

Examining Employee Turnover Intention in the Non-Sharia Financial Institution

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ARTICLE INFO

Keywords: Work Stress, Work Environment, Workload, Turnover Intention

Received : 24, April

Revised : 26, Mei

Accepted: 28, June

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ABSTRACT

This study aims to analyze the effect of work stress, work environment, and workload on employee turnover intention in the Conventional Financial Institution. The object of this research is employees on the Conventional Financial Institution in Jakarta. The sampling method used is a saturated sample of 30 respondents. The data collection method used a survey method with the research instrument being a questionnaire. The data analysis method uses the Partial Least Square (PLS) method with data processing through SmartPLS 3.0 software. The results of this study indicate that work stress has a positive and insignificant effect on turnover intention, the work environment has a negative and significant effect on turnover intention, and workload has a positive and significant effect on turnover intention.

INTRODUCTION

Turnover Intention is a serious issue for companies and employees in facing industrial competition. This is important because it is to maintain team performance, especially in financial institutions (Saratian et al., 2022). Mathis and Jackson (2016), stated that turnover intention is a process when employees leave an organization and leave a job position and where that position must be replaced by someone else. According to Yuliantoro et al., (2019), turnover intention has a negative impact on organizations because it creates instability in labor conditions, decreases employee productivity, a non-conductive work atmosphere and also has an impact on increasing human resource costs. The following is turnover data at conventional financial institutions where research is conducted:

Table.1 Turnover Intention Data for January - October 2022

Month	Number of employees	Number of employees who resigned	Number of employees who joined
January	46	1	0
February	45	0	0
March	45	2	0
April	43	3	1
May	41	0	2
June	43	0	0
July	43	5	3
August	41	7	0
September	34	4	0
October	30	-	-
Total		22	6

Source: Data Processed, 2023

One way that can be taken by the Company to reduce turnover intention is to manage employee work stress. Companies should focus on their employees, by providing better job promotions to employees who have good performance for the company. Imaningsih et al., (2022), another way that can be taken by companies to reduce turnover intention is to pay attention to the work environment of employees because with a comfortable environment, employees can complete their work properly and will have an impact on company performance, of course. Companies must also always maintain the work environment for employees to remain comfortable and conducive by adjusting the room temperature in the workplace according to the employee's body condition so that it is not too cold or not too hot (Irvianti and Verina, 2015).

In addition, providing employees with a moderate workload can also be pursued by the Company to reduce turnover intention. According to Irvianti and Verina (2015), one of the efforts that can be made by companies to reduce the workload on employees is to recruit new, experienced employees because employees feel that the workload is excessive because the tasks given are too many, causing employees to use less time. take a break to complete the task. Another effort that can be done is to pay wages to employees who work overtime to complete tasks. This research focuses on permanent employees who work in a conventional financial institution. It is the high turnover intention factor that the company does not expect. The more employees who have no desire to leave the company, the business processes and goals of the company can run well.

From the initial survey conducted by the authors, data was obtained from the Conventional Financial Institution which showed a relatively high employee turnover rate. The data shows that every month the number of employees leaving is inconsistent and tends to increase, so it can be said that there is a problem of high turnover intention. As many as 9 employees stated that they thought about stopping work when the company had not met employee expectations, while 1 other employee stated that they did not think about stopping work. As many as 8 employees wanted to find new job vacancies when the company had not met employee expectations, while 2 others said they did not want to look for new jobs. The results of the pre-survey show that the number of employee turnover intentions at these conventional financial institutions is greater than the intention to stay. If this is allowed to continue, it will potentially become an actual turnover intention that can affect the company's operational activities in achieving its goals.

LITERATURE REVIEW

Turnover intention

Soelton and Atnani (2018), turnover intention is the intention to leave the company voluntarily, which can affect the company's status and will definitely affect employee productivity. According to Soelton et al., (2019) turnover intention is the desire of employees to leave the company voluntarily. The high level of turnover intention indicates that employees do not like working in the company. According to Widjaja in Irvianti and Verina (2015) turnover intention is the desire of employees to move from one workplace to another. From the definition above it can be concluded that turnover intention is the tendency or desire of employees to stop working from their workplace voluntarily to move to another workplace.

