

The Effect Of Job Stress And Organizational Climate On Turnover Intention: Mediating Role Of Job Satisfaction

Bagus Handaru Mukti Wibowo¹, Margono², Noermijati³

^{1,2,3} Faculty of Economic and Business, Universitas Brawijaya Malang, Indonesia

Corresponding author; bagoes.handaroe@gmail.com

ABSTRACT

This research is intended to investigate The Effect of Job Stress and Organizational Climate on Turnover Intention through job satisfaction. This research used a sample of Bank BPD Jatim Kota Malang employees using a saturated sampling technique. A sample of 135 respondents was obtained which was analysed using structural equation modelling partial least squares with Smartpls software. The research results show that job stress directly affect turnover intention, meanwhile, the organizational climate does not show a direct effect on turnover intention. Then, job satisfaction has a significant effect on turnover intention. However, with the mediating variable job satisfaction, these two variables become significant

Keywords:

Job stress,
Organizational
Climate, Turnover
Intention, Job
Satisfaction

INTRODUCTION

In the current era of globalization and business competition, the banking sector is one of the industries experiencing rapid transformation. In the midst of these challenges, human resource factors are the main key in maintaining and increasing bank competitiveness. One of the critical issues of concern is the phenomenon of employee turnover intention. Turnover intention reflects employees' tendency to look for new job opportunities outside the organization where they currently work. In the banking world, where service quality and risk management, play a central role in achieving competitive advantage. The loss of competent employees can have a negative impact on banking performance and sustainability.

All business organizations, including banks, currently face quite high employee turnover rates every year. The attrition rate is the process by which people decide to leave and change jobs. The Indonesian banking sector has a higher turnover rate of 4 people compared to other sectors. According to Mercer, the turnover rate in the Indonesian banking sector was 14% in 2019, while the average for other sectors was only 7% (Adisti, 2019). The Indonesian banking sector had a turnover rate of 12% in 2018, while the average for other sectors was only 4 people or 8% (Adisti, 2019). This figure shows an increase of 2% from 2018 to 2019.

Bank BPD Jatim Malang also facing this problems for three years, from 2020 to 2022, due to the fairly high employee turnover rate. The results show, in 2020 to 2022 the turnover rate is 10,97%, 10,88%, and 10,37%. The employee turnover standard in a company which is said to be normal is 10% (Putra and Utama, 2018), this statement is also supported by Satwari et al., (2016) who say that generally turnover intention is stated in one year cannot exceed 10%.

Factors that can influence turnover intention are job stress, organizational climate, job satisfaction, and commitment to the organization (Shabrina, 2018). Job stress are additional factors caused by unpleasant working conditions and the many demands and pressures faced by employees that influence employee turnover intention both mentally and physically (Kusuma et al., 2019). The impact of job stress includes employee performance will be disrupted due to stress at work, employee

performance will decrease due to high levels of stress, employees are often absent due to stress at work, unfavorable working conditions often encourage employees to leave the workplace without permission, and employees want to quit (Amri et al., 2017).

Furthermore, organizational climate also plays an important role to turnover intention. Organizational climate includes various aspects, such as work culture, company policies, relationships between coworkers, and perceptions of support and appreciation from leadership. A positive organizational climate can increase employee satisfaction and engagement with the company, thus tending to reduce company turnover intention. On the other hand, a negative organizational climate, such as an unsupportive work environment, feelings of injustice, or frequent interpersonal conflicts, can cause high levels of turnover intention. When employees feel dissatisfied or uncomfortable with the existing organizational climate, they tend to look for other more promising job opportunities.

Several previous studies found inconsistent results on the relationship between job stress, organizational climate and turnover intention. Research by Park et al., (2020); Ekingen et al., (2023) explained that job stress has a positive effect on turnover intention. Furthermore, the results of research by Natasha & Ruswanti (2022) also found a significant effect shown by job stress on turnover intention. Job stress can influence employees' desire to leave their job, which is known as turnover intention. Excessive job stress can affect a person's emotions, thought processes and condition, both physical and mental. Employees who experience excessive work stress have implications for turnover intention. However, research conducted by Izzah et al., (2021) found different results where work stress did not have a significant effect on turnover intention.

The results of organizational climate on turnover intention also explain different results. Hossny et al., (2023) and Li et al., (2020) shows that organizational climate has a significant effect on turnover intention. A similar thing was also found by Jannah & Nugroho (2022) who found that there was a positive relationship between organizational climate and turnover intention. A good organizational climate will create an increasingly conducive atmosphere within the organization, which will influence a person's intention not to leave the organization in the near future. However, research by Wanboko, Tewal & Taroreh (2023) found that there was an insignificant negative influence of organizational climate on employee turnover.

