



The Influence of Job Stress, Job Insecurity, and Work-Family Conflict on Turnover Intention at BTM Muhammadiyah Batang

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ABSTRACT

Turnover intention refers to an employee's desire to leave an organization or company, although this desire has not yet resulted in actual turnover. This study aims to investigate and analyze the effects of job stress, job insecurity, and work-family conflict on turnover intention among employees of BTM Muhammadiyah Batang. This research employs a causal research design. The study population consists of all employees of BTM Muhammadiyah Batang, with a total sample of 39 respondents determined through a saturated sampling method. Primary data was collected using a structured questionnaire distributed via Google Forms. The data analysis techniques include Instrument Testing, Classical Assumption Testing, Model Fit Testing, Multiple Linear Regression Analysis, and Hypothesis Testing using the Partial Test (t-test), conducted with the assistance of SPSS version 20. The findings reveal that job stress has a positive but statistically insignificant effect on turnover intention. Job insecurity, however, demonstrates a positive and significant effect on turnover intention. In contrast, work-family conflict has a negative and insignificant effect on turnover intention. Additionally, empowerment shows a positive and significant effect on employees' intention to stay within the organization.

ARTICLE INFO

Keywords:
Turnover Intention, Job Stress, Job Insecurity, Work Family Conflict

JEL Code:
M37, L16, dst

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1. Introduction

In recent years, the issue of turnover has become significant in terms of recruitment and training of workers, leading to an increased focus on retaining employee interest. Mawadati and Saputra (2020) note that turnover not only has an economic impact on organizations but is also detrimental in terms of training, organizational development, and other Human Resource (HR) interventions. Turnover in organizations has implications for individuals, organizations, and society as a whole.



Baitul Tamwil Muhammadiyah (BTM) Muhammadiyah Batang is one of the microfinance institutions that plays an important role in improving the community's economy. Poverty alleviation efforts continue to be emphasized, including through community economic empowerment programs aimed at breaking the cycle of poverty. This is a commitment made by a company or industry to support sustainable economic development by paying attention to corporate social responsibility and upholding a balance between social, environmental, and economic factors.

Cooperatives in Indonesia have an important role as a gateway for small and medium enterprises, creating community independence, becoming economic drivers, and creating new markets (Shofiyuddin & Taruna, 2020). BTM Muhammadiyah Batang, located at Jl. Jendral Sudirman No.35, Pertodanan Utara, Proyonanggan Tengah, Kec. Batang, Kabupaten Batang, Jawa Tengah, faces various human resource management issues due to fluctuations in management conditions from year to year. Despite its success, BTM Muhammadiyah Batang experiences challenges, particularly in the human resource sector, with a relatively high employee turnover rate. This turnover results in the organization losing several employees within a specific period. Below is the data on the number of employees who resigned from BTM Muhammadiyah Batang between 2019 and 2021:

Table 1. Employee Data of BTM Muhammadiyah Batang

No	Year	Total Employees	Number of Employees Resigned	Percentage (%)
1	2019	49	5	10,2%
2	2020	46	3	6,5 %
3	2021	45	2	4,4 %

Source: HRD BTM Muhammadiyah Batang (December, 2021)

According to Table 1, the data presented for 2019 shows that the percentage of employees leaving the company exceeded 10%, indicating a high turnover rate. Based on the study by Ramadhoani (2020), the acceptable threshold for employee turnover varies across companies, but a turnover rate exceeding 10% is generally considered too high. This suggests a decline in employee productivity and an increase in the number of employees leaving. Given the critical role employees play as drivers of a company, a high turnover rate can disrupt the stability of company management.

The reasons behind employee resignations include heavy workloads that lead to stress, concerns about negative changes within the company, such as the inability to meet credit targets, which affects salaries and bonuses, and the pressure arising from both work and family responsibilities. At the end of the month, employees often have to work overtime, reducing the time they can spend with their families due to work demands that must be completed.

