



## Work Stress, Job Burnout, and Turnover Intention among Micro, Small, and Medium Finance Company's Employee

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### Informasi Artikel

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**Keywords:** *employee turnover; turnover intention; work stress; job burnout.*

### Abstract

**Research aim:** *The purpose of this study is to find efforts to reduce the turnover intention of an employee by examining the factors that become antecedents of the turnover intention of an employee, namely work stress and job burnout.*

**Design/Method/Approach:** *Quantitative approach with survey method, using regression analysis (path analysis) and quantitative data (from questionnaires).*

**Finding:** *This study reveals that work stress and job burnout positively influence turnover intention, with job burnout mediating the relationship between work stress and turnover intention, while life stressors, feeling ineffective in dealing with others at work, and actively seeking a new job are identified as the most influential factors.*

**Theoretical contribution/Originality:** *The theoretical contribution of this research lies in its special emphasis on the influence of perceived outcomes of stress and the importance of harmonious relationships between coworkers in reducing the impact.*

**Practitioner/Policy implication:** *Concerning the turnover intention of their employee to decrease the turnover of employees by reducing stress levels and reducing job burnout in employees.*

**Research limitation:** *This study only used samples from branch offices in Java Island, as well as its examination of only three variables (Work Stress, Job Burnout, and Turnover Intention).*



### Abstrak

**Tujuan Penelitian:** Tujuan penelitian ini adalah untuk mengetahui upaya menurunkan turnover intention pada karyawan dengan mengkaji faktor-faktor yang menjadi anteseden terhadap turnover instruction pada karyawan yaitu stres kerja dan job burnout.

**Metode:** Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei dan analisis jalur

**Temuan:** Penelitian ini mengungkapkan bahwa stres kerja dan kelelahan kerja berpengaruh positif terhadap turnover niat, dengan kelelahan kerja memediasi hubungan antara stres kerja dan niat berpindah, sedangkan stresor hidup, perasaan tidak efektif dalam berurusan dengan orang lain di tempat kerja, dan aktif mencari pekerjaan baru teridentifikasi sebagai faktor yang paling berpengaruh.

**Kontribusi teoritis / Orisinalitas:** Kontribusi teoritis penelitian ini terletak pada penekanan khusus pada pengaruh hasil yang dirasakan dari stres dan pentingnya hubungan yang harmonis di antara rekan kerja dalam mengurangi dampak tersebut.

**Implikasi Praktisi/Kebijakan:** Mengenai niat turnover karyawannya untuk menurunkan turnover karyawan dengan mengurangi tingkat stres dan mengurangi kelelahan kerja pada karyawan.

**Keterbatasan penelitian:** Penelitian ini hanya menggunakan sampel kantor cabang di Pulau Jawa, serta pengujiannya terhadap tiga variabel saja (Stres Kerja, Job Burnout, dan Turnover Intention).



## Introduction

Employee turnover has become a serious problem for many business companies. Huge costs arise with employee turnover, starting from the cost of recruiting new employees, training, and ensuring they can adapt to the organizational culture. For many years a national micro, small, and medium finance company (PT Bahana Artha Ventura) has faced a problem, which is the high employee turnover level (see table 1).

Table I  
Data of Employee Turnover 2020-2022

Year	Percentage (%)
2020	12
2021	16
2022	13

Source: company primary data (2023)

The organization must make efforts to prevent employee turnover so that the organization's operations are not disrupted and the company's targets are achieved. Before employee turnover occurs, the company must know whether there is an employee's intention to leave the organization. [21] argued that any plan by the employee to leave the organization means turnover intention which is considered to be the direct precursor of the actual behavior of quitting. Turnover intention is a stronger predictor of actual turnover than other variables [4].

Turnover intention refers to the conscious and deliberate wilfulness to leave the organization and look forward to finding another job shortly [2]

Turnover intention is defined as the level to which a member contemplates leaving the relationship with the current community or employer [9]. From the opinions of the experts above, it can be stated that turnover intention refers to conscious and deliberate wilfulness to leave the organization. Turnover research [14] [8] [16]. Many factors cause employee turnover intention, including work stress [10] [17] and job burnout [22] [13].

There is a positive effect of Work Stress on Turnover Intention. Stress is an unpleasant emotional state that results when someone is unsure of his or her capacity to resolve a perceived challenge to an important value [25]. Stress is an emotional condition (feeling) of an individual who does not have certainty about his capacity to face challenges (threats) against something of value to him. Components of stress (individual) are perceived challenges, namely stress that arises because of perceptions of challenges (threats) that arise as a result of interactions with people around them or their work environment.