Job satisfaction was chosen as a mediating variable because it has several relevant mechanisms. When employees feel stressed in their work, this can lead to feelings of physical and mental exhaustion which can reduce job satisfaction. On the other hand, a supportive and positive organizational climate can help reduce job stress, increase job satisfaction, and reduce turnover intention (Maharani & Budiono, 2023). Job satisfaction can also act as a link between these factors and turnover intention through psychological factors. For example, employees who are satisfied with their jobs may have more engagement with the organization, which reduces their desire to leave. They may feel that the organization meets their needs and expectations, so they do not feel to look for a new job.

Based on the phenomena and research problems described above as well as the inconsistencies in the results of previous research regarding work stress and organizational climate on turnover intention, further in-depth study is needed.

This research focuses on two key theories in understanding the factors that influence individuals' intentions to stay or leave their jobs, which can be relevant in situations of job stress and diverse organizational climates. First, organizational commitment theory, proposed by Meyer and Allen in 1991, highlights the relationship between individuals' commitment to the organization where they work and their intention to stay. This commitment may reduce intentions to leave, especially when individuals feel engaged and perceive value in their organization. Second, Happock's (1935) theory of job satisfaction, which has received attention since the early 20th century, focuses on an individual's level of job satisfaction as a factor influencing their intention to leave. Individuals who feel satisfied with their job tend to have lower intentions to leave it. Three major psychological states—experienced meaning of work, experienced responsibility for work, and knowledge of outcomes—are influenced by these elements. An individual's knowledge, skills, and growth needs are moderated by these psychological conditions, which then influence job satisfaction (Liao et al., 2017).

Job Stress to Turnover Intention

High levels of stress in a work environment can lead to job dissatisfaction, poor psychological well-being, work-life imbalance, and physical health problems. As a result, individuals may feel compelled to look for a new job that is hopefully more fulfilling, provides better balance, and reduces stress levels. Turnover intention is influenced by many factors such as compensation, job stress, job satisfaction, organizational commitment, new job opportunities, seniority, position, and pressure at work are examples. Therefore, turnover intention is influenced by work stress and job satisfaction (Sa'adah & Praseti, 2018). The contribution of job stress in shaping employee turnover intention has been proven in research by Dewi & Suartina, (2022); Ayuningtyas et al. (2022); Ekingen et al. (2023); Pantouw et al. (2022).

H1: Job stress has a significant effect on turnover intention

Organizational Climate on Turnover Intention

A positive organizational climate, including a supportive culture, job satisfaction, organizational commitment, identification with organizational values, and the support provided, can reduce turnover intention. Employees who feel satisfied, connected to organizational values, and supported in the work environment tend to have lower turnover intention. Subawa and Surya (2017), stated that organizational climate is a person's perception regarding aspects of work and organizational values, thus stating that organizational climate is each individual's perception regarding the characteristics and conditions of the organization that influence a person's behavior in carrying out work. Empirically, the contribution of organizational climate to employee turnover intention has been proven in several previous studies such as (Nasution et al., 2022; Li, et al., 2020; Jannah & Nugroho, 2022).

H2: Organizational climate has a significant effect on turnover intention

Job Stress on Job Satisfaction

Job stress can have a significant impact on a person's job satisfaction. When someone experiences excessive stress at work, it can disrupt the balance of work and personal life, and affect the quality of the work produced. Work stress can also affect relationships between coworkers and employees, as well as impact the quality of life outside of work. Prolonged stress can lead to tension, conflict, and decreased social

support in the workplace, which in turn can affect job satisfaction. Filliantoni, et al (2019) said that job stress have an impact on increasing or decreasing employee performance depending on how employees respond to it, so it can be concluded that work stress can affect employee performance levels. Apart from that, job satisfaction is also a factor that can influence employee performance. According to Filliantoni, et al (2019) every employee will feel satisfied if all the work abilities they have been given receive a response from the company, both financial and non-financial, this can encourage employee enthusiasm to be more active in carrying out their work.

Research on the effect of job stress on job satisfaction was conducted by Budiman & Tan (2022); Putri et al., (2022); Singh & Sabbarwal, (2019); Natasha & Ruswanti, (2022).

H3: Job stress has a significant effect on job satisfaction

Organizational Climate on Job Satisfaction

Organizational climate has an impact on employee job satisfaction. Existing support and participation in the organizational climate, fairness in the distribution of resources, development opportunities, a positive work culture, and a considered work-life balance can increase employee job satisfaction. When employees feel supported, treated fairly, have development opportunities, work in a positive culture, and have a good balance between work and personal life, they tend to feel more satisfied with their jobs. A positive organizational climate creates a pleasant, supportive, and empowering work environment, which contributes to higher job satisfaction for employees.

According to Saputra (2017), organizational climate reflects the internal conditions of an organization because climate can only be felt by members of the organization, and climate can be a means of finding the causes of negative behavior that appears in employees. The contribution of organizational climate to employee job satisfaction is proven in studies conducted (Danayasa et al., 2021; Saputra & Rahardjo, 2017; Hutagalung & Ritonga, 2018; Nugraha, 2019; Taheri et al., 2020). These findings can explain the importance for organizations to create a positive and supportive climate to increase employee job satisfaction and achieve better results.