2. Literature Review

According to Robbins (2007), job stress is a dynamic state where individuals face opportunities, constraints, or demands to meet expectations in significant and uncertain situations. Job insecurity, as described by Gayatri and Muttaqiyathun (2020), refers to a condition associated with concerns about job loss, potential demotion, and other risks to one's working conditions. Work-family conflict is defined by Greenhaus et al. (2001) as a role conflict in which work and family demands are mutually incompatible, making them difficult to reconcile.

Turnover intention, according to Bothma and Roodt (2012), is a form of withdrawal behavior in the workplace, referring to an individual's desire or intention to leave or resign from their job.

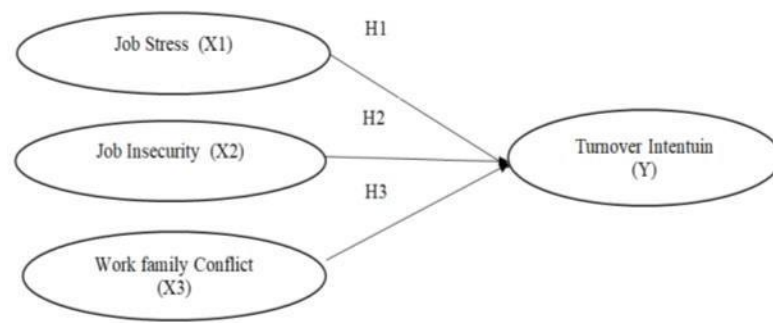


Figure 1. Research Framework

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

H2: Job insecurity has a positive and significant effect on turnover intention.

H3: Work-family conflict has a positive and significant effect on turnover intention.

3. Method, Data, and Analysis

This study employs a causal research method, focusing on the employees of BTM Muhammadiyah Batang, as the variables investigated align closely with the respondents experiences. The population in this research comprises all employees of BTM Muhammadiyah Batang, totaling 39 individuals in 2023. The sampling technique utilized is saturated sampling, where the entire population is included as the sample (Nurhayati, 2019). Accordingly, all 39 employees of BTM Muhammadiyah Batang serve as the study's respondents.

Data collection methods include questionnaires and interviews conducted with respondents. The data analysis technique employs multiple linear regression analysis, facilitated by SPSS software.

4. Result and Discussion

Validity Test

Table 2. Validity Test Results

No	Research Variable	Question Items	Sig.(2-Tailed)		Conclusion
			Results	Criterion	
1	Job Stress (X1)	X1.1	0,00	< 0,05	Valid
2		X1.2	0,00	< 0,05	Valid
3		X1.3	0,00	< 0,05	Valid
4		X1.4	0,00	< 0,05	Valid
5		X1.5	0,00	< 0,05	Valid
6		X1.6	0,00	< 0,05	Valid
7	Job Insecurity (X2)	X2.1	0,00	< 0,05	Valid
8		X2.2	0,00	< 0,05	Valid
9		X2.3	0,00	< 0,05	Valid
10		X2.4	0,00	< 0,05	Valid
11		X2.5	0,00	< 0,05	Valid
12	Work Family Conflict (X3)	X3.1	0,00	< 0,05	Valid
13		X3.2	0,00	< 0,05	Valid
14		X3.3	0,00	< 0,05	Valid
15		Y.1	0,00	< 0,05	Valid
16		Y.2	0,00	< 0,05	Valid



No	Research Variable	Question Items	Sig.(2-Tailed)		Conclusion
			Results	Criterion	
17	Turnover Intention (Y)	Y.3	0,00	< 0,05	Valid
18		Y.4	0,00	< 0,05	Valid
19		Y.5	0,00	< 0,05	Valid
20		Y.6	0,00	< 0,05	Valid

Source : Processed Data

From Table 2, it is shown that the significance values for all responses from each variable are below 0.05. Therefore, it can be concluded that the respondents' answers to the questionnaire items are valid.

