



The effect of work stress and job satisfaction on turnover intention at PT BFI finance Tbk Cikupa Tangerang Sector

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ABSTRACT

This study aims to analyze the effect of Work Stress and Job Satisfaction on Turnover Intention in employees. The method used in this study is a quantitative survey of employees working across several PT companies. BFI Finance Cikupa Tangerang. Data were collected through questionnaires and analyzed using multiple linear regression to test the proposed hypotheses. The results showed that Work Stress did not have a significant effect on Turnover Intention, with a significance value of 0.862. In contrast, Job Satisfaction was shown to have a strong negative influence on Turnover Intention, with a significance value of 0.000. In addition, the analysis showed that the combination of Work Stress and Job Satisfaction significantly influenced Turnover Intention, with a significance value of 0.000. These findings indicate that increased Job Satisfaction can reduce employees' intention to leave the company, while Work Stress needs to be managed in a broader context. This research makes an essential contribution to human resource management in designing strategies to retain employees and improve work well-being.

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1. INTRODUCTION

In Indonesia, there are various types of banks, including conventional banks and Islamic banks that operate based on Islamic sharia principles (Rafiuddin & Hasan, 2023; Sigit & Maskupah, 2023). The bank functions as an intermediary institution that connects the party that has a surplus of funds with the party that needs the funds (Nurrachmasari & Badriyah, 2023). The bank functions to collect funds from the public in the form of deposits and current accounts, and distribute them in the form of loans to support broader economic activities (Hernika *et al.*, 2023; Jacobs & Hukom, 2023). Thus, the bank functions as an intermediary institution that connects the party that has a surplus of funds with the party that needs funds (Nurrachmasari & Badriyah, 2023).

Meanwhile, finance companies also play a significant role, even though they differ from banks. These finance companies often operate more flexibly, providing more specific services, such as financing vehicles, equipment, and other investment needs (Rafiuddin & Hasan, 2023). One type of non-bank financial institution is a financing company. A finance company is a non-bank financial institution that provides short- and medium-term loans to meet the needs of consumers

and businesses. Finance companies usually raise funds by borrowing from banks or selling securities Gabe Richard & Elizabeth Sugiarto Dermawan, (2022).

In today's era of globalization, competition within an organization is very tight to achieve a set target. This phenomenon results from the development and advancement of science and technology, which align with the flow of globalization and environmental change. Human resources. Therefore, HR management for companies or industries is about meaningful services to the public (Haryadi, 2022; Ricardianto). Employees are the main asset of the organization and have a strategic role in the company, including as thinkers, planners, and controllers of organizational activities to achieve organizational goals Haryadi *et al.*, (2021). Improving employee performance is an important issue in companies operating in the era of globalization and fierce industry competition (Karsikah *et al.*, 2025).

A phenomenon recently observed across industries and organizations is that professionals are more interested in and committed to their profession than to their companies. As a result, these employees tend to move from one company or workplace to another company or workplace. This is due to the gap between employees at one company and those at another, even though they have the same job. When the employee is affected by the gap, they are more likely to leave the company and choose to work for another company Rinaldi & Ramli, (2023). It reflects the complex realities many organizations face in the modern era. In an organizational context, *turnover intention* refers to an employee's intention to leave a job, which can significantly affect productivity, employee morale, and recruitment costs. One of the main factors that plays a role in the development of *turnover intention* is work stress, which is often accompanied by job satisfaction factors that can worsen or improve the condition.

In an increasingly competitive business world, companies must retain qualified employees to achieve organizational goals. However, turnover intention, or the intention to change employees, is a significant problem. PT BFI Cikupa branch, as one of the companies engaged in financing, is inseparable from this challenge. Work stress and job satisfaction are two factors that can affect employees' intention to leave the company. Human resources is a design of various formal systems in an organization with the aim of ensuring the effective and efficient use of human skills to achieve the goals of the organization/company in accordance with the intended determination (Sanasa *et al.*, 2024). Oleh karena itu, manajemen SDM bagi suatu perusahaan atau industri merupakan hal yang penting bagi pelayanan publik (Tania *et al.*, 2021). Therefore, one of the main factors for a company or industry is the quality of its manpower (Haryadi, 2022).