H4: Organizational climate has a significant effect on job satisfaction

Job Satisfaction on Turnover Intention

Job satisfaction has a strong influence on the level of turnover intention or desire to change jobs among employees. When employees feel satisfied with their jobs, are motivated, and have a positive perception of the work environment, they tend to have lower levels of turnover intention. Conversely, job dissatisfaction, dissatisfaction with salary, lack of recognition, or injustice in the workplace can increase the level of turnover intention. Organizations that are able to meet employee needs, provide recognition, and create a positive work environment can reduce turnover intention rates, retain talented employees, and strengthen the stability of their workforce.

According to Nyoman & Sri (2018) a happy and enthusiastic attitude towards one's work is called job satisfaction. Work ethic, discipline, and performance in the workplace all reflect this mindset. Feeling satisfied can be felt both inside and outside the workplace. A dissatisfied worker has a negative view of the workplace and his job, which makes the employee feel insecure about himself and makes the employee consider quitting or transferring. Job satisfaction is empirically able to explain its

contribution to turnover intention as studies (Simone et al., 2018; Wahyuni et al., 2023; Muttaqiyathun & Rosita, 2020; Ayunita et al., 2022) prove that there is a significant positive influence between these two variables.

H5: Job satisfaction has a significant effect on turnover intention

Job Stress on Turnover Intention Through Job Satisfaction

Job stress can have a negative influence on job satisfaction employees, which in turn can influence the level of turnover intention. When employees experience high stress at work, such as excessive workload, interpersonal conflict, or lack of support, their job satisfaction can decrease. Continuous stress and job dissatisfaction can trigger higher levels of turnover intention, because employees tend to look for better job opportunities to reduce stress and increase satisfaction. Workplace stress poses a significant threat to organizations and has the potential to have negative effects on employees and organizations.

The impact of job stress, such as employee performance will suffer due to stress at work, high levels of pressure at work will have a negative impact on employee performance, employees often miss work due to stress at work, unfavorable working conditions often encourage employees to leaving the workplace without permission, and employees wanting to quit their jobs because the workload is too heavy (Amri et al., 2017). The contribution of job stress in influencing employee turnover intention through job satisfaction has been proven in studies (Hidayati & Trisnawati, 2016; Putra & Mujiati, 2019; Dewi & Sriathi, 2019; Apriyanto & Haryono, 2020).

H6: Job satisfaction mediates the effect of job stress on turnover intention

Organizational Climate on Turnover Intention Through Job Satisfaction

A positive organizational climate, which includes norms, culture, and values that support cooperation, recognition, and support, tends to increase employee job satisfaction. High job satisfaction, on the other hand, reduces employee turnover intention, because they feel satisfied with their job and work situation. However, a negative organizational climate, such as lack of support, conflict, or injustice, can reduce job satisfaction, which in turn increases employee turnover intention.

Employees who have a high level of communication and flexibility between colleagues at work will feel more comfortable and enjoy job satisfaction so that they are less likely to have the desire to change jobs (Mudiarta et al., 2015). A good organizational climate will increase employee job satisfaction and have an impact on low turnover intention. The contribution of organizational climate in influencing employee turnover intention through job satisfaction has been proven in studies (Li et al., 2020; Aziz et al., 2022; Nurjannah & Kasmiruddin, 2019; Pranata & Utama., 2019; Liu et al., 2018). *H7: Job satisfaction mediates the effect of organizational climate on turnover intention.*

METHOD

This research was conducted at Bank BPD Jatim Kota Malang. The target population used in this research is all permanent bank employees in several work units of Bank BPD Jatim, totaling 125 people with a minimum work period of 1 year, consisting of supervisors, tellers, analysts and general staff. In this research, the author used a saturated sampling technique. The reason of this research uses a saturated sampling technique because the population used is small. Therefore, employees at Bank BPD Jatim were used as a sample of 125 people for further data

processing. The type of data used is quantitative and qualitative (observation data, interviews, documentation and literature study). The instrument used is in the form of a questionnaire. Questionnaires were distributed to employees who were used as research samples. The questionnaire was measured using a 1-5 Likert scale. After the data is collected, it is continued with data analysis techniques which include instrument testing and hypothesis testing using smartPLS software. Below the researcher presents a table of operational definitions of variables:

Table 1. Operational Definition of Variables

Variable	Indicator Variable	Item Statement	Source
Job Stress	Concerns	1. Worried about changes to the work system in the company.	Jin <i>et al.</i> , (2017)
		2. Worried about unfinished work.	
		3. Feeling worried about pressure from senior at work.	
	Anxiety	4. Feeling uncomfortable working at this company.	
		5. Anxious about getting lots of assignments from the boss	
		6. Anxious about being judged incapable of working	
	Pressure	7. Feeling pressured working at this company.	
		8. Feeling pressured by the deadline for completing tasks from the boss.	
	Frustration	9. Feeling disappointed due to failures made at work.	
		10. Feeling disappointed with your boss.	
		11. Feeling disappointed with colleagues at the office.	
Organizational Climate	Responsibility	12. Complete the work assigned with full responsibility	Fakhry dan Tien (2021)
		13. Don't depend on other people to complete the work Individual	
	Individual Identity	14. Follow the SOP set by the company	
		15. Want to be a good role model for colleagues in the office.	

