

Recognizing How the Time Demands of Work Influences the Turnover Intention in Banking Industry

Dian Faqihdien Suzabar
 Universitas Brawijaya
 Malang, Indonesia

Mochamad Soelton*, Muhamad Umar, Jaka Triwulan
 Universitas Mercu Buana
 Jakarta, Indonesia
 *soelton@mercubuana.ac.id

Abstract—This research aims to know the influence of work stress, workload and time demands of work to turnover intention in Banking Industry. The object for this research is employee at teller and front office banking. This research was done to 75 respondents by using quantitative descriptive approach. This data analysis which is used is statistic analysis in the form of double linear regression test. The results of this research shows that either simultaneously or partially, the variable of work stress, workload and time demands of work to turnover intention in Banking Industry. It has been proven from the result of (f) simulant test and the result of (t) partial shows significant point of three independent variables that supports hypothesis. Therefore, the accepted assumption is, there is influence between work stress, workload and time demands of work to turnover intention in Banking Industry.

Keywords: *work stress, workload, time demands of work, turnover intention*

I. INTRODUCTION

Human resources is the main assets of an organization and it is important and must be managed properly. As the main driving force in achieving corporate goals, the existence of the human resources becomes very important for the company. However modern technology is used or how much funds are prepared, without professional resources, everything becomes meaningless. Because of this, for the sake of the effectiveness and for the efficiency of the company, it is required to manage and optimize the human resources as well as and as much as possible so that it can contribute positively to the achievement of company's goals. In other words, the company must be aware of the value of the employee investment, where it is currently very difficult to gather good-performing and high-quality workers, so that it would be better for the company to develop and maintain the existing human resource assets.

PT Bank Rakyat Indonesia (Persero) Tbk. as one of the largest and leading state-owned banks in Indonesia with the target of being "The Most Valuable Bank" in the Southeast Asia region in 2022, faced with the demands to improve the quality of service performance that is increasing, so as to win the competition and be able to survive and remain trusted by the community. In maintaining reputation and to face competition with other regional offices and other banks, the quality and the professional human resources are needed. The professional human resources will lead to better individual

performance so as to encourage the organizational performance to be more optimal. At this level, the organization needs to pay attention to the factors that affect the employee turnover because of the increase in the competition in the banking service. In this case, the bank service certainly needs workers who are experienced, professional, and qualified so that it will be able to outbid the rivals.

The turnover intention refers to the results of the individual evaluation of the employees regarding the continuation of the relationship with the organization which has not been achieved. It will later be stated in the action that they will surely leave the company and it will mean that there will be an employee turnover. In terms of the cost of high employee turnover, the costs that the company will bear is also high. That is because inevitably the company must re-do various recruitments and training processes.

The Research conducted by Soelton and Swatan [1], found that there was a positive and significant influence by the work stress against the turnover intention. The work stress alone was a certain feeling experienced by the employees at work caused by the stressors (sources of stress) that came from the work environments such as: the environmental factors, the organizations, and the individuals. In the long run, the employees cannot withstand the work stress; the employees will no longer be able to work in the business. At a worsening stage, the workers will be stressed and the turnover intentions will arise. However, there are still a lot of employees who still want change their jobs, researcher found that there was a positive relationship between the work stress and the turnover intention, in which the increasing work stress was also followed by the increase in the turnover intention [2,3].

The workload had positive and significant effects against the turnover intention [1]. Basically, the workload charged to employees must be in accordance with the capabilities and the regulations that apply. The excessive workload can cause fatigue and work stress on the employees. This will result in low employee job satisfaction. This inappropriate workload can trigger pressure on the employees and it will certainly lead to the turnover. On the other hand, Ramli and Soelton study announced that workload had not effect on employee performance. However, motivation had positive and significant effect on performance. In addition to the work stress and the workload, according to the research conducted by Soelton and Atnani, positive and significant turnover intentions are also

influenced by the Time Demands of Work. The high time it takes for the employees to complete their work is called the Time Demands of Work [1].

