T_{\text{statistic}} (5.431) > T_{\text{table}} (2.011)$ and p-values are $0.000 < 0.05$, thus H3 is accepted. The result is that work stress has a significant effect on turnover intention.

2) R² Value Evaluation

To evaluate the value of R² based on the results of calculations using Calculate SmartPLS version 3.0, the result is that the R² value is 0.506, this means that 50.6% of the endogenous variables (turnover intention) can be explained by exogenous variables (leadership, motivation and work stress), while the remaining 49.4% can be explained by other variables outside of this research model.

TABLE VIII: R SQUARE. VALUE

R Square
R Square	R Square	R Square Adjusted	R Square Adjusted
R Square			
Y	0.506		

3) Overall Structural Model Validation with Goodness of Fit Index (GoF)

The purpose of testing the Goodness of Fit Index (GoF) is to validate the combined performance of the measurement model (outer model) and structural model (inner model)

obtained through the following calculations:

$$\begin{aligned} \text{GoF} &= \sqrt{(\text{AVE} \times R^2)} \\ \text{GoF} &= \sqrt{(0.550 \times 0.506)} \\ \text{GoF} &= \sqrt{(0.2783)} \\ \text{GoF} &= 0.5275 \end{aligned}$$

Information :

$$\begin{aligned} \text{AVE} &= (0.540 + 0.592 + 0.445 + 0.623) / 4 = 2.2 / 4 = 0.550 \\ \text{R square} &= 0.506 \end{aligned}$$

The results of the calculation of the Goodness of Fit Index (GoF) show a value of 0.5275. Based on these results, it can be concluded that the overall performance of the measurement model (outer model) and structural model (inner model) is good because the Goodness of Fit Index (GoF) value is more than 0.25 (moderate or medium scale).

4) Predictive Relevance Test (Q2)

The purpose of testing predictive relevance (Q2) is to validate the model. Based on the results of calculations using SmartPLS version 3.0, the results of the Q2 value are 0.286.

TABLE IX: PREDICTIVE RELEVANCE (Q2)

Construct Crossvalidated Redundancy

	Total	Case1	Case2	Case3	Case4	Case5	Case6	Case7
	SSO	SSE	Q ² ≤ (1-SSE/SSO)					
X1	459.000	459.000						
X2	510.000	510.000						
X3	357.000	357.000						
Y	510.000	363.964						0.286

5) Results of the Effect of Independent Variables on Dependent Variables

Testing the hypothesis about the effect of exogenous leadership variables (X1), motivation (X2) and work stress (X3) on the endogenous variable turnover intention (Y).

TABLE X: PATH COEFFICIENT TESTING RESULTS

Variable	O	M	STDEF	O-STDEV	P Values
Leadership (X1)					
-> Turnover Intention (Y)	-0.135	-0.088	0.167	0.806	0.420
Motivation (X2)					
-> Turnover Intention (Y)	-0.034	-0.042	0.159	0.212	0.832
Work Stress (X3)					
-> Turnover Intention (Y)	0.803	0.798	0.148	5.431	0.000

a) Hypothesis 1 – Leadership has an effect on Turnover Intention.

The path coefficient is -0.135 with $T_{\text{statistic}} (0.806) < T_{\text{table}} (2.011)$ and p-values of $0.420 > 0.05$, thus H1 is rejected. The result is that Leadership has no significant effect on Turnover Intention.

b) Hypothesis 2 – Motivation has an effect on Turnover Intention.

The path coefficient is -0.034 with $T_{\text{statistic}} (0.212) < T_{\text{table}} (2.011)$ and p-values of $0.832 > 0.05$, thus H2 is rejected. The

result is that motivation has no significant effect on Turnover Intention.

c) Hypothesis 3 – Job stress has an effect on turnover intention.

The path coefficient is 0.803 with $T_{\text{Statistics}} (5.431) > T_{\text{table}} (2.011)$ and p-values are $0.000 < 0.05$, thus H3 is accepted. The result is that work stress has a significant effect on turnover intention.

C. Discussion

1) The Effect of Leadership on Turnover Intention (Hypothesis 1)

The path coefficient value is -0.135 with $T_{\text{Statistics}} (0.806) < T_{\text{table}} (1.991)$ and p-values are $0.420 > 0.05$, thus H1 is rejected, it is concluded that leadership has no significant effect on turnover intention.

2) The Effect of Motivation on Turnover Intention (Hypothesis 2)

The path coefficient value is -0.034 with $T_{\text{Statistics}} (0.212) < T_{\text{table}} (1.991)$ and p-values are $0.832 > 0.05$, thus H2 is rejected, it is concluded that motivation has no significant effect on turnover intention.

3) The Effect of Job Stress on Turnover Intention (Hypothesis 3)

The path coefficient value is 0.803 with $T_{\text{Statistics}} (0.5431) < T_{\text{table}} (1.991)$ and p-values are $0.000 > 0.05$, thus H3 is accepted, it is concluded that work stress has a significant effect on turnover intention. That is, the higher the level of employee work stress, the higher the level of turnover intention

V. CONCLUSION AND SUGGESTION

A. Conclusion

Based on the results of research related to the influence of leadership, motivation and work stress on turnover intention. The following are some conclusions obtained from the results in this study.

1) Leadership partially has no effect on turnover intention

This conclusion is shown by the X1.3 indicator which states “The leader manages working time according to the target”, where the indicator is more dominant than other indicators. So this means that the leadership is good enough in managing any given work.

2) Motivation partially has no effect on turnover intention

This conclusion is shown by the X2.4 indicator which states “I always prioritize work.” where the indicator is more dominant than other indicators. So this means that employees are quite responsible for the work that has been given.

3) Job stress partially affects turnover intention

This conclusion is shown by the X3.1 indicator which states “I feel that my workload is very heavy” where this indicator is more dominant than other indicators. This means that employees feel the workload that is borne is quite high.

B. Suggestion

Based on the conclusions of the research described above,

a number of authors' suggestions that are implementable that can be applied to reduce the high turnover intention are as follows:

1. It is recommended to the leadership of PT. XYZ Karawang Branch in order to provide an appropriate job description to each employee so that there is no oversize capacity on the ability and working hours of employees so that employees do not feel there is excessive pressure that can cause work stress. This is shown by the results of the strongest indicator which states that "Fulfillment of work demands causes increased pressure", meaning that there are inappropriate work demands, causing pressure and heavy burdens beyond the ability of employees. This can be done, among others, by providing resources that are in accordance with their abilities and capacities so that there is no long and tiring workload, no role conflict, and no ambiguity in the roles of each employee. Supported by the next strongest indicator which states that "I feel that the salary is not commensurate with the workload" meaning that there is a discrepancy in the salary or wages given to the workload received by the employee. This can be done by adjusting the amount of salary given to the workload that must be completed.

2. Based on the results and findings in this study, it is hoped that further researchers can examine other constructs that can contribute to the decrease in turnover rates. For example, compensation, job satisfaction, organizational culture and workload on turnover intention. This is expected to be able to provide positive input or contribution to the management and the academic world in general.

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