Variable	Indicator Variable	Item Statement	Source
	Warmth Between Employees	16. Establish good communication with all employees	
		17. Trying to help colleagues who are having difficulty completing their work.	
	Support	18. Given confidence in completing the work	
		19. Colleagues give appreciation for work results	
	Conflict	20. Disputes often arise with senior	
		21. Disputes often arise with fellow colleagues	
Job Satisfaction	The Job Itself	22. Opportunities to learn new things in the workplace	Robbins & Judges (2016)
		23. The tasks carried out are in accordance with the abilities possessed	
		24. Enjoy completing work without being burdened	
	Salary	25. The salary given by the company is in accordance with what the employees do	
		26. The benefits provided by the company are in accordance with what the employees do	
	Promotion Opportunities	27. Open opportunities for promotion to all employees	
		28. The supervisor provides promotion recommendations to employees who perform well	
	Supervision	29. Senior provide directions that are easy to understand	
		30. Bosses set a good example for employees	
		31. Bosses motivate employees to complete their work	
	Colleagues	32. Relationships between employees are well established	
		33. Colleagues who are easy to collaborate with	

Variable	Indicator Variable	Item Statement	Source
Turnover Intention	Working Conditions	34. Adequate workplace facilities	Junaidi <i>et al.</i> , (2020)
		35. A work environment that is kept clean supports employee comfort at work.	
	Turnover Intention	36. Thinking of leaving work	
		37. Desire to try to find better job vacancies	
	Having thoughts of leaving	38. Contact friends to get information on job vacancies	
		39. Have a strong desire to leave your job in the near future	
	Looking for job vacancies	40. Willing to leave the job if a company recruits with a better offer	

The demographic of respondent shows at the table bellows:

Table 2. Respondent Demographic

Description	Frequency	%
Gender		
Male	54	40%
Female	81	60%
Age		
20-29 year	55	40,7%
30-39 year	46	34,1%
40-49 year	24	17,8%
>50 year	10	7,4%
Educational Background		
Senior High School	39	28,9%
Diploma	39	28,9%
Bachelor	43	31,9%
Postgraduate	14	10,4%
Job Tenure		
1-5 year	65	48,1%
> 5-10 year	47	34,8%
>10-15 year	6	4,4%
>15 year	17	12,6%

RESULT AND DISCUSSION

Measurement Model Test (Outer Model)

Testing the validity of instruments is very necessary in research, especially for research that uses questionnaires to obtain data. The validity test is intended to determine validity regarding concepts and empirical reality. An instrument is said to be valid if it is able to measure what it wants to measure and can reveal data from the variables studied accurately. In conducting validity tests on this research instrument, Convergent Validity and Discriminant Validity were used.

External model analysis using SmartPLS is used to ensure the level of correspondence between variables and their measurements. An individual's reflective measure can be said to be high if they fall asleep above 0.7 with the construct being measured.

Convergent Validity

The Convergent Validity test is used to determine the validity of each relationship between indicators and latent variables. Convergent Validity can be determined through the Outer Loadings or Loading factor value. An instrument is considered valid if it has a loading factor value of more than 0.7 (Hair, 2019). The results of the convergent validity test are shown in Table 2 and Figure 1 from processing using SmartPLS, which are as follows:

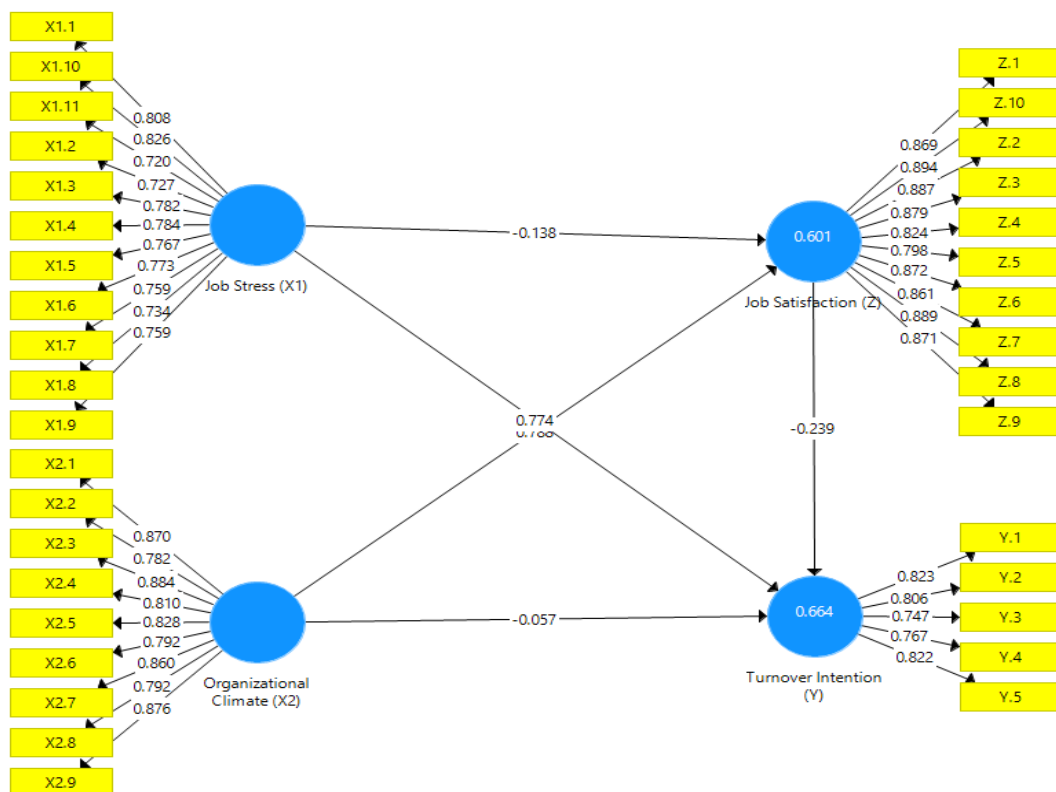


Figure 1. Algorithm Analysis Results

Tabel 2. Outer Loading

Variables	Item	Outer Loading	Result
Job Stress	X1.1	0,808	Valid
	X1.2	0,727	Valid
	X1.3	0,782	Valid
	X1.4	0,784	Valid
	X1.5	0,767	Valid
	X1.6	0,773	Valid
	X1.7	0,759	Valid
	X1.8	0,734	Valid
	X1.9	0,759	Valid
	X1.10	0,826	Valid
	X1.11	0,720	Valid
Organizational Climate	X2.1	0,870	Valid
	X2.2	0,782	Valid
	X2.3	0,884	Valid
	X2.4	0,810	Valid
	X2.5	0,828	Valid
	X2.6	0,792	Valid
	X2.7	0,860	Valid
	X2.8	0,792	Valid
	X2.9	0,876	Valid
Job Satisfaction	Z.1	0,869	Valid
	Z.2	0,887	Valid
	Z.3	0,879	Valid
	Z.4	0,824	Valid
	Z.5	0,798	Valid
	Z.6	0,872	Valid
	Z.7	0,861	Valid
	Z.8	0,889	Valid
	Z.9	0,871	Valid
	Z.10	0,894	Valid
Turnover Intention	Y1	0,823	Valid
	Y2	0,806	Valid
	Y3	0,747	Valid
	Y4	0,767	Valid
	Y.5	0,822	Valid

Source: Research Data Processed (2023)

Based on Table 2 above, it can be seen that all items have an outer loading value greater than 0.7 (Valid), so it can be concluded that all items used in each variable have carried out their measuring function appropriately, according to the measuring instruments that have been used in the research. and all items are declared valid.

Discriminant Validity

Discriminant validity is carried out to determine the validity of statement items based on correlation comparisons with other statement items or this discriminant validity test is carried out to measure the extent to which indicators are able to explain the latent variable. The method for calculating discriminant validity in this research is using Cross Loading Factor. A measurement model has good discriminant validity if the correlation between the construct and its indicators is higher than the correlation with indicators from other block constructs.

Cross Loading is a value that is another measure of discriminant validity. The expected value for each indicator has a higher loading for the construct being measured compared to the loading value for other constructs. The Cross Loadings for this research are in Table 3 as follows:

Tabel 3. *Cross Loading*

	Job Stress	Organizational Climate	Job Satisfaction	Turnover Intention
X1.1	0,808	0,185	0,049	0,585
X1.2	0,727	0,137	0,014	0,560
X1.3	0,782	0,193	0,007	0,623
X1.4	0,784	0,117	-0,003	0,576
X1.5	0,767	0,202	0,057	0,516
X1.6	0,773	0,226	0,078	0,558
X1.7	0,759	-0,043	-0,155	0,647
X1.8	0,734	0,203	0,106	0,519
X1.9	0,759	0,103	-0,086	0,584
X1.10	0,826	0,176	0,037	0,601
X1.11	0,720	0,038	-0,051	0,645
X2.1	0,171	0,870	0,680	-0,057
X2.2	0,002	0,782	0,584	-0,198
X2.3	0,199	0,884	0,666	-0,020
X2.4	0,042	0,810	0,661	-0,235
X2.5	0,188	0,828	0,612	-0,057
X2.6	0,111	0,792	0,620	-0,095
X2.7	0,188	0,860	0,692	-0,075
X2.8	0,135	0,792	0,546	-0,107
X2.9	0,288	0,876	0,646	-0,078
Z.1	0,056	0,678	0,869	-0,194
Z.2	0,026	0,683	0,887	-0,203
Z.3	-0,009	0,717	0,879	-0,261
Z.4	0,038	0,557	0,824	-0,219
Z.5	-0,075	0,596	0,798	-0,186
Z.6	-0,031	0,631	0,872	-0,303
Z.7	-0,029	0,621	0,861	-0,255