Importance of Values, namely stress that arises as a result of challenges (threats) to something valuable to the individual, and uncertainty of resolution, namely stress arising from



the uncertainty of a person being able to solve the challenges (threats) they face. Stress is tension from extraordinary demands, constraints, or opportunities. Again, [24] states that stress is tension (pressure) that comes from strong/big demands, constraints, or opportunities. Job stress factors are work stressors, namely stress factors originating from the work environment (workload, ethical problems, role ambiguity, co-worker conflicts, etc.), life stressors, namely individual personal factors that can trigger stress (economic problems, family, etc.) and perceived outcomes of stress, namely the estimated impact physically, psychologically and socially (negative attitudes and behavior, not concentrating on work, conflicts with co-workers, etc.). If the outcomes of stress are felt heavy, then the stress felt is also severe.

There is a positive effect of Work Stress on Job Burnout. Thus, [11] argues that stress is the excitement, feeling of anxiety, and/or physical tension that occurs when the demands or stressors placed on an individual are thought to exceed the person's ability to cope. Stress is a feeling of anxiety or physical tension that arises because the pressure (stressors) is felt by individuals beyond their ability to overcome them. Components of Stress: work-related stressors/stress factors originating from work (workload, working environment conditions, conflicts with co-workers, etc., life stressors, namely stress factors originating from personal life (economic problems, family, the surrounding community, etc, and feelings of possible results, namely the burden of feelings that arise due to anticipation of the consequences that arise (dissatisfaction, frustration, depression, etc).

Job stress is a feeling of anxiety and frustration, whereas burnout is the long-term outcome that results from the prolonged effects of job strains, including job stress., see [1].

According to the World Health Organization (2019), burnout is a syndrome resulting from workplace stress that has not been successfully managed. It's characterized by three dimensions: feelings of energy depletion or exhaustion, increased mental distance from one's job feelings of negativism or cynicism related to one's job, and reduced professional efficacy. Individuals with job burnout will show a cynical attitude and will not take care of their surroundings.

There is a positive effect of Job Burnout on Turnover Intention. [6] proposed that burnout is psychological, emotional, or physical exhaustion—a special kind of psychological consequence of stress that afflicts some employees who experience high levels of work stress day in and day out for an extended period. Three key signs of burnout are (a) feelings of low personal accomplishment, (b) emotional exhaustion, and (c) depersonalization (thinking about them as objects or things rather than as feeling human beings). Further proposal by [18] [19] [21] [23], job burnout indicators are: emotional exhaustion, depersonalization, feeling ineffective in dealing with others at work

While [7] states that burnout refers to a psychological process resulting from work stress that results in emotional exhaustion, depersonalization, and feelings of decreased accomplishment. There are three dimensions of job burnout namely: emotional exhaustion, depersonalization, and low personal accomplishment.



Burnout has been considered as a type of response to chronic work-related stress. Dimension of burnout is a psychological syndrome of (a) emotional exhaustion, (b) depersonalization, and (c) lack of personal accomplishment [12].

There is a positive effect of Work Stress on Turnover Intention through Job Burnout. This research objective is to find strategies to decrease turnover intention by managing work stress and job burnout among employees.

### **Problem of Statement**

The escalating issue of employee turnover poses a significant challenge for numerous business enterprises, leading to substantial financial burdens encompassing recruitment expenses, training costs, and the imperative need to assimilate new hires into the organizational fabric. Within the context of PT Bahana Artha Ventura, a national micro, small, and medium finance company, persistently high turnover rates have persisted, as evidenced by data from 2020 to 2022. To avert operational disruptions and meet organizational objectives, proactive measures are imperative to identify and mitigate factors contributing to turnover intention, which serves as a precursor to actual turnover. Research suggests that work stress and job burnout significantly influence turnover intention, with stress arising from various work and life-related factors precipitating burnout, characterized by emotional exhaustion, depersonalization, and diminished professional efficacy. Consequently, understanding the intricate interplay between work stress, burnout, and turnover intention is vital for devising effective strategies aimed at ameliorating these phenomena and fostering a more sustainable workforce within PT Bahana Artha Ventura.