Work Stress

Job stress is a condition of tension that creates a physical and psychological imbalance, which affects emotions, thinking processes and the condition of an employee, in this case the pressure is caused by the work environment where the employee works (Soelton and Atnani, 2018). According to Mangkunegara (2017), work stress can be interpreted as a feeling of pressure that employees have in dealing with job demands, work stress can be seen from unstable emotions, feelings of unrest, anxiety, tension and difficulty sleeping caused by workloads that are too heavy. The definition of work stress according to Nawawi (2014) is stress as a state of stress, both physically and psychologically. Soelton et al., (2019) explained that these depressive situations generally have conditions and characteristics where environmental demands exceed an individual's ability to respond. Environment does not only mean the physical environment, but also the social environment. Based on the definitions above, it can be concluded that the notion of work stress is the tension that occurs in a person as a result of job demands that affect both the physical and psychological aspects.

Work Environment

According to Soelton and Atnani (2018), the work environment is defined as a condition related to the characteristics of the workplace towards the behavior and attitudes of employees where this is related to the occurrence of psychological changes due to things that are experienced at work or in certain circumstances that must be continued. noticed by the organization which includes work boredom, monotonous work and fatigue. The work environment according to Sedarmayanti (2018) is all conditions, both physical and non-physical that exist around the workplace that can affect employees both directly and indirectly. According to Soelton et al., (2019) a pleasant work environment for employees can be built through harmonious relationships between superiors and subordinates and supported by adequate facilities and infrastructure in the workplace will have a positive impact on employees, so that it will provide comfort for employees to remain work at the company. From this definition, it can be concluded that the work environment is all work facilities and infrastructure, both physical and non-physical, which are very important and affect employees at work.

Workload

According to Soelton and Atnani (2018), workload is a group or a number of activities that must be completed by employees within a certain period and is an aspect that must be considered by the company, because workload affects employees in increasing productivity and feeling comfortable at work. Munandar (2016) argues that workload is a condition of work with a job description that must be completed within a certain time limit. From these definitions it can be concluded that workload is the amount of work or circumstances that must be borne by employees both external and internal factors that must be completed within a certain time.

Hypothesis Development

a. Relationship of Job Stress to Turnover intention

Irvianti and Verina (2015), stated that the main thing that drives employees to leave the company is the high level of work stress. Employees who feel stressed at work are more likely to leave the organization. Robbins and Judge (2013), stated that in reality the effect of work stress on turnover intention can affect emotions, thought processes, and a person's condition both physically and mentally. When employees experience pressure at work, employees will feel excessive stress until they finally think of leaving the company. According to Haholongan (2018), his research revealed that work stress has a positive and significant effect on turnover intention. This shows that when work stress on employees increases, employee turnover intention will also increase. In accordance with the research of Laksmi Sito Dwi Irvianti, Renno Eka Verina (2015) and Rutinaias Haholongan (2018).

H1: Job stress has a positive and significant effect on turnover intention.

b. Relationship of Work Environment Relationship to Turnover intention

Sedarmayanti (2018) states that the work environment is all the tools and materials faced by employees around the work environment, namely work results, work methods, work procedures individually and in groups. If the work environment is well organized, it will reduce turnover intention. And conversely, if the situation in the work environment is not good, it will increase the level of turnover intention. According to Farizki and Purba (2020) in their research, they stated that the work environment has a negative and significant effect on turnover intention. According to Solton et al. (2019) in his research stated that the psychological work environment had a negative and significant effect on turnover intention. This shows that turnover intention will be low if the work environment is well organized. In accordance with the research of Desak Putu Rijasawitri, I Wayan Suana (2020) and Reseliani Mahrofi, Hadi Sunaryo, Budi Wahono (2019).

H2: The work environment has a positive and significant effect on turnover intention.

c. Relationship of Workload to Turnover intention

According to Maulana (2020) in his research, it is stated that employees as workers should have a workload that is in accordance with their capacity in terms of quantity and employees must have adequate time to complete their job responsibilities. If employees have limited time to do many things, employees are considered to have a high time load. This will affect the quality of work and employee performance. Resignations are caused by these things because employees have poor performance and too little time to complete work. Employees who have the potential not to complete the work to completion or the work will be completed but without seriousness in it. In Maulana's research (2020) workload has a positive and significant effect on turnover intention.