	Job Stress	Organizational Climate	Job Satisfaction	Turnover Intention
Z.8	-0,027	0,688	0,889	-0,283
Z.9	-0,034	0,700	0,871	-0,309
Z.10	0,098	0,705	0,894	-0,203
Y1	0,626	-0,047	-0,047	0,823
Y2	0,647	-0,104	-0,140	0,806
Y3	0,515	-0,155	-0,155	0,747
Y4	0,647	-0,009	-0,009	0,767
Y5	0,582	-0,100	-0,100	0,822

Source: Research Data Processed (2023)

Based on the results of the cross loading calculation in Table 3 above, it can be seen that the correlation value of items with their own variables is greater when compared with other variables. So it can be said that the discriminant validity test results of all items in the research instrument are valid.

Reliability Test

Reliability testing is carried out to show the level of stability and accuracy of a measuring instrument used to determine the extent to which the measurement is relatively consistent when retesting. The instrument reliability test is used to determine the extent to which the respondent's answers will be consistent and stable if tested again. The reliability test in this study used Cronbach's alpha, composite reliability and AVE values. An instrument can be said to be reliable if it has a Cronbach's alpha and composite reliability value each above 0.7 or (> 0.7) and an AVE value each above 0.5. The Cronbach Alpha, Composite Reliability and AVE values are used to determine whether the statement items are reliable or not in Table 4.

Tabel 4. Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Work Stress	0,930	0,931	0,940	0,589
Organizational Climate	0,945	0,947	0,953	0,695
Job Satisfaction	0,962	0,964	0,967	0,748
Turnover Intention	0,852	0,855	0,894	0,629

Source: Research Data Processed (2023)

Table 4 above shows that the Cronbach's Alpha value for each variable is greater than 0.7. So it can be stated that the variables used are Job Stress of 0.930, organizational climate of 0.945, job satisfaction of 0.962, and turnover intention of 0.852, so it can be said that these variables are reliable. Apart from that, the composite reliability value of each variable includes Job Stress of 0.940, organizational climate of 0.953, job satisfaction of 0.967, and turnover intention of 0.894 which shows that the composite reliability value of each variable used is greater than 0.7 then these variables are included in the high reliability category. Discriminant validity using the

Average Variance Extracted (AVE) figure shows that each variable has an AVE figure greater than 0.5, this shows that the instrument used in this research is valid and can be used to regulate the variables in the research.

Structural Model (Inner Model)

Inner Model Analysis is used to determine the relationship between the variables used in the research, the significance value and R square of the research model. R Square testing is a method used to measure the Goodness of fit of a structural model. The R Square (R²) value is used to assess how much influence the independent variable has on the dependent variable. In this research, the PLS structural model was carried out using SmartPLS software.

Coefficient of determination

Tabel 5. R-square

Variables	R Square
Job Satisfaction (Z)	0,601
Turnover Intention (Y)	0,664

Source: Research Data Processed (2023)

In Table 5.6 the coefficient of determination (R-square) obtained from the first model is the influence of variables X1 (Job Stress) and X1 (Job Stress) and X2 (Organizational Climate) amounted to 60.1% and the remaining 39.9% was influenced by other variables outside this research. The coefficient of determination (R-square) obtained from the second model is the influence of variables X1 (Work Stress) and Work) and X2 (Organizational Climate) on variable Y (Turnover Intention) is 0.664, so that variable Y (Turnover Intention) can be explained by variables X1 (Job Stress) and X2 (Organizational Climate) of 66.4% and the remaining 33.6% which is a contribution from other variables that are not part of this research model.

Goodness of Fit Index

Calculation of Q2 Predictive Relevance is done by the formula:

$$Q2 = 1 - (1 - R_1^2) (1 - R_2^2)$$

$$Q2 = 1 - (1 - 0.601)(1 - 0.664)$$

$$Q2 = 0.866$$

Based on the results of the Q2 calculation above, it shows that the research model has a Q2 value of 0.866 or 86.6%, where the Turnover Intention variable can be predicted by the work stress, organizational climate and job satisfaction variables, while the remaining 13.4% is the contribution of the variable others that are not included in this research model. Based on calculations using the Q2 equation, this model also has quite high predictive relevance, because this value is in the range of 0.5 and 1, where the closer the value is to 1, the more the observation value produces a better model. it has explained more than the minimum criteria and is in good condition.