### **Research Objective**

The research objective of this study is to investigate strategies aimed at mitigating turnover intention by effectively managing work stress and job burnout among employees. Employee turnover presents significant challenges for businesses, including substantial costs associated with recruitment, training, and ensuring organizational assimilation. A case in point is the national micro, small, and medium finance company, PT Bahana Artha Ventura, which has grappled with persistently high turnover rates over recent years. Before turnover, organizations must discern employees' intentions to leave, as turnover intention serves as a crucial precursor to actual turnover. This intention is influenced by various factors, notably work stress and job burnout. Work stress, characterized by emotional strain stemming from perceived challenges, directly impacts job burnout—a state of emotional, mental, and physical exhaustion resulting from prolonged stress. Job burnout, in turn, exacerbates turnover intention. By understanding and addressing these interconnected dynamics, this study seeks to propose effective interventions to mitigate turnover intention within the organization, thereby fostering a more stable and productive workforce.



## Method

As a regression extension model is employed in this study to test the alignment of the correlation matrix with two or more causal models compared by researchers, the quantitative approach of path analysis is used. The model is presented as a circle with an arrow, with one arrow pointing in the direction of the cause. Every variable in a model is subjected to regression, with one acting as the dependent variable (the respondent) and the others as the causes. A statistical congruence test is computed by comparing the predicted regression weights in a model with the observed correlation matrices for all variables. The study was carried out in the Indonesian Java Region's Bahana Artha Ventura Ltd., a national small and medium microfinance organization, from June to September 2022, and primarily made use of numerical data. The Slovin formula calculated 260 samples with a 0.05 p-value and randomly selected their population of permanent employees. The respondents range in age from 22 to 35 and have bachelor's degrees. They are permanent employees with a tenure of more than one year. In this study, a method of data analysis called structural equation modeling was applied.

### *Survey Instrument*

A closed questionnaire was used as a research instrument. The questionnaire contains questions about the characteristics of the respondent and items related to the research variables using a scale of 1 to 5 on the Likert scale. Measurement of work stress was adapted from [24] based on three dimensions namely: work stressors, life stressors, and perceived outcomes of stress. While the job burnout questionnaire is prepared based on the indicators proposed by [19] [18] [21] [23] namely emotional exhaustion, depersonalization and feeling ineffective in dealing with others at work. The turnover intention questionnaire is prepared based on four indicators, proposed by [10] based on four indicators namely: negative feelings about enjoying the job/position, thinking about quitting, thinking of changing or searching for a new job/career, and actively looking for a new job.

## Results and Discussion

Structural Equation Modeling (SEM)-based analysis. Measurement models and structural models are the two sorts of models that SEM creates. Through evaluating the validity and reliability of the indicators and dimensions of the study variables, the measurement model seeks to characterize how effectively each indicator may be utilized as a measurement instrument for latent variables. By analyzing the impact of each exogenous latent variable on the endogenous latent variable, the structural model's goodness of fit for the inner model may be demonstrated.

Table 2 Model Fit

	Saturated model	Estimated model
SRMR	0.0102	0,0102
d_ULS	0.572	0.572
d_G	0.405	0.405
Chi-square	525.761	525.761
NFI	0.950	0.950

Source: processed data (2023)

From table 2 above, it can be seen that the model has adequate goodness of fitness as seen in the data processing results above which have met the model fit criteria.