Reliability Test

Table 3: Reliability Test Results

No	Research Variable	Cronbah's Alpha		Conclusion
		Result	Criterion	
1	Job Stress (X1)	0,887	0,60	Reliable
2	Job Insecurity (X2)	0,844	0,60	Reliable
3	Work Family Conflict (X3)	0,832	0,60	Reliable
4	Turnover Intention (Y)	0,875	0,60	Reliable

Source : Processed Data

Table 3 shows that all four variables have Cronbach's alpha values greater than 0.60, indicating that the respondents' answers to the questions regarding the variables of job stress, job insecurity, work-family conflict, and turnover intention are reliable.

Normality Test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		39
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.56763852
	Absolute	.076
Most Extreme Differences	Positive	.053
	Negative	-.076
Kolmogorov-Smirnov Z		.476
Asymp. Sig. (2-tailed)		.977

From Table 4, the significance value is 0.977, indicating that the data is normally distributed because the Sig value > alpha (alpha = 0.05).

Multicollinearity Test

To determine whether multicollinearity is present, the Variance Inflation Factor (VIF) can be used. If the tolerance value is > 0.10 and the VIF value is < 10, then multicollinearity does not occur.

Table 5. Results of the Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF



	(Constant)	2.277	1.646		1.383	.175		
	Job Stress	.263	.219	.282	1.200	.238	.229	4.372
1	Job Insecurity	.660	.211	.578	3.134	.003	.371	2.697
	Work Family Conflict	-.159	.405	-.087	-.392	.697	.257	3.891

a. Dependent Variable: Turnover Intention

Source: Processed Data

Table 5 shows that each variable has a tolerance value > 0.10 and a VIF value < 10. Therefore, multicollinearity is not present in this study.

Heteroscedasticity Test

Table 6. Results of the Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	5.789	3.275	1.768	.086
1	Job Stress	-.053	.148	-.113	.723
	Job Insecurity	-.189	.134	-.236	.167
	Work Family Conflict	.163	.288	.177	.574

a. Dependent Variable: Abs_Res

Source: Processed Data

Based on Table 6, it can be concluded that the regression analysis does not exhibit symptoms of heteroscedasticity, as the significance values for each variable are greater than 0.05.

Model Fit Test

Table 7. Results of the Model Fit Test

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	316.398	3	105.466	14.734	.000 ^b
Residual	250.525	35	7.158		
Total	566.923	38			

a. Dependent Variable: Turnover Intention

b. Predictors: (Constant), Work Family Conflict, Job Insecurity, Job Stress

Source : Data Processed

From Table 7, it is evident that the F significance value is 0.00, which is less than 0.05. With a significance value of 0.00, which is below the threshold of 0.05, it can be concluded that the equation model demonstrates a good fit.



Multiple Linear Regression Analysis

Table 8. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.277	1.646		1.383	.175
1 Job Stress	.263	.219	.282	1.200	.238
Job Insecurity	.660	.211	.578	3.134	.003
Work Family Conflict	-.159	.405	-.087	-.392	.697

a. Dependent Variable: Turnover Intention

Source: Processed Data

From the multiple linear regression test table above, the following equation can be used to formulate the multiple regression model between independent variables (X) and the dependent variable (Y):

$$Y = 2.277 + 0.263 X_1 + 0.660 X_2 - 0.159 X_3$$

Based on the equation above, the following interpretations can be made:

- The coefficient value of the Job Stress variable (X_1) is 0.263, with a positive sign. This indicates that if Job Insecurity and Work-Family Conflict are held constant, an increase in Job Stress will result in an increase in Turnover Intention.
- The coefficient value of the Job Insecurity variable (X_2) is 0.660, with a positive sign. This suggests that if Job Stress and Work-Family Conflict are held constant, an increase in Job Insecurity will lead to an increase in Turnover Intention.
- The coefficient value of the Work-Family Conflict variable (X_3) is -0.159, with a negative sign. This means that if Job Stress and Job Insecurity are held constant, an increase in Work-Family Conflict will result in a decrease in Turnover Intention.