II. LITERATURE REVIEW

A. The Work Stress

According to Mangkunegara, the work stress is a feeling that suppresses or feels depressed experienced by the employees at work [4]. According to Handoko, the work stress is a condition of tension that affects the emotions, the thought processes, and the conditions [5]. Whereas, according to Robbins and Judge, that stress is a condition that affects a person's physical or psychological condition because of the pressure from the inside or the outside of a person that can interfere with the execution of their work [6]

B. The Workload

The workload is a set or number of activities that must be completed by an organizational unit or position holder within a certain period of time [7]. Meanwhile, according to Soleman, every workload received by a person, must be in accordance with the ability or the balance in his physical abilities, as well as the limitations of humans who accept the burden [8]. The work ability of a worker differs from one to another and is very dependent on the level of skill, the physical fitness, the age, and the body size of the worker concerned.

C. Time Demands of Work

According to Wickramasinghe in Hasanah, the time demands of work refers to the high time that the employees use to complete their work [9].

According to Wickramasinghe, the time demands of work or the demands of working hours can be translated into three indicators which include [10]:

- Working long hours even at night.
- Going to work on weekends
- Taking home the office work if the task has not been completed on that day.

In determining the work schedule, the company is bound by the labor regulations issued by the ILO (International Labor Organization) which stipulates that the company employs the employees for 40 hours / week. In banks or other offices, for the work hours that exceed the daily working hours or the work hours on weekly rest days and or on the official holidays set by the Government (Article 1 paragraph 1 of Ministerial Regulation No.102 / MEN / VI / 2004) are put into overtime.

D. Turnover Intention

According to Dessler, Turnover is an act of voluntary or involuntary withdrawal from an organization [11]. While the word "Intention" comes from English which means "intention or desire." So, if combined, the Turnover Intention is the desire of an employee to voluntarily leave the company. The occurrence of high turnover intention indicates that the employees do not feel comfortable working for a company.

The existence of the turnover intention resulted in the company issuing quite high costs because the company became more frequent in conducting the recruitment and the debriefing in the form of training that was quite pressing in terms of the costs.

E. The Theoretical Model

According to Abdillah, the Turnover intention is a situation where the workers have the intentions or the tendencies that are carried out consciously to find another job as an alternative in a different organization and the turnover is the movement of the workers from the place of work [12].

F. Theoretical Framework and Development Hypothesis

1) *The Effects of Job Stress against the Employee Turnover Intention:* According to Robbins and Judge, someone who experiences stress at work will display symptoms that include three general categories [6], including:

- Physical symptoms, stress tend to result in changes in the body's metabolism, increased the heartbeat, and breathing, increased blood pressure, headache, and a more severe thing is the heart attack.
- Psychological symptoms, stress can cause dissatisfaction. It is the simplest and the most obvious psychological effects, but other psychological conditions may arise, such as: tension, anxiety, irritability, boredom, and procrastinating work.
- Behavioral symptoms, stress-related behavioral symptoms include changes in the productivity levels, absenteeism, the employee discharge rates, as well as changes in eating habits, smoking, alcohol consumption, fast talk, anxiety, and sleep disturbances.

Of these three aspects, it is clear that in the aspect or the behavior, there is a level of the employee turnover or the turnover intention, which is one of the effects or symptoms caused by high work stress. The results of the previous research by Irvianti and Verina, showed that the Job Stress has a positive effect against the turnover intention in which the work stress or the high pressure on both physical and psychological things and they will result in the turnover intention [13].

Qureshi et al. research found that there was a positive relationship between the work stress and the turnover intention where the increasing work stress will be followed by an increase in the turnover intention [2]; stress arises when the employees are unable to fulfill what is being demanded by the work; the unclear things as to what the job responsibilities are, lack of time to complete the work; there are no support for facilities to carry out the work; there are conflicting the work tasks are examples of stress triggers. The research conducted by Soelton and Swatan, further strengthens the existence of a positive and significant relationship against the turnover intention in which the higher the level of stress, the more the employees want to leave the company [1].