There is a theoretical gap that gives scientific urgency to this study, namely, many previous studies have addressed work stress and job satisfaction in general, but have not examined the specific context of the financial industry, as was done at PT BFI Finance Tbk. This indicates the need for a deeper exploration of the dynamics of stress and job satisfaction in sectors that have unique characteristics.

The phenomenon of high employee turnover rates in the financial sector has several significant academic implications for the development of human resource management theory. First, high turnover intentions necessitate revising and updating existing models, ensuring that these theories remain relevant to the context and dynamics of the rapidly changing financial industry. This can encourage further research into factors that drive turnover in this sector, such as work pressure, job satisfaction, and managerial support. Second, this phenomenon can enrich understanding of the relationship between psychological variables, such as work stress and job satisfaction, and organizational outcomes, including employee performance and retention. Further research can focus on developing a framework that integrates the factors influencing exit intentions, as well as the mediating roles that may emerge in those relationships. Third, high turnover can encourage the development of more innovative management policies and practices, such as professional development programs and more holistic approaches to employee well-being. This can lead to new models for attracting and retaining talent, which, in turn, enrich the academic literature on retention strategies. Fourth, this phenomenon underscores the importance of considering demographic factors in human resource management research, prompting discussion of how workforce diversity can influence employee behavior and exit intentions. High turnover rates can serve as an important reminder to pay closer attention to the social and emotional aspects of

human resource management, prompting further research into how companies can build an organizational culture that is supportive and responsive to employee needs. Thus, this phenomenon not only highlights the challenges but also opens up opportunities for more comprehensive research and theoretical development in human resource management in the financial sector.

Work stress can be defined as the stress experienced by employees due to excessive work demands or an unsupportive work environment (Alifah & Indiyati, 2023). If the organization is unable to meet employee expectations, this will increase employees' intention to leave their jobs. Therefore, it is important for companies to manage the risk of work stress to prevent high turnover rates (Yunitasari *et al.*, 2023). Work stress is defined as a negative reaction experienced by an individual to excessive pressure at work that exceeds his or her ability to cope with it (Sitohang & Tiarapuspa, 2023)

Another variable that affects *turnover intention* is job satisfaction. Job satisfaction itself is a feeling that reflects how employees feel valued and satisfied with their duties, work environment, and relationships in the workplace (Nurdin *et al.*, 2023). Job satisfaction, as an important dimension of the work experience, reflects how employees assess their position within the organization. Prolonged stress without proper handling can reduce employee satisfaction levels, which, in turn, can trigger exit intentions. Hence, the need to pay attention to factors such as job satisfaction and work stress for better maintenance of employee retention, which ultimately avoids the problem of high turnover (Mangumbahang *et al.*, 2023).

On the other satisfaction is a key factor that influences an employee's decision to stay or leave their job. Employees who feel satisfied with their work, work environment, and relationships with coworkers tend to have low intentions to switch jobs. Conversely, low satisfaction can encourage employees to seek other jobs they consider better. In the context of PT BFI Cikupa branch, it is important to explore the extent to which job satisfaction can mitigate the negative impact of work stress on turnover intention.

PT BFI Finance, Tbk is a non-banking financing company that focuses on providing financial services. Working hours at PT BFI Finance, Tbk in the Cikupa sector, which includes two branches, namely the Cikupa branch and the Tangerang2 branch, from Monday to Saturday, with working hours from Monday to Friday from 08:15 WIB to 16:30 WIB, while on Saturday, working hours are from 08:15 WIB to 12:00 WIB. It was found that PT BFI Finance, Tbk in the Cikupa sector does not implement an overtime wage scheme if employees work beyond the company's mandatory hours, while the condition of employees almost every working day exceeds the predetermined working hours

Based on data on employee turnover at PT BFI Finance Tbk in the Cikupa sector for the period January 2023 to December 2023, the number of employees leaving is very high. This indicates that there is work stress, and employee job satisfaction in the company is very high. Within one year, the total number of employees who have been recruited to be hired reached 68 people, but in the same year, there was a reduction in the number of employees or employees who resigned from the company, reaching 39 people, with a registration rate of 26.52%, meaning that this number can be said to be unreasonable. Along with the amount of employee turnover, this can cause instability in the achievements set by the company.