This opinion is also supported by the research of Soelton et al. (2019) which states that workload has a positive and significant effect on turnover intention. The results of the research by Widiawati et al. (2017) states that workload has a positive and significant effect on turnover intention. This shows that if employees get a workload that is not in accordance with their capacity, then turnover intention will also increase. In accordance with the research of Apriyanto and Haryono (2020); Soelton et al., (2020); Nanda et al., (2020).

H3: Workload has a positive and significant effect on employee turnover intention

Based on the research discussion that has been discussed above, the research framework is shown by the following figure model:

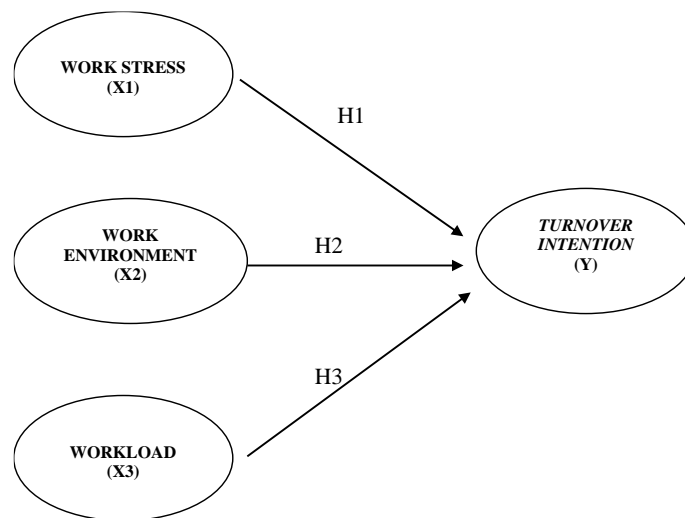


Figure.1 Conceptual Framework

METHODOLOGY

The research design used by the author in this study uses causal research. According to Ferdinand (2014) causality research is research that wants to find an explanation in the form of a causal relationship between several concepts or several variables or several strategies developed in management. This research is a study to determine the effect of three independent variables namely work stress, work environment and workload on the dependent variable, namely turnover intention. In this case the research aims to determine the effect of work stress, work environment and workload on the dependent variable, namely turnover intention in the Conventional Financial Institution.

The population in this study are permanent employees who work in the Conventional Financial Institution, namely 30 people. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2017). The sampling technique used in this study is a saturated or census sampling technique, which is a sampling technique when all members of the population are used as samples (Sugiono, 2017). This is often done when the population is relatively small, less than 100 people, or research that wants to make generalizations with very small errors.

The data analysis method in this study uses the Partial Least Square (PLS) method assisted by the SmartPLS3 software. Partial Least Square (PLS) can be used for any type of data scale (nominal, ordinal, interval, ratio) as well as more flexible assumption conditions (strong, moderate, weak) and is used to measure the relationship between each indicator and its construct. In addition, in Partial Least Square (PLS) bootstrapping tests can be carried out on structural models that are outer models and inner models. The steps for conducting tests using Partial Least Square (PLS) are the Outer Model which consists of Convergent Validity, Discriminant Validity, Cronbach's Alpha and Composite Reliability. The inner model tested is the Coefficient of Determination (R²), Predictive Relevance (Q²), after which the hypothesis is tested through a bootstrapping procedure. The design of the analysis of the results of the hypothesis in this study uses a 95% confidence level where the error rate or precision level or inaccuracy limit (U) = 5% = 0.05 and the statistical value used is 1.96.

RESEARCH RESULT

Descriptive Statistics

This research was conducted on 30 respondents who are employees in the Conventional Financial Institution, so it can be seen an overview of the characteristics of respondents based on gender, age, last education, years of service and position. It is known that there were 13 respondents or 43% of the total respondents who were male and 17 respondents or 57% of the total respondents who were female. Based on age, it is known that there are 8 respondents or 27% of the total respondents who are less than 25 years of age, 12 respondents or 40% of the total respondents aged between 25 and 35 years, 36 to 36 years of age. with 45 years as many as 7 respondents or 23% of the total respondents and respondents who were more than 45 years of age as many as 3 respondents or 10% of the total respondents. Based on education, most of the respondents had an undergraduate degree with a total of 20 respondents or 67% of the total respondents. As for the last education SMA/D3 there were 3 respondents or 10% of the total respondents and the last education S2 was 7 respondents or 23% of the total respondents.