Hypothesis testing

Tabel 6. Path Coefficients

Variables	Path Coefficient	T Statistic	Result
JST -> TI	0,774**	10,533	Supported
OC -> TI	-0,057	0,713	Rejected
JST -> JS	-0,138*	2,457	Supported
OC -> JS	0,788**	13,490	Supported
JS -> TI	-0,239*	2,604	Supported
JST -> JS -> TI	0,033*	2,001	Supported
OC -> JS -> TI	-0,188*	2,355	Supported

Notes: JST is Job Stress; TI is Turnover Intention; JS is Job Satisfaction; OC is Organizational Climate. ** $p < 0.01$ * $p < 0.05$.

From the results of hypothesis testing in Table 6, the results show that the influence of variable (0.000 < 0.05). Therefore, the decision to reject H0 was obtained with the conclusion that Job Stress had a significant positive effect on Turnover Intention. The higher the employee's stress level, the higher the employee's intention to move (Turnover Intention). The opposite will apply, if work stress is low it will have a significant positive effect on turnover intention, so that (Hypothesis 1 is accepted).

The influence of variable Therefore, the decision to accept H0 was obtained with the conclusion that organizational climate does not have a significant influence on turnover intention with a negative relationship, so that the better the organizational climate, the negative but not significant effect it will have on decreasing the level of turnover intention. This is the opposite, so it can be it is said that (Hypothesis 2 is rejected).

The influence of variable Therefore, the decision to reject H0 was obtained with the conclusion that work stress has a significant negative effect on job satisfaction, so that the higher the work stress, the significant negative effect the decrease in job satisfaction, and vice versa. So it can be concluded that (Hypothesis 3 is accepted).

The influence of variable X2 (Organizational Climate) for variable Y (Turnover intention) has a T-statistics value smaller than the critical value (0.713 < 1.96), and p-values greater than α (0.476 > 0.05). Therefore, it can be concluded that organizational climate has a significant positive effect on job satisfaction, so that the better the organizational climate, the higher the level of employee job satisfaction, and vice versa. So, it can be concluded that (Hypothesis 4 is accepted).

The influence of variable Z (Job satisfaction) on variable Y (Turnover intention) has a T-statistics value greater than the critical value (2.604 > 1.96), and p-values smaller than α (0.009 < 0.05). Therefore, the decision to accept H0 was obtained with the conclusion that job satisfaction has a significant negative influence on turnover intention, so it can be concluded that (Hypothesis 5 is accepted).

The influence of variable X2 (Organizational climate) on the variable Z (Job Satisfaction) has a T-statistics value greater than the critical value (13.490 > 1.96),

and p-values smaller than α ($0.000 < 0.05$). Therefore, it can be concluded that organizational climate has a significant positive effect on job satisfaction, so that the better the organizational climate, the higher the level of employee job satisfaction, and vice versa. So, it can be concluded that (Hypothesis 4 is accepted).

The influence of variable Z (Job satisfaction) on variable Y (Turnover intention) has a T-statistics value greater than the critical value ($2.604 > 1.96$), and p-values smaller than α ($0.009 < 0.05$). Therefore, the decision to accept H_0 was obtained with the conclusion that job satisfaction has a significant negative influence on turnover intention, so it can be concluded that (Hypothesis 5 is accepted).

The results of the indirect influence test in Table 5.8, it is known that variable and p-values are smaller than α ($0.046 < 0.05$). Therefore, the decision to accept H_1 was obtained with the conclusion that Z (job satisfaction) was able to mediate the influence of X_1 (work stress) on Y (Turnover intention), so that hypothesis 6 was accepted.

The influence of variable X_2 (organizational climate) on variable Y (turnover intention) through variable Z (job satisfaction) has a T-statistics value smaller than the critical value ($2.355 > 1.986$), and p-values smaller than α ($0.019 < 0.05$). Therefore, the decision to accept H_1 was obtained with the conclusion that variable Z (job satisfaction) was able to mediate the influence of variable X_2 (organizational climate) on Y (turnover intention), so that hypothesis 7 was accepted.

Discussion

Job Stress and Turnover Intention

Based on the results, it is known that job stress has a significant positive effect on turnover intention. Job stress among Bank BPD Jatim Kota Malang employees can increase turnover intention, meaning this proves that the higher the job stress experienced by Bank BPD Jatim Kota Malang employees, the greater the turnover intention among Bank BPD Jatim Kota Malang employees. Employees who experience work pressure or challenges that are too high, for example, will feel compelled to intend to move from the company.