Every company conducts performance assessments to evaluate the achievements of its employees. Likewise, PT BFI Finance in the Cikupa sector also evaluates the number of human resources required to support employee workload every quarter or once every year. It is generally shown that there has been a decrease in the number of employees or a decrease in the number of employees where the number of employees who enter and those who leave is very unreasonable, the number of employees who leave in one year reaches more than 26% of the number of new employees who enter.

The number of employees who left the majority includes two divisions, namely the business division and the asset division, each division has been determined by performance standards using KPIs and these standards are set nationally and apply to all branch offices and auxiliary outlets, for employees who have just joined are given the status as partner employees or probationary employees for 6 months with a minimum KPI standard of 3.0 to be able to change

the status to PKWT employees, However, the current condition that occurs is that many employees with a working period of less than 6 months have submitted their resignations or are not extended by management because they are considered not to meet the standards.

2. RESEARCH METHOD

This study uses causality. The causality method is a study that seeks an explanation in the form of a *cause-and-effect* relationship between several concepts, several variables, or several strategies developed in management (Ferdinand. A, 2014:7). The data sources used in this study are divided into two types: primary and secondary. The population in this study is employees at PT BFI Finance Tbk Sector Cikupa. This sector includes two branch offices with a total of 100 employees, with populations of 35 at the BFI Tangerang2 branch and 65 at the BFI Cikupa branch. The following can be seen more in the table below.

Table 1. Research population

No	Branch	Amount	Percent
1.	Cikupa	65 Employee	65%
2.	Tangerang2	35 Employee	35%
	Amount	100 Employee	100%

Source: HC BFI Area Tangerang

In this study, the sample comprised 100 respondents; all populations were drawn into the sample using total or saturated sampling. The data collection methods used by the author in this study include interviews, questionnaire distribution, and literature review. The data analysis techniques used include: Descriptive Analysis, Validity and Reliability Tests, Classical Assumption Tests, Simple and Multiple Correlation Coefficient Analyses, Multiple Linear Regression Analyses, Determination Coefficient Analyses, and Hypothesis Testing.

3. RESULTS AND DISCUSSIONS

Before testing an assumption, it is necessary to test validity to show how positive an instrument is or how well it measures something. The distinction between statistical significance and managerial significance can have a range of important implications in regression analysis. Statistical significance refers to whether the results from the data analysis are sufficiently strong to reject a hypothesis. This is measured with an analysis tool, which indicates that the results occurred by chance. Managerial significance is the practical relevance of an outcome to business decisions. A relationship can be statistically significant but not have a meaningful impact in real situations, and vice versa. Combining these two aspects can provide a more comprehensive understanding of how analysis results can be applied in practice and aid more effective decision-making in management. Respondents' characteristics, such as length of employment, probationary status, and KPI (Key Performance Indicators) load, play an important role in influencing the relationship between work stress and intention to quit work. Employees with longer tenures tend to have more experience in dealing with stress. They may have a better coping strategy and be better able to manage pressure, so their intention to quit their job may be lower than that of new hires. Employees who have been with the company for a long time typically feel more attached to the organization, so they may be more committed to staying around despite stress. Employees on probation often feel more pressure to prove themselves. High stress during this period can lead to a higher intention to quit, as they feel less secure and do not have adequate support. Employees on probation may feel dissatisfied with their work if the workload or expectations don't meet their expectations, which can increase their intention to leave. A high KPI load can increase work stress levels, as employees feel pressure to meet targets. The higher the KPI load, the more likely employees feel depressed and lose motivation, which can drive intent to quit. Employees who feel the set KPIs are unrealistic or unachievable may feel frustrated. This can lead to confusion and additional stress, contributing to an increased intention to quit. These characteristics provide additional context that is important in understanding and analyzing the relationship between work stress and intention to quit work

This study attempts to test validity by examining the number of validity values of the corrected total item correlation. Furthermore, the results of the validity test calculation and the reliability calculation results for each variable can be seen in Table 2, validity and reliability below.