Based on years of service, respondents who had worked less than 1 year were 3 respondents or 10% of the total respondents, respondents who had worked between 1-5 years were 21 respondents or 70% of the total respondents, respondents who had worked between 5 -10 years as many as 5 respondents or 17% of the total respondents and respondents who have worked more than 10 years as many as 1 respondent or 3% of the total respondents. Based on the position, there were 25 respondents or 83% of the total respondents as staff, 3 respondents or 10% of the total respondents as senior/supervisory positions, 2 of the managers as 2 respondents or 7% of the total respondents.

Outer Model

- **Convergent Validity**

Convergent validity testing was carried out with modifications eliminating several invalid instruments and afterward all indicators met convergent validity because they had a loading factor value above 0.50.

Table.2 Convergent Validity Test Results (Modification)

Variable	Indicator	Outer Loading	Remarks
Work Stress (X1)	WS2	0.780	Valid
	SK4	0.878	Valid
	SK5	0.929	Valid
	SK7	0.509	Valid
Work Environment (X2)	LK2	0.783	Valid
	LK3	0.833	Valid
	LK4	0.793	Valid
	LK5	0.773	Valid
	LK8	0.515	Valid
	LK9	0.731	Valid
	LK10	0.804	Valid
Workload (X3)	LK11	0.715	Valid
	BK5	0.720	Valid
	BK7	0.811	Valid
Turnover Intention (Y)	BK8	0.776	Valid
	TO1	0.812	Valid
	TO2	0.680	Valid
	TO3	0.782	Valid
	TO5	0.714	Valid
	TO6	0.846	Valid
	TO7	0.760	Valid

Source: Results of Smart PLS data processing, 2023

In addition, convergent validity can also be seen through the AVE (Average Variance Extracted) value above 0.50. Based on table 3, the AVE value of each construct in the model has an AVE value above 0.50. These results indicate that the research data has fulfilled the assessment requirements of the outer loading and the AVE (Average Variance Extracted) test.

Table.3 AVE (Average Variance Extracted) Results

Variable	AVE
Work Stress (X1)	0.625
Work Environment (X2)	0.561
Workload (X3)	0.593
Turnover Intention (Y)	0.589

Source: Results of Smart PLS data processing, 2023

- **Discriminant Validity**

Constructs that have good discriminant validity if each cross-loading value must show that indicators from each construct must have a higher value than indicators in other constructs. The results of discriminant validity testing were obtained as follows:

Table.4 Discriminant Validity Test Results (Cross Loading)

Indicator	Work Stress (X1)	Work Environment (X2)	Workload (X3)	Turnover Intention (Y)
SK2	0.780	-0.179	-0.138	-0.290
SK4	0.878	-0.295	-0.205	-0.351
SK5	0.929	-0.448	-0.495	-0.516
SK7	0.509	-0.312	-0.228	-0.210
LK2	-0.315	0.783	0.664	0.812
LK3	-0.359	0.833	0.774	0.706
LK4	-0.637	0.793	0.738	0.760
LK5	-0.398	0.773	0.547	0.553
LK8	-0.110	0.515	0.381	0.311
LK9	-0.071	0.731	0.516	0.500
LK10	-0.265	0.804	0.565	0.638
LK11	-0.109	0.715	0.564	0.684
BK5	-0.385	0.595	0.720	0.514
BK7	-0.266	0.578	0.811	0.624
BK8	-0.237	0.688	0.776	0.774
TO1	-0.231	0.725	0.693	0.812
TO2	-0.520	0.464	0.504	0.680
TO3	-0.297	0.533	0.610	0.782
TO5	-0.583	0.699	0.703	0.714
TO6	-0.260	0.763	0.689	0.846
TO7	-0.263	0.718	0.665	0.760

Source: Results of Smart PLS data processing, 2023

In addition, discriminant validity can also be seen through the value of the Fornell Larcker criterion with the $\sqrt{\text{AVE}}$ value in the construct must be higher than the correlation of the construct with other latent variables. The results can be seen that the $\sqrt{\text{AVE}}$ value of the Work Stress variable is 0.791, which is greater than the correlation values of other variables. The $\sqrt{\text{AVE}}$ value of the Work Environment variable is 0.749 1, which is greater than the correlation values of other variables. The $\sqrt{\text{AVE}}$ value of the Workload variable is 0.770 1, which is greater than the correlation values of other variables. And the $\sqrt{\text{AVE}}$ value of the Turnover Intention variable is 0.768, which is greater than the correlation values of other variables. Thus this study meets the requirements of discriminant validity.