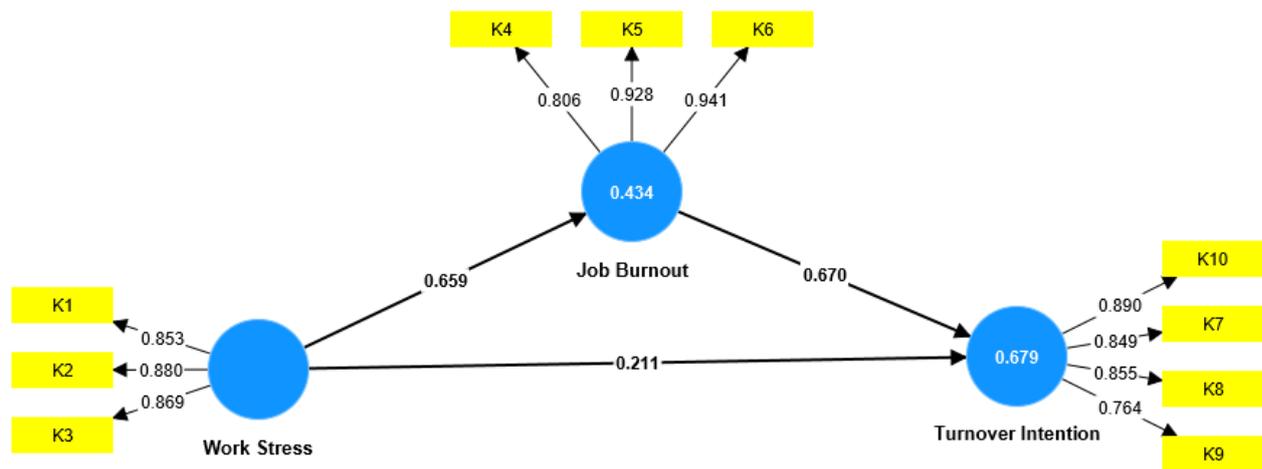


Figure 1 Relationship among Research Variables

The figure above shows that the path coefficient of Work Stress on Turnover Intention is positive, also the path coefficient of Work Stress on Job Burnout is positive, then Job Burnout on Turnover Intention is also positive. Thus, all hypotheses are accepted. The picture above also shows that the loading factor (LF) of all indicators in this study is > 0.5, this means that all indicators in this study are valid and adequate.

**Table 3 Path Coefficients Matrix  
(Direct Effect)**

	Job Burnout	Turnover Intention	Work Stress
Job Burnout		0.670	
Turnover Intention			
Work Stress	0.659	0.211	

*Source: processed data (2023)*

The table above shows that the path coefficient of work stress to job burnout is 0.659, the path coefficient of work stress to turnover intention is 0.211 and the path coefficient of job burnout to turnover intention is 0.670 all of which are positive.

**Table 4 Indirect Effect**

	Job Burnout	Turnover Intention	Work Stress
Job Burnout			
Turnover Intention			
Work Stress		0.441	

*Source: processed data (2023)*

From the table above it can be seen that the direct effect of work stress on turnover intention through job burnout is 0.441, this shows that job burnout plays a role as an intervening variable between work stress and turnover intention.

**Table 5 Construct Reliability and Validity**

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Job Burnout	0.871	0.878	0.922	0.798
Turnover Intention	0.865	0.922	0.906	0.707
Work Stress	0.836	0.844	0.901	0.752

*Source: processed data (2023)*

From the table above it can be seen that Cronbach's alpha value of the three variables is > 0.8. This indicates that the variables in this study have adequate reliability. The table also shows the average variance extracted (AVE) values of the three variables in this study are > 0.5, it can be said that turnover intention, job burnout, and work stress have adequate validity,



**Table 6 Hypotheses Test Result**

Alternative Hypothesis	Path	Effect			Hypothesis Conclusion
		Direct	Indirect (through intervening)	Total	
H1	WS→ToI	0.211		0.211	Accepted
H2	WS→JB	0.659		0.659	Accepted
H3	JB→ToI	0.670		0.670	Accepted
H4	WS→JB→ToI	0.211	0.441	0.652	Accepted

Source: processed data (2023)

**Table 7 Correlation Indicators**

	K1	K2	K3	K4	K5	K6	K7	K8	K9	K10
K1	1.000	0.677	0.572	<b>0.425</b>	0.449	0.468	0.401	0.424	0.420	0.618
K2	0.677	1.000	0.641	0.481	0.472	0.482	0.400	0.309	<b>0.271</b>	0.621
K3	0.572	0.641	1.000	<b>0.620</b>	0.569	0.588	0.489	0.355	0.349	<b>0.714</b>
K4	0.425	0.481	0.620	1.000	0.579	0.610	0.540	0.428	<b>0.369</b>	0.692
K5	0.449	0.472	0.569	0.579	1.000	0.888	0.574	0.467	0.463	0.835
K6	0.468	0.482	0.588	0.610	0.888	1.000	0.629	0.539	0.516	<b>0.870</b>
K7	0.401	0.400	0.489	0.540	0.574	0.629	1.000	0.695	0.460	0.681
K8	0.424	0.309	0.355	0.428	0.467	0.539	0.695	1.000	0.683	0.609
K9	0.420	0.271	0.349	0.369	0.463	0.516	0.460	0.683	1.000	0.565
K10	0.618	0.621	0.714	0.692	0.835	0.870	0.681	0.609	0.565	1.000

Source: processed data (2023)

From the table 7 above it can be seen that the correlation between indicators that have the strongest relationship between work stress and job burnout is the indicator of perceived outcomes of stress on emotional exhaustion, which is 0.620, while the lowest is life stressors with emotional exhaustion, which is 0.425. Meanwhile, the strongest relationship between work stress and turnover intention is the indicator of perceived outcomes of stress by actively looking for a new job, which is 0.714, and the weakest is life stressors, who think of changing to a new job, which is 0.271. The strongest correlation between job burnout and turnover intention is the indicator of feeling ineffective in dealing with others at work by actively looking for a new job, which is 0.870, and the weakest is life stressors, who think of changing for a new job, which is 0.369.