Table 2. Validity and reliability test

Item Number	Work Stres	Job Satisfaction	Turnover Intention	R-Table	Desicion
1	0.644	0.812	0.878	> 0.197	valid
2	0.587	0.762	0.762	> 0.197	valid
3	0.682	0.766	0.864	> 0.197	valid
4	0.710	0.692	0.706	> 0.197	valid
5	0.584	0.756	0.636	> 0.197	valid
Reliability	0.834	0.903	0.907	> 0.60	Reliable

Table 2 shows that all statement indicator variables for each variable on each indicator have an r-calculated value > 0.197, which automatically meets the data validity standard. So that the statement of the variables Turnover Intention, Work Stress, and Job Satisfaction is valid, so it can be used as a test material for succession, and the results of the printout of the reliability of each variable are reliable in the range of >0.60 values.

Table 3. One-sample kolmogorov-smirnov test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.94017909
Most Extreme Differences	Absolute	.104
	Positive	.080
	Negative	-.104
Test Statistic		.104
Asymp. Sig. (2-tailed)		.200 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Table 3 shows the magnitude of the Kolmogorov-Smirnov normality and obtained the Asymp value. Sig. (2-tailed) with a significance probability value of 0.200>0.50. This can be concluded to mean that the data is usually distributed.

Table 4. Multikolinearitas test

Model	Coefficients ^a	
	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1Work_Stress	.778	1.285
Job_satisfaction	.778	1.285

Based on Table 4, the coefficients indicate that the VIF values for the work stress variable (X1) and the work satisfaction variable (X2) are 1.285, which means the VIFs are < 10. While the tolerance value of the work stress variable (X1) and the work satisfaction variable (X2) is 0.778, which means a tolerance value of < 1, thus from the results of processing using SPSS v26, it can be concluded that in this study, there are no symptoms of multicollinearity.

Table 5. Regres regressionr test

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
(Constant)	47.444	3.625			13.086	.000
1Work_Stress	-.015	.086	-.012		-.174	.862
Job_satisfaction	-.793	.073	-.778		-10.890	.000

a. Dependent Variable: Kinerja_Pegawai

The constant value is 47,444, which means that if the variable work stress and job satisfaction are zero, then the turnover intention is fixed at 47,444. For the value of the regression coefficient B of work stress of -0.015, it shows that every increase of one unit in Work Stress is expected to cause a decrease in turnover intention of 0.015. The Regression Coefficient B of job satisfaction of -0.793 shows that every one unit increase in Job Satisfaction is expected to cause a decrease in Employee Performance by 0.793. Job Satisfaction contributes significantly to turnover intention, while Job Stress does not show a significant influence in this regression model. Therefore, increasing Job Satisfaction can be a more effective strategy in lowering the rate of turnover intention.

Table 6. Hypothesis test results

Hipotesis	Variabel	T-statistik	Sig
H1	Work Stress → Turnover Intention	-.174	0.862
H2	Job Satisfaction → Turnover Intention	-.10.890	0.000
H3	Work Stress & Job Satisfaction → Turnover Intention	77.380	0.000

This H1 shows that there is no significant relationship between Work Stress and Turnover Intention. With a significance value of 0.862 greater than the commonly used significance level, which is < 0.05 . In other words, the increase in Work Stress has no effect on the employee's intention to leave the organization or company.

H2 shows that Job Satisfaction has a significant, negative influence on Turnover Intention. With a significance value of 0.000 greater than the commonly used significance level, which is < 0.05 . This means that the higher the Job Satisfaction, the lower the employee's intention to leave the organization.