Hypothesis Testing (t-test)

a. The Effect of Job Stress on Turnover Intention

The regression coefficient for the Job Stress variable (X_1) is 0.263, and the partial t-test shows a significance value of 0.238, which is greater than 0.05. Therefore, H_1 is rejected, indicating that the Job Stress variable has a positive but insignificant effect on Turnover Intention.

Employees at BTM Muhammadiyah Batang experience work-related stress that results in unpleasant feelings such as fatigue, emotional strain, anxiety, and so forth. This stress may stem from work-related factors, the work environment, or external factors. However, the intention of employees to leave BTM Muhammadiyah Batang is not significantly influenced by work stress.

Considering that most respondents are young, productive, and lack prior work experience, the stress experienced is viewed as part of the process of gaining work experience. Hence, it does not impact their desire to leave the organization.

b. The Effect of Job Insecurity on Turnover Intention

The regression coefficient for the Job Insecurity variable (X_2) is 0.660, and the partial t-test shows a significance value of 0.003, which is less than 0.05. Therefore, H_2 is accepted, indicating that the Job Insecurity variable has a positive and significant effect on Turnover Intention.

Based on the distributed questionnaires, many employees expressed concerns about being forced to leave BTM Muhammadiyah Batang against their will. They also felt threatened by



potential compensation reductions and worried about the lack of timely promotions. This study finds that a high level of job insecurity in an organization increases feelings of tension, anxiety, worry, and stress among employees. Job insecurity also influences employees' thoughts, prompting them to consider leaving the organization in search of a more comfortable work environment.

c. The Effect of Work-Family Conflict on Turnover Intention

The regression coefficient for the Work-Family Conflict variable (X_3) is -0.159, and the partial t-test shows a significance value of 0.697, which is greater than 0.05. Therefore, H_3 is rejected, indicating that the Work-Family Conflict variable has a negative and insignificant effect on Turnover Intention.

This means that an increase in Work-Family Conflict reduces employees turnover intention. The findings of this study reveal that Work-Family Conflict at BTM Muhammadiyah Batang does not significantly affect employees' turnover intentions.

This suggests that Work-Family Conflict, as a form of role clash where work and family demands are mutually exclusive, does not influence the decision to leave the organization. However, individuals may face adverse consequences when their roles in family and work conflict with one another. Work-Family Conflict arises when there is a discrepancy between two or more roles that need to be fulfilled simultaneously.

5. Conclusion and Suggestion

Based on the research findings, the following conclusions can be drawn:

1. The regression result for the job stress variable is 0.263, and the partial t-test for the job stress variable (X_1) shows a significance value of 0.238, which is greater than 0.05. It can be concluded that the job stress variable has a positive but insignificant effect on Turnover Intention.
2. The regression result for the job insecurity variable is 0.660, and the partial t-test for the job insecurity variable (X_2) shows a significance value of 0.003, which is less than 0.05. It can be concluded that the job insecurity variable has a positive and significant effect on Turnover Intention.
3. The regression result for the work-family conflict variable (X_3) is -0.159, and the partial t-test for the work-family conflict variable (X_3) shows a significance value of 0.697, which is greater than 0.05. It can be concluded that the work-family conflict variable has a negative but insignificant effect on Turnover Intention.

Suggestion for the company:

1. Job Stress: Improvements are needed regarding the daily tasks assigned to employees to prevent excessive fatigue.
2. Job Insecurity: Attention should be given to employee concerns about potential compensation reductions and the burden of restrictive company regulations.
3. Work-Family Conflict: Addressing family-related issues that may impact employees' productivity is essential.

Suggestion for future researchers:

It is recommended to expand the study by investigating other variables beyond those included in this research or combining the current variables with new ones. Examples of such variables include job dissatisfaction, workload, organizational culture, and organizational commitment, which may influence Turnover Intention.



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