2) *The Effects of the Workload against the Employee Turnover Intention:* According to Rivai and Sagala, one of the job characteristics that can affect the shifting desire or the

turnover intention is the workload [14]. The workload itself is something that arises from the interaction between the demands of the tasks, the work environment where it is used as a workplace, the skills, the need, and the perception of work. Whereas the workload according to Meshkati in Hariyati, is a difference between the capacity or the ability of the workers with the demands of the work that must be undertaken [15]. Given the fact that human work is both mental and physical, each has a different level of loading. The level of loading that is too high allows excessive energy consumption to create the overstress and it will lead to a sense of wanting to get out of the company inside of the employee minds.

The results of the previous research by Andika Pradana and Imam Salehudin, showed that the Work Overload had a positive influence against the turnover intention, where the heavier the workload given to the employees, the greater the potential for the turnover intention within the employees [16]. The research by Widiawati et al., confirms that there is a positive and significant relationship between the job stress and the turnover intention [17]. The employees will think of leaving the company and leaving the work because they feel that the the workload is too excessive; the higher the perception that the workload that the employees received excessively, the higher the sense of wanting to go out and find a job that is more suitable and comfortable for the employees themselves. Every company needs employees to carry out the company activities, in which the employees are the most important asset that has a huge influence on the company's success.

3) *The Effects of the Time Demands of Work against the Employee Turnover Intention:* The research conducted by Wickramasinghe shows that the time demands of work have a positive effect against the employee turnover intention [10]. This shows that the higher the work time demands imposed on the employees or the more time spent in completing their work, the greater the desire of the employees to move to work and leave their jobs.

The higher the time needed by the employees to complete the work, the higher the fatigue the employees will certainly have. It will also cause the burden to be not comparable to the time given and it can cause stress and can lead to a feeling of wanting to leave the company.

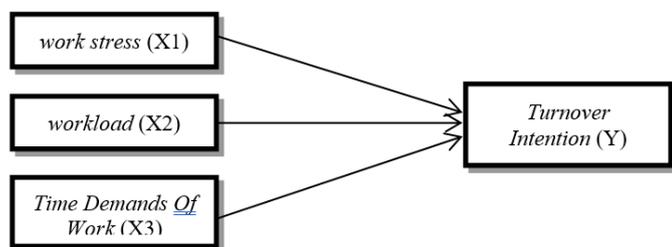


Fig. 1. Theoretical framework

G. Object of research

The purpose of the research was to determine the effects of the work stress, the workload, and the influence of time demands of work on the employee turnover intention.

III. METHODOLOGY

This research process began with the activity of identifying the problems in the place that will be used as the research location; formulating the identified problems; gathering a theoretical basis that strengthens the foundation in the variables, so that the determination of the statistical testing techniques are used. This process required the research time from September 2017 to May 2018. To obtain data for the preparation of the research, the researcher took the place of research at PT Bank Rakyat Indonesia (Persero) Tbk, Jakarta Special Branch Office, Jl. Jenderal Sudirman Kav. 44-46. The sampling was carried out because of the limitations of the researcher in conducting research both in terms of funds, time, energy, and a very large population. Therefore, the sample taken had to be truly representative (representative). This researcher used the Slovin formula to measure how many samples are taken from the population.

In this study, researchers used the data collection techniques with the library research and the field research. The library research was conducted to obtain the data on theories that support the research. Meanwhile, the field research was conducted to find out the conditions that occurred in the field more clearly and compared with the theories that have been obtained. The data collection techniques in this research was chosen by conducting a survey directly on the object of the research, namely the employees at PT. BRI Special Branch Office Jakarta.