Table.5 Discriminant Validity Test Results (Fornell Larcker)

Variable	Workload (X3)	Work Environment (X2)	Work Stress (X1)	Turnover Intention (Y)
Workload (X3)	0.770			
Work Environment (X2)	0.712	0.749		
Work Stress (X1)	-0.371	-0.404	0.791	
Turnover Intention (Y)	0.748	0.763	-0.462	0.768

Source: Results of Smart PLS data processing, 2023

- **Composite Reliability dan Cronbach’s Alpha**

The results of the composite reliability and Cronbach's alpha tests showed satisfactory values because all latent variables had composite reliability and Cronbach's alpha ≥ 0.70 . This means that all latent variables are said to be reliable.

Table.6 Composite Reliability and Cronbach's Alpha Test Results

Variable	Cronbach's Alpha	Composite Reliability	Remarks
Work Stress (X1)	0.788	0.865	Reliable
Work Environment (X2)	0.888	0.910	Reliable
Workload (X3)	0.765	0.813	Reliable
Turnover Intention (Y)	0.860	0.895	Reliable

Source: Results of Smart PLS data processing, 2023

Inner Model

- **R-Square**

The results show that the R-Square value is 0.819 or 81.9%, so the Variables of Work Stress, Work Environment and Workload used in this study can explain the information needed to predict the Turnover Intention variable of 81.9%. While there are other variables of 18.1% which can explain the Turnover Intention variable outside of this research model.

Table.7 R² Test Result

Endogen Variable	R-Square
Turnover Intention (Y)	0.819

Source: Results of Smart PLS data processing, 2023

- **Goodness of Fit Model**

The results of the calculation above show a predictive-relevance value of 0.819 which is greater than 0 (zero). This means that 81.9% of the variation in the Turnover Intention variable is explained by the independent variables used. Thus the model is said to be feasible to have relevant predictive value.

$$Q^2 = 1 - (1 - R1) (1 - Rp)$$

$$Q^2 = 1 - (1 - 0.819)$$

$$Q^2 = 1 - (0.181)$$

$$Q^2 = 0.819$$

- **Hypothesis Testing Results**

The criteria for testing the significance of the hypothesis by looking at the value of the parameter coefficient and the significance value of the t-statistic in the bootstrapping report algorithm. The t-table value at the sig. 0.05 (5%) = 1.96 and the comparison between t-table and t-count can determine whether or not a study is significant.

Table.8 Hypothesis Testing Results

Variabel	Original Sample (O)	T Statistics (O/STDEV)	P Values	Remarks
Work Stress (X1) -> Turnover Intention (Y)	0.114	1.416	0.048	Positive No Significant
Work Environment (X2) -> Turnover Intention (Y)	-0.476	3.165	0.002	Negative and Significant
Workload (X3) -> Turnover Intention (Y)	0.419	2.685	0.007	Positive and Significant

Source: Results of Smart PLS data processing, 2023

Based on the results of hypothesis testing, it is known that work stress has a positive and insignificant effect on turnover intention. This is shown by the test results between work stress and turnover intention which shows an original sample value of 0.114, a T-Statistic value of 1.416 < 1.96 and a p-value of 0.048 < 0.05. Thus it can be concluded that the first hypothesis (H1) is rejected, namely work stress has a positive and not significant effect on turnover intention. The work environment has a negative and significant influence on turnover intention. This is shown by the test results between work environment and turnover intention which shows the original sample value is -0.476, the T-Statistic value is 3.165 > 1.96 and the p-value is 0.002 < 0.05. Thus it can be concluded that the

second hypothesis (H2) is accepted, namely the work environment has a negative and significant effect on turnover intention.

Workload has a positive and significant influence on turnover intention. This is shown by the test results between workload and turnover intention which shows an original sample value of 0.419, a T-Statistic value of $2.685 > 1.96$ and a p-value of $0.007 < 0.05$. Thus it can be concluded that the third hypothesis (H3) is accepted, namely workload has a positive and significant effect on turnover intention.