#### The Effect of Work Stress on Turnover Intention

As shown in Table 3 above, the effect of work stress on turnover intention is 0.211, which means that the higher the WS the higher the level of turnover intention of an employee from his job or organization. A person who experiences work stress will feel uncomfortable at



work and will no longer feel pleasure from his work. The results of the study show the perceived outcomes of stress, namely the estimated impact of physical, psychological, and social (negative attitudes and behavior, not concentrating on work, and conflicts with co-workers have the closest relationship with turnover intention, it can be said that employees who do not have a positive relationship harmony with co-workers prone to work stress.

#### The Effect of Work Stress on Job Burnout

As shown in Table 3 above, the effect of work stress on job burnout is 0.659, which means that the higher the work stress the higher the level of job burnout of an employee of his job. Someone who experiences pressure (work stress) both stress that comes from the work environment, from family problem factors, and pressure that comes from expectations of work results. Work stress that cannot be managed will result in extreme fatigue from work, within a certain period will show an attitude of avoiding working with others, being cynical about work and the surrounding environment, and feeling that other people blame it. In this study, the perceived result has the strongest relationship with emotional exhaustion. This means that an employee who is under pressure because he perceives his work results will experience emotional exhaustion.

#### The Effect of Job Burnout on Turnover Intention

As shown in Table 3 above, the effect of job burnout on turnover intention is 0.670, which means that the higher the job burnout the higher the level of turnover intention of an employee of his job. A person who experiences extreme fatigue from his work, in a certain period will show an attitude of avoiding collaborating with other people, being cynical about his work and the surrounding environment, and feeling that other people blame him, of course an employee will no longer feel comfortable with his work. With this condition, the desire of an employee to leave the job and the organization will be higher. In this study, it shows that feeling ineffective in dealing with others at work by actively looking for a new job has the strongest closeness of the relationship, which is equal to 0.870, this means that when an employee feels disharmonious with colleagues, he will actively look for a new job.

#### The Effect of Work Stress on Turnover Intention through Job Burnout

As shown in table 4 above, the effect of work stress on turnover intention is 0.441, which means that the higher the work stress the higher the level of turnover intention of an employee of his job through job burnout. This can be said that an employee who experiences work stress caused by work stressors, life stressors, or perceived outcomes of stress and has an experience with



job burnout (emotional exhaustion, depersonalization, and feeling ineffective in dealing with others at work) will have the intention to leave his job/organization which is showed by a negative feeling of enjoying the job/position, thinking about quitting, thinking of changing or searching for a new job/career, actively looking for a new job.

#### **4. Conclusion and Recommendation**

This study found that there is a positive effect of work stress on turnover intention, there is a positive effect of work stress on job burnout, a positive effect of job burnout on turnover intention, there is a positive effect of work stress on turnover intention through job burnout.

The scope of this study just used the population and sample of employees at the PT Bahana Artha Ventura, Java region, Indonesia, and just studied three variables (Work Stress, Job Burnout, and Turnover Intention). We recommend for the next studies to use overall employees of PT Bahana Artha Ventura in national scope and study more variables that might affect the turnover intention.

We recommend to the top management of the PT Bahana Artha Ventura and micro, small, and medium finance companies in general concerning the turnover intention of their employee to decrease the turnover employee by reducing stress levels and reducing job burnout in employees, as found by Lavrova & Levin [14], when an employee faces a burnout syndrome his work becomes inefficient.

Well-maintained work stress will have a positive effect on employees, for example by providing interesting work challenges, and not burdening employees with targets that are impossible to achieve. Management should also pay attention to harmonious relations between employees, which can be created by forming a work team that it will make them communicate intensively and create intimacy. Harmonious relationships among colleagues will create a positive atmosphere so that employees feel at home at work as research found by [3] [5], when it comes to situations of psychological stress, colleagues and supervisors are an important source of support.

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