The data collection instruments used are the questionnaires. The data that used in this study was the primary data. The primary source data was the data obtained, observed, and recorded directly by the researcher from the company that was the object of the research. The research design employed in this study used the quantitative research. According to Sugiyono (2014), the quantitative research was research by obtaining the data in the form of numbers or qualitative data

IV. RESULTS AND DISCUSSION

A. Result Regression Linier test

TABLE I. COEFFICIENT

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.062	1.969		5.109	.000
Work Stress	.167	.062	.235	2.680	.009
Workload	.328	.110	.316	2.988	.004
Time demands	.681	.089	.688	7.635	.000

Dependent Variable: Turnover intention

Based on the results of the data using the SPSS, the table can be the formulation of multiple linear regression equations with independent variables (the stress work, the workload, and

the time demands of work) against the dependent variable of the turnover intention as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e.$$

$$Y = 10,062 + 0,167X_1 + 0,328 X_2 + 0,681 X_3 + e$$

From the formula of the multiple linear regression, it can be concluded:

- The constant of 10.062 is the intersection of the regression line with Y axis which shows the employee turnover intention of the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Office when the independent variables are the work stress (X1), the workload (X2), and the time demands of the work (X3) are the same as zero (0).
- The variables of the job stress (X1) has a positive regression coefficient, meaning that if the variable is the job stress (X1) increases by the unit then the turnover intention of the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Offices will increase by the regression coefficient value of 0.167 assuming other free variables remain.
- The workload variable (X2) has a positive regression coefficient, meaning that if the variable workload (X2) increases by the unit then the turnover intention at V Bank Rakyat Indonesia (Persero) Tbk Special Branch Office will increase by the regression coefficient value of 0.328 assuming that other free variable stay.
- The time demands of work variable (X3) has a positive regression coefficient, meaning that if the time demands of work (X3) variable increases by the unit, the turnover intention at Bank Rakyat Indonesia (Persero) Tbk Special Branch Offices will increase by the value of the regression coefficient 0.681 assuming that other independent variables remain constant.

TABLE II. COEFFICIENT DETERMINATION TEST (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825 ^a	.681	.668	1.679

Based on the results of the table of the coefficient of determination (adjusted R²) of 0.668, which means that 66.8% of the turnover intention can be explained by the variable work stress, the workload, and the time demands of work. While the remaining 33.2% is explained by other variables which are not included in the research model

TABLE III. MODEL ACCURACY TEST (TEST STATISTIC F)

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	427.750	3	142.583	50.608	.000 ^b
	Residual	200.037	71	2.817		
	Total	627.787	74			

a. Dependent Variable: Turnover intention
 b. Predictors: (Constant), Time demands, Work Stress, Workload.

Based on the table, it can be seen that the calculated F value is 50.608 > 3.13 or the F arithmetic greater than the value of the F table and the significance value is 0.000 or less than 0.05. So, the Ho is rejected and the Ha is accepted. It can be stated that the work stress, the workload, and the time demands of work together affect the turnover intention.

TABLE IV. PARTIAL SIGNIFICANCE TEST (T TEST)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.062	1.969		5.109	.000
	Work Stress	.167	.062	.235	2.680	.009
	Workload	.328	.110	.316	2.988	.004
	Time demands	.681	.089	.688	7.635	.000

a. Dependent Variable: Turnover intention

Form the table can be deducted as follows:

- The work stress test hypotheses against the turnover intention shows that the t count value on the job stress (X1) is 2.680 greater than the t table value of 1.993, and the significant value of the job stress variable is 0.009 or smaller than 0.05 then the Ho is rejected and the Ha is accepted. The work stress variable can be partially stated to have positive and significant effects against the turnover intention.
- The hypothesis of workload Test on turnover intention shows the t count value on the variable workload (X2) is 2.988 greater than the value of the t table 1.993, and the significant value of the workload variable is 0.004 or less than 0.05. So, the Ho is rejected and the Ha is accepted. Then the workload variable can partially be stated to have positive and significant effects against the turnover intention.
- The work stress hypothesis test against the turnover intention shows the t count on the variable time demands of work (X3) is 7.645 greater than the value of the t table 1.993 and the significant value of the time demands of the work variable is 0.000 or less than 0.05. So, the Ho is rejected and the Ha is accepted; it can be stated that the time demand of work variable partially has a positive and significant effects against the turnover intention.