DISCUSSION

Effect of Job Stress on Turnover Intention

The effect of Job Stress on Turnover Intention shows positive results and is not significant. The greater the level of work stress, the higher the company's turnover intention. Work stress experienced by Conventional Financial Institution employees is caused by 2 factors, namely the existence of work conflicts between groups and workloads that are not in accordance with employee income. Work conflict itself is caused by a lack of communication and interaction between groups that occurs in the Conventional Financial Institution so that miscommunication often occurs. However, work stress caused by the workload of employees at the Conventional Financial Institution affects the performance of the employees themselves. If an employee has an excessive level of stress on his job, it will not interfere with his concentration and performance in the company. This will not have an impact on achieving the company's targets and will not cause employees to intend to leave the company. Thus, the increase in work stress on employees does not have a major effect on turnover intention at the company.

The results of this study are in line with research conducted by Kurniawati et. al. (2018), whose research results state that high work stress in a company does not affect turnover intention. This research is different from research conducted by Rijasawitri and Suana (2020), Apriyanto and Haryono (2020), Lestari et al. (2018), Monica and Putra (2017), Soelton, et. al. (2020), Haholongan (2018), where the results of his research state that work stress affects turnover intention.

Effect of Work Environment on Turnover Intention

The effect of the Work Environment on Turnover Intention shows negative and significant results. The better the condition of the company's work environment, the company's internal turnover will decrease. Appropriate working environment conditions will support employees to carry out their activities properly, so as to achieve an optimal result. Unfavorable environmental conditions can demand more energy and time so that it affects the emotions of the employees themselves. The Conventional Financial Institution has adequate environmental conditions equipped with sophisticated technology to support the work of its employees. This was done by the Conventional Financial Institution to reduce the percentage of turnover intention that occurs. Thus, the work environment in the Conventional Financial Institution will affect turnover intention.

The results of this study are in line with research which states that the work environment has a negative effect on turnover intention, including research conducted by Rijasawitri and Suana (2020), Soelton et al. (2019), Putra and Utama (2017), Efentris (2019). The results of this study are different from the research conducted by Mahrofi et. al. (2019), where the results of his research state that the work environment has no effect on turnover intention.

Effect of Workload on Turnover Intention

The effect of Workload on Turnover Intention shows positive and significant results. This shows that the higher the workload of employees, the higher the resulting turnover intention. Employee workload must be adjusted to the quantity and quality. Tasks that are not commensurate with both physical abilities and skills and the time available to do the work, will make employees experience stress towards their work. This will cause employees to want to leave the organization where they work. The Conventional Financial Institution has a workload that tends to be more than the human resources it has. Therefore, with limited human resources, the work of each employee exceeds the ability or even outside the job description of the employee. In accordance with the results of this study, it shows that the high turnover intention at the Conventional Financial Institution is caused by the workload of employees. The results of this study are in line with research conducted by Soelton, et. al. (2020), Apriyanto and Haryono (2020), Syauqi, et. al. (2020), Fitriantini, et. al. (2020), which shows that workload has a positive and significant effect on turnover intention.

CONCLUSIONS AND RECOMMENDATIONS

Based on the test results and discussion of this study, it can be concluded as follows: 1) Job Stress has no effect on Turnover Intention at the Conventional Financial Institution. This shows that the high work stress experienced by employees of the Conventional Financial Institution will affect the high turnover intention that occurs; 2) Work Environment has a positive and significant effect on Turnover Intention in the Conventional Financial Institution companies. This shows that the better the existing work environment will reduce the level of turnover intention that occurs; 3) Workload has a positive and significant effect on Turnover Intention in the Conventional Financial Institution companies. This shows that the excessive workload experienced by employees of the Conventional Financial Institution has an effect on the high Turnover Intention that occurs.

Since this research has limitations in conducting research, it is suggested the following:

1. It is suggested that future researchers can redevelop the variables and indicators that have not been used in this study. Researchers suggest for further research to add other independent variables, bearing in mind the independent variables used in this study can only explain the independent variables of work stress, work environment, and workload of 81.9%;
2. It is hoped that future researchers will be able to conduct research on sharia financial industry with a larger number of respondents so as to provide better results.

ADVANCED RESEARCH

The limitations of this study are the relatively small number of samples and the research was conducted in only one Islamic financial sector. Further research is suggested to use a larger sample from various sectors in the Islamic finance industry.

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