The findings of this research are supported by previous research by Simanjuntak et al. (2023); Dewi & Suartina (2022); Ayuningtyas et al. (2022); Ekingen et al. (2023); Pantouw et al. (2022), which shows that there is a significant positive relationship between job stress and turnover intention. Thus, it can also be seen that work stress is one of the factors causing turnover intention by employees of Bank BPD Jatim Kota Malang.

Organizational Climate on Turnover Intention

The results show that the company's organizational climate does not have a significant effect on turnover intention. This is proven that the influence of organizational climate can change the employee turnover rate of Bank BPD Jatim Kota Malang. A good organizational climate does not necessarily make employees comfortable in the current company, thereby causing employee turnover rates to decrease. The results of the research above show that turnover intention among Bank BPD Jatim Malang City employees is not caused by an unhealthy organizational climate within the company. The findings of this research are in line with previous

research, namely Wanboko et al. (2023) which states that organizational climate has an insignificant negative effect on turnover intention.

Job Stress on Job Satisfaction

The results show that job stress has a significant negative effect on job satisfaction. This proves that high levels of work stress can reduce job satisfaction of Bank BPD Jatim Kota Malang employees. Thus, it can be seen that job stress is one of the factors causing job satisfaction experienced by employees of Bank BPD Jatim Kota Malang to decrease. Stress for employees can mean challenge, stimulation, and interest, but it can also mean worry, conflict, tension, and fear, depending on how employees view it. Stress can occur due to pressure or tension from a person's lack of harmony with their environment. In other words, when resource and task demands do not match a person's needs and abilities, that person will suffer from stress. When job satisfaction indicators are not met, it is possible that employees will face more pressure and challenges. The findings of this research are in line with previous research, namely research by Sanjaya (2021) which states that work stress has a significant negative effect on job satisfaction.

Organizational Climate on Job Satisfaction

The results show that the company's organizational climate has a significant positive effect on job satisfaction. It can be interpreted that the influence of organizational climate can increase job satisfaction among Bank BPD Jatim Kota Malang employees. This suggests that employees tend to be more satisfied with all aspects of their jobs if they work in a friendly and supportive organization. Support must of course come from superiors, but can also include support from colleagues, subordinates and administrative staff. Managers should set up mentoring schemes where more senior staff guide and train younger staff. Managers should also place greater emphasis on cooperation and support among staff rather than competition. The results of this study support previous research, namely Ahmad et al. (2018) which states that organizational climate has a significant positive influence on job satisfaction.

Job Satisfaction on Turnover Intention

The results show that employee job satisfaction has a significant negative effect on turnover intention. This proves that high job satisfaction can reduce the level of turnover intention at Bank BPD Jatim Kota Malang. Employees who are satisfied with their jobs will consider not wanting to move from their current workplace. The results of this research further support the importance of job satisfaction in engaging the workforce and retaining employees to solve the demands and challenges faced by the company. The results of this research support the results of previous research conducted by Ladelsky & Lee (2022) which stated that job satisfaction has a negative effect on turnover intention.

Job Stress on Turnover Intention Through Job Satisfaction

The results show that employee work stress has a significant effect on turnover intention through the mediating variable job satisfaction. The direct influence of work stress on turnover intention has a significant influence. The direct influence of job satisfaction on turnover intention also shows significant results. Therefore, job satisfaction is able to mediate the relationship between work stress and turnover intention. Job stress can affect employee job satisfaction, and this certainly makes employees intend to change jobs.

When employees experience high work stress and then their job satisfaction decreases, these employees will tend to have the intention to leave. On the other hand, employees who feel satisfied with the work environment because of low work stress will try to stay with their company.

Organizational Climate on Turnover Intention Through Job Satisfaction

The results show that organizational climate has a significant effect on turnover intention through the mediating variable job satisfaction. There is a significant influence on the direct influence of organizational climate on turnover intention and job satisfaction on turnover intention. This can be interpreted as meaning that job satisfaction is able to mediate the relationship between organizational climate and turnover intention. A good organizational climate will certainly increase employee job satisfaction, thereby making employees comfortable and have no intention of leaving.

CONCLUSION

Based on the results obtained in this research, several things can be concluded as follows: Work stress can increase employee turnover intention at Bank BPD Jatim Kota Malang. This shows that the higher the work stress, the higher the employee turnover rate. The organizational climate is unable to reduce the turnover intention level of Bank BPD Jatim Kota Malang employees. Job stress can increase job satisfaction of Bank BPD Jatim Kota Malang employees. Organizational climate is able to increase employee job satisfaction at Bank BPD Jatim Kota Malang. Job satisfaction can increase employee turnover intention at Bank BPD Jatim, Malang City. This shows that turnover intention is influenced by the level of employee job satisfaction. Job satisfaction is able to mediate the relationship between work stress and turnover intention of Bank BPD Jatim Kota Malang employees. Job satisfaction is able to mediate the relationship between organizational climate and employee turnover intention at Bank BPD Jatim Kota Malang.

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