B. Discussion

1) *The Effects of the Job Stress against the Turnover Intention:* Based on the results of the testing, the first hypothesis which shows that the work stress has a positive and significant effects against the turnover intention. The results of this hypothesis are also reinforced by Irvanti and Verina's research, the Job stress has a positive and significant effects against the turnover intention [13]. In this research, the job stress has a significance level of 0.009 where the value is smaller than the significance level of 0.05, the hypothesis we receive is the Ha1. So, it can be concluded that the work stress variable (X1) has a significant influence against the turnover

intention of the employees of the Bank Rakyat Indonesia (Persero) Tbk Special Branch Offices.

2) *The Effects of the Workload against the Turnover Intention:* Based on the results of testing the second hypothesis which states that the workload has a positive and significant effects against the turnover intention. The results of this hypothesis are reinforced by the research from Amboningtyas and Warso, that the workload has a positive and significant effect against the turnover intention [17]. In this research, the workload has a significance level of 0.004 where the value is smaller than the 0.05 significance level. Therefore, it can be concluded that the workload variable (X2) has a significant influence against the turnover intention level of the Bank Rakyat Indonesia (Persero) Tbk Special Branch Offices.

3) *The Effects of the Time Demands of work against the Turnover Intention:* Based on the results of testing, the third hypothesis which states that the time demands of work has a positive and significant effect against the turnover intention. The results of this hypothesis are reinforced by the research of Wickramasinghe, that the time demands of work have a positive and significant effect on the turnover intention [10]. In this research the time demands of work variable has a significance level of 0,000 where the value is smaller than the significance level of 0.05; the hypothesis that we receive is the Ha3. It can be concluded that the variable of time demands of work (X3) has a positive and significant influence against the turnover rate intention of the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Office.

V. CONCLUSION AND RECOMMENDATION

A. Conclusion

- The Job Stress has a positive and significant effect against the Turnover Intention at the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Office.
- The Workload has a positive and significant effect against the Turnover Intention at the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Office.
- The Time Demand of work has a positive and significant effects against the Turnover Intention at the Bank Rakyat Indonesia (Persero) Tbk. Special Branch Offices.

B. Recommendation

- The Company should consider giving the provision of worker to have the picket systems or even the daily shifts on the days on which the amount of work is relatively high. For example, at the end of the month or at the end of the year. The equal distribution of the workload on each employee can reduce the risk of stress due to the high workload. Another thing that the company can do is to reduce the excess of the workload by increasing the number of the employees in terms of the relevant division. This will certainly be very helpful in reducing the workload of the employees.

- The company management need to reduce the amount of burden given to its employees to complete the work and give more guidance to the employees by direct supervisors in completing the job at appropriate amount of tiem. It is also expected that the direct supervisors monitor the work of the employees so as to minimize errors and provide peace of mind to the employees in completing the work. Other things are possible to do by providing necessary training, giving motivation and guidance from the superiors. It is expected that these things will also greatly help reduce the level of psychological pressure that can lead to stress and the turnover intention.
- It is expected that the company is to reduce the number of the employees go home at night and it can be done by giving assignments to the employees evenly so that the work can be completed faster. Besides that, a picket system can also be carried out on a certain date or time especial, at that time when the work is at high amount which needs greater intensity to complete the work. It is also possible to have the work shift system for several job desks if necessary. In this case, there is possibility that the employees need to return home late because of the high amount of work they need to finish at certain time and due to the lack of the employees in charge. The company can also increase the number of the workers to reduce the overtime workers who need to go home at night to finish the work.

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