H3 shows that the combination of Work Stress and Job Satisfaction together has a very strong influence on Turnover Intention. With a significance value of 0.000 greater than the commonly used significance level, which is < 0.05 . It emphasizes the importance of considering these two factors simultaneously when analyzing an employee's intention to leave the organization.

The results in this study on hypothesis 1 are in line with the research conducted by (Handayani *et al.*, 2025) In a public accounting department in Jakarta, it has been proven that work stress does not affect employees' intention to leave the company. This shows that in certain contexts, other variables (e.g., job satisfaction, compensation, or commitment) determine exit intentions more than the level of stress itself (Derrick, 2022). Stress is considered part of the job and is manageable, so employees no longer see it as the main reason to resign (Yunardi & Ie, 2023). Ada faktor penahan yang kuat, seperti kompensasi yang dianggap adil, peluang karier, atau iklim kerja yang mendukung, sehingga walau stres ada, karyawan tetap bertahan. Exit intentions are more triggered by job dissatisfaction and other factors, such as leadership roles, unfair promotion opportunities, or a poor work environment, rather than simply stress levels (Noeary *et al.*, 2020). Thus, in certain contexts, work stress only decreases comfort or satisfaction, but is not strong enough to turn it into an exit intention, especially if the benefits of staying (salary, job security, social relationships, career opportunities) outweigh the burden of stress. Conceptually, the position of work stress that has no effect on exit intention can be justified if supported by empirical data that shows an insignificant influence and is explained by the existence of other factors that are more dominant in forming turnover intention.

According to hypothesis 2, Job Satisfaction has a strong negative influence on Turnover Intention. This result is in line with the research conducted by (Normi *et al.*, 2024) where job satisfaction has a negative effect on turnover intention.

In the Research at PT Berkas Mandiri Expedition conducted by (Sari, 2025) found that job satisfaction had a significant effect on turnover intention; the more satisfied the employee, the lower the intention to leave. Then, the study at PT Jonan Indonesia was conducted by the researcher (Arumsari *et al.*, 2025) It also shows that job satisfaction has a significant negative effect on turnover intention. Other research in the banking, hospitality, and services sectors found a consistent pattern: higher job satisfaction (fair pay and incentives, good relationships with bosses and colleagues, career opportunities, comfortable work environment) decreased intention to leave (Chaturvedi, 2024; Jogi *et al.*, 2025; Sudiarta *et al.*, 2025; Sugiantari & Rahyuda, 2025).

The results of hypothesis 3 state that work stress and job satisfaction together affect intention to turn over, which is in line with the findings of research conducted by (Deswarta *et al.*, 2021) stating that work stress and job satisfaction affect turnover intention. Work stress and job satisfaction are two critical factors in the interconnected world of work and can significantly affect employees' intention to change jobs (turnover intention).

4. CONCLUSION

Based on the research results, it can be concluded that Work Stress does not significantly influence Turnover Intention. On the other hand, Satisfaction has been shown to exert a significant, negative influence on Turnover Intention. This indicates that the higher a person's job satisfaction, the lower their intention to leave the company or organization. In addition, the combination of Work Stress and Job Satisfaction together showed a significant influence on Turnover Intention. This indicates that both factors need to be considered simultaneously in the analysis of employees' intention to leave. Overall, this study confirms the importance of managing Job Satisfaction to reduce turnover intention, while Work Stress, although not directly significant, should still be managed in a broader context.

From the findings and limitations of studies regarding the influence of work stress and job satisfaction on turnover intention, some further research directions that can logically be taken are as follows: 1). Conducting longitudinal research to understand the dynamics of the relationship between work stress, job satisfaction, and turnover intention over time. This will provide insight into how these factors develop and influence each other. 2). Using qualitative methods to dig into the employee experience in depth. Interviews or focus group discussions can help understand an individual's perspective on stress, job satisfaction, and intent to quit that may not be revealed in quantitative studies. Then, the most significant theoretical contributions of this study, compared to previous research, include that by conducting research in the financial sector, it provides new insights into how the characteristics of certain industries can affect the relationship among work stress, job satisfaction, and intention to quit. This has the potential to encourage further research in other sectors.

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